

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1993, No. 45
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending November 6, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS
TESTIMONY AND STATEMENTS

Home Mortgage Disclosure Act data for 1992 --
statement by Governor Lindsey before the Senate
Committee on Banking, Housing, and Urban Affairs,
November 4, 1993.
Published, November 1, 1993.

BANK HOLDING COMPANIES

Bank of Colorado Holding Company, Vail, Colorado --
to acquire the Vail National Bank.
Approved, November 1, 1993.

ENFORCEMENT

American Express Bank International, New York, New
York -- consent order of assessment of a civil
money penalty.
Authorized, November 1, 1993.

State Bank & Trust of Colorado Springs, Colorado
Springs, Colorado -- order of assessment of a civil
money penalty against William H. Kandt, former
president and a former director.
Announced, November 3, 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

Richmond Bank of Hampton Roads, Chesapeake, Virginia -- to establish a branch at 117 Market Street, Suffolk, Virginia.
Approved, November 5, 1993.

Atlanta Barnett Bank of Tampa, Tampa, Florida -- to establish a temporary automated teller machine at the Florida State Fairgrounds, 4800 Highway 301 North.
Approved, November 2, 1993.

Kansas City Boatmen's Bank of Southwest Missouri, Carthage, Missouri -- to establish a branch at 402 South Rangeline, Joplin, Missouri.
Approved, November 1, 1993.

New York Chemical Bank, New York, New York -- to establish branches at 12 Corporate Woods Boulevard, Colonie; 300 Linden Oaks Office Park, Rochester; and 350 Main Street, Buffalo, New York.
Approved, November 2, 1993.

Chicago Chemical Bank and Trust Company, Midland, Michigan; Chemical Bank Bay Area, Bay City; and Chemical Bank Michigan, Clare -- to provide contractual branching with eight branches of Key State Bank, Owosso, Michigan, and one branch of Chemical Bank Montcalm, Stanton, Michigan.
Approved, November 5, 1993.

Kansas City Wahoo State Bank, Wahoo, Nebraska -- to build a drive-up facility at 314 West 5th Street.
Approved, November 1, 1993.

BANK HOLDING COMPANIES

Chicago ABN AMRO Bank N.V., Amsterdam, The Netherlands, ABN AMRO Holding N.V.; Stichting Administratiekantoor ABN AMRO Holding, and Stichting Prioriteit ABN AMRO Holding, and ABN AMRO North America, Inc., Chicago, Illinois -- to acquire Cragin Financial Corp.
Returned, November 4, 1993.

Chicago American Chartered Bancorp II, Inc., Lake Zurich, Illinois -- to acquire American Chartered Bank of Lake Zurich.
Approved, November 1, 1993.

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

BANK HOLDING COMPANIES

St. Louis	Arvest Bank Group, Inc., Bentonville, Arkansas -- to acquire Bank of Bentonville. Approved, November 3, 1993.
Chicago	Bankers' Bank of Wisconsin, Madison, Wisconsin -- to engage de novo in providing investment advice and management consulting services through Bankers Service Corporation. Permitted, November 4, 1993.
Richmond	BB&T Financial Corporation, Wilson, North Carolina -- proposal that Branch Banking and Trust Company merge with Old Stone Bank of North Carolina, a Federal Savings Bank, High Point, North Carolina. Approved, November 1, 1993.
New York	Bergen North Financial, M.H.C., Westwood, New Jersey -- to acquire Westwood Savings Bank. Approved, November 3, 1993.
Philadelphia	BT Financial Corporation, Johnstown, Pennsylvania -- to merge with FirstSouth Bancorp, Inc., Pittsburgh, Pennsylvania, and FirstSouth Savings Association. Approved, November 1, 1993.
Philadelphia	BT Financial Corporation, Johnstown, Pennsylvania -- proposal that FirstSouth Savings Bank merge with Fayette Bank and Trust Company, Uniontown, Pennsylvania. Approved, November 1, 1993.
Director, BS&R	CSB Bancorp, Inc., Millersburg, Ohio -- transfer agent registration. Approved, November 1, 1993.
Atlanta	Deposit Guaranty Corporation, Jackson, Mississippi -- to engage de novo in data processing through Commercial National Corporation, Shreveport, Louisiana. Permitted, October 31, 1993.
Cleveland	Fifth Third Bancorp, Cincinnati, Ohio -- to acquire The TriState Bancorp, Inc. Approved, November 1, 1993.

