

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1993, No. 43
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending October 23, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Federal Open Market Committee, appropriate degree of disclosure -- statement by Chairman Greenspan before the House Committee on Banking, Finance and Urban Affairs, October 19, 1993.
Published, October 19, 1993.

Federal Reserve System Accountability Act of 1993 -- statement by Vice Chairman Mullins before the House Committee on Banking, Finance and Urban Affairs, October 19, 1993.
Published, October 19, 1993.

Federal Reserve System Accountability Act of 1993 -- statement by Governor Angell before the House Committee on Banking, Finance and Urban Affairs, October 19, 1993.
Published, October 19, 1993.

Federal Reserve System Accountability Act of 1993 -- statement by Governor LaWare before the House Committee on Banking, Finance and Urban Affairs, October 19, 1993.
Published, October 19, 1993.

Federal Reserve System Accountability Act of 1993 -- statement by Governor Kelley before the House Committee on Banking, Finance and Urban Affairs, October 19, 1993.
Published, October 19, 1993.

Federal Reserve System Accountability Act of 1993 -- statement by Governor Lindsey before the House Committee on Banking, Finance and Urban Affairs, October 19, 1993.
Published, October 19, 1993.

Federal Reserve System Accountability Act of 1993 -- statement by Governor Phillips before the House Committee on Banking, Finance and Urban Affairs, October 19, 1993.
Published, October 19, 1993.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Federal Reserve System Accountability Act of 1993 --
statement by President Syron of the Federal Reserve
Bank of Boston before the House Committee on
Banking, Finance and Urban Affairs, October 19,
1993.

Published, October 19, 1993.

Federal Reserve System Accountability Act of 1993 --
statement by President McDonough of the Federal
Reserve Bank of New York before the House Committee
on Banking, Finance and Urban Affairs, October 19,
1993.

Published, October 19, 1993.

Federal Reserve System Accountability Act of 1993 --
statement by President Boehne of the Federal
Reserve Bank of Philadelphia before the House
Committee on Banking, Finance and Urban Affairs,
October 19, 1993.

Published, October 19, 1993.

Federal Reserve System Accountability Act of 1993 --
statement by President Jordan of the Federal
Reserve Bank of Cleveland before the House
Committee on Banking, Finance and Urban Affairs,
October 19, 1993.

Published, October 19, 1993.

Federal Reserve System Accountability Act of 1993 --
statement by President Broaddus of the Federal
Reserve Bank of Richmond before the House Committee
on Banking, Finance and Urban Affairs, October 19,
1993.

Published, October 19, 1993.

Federal Reserve System Accountability Act of 1993 --
statement by President Keehn of the Federal Reserve
Bank of Chicago before the House Committee on
Banking, Finance and Urban Affairs, October 19,
1993.

Published, October 19, 1993.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Federal Reserve System Accountability Act of 1993 --
statement by President Melzer of the Federal
Reserve Bank of St. Louis before the House
Committee on Banking, Finance and Urban Affairs,
October 19, 1993.
Published, October 19, 1993.

Federal Reserve System Accountability Act of 1993 --
statement by President Stern of the Federal Reserve
Bank of Minneapolis before the House Committee on
Banking, Finance and Urban Affairs, October 19, 1993.
Published, October 19, 1993.

Federal Reserve System Accountability Act of 1993 --
statement by President Hoenig of the Federal
Reserve Bank of Kansas City before the House
Committee on Banking, Finance and Urban Affairs,
October 19, 1993.
Published, October 19, 1993.

Federal Reserve System Accountability Act of 1993 --
statement by President McTeer of the Federal
Reserve Bank of Dallas before the House Committee
on Banking, Finance and Urban Affairs, October 19,
1993.
Published, October 19, 1993.

Federal Reserve System Accountability Act of 1993 --
statement by President Parry of the Federal Reserve
Bank of San Francisco before the House Committee on
Banking, Finance and Urban Affairs, October 19,
1993.
Published, October 19, 1993.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Community Reinvestment Act and the current efforts to strengthen and improve its administration -- statement by Governor Lindsey before the Subcommittee on Consumer Credit and Insurance of the House Committee on Banking, Finance and Urban Affairs, October 21, 1993.
Authorized, October 20, 1993.

Derivative activities of U.S. banking organizations - - statement by Governor Phillips before the House Committee on Banking, Finance and Urban Affairs, October 28, 1993.
Published, October 22, 1993.

Interstate banking and insurance provisions of the Comprehensive Deposit Insurance Reform and Taxpayer Protection Act of 1991, S. 543 -- statement by Governor LaWare before the Senate Committee on Banking, Housing, and Urban Affairs, October 5, 1993.
Published, October 1, 1993.

BANK HOLDING COMPANIES

AmSouth Bancorporation, Birmingham, Alabama -- to acquire Orange Banking Corporation, Orlando, Florida, and Orange Bank.
Approved, October 18, 1993.

