

**ANNOUNCEMENT**

**BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM**

**H.2, 1993, No. 38  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending September 18, 1993**

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**TESTIMONY AND STATEMENTS**

Community Reinvestment Act and the efforts to strengthen and improve its administration -- statement by Governor Lindsey before the Subcommittee on General Oversight, Investigations and the Resolution of Failed Financial Institutions of the House Committee on Banking, Finance and Urban Affairs, September 17, 1993.  
Published, September 14, 1993.

**BANK HOLDING COMPANIES**

BankAmerica Corporation, San Francisco, California -- request for temporary relief from commitment to require only one piece of identification when establishing a deposit account relationship for a new customer.  
Granted, September 15, 1993.

NationsBank Corporation, Charlotte, North Carolina -- to engage in inventory collateral inspection services on a stand-alone basis through NationsCredit Commercial Corporation, Allentown, Pennsylvania.  
Approved, September 13, 1993.

Royal Bank of Scotland Group plc, Edinburgh, Scotland, The Royal Bank of Scotland plc; Citizens (U.K.) Limited; and Citizens Financial Group, Inc., Providence, Rhode Island -- to acquire The Boston Five Bancorp, Inc., Boston, Massachusetts, and The Boston Five Cents Savings Bank, FSB; and to retain control of the Boston Five Savings Bank after conversion to a Massachusetts savings bank.  
Approved, September 13, 1993.

H.2

SEPTEMBER 13, 1993 TO SEPTEMBER 18, 1993

PAGE 2

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

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**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	Bank of San Ramon, San Ramon, California -- to establish a branch at 3189 Danville Boulevard, Alamo, California. Approved, September 17, 1993.
Philadelphia	Central Bank, Hollidaysburg, Pennsylvania -- to establish branches at Sam's Club and Wal-Mart stores at 2500 and 2600 Plank Road Commons, Altoona, Pennsylvania. Approved, September 17, 1993.
Chicago	First of America Bank - Ann Arbor, Ann Arbor, Michigan -- to establish an offsite electronic facility at Catherine McCauley Health Center, 5301 East Huron River Drive, Ypsilanti, Michigan. Approved, September 14, 1993.
Chicago	First of America Bank - Ann Arbor, Ann Arbor, Michigan -- to establish a branch at 27 South Huron Street, Ypsilanti, Michigan. Approved, September 14, 1993.

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

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**BANK BRANCHES, DOMESTIC**

Chicago	First of America Bank - West Michigan, Grand Rapids, Michigan -- to establish a branch at 300 South State Street, Zeeland, Michigan. Approved, September 16, 1993.
Richmond	George Mason Bank, Fairfax, Virginia -- to establish a branch at 6402 Williamsburg Boulevard, Arlington, Virginia. Approved, September 15, 1993.
Philadelphia	Pennsylvania State Bank, Camp Hill, Pennsylvania -- to establish a branch at the northwest corner of Crums Mill and Colonial Roads, Lower Paxton Township, Harrisburg, Pennsylvania. Approved, September 13, 1993.
Richmond	Premier Bank, Inc., Wytheville, Virginia -- to establish a branch at the intersection of U.S. Highway 21 and 52 and State Route 1005, Bland, Virginia. Approved, September 13, 1993.
Cleveland	Provident Bank of Kentucky, Alexandria, Kentucky -- to establish a branch at 6826 Burlington Pike, Florence, Kentucky. Approved, September 14, 1993.
St. Louis	River Valley Bank and Trust, Barling, Arkansas -- to establish branches at 617 Broadway, Van Buren, Arkansas, and 2321 Industrial Park Road. Approved, September 13, 1993.
Cleveland	State Bank and Trust Company, Defiance, Ohio -- to establish a branch at 705 Detrich Street. Approved, September 15, 1993.
Chicago	1st Source Bank, South Bend, Indiana -- to establish a branch at 101 South Main Street, Goshen, Indiana. Approved, September 13, 1993.

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

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**BANK HOLDING COMPANIES**

Chicago	ABN AMRO North America, Inc., Chicago, Illinois; ABN AMRO Bank, N.V., Amsterdam, The Netherlands; Stichting Prioriteit ABN AMRO Holding; Stichting Administratiekantoor ABN AMRO Holding, and LaSalle National Corporation, Chicago, Illinois -- to acquire certain assets and assume certain liabilities associated with certain branches of LaSalle Talman Bank, F.S.B., Chicago, Illinois. Approved, September 15, 1993.
Dallas	Bancwest Bancorp, Inc., Austin, Texas -- to acquire Community State Bank, Boling, Texas. Approved, September 15, 1993.
Chicago	BankIllinois Financial Co., Champaign, Illinois -- to acquire Bank of Illinois in Champaign. Approved, September 17, 1993.
Chicago	Bluestem Financial Corp., Fairbury, Illinois -- to engage de novo in investment and financial advisory and consumer financial counseling activities through Bluestem Financial Services, Inc. Permitted, September 17, 1993.
Richmond	Carolina First Corporation, Greenville, South Carolina -- to engage in originating and servicing mortgage loans through First Sun Mortgage Corporation, Columbia, South Carolina. Approved, September 16, 1993.
Richmond	CCB Financial Corporation, Durham, North Carolina -- to acquire CCB Savings Bank of Shelby, Inc., Shelby, North Carolina. Approved, September 14, 1993.
Atlanta	CNB, Inc., Lake City, Florida -- to acquire certain assets and assume certain liabilities of the Lake City and Live Oak, Florida, branches of Anchor Savings Bank, F.S.B., Hewlett, New York. Approved, September 15, 1993.
Secretary	Colorado Employee Stock Ownership Plan, Lakewood, Colorado -- to acquire FirstBank Holding Company of Colorado, Lakewood, Colorado. Approved, September 16, 1993.

