

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2. 1993, No. 36
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending September 4, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

First United Bank Group, Inc., Albuquerque, New Mexico, Ford Bank Group, Inc., Lubbock, Texas, and Ford Bank Group Holdings, Inc., Wilmington, Delaware -- to acquire Texas Commerce Bank National Association, Lubbock, Texas, and Midland National Bank, Midland, Texas.
Approved, August 30, 1993.

State Financial Services Corporation, Hales Corner, Wisconsin -- request for reconsideration of the Board's approval of the application to purchase certain assets and assume certain liabilities of the Waukesha branch of North Shore Savings Bank, FSB, Waukesha, Wisconsin.
Denied, September 1, 1993.

ENFORCEMENT

Country Hill Bank, Lenexa, Kansas -- prompt corrective action directive by consent dated August 27, 1993.
Announced, September 1, 1993.

INTERNATIONAL OPERATIONS

BankAmerica Corporation, San Francisco, California -- to invest in Security Pacific EuroFinance Holdings Inc.
Permitted, September 3, 1993.

State Street Bank and Trust Company, Boston, Massachusetts -- to establish a branch in Sydney, Australia.
Approved, September 3, 1993.

REGULATIONS AND POLICIES

Rules of Procedure -- publication requirements for merger applications involving a state member bank and technical changes.
Approved, September 1, 1993.

SECURITIES REGULATION

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

SECURITIES REGULATION

Reduction of the standard settlement time frame for broker-dealer transactions in corporate securities to three business days from five business days -- letter to the Securities and Exchange Commission commenting on proposal.
Approved, August 31, 1993.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

ABBREVIATIONS: BS&R - Banking Supervision and Regulation; C&CA - Consumer and Community Affairs; FOMC - Federal Open Market Committee; FRBO - Federal Reserve Bank Operations; IF - International Finance; OSDM - Office of Staff Director for Management

BANK BRANCHES, DOMESTIC

San Francisco	American Pacific State Bank, Sherman Oaks, California -- to establish a branch at 16600 Sherman Way, Van Nuys, California. Approved, September 1, 1993.
Richmond	Bank of Hampton Roads, Chesapeake, Virginia -- to establish a branch at the Naval Security Group Activity Northwest, 1401 Northwest Boulevard, Suite 102. Approved, September 3, 1993.
Atlanta	Barnett Banks of Tampa, Tampa, Florida -- to establish a night depository at Tampa Bay Center, 3302 West Dr. Martin Luther King Boulevard. Approved, September 3, 1993.
Atlanta	Family Bank of Hallandale, Hallandale, Florida -- to establish a branch at West Sunrise Boulevard and Flamingo Road, Plantation, Florida. Approved, September 3, 1993.
Cleveland	Provident Bank, Cincinnati, Ohio -- to establish a branch at 4900 Hunt Road, Blue Ash, Ohio. Approved, September 3, 1993.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

Minneapolis	BANKFIRST Corporation, Inc., Brookings, South Dakota -- to acquire BANKFIRST, Minneapolis, Minnesota. Approved, September 2, 1993.
Director, BS&R	CCNB Corporation, New Cumberland, Pennsylvania -- transfer agent registration. Withdrawn, September 1, 1993.
St. Louis	CNB Bancshares, Inc., Evansville, Indiana -- to acquire Valley Bank, Terre Haute, Indiana, through conversion of Valley Bank, Federal Savings Bank, into a state-chartered bank. Approved, August 31, 1993.
Chicago	Columbus Bancorp, Inc., Indianapolis, Indiana -- to engage de novo in credit related insurance through its Arizona life insurance company. Permitted, September 3, 1993.
Philadelphia	CoreStates Financial Corp., Philadelphia, Pennsylvania -- proposal that New Jersey National Corporation, Ewing Township, New Jersey, acquire the assets and liabilities of one branch of Cenlar Federal Savings Bank, Princeton, New Jersey. Approved, August 30, 1993.
Atlanta	Evergreen Bancshares, Inc., Tallahassee, Florida -- proposal that Guaranty National Bank of Tallahassee acquire certain assets and assume certain liabilities of the Downtown and Eastside branches in Tallahassee, of Anchor Savings Bank, F.S.B., Hewlett, New York. Approved, September 1, 1993.
Richmond	FB&T Financial Corporation, Fairfax, Virginia -- to acquire Fairfax Bank and Trust Company. Approved, August 31, 1993.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

Atlanta	First City Bancorp, Inc., Murfreesboro, Tennessee -- to acquire Citizens Bank, Smithville, Tennessee. Approved, August 31, 1993.
Secretary	First Commercial Corporation, Little Rock, Arkansas - - to acquire Texas Commerce Bank - Longview, N.A., Longview, Texas, and Stone Fort National Bank of Nacogdoches, Nacogdoches, Texas. Approved, September 3, 1993.
Chicago	First Financial Corporation, Terre Haute, Indiana -- to acquire First Citizens of Paris, Inc., Paris, Illinois, and Citizens National Bank of Paris. Returned, September 1, 1993.
San Francisco	First Savings Bank of Washington Bancorp, Walla Walla, Washington -- to acquire First Savings Bank of Washington. Approved, August 30, 1993.
St. Louis	First State Bancorp, Inc., Caruthersville, Missouri - - to engage de novo in community development activities through First State Bancorp Community Development Corporation. Permitted, September 2, 1993.
Dallas	First Texas Bancorp, Inc., Georgetown, Texas -- to engage de novo in making loans for the purpose of financing the sale of its existing portfolio of other real estate owned through First Texas Development Corporation. Permitted, August 30, 1993.
Richmond	First United Corporation, Oakland, Maryland -- to acquire HomeTown Bancorp, Inc., Myersville, Maryland. Approved, September 3, 1993.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