Banc One Corporation, Columbus, Ohio -- to acquire Mid States Bancshares, Inc., Moline, Illinois, and The First National Bank of Moline.
Approved, October 18, 1993.

BankAmerica Corporation, San Francisco, California -- to engage de novo in securities brokerage, and acting as agent in the private placement of all types of securities on order of investors as a riskless principal through BA Securities, Inc., Seattle, Washington.
Permitted, October 18, 1993.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Interagency advisory warning concerning prime bank notes, prime bank guarantees, and prime bank letters of credit and similar financial instruments.

Published, October 21, 1993.

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

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

BANK BRANCHES, DOMESTIC

Richmond	FCNB Bank, Frederick, Maryland -- to establish a branch in the Walkersville Business and Professional Center at Woodsboro Pike and Nicodemus Road, Walkersville, Maryland. Approved, October 22, 1993.
Philadelphia	Meridian Bank, Reading, Pennsylvania -- to establish a remote service facility at Genuardi's Supermarket, St. Davids Square, 550 East Lancaster Avenue, St. Davids, Pennsylvania, and at The Shops at Liberty Place, 1625 Chestnut Street, Philadelphia, Pennsylvania. Approved, October 19, 1993.

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

BANK BRANCHES, DOMESTIC

Minneapolis Pioneer Bank & Trust, Belle Fourche, South Dakota -- to establish a branch in Rapid City, South Dakota. Approved, October 22, 1993.

Cleveland Provident Bank, Cincinnati, Ohio -- to establish a branch at 1535 West Galbraith Road, Cincinnati, Ohio. Approved, October 18, 1993.

BANK HOLDING COMPANIES

Chicago Bank of Elmwood, Racine, Wisconsin -- to invest in projects creating housing and jobs for low and moderate income persons through Racine Development Group. Returned, October 19, 1993.

Chicago Dearborn Bancorp, Inc., Dearborn, Michigan -- to acquire Community Bank of Dearborn. Approved, October 22, 1993.

St. Louis First Banks, Inc., St. Louis, Missouri -- to operate a savings association through acquisition of American Home Savings and Loan Association. Approved, October 19, 1993.

St. Louis First Citizens Bancshares Company, Marion, Arkansas - - proposal that Citizens Bank purchase certain assets and assume the deposit liabilities of the Marion, Arkansas, branch of Federal Savings Bank, Rogers, Arkansas. Approved, October 19, 1993.

Chicago First Colonial Bankshares Corporation, Chicago, Illinois -- to acquire First Colonial Investment Services, Rosemont, Illinois, and engage in full service securities brokerage activities. Returned, October 19, 1993.

Kansas City First State Bancorporation, Taos, New Mexico -- to acquire First Bank Santa Fe, Santa Fe, New Mexico. Approved, October 20, 1993.

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

BANK HOLDING COMPANIES

Chicago	Firstbank of Illinois C., Springfield, Illinois -- to acquire Colonial Bancshares, Inc., Des Peres, Missouri, The Colonial Bank; The Village Bank of Ballwin, Ballwin; and Guido Insurance Agency, Des Peres, Missouri. Returned, October 18, 1993.
Chicago	Greater Columbia Bancshares, Inc., Portage, Wisconsin -- to acquire 1st Columbia Corp., Columbus, Wisconsin, and First National Bank of Columbus. Returned, October 22, 1993.
San Francisco	HNB Financial Group, Huntington Beach, California -- to engage de novo in mortgage banking activities through HNB Mortgage Company. Withdrawn, October 19, 1993.
Cleveland	Huntington Bancshares, Inc., Columbus, Ohio -- to acquire Railroadmen's Federal Savings and Loan Association of Indianapolis, Indiana. Approved, October 19, 1993.
Director, BS&R	MBNA Corp., Newark, Delaware, and The Progressive Corporation -- change in bank control. Permitted, October 22, 1993.
New York	MSB Bancorp, Inc., Middletown, New York -- to engage de novo in general insurance activities through Middletown Financial Services, Inc. Permitted, October 19, 1993.
Kansas City	Neosho Bancshares ESOP, Neosho, Missouri -- to acquire shares of Neosho Bancshares, Inc. Approved, October 22, 1993.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire First National Bank of Arapahoe County, Aurora, Colorado. Approved, October 21, 1993.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire the First National Bank of Lakewood, Lakewood, Colorado. Approved, October 21, 1993.