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

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**BANK HOLDING COMPANIES**

Minneapolis	Community First Bankshares, Inc., Fargo, North Dakota -- to acquire Rural American Bank of Greenwald, Greenwald, Minnesota. Approved, September 17, 1993.
Dallas	Corpus Christi National Bank, Corpus Christi, Texas - - to acquire Coastal Bend Bancshares, Inc., and Coastal Bend National Bank. Approved, September 16, 1993.
Dallas	C.S.B. Delaware, Inc., Wilmington, Delaware -- to acquire Citizens State Bank, Somerville, Texas. Approved, September 16, 1993.
Chicago	Erie Bancorp, Inc., Erie, Illinois -- to engage de novo in making and servicing loans. Permitted, September 17, 1993.
San Francisco	First Community Bankshares, Inc., San Francisco, California -- to acquire the Hayward, California branch of Homestead Federal Savings Association, Millbrae, California. Approved, September 17, 1993.
Richmond	First Merchants Bancorp, Inc., Montgomery, West Virginia -- proposal that The Merchants National Bank of Montgomery, Montgomery, West Virginia, acquire certain assets and assume certain liabilities of Evergreen Federal Savings and Loan Association, Charleston, West Virginia. Approved, September 17, 1993.
Secretary	First Security Corporation, Salt Lake City, Utah -- to acquire Continental Bancorporation, Las Vegas, Nevada, and Continental National Bank, its nonbank subsidiaries, Continental Trust Company, and CNB Services, Inc. Approved, September 16, 1993.
Cleveland	First Southern Bancorp, Inc., Stanford, Kentucky -- to engage de novo in lending activities. Approved, September 18, 1993.

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

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**BANK HOLDING COMPANIES**

Chicago	Fortress Bancshares, Inc., Hartland, Wisconsin -- to acquire Klossner Bancorporation, Inc., Houston, Minnesota, and Houston Security Bank. Approved, September 16, 1993.
Cleveland	Huntington Bancshares, Incorporated, Columbus, Ohio - - proposal that First Bank of Lafayette, Lafayette, Indiana, merge with The Huntington National Bank of Indiana, Noblesville, Indiana. Approved, September 18, 1993.
Cleveland	Huntington Bancshares Incorporated, Columbus, Ohio -- to acquire First Bancorp, Indiana, Inc., Lafayette, Indiana. Approved, September 18, 1993.
St. Louis	Lincoln County Bancorp, Inc., Troy, Missouri -- to acquire Altenburg Bancorp, Inc., Altenburg, Missouri, and Bank of Altenburg. Approved, September 17, 1993.
St. Louis	Magna Group, Inc., St. Louis, Missouri -- to acquire City Bancorp, Inc., Murphysboro, Illinois, and The City National Bank of Murphysboro, and Carboro, Ltd. Approved, September 14, 1993.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota, Norwest Financial, Inc., Des Moines, Iowa, and Norwest Financial Services, Inc. -- to engage in making and servicing loans and providing data software services through Premium Service Corporation of Columbia, Columbia, South Carolina. Approved, September 14, 1993.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire Winner Bancshares, Inc. Approved, September 17, 1993.
Atlanta	Riverside Banking Company, Fort Pierce, Florida -- to engage de novo in leasing personal or real property or act as agent in leasing such property through Riverside Leasing Company. Permitted, September 14, 1993.

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

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**BANK HOLDING COMPANIES**

Kansas City	Union Bancshares, Inc., Wichita, Kansas -- to engage de novo in community development investments through UBI Financial Services, Inc. Approved, September 16, 1993.
Minneapolis	Watford City Bancshares, Inc., Watford City, North Dakota -- to acquire Fessenden Bancshares, Inc., Fessenden, North Dakota. Approved, September 14, 1993.

