

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1993, No. 44
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending October 30, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Federal Reserve System Accountability Act of 1993 --
statement by Governor Angell before the House
Committee on Banking, Finance and Urban Affairs,
October 27, 1993.
Published, October 27, 1993.

Safety and soundness issues associated with
derivatives of banking organizations -- statement
by Governor Phillips before the House Committee on
Banking, Finance and Urban Affairs, October 28,
1993.
Published, October 28, 1993.

Federal Reserve System Accountability Act of 1993 --
statement by President McDonough, President,
Federal Reserve Bank of New York, October 27, 1993.
Published, October 27, 1993.

ADVISORY COUNCILS

Consumer Advisory Council.
Convened, October 28, 1993.

BANK HOLDING COMPANIES

Banc One Corporation, Columbus, Ohio, CoreStates
Financial Corp., Philadelphia, Pennsylvania, PNC
Financial Corp, Pittsburgh, Pennsylvania, and
Society Corporation, Cleveland, Ohio -- to engage
through a joint venture in data processing
activities through Electronic Payments Services,
Inc., Wilmington, Delaware.
Approved, October 25, 1993.

Banc One Corporation, Columbus, Ohio -- request for
reconsideration of Board's approval of applications
to acquire Central Banking Group, Inc., Oklahoma
City, Oklahoma, and its bank and nonbank
subsidiaries.
Denied, October 25, 1993.

Barnett Banks, Inc., Jacksonville, Florida -- to
acquire The Citizens and Peoples National Bank of
Pensacola, Pensacola, Florida.
Approved, October 25, 1993.

First Delta Corporation, Helena, Arkansas -- to
acquire The Delta State Bank, Elaine, Arkansas.
Approved, October 25, 1993.

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OCTOBER 25, 1993 TO OCTOBER 29, 1993
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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK MERGERS

Barnett Bank of West Florida, Pensacola, Florida --
to merge with The Citizens and Peoples National
Bank of Pensacola.
Approved, October 25, 1993.

BANK PREMISES

Barnett Bank of West Florida, Pensacola, Florida --
investment in bank premises.
Approved, October 25, 1993.

ENFORCEMENT

Banco Boliviano Americana, S.A., La Paz, Bolivia,
Banco Boliviano Americana's agency in Miami,
Florida -- written agreement dated October 4, 1993,
with the Federal Reserve Bank of Atlanta and the
Office of the Comptroller of the State of Florida.
Announced, October 26, 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

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

BANK BRANCHES, DOMESTIC

Atlanta Central Bank of the South, Birmingham, Alabama -- to
 establish a branch at 924 Plantation Boulevard,
 Fairhope, Alabama.
 Approved, October 29, 1993.

Richmond FCNB Bank, Frederick, Maryland -- to establish a
 branch at 6229 Skeysville Road, Eldersburg,
 Maryland.
 Approved, October 26, 1993.

Cleveland Fifth Third Bank, Cincinnati, Ohio -- to establish
 customer-bank communication terminals at 2692
 Madison Road, Cincinnati; 130 East High Street,
 Oxford; 312 Walnut, Cincinnati; 6383 Glenway
 Avenue, Bridgeton; 6301 Kellogg Avenue, Cincinnati,
 and 7030 Reading Road.
 Approved, October 27, 1993.

Chicago Old Kent Bank and Trust Company, Grand Rapids,
 Michigan -- to establish a branch at 6450 South
 Cedar, Lansing Michigan.
 Approved, October 25, 1993.

BANK HOLDING COMPANIES

Chicago Caisse Nationale de Credit Agricole, Paris, France --
 to engage in the placement of all types of
 securities and related advisory services through
 UI USA, Inc., New York, New York.
 Withdrawn, October 26, 1993.

Chicago Capital Bancshares, Inc., Green Bay, Wisconsin -- to
 acquire Capital Bank.
 Approved, October 28, 1993.

Chicago Community Bancshares, Inc., Sauk City, Wisconsin --
 to acquire Community Business Bank.
 Approved, October 29, 1993.

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

BANK HOLDING COMPANIES

Kansas City	Community First Bancorp, Inc., Denver, Colorado -- to acquire American National Bank of Cheyenne, Cheyenne, Wyoming, Bank of Laramie, Laramie, Wyoming, Financial Partners, Inc., Worland, Wyoming, and Stockgrowers State Bank. Approved, October 29, 1993.
Philadelphia	CoreStates Financial Corp., Philadelphia, Pennsylvania -- to acquire Inter Community Bancorp, Springfield, New Jersey. Approved, October 25, 1993.
Atlanta	Covington Capital Corporation, Collins, Mississippi - - to acquire the Covington County Bank. Approved, October 28, 1993.
St. Louis	Edmonson Bancshares, Inc., Brownsville, Kentucky -- to acquire Bank of Edmonson County. Approved, October 29, 1993.
Cleveland	Exchange Bancshares, Inc., Luckey, Ohio -- to acquire The Exchange Bank. Approved, October 28, 1993.
Dallas	Farmersville Bancshares, Inc., Farmersville, Texas -- to acquire First McKinney Bancshares, Inc., McKinney, Texas, and First McKinney Bank. Approved, October 27, 1993.
Dallas	First Haskell Bancorp, Inc., Haskell, Texas -- to acquire the First National Bank. Approved, October 25, 1993.
Dallas	First McKinney Bancshares, Inc., McKinney, Texas -- to acquire First Bank. Approved, October 27, 1993.
Director, BS&R	First Star Bancorp, Inc. Bethlehem, Pennsylvania -- transfer agent registration. Approved, October 28, 1993.