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

BANK HOLDING COMPANIES

Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire First National Bank of Southeast Denver, Denver, Colorado Approved, October 21, 1993.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage in mortgage lending activities through St. Cloud National Bank & Trust Co., St. Cloud, Minnesota. Approved, October 22, 1993.
Chicago	Orion Bancorporation, Inc., Orion, Illinois -- to acquire Henry County Bancorp, Inc., Cambridge, Illinois, and Peoples Bank of Cambridge. Approved, October 22, 1993.
Atlanta	Peoples BancTrust Company, Inc., Selma, Alabama -- to retain shares of CeeBee Corporation, Prattville, Alabama, and The Citizens Bank of Prattville, and acquire additional shares of CeeBee. Approved, October 20, 1993.
Richmond	Poca Valley Bankshares, Inc., Walton, West Virginia -- to acquire The Poca Valley Bank. Approved, October 18, 1993.
Director, BS&R	Royal Bank of Canada, Montreal, Quebec, Canada -- to provide additional funding to its section 20 subsidiary, RBC Dominion Securities Corporation, New York, New York. Approved, October 19, 1993.
Chicago	Security Capital Corporation, Milwaukee, Wisconsin -- to acquire Security Bank, S.S.B., and engage in lending activities. Returned, October 18, 1993.
Kansas City	UB, Inc., Unadilla, Nebraska -- to acquire The First National Bank. Approved, October 21, 1993.

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

BANK PREMISES

Kansas City	Bankwest, Goodland, Kansas -- investment in bank premises. Approved, October 19, 1993.
Kansas City	First State Bank of Newcastle, Newcastle, Wyoming -- investment in bank premises. Approved, October 18, 1993.
Minneapolis	North Shore Bank of Commerce, Duluth, Minnesota -- investment in bank premises. Approved, October 19, 1993.
Chicago	State Bank of Howards Grove, Howards Grove, Wisconsin -- investment in bank premises. Approved, October 22, 1993.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Director, BS&R	First Interstate Trust Company of New York, New York, New York -- transfer agent registration. Withdrawn, October 20, 1993.
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CAPITAL STOCK -

Kansas City	First State Bancorporation, Taos, New Mexico -- redemption of shares. Approved, October 21, 1993.
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CHANGE IN BANK CONTROL

Minneapolis	Ellsworth Bancshares, Inc., Ellsworth, Minnesota -- change in bank control. Permitted, October 18, 1993.
Chicago	Minowa Bancshares, Inc., Decorah, Iowa -- change in bank control. Permitted, October 19, 1993.
Kansas City	Twin City Corporation, Kansas City, Kansas -- change in bank control. Permitted, October 21, 1993.

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

COMPETITIVE FACTORS REPORTS

Chicago	Associated Bank Lakeshore National Association, Manitowoc, Wisconsin, proposed purchase of certain assets and assumption of certain liabilities of the Fond du Lac, Wisconsin, branch of Associated Bank Menomonee Falls, Menomonee Falls, Wisconsin -- report on competitive factors. Submitted, October 19, 1993.
Atlanta	Central Bancshares of the South, Birmingham, Alabama, proposed acquisition of 1st Performance Interim, FSB, Jacksonville, Florida, and proposed interim merger of Resource Bancshares Co., Columbia, South Carolina, with 1st Performance Interim, FSB, and the merger of 1st Performance Bank with Interim -- report on competitive factors. Submitted, October 20, 1993.
San Francisco	Citibank, Federal Savings Bank, San Francisco, California, proposed purchase of certain assets and assumption of certain liabilities of Citibank (Florida), N.A., Dania, Florida -- report on competitive factors. Submitted, October 19, 1993.
Chicago	First National Bank and Trust, Monroe, Wisconsin, proposed merger with Citizens State Bank, Belleville, Wisconsin -- report on competitive factors. Submitted, October 22, 1993.
St. Louis	First National City Bank, Memphis, Tennessee, proposed merger with First Commercial Bank, National Association, of Memphis, Memphis, Tennessee -- report on competitive factors. Submitted, October 22, 1993.
Kansas City	Liberty Bank and Trust Company of Tulsa, Tulsa, Oklahoma, proposed merger with Bank of Tulsa, Tulsa, Oklahoma -- report on competitive factors. Submitted, October 20, 1993.

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

COMPETITIVE FACTORS REPORTS

St. Louis Magna Bank of Illinois, Belleville, Illinois,
 proposed merger with The City National Bank,
 Murphysboro, Illinois -- report on competitive
 factors.
 Submitted, October 20, 1993.

San Francisco National Bank of Southern California, Santa Ana,
 California, proposed purchase of certain assets and
 assumption of certain liabilities of Colonial Bank,
 N.A. -- report on competitive factors.
 Submitted, October 19, 1993.

Philadelphia Nazareth National Bank and Trust Company, Nazareth,
 Pennsylvania, proposed acquisition of certain
 assets and assumption of certain liabilities of one
 branch of First Eastern Bank, N.A., Wilkes Barre,
 Pennsylvania -- report on competitive factors.
 Submitted, October 20, 1993.

Dallas Peoples National Bank, McKinney, Texas, proposed
 merger with United Bank & Trust, Dallas, Texas --
 report on competitive factors.
 Submitted, October 19, 1993.

