



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

WASHINGTON, D. C. 20551

CORRECTION:

For the week ending November 20, 1993, H.2 No. 48, the **Actions of the Board**, was attached to H.2 No. 47, **Reports Received**. Attached is the correct copy of the H.2 for the week ending November 27, 1993. Also attached is the correct copy of the **Actions of the Board** for the week ending November 20, 1993.

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1993, No. 48
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending November 27, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Chemical Banking Corporation, New York, New York --
to engage in underwriting and dealing in, to a
limited extent, all types of bank-ineligible equity
securities through Chemical Securities Inc.

Approved, November 24, 1993.

Chemical Banking Corporation, New York, New York --
request for subsidiary banks and broker dealer
subsidiaries of those banks to act as a riskless
principal or broker for customers in buying and
selling bank-eligible securities that Chemical's
section 20 subsidiary deals in or underwrites.

Approved, November 24, 1993.

First Alabama Bancshares, Inc., Birmingham, Alabama -
- to acquire Secor Bank, F.S.B.

Approved, November 22, 1993.

BANK MERGERS

First Alabama Bank, Birmingham, Alabama -- to acquire
certain assets and assume certain liabilities of
Secor Bank, F.S.B.

Approved, November 22, 1993.

BOARD OPERATIONS

Budget for 1994.

Approved, November 24, 1993.

Office of Inspector General -- budget for 1994.

Approved, November 24, 1993.

ENFORCEMENT

Farmers and Merchants Bank of Long Beach, Long Beach,
California -- written agreement dated November 10,
1993, with the Federal Reserve Bank of San
Francisco.

Announced, November 22, 1993.

First Tampa Bancorporation of Florida, Inc., Tampa,
Florida -- written agreement dated November 8,
1993, with the Federal Reserve Bank of Atlanta.

Announced, November 22, 1993.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulation DD, Truth in Savings -- proposed changes concerning calculation of the annual percentage yields for certain deposits (Docket R-0812).
Published, November 23, 1993.

RESERVE BANK SERVICES

Fedwire -- modifications to expand the funds transfer format (Docket R-0817).
Proposed, November 24, 1993.

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

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

BANK BRANCHES, DOMESTIC

New York Chemical Bank, New York, New York -- to establish a branch at 12 Corporate Woods Boulevard, Colonie, New York, 300 Linden Oaks Office Park, Rochester; and 350 Main Street, Buffalo, New York.
Approved, November 22, 1993.

BANK HOLDING COMPANIES

Dallas Baird Bancshares, Inc., Baird, Texas -- to acquire Parker County Bancshares, Inc., Weatherford, Texas, First Parker Bancshares, Inc., Carson City, Nevada, Weatherford Bancshares, Inc., Weatherford, Texas, First Weatherford Bancshares, Inc., Carson City, Nevada, and First National Bank of Weatherford, Weatherford, Texas.
Approved, November 22, 1993.

Kansas City Barrett Holding Company, Watonga, Oklahoma -- to acquire Watonga Bancshares, Inc.
Approved, November 23, 1993.

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

BANK HOLDING COMPANIES

Minneapolis	BNCCORP, Inc., Bismarck, North Dakota -- to acquire Farmers & Merchants Bancshares, Inc., Beach, North Dakota. Approved, November 23, 1993.
Dallas	Caldwell Bancshares, Inc., Caldwell, Texas -- to acquire Caldwell Bancshares of Delaware, Inc., Wilmington, Delaware, and Caldwell National Bank, Caldwell, Texas. Approved, November 22, 1993.
Dallas	Caldwell Bancshares of Delaware, Inc., Wilmington, Delaware -- to acquire Caldwell National Bank, Caldwell, Texas. Approved, November 22, 1993.
Dallas	First Baird Bancshares of Delaware, Inc., Dover, Delaware -- to acquire First Parker Bancshares, Inc., Carson City, Nevada, First Weatherford Bancshares, Inc.; Parker County Bancshares, Inc., Weatherford, Texas, Weatherford Bancshares, Inc., and First National Bank of Weatherford. Approved, November 22, 1993.
Kansas City	First National Bank of Hoxie Employee Stock Ownership Plan, Hoxie, Kansas -- to acquire First Bancshares of Hoxie, Inc. Approved, November 22, 1993.
St. Louis	First National Security Company, DeQueen, Arkansas -- to acquire First National Bancshares of Hempstead County, Inc., Hope, Arkansas. Approved, November 26, 1993.
Chicago	Gore-Bronson Agency, Inc., Prospect-Heights, Illinois -- to acquire Water Tower Bancorp, Inc., Chicago, Illinois, and Water Tower Bank. Returned, November 23, 1993.

