

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1993, No. 37
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending September 11, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Small Business Loan Securitization and Secondary Market Enhancement Act (S.384) -- statement by Governor LaWare before the Senate Committee on Banking, Housing, and Urban Affairs, September 9, 1993.
Published, September 7, 1993.

BANK BRANCHES, DOMESTIC

Barnett Bank of Naples, Naples, Florida -- to establish a branch at 50 Bald Eagle Drive, Marco Island, Florida.
Approved, September 7, 1993.

BANK HOLDING COMPANIES

Credit Commercial de France S.A., Paris, France, and Berliner Handel- und Frankfurter Bank, Frankfurt, Germany -- exemption to acquire Charterhouse North America, Inc., and its subsidiaries in connection with application to acquire Charterhouse plc, London, England.
Granted, September 7, 1993.

NationsBank Corporation, Charlotte, North Carolina request for reconsideration of Board's approval of application to acquire MNC Financial, Inc., Baltimore, Maryland.
Denied, September 10, 1993.

Norwest Corporation, Minneapolis, Minnesota -- to acquire Ralston Bancshares, Inc., Omaha, Nebraska.
Approved, September 7, 1993.

BOARD OPERATIONS

Budget -- mid-year adjustments.
Approved, September 7, 1993.

ENFORCEMENT

Britton Bancshares, Inc., Ellsworth, Kansas -- written agreement dated August 23, 1993, with the Federal Reserve Bank of Kansas City.
Announced, September 8, 1993.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

Citizens State Bank and Trust Company, Ellsworth, Kansas -- written agreement dated August 23, 1993, with the Federal Reserve Bank of Kansas City and the State Bank Commissioner of the State of Kansas. Announced, September 8, 1993.

Southeast Capital Corporation, Idabel, Oklahoma, and Southeast Capital Corporation Employee Stock Ownership Plan -- written agreement dated April 5, 1993, with the Federal Reserve Bank of Kansas City. Announced, September 8, 1993.

Trustcorp, Inc., Toledo, Ohio, and Trustcorp Bank, Ohio -- issuance of a Consent Order against George W. Haigh, the former chairman of the board of directors. Announced, September 9, 1993.

REGULATIONS AND POLICIES

Profitability of Credit Card Plans -- Annual Report to the Congress. Approved, September 9, 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

Chicago Comerica Bank, Detroit, Michigan -- to establish a branch at 15101 Ford Road, Dearborn, Michigan. Approved, September 10, 1993.

Atlanta Prime Bank, Boynton Beach, Florida -- to establish a branch at 6651 Lake Worth Road, Lake Worth, Florida. Approved, September 7, 1993.

BANK HOLDING COMPANIES

Dallas A.N.B. Holding Company, Ltd., Terrell, Texas -- to acquire American National Bank of Terrell. Approved, September 10, 1993.

San Francisco California Bancshares, Inc., Alameda, California -- to acquire Amador Valley Savings and Loan Association, Pleasanton, California. Approved, September 10, 1993.

Cleveland Cardinal Bankshares, Inc., Lexington, Kentucky -- to acquire Mutual Federal Savings Bank, Somerset, Kentucky. Approved, September 7, 1993.

Richmond CCB Financial Corporation, Durham, North Carolina -- to acquire Central Carolina Savings Bank, Inc., Lenoir, North Carolina. Approved, September 10, 1993.

Director, BS&R CCFNB Bancorp, Inc., Bloomsburg, Pennsylvania -- transfer agent registration. Approved, September 9, 1993.

St. Louis CNB Bancshares, Inc., Evansville, Indiana -- to engage de novo through Citizens Life Assurance Company, Phoenix, Arizona, in reinsuring the repayment of the outstanding balances due on extensions of credit made by CNB Bancshares' subsidiary banks. Permitted, September 10, 1993.