Richmond Southern National Bank of North Carolina, Lumberton,
 North Carolina, proposed merger with Home Federal
 Savings Bank, FSB, Statesville, North Carolina --
 report on competitive factors.
 Submitted, October 18, 1993.

Atlanta Sun Bank and Trust Company, Brookville, Florida,
 proposed assumption of the liability to pay
 deposits of three offices of Sun Bank /
 Tallahassee, N.A., Tallahassee, Florida -- report
 on competitive factors.
 Submitted, October 21, 1993.

Philadelphia Sun National Bank, Medford, New Jersey, Medford, New
 Jersey, proposed merger with First National Bank of
 Tuckahoe, Tuckahoe, New Jersey -- report on
 competitive factors.
 Submitted, October 18, 1993.

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

COMPETITIVE FACTORS REPORTS

Richmond Unity Bank & Trust Company, Rocky Mount, North
 Carolina, proposed merger with Unity Interim Bank -
 - report on competitive factors.
 Submitted, October 18, 1993.

San Francisco West One Bank Eastern Washington, Yakima, Washington,
 proposed merger with West One Bank, Washington,
 Seattle, Washington -- report on competitive
 factors.
 Submitted, October 19, 1993.

St. Louis Worthen National Bank of Batesville, Batesville,
 Arkansas, proposed purchase and assumption of two
 branches of Worthen National Bank of Arkansas,
 Little Rock, Arkansas, at Highway 167 North, Ash
 Flat, Arkansas, and 2005 Malcolm Avenue, Newport,
 Arkansas -- report on competitive factors.
 Submitted, October 20, 1993.

EXTENSIONS OF TIME

San Francisco BankAmerica Corporation, San Francisco, California --
 extension to divest certain property.
 Granted, October 19, 1993.

Minneapolis Dakota Company, Inc., Minneapolis, Minnesota, South
 Dakota Bancorp, Inc.; and South Dakota Financial
 Bancorporation, Inc. -- extension to acquire
 O'Neill Properties, Inc.
 Granted, October 20, 1993.

Atlanta First Alabama Bancshares, Inc, Birmingham, Alabama --
 extension to January 30, 1994, to acquire First
 Federal Enterprises, Inc., Marianna, Florida, and
 to merge certain assets and certain liabilities of
 First Federal Savings Bank with Sunshine Bank,
 Pensacola, Florida.
 Granted, October 20, 1993.

Chicago Montgomery Bancshares, Inc., Montgomery, Illinois --
 extension to January 19, 1993, to acquire Bank of
 Montgomery.
 Granted, October 19, 1993.

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

MEMBERSHIP

San Francisco Sun Country Bank, Apple Valley, California -- to
become a member of the Federal Reserve System.
Returned, October 22, 1993.

SECURITIES REGULATION

Director, BS&R Over-the-counter stocks -- revised list of OTC stocks
subject to margin requirements, and a list of
foreign margin stocks, effective November 8, 1993.
Approved, October 22, 1993.

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

BANK BRANCHES, DOMESTIC

Cleveland PremierBank & Trust, Elyria, Ohio -- to establish customer-bank communication terminals at 149 Midway Boulevard, Elyria, Ohio, and 7735 State Route 37 and Interstate 71, Sunbury, Ohio.
Approved, October 4, 1993.

CAPITAL STOCK

Chicago Greatbanc, Inc., Aurora, Illinois -- redemption of shares.
Returned, October 15, 1993.

COMPETITIVE FACTORS REPORTS

Kansas City First National Bank of Strasburg, Strasburg, Colorado, proposed merger with The Byers State Bank, Byers, Colorado -- report on competitive factors.
Submitted, October 15, 1993.

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

COMPETITIVE FACTORS REPORTS

New York	Herkimer County Trust Company, Little Falls, New York, proposed purchase of certain assets and assumption of certain liabilities of two branches of United Northern Federal Savings Bank, Watertown, New York, in Illion and Little Falls, New York -- report on competitive factors. Submitted, October 15, 1993.
Atlanta	Sun Bank and Trust Company, Brooksville, Florida, proposed merger with Sun Bank of Pasco County, Zephyrhills, Florida -- report on competitive factors. Submitted, October 15, 1993.

EXTENSIONS OF TIME

Cleveland	Banc One Corporation, Columbus, Ohio, and Banc One Colorado Corporation, Denver, Colorado -- extension to January 12, 1994, to consummate acquisition of Colorado Western Bancorp, Inc., Denver, Colorado. Granted, October 12, 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

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

NONE

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

Application

NONE

*Subject to CRA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

Institution Examination Date Rating*

NONE

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Herkimer Trust Corporation, Inc., Little Falls, New York, through its subsidiary, The Herkimer Trust Company, Little Falls, New York, to purchase certain assets and assume certain liabilities of the Ilion, New York and Little Falls, New York branches of United Northern Federal Savings Bank, Watertown, New York.1/

11/11/93

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Notice of Change in Bank Control by Mr. Alfred Teo and Ms. Annie Teo to acquire voting shares equal to or in excess of ten percent of the voting shares of Citizens First Bancorp, Inc., Glen Rock, New Jersey

N/A

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Chemical Banking Corporation, New York, New York, through CIT Holding, Inc., a joint venture with Dai-Ichi Kangyo Bank, Ltd, Tokyo, Japan, to acquire Equipment Credit Services, Inc., San Francisco, California and thereby engage in commercial financing and equipment leasing.

