

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1993, No. 39
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending September 25, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Challenges in meeting the banking and credit needs of low-income and minority communities -- statement by Governor LaWare before the House Committee on Banking, Finance and Urban Affairs, September 24, 1993.

Published, September 21, 1993.

North American Free Trade Agreement implications for the financial services industry and banking in particular -- statement by Governor LaWare before the House Committee on Banking, Finance and Urban Affairs, September 28, 1993.

Published, September 24, 1993.

BANK HOLDING COMPANIES

Banc One Corporation, Columbus, Ohio, and Banc One Oklahoma Corporation, Oklahoma City, Oklahoma -- to acquire Central Banking Group, Inc., Central Bank of Oklahoma City and Friendly Bank of Oklahoma City, and to engage in credit related insurance through Central Financial Life Insurance Company, Inc., Phoenix, Arizona.

Approved, September 23, 1993.

Bank of Montreal, Montreal, Canada, and Bankmont Financial Corp., New York, New York -- to engage de novo in the execution of certain energy and agricultural futures contracts and options thereon through Harris Futures Corporation, Chicago, Illinois

Permitted, September 23, 1993.

BANKS, FOREIGN

Korea First Bank, Seoul, Korea -- to establish a representative office in Seattle, Washington.

Approved, September 23, 1993.

BOARD OPERATIONS

Delegation of authority to the Reserve Banks to approve applications by bank holding companies to engage in futures activities with respect to nonfinancial commodities.

Approved, September 23, 1993.

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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

BCCI Holdings (Luxembourg) S.A., Luxembourg, and
Credit and Commerce American Holdings, N.V. --
assessment of a civil money penalty against Kamal
Adham originating from the matter of First American
Bankshares, Inc.
Approved, September 22, 1993.

INTERNATIONAL OPERATIONS

Chase Manhattan Bank, N.A., New York, New York -- to
establish a branch in Tianjin, People's Republic of
China.
Permitted, September 24, 1993.

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SEPTEMBER 20, 1993 TO SEPTEMBER 24, 1993

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**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

Richmond	Bank of Hampton Roads, Chesapeake, Virginia -- to establish an Electronic Funds Transfer Facility at Naval Security Group Activity Northwest, 1320 Northwest Boulevard, Suite 100. Approved, September 24, 1993.
Atlanta	Central Bank of the South, Birmingham, Alabama -- to establish a branch at 15 South 20th Street. Approved, September 24, 1993.
Cleveland	Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 5150 Wilson Mills Road, Richmond Heights, Ohio. Approved, September 20, 1993.
Cleveland	Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 7385 Wooster Pike, Mariemont, Ohio. Approved, September 21, 1993.
Chicago	First of America Bank - West Michigan, Grand Rapids, Michigan -- to establish an offsite electronic facility at (1) Meijer Source Club, 4646 28th Street, Southeast, Kentwood, Michigan, and (2) Meijer Source Club, 5455 Clyde Park, Southwest, Wyoming, Michigan. Approved, September 24, 1993.
Philadelphia	Meridian Bank, Reading, Pennsylvania -- to establish a branch at Grace Community, 440 East Lincoln Avenue, Myerstown, Pennsylvania. Approved, September 21, 1993.
New York	United Jersey Bank, Hackensack, New Jersey -- to establish an offsite electronic facility at Barnett Hospital, 680 Broadway, Paterson, New Jersey. Approved, September 24, 1993.

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SEPTEMBER 20, 1993 TO SEPTEMBER 24, 1993