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

BANK HOLDING COMPANIES

Atlanta	Golden Isles Financial Holdings, Inc., Brunswick, Georgia -- to engage de novo in insurance and consumer finance activities through First Credit Corporation. Permitted, September 8, 1993.
St. Louis	Magna Group, Inc., St. Louis, Missouri -- to acquire Mega Bancshares, Inc., St. Ann, Missouri. Approved, September 8, 1993.
Chicago	National Bank of Indianapolis Corporation, Indianapolis, Indiana -- to acquire The National Bank of Indianapolis. Approved, September 10, 1993.
Philadelphia	National Penn Bancshares, Inc., Boyertown, Pennsylvania -- to acquire Chestnut Hill National Bank, Philadelphia, Pennsylvania. Approved, September 10, 1993.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire St. Cloud National Bank & Trust Co., and the bank's discount brokerage operations. Approved, September 8, 1993.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire First American Bank, National Association, Colorado Springs, Colorado. Approved, September 8, 1993.
Director, BS&R	Penns Woods Bancorp, Inc., Williamsport, Pennsylvania -- transfer agent registration. Approved, September 9, 1993.
San Francisco	Pioneer Bancorporation, Reno, Nevada -- to acquire Pioneer Citizens Bank of Nevada. Approved, September 9, 1993.

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

BANK PREMISES

San Francisco Bank of Ephraim, Ephraim, Utah -- investment in bank premises.
Approved, September 7, 1993.

St. Louis City Bank and Trust Company of Moberly, Moberly, Missouri -- investment in bank premises.
Approved, September 7, 1993.

Chicago DeMotte State Bank, DeMotte, Indiana -- investment in bank premises.
Approved, September 8, 1993.

Chicago Eastern Michigan Bank, Croswell, Michigan -- investment in bank premises.
Approved, September 8, 1993.

St. Louis First State Bank of St. Robert, Waynesville, Missouri -- investment in bank premises.
Approved, September 7, 1993.

Richmond St. Michaels Bank, St. Michaels, Maryland -- investment in bank premises.
Approved, September 9, 1993.

BANKS, STATE MEMBER

Director, BS&R Piedmont Trust Bank, Martinsville, Virginia -- transfer agent registration.
Withdrawn, September 10, 1993.

CHANGE IN BANK CONTROL

Dallas Brownwood Bancshares, Inc., Brownwood, Texas -- change in bank control.
Permitted, September 10, 1993.

Dallas Lakeside Bancshares, Inc., Rockwall, Texas -- change in bank control.
Permitted, September 10, 1993.

St. Louis NBC Bank Corp, El Dorado, Arkansas -- change in bank control.
Permitted, September 9, 1993.

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

CHANGE IN BANK CONTROL

Dallas Roscoe Financial Corporation, Roscoe, Texas -- change
in bank control.
Permitted, September 10, 1993.

COMPETITIVE FACTORS REPORTS

San Francisco Bank of America, FSB, Portland, Oregon, proposed
purchase of certain trust assets and assumption of
certain trust liabilities of various affiliated
bank subsidiaries of BankAmerica Corporation, San
Francisco, California -- report on competitive
factors.
Submitted, September 7, 1993.

Minneapolis Bank of Stephenson, Stephenson, Michigan, proposed
merger with New Bank of Stephenson -- report on
competitive factors.
Submitted, September 8, 1993.

San Francisco California Federal Bank, A Federal Savings Bank, Los
Angeles, California, proposed purchase of certain
assets and assumption of certain liabilities of
Universal Bank, A Federal Savings Bank, Los
Angeles, California -- report on competitive
factors.
Submitted, September 7, 1993.

Atlanta First American Bank, N.A., Atlanta, Georgia, proposed
merger with First Union National Bank of Georgia --
report on competitive factors.
Submitted, September 10, 1993.

Cleveland First Federal Savings and Loan Association, Wooster,
Ohio, proposed purchase of the Ontario, Ohio,
branch of Citizens Federal Bank, F.S.B., Fort
Lauderdale, Florida -- report on competitive
factors.
Submitted, September 10, 1993.

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

COMPETITIVE FACTORS REPORTS

New York	Midlantic National Bank, Newark, New Jersey, proposed purchase of certain assets and assumption of certain liabilities of Midlantic National Bank and Trust Company / Florida, West Palm Beach, Florida -- report on competitive factors. Submitted, September 10, 1993.
Richmond	Patrick Henry National Bank, Bassett, Virginia, proposed purchase of certain assets and assumption of certain liabilities of Dominion Bank, N.A., Roanoke, Virginia -- report on competitive factors. Submitted, September 9, 1993.
Chicago	Standard Federal Bank, Troy, Michigan, proposed merger with Heritage Bankcorp, Inc., Taylor, Michigan -- report on competitive factors. Submitted, September 10, 1993.
Cleveland	United Federal Savings Bank, State College, Pennsylvania, proposed merger with PNC Bank, N.A., Pittsburgh, Pennsylvania -- report on competitive factors. Submitted, September 9, 1993.