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

BANK HOLDING COMPANIES

Chicago	Keeco, Inc., Chicago, Illinois; Northland Insurance Agency; and Northern Illinois Financial Corporation, Wauconda, Illinois -- to acquire the assets and liabilities of American Suburban Mortgage Corporation, Waukegan, Illinois. Approved, November 23, 1993.
Secretary	Keystone Financial, Inc., Harrisburg, Pennsylvania -- to engage de novo in full-service securities brokerage activities through Keystone Brokerage, Inc., Williamsport, Pennsylvania. Permitted, November 24, 1993.
San Francisco	Latah Bancorporation, Inc., Latah, Washington -- to acquire Bank of Latah. Approved, November 22, 1993.
Atlanta	Magnolia State Corporation, Bay Springs, Mississippi -- to engage in credit related and property insurance activities through Jones County Finance Company, Laurel, Mississippi. Approved, November 24, 1993.
Chicago	Mahaska Investment Company, Oskaloosa, Iowa -- to acquire Taintor Savings Bank, New Sharon, Iowa. Returned, November 24, 1993.
Secretary	National Commerce Bancorporation, Memphis, Tennessee -- to engage de novo in consumer lending and credit related insurance activities through Commerce Finance Company, Germantown, Tennessee. Permitted, November 26, 1993.
Secretary	NBC Capital Corporation, Starkville, Mississippi -- to acquire Charter Holding Company, Inc., Tuscaloosa, Alabama, and First State Bank of Tuscaloosa. Approved, November 26, 1993.
Kansas City	OMNIBANCORP, Denver, Colorado -- to acquire Denver West Bank and Trust, Golden, Colorado. Approved, November 22, 1993.

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

BANK HOLDING COMPANIES

Chicago Peoples Financial Corp. of Illinois, Inc., Kewanee, Illinois -- to acquire Bradford Bancorp, Inc., Bradford, Illinois, and Bradford Banking Company. Approved, November 24, 1993.

Atlanta Premier Bancorp, Inc., Baton Rouge, Louisiana -- to merge with Alerion Corporation, New Orleans, Louisiana, and acquire the Alerion Bank. Approved, November 22, 1993.

Chicago State Bank of Freeport, Freeport, Illinois -- to engage in residential mortgage lending activities through NWIB Mortgage Source, Inc., Rockford, Illinois. Returned, November 23, 1993.

Chicago Whitewater Bancorp, Inc., Whitewater, Wisconsin -- to engage in lending activities, equity investments, and limited and general partnership investments that are involved in community development. Permitted, November 26, 1993.

BANK MERGERS

Kansas City OMNIBANK Arvada, Arvada, Colorado -- to merge with Denver West Bank, Golden, Colorado, and to establish a branch. Approved, November 22, 1993.

BANK PREMISES

New York Chemical Bank, New York, New York -- investment in bank premises. Approved, November 22, 1993.

Chicago Old Kent Bank - Southwest, Kalamazoo, Michigan -- investment in bank premises. Approved, November 22, 1993.

Kansas City OMNIBANK Arvada, Arvada, Colorado -- investment in bank premises. Approved, November 22, 1993.

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

CAPITAL STOCK

Chicago Fairbank Bancshares, Inc., Fairbank, Iowa --
redemption of shares.
Returned, November 23, 1993.

Kansas City Phillips Holdings, Inc., Stuttgart, Kansas --
redemption of shares.
Approved, November 22, 1993.

CHANGE IN BANK CONTROL

Philadelphia Continental Bancorporation, Laurel Springs, New
Jersey -- change in bank control.
Permitted, November 24, 1993.

Dallas First Fabens Bancorporation, Inc., Fabens, Texas --
change in bank control.
Permitted, November 24, 1993.

Dallas Greater Southwest Bancshares, Inc., Irving, Texas --
change in bank control.
Permitted, November 24, 1993.

Richmond Heritage Bank, McLean, Virginia -- change in bank
control.
Permitted, November 24, 1993.

Kansas City Phillips Holdings, Inc., Stuttgart, Kansas -- change
in bank control.
Permitted, November 22, 1993.

COMPETITIVE FACTORS REPORTS

St. Louis Boatmen's Credit Card Bank, Albuquerque, New Mexico,
proposed merger with Boatmen's Bank of Delaware,
New Castle, Delaware -- report on competitive
factors.
Submitted, November 23, 1993.

Boston Cambridgeport Savings Bank, Cambridge, Massachusetts,
proposed corporate reorganization -- report on
competitive factors.
Submitted, November 23, 1993.

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

COMPETITIVE FACTORS REPORTS

Richmond	Farmers & Merchants Bank of South Carolina, Holly Hill, South Carolina, proposed acquisition of the Saint Stephen, South Carolina, branch of The South Carolina National Bank, Columbia, South Carolina -- report on competitive factors. Submitted, November 24, 1993.
Kansas City	First National Bank, Abilene, Kansas, proposed merger with Citizens Bank and Trust Company -- report on competitive factors. Submitted, November 24, 1993.
Chicago	First National Bank of Missouri Valley, Missouri Valley, Iowa, proposed merger with Mondamin Savings Bank, Mondamin, Iowa -- report on competitive factors. Submitted, November 22, 1993.
Dallas	First State Bank Brazoria, Brazoria, Texas, proposed acquisition of two branches, 6710 Highway 36, Jones Creek, and 301 South Brooks, Brazoria, of First State Bank of Moulton, Moulton, Texas -- report on competitive factors. Submitted, November 22, 1993.
Atlanta	First Union National Bank of Florida, Jacksonville, Florida, proposed merger with Enterprise National Bank, Winter Park, Florida -- report on competitive factors. Submitted, November 26, 1993.
Chicago	Firststar Bank Wisconsin Rapids, National Association, Wisconsin Rapids, Wisconsin, proposed purchase of the two branches of Firststar Bank Wausau, National Association, Wausau, Wisconsin -- report on competitive factors. Submitted, November 23, 1993.