N/A

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

11/15/93

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 October 23, 1993

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Bank of Smithtown One East Main Street Smithtown, NY 11787	Needs to Improve	May 3, 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

None.

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

Peoples Savings Financial Corporation, Ridgway, PA requests approval to form a bank holding company by acquiring 100% of Peoples Savings Bank, Ridgway, PA, pursuant to Section 3(a)(1) of the BHC Act.

Newspaper comment period ends: 11/10/93
Fed. Reg. Comment Period Expires: 11/19/93

Continental Bancorporation, Laurel Springs, New Jersey, Notice filed jointly on behalf of Dr. William Steinberg and Jill Steinberg to own in excess of 25.0%, pursuant to the Change in Bank Control Act of 1978.

Newspaper comment period ends: N/A
Fed. Reg. Comment Period Expires: 10/28/93

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

MBNA Corporation, Newark, DE, to engage de novo, through its subsidiary, MBNA Consumer Services, Inc., Newark, DE, in the activities of making consumer loans secured by first mortgages and in offering credit insurance in connection with such loans, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Sections 225.25 (b)(1)(iii) and 225.25 (b)(8)(i) of Regulation Y.

Fed. Reg. Comment Period Expires: 11/8/93

Keystone Financial, Inc., Harrisburg, Pennsylvania, requests approval to engage denovo in full-service brokerage activities through its wholly owned subsidiary, Keystone Brokerage, Inc., Williamsport, Pennsylvania, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(15)(ii) of Regulation Y. (Secretary Delegated.)

Fed. Reg. Comment Period Expires: 11/15/93

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

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 October 22, 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 October 23, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

NONE

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

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

Received Section 4(c)(8) application from Cardinal Bancshares, Inc., Lexington, Kentucky on October 7, 1993, Kentucky, to engage in securities brokerage activities through a joint employment arrangement with Compulife Investor Services with its indirect subsidiary Mutual Service Corporation. Not Yet Known #

Received Section 4(c)(8) application from * Not Yet Known # Banc Star Corporation, Cincinnati, Ohio, on October 15, 1993, to acquire Star Bank, FSB, Cincinnati, Ohio.

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

NONE

-
- * - 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
(October 23, 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 October 15, 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 State Bank & Trust Co.
401 Clinton Street
Defiance, Ohio 43512
(419) 782-8950
Rating: Satisfactory
Exam Date: July 26, 1993

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

Application

Comment Period Ending Date

None.

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

Application

Comment Period Ending Date

None.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

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

None.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending October 22, 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>
First Virginia Bank - Shenandoah Valley 200 North Main Street Woodstock, Virginia 22664	8-11-93	Satisfactory
First Virginia Bank of Augusta 125 North Central Avenue Staunton, Virginia 24401	8-16-93	Satisfactory

Note: For week ending October 15, 1993

First Virginia Bank - Commonwealth 4360 George Washington Highway Grafton, Virginia 23692-2791	8-3-93	Satisfactory
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Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 22, 1993

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
The Colonial BancGroup, Inc. Montgomery, Alabama For its subsidiary, Colonial Bank, Montgomery, Alabama, to acquire the assets and assume the liabilities of First American Federal Savings and Loan Association, Huntsville, Alabama, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	10-09-93*
The Colonial BancGroup, Inc. Montgomery, Alabama For its proposed subsidiary, Colonial Bank of Tennessee, Ardmore, Tennessee to acquire the assets and assume the liabilities of First American Federal Savings and Loan Association, Huntsville, Alabama, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	10-09-93*
First Claiborne Holding Company, Inc. (Formerly Claiborne Holding Company, Inc.) Tazewell, Tennessee To Acquire the assets and assume the Liabilities of the New Tazewell, Tennessee branch of Jefferson Savings and Loan Association of Morristown, Morristown, Tennessee, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	Not yet available*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
The Colonial BancGroup, Inc. Montgomery, Alabama To acquire Colonial Bank of Tennessee, Ardmore, Tennessee (in organization), pursuant to Section 3(a)(3) of the Bank Holding Company Act.	10-09-93* Newspaper