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

BANK HOLDING COMPANIES

Secretary	First United Bancshares, Inc., El Dorado, Arkansas -- to acquire Commerce Financial Corporation, Alma, Arkansas, and the Commercial Bank at Alma. Approved, October 25, 1993.
Kansas City	Fourth Financial Corporation, Wichita, Kansas -- to acquire Ponca Bancshares, Inc., Ponca City, Oklahoma. Approved, October 28, 1993.
Chicago	Gordon Family Investment Limited Partnership, Chicago, Illinois -- to acquire CNBC Bancorp, Columbia National Bank of Chicago, CNBC Development Corporation, and CNBC Leasing Corporation. Approved, October 28, 1993.
Chicago	Gordon Management Co., Chicago, Illinois -- to acquire CNBC Bancorp, Inc., Columbia National Bank of Chicago, CNBC Development Corporation, CNBC Leasing Corp., and CNBC Investment Corp. Approved, October 28, 1993.
Chicago	Griggsville Bancshares, Inc., Griggsville, Illinois - - to acquire Farmers National Bank of Griggsville. Approved, October 25, 1993.
Richmond	Imasco Limited, Montreal, Quebec, Canada, and CT Financial Services, Inc., London, Ontario, Canada - - request that Jack A. Laughery serve on the boards of Imasco and CT while serving as a director of First Union Corporation, Charlotte, North Carolina. Granted, October 28, 1993.
New York	KeyCorp, Albany, New York, and Key Bancshares of Alaska, Anchorage, Alaska -- to acquire Jackson County Federal Bank, FSB, Medford, Oregon, and thereby to operate a savings association and to merge Jackson County Federal Bank with Key Bank of Oregon, Portland, Oregon, Approved, October 29, 1993.

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

BANK HOLDING COMPANIES

Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage in general insurance agency activities through acquisition of St. Cloud Metropolitan Agency, Inc., St. Cloud, Minnesota. Approved, October 25, 1993.
Cleveland	Provident Bancorp, Inc., Cincinnati, Ohio -- to acquire Heritage Savings Bank. Approved, October 25, 1993.
Kansas City	RCB Holding Company, Claremore, Oklahoma -- to acquire American Exchange Bank, Collinsville, Oklahoma. Approved, October 29, 1993.
Dallas	Robert Lee (Delaware), Inc., Wilmington, Delaware -- to acquire Robert Lee State Bank, Robert Lee, Texas. Approved, October 29, 1993.
Atlanta	SBT Bancshares, Inc., Golden Meadow, Louisiana -- to acquire State Bank & Trust Company of Golden Meadow. Approved, October 27, 1993.
Minneapolis	Signal Bancshares, Inc., West St. Paul, Minnesota -- to engage in consumer lending through Consumers Credit Corporation, Red Wing, Minnesota. Approved, October 29, 1993.
Minneapolis	Signal Bancshares, Inc., West St. Paul, Minnesota -- to acquire Goodhue County Financial Corporation, Red Wing, Minnesota. Approved, October 29, 1993.
Secretary	Southern National Corporation, Lumberton, North Carolina -- to merge with Regency Bancshares, Inc., Hickory, North Carolina. Approved, October 28, 1993.
Atlanta	White Eagle Financial Group, Inc., Boca Raton, Florida -- to acquire Admiralty Bank, Palm Beach Gardens, Florida. Approved, October 29, 1993.

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

BANK HOLDING COMPANIES

St. Louis Worthen Banking Corporation, Little Rock, Arkansas --
 to acquire FirstBank Group, Inc., Brinkley,
 Arkansas.
 Approved, October 29, 1993.

Atlanta Wrightsville Bancshares, Inc., Wrightsville,
 Georgia -- to acquire The Knight State Bank,
 Dexter, Georgia.
 Approved, October 28, 1993.

Cleveland WVS Financial Corporation, Pittsburgh, Pennsylvania -
 - to acquire West View Savings Bank.
 Approved, October 25, 1993.

Kansas City 1889 Bancshares, Inc., Nevada, Missouri -- to acquire
 The First National Bank of Nevada.
 Approved, October 28, 1993.

BANK MERGERS

Cleveland Exchange Interim Bank, Luckey, Ohio -- to merge with
 The Exchange Bank.
 Approved, October 28, 1993.

Richmond FCNB Bank, Frederick, Maryland -- to purchase certain
 assets and assume certain deposit liabilities of
 the Eldersburg, Maryland, branch of The Columbia
 Bank, Columbia, Maryland.
 Approved, October 26, 1993.