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

BANK HOLDING COMPANIES

Kansas City	First Community Bankshares, Inc., Fort Morgan, Colorado -- to acquire Republic National Bank, Englewood, Colorado. Approved, November 2, 1993.
Minneapolis	First Manistique Corporation, Manistique, Michigan -- to acquire Bank of Stephenson, Stephenson, Michigan. Approved, November 3, 1993.
Philadelphia	First Star Bancorp, Inc., Bethlehem, Pennsylvania -- to acquire First Star Savings Bank. Approved, November 1, 1993.
Dallas	FSB Bancshares, Inc., Clute, Texas -- to acquire FSB Bancshares of Delaware, Inc., Wilmington, Delaware, and First State Bank. Returned, November 5, 1993.
Dallas	FSB Bancshares of Delaware, Inc., Wilmington, Delaware -- to acquire First State Bank, Clute, Texas. Returned, November 5, 1993.
Philadelphia	Gloucester County Bankshares, Inc., Woodbury, New Jersey -- to acquire The Bank of Gloucester County. Approved, November 5, 1993.
Kansas City	Hall Properties, A Limited Partnership, Perry, Oklahoma -- to acquire Perry Bancshares, Inc. Approved, November 5, 1993.
Chicago	Hallmark Capital Corp., West Allis, Wisconsin -- to acquire West Allis Savings Bank, West Allis, Wisconsin, and to engage in lending activities. Approved, November 3, 1993.
Chicago	Hoosier Hills Financial Corporation Employee Stock Ownership Plan, Osgood, Indiana -- to acquire Hoosier Hills Financial Corporation, and The Ripley County Bank. Returned, November 2, 1993.

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

BANK HOLDING COMPANIES

Kansas City	Interbank, Inc., Sayre, Oklahoma -- to acquire First National Bank of Sayre. Approved, November 2, 1993.
Atlanta	Jam Family Partnership, I, L.P, Elberton, Georgia, and Jam Family Partnership II, L.P. -- to acquire Pinnacle Financial Corporation. Approved, November 4, 1993.
Atlanta	Jones Bancshares, L.P., Waycross, Georgia -- to acquire Blackshear Bancshares, Inc., Blackshear, Georgia, and The Bank of Blackshear. Approved, November 2, 1993.
Minneapolis	L&M Bancshares, Inc., Minneapolis, Minnesota -- to acquire the Plummer State Bank, Plummer, Minnesota. Approved, November 2, 1993.
San Francisco	Limestone Holding Corporation, Preston, Washington -- to acquire State Bank of Concrete, Concrete, Washington. Returned, November 3, 1993.
Chicago	Lone Tree Service Company, Lone Tree, Iowa -- to acquire Packwood Financial, Inc. Packwood, Iowa, and Farmers Savings Bank. Approved, November 5, 1993.
Atlanta	Main Street Banks, Inc., Covington, Georgia -- to acquire certain assets and assume certain liabilities of the Winder, Loganville, and Athens offices of First Federal Savings Bank of Georgia, F.A., Winder, Georgia. Approved, November 5, 1993.
Atlanta	McConnell & Company, Elberton, Georgia, and Eberhardt, Inc. -- to acquire Pinnacle Financial Corporation. Approved, November 4, 1993.