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

COMPETITIVE FACTORS REPORTS

- Kansas City Gold Bancshares, Inc., Prairie Village, Kansas --
proposed acquisition of the assets and assumption
of the liabilities of Provident Bancshares, Inc.,
St. Joseph, Missouri -- report on competitive
factors.
Submitted, November 24, 1993.
- Kansas City Norwest Bank Denver, N.A., Denver, Colorado, proposed
merger with Norwest Bank Arapahoe, N.A., Englewood;
Norwest Bank Arvada, N.A., Arvada; Norwest Bank
Aurora, N.A., Aurora; Norwest Bank Aurora-City
Center, N.A., Norwest Bank Aurora-South, N.A.;
Norwest Bank Bear Valley, N.A., Denver; Norwest
Bank Broomfield, N.A., Broomfield; Norwest Bank
Buckingham Square, N.A., Aurora; Norwest Bank,
Cherry Creek, N.A.,; Norwest Bank Highlands Ranch,
N.A., Highlands Ranch; Norwest Bank, Lakewood,
N.A., Lakewood; Norwest Bank Littleton, N.A.,
Littleton; Norwest Bank Monaco, N.A., Denver;
Norwest Bank Northglenn, N.A., Northglenn; Norwest
Bank Southglenn, N.A., Littleton, Colorado, and
Norwest Bank Southwest Plaza, N.A. -- report on
competitive factors.
Submitted, November 23, 1993.
- Chicago Peoples National Bank of Kewanee, Illinois, proposed
merger with Bradford Banking Company, Bradford,
Illinois -- report on competitive factors.
Submitted, November 24, 1993.
- Atlanta Pointe Financial Corporation, Boca Raton, Florida,
proposed acquisition of Pointe Federal Savings Bank
-- report on competitive factors.
Submitted, November 23, 1993.
- Kansas City Vectra Bank, Denver, Colorado, proposed merger with
International Banking Corporation -- report on
competitive factors.
Submitted, November 24, 1993.
- Kansas City Vectra Bank of Boulder, Boulder, Colorado, proposed
merger with NBR Financial, Inc., Denver, Colorado -
- report on competitive factors.
Submitted, November 24, 1993.

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

COMPETITIVE FACTORS REPORTS

Kansas City Western Bank, Bridgeport, Nebraska, proposed merger
with Western Bank, Alliance, Nebraska -- report on
competitive factors.
Submitted, November 24, 1993.

EXTENSIONS OF TIME

New York Keycorp, Albany, New York -- extension to January 28,
1994, to acquire Capital Trust Company.
Granted, November 23, 1993.

Atlanta Peoples Bank and Trust Company, Selma, Alabama --
extension to February 27, 1994, to merge with The
Citizens Bank of Prattville, Prattville, Alabama.
Granted, November 23, 1993.

INTERNATIONAL OPERATIONS

Director, BS&R PNC Bank International, Pittsburgh, Pennsylvania --
to decrease capital stock.
Approved, November 23, 1993.

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NOVEMBER 22, 1993 TO NOVEMBER 26, 1993
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ADDITIONS AND CORRECTIONS

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

BANK HOLDING COMPANIES

Chicago

Edgemark Financial Corporation, Chicago, Illinois --
to engage de novo in securities and investment
advisory services through Edgemark Financial
Services, Inc., Countryside, Illinois.
Returned, November 10, 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

UNITEDCORP, Bangor, Maine
- 4(c)(8) application
to engage in trust activities
on a joint venture basis through
the acquisition of 51% of the
voting stock of Trust Company
of Maine, Inc., Bangor, Maine

Federal Register
Not Yet Established

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>
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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

None.

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 engage in making, acquiring, and servicing loans and other extension of credit and acting as principal, agent or broker for credit-related insurance.^{1/}

12/17/93 2/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

The Bank of New York, Comapny Inc., New York, New York, to engage de novo in the making of equity and debt investments in corporations or projects designed primarily to promote community welfare such as economic rehabilitation and development of low-wage areas by providing housing, services or jobs for residents, and simultaneously, to make an investment in New York Equity Fund 1993 Limited Partnership.

12/10/93

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 27, 1993

NAME OF BANK

RATING

EXAMINATION DATE

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

NONE.

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

United Bancshares, Inc., Philadelphia, PA, to form a bank holding company by acquiring 100% of United Bank of Philadelphia, Philadelphia, PA, pursuant to Section 3(a)(1) of the Bank Holding Company Act.