Cleveland Heartland Bank, Croton, Ohio -- to acquire through
 merger the Newark, Ohio, branch of Century Bank,
 Upper Arlington, Ohio.
 Approved, October 28, 1993.

Atlanta Jefferson Bank of Florida, Miami Beach, Florida -- to
 merge with Jefferson National Bank at Sunny Isles.
 Approved, October 28, 1993.

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

BANK MERGERS

Secretary Southern National Bank of North Carolina, Lumberton,
North Carolina -- to acquire certain assets and
assume certain liabilities of First Savings Bank,
Inc., Hickory, North Carolina, and Davidson Savings
Bank, Inc., Lexington, North Carolina.
Approved, October 28, 1993.

Secretary Southern National Bank of South Carolina, Columbia,
South Carolina -- to acquire certain assets and
assume certain liabilities of First Savings Bank,
Greenville, South Carolina.
Approved, October 28, 1993.

BANK PREMISES

Richmond FCNB Bank, Frederick, Maryland -- investment in bank
premises.
Approved, October 26, 1993.

Cleveland Heartland Bank, Croton, Ohio -- investment in bank
premises.
Approved, October 28, 1993.

Chicago Old Kent Bank and Trust Company, Grand Rapids,
Michigan -- investment in bank premises.
Approved, October 25, 1993.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Director, BS&R NationsBank Trust, Atlanta, Georgia -- transfer agent
registration.
Withdrawn, October 25, 1993.

BANKS, STATE MEMBER

Director, BS&R Fleet Bank of New Hampshire, Manchester, New
Hampshire -- transfer agent registration.
Approved, October 28, 1993.

Director, BS&R NationsBank of Tennessee, Nashville, Tennessee --
transfer agent registration.
Withdrawn, October 25, 1993.

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

BANKS, STATE MEMBER

Director, BS&R West One Bank, Utah, Salt Lake City, Utah -- transfer agent registration.
Approved, October 28, 1993.

Director, BS&R WestStar Bank, Bartlesville, Oklahoma -- transfer agent registration.
Approved, October 28, 1993.

CAPITAL STOCK

Minneapolis First Minnetonka Bancorporation, Inc., Minnetonka, Minnesota-- redemption of shares.
Approved, October 25, 1993.

Chicago Wabeno Bancorporation, Inc., Venice, Florida -- redemption of shares.
Returned, October 26, 1993.

CHANGE IN BANK CONTROL

Secretary Baker Boyer Bancorp, Walla Walla, Washington -- change in bank control.
Permitted, October 28, 1993.

Dallas Bank of Van Zandt, Canton, Texas -- change in bank control.
Permitted, October 28, 1993.

Kansas City Berthoud Bancorp, Inc., Berthoud, Colorado -- change in bank control.
Permitted, October 28, 1993.

New York Citizens First Bancorp, Inc., Glen Rock, New Jersey - change in bank control.
Returned, October 25, 1993.

Kansas City CNBO Bancorp, Inc., Pryor, Oklahoma -- change in bank control.
Permitted, October 29, 1993.

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

CHANGE IN BANK CONTROL

Chicago	Community Investment Bancorporation, Inc., Lebanon, Wisconsin -- change in bank control. Returned, October 26, 1993.
Kansas City	First Continental Financial, Inc., Omaha, Nebraska -- change in bank control. Permitted, October 29, 1993.
Minneapolis	First Minnetonka Bancorporation, Inc., Minnetonka, Minnesota -- change in bank control. Permitted, October 25, 1993.
Dallas	Howland Bancshares, Inc., Robstown, Texas -- change in bank control. Returned, October 28, 1993.
Kansas City	Plainville Bancshares, Inc., Plainville, Kansas -- change in bank control. Permitted, October 29, 1993.
Kansas City	Rice Insurance Agency, Inc., Strasburg, Colorado -- change in bank control. Permitted, October 29, 1993.
Dallas	San Juan Bancshares, Inc., San Juan, Texas -- change in bank control. Permitted, October 28, 1993.
St. Louis	Shawnee Bancorp, Inc., Harrisburg, Illinois -- change in bank control. Permitted, October 29, 1993.
Atlanta	Tara Bankshares Corporation, Riverdale, Georgia -- change in bank control. Permitted, October 25, 1993.
Chicago	Wabeno Bancorporation, Inc., Venice, Florida -- change in bank control. Returned, October 28, 1993.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Andrew Jackson Savings Bank, Tallahassee, Florida, proposed merger with Sun Bank, National Association -- report on competitive factors. Submitted, October 26, 1993.
New York	Apple Bank For Savings, New York, New York, proposed merger with Apple Bancorp, Inc. -- report on competitive factors. Submitted, October 25, 1993.
San Francisco	California Federal Bank, FSB, Los Angeles, California, proposed purchase of assets and assumption of liabilities of NewAmerica Savings Bank, F.S.B., Camarillo, California -- report on competitive factors. Submitted, October 26, 1993.
Boston	Centreville Savings Bank, West Warwick, Rhode Island, proposed merger with Centreville National Bank of Warwick -- report on competitive factors. Submitted, October 29, 1993.
Philadelphia	First Fidelity Bank, National Association, Pennsylvania, proposed merger with First Peoples National Bank, Kingston, Pennsylvania -- report on competitive factors. Submitted, October 29, 1993.
Secretary	First Professional Bank, Salt Lake City, Utah, proposed merger with First Security Bank of Utah, Ogden, Utah -- report on competitive factors. Submitted, October 27, 1993.
St. Louis	First Tennessee Bank, N.A., Southaven, Mississippi, proposed merger with New South Bank, Como, Mississippi -- report on competitive factors. Submitted, October 26, 1993.