**BANK MERGERS**

Philadelphia	Ambassador Bank of the Commonwealth, Allentown, Pennsylvania -- to purchase certain assets and assume certain liabilities of one branch of Lehigh Valley Bank, Bethlehem, Pennsylvania, and to establish a branch. Approved, September 15, 1993.
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**BANK PREMISES**

St. Louis	Bank of Cairo & Moberly, Moberly, Missouri -- investment in bank premises. Approved, September 17, 1993.
Chicago	First of America Bank - West Michigan, Grand Rapids, Michigan -- investment in bank premises. Approved, September 16, 1993.
St. Louis	River Valley Bank and Trust, Barling, Arkansas -- investment in bank premises. Approved, September 13, 1993.
Cleveland	State Bank and Trust Company, Defiance, Ohio -- to establish a branch at 705 Detrich Street. Approved, September 15, 1993.

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

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**BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS**

Dallas	National Farm Life Insurance Company, Fort Worth, Texas -- registration statement. Withdrawn, September 17, 1993.
Dallas	Oaktree Federal Credit Union, Houston, Texas -- registration statement. Withdrawn, September 17, 1993.

**BANKS, STATE MEMBER**

New York	Bank of New York, New York, New York -- proposal that BNY International Financial Corporation hold shares of BNY International Investments, Inc., Miami, Florida, prior to liquidation of investments. Approved, September 14, 1993.
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**CAPITAL STOCK**

Minneapolis	BCB Bancorp, Chippewa Falls, Wisconsin -- redemption of shares. Returned, September 17, 1993.
Dallas	Pecos County Bancshares, Inc., Fort Stockton, Texas - - redemption of shares. Approved, September 14, 1993.

**CHANGE IN BANK CONTROL**

New York	Amboy Bancorporation, Old Bridge, New Jersey -- change in bank control. Permitted, September 13, 1993.
Dallas	Exchange Bancshares, Inc., Natchitoches, Louisiana -- change in bank control. Permitted, September 17, 1993.
Dallas	Pecos County Bancshares, Inc, Fort Stockton, Texas -- change in bank control. Permitted, September 14, 1993.
Kansas City	Routt County National Bank Corporation, Steamboat Springs, Colorado -- change in bank control. Permitted, September 14, 1993.



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

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**COMPETITIVE FACTORS REPORTS**

San Francisco	American River Bank, Sacramento, California, proposed purchase of certain assets and assumption of certain liabilities of the Sacramento, California, branch of Bank of San Francisco, San Francisco, California -- report on competitive factors. Submitted, September 15, 1993.
Chicago	Boatmen's National Bank of Iowa, Urbandale, Iowa, proposed merger with Boatmen's Bank of Greenfield, Greenfield, Iowa, and Boatmen's National Bank of Des Moines, Des Moines, Iowa -- report on competitive factors. Submitted, September 16, 1993.
Chicago	Citizens First National Bank, Princeton, Illinois, proposed merger with Citizens First National Bank of Genoa, Genoa, Illinois -- report on competitive factors. Submitted, September 16, 1993.
Atlanta	Colonial Bank, Ardmore, Tennessee, proposed acquisition of four Tennessee branches of First American Federal Savings and Loan Association, Huntsville, Alabama -- report on competitive factors. Submitted, September 14, 1993.
Chicago	Commerce Bank, National Association, Peoria, Illinois, proposed merger with Commerce Bank of Tazewell County, National Association, Delavan, Illinois, and Commerce Bank of Woodford County, National Association, Matamora, Illinois -- report on competitive factors. Submitted, September 16, 1993.
Philadelphia	Dauphin Deposit Bank and Trust Company, Harrisburg, Pennsylvania, proposed merger with Valley Bank and Trust Company, Chambersburg, Pennsylvania -- report on competitive factors. Submitted, September 17, 1993.
Chicago	Farmers & Merchants Bank & Trust, Burlington, Iowa, proposed merger with Farmers & Merchants Interim State Bank -- report on competitive factors. Submitted, September 16, 1993.

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

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**COMPETITIVE FACTORS REPORTS**

Richmond	First American Bank of Virginia, McLean, Virginia, proposed merger with First Union National Bank of Virginia, Roanoke, Virginia -- report on competitive factors. Submitted, September 13, 1993.
Chicago	LaSalle Northwest National Bank, Chicago, Illinois -- proposed purchase of certain assets and assumption of certain liabilities of the 12 branches of LaSalle Talman Bank, F.S.B. -- report on competitive factors. Submitted, September 15, 1993.
Minneapolis	Norwest State Bank, Winner, South Dakota, proposed merger with Farmers State Bank -- report on competitive factors. Submitted, September 17, 1993.
Chicago	Owen County State Bank, Spencer, Iowa, proposed purchase of assets and assumption of liabilities of the Paragon, Indiana, branches of Society National Bank, South Bend, Indiana -- report on competitive factors. Submitted, September 17, 1993.
St. Louis	St. Charles Federal Bancshares, Inc., St. Charles, Missouri -- proposed acquisition of St. Charles Federal Savings and Loan Association -- report on competitive factors. Submitted, September 13, 1993.
Richmond	Triad Bank, Greensboro, North Carolina, proposed merger with Bankers Trust of North Carolina, Greensboro, North Carolina -- report on competitive factors. Submitted, September 14, 1993.