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 22, 1993

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Century South Banks, Inc. Dahlonega, Georgia To acquire The Martin Bank, Martin, Tennessee, 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>
The Colonial BancGroup, Inc. Montgomery, Alabama To acquire First AmFed Corporation, Huntsville, Alabama (a thrift holding company), pursuant to Section 4(c)(8) of the Bank Holding Company Act.	10-05-93
Summit Bank Corporation Atlanta, Georgia An after-the-fact notice to engage de novo in purchasing loans as a participant from bank subsidiary, pursuant to Section 225.25(b) of Regulation Y.	Not yet available
The Magnolia State Corporation Bay Springs, Mississippi In connection with the Federal Reserve Bank of Atlanta's 10-08-93 approval of The Magnolia State Corporation's (Applicant) notice to acquire Jones County Finance Company, Laurel, Mississippi, a going concern, and thereby engage in making, acquiring, or servicing loans or other extensions of credit, Applicant request prior approval to sell as agent credit life, credit accident, and health and property insurance in connection with extensions of credit made, acquired, or serviced, pursuant to Section 225.25(b)(8)(i) and (ii) of Regulation Y.	11-19-93

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 22, 1993

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

Application

SouthTrust Corporation
Birmingham, Alabama

Request for waiver of the application requirement
of Section 3(a)(5) of the Bank Holding Company
Act for the proposal to acquire Commercial
Bancorporation, Inc., Orlando, Florida.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 22, 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>
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 - 10-29-93
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 - 10-29-93
Branch	Chemical Bank Michigan Clare, Michigan 8 branches of Key State Bank Owosso, Michigan 1 Branch of Chemical Bank Montcalm Stanton, Michigan*	N - 10-29-93
Oakar	Princeton National Bancorp, Inc. Princeton, Illinois Heart of Illinois Bank, F.S.B. Spring Valley, Illinois*	N - 11-14-93
Branch	Shelby County State Bank Shelbyville, Illinois 1501 West Main Street Shelbyville, Illinois*	N - 10-30-93

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Bank of Montreal Montreal, Canada City Bankshares, Inc. Oklahoma City, Oklahoma City Bank & Trust Company Oklahoma City, Oklahoma*	FR - 8-19-93 NP - 10-25-93
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 - 10-25-93
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
CoC-HC	First of Huron Corp. Bad Axe, Michigan Allen D. Gunn	FR - 10-4-93 N - 10-20-93
Y-1	Prophetstown Banking Co. Prophetstown, Illinois Farmers National Bank of Prophetstown Prophetstown, Illinois*	FR - 10-15-93 N - 10-7-93
CoC-HC	Community Investment Bancorporation, Inc. Lebanon, Wisconsin Donald E. Kuehl	FR - 10-14-93 N - 11-15-93

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	Greater Columbia Bancshares, Inc. Portage, Wisconsin 1st Columbia Corp. Portage, Wisconsin First National Bank of Columbus Columbus, Wisconsin*	FR - 10-22-93 N - 10-15-93
Y-2	Cedar Investment Company Waverly, Iowa Dike Bancshares Corporation Dike, Iowa Iowa Savings Bank Dike, Iowa*	FR - 10-21-93 N - 10-30-93
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 - 10-15-93 N - 10-7-93
Y-2	Trivoli Bancorp, Inc. Trivoli, Illinois Hanna City State Bank Hanna City, Illinois*	FR - 10-15-93 N - 11-2-93
Y-2	First Colonial Bankshares Corporation Chicago, Illinois Hi-Bancorp, Inc. Highwood, Illinois Bank of Highwood Highwood, Illinois GNP Bancorp, Inc. Mundelein, Illinois New Century Bank Mundelein, Illinois*	FR - 10-29-93 N - 10-16-93
Y-2	NEB Corporation Fond Du Lac, Wisconsin Cascade Bancorporation, Inc. Venice, Florida State Bank of Cascade Cacade, Wisconsin*	FR - 10-29-93 N - 10-25-93