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

COMPETITIVE FACTORS REPORTS

Cleveland	Huntington Bancshares, Inc., and Huntington Bancshares Indiana, Inc., Columbus, Ohio -- proposed purchase of Huntington Federal Savings Bank of Illinois, Chicago, Illinois, and to transfer assets of two Illinois offices of Railroadmen's Federal Savings and Loan Association, Indianapolis, Indiana, and Huntington National Bank of Indiana, Noblesville, Indiana, and to purchase thirteen Indiana offices of Railroadmen's Federal Savings and Loan Association -- report on competitive factors. Submitted, October 26, 1993.
Chicago	Leroy State Bank, Leroy, Illinois, proposed acquisition of the land and building and all liabilities of the Bloomington / Normal branch of Busey Bank, Urbana, Illinois -- report on competitive factors. Submitted, October 26, 1993.
Chicago	M&I Peoples Bank, Coloma, Wisconsin, proposed merger with M&I Community First Bank, New Lisbon, Wisconsin, and M&I Mid-State Bank National Association, Stevens Point, Wisconsin -- report on competitive factors. Submitted, October 25, 1993.
Minneapolis	North American State Bank, Belgrade, Minnesota, proposed merger with Elrosa State Bank, Elrosa, Minnesota -- report on competitive factors. Submitted, October 25, 1993.
Chicago	People's Trust Company, Brookville, Indiana, proposed purchase of assets and assumption of liabilities of the Centerville, Indiana, Fountain City, Indiana, and Hagerstown, Indiana, branches of Bank One, Richmond, National Association, Richmond, Indiana - - report on competitive factors. Submitted, October 25, 1993.

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

EXTENSIONS OF TIME

San Francisco	BankAmerica Corporation, San Francisco, California -- extensions to divest certain properties. Granted, October 25, 1993.
Atlanta	Colonial Bank, Montgomery, Alabama -- extension to January 30, 1994, to acquire certain assets and assume certain liabilities of United Savings Bank, F.S.B., Anniston, Alabama. Granted, October 25, 1993.
Atlanta	Community National Bank Corporation, Venice, Florida -- extension to January 30, 1994, to acquire Community National Bank of Sarasota County. Granted, October 26, 1993.
Richmond	FCNB Bank, Frederick, Maryland -- extension to January 25, 1994, to acquire HomeTown Bancorp, Inc., Myersville, Maryland. Granted, October 25, 1993.
Philadelphia	Harris Financial, Harrisburg, Pennsylvania -- extension to January 29, 1994, to form a mutual bank holding company by acquiring Harris Savings Bank. Granted, October 29, 1993.
San Francisco	Sakura Bank, Limited, Tokyo, Japan -- extensions to divest certain properties of its subsidiary, CASC Corp., Los Angeles, California. Granted, October 26, 1993.
Atlanta	SouthTrust Corporation, Birmingham, Alabama, SouthTrust of Florida, Inc., Jacksonville, Florida, and South Florida Financial Corporation, Cape Coral, Florida -- extension to February 2, 1994, to acquire Gulf & Southern Financial Corporation, Fort Myers, Florida, and The National Bank of Lee County. Granted, October 27, 1993.

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

EXTENSIONS OF TIME

Atlanta	SunTrust Banks, Inc., Atlanta, Georgia -- extension to February 2, 1994, to acquire Peoples Bank of Lakeland, Lakeland, Florida. Granted, October 26, 1993.
Chicago	Valley Bancorporation, Appleton, Wisconsin -- extension to January 27, 1994, to acquire Pierce County Bank and Trust Company, Ellsworth, Wisconsin. Granted, October 29, 1993.
San Francisco	Wells Fargo & Company, San Francisco, California -- extensions to divest certain properties. Granted, October 25, 1993.

MEMBERSHIP

Cleveland	Exchange Interim Bank, Luckey, Ohio -- to become a member of the Federal Reserve System. Approved, October 28, 1993.
Kansas City	First National Bank of Chandler, Chandler, Oklahoma - - to remain a member of the Federal Reserve System after its conversion to a state chartered institution. Approved, October 28, 1993.
Atlanta	Jefferson Bank of Florida, Miami Beach, Florida -- to become a member of the Federal Reserve System. Approved, October 28, 1993.