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

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**EXTENSIONS OF TIME**

Minneapolis	Bank of Montana, Great Falls, Montana -- extension to December 18, 1993, to merge with Montana Bank, Billings, Montana. Granted, September 17, 1993.
Atlanta	Employee Stock Ownership Plan and Trust of Southwest Georgia Financial Corporation, Moultrie, Georgia -- extension to December 30, 1993, to acquire Southwest Georgia Financial Corporation. Granted, September 16, 1993.
Richmond	First Virginia Bank - Colonial, Richmond, Virginia -- extension to March 1, 1994, to establish a branch in the Harbour Pointe Shopping Center, Midlothian, Virginia. Granted, September 17, 1993.
St. Louis	Hollandale Capital Corporation, Hollandale, Mississippi -- extension to December 16, 1993, to acquire Bank of Hollandale. Granted, September 13, 1993.
Director, BS&R	Morgan Guaranty International Finance Corporation, New York, New York -- extension to August 19, 1995, to make an investment in J.P. Morgan Securities Ltd., London, England. Granted, September 17, 1993.
Richmond	NationsBank Corporation, Charlotte, North Carolina -- extension to December 18, 1993, to engage in lending and leasing services through Nations Leasing and Finance Corporation. Granted, September 16, 1993.

H.2  
SEPTEMBER 13, 1993 TO SEPTEMBER 18, 1993  
PAGE 12

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

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**RESERVE BANK OPERATIONS**

Director, FRBO Federal Reserve Bank of Philadelphia -- to purchase  
equipment for the bank's check processing  
operations.  
Approved, September 15, 1993.

**RESERVE BANK SERVICES**

Director, FRBO Federal Reserve Bank of Chicago -- to implement a  
Contingency MICR Line Capture Payor Bank Service at  
the Indianapolis office.  
Approved, September 13, 1993.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**INTERNATIONAL OPERATIONS**

Citibank Overseas Investment Corporation, New Castle, Delaware -- to invest in International Finance Associates, B.V., Amsterdam, The Netherlands. Permitted, September 10, 1993.

**REGULATIONS AND POLICIES**

Interagency policy statement regarding branch closings by depository institutions. Approved, August 11, 1993.

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

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ADDITIONS AND CORRECTIONS

**BANK HOLDING COMPANIES**

Chicago	Quick Bancorp, Inc., McClelland, Iowa -- to acquire Peoples National Bank, Council Bluffs, Iowa. Approved, September 10, 1993.
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**CAPITAL STOCK**

Minneapolis	First Dakota Financial Corporation, Yankton, South Dakota -- redemption of shares. Withdrawn, September 10, 1993.
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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

SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

Institution Examination Date Rating\*

NONE

\*Subject to CRA

Comment Period  
Ending Date

SECTION I

Applications Subject to Newspaper  
Notice Only

None.

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

Notice of Change in Bank Control on behalf of Jeffrey E. Shulman, Leonard I. Ackerman, Frederick R. Shulman, Frank A. Tramontano, Rosemarie E. Tramontano, and Paul E. Tramontano, and Blue Marlin, Inc., and White Marlin Partners, both of White Plains, New York, and Oakwood Tree Surgeons, Inc., Pleasantville, New York (together "Notificant") with respect to the Notification's proposed purchase of an additional 9.97 percent of the voting shares of Hamptons Bancshares, Inc., Southampton, New York ("Banshares") which will increase Notificant's holdings from 9.83 percent to 19.80 percent of Banshares's stock

N/A

SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)

Creditanstalt Bankverein, Vienna, Austria, to engage indirectly, through its subsidiary, Creditanstalt International Advisers Group, Inc., in investment advisory activities through a joint venture limited partnership, Steinberg Asset Management Company, L.P., New York, New York, with Steinberg Asset Management Company, Inc.

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 18, 1993

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
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**

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

Comment Period Ending Date

Meridian Bank, Reading, Pennsylvania, to establish a remote service facility to be located at Genuardi's Supermarket, St. Davids Square, 550 East Lancaster Avenue, St. Davids, Delaware County, Pennsylvania, pursuant to Section 9 of the Federal Reserve Act.

Newspaper comment period expires:

10/12/93

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

None.

**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:

10/12/93

**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**

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**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 17, 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 18, 1993**

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

Received prior notice Premier Bank & \* September 27, 1993  
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.

Received Section 18(c) application from \* October 11, 1993  
Farmers Citizens Interim Bank, Bucyrus, Ohio,  
on September 14, 1993, to merge with The  
Farmers Citizens Bank, Bucyrus, Ohio.

Received application from Farmers Citizens \* October 11, 1993  
Interim Bank, Bucyrus, Ohio, on September 14,  
1993, to become a member of the Federal  
Reserve System.

Received Section 18(c) application from  
Heartland Bank, Croton, Ohio, on September 14,  
1993, to acquire the Newark, Ohio, branch of  
Century Bank, Upper Arlington, Ohio.