Newspaper comment period ends: 12/8/93
Fed. Reg. Comment Period Expires: 12/10/93

National Penn Bancshares, Boyertown, PA, to acquire up to 21.4% of the voting shares of First State Bank, Wilmington, DE, pursuant to Section 3(a)(3) of the Bank Holding Company Act.

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

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

NONE.

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

NONE.

1/ Subject to provisions of Community Reinvestment Act.
* N/A - not yet available.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending November 26, 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 has to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs.

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

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
Woodlands Bank 2450 East Third Street Williamsport, PA 17701	8/16/93	"Satisfactory"

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending November 19, 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 - Colonial 700 East Main Street Richmond, Virginia 23219	8-18-93	Satisfactory
First Virginia Bank - South Hill 111 East Danville Street South Hill, Virginia 23970	8-30-93	Satisfactory
First Virginia Bank - Highlands 450 West Main Covington, Virginia 24426	9-1-93	Satisfactory

Applications Bulletin
For Week Ending November 27, 1993

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

Received Section 4(c)(8) application from Not Yet Known #
National City Corporation, Cleveland, Ohio,
on November 10, 1993, for prior approval to
engage in investment and financial advice,
underwriting and dealing in government
obligations and money market instruments,
investment in securities limited to 5 percent or less
of o/s voting shares of any company, and private
placements as agent through a subsidiary known as
National City Investments 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.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 26, 1993

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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Summerville/Trion Bancshares, Inc. Summerville, Georgia To acquire up to 7 percent of Adairsville Bancshares, Inc., Adairsville, Georgia, and thereby indirectly acquire its bank subsidiaries, Bank of Adairsville, Adairsville, Georgia, and the Peoples Bank of Crawfordville, Crawfordville, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	12-13-93* Federal Register
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Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
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SunTrust Banks, Inc. Atlanta, Georgia To engage de novo , in providing financial advice, arranging commercial real estate equity financing and providing securities brokerage pursuant to Section 225.25(b)(4)(iii)(iv)(v)(vi), 225.25(b)(14) and 225.25(b)(15)(ii) of Regulation Y, through its subsidiary, SunTrust Securities, Inc., Atlanta, Georgia.	12-13-93
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

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

Application

Comment Period Ending Date

None.

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

Application

Comment Period Ending Date

None.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

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

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 26, 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>
Smyrna Bank & Trust Company Post Office Box 813000 Smyrna, Georgia 30081 (404) 434-8185	Satisfactory	07-26-93

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 26, 1993

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First United Bank Boca Raton, Florida To merge with New River Bank, Oakland, Park, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	11-19-93*

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.	11-22-93* Federal Register
Central National Bank Corporation Winter Park, Florida To acquire up to 15 percent of First Mercantile National Bank, Longwood, Florida, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*
First National Bancorp Gainesville, Georgia To merge with Metro Bancorp, Inc., Douglasville, Georgia, and thereby directly acquire The Commercial Bank, Douglasville, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only
(continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
EFT	The Northern Trust Company Chicago, Illinois 2 @ Brookfield Zoo Brookfield, Illinois*	N - 11-28-93
EFT	American Trust & Savings Bank Dubuque, Iowa Wal-Mart, 4200 Dodge Street Dubuque, Iowa*	N - 12-8-93
Branch	First of America Bank - West Michigan Grand Rapids, Michigan 4646 28th Street, Southeast Kentwood, Michigan*	N - 11-28-93
Branch	First of America Bank - West Michigan Grand Rapids, Michigan 5455 Clyde Park, Southwest Wyoming, Michigan*	N - 11-28-93
Oakar	Republic Bancorp Co. Orland Park, Illinois First Cook Community Bank, FSB Chicago, Illinois*	N - 11-20-93

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 26, 1993

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

Application

None.

Federal Reserve Bank of Cleveland

**Applications Bulletin
For Week Ending November 27, 1993**

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

Received prior notice from Integra Bank/South, * December 2, 1993
Uniontown, Pennsylvania, on November 16, 1993,
of its intent to establish a branch facility at
Eastgate Shopping Center, 1102 East Pittsburgh
Street, Greensburg, Pennsylvania.

Received prior notice from Fifth Third Bank, * December 11, 1993
Cincinnati, Ohio, on November 22, 1993, of its
intent to establish a branch facility at 6480
Wilmington Pike, Sugarcreek Township,
Centerville, Ohio.

Received prior notice from The Ohio Bank, * Not Yet Known #
Findlay, Ohio, on November 22, 1993, of its
intent to establish a branch facility at 98
North Main Street, Chagrin Falls, Ohio.

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

None

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

Received Section 4(c)(8) application from 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.

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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.