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	Peoples Financial Corp. of Illinois, Inc. Kewanee, Illinois Bradford Bancorp, Inc. Bradford, Illinois Bradford Banking Company Bradford, Illinois*	FR - 10-29-93 N - 10-23-93
Y-1	Security Capital Corporation Milwaukee, Wisconsin Security Bank S.S.B. Milwaukee, Wisconsin	FR - 10-29-93 N - 10-20-93
Y-2	ANB Corporation Muncie, Indiana Winchester Bancorporation Winchester, Indiana Peoples Loan and Trust Bank Winchester, Indiana*	FR - ** N - **
Y-2	First Financial Corporation Terre Haute, Indiana First Marshall Bancshares, Inc. Marshall, Illinois First National Bank Marshall, Illinois*	FR - ** N - 11-6-93
Y-2	Peotone Bancorp, Inc. Peotone, Illinois Southwest Bancorp, Inc. Worth, Illinois Worth Bank and Trust Worth, Illinois Mount Greenwood Bank Chicago, Illinois First National Bank of Danville Danville, Illinois Sun City Bank Sun City, Arizona*	FR - ** N - **
Y-1	East Side Financial, Inc. Chicago, Illinois East Side Savings Bank Chicago, Illinois*	FR - ** N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-2	First Park Ridge Corporation Chicago, Illinois Stanford State Bank Morton Grove, Illinois (to be renamed First State Bank of Gurnee Gurnee, Illinois)*	FR - ** N - 11-15-93
CoC-HC	Wabeno Bancorporation, Inc. Venice, Florida Verle Burgason & JoAnn Burgason	FR - ** NP - **
CoC-HC	Wabeno Bancorporation, Inc. Venice, Florida Connie Ryan Trust	FR - ** NP - **
Y-1	Republic Bancorp Co. Orland Park, Illinois MAH Bancorp, Inc. Orland Park, Illinois Republic Bank of Chicago Chicago, Illinois APL Financial, Inc. Chicago, Illinois First Cook Community Bank, FSB Chicago, Illinois*	FR - ** NP - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	Princeton National Bancorp, Inc. Princeton, Illinois Heart of Illinois Investment Corp. East Peoria, Illinois	FR - 10-22-93
Y-4	First Sterling Bancorp Sterling, Illinois D. D. Development of Sterling Limited Partnership Sterling, Illinois	FR - 10-25-93
4(c)(8)	Fairbank Bancshares, Inc. Fairbank, Iowa Making and servicing of loans	FR - 11-2-93
Y-4	Security Capital Corporation Milwaukee, Wisconsin Making and servicing of loans	FR - 10-29-93
Y-4	ABN AMRO Bank N.V. Amsterdam, The Netherlands Cragin Financial Corp. Chicago, Illinois CAAC Chicago, Illinois CSC Chicago, Illinois	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	ABN AMRO Holding N.V. Amsterdam, The Netherlands Cragin Financial Corp. Chicago, Illinois CAAC Chicago, Illinois CSC Chicago, Illinois	FR - **
Y-4	ABN AMRO North America, Inc. Chicago, Illinois Cragin Financial Corp. Chicago, Illinois CAAC Chicago, Illinois CSC Chicago, Illinois	FR - **
Y-4	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands Cragin Financial Corp. Chicago, Illinois CAAC Chicago, Illinois CSC Chicago, Illinois	FR - **
Y-4	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands Cragin Financial Corp. Chicago, Illinois CAAC Chicago, Illinois CSC Chicago, Illinois	FR - **
Y-4	First Colonial Bankshares Corporation Chicago, Illinois First Colonial Investment Services Elmhurst, Illinois	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	Whitewater Bancorp, Inc. Whitewater, Wisconsin CRA Development Corporation Whitewater, Wisconsin	FR - 11-2-93
Y-4	First of America Bank Corporation Kalamazoo, Michigan First of America Mortgage Company Kalamazoo, Michigan	FR - 11-2-93
4(c)(8)	Bank of Montreal Montreal, Canada Harris Investors Direct, Inc. Chicago, Illinois	FR - **
4(c)(8)	Bankmont Financial Corp. New York, New York Harris Investors Direct, Inc. Chicago, Illinois	FR - **
4(c)(8)	Harris Bankcorp, Inc. Chicago, Illinois Harris Investors Direct, Inc. Chicago, Illinois	FR - **
Y-4	FBOP Corporation Oak Park, Illinois Fairfield Financial Corporation Oak Park, 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	Wabeno Bancorporation, Inc. Venice, Florida to redeem 1,316 shares of 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 October 22, 1993. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

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

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

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

<u>BANK NAME/LOCATION</u>		<u>EXAMINATION</u>
<u>DATE</u>	<u>RATINGS</u>	
-OMNIBANK 10474 West Jefferson River Rouge, Michigan 48218 (313) 843-8850	7/06/93	S
-Millbrook-Newark Bank Route 71 and Union Street P.O. Box 2 Newark, Illinois 60541	7/12/93	S
-Clear Lake Bank and Trust Company 322 Main, P.O. Box 8 Clear Lake, Iowa 50428 (515) 357-7121	7/19/93	S
-Union Bank & Trust Company Two East Main, Box 115 Evansville, Wisconsin 53536 (608) 882-5200	7/19/93	S

Federal Reserve Bank of St. Louis
FOR THE WEEK ENDING OCTOBER 22, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(3) application by Sun Financial Corporation, Earth City, Missouri, to acquire First National Bank of Annapolis, Annapolis, Missouri.	Newspaper: 11-20-93

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) application by Cass Commercial Corporation, St. Louis, Missouri, to engage in data processing activities through its wholly-owned subsidiary, Cass Logistics, Inc., Bridgeton, Missouri. (previously reported during week ending 10-15-93)	11-15-93
Section 4(c)(8) notification by National Commerce Bancorporation, Memphis, Tennessee, to expand the geographic scope of operations of its finance company subsidiary, National Commerce Finance Company, Germantown, Tennessee. (previously reported during week ending 10-15-93)	11-9-93

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

<u>Application</u>	<u>End of Comment Period</u>
None.	
*This application is subject to CRA.	