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

BANK HOLDING COMPANIES

Director, BS&R	Allegheny Bankshares Corporation, Lewisburg, West Virginia -- transfer agent registration. Withdrawn, September 23, 1993.
Richmond	Bailey Financial Corporation, Clinton, South Carolina -- to acquire The Saluda County Bank, Saluda, South Carolina. Approved, September 22, 1993.
Atlanta	Central Bancshares of the South, Inc., Birmingham, Alabama -- proposal to form Central Bank of the South, F.S.B., to facilitate the acquisition of First Federal Savings Bank of Northwest Florida, Fort Walton Beach, Florida. Approved, September 23, 1993.
Chicago	Cole-Taylor Financial Group, Inc., Northbrook, Illinois -- to engage de novo in credit related insurance through Cole Taylor Life Insurance Company, Inc., Wheeling, Illinois. Withdrawn, September 22, 1993.
Atlanta	Drummond Banking Company, Chiefland, Florida -- to acquire Suwanee Valley Bancshares, Inc., and the Bank of Florida, N.A. Approved, September 23, 1993.
Cleveland	First Citizens Banc Corp., Sandusky, Ohio -- to engage de novo in real estate appraisal activities through R.A. Reynolds Appraisal Service, Inc. Permitted, September 22, 1993.
Kansas City	First National of Nebraska, Inc., Omaha, Nebraska -- to acquire Larimer Bancorporation, Inc., Fort Collins, Colorado. Approved, September 22, 1993.
Chicago	First Southeast Banking Limited Partnership, Las Vegas, Nevada -- to acquire First Southeast Banking Corp., Lake Geneva, Wisconsin, and First Bank Southeast, N.A., Milwaukee, Wisconsin. Returned, September 23, 1993.

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

BANK HOLDING COMPANIES

Secretary	Fort Ridgely Bancorporation, Inc., Fairfax, Minnesota -- request for reconsideration of action by the Federal Reserve Bank of Minneapolis approving the acquisition of First National Bank of Fairfax. Denied, September 24, 1993.
Chicago	Griswold Bancshares, Inc., Griswold, Iowa -- to acquire Griswold State Bancshares, Inc., and Griswold State Bank. Returned, September 23, 1993.
Secretary	Liberty National Bancorp, Inc., Louisville, Kentucky -- to acquire First Federal Savings Bank, Hopkinsville, Kentucky, and to engage in credit related insurance activities through First Federal Savings Bank. Approved, September 24, 1993.
Kansas City	Mabrey Bancorporation, Inc., Okmulgee, Oklahoma -- to acquire Mabrey Insurance Agency, Inc., Haskell Bancorporation, Inc., Haskell, and Weleetka Bancorporation, Inc., Weleetka, Oklahoma. Approved, September 24, 1993.
Philadelphia	Meridian Bancorp, Inc., Reading, Pennsylvania -- to merge with First Bath Corp., Bath, Pennsylvania. Approved, September 21, 1993.
Richmond	NBSC Corporation, Sumter, South Carolina -- proposal that The Bank of South Carolina acquire certain assets and assume certain liabilities of Standard Federal Savings Bank, Columbia, South Carolina. Approved, September 24, 1993.
Chicago	Smithdown Investments, Inc., Lake Forest, Illinois -- to acquire Hinsdale Bank & Trust Company, Hinsdale, Illinois. Approved, September 24, 1993.
San Francisco	Southern Utah Bancorporation, Cedar City, Utah -- to acquire State Bank of Southern Utah. Returned, September 23, 1993.

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

BANK HOLDING COMPANIES

Atlanta	SouthTrust Corporation, Birmingham, Alabama, and SouthTrust of South Carolina, Inc., Latta, South Carolina -- to acquire certain assets and assume certain liabilities of First South Savings Bank, F.S.B., Columbia, South Carolina. Approved, September 24, 1993.
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BANK MERGERS

Philadelphia	Meridian Bank, Reading, Pennsylvania -- to merge with The First National Bank of Bath, Bath, Pennsylvania, and to establish branches. Approved, September 21, 1993.
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BANK PREMISES

Kansas City	Boatmen's Bank of Southwest Missouri, Carthage, Missouri -- investment in bank premises. Approved, September 22, 1993.
St. Louis	First State Bank of Dongola, Dongola, Illinois -- investment in bank premises. Approved, September 21, 1993.
Cleveland	Iron and Glass Bank, Pittsburgh, Pennsylvania -- investment in bank premises. Approved, September 20, 1993.
Philadelphia	Meridian Bank, Reading, Pennsylvania -- investment in bank premises. Approved, September 21, 1993.