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>
EFT	The Northern Trust Company Chicago, Illinois Northwestern University Norris Center 1999 S. Campus Drive Evanston, Illinois*	N - 11-28-93
EFT	The Northern Trust Company Chicago, Illinois Northwestern University Wiebold Hall 339 East Chicago Chicago, Illinois*	N - 11-28-93
EFT	The Northern Trust Company Chicago, Illinois Northwestern University Sports and Aquatic Center 2379 N. Campus Drive Evanston, Illinois*	N - 11-28-93
EFT	The Northern Trust Company Chicago, Illinois Walgreens Store 11040 S. Michigan Avenue Chicago, Illinois*	N - 11-28-93
EFT	The Northern Trust Company Chicago, Illinois Walgreens Store 1360 N. Pulaski Chicago, Illinois*	N - 11-28-93
EFT	The Northern Trust Company Chicago, Illinois Walgreens Store 5036 S. Cottage Grove Chicago, Illinois*	N - 11-28-93
EFT	The Northern Trust Company Chicago, Illinois 181 Madison Chicago, Illinois*	N - 11-28-93

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(November 26, 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 November 26, 1993. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

The Commercial and Savings Bank
2 West Jackson Street
Millersburg, Ohio 44654
(216) 674-9015
Rating: Outstanding
Exam Date: September 13, 1993

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	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 - 11-27-93
Y-1	East Side Financial, Inc. Chicago, Illinois East Side Savings Bank Chicago, Illinois*	FR - 11-19-93 N - 12-17-93
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 - 11-21-93
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 - 12-3-93
Y-2	Comerica California Incorporated San Jose, California Pacific Western Bancshares, Inc. San Jose, California Pacific Western Bank San Jose, California*	FR - 11-29-93 N - 11-29-93
Y-2	Comerica Incorporated Detroit, Michigan Pacific Western Bancshares, Inc.-- (100%) San Jose, California Pacific Western Bank San Jose, California*	FR - 11-29-93 N - 11-29-93
Y-2	Comerica Incorporated Detroit, Michigan Pacific Western Bancshares, Inc.-- (19.9%) San Jose, California Pacific Western Bank San Jose, California*	FR - ** N - 11-29-93
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 - 12-2-93 N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	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 - 12-2-93 N - 11-17-93
Y-1	Bancorp. of Mew Glarus, Inc. New Glarus, Wisconsin The Bank of New Glarus New Glarus, Wisconsin*	FR - 12-13-93 N - 11-8-93
Y-2	Lincolnland Bancshares, Inc. Casey, Illinois Westfield State Bank Westfield, Illinois*	FR - 12-16-93 N - 12-4-93
Y-1	Rudolph Bancshares, Inc. Rudolph, Wisconsin Farmers and Merchants Bank Rudolph, Wisconsin*	FR - ** N - **
Y-2	F & M Bancorporation, Inc. Kaukauna, Wisconsin Pulaski Bancshares, Inc. Pulaski, Wisconsin Pulaski State Bank Pulaski, Wisconsin*	FR - ** N - **
Y-2	F & M Merger Corporation Kaukauna, Wisconsin Pulaski Bancshares, Inc. Pulaski, Wisconsin Pulaski State Bank Pulaski, Wisconsin*	FR - ** N - **
CoC-HC	The Newburg Corporation St. Ansgar, Iowa Hal B. McKinley & Audrey M. McKinley	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	ANB Corporation Muncie, Indiana Winchester Bancorporation Winchester, Indiana Peoples Loan and Trust Bank Winchester, Indiana*	FR - 11-12-93 N - 12-16-93
Y-2	First community Bancshares, Inc. Bargersville, Indiana First State Bank Morgantown, Indiana*	FR - ** N - **
CoC-HC	GN Bancorp, Inc. Chicago, Illinois Ronald Howard Muck	FR - ** N - **
CoC-HC	Peotone Bancorp, Inc. Peotone, Illinois Craig L. Campbell; Douglas L. Campbell and Scott L. Campbell	FR - ** N - **
Y-2	Central Bancshares, Inc. Muscatine, Iowa FSB Holding Company Kalona, Iowa Farmers State Bank Kalona, Iowa West Chester Savings Bank West Chester, Iowa*	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	Hasten Bancshares Indianapolis, Indiana Hasten Financial Services, Inc. Indianapolis, Indiana	FR - 12-2-93
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 - 12-2-93
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 - **
4 (c) (8)	First Midwest Bancorp, Inc. Naperville, Illinois First Midwest Mortgage, Inc. Joliet, Illinois	FR - 12-13-93
4 (c) (8)	Firststar Corporation Milwaukee, Wisconsin Firststar Home Mortgage Corporation Milwaukee, Wisconsin	FR - **
Y-4	Hawkeye Bancorporation Des Moines, Iowa Centre Pointe Leasing Co., Inc. West Des Moines, Iowa	FR - 12-17-93
4 (c) (8)	Weldon Bancshares, Inc. Weldon, Illinois Weldon Insurance Service Weldon, Iowa	FR - 12-13-93

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	Old Kent Financial Corporation Grand Rapids, Michigan CDC--Grand Rapids Hope Limited Partnership II Grand Rapids, Michigan--invest in low income transitional housing project for women and children	FR - **
Y-4	Iowa National Bankshares Corp. Waterloo, Iowa MidAmerica Financial Corporation Waterloo, Iowa MidAmerica Savings Bank, FSB Waterloo, Iowa	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Fairbank Bancshares, Inc. Fairbank, Iowa Redeem 1,875 shares of stock
RoS	Greenwood's Bancorporation, Inc. Lake Mills, Wisconsin Redeem up to 2,383 shares of its issued and outstanding common stock
RoS	Greatbanc, Inc. Aurora, Illinois Repurchase the majority of Class D common stock
RoS	The Newburg Corporation St. Ansgar, Iowa Redeem 19,594 shares (24.25%) of its common stock
RoS	Pioneer Development Company Sergeant Bluff, Iowa Redeem common stock with value excess of 10% of equity