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

Received Section 3(a)(5) application from \*N: October 13, 1993  
Banc One Corporation, Columbus, Ohio, and  
Banc One Wisconsin Corporation, Milwaukee,  
Wisconsin, on September 14, 1993, to acquire  
First Financial Associates, Inc., Kenosha,  
Wisconsin.

Received Section 3(a)(3) application from \*N: October 14, 1993  
Provident Bancorp, Inc., Cincinnati, Ohio,  
on September 16, 1993, to acquire Heritage  
Savings Bank, Cincinnati, Ohio.

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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 18, 1993**

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

Received Section 3(a)(1) application from \*N: October 15, 1993  
Central Bancshares, Inc., Lexington,  
Kentucky, on September 17, 1993, to acquire  
Central Bank & Trust Co., Lexington, Kentucky.

**SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER**  
**NOTICE ONLY**

None

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

Received request from The State Bank and Trust Company, Defiance,  
Ohio, on September 14, 1993, for permission to exceed its limit  
of investment in bank premises permitted under Section 24A of the  
Federal Reserve Act.

Received request from Heartland Bank, Croton, Ohio, on September  
14, 1993, for permission to exceed its limit of investment in  
bank premises permitted under Section 24A of the Federal Reserve  
Act.

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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.

## AVAILABILITY OF CRA PUBLIC EVALUATIONS

(September 17, 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 17, 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 Croghan Colonial Bank  
323 Croghan Street  
Fremont, Ohio 43420  
(419) 332-7301  
Rating: Satisfactory  
Exam Date: June 14, 1993

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
FCNB Bank, Frederick, Maryland, to acquire the Eldersburg, Maryland, branch of The Columbia Bank, Columbia, Maryland.*	10-13-93
FCNB Bank, Frederick, Maryland, to establish a branch in the Walkersville Business and Professional Center at Woodsboro Pike and Nicodemus Road, Walkersville, Maryland.*	10-15-93
Southern National Corporation, Lumberton, North Carolina, to have its subsidiary, Southern National Bank of South Carolina, Columbia, South Carolina, merge with The First Savings Bank, FSB, Greenville, South Carolina.*	10-15-93
Centura Banks, Inc., Rocky Mount, North Carolina, to acquire Robeson Savings Bank, Inc., SSB, Lumberton, North Carolina, and to have its subsidiary, Centura Bank, Rocky Mount, North Carolina, merge with the successor to Robeson Savings Bank, Inc., SSB.*	10-22-93

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

<u>Application</u>	<u>Comment Period Ending Date</u>
SBI Voting Trust, Bethesda, Md., Notice of Change in Control with respect to Credit International Bancshares, Ltd., Washington, D. C.	Not yet available.
Credit International Bancshares, Ltd., Washington, D. C., to acquire Sequoia National Bank, MD, Baltimore, Maryland (the proposed successor to Sequoia Federal Savings Bank, Baltimore, Maryland).*	10-9-93
Southern National Corporation, Lumberton, North Carolina, to merge with Regency Bancshares Inc., Hickory, North Carolina*	10-16-93

\*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

NationsBank Corporation, Charlotte, North Carolina, to acquire substantially all of the assets and assume certain of the liabilities of US WEST Financial Services, Inc., Stamford, Connecticut.

10-1-93\*\*

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

None.

\*\*Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending September 17, 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>
Union Bank and Trust Main Street at Davis Ct. Bowling Green, Virginia 22427	7-6-93	Satisfactory
Centura Bank 1001 Hamilton Road Rocky Mount, North Carolina 27870	8-20-93	Satisfactory



Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending September 17, 1993

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Central Bank of the South Birmingham, Alabama To acquire the assets and assume the liabilities of Central Bank, N.A., Anniston, Alabama, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*
Central Bank, N.A. Anniston, Alabama To become a member of the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act, and Section 208.4 of Regulation H. The Bank will then be known as Central Bank.	Not yet available*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
SouthTrust Corporation Birmingham, Alabama and SouthTrust of Mississippi, Inc. Pascagoula, Mississippi Along with SouthTrust of Mississippi, Inc., Pascagoula, Mississippi, to acquire CNB Capital Corp., Pascagoula, Mississippi, and thereby indirectly acquire its bank subsidiary, Citizens National Bank, Pascagoula, Mississippi, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*
SouthTrust Corporation Birmingham, Alabama and SouthTrust of Mississippi, Inc. Pascagoula, Mississippi To merge SouthTrust of Mississippi, Inc., Pascagoula, Mississippi, with CNB Capital Corp., Pascagoula, Mississippi, and thereby directly acquire Citizens National Bank, Pascagoula, Mississippi, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*