BANKS, STATE MEMBER

Dallas	Lorena State Bank, Lorena, Texas -- payment of a dividend. Approved, September 23, 1993.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

CAPITAL STOCK

Cleveland	Integra Bank / North, Titusville, Pennsylvania -- redemption of shares. Granted, September 20, 1993.
Chicago	State Bank, Everly, Iowa -- redemption of shares. Approved, September 20, 1993.

CHANGE IN BANK CONTROL

Kansas City	Bancshares of Glasgow, Inc., Glasgow, Missouri -- change in bank control. Permitted, September 22, 1993.
Dallas	Caldwell Capital Corporation, Caldwell, Texas -- change in bank control. Permitted, September 24, 1993.
Chicago	Community Investment Bancorporation, Inc., Lebanon, Wisconsin -- change in bank control. Returned, September 23, 1993.
Minneapolis	Flathead Lake Bancorporation, Polson, Montana -- change in bank control. Permitted, September 24, 1993.

COMPETITIVE FACTORS REPORTS

San Francisco	American Federal Savings Bank, Reno, Nevada, proposed purchase of certain assets and assumption of certain liabilities of the Yerington branch of Pioneer Citizens Bank of Nevada -- report on competitive factors. Submitted, September 21, 1993.
Kansas City	American National Bank of Cheyenne, Cheyenne, Wyoming, proposed merger with American Interim National Bank -- report on competitive factors. Submitted, September 23, 1993.
Atlanta	AmSouth Bank of Florida, Pensacola, Florida, proposed merger with the Parkway Bank, Fort Myers, Florida, and establishment of eight branches -- report on competitive factors. Submitted, September 20, 1993.

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

COMPETITIVE FACTORS REPORTS

Atlanta	AmSouth Bank of Georgia, Summerville, Georgia, proposed merger with First Federal Savings Bank, Calhoun, Georgia, and establishment of a branch -- report on competitive factors. Submitted, September 20, 1993.
Dallas	Bluebonnet Savings Bank, FSB, Dallas, Texas, proposed purchase of six branches of Farm & Home Savings Association, Nevada, Missouri -- report on competitive factors. Submitted, September 21, 1993.
Richmond	Carolina First Bank, Greenville, South Carolina, proposed purchase of certain assets and assumption of certain liabilities of three Columbia, South Carolina, branches of Bay Savings Bank, F.S.B., Newport News, Virginia -- report on competitive factors. Submitted, September 24, 1993.
St. Louis	Citizens Bank, Marion, Arkansas, proposed acquisition of certain assets and assumption of deposit liabilities of the Marion, Arkansas, branch of Federal Savings Bank, Rogers, Arkansas -- report on competitive factors. Submitted, September 23, 1993.
St. Louis	Citizens Bank of Henderson County, National Association, Henderson, Kentucky, proposed merger with CNB Bank of Kentucky, Shively, Kentucky -- report on competitive factors. Submitted, September 23, 1993.
Atlanta	Colonial Bank, Montgomery, Alabama, proposed acquisition of all the Alabama branches of First American Federal Savings and Loan Association, Huntsville, Alabama -- report on competitive factors. Submitted, September 21, 1993.

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

COMPETITIVE FACTORS REPORTS

San Francisco	Commerce National Bank, City of Commerce, California, proposed purchase of certain assets and assumption of certain liabilities of the City of Commerce branch of Community Bank, Pasadena, California -- report on competitive factors. Submitted, September 20, 1993.
Dallas	Cullen Center Bank & Trust, Houston, Texas, proposed merger with Frost National Bank of San Antonio, San Antonio, Texas -- report on competitive factors. Submitted, September 22, 1993.
Dallas	First Federal Savings Bank, San Antonio, Texas, proposed merger with Guaranty Federal Bank, FSB, Dallas, Texas -- report on competitive factors. Submitted, September 20, 1993.
New York	First Fidelity Bank, National Association, Riverdale, New York, New York, proposed merger with Peoples Westchester Savings Bank, Hawthorne, New York -- report on competitive factors. Submitted, September 21, 1993.
Kansas City	First Security Bank of Rock Springs, Rock Springs, Wyoming, proposed acquisition of the assets and assumption of the liabilities of the Bridge Valley and Evanston branches of Equality State Bank, Cheyenne, Wyoming -- report on competitive factors. Submitted, September 23, 1993.
Atlanta	Great Southern Bank, Lantana, Florida, proposed merger with First National Bank of the Florida Keys, Marathon, Florida -- report on competitive factors. Submitted, September 23, 1993.
Chicago	Hanna City State Bank, Hanna City, Illinois, proposed merger with HCSB Interim Bank -- report on competitive factors. Submitted, September 20, 1993.