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 26, 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
-First-Citizens Bank and Trust One North Indiana Street Box 177 Greencastle, Indiana 46135 317-653-4181	8/23/93	S
-Bankers Trust Company 665 Locust Des Moines, Iowa 50304 515-245-2424	8/16/93	S
-Peoples Bank 120 North Center Street, Box 68 Bloomington, Illinois 61702-0068 309-823-7000	8/16/93	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING NOVEMBER 26, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 9 application by First Bank of Arkansas, Trumann, Arkansas, to establish a branch in Harrisburg, Arkansas.	12-20-93

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 First Commercial Corporation, Little Rock, Arkansas, to acquire State First Financial Corporation, Texarkana, Arkansas.	Newspaper: 12-22-93
* Section 4(c)(8) application by Peoples First Corporation, Paducah, Kentucky, to acquire First Kentucky Federal Savings Bank, Central City, Kentucky.	Newspaper: 12-26-93
* Section 3(a)(3) application by Union Planters Corporation, Memphis, Tennessee, to acquire Anderson County Bank, Clinton, Tennessee.	Newspaper: 12-25-93
* Section 3(a)(1) application by Clay Bancshares, Inc., Flora, Illinois, to acquire Flora Bank & Trust, Flora, Illinois.	Newspaper: 12-24-93

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>
Section 24A application by First Bank of Arkansas, Trumann, Arkansas, for an investment in bank premises.	N/A

*This application is subject to CRA.

FEDERAL RESERVE BANK OF ST. LOUIS

St. Louis, Missouri

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING November 26, 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 Ending Date</u>
Dakota Company, Inc., Mpls, MN; South Dakota Bancorp, Inc., Mpls, MN; and South Dakota Financial Bancorporation, Inc., Mpls, MN, For one of their subsidiary banks, Dakota State Bank, Milbank, SD, to acquire the Milbank, SD branch office of Bank of South Dakota, Watertown, SD	12-18-93

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation Mpls, MN To acquire 100% of the voting shares of D.L. Bancshares, Inc., Detroit Lakes, MN, a one bank holding company owning the First National Bank, Detroit Lakes, MN*	12-16-93 (Federal Register)
Randall Holding Co. Inc. Randall, MN To acquire 90% of the voting shares of Randall State Bank, Randall, MN*	12-16-93 (Federal Register)
Dakota Bancshares, Inc. Mendota Heights, MN To become a bank holding com- pany through the acquisition of 100% of Dakota County Banc- shares, Inc., Mendota Heights, MN*	12-17-93 (Federal Register)
St. Paul Bancshares, Inc. Phalen Park, MN To acquire 23.86% of the voting shares of Dakota Bancshares, Inc., Mendota Heights, MN*	12-17-93 (Federal Register)

*Subject to CRA

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Community First Bankshares, Inc. Fargo, ND To acquire 98.83% of the voting shares of the Bank of Spooner, Spooner, WI*	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	12-2-93 (Federal Register)

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Bank Holding Company, Inc. Harvey, ND To engage in general insurance agency activities through the acquisition of Harvey Insurance Agency, Inc., Harvey, ND	Not yet available
Security Richland Bancorporation Miles City, MT To engage <u>de novo</u> in investment or financial advice.	Not yet available

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

Application

None.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending November 26, 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 Peninsula Bank 100 South Main P. O. Box 470 Ishpeming, MI 49849 (906) 485-6333	August 16, 1993	Outstanding
Pioneer Bank & Trust 700 State Street P. O. Box 729 Belle Fourche, SD 57717-0729	August 23, 1993	Satisfactory

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
None.	

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
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.*	December 6, 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.*	December 3, 1993
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.	November 29, 1993
Southwest Kansas Bancshares, Inc., Girard, Kansas, for prior approval to become a bank holding company through the acquisition of 80 percent of the voting shares of Exchange State Bank, St. Paul, Kansas, and 99 percent of the voting shares of The Prescott State Bank, Prescott, Kansas.*	December 17, 1993
G.E. Wortman, Loup City, Nebraska, for prior approval to increase his ownership interests in Sherman County Management, Inc., Loup City, Nebraska, from 12.3 percent to 23.8 percent, and become the largest shareholder.	December 13, 1993
Lindoe, Inc., Ordway, Colorado, for prior approval to increase its ownership of Pueblo Bancorporation, Pueblo, Colorado, from 5.22 percent to 5.44 percent.*	December 17, 1993