\*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending September 17, 1993

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

McConnell & Co. and Eberhardt, Inc. Elberton, Georgia 1-BHC formation, Pinnacle Financial Corporation, Elberton, Georgia, and thereby indirectly acquire Tri-County Bank of Royston, Royston, Georgia, and First National Bank in Elberton, Elberton, Georgia.	Not yet available*
Wrightsville Bancshares, Inc. Wrightsville, Georgia To acquire The Knight State Bank, Dexter, Georgia, pursuant to Section 3(a)(3) 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>
Barnett Banks, Inc. Jacksonville, Florida and Barnett Subsidiary Jacksonville, Florida For its wholly-owned subsidiary, Barnett Subsidiary, Jacksonville, Florida, to enter into a joint venture with Mac Partners, Atlanta, Georgia, to acquire Main American Capital, L.C., Atlanta, Georgia, and thereby engage in lending activities, pursuant to Section 4(c)(8) of the Bank Holding Company Act and 225.25(b)(1) of Regulation Y.	Not yet available
Deposit Guaranty Corp. Jackson, Mississippi To engage <b>de novo</b> , through its wholly-owned subsidiary, Commercial National Corporation, Shreveport, Louisiana, in data processing activities, pursuant to Section 225.25(b)(7) of Regulation Y.	Not yet available

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

Application

Carney Bank  
Boynton Beach, Florida  
Request for increase in bank premises.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending September 17, 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.

Examination

Bank

Rating

Date

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>
Membership	Bank One, Peoria Peoria, Illinois To become a member of the Federal Reserve System*	N - **
Branch	Harris Trust and Savings Bank Chicago, Illinois 411 South Kedzie Avenue Chicago, Illinois*	N - 10-3-93
Branch	Old Kent Bank and Trust Company Grand Rapids, Michigan 725 Baldwin Jenison, Michigan*	N - 9-29-93
Branch	Old Kent Bank and Trust Company Grand Rapids, Michigan 2145 Wealthy S.E. East Grand Rapids, Michigan*	N - 10-8-93
Branch	Chemical Bank and Trust Company Midland, Michigan 8 branches of Key State Bank Owosso, Michigan 1 Branch of Chemical Bank Montcalm Stanton, Michigan*	N - **
Branch	Chemical Bank Bay Area Bay City, Michigan 8 branches of Key State Bank Owosso, Michigan 1 Branch of Chemical Bank Montcalm Stanton, Michigan*	N - **
Branch	Chemical Bank Michigan Clare, Michigan 8 branches of Key State Bank Owosso, Michigan 1 Branch of Chemical Bank Montcalm Stanton, Michigan*	N - **
Oakar	Princeton National Bancorp, Inc. Princeton, Illinois Heart of Illinois Bank, F.S.B. Spring Valley, Illinois*	N - **

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	Minooka Bancorp, Inc. Minooka, Illinois Founders Bancorp, Inc. Scottsdale, Arizona Founders Bank of Arizona Scottsdale, Arizona*	FR - 9-7-93 N - 10-16-93
Y-2	Peotone Bancorp, Inc. Peotone, Illinois Founders Bancorp, Inc. Scottsdale, Arizona Founders Bank of Arizona Scottsdale, Arizona*	FR - 9-7-93 N - 10-16-93
Y-2	Rock River Bancorporation, Inc. Oregon, Illinois Founders Bancorp, Inc. Scottsdale, Arizona Founders Bank of Arizona Scottsdale, Arizona*	FR - 9-7-93 N - 10-16-93

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	Southwest Bancorp, Inc. Worth, Illinois Founders Bancorp, Inc. Scottsdale, Arizona Founders Bank of Arizona Scottsdale, Arizona*	FR - 9-7-93 N - 10-16-93
Y-2	Terrapin Bancorp, Inc. Elizabeth, Illinois Founders Bancorp, Inc. Scottsdale, Arizona Founders Bank of Arizona Scottsdale, Arizona*	FR - 9-7-93 N - 10-16-93
Y-2	Westbanco, Inc. Westville, Illinois Founders Bancorp, Inc. Scottsdale, Arizona Founders Bank of Arizona Scottsdale, Arizona*	FR - 9-7-93 N - 10-16-93
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-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 - **

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 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 - **
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 - **
Y-1	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 - 10-4-93 N - **
CoC-HC	Minowa Bancshares, Inc. Decorah, Iowa Michael J. Pint, Christopher G. Lyon and Stephen J. Lyon	FR - 10-4-93 N - 9-29-93