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

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Boston -- to purchase
equipment to support check operations at the
Windsor Locks office.
Approved, October 25, 1993.

Director, FRBO Federal Reserve Bank of Philadelphia -- to enter into
agreements for enhancements to Bank Item Processing
System for check processing software.
Approved, October 28, 1993.

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of Cleveland -- to implement an
RCPC premium plus deposit program.
Approved, October 29, 1993.

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ADDITIONS AND CORRECTIONS

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

BANK HOLDING COMPANIES

Cleveland PHSB Bancorp, Inc., Beaver Falls, Pennsylvania -- to
 acquire Peoples Home Savings Bank.
 Approved, October 22, 1993.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application Comment Period Ending Date

NONE

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

Application Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

<u>Institution</u>	<u>Examination Date</u>	<u>Rating*</u>
Union Trust Company P.O. Box 479 Ellsworth, Maine 04605 Telephone: 207-667-2504	5-31-93	"S"

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

Federal Reserve Bank of New York

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Chemical Bank, New York, New York, to establish a
branch at Brinks Incorporated, 652 Kent Avenue,
Brooklyn, New York. 1/

11/22/93

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

BanPonce Corporation, San Juan, Puerto Rico, to acquire
indirectly through its wholly-owned subsidiaries,
Popular International Bank, Inc., Hato Rey, Puerto
Rico, and BanPonce Financial Corp., Mount Laurel,
New Jersey, that propose to become bank holding
companies, all of the shares of Pioneer Bancorp, Inc.,
Chicago, Illinois, itself a bank holding company with
respect to Pioneer Bank & Trust Company, River Grove,
Illinois. 1/

11/29/93 3/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

None.

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 30, 1993

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
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None.

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

Federal Reserve Bank of Cleveland

Applications Bulletin
For Week Ending October 30, 1993

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

Received application from The Navarre Deposit * November 29, 1993
Bank Company, Navarre, Ohio, on October 26, 1993,
for permission to become a member of the Federal
Reserve System.

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

Received Section 3(a)(5) application from N: *November 30, 1993
Wesbanco, Inc., Wheeling, West Virginia, on
October 29, 1993, to acquire First Fidelity
Bancorp, Inc., Fairmont, West Virginia.

Received Section 3(a)(3) application from F: *November 22, 1993
Citizens Bancshares, Inc., Salineville, Ohio,
on October 15, 1993, to acquire The Firestone
Bank, Lisbon, Ohio.

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

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

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

Applications Bulletin
For Week Ending October 30, 1993

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

Received Section 4(c)(8) application from Not Yet Known #
Pikeville National Corporation, Pikeville,
Kentucky, on October 26, 1993, to acquire
Trust Company of Kentucky, Ashland, Kentucky.

Received Section 4(c)(8) application from Not Yet Known #
National City Corporation, Cleveland, Ohio, on
October 21, 1993, to acquire certain assets of
CTI Logistics, Inc., Rahway, New Jersey, through
the purchase of certain assets of CTI by B&L
Consultants, Inc., Norwood, Massachusetts, a
wholly-owned subsidiary of National City
Processing Company, Louisville, Kentucky, a
wholly-owned subsidiary of National City
Corporation.

**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 29, 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 29, 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.

NONE

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

Meridian Bank, Reading, Pennsylvania, requests approval to merge with The Grange National Bank of Susquehanna County, New Milford, Pennsylvania, pursuant to Section 18(c) of the Federal Deposit Insurance Act.

C.P. expires: 11/17/93

Meridian Bank, Reading, Pennsylvania, requests approval to establish 2 branch offices located at: (i) 220 Main Street, New Milford, Pennsylvania and (ii) Main and Market Streets, Harford, Pennsylvania, pursuant to Section 9 of the Federal Reserve Act. These branches will be established in connection with Applicant's merger with The Grange National Bank of Susquehanna County.

C.P. expires: 11/17/93

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

Omega Financial Corporation, State College, Pennsylvania, requests approval to acquire 100% of the voting shares of Penn Central Bancorp, Inc., Huntingdon, Pennsylvania, pursuant to Section 3(a)(5) of the Bank Holding Company Act.

Newspaper comment period ends: 11/22/93
Fed. Reg. Comment Period Expires: N/A

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: 10/25/93
Fed. Reg. Comment Period Expires: 10/28/93

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Omega Financial Corporation, State College, Pennsylvania, requests approval to engage, through Penn Central Bancorp Life Insurance Company, Phoenix, Arizona, in underwriting as a reinsurer of credit life, accident, and health insurance in connection with extensions of credit made by Applicant's subsidiary banks, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(8)(i)(A) of Regulation Y. Penn Central Bancorp Life Insurance Company is a going concern which will be merged into Applicant's insurance subsidiary in connection with Applicant's merger with Penn Central Bancorp, Inc., Huntingdon, Pennsylvania.