EXTENSIONS OF TIME

Richmond	First American Bank of Maryland, Silver Spring, Maryland, proposed merger with First Union National Bank of Maryland, Rockville, Maryland -- report on competitive factors. Granted, September 10, 1993.
San Francisco	First Security Corporation, Salt Lake City, Utah -- extension to divest certain property. Granted, September 8, 1993.
Atlanta	Gulf Coast Bank Holding Company, Inc., New Orleans, Louisiana -- extension to December 8, 1993, to acquire Gulf Coast Bank & Trust Company. Granted, September 8, 1993.

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

EXTENSIONS OF TIME

Richmond United Carolina Bancshares Corporation, Whiteville,
North Carolina -- extension to December 10, 1993,
for United Carolina Bank to merge with Home Federal
Savings Bank of Eastern North Carolina, Greenville,
North Carolina
Granted, September 10, 1993.

San Francisco U.S. Bancorp, Portland, Oregon -- extension to divest
certain property.
Granted, September 8, 1993.

INTERNATIONAL OPERATIONS

Director, BS&R Citibank Overseas Investment Corporation, New Castle,
Delaware -- investment in International Finance
Associates Madeira S.A., Madeira, Portugal, and for
Madeira to acquire shares of Citibank Portugal
S.A., Lisbon, Portugal.
Permitted, September 10, 1993.

MEMBERSHIP

Chicago Old Kent Bank of Gaylord, Gaylord, Michigan --
membership in the Federal Reserve System.
Withdrawn, September 9, 1993.

Chicago Old Kent Bank of Petoskey, Petoskey, Michigan --
membership in the Federal Reserve System.
Withdrawn, September 9, 1993.

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Minneapolis -- to purchase
equipment for check processing operation.
Approved, September 8, 1993.

H.2
SEPTEMBER 7, 1993 TO SEPTEMBER 10, 1993
PAGE 10

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

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of Richmond -- to implement
basic and alternate presentment point services on
October 15, 1993.
Approved, September 10, 1993.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Capital adequacy -- revisions to risk-based guidelines to implement section 305 of the Federal Deposit Insurance Corporation Improvement Act concerning interest rate risk (Docket R-0802). Proposed, March 31, 1993.

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

CHANGE IN BANK CONTROL

New York Hampton Bancshares, Inc., Southampton, New York -- change in bank control. Returned, September 2, 1993.

COMPETITIVE FACTORS REPORTS

Kansas City BANK IV Oklahoma, National Association, Tulsa, Oklahoma, proposed merger with Western National Bank of Tulsa -- report on competitive factors. Submitted, September 3, 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

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Corporacion Bancaria de Espana, S.A., Madrid, Spain, to become a bank holding company in connection with its acquisition of 69.2 percent of the shares Banco Exterior de Espana, S.A., Madrid, Spain, a bank holding company with respect to Extebank, Stony Brook, New York. 1/

9/24/932/

Fonds de Participation des Industries Agro-Alimentaires, Fonds de Participation Chimie, Petrochimie, Pharmacie, Fonds de Participation Industries Diverses, and Fonds de Participation Services, all of Algiers, Algeria (collectively, the "Applicants"), to become bank holding companies through Applicants' control of the voting shares of Credit Populaire d'Algerie, Algiers, Algeria which itself previously has applied for prior approval of the Board to acquire 44.06 percent of the voting shares of Arab American Bank, New York, New York. 1/

9/24/932/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

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.

N/A

MSB Bancorp, Inc., Goshen, New York, ("Bancorp") to engage through, MSB Financial Services, Inc., a wholly-owned subsidiary of Middletown Savings Bank, Middletown, New York ("Bank"), itself a subsidiary of Bancorp, in general insurance agency activities at the full service branch office of Bank in Chester, New York, a town with a population of less than 5,000 persons based on the last decennial census.

N/A

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 11, 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

First Fidelity Bancorporation, Lawrenceville, NJ requests an exemption from the prohibition on conversion transactions in connection with its proposed acquisition of Greenwich Financial Corporation and its subsidiary, Greenwich Federal Savings and Loan Association, both of Greenwich, Connecticut, pursuant to Section 5(d)(3) of the FDI Act.

Newspaper comment period expires: 10/11/93

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: 10/1/93

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

First Fidelity Bancorporation, Lawrenceville, NJ requests approval to acquire 100% of Greenwich Financial Corporation, Greenwich, Connecticut, pursuant to Section 4(c)(8) of the BHC Act.