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

BANK HOLDING COMPANIES

St. Louis National City Bancshares, Inc., Evansville, Indiana -
- to acquire Lincolnland Bancorp, Inc., Dale,
Indiana, Ayer-Wagoner-Deal Insurance Agency, Inc.,
Rockport, Indiana, and engage in general insurance
agency activities.
Approved, November 2, 1993.

St. Louis National City Bancshares, Inc., Evansville, Indiana -
- to merge with Lincolnland Bancorp, Inc., Dale,
Indiana.
Approved, November 2, 1993.

Cleveland National City Corporation, Cleveland, Ohio -- to
acquire CTI Logistics, Inc., Rahway, New Jersey.
Returned, November 3, 1993.

Cleveland NationsBank Corporation, Charlotte, North Carolina --
proposal that NationsBank of Georgia, N.A.,
Atlanta, Georgia, acquire the assets and assume the
liabilities of a branch of First Federal Savings
Bank of Georgia, F.A., Winder, Georgia.
Approved, November 5, 1993.

Chicago Peotone Bancorp, Inc., Peotone, Illinois, Southwest
Bancorp, Inc., Worth; Terrapin Bancorp, Inc.,
Elizabeth; Rock River Bancorporation, Inc., Oregon;
Westbanco, Inc., Westville; and Minooka Bancorp,
Inc., Minooka, Illinois -- to acquire Founders
Bancorp, Inc., Scottsdale, Arizona, and Founders
Bank of Arizona.
Approved, November 2, 1993.

Atlanta Pinnacle Financial Corporation, Elberton, Georgia --
to acquire Tri-County Bank of Royston, Royston,
Georgia, by merging Tri-County Bank with Tri-County
Interim Corporation.
Approved, November 4, 1993.

Minneapolis Red River Financial Services, Inc., Halstad,
Minnesota -- to acquire Red River State Bank.
Approved, November 2, 1993.

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

BANK HOLDING COMPANIES

Chicago Republic Bancorp Co., Orland Park, Illinois -- to acquire MAH Bancorp, Inc., Republic Bank of Chicago, Chicago, Illinois, APL Financial, Inc.; and First Cook Community Bank, FSB. Returned, November 2, 1993.

Director, BS&R Royal Bank of Canada, Montreal, Quebec, Canada -- to provide subordinated line of credit to RBC Dominion Securities Corporation, New York, New York. Approved, November 2, 1993.

New York Societe Generale, Paris, France -- to engage in providing investment advice in connection with forward and OTC options transactions in foreign currency, acting as agent in swap transactions, and purchasing and selling as a riskless principal foreign government securities. Returned, November 2, 1993.

Atlanta SouthTrust Corporation, Birmingham, Alabama, and SouthTrust of Georgia, Inc., Atlanta, Georgia -- to acquire certain assets and assume certain liabilities of the Jefferson, Georgia, office of First Federal Savings Bank of Georgia, F.A., Winder, Georgia. Approved, November 5, 1993.

Cleveland Star Bancorp, Inc., Cincinnati, Ohio -- to acquire Star Bank, FSB, Lexington, Kentucky. Withdrawn, November 4, 1993.

BANK MERGERS

Cleveland Fayette Bank and Trust Company, Uniontown, Pennsylvania -- to merge with FirstSouth Savings Bank, Pittsburgh, Pennsylvania. Approved, November 1, 1993.

Cleveland Fifth Third Bank, Cincinnati, Ohio -- to merge with First Financial Savings Association, F.A., and to establish branches. Approved, November 1, 1993.

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

BANK PREMISES

Kansas City	Boatmen's Bank of Southwest Missouri, Carthage, Missouri -- investment in bank premises. Approved, November 1, 1993.
Dallas	Central Bank, Garland, Texas -- investment in bank premises. Approved, November 1, 1993.
New York	Chemical Bank, New York, New York -- investment in bank premises. Approved, November 2, 1993.
Atlanta	City First Bank, Tampa, Florida -- investment in bank premises. Approved, November 1, 1993.
Kansas City	Wahoo State Bank, Wahoo, Nebraska -- investment in bank premises. Approved, November 1, 1993.