San Francisco	FNB Bancorp, Los Angeles, California to acquire Founders National Bank of Los Angeles. Returned, August 30, 1993.
Minneapolis	Fort Ridgely National Bancorporation, Inc., Fairfax, Minnesota -- to acquire the First National Bank of Fairfax. Approved, August 30, 1993.
Chicago	Lakeside Bancorp, Inc., Chicago, Illinois -- to acquire Lakeside Bank. Approved, August 30, 1993.
Atlanta	Merchants & Farmers Bancshares, Inc., Eutaw, Alabama -- to acquire Merchants & Farmers Bank of Greene County. Approved, September 3, 1993.
Cleveland	Mid Am, Inc., Bowling Green, Ohio -- to acquire AmeriFirst Bank, National Association, Xenia, Ohio. Approved, September 1, 1993.
Minneapolis	North State Bancshares, Inc., Minneapolis, Minnesota -- to acquire First North Financial Services, Inc., Karlstad, Minnesota. Approved, September 1, 1993.
Minneapolis	Q Bancorp, Inc., Geraldine, Montana -- to acquire Geraldine State Bank. Approved, August 31, 1993.
Chicago	Salin Bancshares, Inc., Indianapolis, Indiana -- to engage de novo in credit related insurance through its Arizona life insurance company. Permitted, September 3, 1993.
Chicago	Talen, Inc., Traer, Iowa -- to acquire Farmers and Merchants Bank, Greenwood, Wisconsin. Approved, September 3, 1993.
St. Louis	Union Planters Corporation, Memphis, Tennessee -- to acquire First Financial Services, Inc., Brownsville, Tennessee, and First State Bank. Approved, August 31, 1993.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK MERGERS

Richmond FB&T Bank, Fairfax, Virginia -- to merge with Fairfax
 Bank and Trust Company.
 Approved, August 30, 1993.

Kansas City Vectra Bank, Denver, Colorado -- to merge with Vectra
 Bank of Denver, Englewood, Colorado, and to
 establish branches.
 Approved, September 3, 1993.

BANK PREMISES

New York Chemical Bank, New York, New York -- investment in
 bank premises.
 Approved, August 31, 1993.

Chicago Pioneer Bank, North Branch, Michigan -- investment in
 bank premises.
 Approved, September 1, 1993.

BANKS, STATE MEMBER

Director, BS&R Citizens Fidelity Bank and Trust Company, Louisville,
 Kentucky -- transfer agent registration.
 Withdrawn, September 1, 1993.

Director, BS&R Integra Bank / Pittsburgh, Pittsburgh, Pennsylvania -
 - transfer agent registration.
 Approved, September 1, 1993.

Director, BS&R Integra Bank/North, Titusville, Pennsylvania --
 transfer agent registration.
 Approved, September 1, 1993.

CAPITAL STOCK

Atlanta First State Corporation, Albany, Georgia --
 redemption of shares.
 Approved, August 31, 1993.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

CHANGE IN BANK CONTROL

St. Louis Dardanelle Bankshares, Inc., Dardanelle, Arkansas --
 change in bank control.
 Permitted, September 3, 1993.

Atlanta First Farmers Bancshares, Inc., Portland, Tennessee -
 - change in bank control.
 Permitted, September 3, 1993.

Philadelphia First Lehigh Corporation, Allentown, Pennsylvania --
 change in bank control.
 Permitted, August 30, 1993.

Chicago Missouri Valley Financial Services, Inc., Council
 Bluffs, Iowa -- change in bank control.
 Returned, September 3, 1993.

COMPETITIVE FACTORS REPORTS

Minneapolis American State Bank of Wessington Springs, Wessington
 Springs, South Dakota, proposed merger with Farmers
 State Bank of Mellette, Mellette, South Dakota --
 report on competitive factors.
 Submitted, September 3, 1993.

Atlanta AmSouth Bank of Florida, Pensacola, Florida, proposed
 merger with FloridaBank, A Federal Savings Bank,
 Jacksonville, Florida, and establishment of seven
 branches -- report on competitive factors.
 Submitted, August 30, 1993.

Atlanta AmSouth Bank of Georgia, Summerville, Georgia,
 proposed merger with Georgia State Bank of Rome,
 Rome, Georgia, and establishment of four branches -
 - report on competitive factors.
 Submitted, August 30, 1993.

Richmond Anchor Bank, Myrtle Beach, South Carolina, proposed
 merger with 1st Atlantic Bank, Little River, South
 Carolina -- report on competitive factors.
 Submitted, September 3, 1993.

Chicago Citizens First National Bank, Princeton, Illinois,
 proposed merger with Citizens First National Bank
 of Peru, Peru, Illinois -- report on competitive
 factors.
 Submitted, September 3, 1993.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

COMPETITIVE FACTORS REPORTS

Richmond	Columbia Bank, Columbia, Maryland, proposed acquisition of the Oakland Mills Branch of Mellon Bank (MD), Rockville, Maryland -- report on competitive factors. Submitted, September 3, 1993.
Kansas City	Commerce Bank, National Association, Bonner Springs, Kansas, proposed merger with Commerce Bank, Leavenworth, Kansas -- report on competitive factors. Submitted, September 3, 1993.
Richmond	Community Bank & Trust, Clarksburg, West Virginia, proposed merger with The First National Bank of Morgantown, Morgantown, West Virginia -- report on competitive factors. Submitted, September 3, 1993.
Richmond	Farmers and Mechanics National Bank, Frederick, Maryland, proposed purchase of certain assets and assumption of certain liabilities of one branch of Citizens Bank of Maryland, Laurel, Maryland -- report on competitive factors. Submitted, August 31, 1993.
Minneapolis	First Bank, N.A., Minneapolis, Minnesota -- proposed merger with First Bank Anoka, N.A., Anoka; First Bank Forest Lake, N.A., Forest Lake; First Bank Central, N.A., St. Cloud; First Bank Minnesota (N.A.), Virginia; First Bank North, N.A., Duluth; First Bank South, N.A. Mankato, and First Bank Southeast, N.A., Rochester, Minnesota -- report on competitive factors. Approved, September 2, 1993.
Dallas	First National Bank, Killeen, Texas, proposed merger with New First National Bank -- report on competitive factors. Submitted, September 2, 1993.
Philadelphia	National Penn Bank, Boyertown, Pennsylvania, proposed merger with Chestnut Hill National Bank, Philadelphia -- report on competitive factors. Submitted, September 1, 1993.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