Fed. Reg. Comment Period Expires: N/A

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

Meridian Bank, Reading, Pennsylvania, requests approval to invest an additional \$564 thousand in bank premises, pursuant to Section 24(A) of the Federal Reserve Act. This investment will be made in connection with Applicant's merger with The Grange National Bank of Susquehanna County.

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 29, 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 Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Rockingham Heritage Bank, Harrisonburg, Virginia, to establish a branch at 677 Chicago Avenue, Harrisonburg, Virginia.*	11-21-93
Signet Bank/Virginia, Richmond, Virginia, to establish an EFT Facility in the Public Safety Building of Old Dominion University located at Hampton Boulevard and 49th Street, Norfolk, Virginia.*	11-24-93

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Community Bankshares, Inc., ESOP, Petersburg, Virginia, Notice of Change in Control with respect to Community Bankshares, Inc., ' Petersburg, Virginia.	11-12-93**
One Valley Bancorp of West Virginia, Inc., Charleston, West Virginia, for prior approval to acquire 100% of the voting shares of Mountaineer Bankshares of W. Va., Inc., Martinsburg, West Virginia.*	11-30-93

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
NationsBank Corporation, Charlotte, North Carolina, to engage in trust activities through a new subsidiary, NationsBank Trust Company of New York, New York, New York.	11-9-93**

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 October 29, 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-Southside 200 Main Street Farmville, Virginia 23901	8-16-93	Satisfactory
First Virginia Bank-Southwest 6625 Williamson Road, N.W. Roanoke, Virginia 24019	8-16-93	Satisfactory
First Virginia Bank of Tidewater 555 Main Street Norfolk, Virginia 23510	8-16-93	Satisfactory
Piedmont Trust Bank P. O. Box 4751 Martinsville, Virginia 24115	8-23-93	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 29, 1993

Section 1 - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Cullman Bancshares, Inc. Cullman, Alabama Change in control notice by the Cullman Employee Stock Ownership Plan to acquire an additional 1.60 percent of the outstanding shares of common stock of Cullman Bancshares, Inc., Cullman, Alabama. Total ownership will equal 11.19 percent.	Not yet available*
First Lucedale Bancorp, Inc. Lucedale, Mississippi 1-BHC formation, First National Bank of Lucedale, Lucedale, Mississippi.	Not yet available*

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 First Performance Interim, FSB, Jacksonville, Florida, pursuant to Section 4(c)(8) of the Bank Holding Company Act.	11-08-93

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 29, 1993

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Barnett Banks, Inc. Jacksonville, Florida and Barnett Subsidiary Jacksonville, Florida Along with its wholly-owned subsidiary, Barnett Subsidiary, Jacksonville, Florida, to enter into a joint venture with Mac Partners, Atlanta, Georgia, and engage de novo in the acquisition, through the lending of money or otherwise, of mortgages and mortgage notes encumbering commercial and multi-family real estate, and such other activities as are reasonably incidental to the foregoing, pursuant to Section 4(c)(8) of the Bank Holding Company Act.	11-15-93
The Alan J. Lewis Financial Services Trust Road Town, Tortola, British Virgin Islands To engage de novo in making, acquiring and servicing loans or other extensions of credit, through its subsidiary, Anglo-American Bancshares Corporation, Baton Rouge, Louisiana, pursuant to Section 225.25(b)(1) of Regulation Y.	11-15-93

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)(3) of the Bank Holding Company Act
for the proposal to contribute the stock of its
wholly-owned bank subsidiary, SouthTrust Bank
of Columbus, N.A., Columbus, Georgia, to its
second-tier holding company, SouthTrust of Georgia,
Inc., Atlanta, Georgia.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 29, 1993

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

<u>Examination Bank</u>	<u>Rating</u>	<u>Date</u>
Emerald Coast State Bank Post Office Box 3040 Fort Walton Beach, Florida 32548 (904)244-9293	Satisfactory	07-19-93

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	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
EFT	Comerica Bank Detroit, Michigan University of Michigan Business School 701 Tappan Ann Arbor, Michigan*	N - 11-5-93

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
CoC-HC	Community Investment Bancorporation, Inc. Lebanon, Wisconsin Donald E. Kuehl	FR - 10-14-93 N - 11-15-93
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-2	Trivoli Bancorp, Inc. Trivoli, Illinois Hanna City State Bank Hanna City, Illinois*	FR - 10-15-93 N - 11-2-93

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	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 - 11-16-93
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 - **
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 - 11-12-93 N - 11-8-93
Y-2	First Financial Corporation Terre Haute, Indiana First Marshall Bancshares, Inc. Marshall, Illinois First National Bank Marshall, Illinois*	FR - 11-12-93 N - 11-6-93