CHANGE IN BANK CONTROL

St. Louis	Arvest Bank Group, Inc., Bentonville, Arkansas -- change in bank control. Permitted, November 2, 1993.
Richmond	Carolina First Bankshares, Inc., Lincolnton, North Carolina -- change in bank control. Permitted, November 5, 1993.
St. Louis	Hardeman County Investment Company, Inc., Bolivar, Tennessee -- change in bank control. Permitted, November 1, 1993.
St. Louis	Shawnee Bancorp, Inc., Harrisburg, Illinois -- change in bank control. Permitted, November 1, 1993.
Atlanta	Swainsboro Bankshares, Inc., Swainsboro, Georgia -- change in bank control. Permitted, November 1, 1993.

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

COMPETITIVE FACTORS REPORTS

Minneapolis	Citizens State Bank of Barrett, Barrett, Minnesota, proposed merger with the Frazee, Minnesota, branch of First Integrity Bank, Staples, Minnesota -- report on competitive factors. Submitted, November 5, 1993.
St. Louis	Colonial Bank, Des Peres, Missouri, proposed merger with New Village Bank of St. Louis County, Ellisville, Missouri -- report on competitive factors. Submitted, November 2, 1993.
Cleveland	Exchange Interim Bank, Luckey, Ohio, proposed merger with The Exchange Bank, Luckey, Ohio -- report on competitive factors. Submitted, November 2, 1993.
Cleveland	Fifth Third Bancorp, Cincinnati, Ohio, proposed acquisition of The TriState Bancorp -- report on competitive factors. Submitted, November 3, 1993.
Cleveland	FirstSouth Savings Association, Pittsburgh, Pennsylvania, proposed merger with Fayette Bank and Trust Company -- report on competitive factors. Submitted, November 2, 1993.
Dallas	Hill Bank and Trust Company, Weimar, Texas, proposed merger with Interim Hill Bank, Weimar, Texas -- report on competitive factors. Submitted, November 2, 1993.
Cleveland	Household Bank, FSB, Newport Beach, California, proposed purchase of the Washington Court House, Ohio, branch of Society National Bank, Cleveland, Ohio -- report on competitive factors. Submitted, November 2, 1993.
Boston	Lexington Savings Bank, Lexington, Massachusetts, proposed acquisition of Suburban National Bank of Arlington, Arlington, Massachusetts -- report on competitive factors. Submitted, November 2, 1993.

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

COMPETITIVE FACTORS REPORTS

Dallas Pearland State Bank, Pearland, Texas, proposed merger with Interim Pearland State Bank -- report on competitive factors.
Submitted, November 2, 1993.

Cleveland Peoples Home Savings Bank, Beaver Falls, Pennsylvania, a mutual savings bank, proposed transfer of assets and liabilities to Peoples Home Savings Bank, a stock savings bank in organization -- report on competitive factors.
Submitted, November 2, 1993.

San Francisco Republic Bank California National Association, Beverly Hills, California, proposed merger with Republic International Bank of New York (California) -- report on competitive factors.
Submitted, November 5, 1993.

Kansas City Rooks County State Bank, Woodstock, Kansas, proposed merger with The Stockton National Bank, Stockton, Kansas -- report on competitive factors.
Submitted, November 4, 1993.

Dallas Texas Commerce Bank, National Association, Houston, Texas, proposed merger with Texas Commerce Trust Company, N.A., Dallas, Texas -- report on competitive factors.
Submitted, November 3, 1993.

St. Louis Worthen National Bank of Searcy, Kensett, Arkansas, proposed purchase of the Heber Springs, and Des Ark, Arkansas, branches of Worthen National Bank of Arkansas Little Rock, Arkansas -- report on competitive factors.
Submitted, November 5, 1993.