COMPETITIVE FACTORS REPORTS

Kansas City	Packers Bank and Trust Co., Omaha, Nebraska, proposed merger with Nebraska National Bank -- report on competitive factors. Submitted, September 3, 1993.
Boston	Pioneer Financial, A Co-operative Bank, Malden, Massachusetts, proposed acquisition of Advantage Bank for Savings, Winthrop, Massachusetts -- report on competitive factors. Submitted, September 3, 1993.
Atlanta	Republic Bank, Clearwater, Florida, proposed acquisition of nine active and three inactive branches of Crossland Savings, F.S.B., Bradenton, Florida -- report on competitive factors. Submitted, August 30, 1993.
Richmond	Sandy Springs National Bank of Maryland, Olney, Maryland, proposed merger with First Montgomery Bank of Maryland, Gaithersburg, Maryland -- report on competitive factors. Submitted, August 30, 1993.
Kansas City	Silver Lake Bank, Silver Lake, Kansas, proposed acquisition of certain assets and assumption of the deposit liabilities of Postal Savings and Loan Association, Topeka, Kansas -- report on competitive factors. Submitted, August 30, 1993.
Atlanta	Tri-County Bank of Royston, Royston, Georgia, proposed merger with Tri-County Interim Corporation, Elberton, Georgia -- report on competitive factors. Submitted, August 30, 1993.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

EXTENSIONS OF TIME

Kansas City Aspen Bancshares, Inc., Aspen, Colorado -- extension to October 31, 1993, to acquire Aspen Acquisition, F.S.B., and Centennial Savings Bank, F.S.B. Durango, Colorado.
Granted, September 1, 1993.

San Francisco CNB Bancorp, San Francisco, California -- extension to divest certain property.
Granted, September 3, 1993.

San Francisco MCB Financial Corporation, San Rafael, California -- extension to December 2, 1993, to acquire Marin Community Bank, N.A.
Granted, September 2, 1993.

MEMBERSHIP

Richmond FB&T Bank, Fairfax, Virginia -- to become a member of the Federal Reserve System.
Approved, August 31, 1993.

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Atlanta -- to purchase computer equipment.
Approved, September 2, 1993.

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of Atlanta -- to offer a MICR presentment service at all offices.
Approved, September 3, 1993.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of Boston -- to (1) require depositors to combine items drawn on the NWE and SWE RCPC zones in a single cash letter for the individual forward collection and return products at the Windsor Locks Office; (2) improve city regular, premium and fine-sort products; (3) establish a new city product at the Boston office; (4) make changes to RCPC regular and premium tiered prices at all offices; (5) lower the RCPC group sort prices at all offices and improve group sort deadlines at the Windsor Locks and Lewiston offices; (6) increase cash letter and fine sort package fees; (7) reduce the fees for truncation, Fedline and facsimile returns, retrievals, and fine-sort inclusion; (8) establish an account post sorting per item fee for on-us checks; and (9) lower the reject-reentry fee and establish a variable dollar threshold by customer.

Approved, August 30, 1993.

Director, FRBO Federal Reserve Bank of Minneapolis -- to postpone implementation of the 1-cent premium fee for all ACH credit transactions and non-value transactions deposited on the premium cycle from October 1, 1993, to January 1, 1994.

Approved, August 31, 1993.

Director, FRBO Federal Reserve Bank of San Francisco -- to implement a microfilming option for payor bank services, a fixed availability option for deposits of mixed return items, and an interterritory group sort at the Los Angeles Branch; and a reduction in the interterritory group sort fee at the San Francisco office, reduced RCPC group sort fees at all District offices, and an earlier RCPC group sort deadline at the Los Angeles Branch.

Approved, August 30, 1993.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulation O -- amendments concerning exceptions to the aggregate insider lending limits, the definition of extension of credit, and modifications to certain recordkeeping requirements (Docket R-0809).

Proposed, August 18, 1993.

Regulations H, K, and Y -- to adopt a multi-agency criminal referral form (Docket R-0792).

Approved, May 26, 1993.

ADDITIONS AND CORRECTIONS

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK MERGERS

Philadelphia United Bank of Philadelphia, Philadelphia, Pennsylvania -- to purchase certain assets and assume certain liabilities of Home Unity Federal Savings and Loan Association, Lafayette Hill, Pennsylvania.
Approved, August 27, 1993.

EXTENSIONS OF TIME

Atlanta Peoples Bank and Trust Company, Selma, Alabama -- extension to November 27, 1993, to merge with The Citizens Bank, Prattville, Alabama, and the CeeBee Corporation.
Granted, August 27, 1993.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

SECTION II - APPLICATIONS SUBJECT TO BOTH
NEWSPAPER AND FEDERAL REGISTER NOTICE

Application

Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

NONE

SECTION IV - APPLICATIONS NOT SUBJECT TO
FEDERAL REGISTER OR NEWSPAPER NOTICE

Application

NONE

*Subject to CRA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

*Rating Definitions: "O" - Outstanding; "S" - Satisfactory; "N" - Needs to Improve; "SN" - Substantial Noncompliance.

<u>Institution</u>	<u>Examination Date</u>	<u>Rating*</u>
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NONE

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Chemical Bank, New York, New York, to establish a branch at Armored Motor Services of America (AMSA), 6605 Joy Road, East Syracuse, New York. <u>1/</u>	9/24/93
Chemical Bank, New York, New York, to establish a branch at Armored Motor Services of America (AMSA), 38 Ellicott Road, Cheektowaga, New York. <u>1/</u>	9/24/93
Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch office at 150 Washington Avenue, Batavia, New York. <u>1/</u>	9/30/93
Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch at M&T Center, 1-3 Fountain Plaza, Buffalo, New York. <u>1/</u>	9/30/93

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

KeyCorp, Albany, New York, and Key Bancshares of Alaska, Anchorage, Alaska to acquire 100 percent of the voting shares of Jackson County Federal Bank, FSB, Medford, Oregon, which will be merged with and into KeyBank of Oregon. <u>1/</u>	9/26/93 <u>3/</u>
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SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

The Fuji Bank, Tokyo, Japan, to acquire through its indirect subsidiaries, Heller Premium Finance Inc. and Heller Premium Finance of California, Inc., certain assets of Imperial Premium Finance, Inc. (a Delaware Corporation), Imperial Premium Finance, Inc. (a California Corporation), Imperial Premium Funding Corp., and Imperial Premium Financial Holding Corp., Sherman Oaks, California and thereby engage in insurance premium financing.	N/A
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SECTION IV

Applications Not Involving
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

In connection with the assessment of each insured depository institution's CRA performance, a rating is assigned from the following group:

Outstanding record of meeting community credit needs.

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs.

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs.

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Week Ending September 4, 1993

NAME OF BANK

RATING

EXAMINATION DATE

None.