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>
CoC-Bk	Liberty Bank Milwaukee, Wisconsin Allen L. Samson; R. Max Samson; Dr. Barry L. Samson & Harry E. Samson	FR - 10-7-93 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
Y-1	Prophetstown Banking Co. Prophetstown, Illinois Farmers National Bank of Prophetstown Prophetstown, Illinois*	FR - ** N - **
CoC-HC	Community Investment Bancorporation, Inc. Lebanon, Wisconsin Donald E. Kuehl	FR - 10-14-93 N - **
Y-2	Greater Columbia Bancshares, Inc. Portage, Wisconsin 1st Columbia Corp. Portage, Wisconsin First National Bank of Columbus Columbus, Wisconsin*	FR - 10-22-93 N - **
Y-2	Cedar Investment Company Waverly, Iowa Dike Bancshares Corporation Dike, Iowa Iowa Savings Bank Dike, Iowa*	FR - 10-21-93 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</u> <u>Ending Date</u>
Y-1	Hoosier Hills Financial Corporation Employee Stock Ownership Plan Osgood, Indiana	FR - ** N - 10-7-93
	Hoosier Hills Financial Corporation Osgood, Indiana The Ripley County Bank Osgood, Indiana*	
Y-2	Trivoli Bancorp, Inc. Trivoli, Illinois	FR - ** N - **
	Hanna City State Bank Hanna City, Illinois*	
Y-1	Gordon Family Investment Limited Partnership Chicago, Illinois	FR - 8-16-93 NP - 8-12-93
	CNBC Bancorp, Inc. Chicago, Illinois Columbia National Bank of Chicago Chicago, Illinois*	

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	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
Y-4	Gordon Management Co. Chicago, Illinois CNBC Leasing Corp. Chicago, Illinois	FR - 9-24-93
4 (c) (8)	Huxley Bancorp Huxley, Iowa Making and servicing loans thru the participation in a 75-day overline with an unaffiliated bank	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	Northern Illinois Financial Corporation Wauconda, Illinois American Suburban Mortgage Corporation Waukegan, Illinois	FR - **
Y-4	Princeton National Bancorp, Inc. Princeton, Illinois Heart of Illinois Investment Corp. East Peoria, Illinois	FR - **
Y-4	First Sterling Bancorp Sterling, Illinois D. D. Development of Sterling Limited Partnership Sterling, Illinois	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Greatbanc, Inc. Aurora, Illinois Repurchase the majority of Class D common stock

*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 24, 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
-Columbus Junction State Bank 134 Main Street, Box 271 Columbus Junction, Iowa 52738 (319) 728-2436	6/14/93	S
-Security Savings Bank 320 Garfield Farnhamville, Iowa 50538 (515) 544-3281	6/21/93	S

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING SEPTEMBER 17, 1993

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

### Application

### End of Comment Period

\*Section 9 application by First Community Bank, Conway, Arkansas, to establish a branch on the premises of Conway Regional Hospital, Conway, Arkansas.

9-30-93

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

### Application

### End of Comment Period

\*Section 4(c)(8) application by First Banks Inc., St. Louis, Missouri to acquire American Home Savings and Loan Association, St. Louis, Missouri.

Newspaper: 10-16-93

\*Section 3(a)(3) application by First Community Bancorp, Inc., Auburn, Kentucky, to acquire Auburn Banking Company, Auburn, Kentucky.

Newspaper: 10-18-93

Change in Control notification involving Caddo Holding Company, Inc., Glenwood, Arkansas, by Charles F. Tidwell.

Newspaper: 10-6-93

## SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

### Application

### End of Comment Period

None

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

<b><u>Application</u></b>	<b><u>End of Comment Period</u></b>
Section 24A application by Bank of Cairo & Moberly, Moberly, Missouri, for an investment in bank premises.	N/A
Section 24A application by Bank of Dongola, Dongola, Illinois, for an investment in bank premises.	N/A
Section 9 membership application by Bank of De Soto, De Soto, Illinois.	N/A

**\*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 17, 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>
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 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
Red River Financial Services, Inc. Halstad, MN To acquire 100% of the voting shares of Red River State Bank, Halstad, MN*	Not yet available
Signal Bancshares, Inc. West St. Paul, MN To acquire 100% of the voting shares of Goodhue County Financial Corpora- tion, Red Wing, MN*	Not yet available

**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.	9-24-93

\*Subject to CRA

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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.	10-1-93
First Bank System, Inc. Minneapolis, MN To engage <u>de novo</u> in providing data processing service.	10-5-93
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

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Security Richland Bancorporation Miles City, MT To engage <u>de novo</u> in providing management consulting to non- affiliated depository institu- tions.	Not yet available
Signal Bancshares, Inc. West St. Paul, MN To engage in making and servicing loans and selling credit life and credit disability insurance through the acquisition of Consumer Credit Corporation, Red Wing, MN, a subsidiary of Goodhue County Financial Corporation, Red Wing, MN	Not yet available

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

Application

None.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of  
CRA Public Evaluations  
week ending September 17, 1993

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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.