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

COMPETITIVE FACTORS REPORTS

Minneapolis	Norwest Bank Minnesota, N.A., Minneapolis, Minnesota, proposed merger with Bank of Spring Lake Park, N.A., Spring Lake Park, Minnesota -- report on competitive factors. Submitted, September 22, 1993.
Boston	Peoples Heritage Savings Bank, Portland, Maine, proposed acquisition of certain assets and assumption of certain liabilities of the 373 Main Street, Presque Isle, Maine, branch of Merrill Merchants Bank, Bangor, Maine -- report on competitive factors. Submitted, September 20, 1993.
San Francisco	Pomona First Federal Savings and Loan Association, Pomona, California, proposed purchase of certain assets and assumption of certain liabilities of the Ontario, California, branch of American Savings Bank, F.A., Irvine, California -- report on competitive factors. Submitted, September 20, 1993.
Philadelphia	Quakertown National Bank, Quakertown, Pennsylvania, proposed purchase of certain assets and assumption of certain liabilities of the Perkasio branch at 607 West Chestnut Street of Continental Bank, Norristown, Pennsylvania -- report on competitive factors. Submitted, September 22, 1993.
Kansas City	RCB Bank, Claremore, Oklahoma, proposed merger with American Exchange Bank, Collinsville, Oklahoma -- report on competitive factors. Submitted, September 23, 1993.
San Francisco	Sacramento Savings Bank, Sacramento, California, proposed purchase of certain assets and assumption of certain liabilities of three branches of American Savings Bank, F.A., Irvine, California -- report on competitive factors. Submitted, September 20, 1993.

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

COMPETITIVE FACTORS REPORTS

Minneapolis	Security Federal Savings Bank, Billings, Montana, proposed merger with Interim Federal Savings Bank - - report on competitive factors. Submitted, September 21, 1993.
Dallas	Stemmons Northwest Bank, N.A., Dallas, Texas, proposed merger with Fidelity Bank National Association, University Park, Texas -- report on competitive factors. Submitted, September 20, 1993.

ENFORCEMENT

Secretary	Pharaon, Ghaith R., alleged institution-affiliated party of BCCI Holdings (Luxembourg) S.A., Luxembourg, extension to September 24, 1993, to file exceptions and to brief significance of supplementary authority. Granted, September 20, 1993.
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EXTENSIONS OF TIME

Atlanta	Aliant National Corporation, Alexander City, Alabama -- extension to January 2, 1994, to engage de novo in securities brokerage and investment advisory activities through Aliant Financial Services Corporation. Granted, September 24, 1993.
Atlanta	Bank Independent, Sheffield, Alabama -- extension to December 17, 1993, to establish a branch at 863 Cox Creek Parkway, Florence, Alabama. Granted, September 24, 1993.

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

EXTENSIONS OF TIME

Chicago	Central-State Bancorp, Inc., Frankfort, Michigan -- extension to December 1, 1993, to engage de novo in making and selling fixed rate mortgages in the secondary mortgage market through Central State Service Corporation, Beulah, Michigan. Granted, September 21, 1993.
St. Louis	Old National Bancorp, Evansville, Indiana -- extension to December 23, 1993, to engage de novo in full-service securities brokerage activities through One Investment Services, Inc., Evansville, Indiana. Granted, September 24, 1993.
Chicago	Oostburg Bancorp, Inc., Oostburg, Wisconsin -- extension to November 23, 1993, to acquire Oostburg State Bank. Granted, September 21, 1993.
Chicago	Success Bancshares, Inc., Lincolnshire, Illinois -- extension to December 16, 1993, to purchase loan participations from their banking subsidiary. Granted, September 21, 1993.