St. Louis Worthen National Bank of Searcy, Kensett, Arkansas, proposed purchase of the Searcy branch of Worthen National Bank of Arkansas, Little Rock, Arkansas -- report on competitive factors.
Submitted, November 4, 1993.

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

EXTENSIONS OF TIME

Director, BS&R Baltimore Bancorp, Baltimore, Maryland -- extension
to dispose of certain property.
Granted, November 1, 1993.

San Francisco CCB, Inc., Santa Ana, California -- extension to
divest certain property.
Granted, November 5, 1993.

Director, BS&R Chase Bank of Maryland, Baltimore, Maryland --
extension to dispose of certain property.
Granted, November 1, 1993.

Atlanta Fort Bancorp, Inc., Fort Deposit, Alabama -- to
acquire First Lowndes Bank.
Granted, November 5, 1993.

MEMBERSHIP

Chicago Bank One, Peoria, Peoria, Illinois -- to become a
member of the Federal Reserve System.
Approved, November 4, 1993.

RESERVE BANK SERVICES

GC Cash Item Collection -- amendment to operating
circular to add appendix of uniform terms governing
presentment point and payor bank services.
Approved, November 4, 1993.

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

BANK PREMISES

Chicago	1st Source Bank, South Bend, Indiana -- investment in bank premises. Returned, October 28, 1993.
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BANKS, STATE MEMBER

Chicago	Citizens Commercial & Savings Bank, Flint, Michigan - - payment of a dividend. Approved, October 29, 1993.
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FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
State Street Bank International, New York, New York - notification filed pursuant to section 211.4(c) of Regulation K to establish an Edge corporation branch in Los Angeles, California	<u>Newspaper</u> 11-28-93

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

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

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

NONE

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

<u>Application</u>
NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution Examination Date Rating*

NONE

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

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Chemical Bank, New York, New York to establish a branch at Armored Motor Services of America, 65 Vantage Point Drive, Town of Ogden, New York.1/

11/29/93

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 ("PIBI"), and BanPonce Financial Corp., Mount Laurel, New Jersey ("BFC"), 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, and for PIBI and BFC to retain Spring Financial Services, Inc., and its subsidiaries and thereby engage, in making, acquiring, and servicing loans and other extensions of credit and acting as principal, agent or broker for credit-related insurance.1/

12/6/93 2/

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.

12/3/93

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 November 8, 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 PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

Meridian Bank, Reading, Pennsylvania, requests approval to establish 2 branch offices as follows: (i) a remote drive-up branch facility to be located at 1685 Four Mile Drive, Williamsport, Pennsylvania and (ii) an in-store branch facility to be located at the Scot's Low Cost Store, 801 Loyalsock Avenue, Montoursville, Pennsylvania, pursuant to Section 9 of the Federal Reserve Act. Expedited branch procedures.

C.P. Expires: 12/6/93

Meridian Bank, Reading, Pennsylvania, requests approval to establish two remote service facilities (RSF) branches to be located at (i) The Pennsylvania College of Technology, Alvin C. Bush Campus Center, Park Street, Williamsport, Pennsylvania and (i) The Bald Eagle Factory Outlet, One Outlet Lane, McElhatten, Pennsylvania, pursuant to Section 9 of the Federal Reserve Act. Expedited branch procedures.

C.P. Expires: 12/6/93

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: 11/26/93

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: 11/26/93

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

Meridian Bank, Reading, Pennsylvania, requests approval to invest an additional \$134,908 in bank premises in connection with the establishment of the above referenced branch facilities, pursuant to Section 24(A) of the Federal Reserve Act.

Meridian Bank, Reading, Pennsylvania, requests approval to invest an additional \$7,500 in bank premises in connection with the establishment of the remote service facility branch located at The Pennsylvania College of Technology, Alvin C. Bush Campus Center, Park Street, Williamsport, Pennsylvania, pursuant to Section 24(A) of the Federal Reserve Act.