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BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
Wadena State Bank 304 Southeast First Box 191 Wadena, MN 56482	June 1, 1993	Outstanding

*Federal Reserve Bank of Kansas City*

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Wahoo State Bank, Wahoo, Nebraska, for prior approval to build a drive-up facility and to invest in bank premises in an amount in excess of its capital stock..	Not Available
First United Bank, Parker, Colorado, for prior approval to relocate their City Center Office to a Cottonwood Plaza Office and 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>
Packers Bank and Trust Co., Omaha, Nebraska, for prior approval to acquire 100 percent of the voting shares of Nebraska National Corporation, Omaha, Nebraska.*	Not Available
Neosho Bancshares Employee Stock Ownership Plan, Neosho, Missouri, for prior approval to become a bank holding company through the acquisition of up to 32 percent of the voting shares of Neosho Bancshares, Inc., Neosho, Missouri.*	Not Available
Leader First Bancorp, Inc., Marlow, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The First National Bank in Marlow, Marlow, Oklahoma.*	Not Available
The First National Bank Holding Company, Longmont, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The First National Bank of Longmont, Longmont, Colorado.*	Not Available

*Federal Reserve Bank of Kansas City*

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McKinstry, Inc., and First National Bank of Julesburg ESOP, Julesburg, Colorado, for prior approval to become a bank holding company through the acquisition of 33.24 percent of the voting shares of McKinstry, Inc., Julesburg, Colorado.*	Not Available
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Thomas M. Higgins, III and Paget Higgins, both of Kansas City, Kansas, for prior approval to increase their proportionate ownership interests in Twin City Corporation, Kansas City, Kansas from 21.98 to 34.7 percent.	Not Available
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**SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY**

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
McKinstry, Inc., and First National Bank of Julesburg ESOP, Julesburg, Colorado, for prior approval to acquire 75 percent of the voting shares of McKinstry-Campbell Insurance Agency, Inc., Julesburg, Colorado, and to engage in certain nonbanking activities.	Not Available

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

<u>APPLICATION</u>	
McKinstry, Inc., and First National Bank of Julesburg ESOP, Julesburg, Colorado, for prior approval to redeem 952 shares of their Class A Common Stock.	Not Available
Morgan Capital Corporation, Fort Morgan, Colorado, for prior approval to redeem 20.79 percent of their voting common stock.	Not Available
Prague Company, Omaha, Nebraska, for prior approval to redeem 112 shares of its issued and outstanding common stock.	Not Available

*Federal Reserve Bank of Kansas City*

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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 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>
Bank of Belen P.O. Box 105 Belen, New Mexico 87002	06-21-93	09-16-93	Satisfactory
Century Bank of Sterling P.O. Box 1688 Sterling, Colorado 80751-1688	06-21-93	09-16-93	Satisfactory



*Federal Reserve Bank of Kansas City*

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First Bank of Turley	06-14-93	09-16-93	Needs to
P.O. Box 6538			Improve
Tulsa, Oklahoma 74156-0538			

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF SEPTEMBER 13, 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  
William Herman May as Trustee for The Herman May et ux  
Living Trust; Wayne Herman May as Trustee for The Wayne  
May et ux Living Trust; and May Furniture & Appliance,  
Inc., Farmersville, TX, to acquire an interest in  
Farmersville Bancshares, Inc., Farmersville, TX

N/A

Change in Control Notice by  
Robert Emery Skov, El Paso, TX, to acquire an interest  
in First Fabens Bancorporation, Inc., Fabens, TX

N/A

Change in Control Notice by  
William Donald Skov, Fabens, TX, to acquire an interest  
in First Fabens Bancorporation, Inc., Fabens, TX

N/A

\*Section 3(a)(1) application by  
Bridgeport Financial Corporation, Bridgeport, TX, to  
acquire Bridgeport Bancshares, Inc., Dover, DE, and The  
First National Bank of Bridgeport, Bridgeport, TX

93/10/12

\*Section 3(a)(1) application by  
Bridgeport Bancshares, Inc., Dover, DE, to acquire The  
First National Bank of Bridgeport, Bridgeport, TX

93/10/12

\*Section 3(a)(3) application by  
Sterling Bancshares, Inc., Houston, TX, to acquire  
Enterprise Bank-Houston, Houston, TX

93/10/01

\*Section 3(a)(3) application by  
Sterling Bancorporation, Inc., Wilmington, DE, to  
acquire Enterprise Bank-Houston, Houston, TX

93/10/01

\*Section 3(a)(5) application by  
Sterling Bancshares, Inc., Houston, TX, to acquire  
Guardian Bancshares, Inc., Houston, TX 93/10/01

\*Section 3(a)(5) application by  
Sterling Bancorporation, Inc., Wilmington, DE, to  
acquire Guardian Bancshares, Inc., Houston, TX 93/10/01

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 SEPTEMBER 13, 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>
The Bank of Livingston 1700 W. Church P. O. Box 1048 Livingston, TX 77351	93/06/14	Satisfactory
First Bank Pearland 3102 East Broadway P. O. Box 1950 Pearland, Texas 77558	93/05/10	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 9/17/93

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>
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
Limestone Holding Corporation, Preston, Washington, to become a bank holding company by acquiring State Bank of Concrete, Concrete, Washington. *	<u>Newspaper:</u> 10/01/93 <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>
None	

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

None

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\*Subject to CRA

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

Week ending 9/17/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending September 17, 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>
Bank of Ephraim	P.O. Box 705 Ephraim, UT 84627 (801) 283-4621	6/07/93	Satisfactory

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\* 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.