Fed. Register comment period expires: N/A

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 10, 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 11, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

Received prior notice Premier Bank & Trust, * Not Yet Known #
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.

Received application from Fayette Bank and * September 16, 1993
Trust Company, Uniontown, Pennsylvania, on
August 17, 1993, to acquire through merger
FirstSouth Savings Bank, Pittsburgh, Pennsylvania.

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

Received Section 3(a)(1) application from * F: October 8, 1993
Hocking Valley Bancshares, Inc., Athens,
Ohio, on September 7, 1993, to acquire The
Hocking Valley Bank of Athens County, Athens,
Ohio.

Received Section 3(a)(3) application from *F: September 24, 1993
PNC Bank Corp., Pittsburgh, Pennsylvania,
on August 25, 1993, to acquire PNC Mortgage
Bank, N.A., Pittsburgh, Pennsylvania.

Received Section 3(a)(3) application from * F: October 1, 1993
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.

- * - 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 11, 1993**

Continued

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

Received Section 4(c)(8) application from PNC Bank Corp., Pittsburgh, Pennsylvania, on August 25, 1993, to acquire Sears Savings Bank, Glendale, California. * September 24, 1993

Received notice from Banc One Corporation, 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. September 20, 1993

Received Section 4(c)(8) notice from First 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. September 20, 1993

Received Section 4(c)(8) application from Huntington Bancshares Incorporated and Huntington Bancshares Indiana, Inc., both of Columbus, Ohio, on September 2, 1993, to acquire Huntington Federal Savings Bank of Illinois, Chicago, Illinois. * October 4, 1993

Received Section 4(c)(8) application from Fifth Third Bancorp, Cincinnati, Ohio, on September 2, 1993, to acquire The Tristate Bancorp, Cincinnati, Ohio. * October 5, 1993

Received notice from PNC Bank Corp, Pittsburgh, Pennsylvania, to engage de novo in permissible investment advisory activities pursuant to Section 225.25(b)(4)(iv) of Regulation Y through its subsidiary PNC Securities Corp. September 28, 1993

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

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

NONE

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(September 10, 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 10, 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 Provident Bank
Main Street and Route 27
Alexandria, Kentucky 41001
(606) 635-2144
Rating: Satisfactory
Exam Date: May 24, 1993

The New Waterford Bank
3761 Silliman Street
New Waterford, Ohio 44445
(216) 457-2331
Rating: Satisfactory
Exam Date: June 1, 1993

Federal Reserve Bank of Richmond

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

Application

Comment Period Ending Date

None.

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

None.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending September 10, 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.

	<u>Examination Date</u>	<u>Rating</u>
The State Bank of the Alleghenies P. O. Drawer 860 Covington, Virginia 24426	6-28-93	Satisfactory
The Pleasants County Bank 323 Second Street St. Marys, West Virginia 26170	6-29-93	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 10, 1993

Section 1 - Applications Subject to Newspaper Notice Only

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

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 Parkway Bancorp, Inc., Fort Myers, Florida, and thereby directly acquire Parkway Bank, Fort Myers, Florida, 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>
None.	

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

<u>Application</u>
None.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 10, 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 Bank</u>	<u>Rating</u>	<u>Date</u>
West Coast Bank Post Office Box 25869 Sarasota, Florida 34277 (813)378-4400	Outstanding	06-07-93
Merchant Bank of Florida Post Office Box 1970 Brandon, Florida 33509 (813)685-7030	Needs to Improve	05-17-93
First Western Bank 5854 South Flamingo Road Cooper City, Florida 33330 (305)448-6888	Satisfactory	05-24-93

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 - 10-3-93
Branch	First of America Bank - Ann Arbor Ann Arbor, Michigan 27 South Huron Street Ypsilanti, Michigan*	N - 8-27-93
EFT	First of America Bank - Ann Arbor Ann Arbor, Michigan 5301 East Huron River Drive Ypsilanti, Michigan*	N - 8-27-93

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-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 - 9-7-93
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

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	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
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