- 1/ Subject to provisions of Community Reinvestment Act.
 - 2/ Later of dates specified in newspaper and Federal Register notices.
 - 3/ Date specified in newspaper notice; a later date may be specified in the Federal Register notice.
 - 4/ Date specified in Federal Register notice; a later date may be specified in the newspaper notice.
- N/A - Not Available

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

None.

SECTION II - APPLICATIONS SUBJECT TO BOTH NEWSPAPER AND FEDERAL REGISTER NOTICE

CoreStates Financial Corp., Philadelphia, PA, to merge with Inter Community Bancorp, Springfield, NJ, pursuant to Section 3(a)(5) of the Bank Holding Company Act. (Promptly after consumation of the proposal, Inter Community Bank will be merged with and into New Jersey National Bank, Ewing Township, NJ, for approval of which an application will be filed with the OCC, pursuant to Section 18(c) of the FDI Act.)

Newspaper comment period expires:	9/25/93
Federal Register comment period expires:	N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

None.

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE OR NEWSPAPER NOTICE

None.

1/ Subject to provisions of Community Reinvestment Act.
* N/A - not yet available.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending September 3, 1993

Identification of Ratings

In connection with the assessment of each insured depository institution's CRA performance, a rating is assigned from the following groups:

Outstanding record of meeting community credit needs.

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs.

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs.

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Bank/Location

Examination Date

CRA Rating

None.

Federal Reserve Bank of Cleveland

Applications Bulletin
For Week Ending September 4, 1993

**SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY**

Received application from Exchange Interim Bank, Luckey, Ohio, on August 24, 1993, to merge with The Exchange Bank, Luckey, Ohio, pursuant to Section 18(c) of the Federal Deposit Insurance Act. * September 15, 1993

Received prior notice Premier Bank & Trust, Elyria, Ohio, on August 23, 1993, of its intent to establish two (2) CBCT branch facilities at 149 Midway Blvd., Elyria, Ohio, and 7735 State Route #37 and Interstate 71, Sunbury, Ohio. * Not Yet Known #

Received OAKAR application from Huntington Bancshares Incorporated and Huntington Bancshares Indiana, Inc., both of Columbus, Ohio, on September 2, 1993, to merge Railroadmen's Federal Savings and Loan Association of Indiana, Indianapolis, Indiana, into The Huntington National Bank of Indiana, Noblesville, Indiana. * August 19, 1993

Received application from The Fifth Third Bank, Cincinnati, Ohio, on September 2, 1993, to merge with First Financial Savings Association, F.A., Cincinnati, Ohio. * October 2, 1993

Received OAKAR application from Fifth Third Bancorp, Cincinnati, Ohio, on September 2, 1993, to merge The Fifth Third Bank, Cincinnati, Ohio, with First Financial Savings Association, F.A., Cincinnati, Ohio. * October 2, 1993

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- * - Subject to CRA
 - N - Newspaper Comment Period
 - F - Federal Register Comment Period
 - # - Expected to end approximately 30 days from date of application's receipt.

Applications Bulletin
For Week Ending September 4, 1993

SECTION II - APPLICATIONS SUBJECT TO BOTH
NEWSPAPER AND FEDERAL REGISTER NOTICE

Received Section 3(a)(3) application from PNC * Not Yet Known #
Bank Corp., Pittsburgh, Pennsylvania, on
August 25, 1993, to acquire PNC Mortgage Bank,
N.A., Pittsburgh, Pennsylvania.

Received Section 3(a)(3) application from Not Yet Known #
Snyder Holding Corporation and F&A Financial
Company, both of Kittanning, Pennsylvania, on
August 30, 1993, to acquire an additional 350
shares or up to 45.5 percent of the outstanding
stock of The Farmers National Bank of Kittanning,
Kittanning, Pennsylvania.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

Received Section 4(c)(8) application from PNC * Not Yet Known #
Bank Corp., Pittsburgh, Pennsylvania, on August 25,
1993, to acquire Sears Savings Bank, Glendale,
California.

Received notice from Banc One Corporation, Not Yet Known #
Columbus, Ohio, on August 23, 1993, of its intent
to expand the activities conducted by Banc One
Capital Corporation to include financial and
investment advisory services pursuant to Section
225.25(b)(4) of Regulation Y.

Received Section 4(c)(8) notice from First Not Yet Known #
Citizens Banc Corp, Sandusky, Ohio, on August
23, 1993, of its intent to engage in real estate
appraisal services through R.A. Reynolds Appraisal
Service, Inc.

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- * - Subject to CRA
 - N - Newspaper Comment Period
 - F - Federal Register Comment Period
 - # - Expected to end approximately 30 days from date of
application's receipt.

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank of Hampton Roads, Chesapeake, Virginia, to establish an EFT Facility at Naval Security Group Activity Northwest, 1320 Northwest Boulevard, Suite 100, Chesapeake, Virginia.*	9-17-93
St. Michaels Bank, St. Michaels, Maryland, to establish a branch at Shoppes at Easton, Elliott Road, Easton, Maryland.*	10-4-93

Section II - Applications Subject to Both
Newspaper and Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
BB&T Financial Corporation, Wilson, North Carolina, to acquire Home Savings Bank of Albemarle, SSB, Albemarle, North Carolina.*	9-24-93**

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Matewan BancShares, Inc., Matewan, West Virginia, to acquire Matewan Bank, FSB, Pikeville, Kentucky.	Not yet available.

Section IV - Application Not Subject to
Federal Register Notice or Newspaper Notice

None.

*Application is subject to CRA requirements.
**Expiration of comment period specified in the Federal Register.

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(September 3, 1993)

The following state member banks have been examined by the Federal Reserve Bank of Cleveland for compliance with The Community Reinvestment Act. A public evaluation document became available from the bank(s) listed below during the week ended September 3, 1993. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

OUTSTANDING: a bank in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

SATISFACTORY: a bank in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

NEEDS TO IMPROVE: a bank in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

SUBSTANTIAL NON COMPLIANCE: a bank in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The Farmers Citizens Bank
Washington Square
Bucyrus, Ohio 44820
(419) 562-7040
Rating: Outstanding
Exam Date: June 1, 1993

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending September 3, 1993

Definition of Ratings

Outstanding record of meeting community credit needs.

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs.

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs.