FEDERAL RESERVE BANK OF ST. LOUIS

St. Louis, Missouri

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING October 22, 1993

Name of Bank	Bank Address	Examination Date	Examination Rating
English State Bank	P. O. Box 428 English, Indiana 47118	3-30-92	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

BNCCORP, Inc.
Bismarck, ND
To acquire, via merger, 100% of the
voting shares of Farmers & Merchants
Bancshares, Inc., Beach, ND, a one
bank holding company owning the
Farmers & Merchants Bank, Beach, ND*

11-19-93
(Federal Register)

Robert Cameron Trust and Louise
Cameron Trust, as well as Lee
Cameron in his capacity as co-
trustee of these two trusts
Retroactive - To acquire control of
100% of the voting shares of First
National Agency Company of Deer
River, Inc., Deer River, MN.

Not yet available

Section III - Applications Subject
to Federal Register Notice Only

Application

Comment Period
Ending Date

None.

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

Application

None.

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending October 22, 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
American State Bank P. O. Box 1178 700 E. Sioux Pierre, SD 57501-1178 (605) 224-9233	July 19, 1993	Outstanding

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Boatmen's Bank of Southwest Missouri, Carthage, Missouri, for prior approval to open a branch banking facility at 402 South Rangeline, Joplin, Missouri.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Carl Dudrey, St. John, Kansas, and Pat Laudermilk, Sterling, Kansas, for prior approval to acquire 51 percent and 17 percent, respectively, in Coronado, Inc., Sterling, Kansas.	Not Available
Wesley Rubenich, Wichita, Kansas, for prior approval to increase his ownership interest in Attica Financial Corporation, Attica, Kansas, from 25.16 percent to 40.06 percent.	Not Available
Greater Metro Bank Holding Company, Aurora, Colorado, for prior approval to acquire 100 percent of the voting shares of Montbello Bankcorp, Inc., Denver, Colorado.*	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Neosho Bancshares, Inc., Neosho, Missouri, for prior approval to acquire 33.3 percent of DigiSource, Inc., Fayetteville, Arkansas.	Not Available

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

APPLICATION

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>
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None.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF OCTOBER 18, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
None.	

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
Change in Control Notice by Carlos Hank Rhon, Lomas Virreyes, Mexico, to acquire an interest in Laredo National Bancshares, Inc., Laredo, TX	93/10/28
*Section 3(a)(1) application by Lea County Bancshares, Inc., Hobbs, NM, to acquire Lea County State Bank, Hobbs, NM	93/11/15
*Section 3(a)(1)f application by Incus Co. Ltd., Road Town, Tortola, to acquire Laredo National Bancshares, Inc., Laredo, TX, The Laredo National Bank, Laredo, TX, and South Texas National Bank of Laredo, Laredo, TX	93/11/08
*Section 3(a)(1)f application by Kline Investment Co., Ltd., Road Town, Tortola, to acquire Laredo National Bancshares, Inc., Laredo, TX, The Laredo National Bank, Laredo, Texas, and South Texas National Bank of Laredo, Laredo, TX	93/11/08

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
None.	

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

<u>APPLICATION</u>
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 OCTOBER 18, 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>
Texas Coastal Bank 6731 Spencer Hwy. P. O. Box 5626 Pasadena, TX 77508	93/07/19	Substantial Noncompliance

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 10/22/93

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

Pacific Rim Bancorporation, San Francisco, California, to become a bank holding company by acquiring 100 percent of Golden Gate Bank, San Francisco, California. *

Newspaper: Not available

Fed. Reg.: 11/12/93

Carl O. Schatz, Encino, California, to increase his ownership from 9.92 percent to 15.09 percent of Bank of Encino, Encino, California.

Newspaper: Not available

Fed. Reg.: Not available

Section III - Applications Subject to Federal Register Notice Only

The Dai-Ichi Kangyo Bank, Ltd., Tokyo, Japan, to acquire Equipment Credit Services, Inc., San Francisco, California, and certain assets of LB Credit Corporation, San Francisco, California, through CIT Group Holdings, Inc., New York, New York.

Fed. Reg.: Not available

The Sumitomo Bank, Limited, Osaka, Japan, to engage de novo in providing general information and statistical forecasting with respect to foreign exchange markets and providing assistance to customers in monitoring, evaluating and managing their foreign exchange exposures, through Sumitomo Bank Capital Markets, Inc., New York, New York.

Fed. Reg.: Not yet published

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 10/22/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending October 22, 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>
Pacific Western Bank	333 West Santa Clara San Jose, CA 95113 (408) 244-1700	7/06/93	Satisfactory
San Benito Bank	300 Tres Pinos Road Hollister, CA 95013 (408) 637-2265	7/19/93	Outstanding

*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.