MEMBERSHIP

St. Louis	Bank of De Soto, De Soto, Illinois -- to become a member of the Federal Reserve System. Approved, September 22, 1993.
Kansas City	Citizens Bank & Trust Company, Okmulgee, Oklahoma, Morris State Bank, Morris; The First Bank of Haskell, Haskell; and Weleetka State Bank, Weleetka, Oklahoma -- to become members of the Federal Reserve System. Approved, September 24, 1993.
Chicago	Hinsdale Bank & Trust Company, Hinsdale, Illinois -- to become a member of the Federal Reserve System. Approved, September 24, 1993.

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SEPTEMBER 20, 1993 TO SEPTEMBER 24, 1993
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

REGULATIONS AND POLICIES

Secretary FOMC	Federal Open Market Committee -- minutes of the meeting of August 17, 1993. Published, September 24, 1993.
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RESERVE BANK OPERATIONS

Director, FRBO	Federal Reserve Bank of New York -- to lease computer equipment to support on-line storage requirements at the Head Office and the East Rutherford Operations Center. Approved, September 23, 1993.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

CHANGE IN BANK CONTROL

Chicago	Farmers National Bancorp, Inc., Geneseo, Illinois -- change in bank control. Permitted, September 17, 1993.
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COMPETITIVE FACTORS REPORTS

Chicago	Huntington National Bank of Indiana, Noblesville, Indiana, proposed merger with First Bank of Lafayette, a Federal Savings Bank, Lafayette, Indiana -- report on competitive factors. Submitted, September 16, 1993.
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EXTENSIONS OF TIME

Secretary	Payments system risk reduction policy -- extension of comment period to November 8, 1993. Granted, September 17, 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

Lowell Sherwood
- Notice of Change in
Control to acquire up
to 24.9% of UNITEDCORP,
Bangor, Maine

Newspaper Not Yet Established

Federal Register Not Yet Established

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

Banco Santander, S.A., Santander, Spain, indirectly through its minority-owned subsidiary, First Fidelity Bancorporation, Lawrenceville, New Jersey ("FFB"), and Northeast Bancorp, Inc., New Haven, Connecticut ("Northeast"), itself a wholly-owned subsidiary of FFB to acquire 100 percent of the shares of Greenwich Financial Corporation and its subsidiary, Greenwich Federal Savings and Loan Association, Greenwich, Connecticut ("Greenwich") and to merge Greenwich into Union Trust Company, Stamford, Connecticut, itself a subsidiary of Northeast. 10/21/933/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Societe Generale, Paris, France through its wholly-owned indirect subsidiary, FIMAT Futures USA, Inc., to act as agent and provide investment advice with respect to transactions involving foreign currencies, including OTC options, and swap and swap derivative products and to act as riskless principal with respect to certain foreign government securities. 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 25, 1993

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
First State Bank 3 Main Street Canisteo, NY 14719	Outstanding	April 23, 1993
Alden State Bank 3216 Broadway Alden, NY 14004	Outstanding	May 17, 1993

- 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

Meridian Bank, Reading, Pennsylvania, to establish a remote service facility to be located at The Shops at Liberty Place, 1625 Chestnut Street, Philadelphia, Pennsylvania, pursuant to Section 9 of the Federal Reserve Act. (Expedited procedures).

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

None

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

None.

1/ Subject to provisions of Community Reinvestment Act.

* N/A - not yet available.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending September 24, 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.

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
United Valley Bank 1601 Market Street (Third Floor) Philadelphia, PA 19103	5/28/93	Satisfactory

Federal Reserve Bank of Cleveland

Applications Bulletin
For Week Ending September 25, 1993

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

Received request from Fifth Third Bank, *September 13, 1993
Cincinnati, Ohio, on September 13, 1993, of
its intent to establish a branch at 5150
Wilson Mills Road, Richmond Heights, Ohio.