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 November 5, 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

Commonwealth State Bank
Friends Lane and Route #332
Newtown, PA 18940

7/13/93

Satisfactory

Federal Reserve Bank of Cleveland

**Applications Bulletin
For Week Ending November 6, 1993**

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

Received prior notice from Integra Bank/Pittsburgh, Pittsburgh, Pennsylvania, on November 5, 1993, of its intent to establish a branch at Shop N' Save, Pullman Plaza, 100 Pullman Square, 6th Avenue and Hansen Street, Butler, Pennsylvania. * November 22, 1993

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

Received Notice of Change in Bank Control from George L. Mylander, Sandusky, Ohio, on November 4, 1993, of his intent to acquire up to 10.40 percent of the outstanding shares of First Citizens Banc Corp., Sandusky, Ohio. Not Yet Known #

**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, 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 #

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- * - Subject to CRA
 - N - Newspaper Comment Period
 - F - Federal Register Comment Period
 - # - Expected to end approximately 30 days from date of application's receipt.
 - ## - Expected to end approximately 15 days from date of application's receipt.

**Applications Bulletin
For Week Ending November 6, 1993**

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

Received Section 4(c)(8) application from National City Corporation, Cleveland, Ohio, on November 4, 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. Not Yet Known ##

Received Section 4(c)(8) application from Pikeville National Corporation, Pikeville, Kentucky, on October 26, 1993, to acquire Trust Company of Kentucky, Ashland, Kentucky. November 23, 1993

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

NONE

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(November 5, 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 Richmond

Section I - Applications Subject to Newspaper
Notice Only

Application

Comment Period Ending Date

First Commonwealth Bank, Wise, Virginia,
to establish a branch at 1026 Park
Avenue, Norton, Virginia.*

11-28-93

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.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending November 5, 1993

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Examination
 Date

Rating

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 5, 1993

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
SunTrust Banks, Inc. Atlanta, Georgia	11-15-93*
Sun Banks, Inc. Orlando, Florida	
& Sun Bank/Tallahassee, N.A. Tallahassee, Florida	
Along with Sun Banks, Inc., Orlando, Florida, and Sun Bank/Tallahassee, N.A., Tallahassee, Florida, to acquire the assets and assume the liabilities of Regional Investment Corporation, Tallahassee, Florida, and thereby acquire its wholly-owned subsidiary, Andrew Jackson Savings Bank, Tallahassee, Florida, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991. Sun Bank/Tallahassee, N.A., will be the surviving bank.	

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Regional Investment Corporation Tallahassee, Florida	11-19-93*
1-BHC formation, Sun Bank/Tallahassee, N.A., Tallahassee, Florida.	Federal Register
Century South Banks, Inc. Dahlonega, Georgia	11-21-93*
To acquire The Martin Bank, Martin, Tennessee, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 5, 1993

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Summit Bank Corporation Atlanta, Georgia 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.	11-18-93
SunTrust Banks, Inc. Atlanta, Georgia & Sun Banks, Inc. Orlando, Florida Along with its wholly-owned subsidiary, Sun Banks, Inc., Orlando, Florida, to acquire Regional Investment Corporation, Tallahassee, Florida, and its wholly-owned subsidiary, Andrew Jackson Savings Bank, Tallahassee, Florida, pursuant to Section 4(c)(8) of the Bank Holding Company Act.	11-19-93

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

Application

Bank of Alabama
Fultondale, Alabama
Request for increase in bank premises.