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 First Manitowoc Bancorp, Inc. Manitowoc, Wisconsin First National Bank of Manitowoc Manitowoc, Wisconsin*	FR - 9-24-93 N - **
CoC-HC	Missouri Valley Financial Services, Inc. Council Bluffs, Iowa Sara Gress	FR - ** N - **
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 - 10-1-93
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 - **
CoC-Bk	Liberty Bank Milwaukee, Wisconsin Allen L. Samson; R. Max Samson; Dr. Barry L. Samson & Harry E. Samson	FR - ** N - **
Y-1/BHC-OT	Heritage Bancshares, Group, Inc. Minneapolis, Minnesota Geiger Corporation Minneapolis, Minnesota Heritage Bank, National Association Holstein, Iowa Heritage Bancshares, Inc. Minneapolis, Minnesota Heritage Bank, National Association Willmar, Minnesota*	FR - 10-1-93 N - 6-28-93

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-1	Community Business Bancshares, Inc. Sauk City, Wisconsin Community Business Bank Sauk City, Wisconsin (in organization)*	FR - 9-17-93 N - 10-2-93
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 - 9-24-93 N - 8-28-93
Y-1	Gordon Management Co. Chicago, Illinois CNBC Bancorp, Inc. Chicago, Illinois Columbia National Bank of Chicago Chicago, Illinois*	FR - 9-24-93 N - 9-13-93
Y-2	Associated Banc-Corp Green Bay, Wisconsin Community State Bank of Algoma Algoma, Wisconsin*	FR - 9-24-93 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 - 9-24-93 N - **
Y-2	Associated Banc-Corp Green Bay, Wisconsin Bay Lake Bancorp, Inc. Kewaunee, Wisconsin Union State Bank Kewaunee, Wisconsin*	FR - 9-24-93 N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	NBD Bancorp, Inc. Detroit, Michigan Magic Line, Inc. Dearborn, Michigan	FR - 9-17-93
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 - 9-24-93
Y-4	Gordon Family Investment Limited Partnership Chicago, Illinois CNBC Investment Corp. Chicago, Illinois	FR - 9-24-93
Y-4	Gordon Family Investment Limited Partnership Chicago, Illinois CNBC Leasing Corp. Chicago, Illinois	FR - 9-24-93
Y-4	Gordon Management Co. Chicago, Illinois CNBC Development Corporation Chicago, Illinois	FR - 9-24-93
Y-4	Gordon Management Co. Chicago, Illinois CNBC Investment Corp. Chicago, Illinois	FR - 9-24-93

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	Gordon Management Co. Chicago, Illinois CNBC Leasing Corp. Chicago, Illinois	FR - 9-24-93

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 10, 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.

BANK NAME/LOCATION	EXAMINATION DATE	RATINGS
McHenry State Bank 3510 West Elm Street Box 398 McHenry, Illinois 60050 (815) 385-1010	6/01/93	S
Villa Park Trust & Savings Bank Ten South Villa Avenue Villa Park, Illinois 60181 (708) 834-0800	5/17/93	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING SEPTEMBER 10, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
*Section 5(d)(3) application by First Citizens Bancshares Company, Marion, Arkansas, for its subsidiary, Citizens Bank, Marion, Arkansas, to acquire the Marion branch of Federal Savings Bank, Rogers, Arkansas.	10-9-93
*Section 9 application by River Valley Bank & Trust, Lavaca, Arkansas, to establish a branch in Van Buren, Arkansas.	9-30-93

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 First United Bancshares, Inc., El Dorado, Arkansas, to acquire Commerce Financial Corporation, Alma, Arkansas.	Newspaper: 10-11-93
*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 (previously reported during week ending 9-3-93).	Newspaper: 10-11-93

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) notification by Security Capital Corporation, Batesville, Mississippi, to engage <u>de novo</u> in making and servicing loans (previously reported during week ending 8-20-93).	9-28-93

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 10, 1993

Name of Bank	Bank Address	Examination Date	Examination Rating
First State Bank of St. Robert	P. O. Box P Waynesville, Mo. 65583	6-07-93	Satisfactory

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>
L & M Bancshares, Inc. Mpls, MN To acquire 100% of the voting shares of The Plummer State Bank, Plummer, MN*	Not yet available
Norwest Corporation Minneapolis, MN To acquire 100% of the voting shares of the First National Bank of Arapahoe County, Aurora, CO*	Not yet available
Norwest Corporation Minneapolis, MN To acquire 100% of the voting shares of the First National Bank of Southeast Denver, Denver, CO*	Not yet available
Norwest Corporation Minneapolis, MN To acquire 100% of the voting shares of the First National Bank of Lakewood, Lakewood, CO*	Not yet available
Norwest Corporation Minneapolis, MN To acquire 100% of the voting shares of the Lindeberg Financial Corporation, Forest Lake, MN*	Not yet available
Paul Jennings, David Jennings, Lynn Jennings Adcock, and Steven Jennings To acquire 100% of the voting shares of Spring Grove Investments, Inc., Spring Grove, MN	Not yet available