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

Received Section 3(a)(1) application from *N: October 16, 1993
WVS Financial Corp., Pittsburgh, Pennsylvania,
on September 16, 1993, to acquire West View
Savings Bank, Pittsburgh, Pennsylvania.

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

None

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

Received notice from PNC Bank International, Pittsburgh,
Pennsylvania, on September 16, 1993, to amend its articles of
association and thereby reduce its stated capital in accordance
with Section 211.4 of Regulation K.

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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 24, 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 24, 1993. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

The Farmers Bank & Savings Co.
Box 626
Pomeroy, Ohio 45769
(614) 992-2133
Rating: Satisfactory
Exam Date: June 21, 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

Matewan BancShares, Inc., Matewan, West Virginia, to acquire Matewan Bank, FSB, Pikeville, Kentucky, an organizing thrift institution.*

10-13-92**

Crestar Financial Corporation, Richmond, and its wholly-owned subsidiary, Crestar Bank, Richmond, Virginia, to purchase 100% of the outstanding stock of Providence Savings and Loan Association, F.A., Vienna, Virginia.*

10-23-93

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

SBI Voting Trust, Bethesda, Maryland, Notice of Change in Control with respect to Credit International Bancshares, Ltd., Washington, D. C.

10-18-93**

City Holding Company, Charleston, West Virginia, to engage de novo in the provision of securities brokerage and investment advisory services through its subsidiary, City Financial Corporation, Charleston, West Virginia.

Not yet available.

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

None.

*Application is subject to CRA requirements.

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

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending September 24, 1993

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Examination
Date

Rating

None .

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 24, 1993

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
AmSouth Bancorporation Birmingham, Alabama Along with its subsidiary, AmSouth Bank of Georgia, Summerville, Georgia, to acquire the assets and assume the liabilities of First Federal Savings Bank, Calhoun, Georgia, and thereby merge it into AmSouth Bank of Georgia, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	10-01-93*
AmSouth Bancorporation Birmingham, Alabama Along with its wholly-owned subsidiary, AmSouth Bank of Florida, Pensacola, Florida, to acquire the assets and assume the liabilities of FloridaBank, FSB, Jacksonville, Florida, and thereby merge it into AmSouth Bank of Florida, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	09-19-93*
Jefferson Bank of Florida (Formerly Jefferson National Bank) Miami Beach, Florida To merge with Jefferson National Bank at Sunny Isles, Miami Beach, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	09-28-93*
Jefferson Bank of Florida (Formerly Jefferson National Bank) Miami Beach, Florida 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.	09-28-93*

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 24, 1993

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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.	10-15-93* Federal Register

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Central Bancshares of the South, Inc Birmingham, Alabama To acquire Peoples Holding Company, Fort Walton Beach, Florida (Peoples), and its wholly-owned subsidiary, Liberty Interim, FSB, Fort Walton Beach, Florida(Company), pursuant to Section 4(c)(8) of the Bank Holding Company Act. Upon consummation of the proposal, Peoples will be merged into Central Bancshares' acquisition subsidiary, PHC Acquisition, Birmingham, Alabama, and Company will be merged into Central Bancshares' thrift subsidiary, Central Bank of the South, FSB, Fort Walton Beach, Florida.	10-08-93
The Peoples Holding Company Fort Walton Beach, Florida To acquire Liberty Interim, FSB, Fort Walton Beach, Florida (Company), an interim federal thrift, pursuant to Section 4(c)(8) of the Bank Holding Company Act. Company will be formed for the purpose of merging with Peoples' bank subsidiary, Liberty Bank of Fort Walton Beach, Fort Walton Beach, Florida (Liberty Bank), thereby converting Liberty Bank to a thrift institution.	10-18-93
Central Bancshares of the South, Inc. Birmingham, Alabama To acquire First Federal Savings Bank of Northwest Florida, Fort Walton Beach, Florida (Company), a federal Stock savings bank, pursuant to Section 4(c)(8) of the Bank Holding Company Act. Upon its acquisition, Company will be	10-08-93

merged with Central Bank of the South, FSB,
Birmingham, Alabama, an interim federal thrift to
be formed by Central. The resulting institution
will operate with the charter of Company and the
name Central Bank of the South, FSB.