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Examination
 Date

Rating

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 3, 1993

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
AmSouth Bancorporation Birmingham, Alabama & AmSouth Bank of Georgia Summerville, Georgia Along with its subsidiary, AmSouth Bank of Georgia, Summerville, Georgia, to acquire the assets and assume the liabilities of First Federal Savings Bank, Calhoun, Georgia, and thereby merge it into AmSouth Bank of Georgia, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	Not yet available*
The Colonial BancGroup, Inc. Montgomery, Alabama For its subsidiary, Colonial Bank, Montgomery, Alabama, to acquire the assets and assume the liabilities of First American Federal Savings and Loan Association, Huntsville, Alabama, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	Not yet available*
The Colonial BancGroup, Inc. Montgomery, Alabama For its proposed subsidiary, Colonial Bank of Tennessee, Ardmore, Tennessee to acquire the assets and assume the liabilities of First American Federal Savings and Loan Association, Huntsville, Alabama, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	Not yet available*
1st United Bancorp Boca Raton, Florida To merge with New River Bank, Oakland Park, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 3, 1993

Section 2 - Applications Subject to Both
Newspaper and Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
AmSouth Bancorporation Birmingham, Alabama To merge with First Sunbelt Bancshares, Inc., Rome, Georgia, and thereby directly acquire its subsidiary, The Georgia State Bank of Rome, Rome, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	09-17-93* Federal Register
The Colonial BancGroup, Inc. Montgomery, Alabama To acquire Colonial Bank of Tennessee, Ardmore, Tennessee (in organization), pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*
The Peoples BancTrust Company, Inc. Selma, Alabama An after-the-fact notice to retain 65.8 percent of CeeBee Corporation, Prattville, Alabama, thereby indirectly retaining The Citizens Bank of Prattville, Prattville, Alabama, and acquire an additional 34.2 percent, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*

Section 2 - Applications Subject to Both
Newspaper and Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Tara Bankshares Corporation Riverdale, Georgia Change in control notice by Mr. Beverly Alton Barnette to acquire an additional 28.65 percent of the outstanding shares of common stock of Tara Bankshares Corporation, Riverdale, Georgia. The acquisition will increase his total ownership to 32.46 percent.	09-07-93* Federal Register
First Commerce Corporation New Orleans, Louisiana To acquire First Acadiana National Bancshares, Inc., Opelousas, Louisiana, and thereby indirectly acquire First Acadiana National Bank, Opelousas, Louisiana, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 3, 1993

Section 2 - Applications Subject to Both
Newspaper and Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Premier Bancorp, Inc. Baton Rouge, Louisiana To acquire Alerion Corporation, New Orleans, Louisiana, and thereby directly acquire Alerion Bank, New Orleans, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
The Colonial BancGroup, Inc. Montgomery, Alabama To acquire First AmFed Corporation, Huntsville, Alabama (a thrift holding company), pursuant to Section 4(c)(8) of the Bank Holding Company Act.	Not yet available
Golden Isles Financial holdings, Inc. Brunswick, Georgia To engage de novo in mortgage lending activities through its subsidiary, First Bank Mortgage Corporation, Brunswick, Georgia, pursuant to Section 225.25(b)(iii) of Regulation Y.	09-07-93
Golden Isles Financial Holdings, Inc. Brunswick, Georgia To engage de novo in insurance and consumer finance activities through its subsidiary, First Credit Corporation, Brunswick, Georgia (Company). Specifically, the Company proposes to make, acquire or service loans that are generally made by consumer finance companies, pursuant to Section 225.25(b)(1)(i) of Regulation Y, and to provide credit related insurance products, pursuant to Sections 225.25(b)(8)(i) and 225.25(b)(8)(ii) of Regulation Y.	09-07-93

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 3, 1993

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
The Magnolia State Corporation Bay Springs, Mississippi To acquire Jones County Finance Co., Laurel, Mississippi, and engage in making, acquiring or servicing loans or other extensions of credit, pursuant to Section 4(c)(8) of the Bank Holding Company Act.	09-10-93

Section 4 - Applications Not Subject to
Federal Register Notice or Newspaper Notice

Application

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 3, 1993

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the insured depository institutions listed below became available during this week. Information about an institution's CRA evaluation may be obtained directly from the institution. In connection with the assessment of an institution's CRA performance, a rating is assigned from the following groups:

Outstanding record of meeting community credit needs: An institution has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs: An institution has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs: An institution needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs: An institution has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

<u>Examination</u> <u>Bank</u>	<u>Rating</u>	<u>Date</u>
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None.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	Comerica Bank Detroit, Michigan 15101 Ford Road Dearborn, Michigan*	N - 9-2-93
Oakar	ABN AMRO North America, Inc. Chicago, Illinois LaSalle Talman Bank, F.S.B. Chicago, Illinois	N - 9-10-93
Oakar	ABN AMRO Bank N.V. Amsterdam, The Netherlands LaSalle Talman Bank, F.S.B. Chicago, Illinois	N - 9-10-93
Oakar	ABN AMRO Holding N.V. Amsterdam, The Netherlands LaSalle Talman Bank, F.S.B. Chicago, Illinois	N - 9-10-93
Oakar	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands LaSalle Talman Bank, F.S.B. Chicago, Illinois	N - 9-10-93
Oakar	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands LaSalle Talman Bank, F.S.B. Chicago, Illinois	N - 9-10-93
Oakar	LaSalle National Corporation Chicago, Illinois LaSalle Talman Bank, F.S.B. Chicago, Illinois	N - 9-10-93
Branch	1st Source Bank South Bend, Indiana 101 South Main Street Goshen, Indiana*	N - 9-6-93

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Membership	Bank One, Peoria Peoria, Illinois To become a member of the Federal Reserve System*	N - **
EFT	First of America Bank - West Michigan Grand Rapids, Michigan Meijer Source Club 4646 28th Street, Southeast Kentwood, Michigan*	N - 9-17-93
EFT	First of America Bank - West Michigan Grand Rapids, Michigan Meijer Source Club 5455 Clyde Park, Southwest Wyoming, Michigan*	N - 9-17-93
Branch	Harris Trust and Savings Bank Chicago, Illinois 411 South Kedzie Avenue Chicago, Illinois*	N - **
Membership	Hinsdale Bank & Trust Company Hinsdale, Illinois (in organization) To become a member of the Federal Reserve System*	N - 6-27-93