Federal Reserve Bank of Kansas City

Community Banks of Kansas, Inc., Prairie Village, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First Kansas Holding Company, Junction City, Kansas, and 99.18 percent of the voting common shares of Chapman Bancshares, Inc., Prairie Village, Kansas.*	December 17, 1993
Whitman T. Eastman and Margaret M. Eastman, both of Gunnison, Colorado, for prior approval to increase their ownership interests in First National Bankshares of Gunnison, Inc., Gunnison, Colorado, from 14.3 percent to 36.4 percent.*	December 8, 1993
James Miller, Walthill, Nebraska, for prior approval to increase his ownership interests in FNB Insurance Agency, Inc., Walthill, Nebraska, from 21.21 percent to 31.8 percent.	December 8, 1993
FNB Financial Services, Inc., Durant, Oklahoma, for prior approval to acquire 100 percent of the voting shares of FNB Capital Corporation, Inc., Durant, Oklahoma.*	Not Available
Walter and Jana H. Shafer, Newkirk, Oklahoma, for prior approval to increase their ownership interests in Eastman National Bancshares, Inc., Newkirk, Oklahoma, from 24.21 percent to 25.03 percent.	Not Available
William W. Cook, Jr., Mary C. Schiermeyer, and Martha C. Fricke, all of Beatrice, Nebraska, for prior approval to increase their ownership interests in Cook Investment, Inc., Beatrice, Nebraska, as follows; William W. Cook, Jr., from 1.57 percent to 50.99 percent, and Mary C. Schiermeyer and Martha C. Fricke to each acquire 24.51 percent.	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Megabank Financial Corporation, Englewood, Colorado, for prior approval to create a community development corporation in Englewood, Colorado	December 8, 1993

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

<u>APPLICATION</u>	
Cook Investment, Inc., Beatrice, Nebraska, for prior approval to redeem 4,660 shares of its own voting common stock.	Not Available
Midwest Banco Corporation, Cozad, Nebraska, for prior approval to redeem 57,726 shares of its capital stock.	Not Available

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

In connection with the assessment of each insured depository institution's CRA performance, a rating is assigned from the following groups:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

An institution in this group needs to improve its overall

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

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
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None.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF NOVEMBER 22, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

** NOTICE EXP

Change in Control Notice by
John H. and Cecilia C. Keck, Laredo, TX, to acquire
an interest in Union Texas Bancorporation, Inc.,
Laredo, TX

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF NOVEMBER 22, 1993

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
The Bank of Van Zandt 401 E. Hwy. 243 P. O. Box 939 Canton, Texas 75103	93/08/16	Satisfactory
North Texas Bank & Trust 808 E. Hwy 82 P. O. Box 1299 Gainesville, Texas 76240	93/08/16	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 11/26/93

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
West One Bank, Utah, Salt Lake City, Utah, to establish a branch office at 1283 Deer Valley Drive, Park City, Utah. *	<u>Newspaper:</u> Not available

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

None

Section III - Applications Subject to Federal Register Notice Only

Cowlitz Bancorporation, Longview, Washington, to engage in securities brokerage activities through the acquisition of BMN, Inc., Vancouver, Washington.	<u>Fed. Reg.:</u> 12/20/93
CB Bancshares, Inc., Honolulu, Hawaii, to acquire International Savings and Loan Association, Limited, Honolulu, Hawaii.	<u>Fed. Reg.:</u> 12/20/93
CB Bancshares, Inc., Honolulu, Hawaii, to engage in mortgage life insurance through DRI Assurance, Inc., Honolulu, Hawaii.	<u>Fed. Reg.:</u> 12/20/93
CB Bancshares, Inc., Honolulu, Hawaii, to engage in mortgage lending activities through ISL Capital Corporation, Honolulu, Hawaii.	<u>Fed. Reg.:</u> 12/20/93
The Dai-Ichi Kangyo Bank, Limited, Tokyo, Japan, to acquire Barclays Commercial Corporation, Charlotte, North Carolina, through The CIT Group Holdings, Inc., New York, New York.	<u>Fed. Reg.:</u> Not available

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 11/26/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending November 26, 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>
Concord Commercial Bank	218 Willow Pass Rd. Concord, CA 94510-2430 (510) 798-2233	8/16/93	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.

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1993, No. 47
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending November 20, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Shawmut National Corporation, Hartford, Connecticut,
and Boston, Massachusetts, and Shawmut New
Hampshire Corporation, Manchester, New Hampshire --
to acquire New Dartmouth Bank.

Not approved, November 15, 1993.

ENFORCEMENT

BCCI Holdings (Luxembourg) S.A., Luxembourg, and the
Bank of Credit and Commerce International S.A. --
final decision of prohibition on default and an
order of prohibition against Agha Hasan Abedi,
founder and former president of BCCI and Swaleh
Naqvi, former chief executive officer of BCCI.
Announced, November 17, 1993.

Peoples Bancshares, Inc., Colorado Springs,
Colorado -- issuance of a cease and desist order
Announced, November 17, 1993.

REGULATIONS AND POLICIES

Regulation D -- amendment to increase the 3 percent
low reserve tranche for net transaction accounts
and the reserve requirement exemption applied to
total reservable liabilities, and to retain
unchanged the deposits reporting cutoff level for
1994 (Docket R-0816).
Approved, November 15, 1993.