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section II - Applications Subject to Both
Newspaper and Federal Register Notice (continued)

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
GST Co. Minneapolis, MN To become a bank holding company through the acquisition of 100% of the voting shares of First United Bank Group, Inc., Albuquerque, NM*	Not yet available
Norwest Corporation Minneapolis, MN To acquire 100% of the voting shares of the First United Bank Group, Inc., Albuquerque, NM*	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Norwest Corporation Minneapolis, MN To engage in the residential mortgage lending business through the acqui- sition 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

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section III - Applications Subject
to Federal Register Notice Only (continued)

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
First Bank System, Inc. Minneapolis, MN To engage <u>de novo</u> in providing data processing service.	Not yet available
Norwest Corporation Minneapolis, MN To engage in the activity of making and servicing loans through the acquisition of the mortgage origination business of Forest Lake State Bank, Forest Lake, MN.	Not yet available
Norwest Corporation Minneapolis, MN To engage in underwriting credit life and credit accident and health insurance written in connection with extensions of credit interest subsidiary banks through the acquisition of United New Mexico Credit Life Insurance Company, Phoenix, AZ.	Not yet available
Norwest Corporation Minneapolis, MN To engage in securities brokerage of three indirect subsidiary banks of First United Bank Group, Inc., Albuquerque, NM.	Not yet available
Norwest Corporation Minneapolis, MN To engage in trust activities through the acquisition of United New Mexico Trust Company, Albuquerque, NM.	Not yet available

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

Application

BCB Bancorp
Chippewa Falls, WI
To redeem 50% of its common shares and 79% of its preferred shares.

Spring Grove Investments, Inc.
Spring Grove, MN
To redeem 56.1% of its voting shares.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations
week ending September 10, 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
First Citizens Bank of Butte 3220 Harrison Avenue P. O. Box 3149 Butte, MT 59702-3149 (406) 494-4400	June 8, 1993	Satisfactory

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Boatmen's Bank of Southwest Missouri, Carthage, Missouri, for prior approval to invest in bank premises in an amount in excess of it's capital stock.	Not Available
Bank of Rangely, Rangely, Colorado, for prior approval to invest in bank premises in an amount in excess of it's capital stock.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Rice Insurance Agency, Strasburg, Colorado, for prior approval to acquire 80 percent of the voting shares of The Banking Group, Ltd., Colorado Springs, Colorado.*	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
First Commerce Bancshares, Inc., Lincoln, Nebraska, for prior approval to engage <u>de novo</u> in the business of making loans.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
First Kiowa Bancshares, Inc., Kiowa, Kansas, for prior approval to redeem 1,970 shares of its own voting common stock.	Not Available

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 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>
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None.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF SEPTEMBER 6, 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
Harlan Lambert, Fort Stockton, TX; Jim Ivy, Fort
Stockton, TX; Bently King, Fort Stockton, TX; Richard
Morrow, Fort Stockton, TX; and Ernest Woodward, McCamey,
TX, to acquire an interest in Pecos County Bancshares,
Inc., Fort Stockton, TX
(Previously reported during the week of 7-12-93)

93/09/08

Section 3(a)(3) application by
Olney Bancshares, Inc., Olney, TX, to acquire Graham
National Bank, Graham, TX (de novo)
(Previously reported during the week of 8-16-93)

93/09/13

Section 3(a)(3) application by
Olney Bancorp of Delaware, Inc., Wilmington, DE, to
acquire Graham National Bank, Graham, Tx (de novo)
(Previously reported during the week of 8-16-93)

93/09/13

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

Section 24A application by
Central Bank, Garland, TX, to invest in
bank premises in excess of bank's capital stock

* 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 SEPTEMBER 6, 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>
None.		

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 9/10/93

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
Bank of America Nevada, Las Vegas, Nevada, to merge with Bank Building, Inc., Las Vegas, Nevada. *	<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>
Southern Utah BanCorporation, Cedar City, Utah, to become a bank holding company by acquiring State Bank of Southern Utah, Cedar City, Utah. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> Not available

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> 9/20/93

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 9/10/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending September 10, 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>
Nevada Community	2925 S. Rainbow Blvd. Las Vegas, NV 89102 (702) 368-1969	6/07/93	Satisfactory

* 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.