Federal Reserve Bank of Chicago

Section II - Applications Subject to Both Newspaper and Federal Register Notice

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Bank of Montreal Montreal, Canada City Bankshares, Inc. Oklahoma City, Oklahoma City Bank & Trust Company Oklahoma City, Oklahoma*	FR - 8-19-93 NP - **
Y-2	Bankmont Financial Corp. New York, New York City Bankshares, Inc. Oklahoma City, Oklahoma City Bank & Trust Company Oklahoma City, Oklahoma*	FR - 8-19-93 N - **
Y-2	Harris Bankcorp, Inc. Chicago, Illinois City Bankshares, Inc. Oklahoma City, Oklahoma City Bank & Trust Company Oklahoma City, Oklahoma*	FR - 8-19-93 N - 8-25-93
Y-1	Hinsdale Bancorp, Inc. Lake Forest, Illinois Hinsdale Bank and Trust Company Hinsdale, Illinois (in organization)*	FR - 7-16-93 N - 6-27-93
Y-2	F & M Bancorporation, Inc. Kaukauna, Wisconsin First National Financial Corporation Oconto, Wisconsin First National Bank of Wisconsin Oconto, Wisconsin*	FR - 8-30-93 N - 8-21-93
Y-2	F & M Merger Corporation Kaukauna, Wisconsin First National Financial Corporation Oconto, Wisconsin First National Bank of Wisconsin Oconto, Wisconsin*	FR - 8-30-93 N - 8-21-93
Y-1	American Chartered Bancorp II, Inc. Lake Zurich, Illinois American Chartered Bank of Lake Zurich Lake Zurich, Illinois*	FR - 8-30-93 N - 8-24-93

Federal Reserve Bank of Chicago

Section II - Applications Subject to Both Newspaper and Federal
Register Notice
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Lone Tree Service Company Lone Tree, Iowa Packwood Financial, Inc. Packwood, Iowa Farmers Savings Bank Packwood, Iowa*	FR - 9-17-93 N - 8-1-93
Y-2	Mahaska Investment Company Oskaloosa, Iowa Taintor Savings Bank New Sharon, Iowa*	FR - 9-7-93 N - **
Y-2	Minooka Bancorp, Inc. Minooka, Illinois Founders Bancorp, Inc. Scottsdale, Arizona Founders Bank of Arizona Scottsdale, Arizona*	FR - 9-7-93 N - 9-14-93
Y-2	Peotone Bancorp, Inc. Peotone, Illinois Founders Bancorp, Inc. Scottsdale, Arizona Founders Bank of Arizona Scottsdale, Arizona*	FR - 9-7-93 N - 9-14-93
Y-2	Rock River Bancorporation, Inc. Oregon, Illinois Founders Bancorp, Inc. Scottsdale, Arizona Founders Bank of Arizona Scottsdale, Arizona*	FR - 9-7-93 N - 9-14-93
Y-2	Southwest Bancorp, Inc. Worth, Illinois Founders Bancorp, Inc. Scottsdale, Arizona Founders Bank of Arizona Scottsdale, Arizona*	FR - 9-7-93 N - 9-14-93

Federal Reserve Bank of Chicago

Section II - Applications Subject to Both Newspaper and Federal Register Notice
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-2	Terrapin Bancorp, Inc. Elizabeth, Illinois Founders Bancorp, Inc. Scottsdale, Arizona Founders Bank of Arizona Scottsdale, Arizona*	FR - 9-7-93 N - 9-14-93
Y-2	Westbanco, Inc. Westville, Illinois Founders Bancorp, Inc. Scottsdale, Arizona Founders Bank of Arizona Scottsdale, Arizona*	FR - 9-7-93 N - 9-14-93
Y-1	Griswold Bancshares, Inc. Griswold, Iowa Griswold State Bancshares, Inc. Griswold, Iowa Griswold State Bank Griswold, Iowa*	FR - 9-7-93 N - 9-10-93
Y-1	Community Business Bancshares, Inc. Sauk City, Wisconsin Community Business Bank Sauk City, Wisconsin (in organization)*	FR - 9-17-93 N - **
Y-2	First Financial Corporation Terre Haute, Indiana First Citizens of Paris, Inc. Paris, Illinois Citizens National Bank of Paris Paris, Illinois*	FR - 9-17-93 N - 9-9-93
Y-1	Capital Bancshares, Inc. Green Bay, Wisconsin Capital Bank Green Bay, Wisconsin (in organization)*	FR - ** N - 8-28-93
Y-1	Gordon Management Co. Chicago, Illinois CNBC Bancorp, Inc. Chicago, Illinois Columbia National Bank of Chicago Chicago, Illinois*	FR - ** N - 9-13-93

Federal Reserve Bank of Chicago

Section II - Applications Subject to Both Newspaper and Federal Register Notice
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Associated Banc-Corp Green Bay, Wisconsin Community State Bank of Algoma Algoma, Wisconsin*	FR - ** N - **
Y-2	Associated Banc-Corp Green Bay, Wisconsin First Oak Brook Bancshares, Inc. Oak Brook, Illinois First Oak Brook Bank Oak Brook, Illinois Oak Brook Bank Oak Brook, Illinois*	FR - ** N - **
Y-2	Associated Banc-Corp Green Bay, Wisconsin Bay Lake Bancorp, Inc. Kewaunee, Wisconsin Union State Bank Kewaunee, Wisconsin*	FR - ** N - **
Y-2	Associated Banc-Corp Green Bay, Wisconsin First Manitowoc Bancorp, Inc. Manitowoc, Wisconsin First National Bank of Manitowoc Manitowoc, Wisconsin*	FR - ** N - **
CoC-HC	Missouri Valley Financial Services, Inc. Council Bluffs, Iowa Sara Gress	FR - **
Y-2	First Southeast Banking Limited Partnership Las Vegas, Nevada First Southeast Banking Corp. Lake Geneva, Wisconsin First Bank Southeast Lake Geneva, N.A. Lake Geneva, Wisconsin First Bank Southeast, N.A. Milwaukee, Wisconsin*	FR - ** N - **