Hibernia Corporation
New Orleans, Louisiana
Commitment waiver request.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 5, 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>
Metro Bank 6637 Roswell Road, N.E. Atlanta, Georgia 30327 (404) 255-8550	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>
Oakar	Princeton National Bancorp, Inc. Princeton, Illinois Heart of Illinois Bank, F.S.B. Spring Valley, Illinois*	N - 11-14-93
EFT	Comerica Bank Detroit, Michigan University of Michigan Business School 701 Tappan Ann Arbor, Michigan*	N - 11-5-93
Oakar	Republic Bancorp Co. Orland Park, Illinois First cook Community Bank, FSB Chicago, Illinois*	N - 11-20-93

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>
CoC-HC	Community Investment Bancorporation, Inc. Lebanon, Wisconsin Donald E. Kuehl	FR - 10-14-93 N - 11-15-93
Y-2	Trivoli Bancorp, Inc. Trivoli, Illinois Hanna City State Bank Hanna City, Illinois*	FR - 10-15-93 N - 11-2-93
Y-2	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-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 - 11-22-93 N - **
CoC-HC	Wabeno Bancorporation, Inc. Venice, Florida Connie Ryan Trust	FR - 11-22-93 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 - 11-20-93

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Associated Banc-Corp Green Bay, Wisconsin M. S. Investment Company Milwaukee, Wisconsin Mitchell Bank Holding Corporation Milwaukee, Wisconsin Mitchell Bank Milwaukee, Wisconsin*	FR - 11-26-93 N - **
Y-2	Gore-Bronson Bancorp, Inc. Prospect Height, Illinois Water Tower Bancorp, Inc. Chicago, Illinois Water Tower Bank Chicago, Illinois*	FR - 11-26-93 N - **
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 - **
Y-1	Hasten Bancshares Indianapolis, Indiana Hasten Bancorp Indianapolis, Indiana First National Bank Kokomo, Indiana Sullivan-Peoples State Bank Farmersburg, Indiana First Bank & Trust Co. of Clay County Brazil, Indiana Hasten Financial Services, Inc. Indianapolis, Indiana*	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	LeRoy C. Darby, Inc. Employee Stock Ownership Plan Monona, Iowa LeRoy C. Darby, Inc. Monona, Iowa Union State Bank Monona, Iowa Peoples State Bank Elkader, Iowa*	FR - 11-17-93 N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c) (8)	Fairbank Bancshares, Inc. Fairbank, Iowa Making and servicing of loans	FR - 11-2-93
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
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

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	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
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
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 - **

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	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
4 (c) (8)	Prairieland Bancorp, Inc. Bushnell, Illinois Alfred E. Hempen Accounting Hamilton, Illinois	FR - 11-23-93
4 (c) (8)	Edgemark Financial Corporation Chicago, Illinois Edgemark Financial Services, Inc. Countryside, Illinois	FR - **
Y-4	Northern Trust Corporation Chicago, Illinois Northern Futures Corporation Chicago, Illinois -- executing and clearing of certain nonfinancial commodity futures and options of the Index and Option Division of the Chicago Mercantile Exchange and the Chicago BOT and New York Mercantile Exchange	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 November 5, 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
-State Bank of Blue Mound P.O. Box 200 Blue Mound, Illinois 61512 (217) 692-2157	8/02/93	S
-Rushville State Bank Liberty and Lafayette, Box 186 Rushville, Illinois 62681 217-322-3323	9/17/93	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING NOVEMBER 5, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 5(d)(3) application by M&P Community Bancshares, Inc., Newport, Arkansas, to acquire the McCrory branch of Central Bank & Trust of Little Rock, Little Rock, Arkansas.	12-3-93

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(3) application by Union Planters Corporation, Memphis, Tennessee, to acquire First National Bancorp, of Shelbyville, Inc., Shelbyville, Tennessee.	Newspaper: 12-5-93
* Section 3(a)(3) application by Carlisle Bancshares, Inc., Little Rock, Arkansas, to acquire Hazen First State Bank, Hazen, Arkansas.	Newspaper: 12-15-93

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

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 November 5, 1993

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Robert Cameron Trust and Louise Cameron Trust, as well as Lee Register) 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.	11-15-93 (Federal
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 *	11-26-93 (Federal Register)
Dennis Hartman To acquire control of 69.0% of the voting shares of Hartman Bancshares, Inc., Okabena, MN	Not yet available
Adams Bancshares, Inc., Employee Stock Ownership Trust To acquire control of 24.99% of the voting shares of Adams Banc- shares, Inc., Adams, MN	Not yet available
Norwest Corporation Mpls, MN To acquire 100% of the voting shares of Bank of Montana System, Great Falls, MT*	Not yet available