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

Application

City First Bank (Formerly City Bank of Tampa)
Tampa, Florida
Request for increase in bank premises.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 24, 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

SunBank of Tampa Bay
Post Office Box 3303
Tampa, Florida 33601
(813)224-2121

Outstanding

06-07-93

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>
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 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 Ending Date</u>
Y-1	Hoosier Hills Financial Corporation Employee Stock Ownership Plan Osgood, Indiana Hoosier Hills Financial Corporation Osgood, Indiana The Ripley County Bank Osgood, Indiana*	FR - ** N - 10-7-93
Y-2	Trivoli Bancorp, Inc. Trivoli, Illinois Hanna City State Bank Hanna City, Illinois*	FR - ** N - **
Y-1	Gordon Family Investment Limited Partnership Chicago, Illinois CNBC Bancorp, Inc. Chicago, Illinois Columbia National Bank of Chicago Chicago, Illinois*	FR - 8-16-93 NP - 8-12-93

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 24, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

*Change in Control notification involving
Arvest Bank Group, Inc., Bentonville, Arkansas,
by S. Robson, John T., and Jim C. Walton.

Not yet available

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

Application

End of Comment Period

Section 9 membership application by First Bank,
Creve Coeur, Missouri.

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 24, 1993

Name of Bank	Bank Address	Examination Date	Examination Rating
Bank of Iberia	P. O. Box 205 Iberia, Missouri 65486	6-21-93	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS

**Section I - Applications Subject to
Newspaper Notice Only**

<u>Application</u>	<u>Comment Period Ending Date</u>
Pioneer Bank & Trust Belle Fourche, SD To establish a branch in Rapid City, SD*	10-15-93

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

<u>Application</u>	<u>Comment Period Ending Date</u>
L & M Bancshares, Inc. Mpls, MN To acquire 100% of the voting shares of The Plummer State Bank, Plummer, MN*	10-8-93 (Federal Register)
Paul Jennings, David Jennings, Lynn Jennings Adcock, and Steven Jennings (Federal Register) To acquire 100% of the voting shares of Spring Grove Investments, Inc., Spring Grove, MN	10-12-93
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

*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>
Signal Bancshares, Inc. West St. Paul, MN To acquire 100% of the voting shares of Goodhue County Financial Corpora- tion, Red Wing, MN*	10-14-93 (Newspaper)
First Manistique Corporation Manistique, MI To acquire 100% of the voting shares of the Bank of Stephenson, Stephen- son, MI*	10-22-93 (Federal Register)
Adams Bancshares, Inc. ESOT Adams, MN (Newspaper) To acquire control of 24.99% of the voting shares of Adams Banc- shares, Inc., Adams, MN	10-10-93
Thomas R. and Melinda S. Rogers To increase their control from 22.7% to 26.7% of First Minnetonka Bancorporation, Inc., Minnetonka, 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 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

*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>
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
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	10-18-93
Northern Plains Investment, Inc. Jamestown, ND To engage <u>de novo</u> in the activity of acquiring and holding 2 promissory notes generated by the sale of real estate.	10-18-93
Norwest Corporation Minneapolis, MN To engage in general insurance agency activities through the acquisition of St. Cloud Metro- politan Agency, Inc., St. Cloud, MN	10-18-93

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

First Minnetonka Bancorporation, Inc.
Minnetonka, MN
To redeem 14.8% of its voting
shares.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of

CRA Public Evaluations
week ending September 24, 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 Bozeman P. O. Box 578 2800 W Main Street Bozeman, MT 59715 (406) 586-4555	June 22, 1993	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations
week ending September 24, 1993
(continued)

BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
Farmers State Bank P. O. Box 190 103 Main Street Victor, MT 59875-0190 (406) 642-3431	June 14, 1993	Satisfactory
The Onida Bank P. O. Box 284 Onida, SD 57564-0284 (605) 258-2641	June 22, 1993	Satisfactory

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Union Colony Bank, Greeley, Colorado, for prior approval to establish a <u>de novo</u> branch at 700 Main Street, Windsor, Colorado.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Hall Properties, A Limited Partnership, Perry, Oklahoma, for prior approval to become a bank holding company through the acquisition of 30.72 percent of the voting shares of Perry Bancshares, Inc., Perry, Oklahoma.*	Not Available
Dr. Richard E. Martin, Pryor, Oklahoma, for prior approval to increase his ownership interest in CNBO Bancorp, Inc., Pryor, Oklahoma, from 18.8 percent to 97 percent.	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Fredonia Bancshares, Inc., Fredonia, Kansas, for prior approval to acquire 100 percent of the voting shares of Fredonia Financial Services, Inc., Fredonia, Kansas.	Not Available
Sky Valley Bank Corporation, Alamosa, Colorado, for prior approval to acquire 100 percent of the voting shares of Sky Valley Credit Life Company, Alamosa, Colorado.	Not Available

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

<u>APPLICATION</u>
None.

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>
First State Bank P.O. Box 39 Wheatland, Wyoming 82201-0039	06-21-93	09-20-93	Outstanding
Lusk State Bank P.O. Box 1400 Lusk, Wyoming 82225-1400	06-21-93	09-20-93	Outstanding

Federal Reserve Bank of Kansas City

Bank of Hartington P.O. Box 77 Hartington, Nebraska 68739-0077	06-21-93	09-20-93	Satisfactory
St. Marys State Bank P.O. Box 188 St. Marys, Kansas 66536-0188	06-21-93	09-21-93	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF SEPTEMBER 20, 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

*Section 3(a)(3) application by
Farmersville Bancshares, Inc., Farmersville, TX, to
acquire First McKinney Bancshares, Inc., McKinney, TX, and
First Bank, McKinney, TX
(Previously reported during the week of 8-23-93)

93/10/23

*Section 3(a)(1) application by
Caldwell Bancshares, Inc., Caldwell, TX, to acquire
Caldwell Bancshares of Delaware, Inc., Wilmington, DE,
and Caldwell National Bank, Caldwell, TX

N/A

*Section 3(a)(1) application by
Caldwell Bancshares of Delaware, Inc., Wilmington, DE,
to acquire Caldwell National Bank, Caldwell, Tx

N/A

Change in Control Notice by
H. Gary and Cynthia Blankenship, Southlake, Texas, to
acquire an interest in Greater Southwest Bancshares, Inc.,
Irving, TX

N/A

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 20, 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 9/24/93

Section I - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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> 10/21/93
First Interstate Bancorp, Los Angeles, California, to acquire San Diego Financial Corporation, San Diego, California. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 10/22/93
Elden G. Barmore, Tempe, Arizona, to increase his ownership from 6.88 to 10.27 percent of Rio Salado Bancorp, Tempe, Arizona.	<u>Newspaper:</u> 9/30/93 <u>Fed. Reg.:</u> 10/18/93

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Interstate Bancorp, Los Angeles, California, to acquire San Diego Trust Services, Inc., and San Diego Life Insurance Company, both of San Diego, California.	<u>Fed. Reg.:</u> 10/22/93
HNB Financial Group, Huntington Beach, California, to engage <u>de novo</u> in originating first trust deed mortgages through the acquisition of 100 percent of HNB Mortgage Company, Huntington, Beach, California.	<u>Fed. Reg.:</u> 10/19/93

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 9/24/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending September 24, 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>
Valley Community Bank	723 North Baker McMinnville, OR 97128 (503) 472-0534	6/14/93	Satisfactory
Guardian State Bank	142 East 200 South Salt Lake City, UT 84111 (801) 531-3400	6/21/93	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.