Federal Reserve Bank of Chicago

Section II - Applications Subject to Both Newspaper and Federal
Register Notice
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
CoC-HC	First of Huron Corp. Bad Axe, Michigan Allen D. Gunn	FR - ** N - **
CoC-HC	Minowa Bancshares, Inc. Decorah, Iowa Michael J. Pint, Christopher G. Lyon and Stephen J. Lyon	FR - ** N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	NBD Bancorp, Inc. Detroit, Michigan Magic Line, Inc. Dearborn, Michigan	FR - 9-17-93
4(c)(8)	Edgemark Financial Corporation Chicago, Illinois Edgemark Financial Services, Inc. Countryside, Illinois	FR - 8-30-93
4(c)(8)	Erie Bancorp, Inc. Erie, Illinois Making and servicing loans	FR - 8-30-93
Y-4	Lone Tree Service Company Lone Tree, Iowa Packwood Insurance Agency Packwood, Iowa	FR - 9-17-93
4(c)(8)	Bankers' Bancorporation of Wisconsin Madison, Wisconsin Bankers Service Corporation Madison, Wisconsin	FR - 9-7-93
Y-4	Gordon Family Investment Limited Partnership Chicago, Illinois CNBC Development Corporation Chicago, Illinois	FR - **
Y-4	Gordon Family Investment Limited Partnership Chicago, Illinois CNBC Investment Corp. Chicago, Illinois	FR - **
Y-4	Gordon Family Investment Limited Partnership Chicago, Illinois CNBC Leasing Corp. Chicago, Illinois	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	Gordon Management Co. Chicago, Illinois CNBC Development Corporation Chicago, Illinois	FR - **
Y-4	Gordon Management Co. Chicago, Illinois CNBC Investment Corp. Chicago, Illinois	FR - **
Y-4	Gordon Management Co. Chicago, Illinois CNBC Leasing Corp. Chicago, Illinois	FR - **

Federal Reserve Bank of Chicago

Section IV - Applications Not Subject to Federal Register or Newspaper
Notice

Type Application

None

N - Newspaper

FR - Federal Register

*** - Subject to Provisions of Community Reinvestment Act**

**** - Not available at this time**

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending September 03, 1993. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

- O-An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.
- S-An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.
- NI-An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.
- SN-An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
-Hartsburg State Bank 101 North Second, Box 68 Hartsburg, Illinois 62643 (217) 642-5213	6/14/93	S
-Byron Center State Bank 2445 84th Street, SW, Box 245 Byron Center, Michigan 49315 (616) 878-1591	4/12/93	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING SEPTEMBER 3, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
None.	

SECTION II - APPLICATIONS SUBJECT TO BOTH NEWSPAPER AND FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
*Section 3(a)(3) application by Market Street Bancshares, Inc., McLeansboro, Illinois, to acquire Wayne County Bank and Trust Company, Fairfield, Illinois.	Newspaper: 9-25-93
*Section 3(a)(5) application by National City Bancshares, Inc., Evansville, Indiana, to acquire Sure Financial Corporation, Washington, Indiana.	Newspaper: 9-27-93
*Section 3(a)(5) application by National City Bancshares, Inc., Evanville, Indiana, to acquire Lincolnland, Bancorp, Inc., Dale, Indiana.	Newspaper: 9-27-93
*Section 3(a)(3) application by First National Security Company, DeQueen, Arkansas, to acquire 32.2 percent of First National Bancshares of Hempstead County, Inc., Hope, Arkansas.	Not yet available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

Section 4(c)(8) application by CNB Bancshares, Inc., Evansville, Indiana, to engage in reinsurance of credit life insurance policies through acquisition of Citizens Life Insurance Company, Phoenix, Arizona (previously reported during week ending 8-13-93).

9-7-93

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE
OR NEWSPAPER NOTICE

Application

End of Comment Period

None.

*This application is subject to CRA.

FEDERAL RESERVE BANK OF ST. LOUIS
St. Louis, Missouri

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate- income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

FOR THE WEEK ENDING September 3, 1993

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
None.	

Section II - Applications Subject to Both
Newspaper and Federal Register Notice

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Community First Bankshares, Inc. Fargo, ND To acquire 100% of the voting shares of Rural American Bank of Greenwald, Greenwald, MN*	9-10-93 (Federal Register)
David Huisman To acquire control of 50.12% of the voting shares of Ellsworth Bancshares, Inc., Ellsworth, MN	9-20-93 (Federal Register)
Thomas R. Rogers To acquire control of a total 26.6% of the voting shares of First Minnetonka Bancorporation, Inc., Minnetonka, MN	Not yet available
L & M Bancshares, Inc. Mpls, MN To acquire 100% of the voting shares of The Plummer State Bank, Plummer, MN*	Not yet available

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation Minneapolis, MN To engage in the residential mortgage lending business through the acquisi- tion of one half interest in Prosperity Mortgage Company, Fairfax, VA, a joint venture.	Not yet available
Lena Spitzer Limited Partnership and Streeter Insurance Agency, Inc. Streeter, ND To engage in general insurance agency activities in a place with a population not exceeding 5,000 through the acquisition of Helmuth Spitzer Insurance, Streeter, ND.	Not yet available
First Bank System, Inc. Minneapolis, MN To engage <u>de novo</u> in providing data processing service.	Not yet available

Section IV - Applications Not Subject to
Federal Register Notice or Newspaper Notice

Application

First Minnetonka Bancorporation, Inc.
Minnetonka, MN
To redeem 14.82% of its voting shares

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending September 3, 1993

ASSIGNMENT OF RATING

Identification of Ratings

In connection with the assessment of each insured depository institution's CRA performance, a rating is assigned from the following groups:

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

BANK(S) EXAMINED

DATE OF EXAMINATION

CRA RATING

None.

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
OMNIBANK Arvada, Arvada, Colorado, for prior approval to merge with Denver West Bank & Trust Company, Golden, Colorado.	Not Available
Western Bank of Cody, Cody, Wyoming, for prior approval to invest in bank premises in an amount in excess of its capital stock.	Not Available

**SECTION II - APPLICATIONS SUBJECT TO BOTH
NEWSPAPER AND FEDERAL REGISTER NOTICE**

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Centennial Bank Holdings, Inc., Eaton, Colorado, for prior approval to retain 100 percent of the voting shares of Colorado Industrial Bank, Eaton, Colorado, after the bank's conversion to a commercial bank.*	Not Available
Warren E. Bathke and Gladys R. Bathke, both of Omaha, Nebraska, for prior approval to acquired 25 percent of the voting shares of Stapleton Investment Co., Stapleton, Nebraska.	Not Available
UB, Inc., Unadilla, Nebraska, for prior approval to acquire 80 percent of the voting shares of The First National Bank, Unadilla, Nebraska.*	Not Available
First National Bank Shares, Ltd., Great Bend, Kansas, for prior approval to acquire 100 percent of the voting share of Home State Building, Inc., Lewis, Kansas.*	Not Available
RCB Holding Company, Claremore, Oklahoma, for prior approval to acquire 80.3 percent of American Exchange Bank, Collinsville, Oklahoma.*	Not Available
OMNIBANCORP, Denver, Colorado, for prior approval to acquire 100 percent of the voting shares of Denver West Bank & Trust, Golden, Colorado.*	Not Available