*Subject to CRA

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Norwest Corporation Mpls, MN To engage in data processing activities through the acqui- sition of BMS Computer Cor- poration, Great Falls, MT	Not yet available
Norwest Corporation Mpls, MN To engage in insurance agency activities through the acqui- sition of Montana Agencies, Great Falls, MT	Not yet available

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

Application

Kirkwood Bancorporation Co.
Bismarck, ND
To redeem 25% of its voting
shares.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending November 5, 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
The State Bank of Ewen Cedar Street P. O. Box 290 Ewen, MI 49925 (906) 988-2401	July 27, 1993	Satisfactory
Citizens Bank 113 N. Commercial P. O. Box 298 Clark, SD 57225-0298 (605) 532-3626	August 2, 1993	Satisfactory

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

Greater Metro Bank Holding Company,
Aurora, Colorado, for prior approval
to acquire 100 percent of the voting
shares of Montbello Bankcorp, Inc.,
Denver, Colorado.*

November 19, 1993

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.

November 22, 1993

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.

November 22, 1993

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.*

November 26, 1993

City National Bancshares, Inc.,
Guymon, Oklahoma, for prior approval
to become a bank holding company
through the acquisition of 100
percent of the voting shares of City
National Bank, Guymon, Oklahoma.*

Not Available

T. Brent Ballinger, Pawhuska,
Oklahoma, for prior approval to
increase his ownership interests in
N.B.C. Bancshares in Pawhuska, Inc.,
Pawhuska, Oklahoma, from 23.50
percent to 25.09 percent.

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.	November 19, 1993
Gold Bancshares, Inc., Marysville, Kansas, for prior approval to acquire 100 percent of the voting shares of Provident Bancshares, Inc., and Provident Savings Bank, FSB, both of St. Joseph, Missouri.	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.

Federal Reserve Bank of Kansas City

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 NOVEMBER 1, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 9 application received from United Bank & Trust, Abilene, TX, to establish a branch at 125 N. Main, Trent, TX	93/12/04
*Section 9 application received from First Bank of Texas, Tomball, TX, to become a member of the Federal Reserve System	N/A

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
Change in Control Notice by Robert Emery Skov, El Paso, TX, to acquire an interest in First Fabens Bancorporation, Inc., Fabens, TX (Previously reported during the week of 9-13-93)	93/11/10
Change in Control Notice by William Donald Skov, Fabens, TX, to acquire an interest in First Fabens Bancorporation, Inc., Fabens, TX (Previously reported during the week of 9-13-93)	93/11/10

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

APPLICATION
None.

* SUBJECT TO CRA.
** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.
N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF NOVEMBER 1, 1993

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
None.		

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 11/05/93

Section I - Applications Subject to Newspaper Notice Only

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

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

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. Req.:</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. Req.:</u>	11/22/93
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. Req.:</u>	Not available

Section III - Applications Subject to Federal Register Notice Only

The Sumitomo Bank, Limited, Osaka, Japan, to engage <u>de novo</u> 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.	<u>Fed. Req.:</u>	Not yet published
The Sumitomo Bank, Limited, Osaka, Japan, to engage <u>de novo</u> in underwriting and dealing, to a limited extent, in for specified debt securities through Sumitomo Bank Securities, Inc., New York, New York.	<u>Fed. Req.:</u>	To be published by Board staff

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 11/05/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending November 5, 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>
Harris Trust Bank	6263 N. Scottsdale Rd. Scottsdale, AZ 85250 (602) 951-4900	09/14/93	Outstanding
Northrim Bank	3111 C Street Anchorage, Alaska 99524-1489 (907) 562-0062	08/02/93	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.