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Peotone Bancorp, Inc. Peotone, Illinois 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 - 11-12-93 N - **
Y-1	East Side Financial, Inc. Chicago, Illinois East Side Savings Bank Chicago, Illinois*	FR - 11-19-93 N - **
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 - 11-19-93 N - 11-15-93
CoC-HC	Wabeno Bancorporation, Inc. Venice, Florida Verle Burgason & JoAnn Burgason	FR - ** N - **
CoC-HC	Wabeno Bancorporation, Inc. Venice, Florida Connie Ryan Trust	FR - ** N - **
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 - ** 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 M. S. Investment Company Milwaukee, Wisconsin Mitchell Bank Holding Corporation Milwaukee, Wisconsin Mitchell Bank Milwaukee, Wisconsin*	FR - ** N - **
Y-2	Associated Banc-Corp Green Bay, Wisconsin Community State Bank of Algoma Algoma, Wisconsin*	FR - 9-24-93 N - 9-20-93
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 - 9-20-93
Y-2	Associated Banc-Corp Green Bay, Wisconsin Bay Lake Bancorp, Inc. Kewaunee, Wisconsin Union State Bank Kewaunee, Wisconsin*	FR - 9-24-93 N - 9-20-93
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 - 9-20-93
Y-2	Gore-Bronson Bancorp, Inc. Prospect Height, Illinois Water Tower Bancorp, Inc. Chicago, Illinois Water Tower 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 Ending Date</u>
Y-1	Griswold Bancshares, Inc. Griswold, Iowa Griswold State Bancshares, Inc. Griswold, Iowa Griswold State Bank Griswold, Iowa*	FR - 9-7-93 N - 9-10-93
Y-2	Comerica California Incorporated San Jose, California Pacific Western Bancshares, Inc. San Jose, California Pacific Western Bank San Jose, California*	FR - ** N - **
Y-2	Comerica Incorporated Detroit, Michigan Pacific Western Bancshares, Inc. San Jose, California Pacific Western Bank San Jose, California*	FR - ** N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
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 - 11-19-93 N - 11-18-93
Y-4	ABN AMRO Holding N.V. Amsterdam, The Netherlands Cragin Financial Corp. Chicago, Illinois CAAC Chicago, Illinois CSC Chicago, Illinois	FR - 11-19-93 N - 11-18-93
Y-4	ABN AMRO North America, Inc. Chicago, Illinois Cragin Financial Corp. Chicago, Illinois CAAC Chicago, Illinois CSC Chicago, Illinois	FR - 11-19-93 N - 11-18-93

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands Cragin Financial Corp. Chicago, Illinois CAAC Chicago, Illinois CSC Chicago, Illinois	FR - 11-19-83 N - 11-18-93
Y-4	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands Cragin Financial Corp. Chicago, Illinois CAAC Chicago, Illinois CSC Chicago, Illinois	FR - 11-19-93 N - 11-18-93
Y-4	First Colonial Bankshares Corporation Chicago, Illinois First Colonial Investment Services Elmhurst, Illinois	FR - **
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 - 11-9-93
4(c)(8)	Bankmont Financial Corp. New York, New York Harris Investors Direct, Inc. Chicago, Illinois	FR - 11-9-93

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Harris Bankcorp, Inc. Chicago, Illinois Harris Investors Direct, Inc. Chicago, Illinois	FR - 11-9-93
Y-4	FBOP Corporation Oak Park, Illinois Fairfield Financial Corporation Oak Park, Illinois	FR - **
Y-4	KEECO, Inc. Chicago, Illinois American Suburban Mortgage Corporation Waukegan, Illinois	FR - 11-19-93
Y-4	Northern Illinois Financial Corporation Wauconda, Illinois American Suburban Mortgage Corporation Waukegan, Illinois	FR - 11-19-93
Y-4	Northland Insurance Agency, Inc. Chicago, Illinois American Suburban Mortgage Corporation Waukegan, Illinois	FR - 11-19-93

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 29, 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
-Peoples Bank and Trust Company Highway 101, P.O. Box 168 Sunman, Indiana 47041 (812) 623-2237	7/26/93	S
-Bank One, Springfield East Old State Capitol Plaza P.O. Box 19266 Springfield, Illinois 62794-9266 (217) 525-9600	7/26/93	S

**Federal Reserve Bank of St. Louis
FOR THE WEEK ENDING OCTOBER 29, 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**

* Section 3(a)(1) application by B & P Bancorp, Inc., Shepherdsville, Kentucky, to acquire Pioneer Bancshares, Inc., Canmer, Kentucky.	Newspaper: 11/30/93
* Section 3(a)(3) application by Union Planters Corporation, Memphis, Tennessee, to acquire Clin-Ark Bankshares, Inc., Clinton, Arkansas.	Newspaper: 11/27/93
* Section 3(a)(3) application by Market Street Bancshares, Inc., McLeansboro, Illinois, to acquire Wayne County Bank and Trust Company, Fairfield, Illinois.	Newspaper: 11/30/93

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

None.

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

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.

-- CORRECTED COPY --

FOR THE WEEK ENDING October 22, 1993

Name of Bank	Bank Address	Examination Date	Examination Rating
The Elberfeld State Bank	P. O. Box 38 Elberfeld, Indiana 47613	7-12-93	Satisfactory

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 29, 1993

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations
week ending October 29, 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
Victoria State Bank 1630 Arboretum Boulevard Box 35 Victoria, Minnesota 55386-0035 (612) 443-2491	July 26, 1993	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

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

Island Financial Corporation
Bird Island, MN
To become a bank holding company
through the acquisition of 93.1% of
the voting shares of State Bank of
Bird Island, Bird Island, 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

Edwards Brothers Holding Company
Denton, Montana
To redeem 50% of its outstanding
common stock.