Federal Reserve Bank of Kansas City

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
First National Bank Shares, Ltd., Great Bend, Kansas, for prior approval to acquire 100 percent of the nonbanking activities of Home State Building, Inc., Lewis, Kansas.	Not Available
United Missouri Bancshares, Inc., Kansas City, Missouri, for prior approval to form a <u>de novo</u> community development corporation, UMBCDC, Inc., Kansas City, Missouri.	Not Available

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE OR NEWSPAPER NOTICE

APPLICATION

Clark Bancshares, Inc., Clarks, Nebraska, for prior approval to redeem 243 shares of its own voting common stock.	Not Available
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SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

In connection with the assessment of each insured depository institution's CRA performance, a rating is assigned from the following groups:

Outstanding record of meeting community credit needs

An institution in this group has an outstanding record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs

An institution in this group needs to improve its overall

Federal Reserve Bank of Kansas City

record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Frontier Bank of Laramie <i>County</i> P.O. Box 15720 Cheyenne, Wyoming 82003	05-17-93	08-23-93	Outstanding
Bank of Boulder P.O. Box 9032 Boulder, Colorado 80301-9032	06-01-93	08-26-93	Outstanding

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF AUGUST 30, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

SECTION II - APPLICATIONS SUBJECT TO BOTH
NEWSPAPER AND FEDERAL REGISTER NOTICE

APPLICATION

** NOTICE EXP

Change in Control Notice by
Jimmie Michael Luecke, Giddings, TX, Timothy Kleinschmidt,
Lexington, TX, trustee for Susan Luecke Trust and Fred
Luecke Trust, to acquire an interest in Giddings
Bancshares, Inc., Giddings, TX
(Previously reported during the week of 8-16-93) 93/09/08

Change in Control Notice by
Roy Gene Evans, Dallas, TX; Herschel Gordon Brown, Dallas,
TX; George Washington Reaves, Jr., Dallas, TX, and David
Lloyd King, Jr., Dallas, TX, to acquire an interest in The
Bank of Van Zandt, Canton, TX
(Previously reported during the week of 8-9-93) 93/09/02

Change in Control Notice by
Ralph M. Hall, Rockwall, TX, to acquire an interest in
Lakeside Bancshares, Inc., Rockwall, TX
(Previously reported during the week of 7-12-93) 93/09/09

Change in Control Notice by
Calvin Fryar and Fred Perry, Brownwood, TX, to
acquire an interest in Brownwood Bancshares, Inc.,
Brownwood, TX
(Previously reported during the week of 8-9-93) 93/09/08

Change in Control Notice by
John W. Jay, Abilene, TX, to acquire an interest in
Roscoe Financial Corporation, Roscoe, TX
(Previously reported during the week of 7-26-93) 93/09/09

Change in Control Notice by
David R. Brooks, Farmersville, TX; Vincent J. Viola,
Chatham, New Jersey; and W. Mark David, McKinney, Texas,
to acquire an interest in First McKinney Bancshares,
Inc., McKinney, TX
(Previously reported during the week of 8-2-93) 93/09/16

Section 3(a)(1) application by
First Eldorado Bancshares, Inc., Eldorado, TX, to
acquire First Eldorado Delaware Bancshares, Inc.,
Dover, DE, and First National Bank of Eldorado,
Eldorado, TX
(Previously reported during the week of 7-26-93) 93/09/13

Section 3(a)(1) application by
First Eldorado Delaware Bancshares, Inc., Dover, DE,
to acquire The First National Bank of Eldorado,
Eldorado, TX
(Previously reported during the week of 7-26-93) 93/09/13

Section 3(a)(1) application by
Shady Oaks Bancshares, Inc., Fort Worth, TX, to acquire
Shady Oaks National Bank, Fort Worth, TX
(Previously reported during the week of 8-23-93) 93/09/20

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION NOTICE EXP

None.

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE
OR NEWSPAPER NOTICE

APPLICATION

None.

* SUBJECT TO CRA.
** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.
N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF AUGUST 30, 1993

Outstanding record of meeting community credit needs.

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to Improve record of meeting community credit needs.

An institution in this group need to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial Noncompliance in meeting community credit needs.

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
Citizens State Bank 501 Main Street P. O. Box 430 Royse City, Texas 75089	93/06/07	Satisfactory
Texas City Bank 701 6th Street North P. O. Box 2070 Texas City, Texas 77590	93/05/24	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 9/03/93

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Interstate Bank of California, Los Angeles, California, to merge with First State Bank of the Oaks, Thousand Oaks, California. *	<u>Newspaper:</u> Not available

Section II - Applications Subject to Both Newspaper and Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Latah Bancorporation, Inc., Latah, Washington, to become a bank holding company by acquiring Bank of Latah, Latah, Washington. *	<u>Newspaper:</u> 9/17/93 <u>Fed. Reg.:</u> 9/25/93

Section III - Applications Subject to Federal Register Notice Only (cont'd.)

<u>Application</u>	<u>Comment Period Ending Date</u>
The Sumitomo Bank, Limited, Osaka, Japan, to engage <u>de novo</u> in providing back office services for others engaged in offering interest rate and currency swaps and derivative products through Sumitomo Bank Capital Markets, Inc., New York, New York.	<u>Fed. Reg.:</u> Not available

Section IV - Applications Not Subject to Federal Register Notice or Newspaper Notice

None

*Subject to CRA

FEDERAL RESERVE BANK OF SAN FRANCISCO (cont'd.)

Week ending 9/03/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending September 3, 1993. Information about a particular institution's CRA evaluation may be obtained directly from the institution.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>	<u>Rating*</u>
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None

* Under the rating system an institution's CRA performance is assigned one of the following four ratings:

Outstanding record of meeting community credit needs: An institution has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs: An institution has a satisfactory record of ascertaining and meeting the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs: An institution needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- to moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs: An institution has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- to moderate-income neighborhoods, in a manner consistent with its resources and capabilities.