*Subject to CRA

Federal Reserve Bank of Kansas City

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

American National Bancshares of
Wichita, Wichita, Kansas, for prior
approval to acquire 100 percent of
the voting shares of Harper
Bancshares, Inc., Harper, Kansas, the
parent bank holding company of First
National Bank of Harper, Harper,
Kansas.*

Not Available

Flint Hills Bancshares, Inc.,
Gridley, Kansas, for prior approval
to acquire 100 percent of the voting
shares of The Citizens State Bank,
Gridley, Kansas.*

November 10, 1993

Stockton Bancshares, Inc., Stockton,
Kansas, for prior approval to acquire
100 percent of the voting shares of
Rooks County State Bank, Woodston,
Kansas, and to merge with Western
Bancshares, Inc., Stockton, Kansas,
and Berkley Agency, Inc., Stockton,
Kansas.*

November 12, 1993

Clatonia Bancshares, Inc., Clatonia,
Nebraska, for prior approval to
become a bank holding company through
the acquisition of 100 percent of the
voting shares of Farmers Bank of
Clatonia, Clatonia, Nebraska.*

November 19, 1993

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.

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.

Federal Reserve Bank of Kansas City

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
The First State Bank P.O. Box 397 Ness City, Kansas 67560-0397	07-12-93	10-18-93	Satisfactory
First State Bank & Trust 116 West 6th Larned, Kansas 67550-3044	07-12-93	10-18-93	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF OCTOBER 25, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 9 application received from Central Bank, Monroe, LA, to establish a branch at 3820 Jackson Street, Alexandria, LA	93/11/09
*Section 9 application received from Central Bank, Monroe, LA, to establish a branch at 1400 North Trenton Street, Ruston, LA	93/11/07

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
Change in Control Notice by E. Bradley Schults and Margie Schultz, Booker, TX, to acquire an interest in Follett Bancshares, Inc., Follett, TX (to be owned jointly)	N/A
Change in Control Notice by Earl Delbert Horton, Dallas, TX, and Michael Bruce Witcher, Windom, TX, to acquire an interest in Cooper Lake Financial Corporation, Cooper, TX	N/A
Change in Control Notice by William Herman May as Trustee for The Herman May et ux Living Trust; Wayne Herman May as Trustee for The Wayne May et ux Living Trust; and May Furniture & Appliance, Inc., Farmersville, TX, to acquire an interest in Farmersville Bancshares, Inc., Farmersville, TX (Previously reported during the week of 9-13-93)	93/11/12
*Section 3(a)(1) application by Coastal Bancshares, Inc., Pearland, TX, to acquire Gulf Coast Bancshares, Inc., Alvin, TX; The First National Bank, Alvin, TX, and Pearland State Bank, Pearland, TX	93/11/21
*Section 3(a)(3) application by Southwestern Bancorp, Inc., Sanderson, TX, to acquire Cross Plains Bankshares, Inc., Cross Plains, TX, and Citizens State Bank, Cross Plains, TX (Previously reported during the week of 10-4-93)	93/11/08

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

Notice by Follett Bancshares, Inc., Follett, TX,
to redeem 1,559.5 shares of its common stock

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

* SUBJECT TO CRA.

** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.

N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF OCTOBER 25, 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>
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None.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 10/29/93

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Nevada Community Bank, Las Vegas, Nevada, to merge with Continental National Bank, Las Vegas, Nevada. *	<u>Newspaper:</u> 11/21/93
Bank of America Nevada, Las Vegas, Nevada, to establish a depository ATM at 7400 Las Vegas Boulevard South, Las Vegas, Nevada. *	<u>Newspaper:</u> 11/25/93

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. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 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.	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 11/22/93
Southern Utah BanCorporation, Cedar City, Utah, to become a bank holding company by acquiring State Bank of Southern Utah, Cedar City, Utah. *	<u>Newspaper:</u> 11/19/93
	<u>Fed. Reg.:</u> 11/24/93
Heritage Financial Corporation, M.H.C., Olympia, Washington, to become a bank holding company by acquiring Heritage Savings Bank, Olympia, Washington. *	<u>Newspaper:</u> 11/25/93
	<u>Fed. Reg.:</u> 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.	<u>Fed. Reg.:</u> 11/24/93
The Sumitomo Bank, Limited, Osaka, Japan, to engage <u>de novo</u> in providing general information and stastical 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.	<u>Fed. Reg.:</u> Not yet published

* Subject to CRA.

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

Week Ending 10/29/93

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

None

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending October 29, 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>
Sun City Bank	100 West Bell Rd. Sun City, AZ 85351 (602) 972-2111	7/26/93	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.

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.