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

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

BANK BRANCHES, DOMESTIC

Chicago	Comerica Bank, Detroit, Michigan -- to establish an offsite electronic facility at University of Michigan Business School, 701 Tappan, Ann Arbor, Michigan. Approved, November 15, 1993.
Richmond	First Virginia Bank, Falls Church, Virginia -- to establish a branch at 6686 Springfield Mall, Springfield, Virginia. Approved, November 16, 1993.
Kansas City	OMNIBANK Southeast, Denver, Colorado -- to establish a branch at 8095 E. Belleview Avenue. Approved, November 15, 1993.
San Francisco	West One Bank, Idaho, Boise, Idaho -- to establish an automatic teller machine facility at the Schweitzer Mountain ski area, Sandpoint, Idaho. Approved, November 16, 1993.

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

BANK HOLDING COMPANIES

Richmond	Allied Bank Capital, Inc., Sanford, North Carolina -- to acquire Peoples Savings Bank, Inc., SSB, Wilmington, North Carolina. Approved, November 19, 1993.
St. Louis	Banterra Corp., Eldorado, Illinois -- to acquire First of Murphysboro, Corp., Murphysboro, Illinois. Approved, November 19, 1993.
Richmond	BB&T Financial Corporation, Wilson, North Carolina -- to acquire Citizens Savings Bank, SSB, Mooresville, North Carolina. Approved, November 17, 1993.
Richmond	BB&T Financial Corporation, Wilson, North Carolina -- to acquire Scotland Savings Bank, SSB, Laurinburg, North Carolina. Approved, November 18, 1993.
Chicago	Cedar Investment Company, Waverly, Iowa -- to acquire Dike Bancshares Corporation, Dike, Iowa, and Iowa Savings Bank. Approved, November 16, 1993.
St. Louis	Central Arkansas Bancshares, Inc., Arkadelphia, Arkansas -- to acquire GCB Bancshares, Inc., Sheridan, Arkansas. Approved, November 19, 1993.
Richmond	City Holding Company, Charleston, West Virginia -- to engage in securities brokerage and investment advisory services. Approved, November 19, 1993.
Chicago	East Side Financial, Inc., Chicago, Illinois -- to acquire East Side Savings Bank. Returned, November 18, 1993.
Cleveland	First Commonwealth Financial Corporation, Indiana, Pennsylvania -- to acquire Peoples Bank of Western Pennsylvania, New Castle, Pennsylvania. Approved, November 18, 1993.
St. Louis	First Community Bancorp, Inc., Auburn, Kentucky -- to acquire Auburn Banking Company. Approved, November 19, 1993.

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

BANK HOLDING COMPANIES

Kansas City	First National Bank Holding Company, Longmont, Colorado -- to acquire The First National Bank of Longmont. Approved, November 17, 1993.
Secretary	First of America Bank Corporation, Kalamazoo, Michigan -- to engage in appraisals of real estate through First of America Mortgage Company and FOA Mortgage Company. Approved, November 15, 1993.
Richmond	First Sterling Bancorp, Sterling, Illinois -- to acquire D. D. Development of Sterling Limited Partnership. Approved, November 16, 1993.
Chicago	Firststar Corporation, Milwaukee, Wisconsin -- to engage de novo in data processing activities through Firststar Home Mortgage Corporation. Returned, November 15, 1993.
Kansas City	McKinstry, Inc., Julesburg, Colorado, and First National Bank of Julesburg Employee Stock Ownership Plan -- to acquire McKinstry, Inc., and engage in general insurance agency activities through McKinstry-Campbell Insurance Agency, Inc. Approved, November 16, 1993.
Chicago	NEB Corporation, Fond Du Lac, Wisconsin -- to acquire Cascade Bancorporation, Inc., Venice, Florida, and State Bank of Cascade, Cascade, Wisconsin. Approved, November 19, 1993.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage in the residential mortgage lending business through Prosperity Mortgage Company, Fairfax, Virginia. Approved, November 18, 1993.
Chicago	Princeton National Bancorp, Inc., Princeton, Illinois -- to acquire Heart of Illinois Investment Corp., East Peoria, Illinois. Approved, November 19, 1993.

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

BANK HOLDING COMPANIES

Cleveland	Snyder Holding Corporation, Kittanning, Pennsylvania, and F&A Financial Company -- to acquire shares of The Farmers National Bank of Kittanning. Approved, November 17, 1993.
St. Louis	Sparkman Bancshares, Inc., Sparkman, Arkansas -- to acquire Merchants and Planters Bank. Approved, November 19, 1993.
San Francisco	Sumitomo Bank, Limited, Osaka, Japan -- to engage de novo in swap transactions through Sumitomo Bank Capital Markets, Inc., New York, New York. Permitted, November 19, 1993.
St. Louis	Union Planters Corporation, Memphis, Tennessee -- to acquire Mid-South Bancorp, Inc., Franklin, Kentucky and General Trust Company, Nashville, Tennessee. Approved, November 15, 1993.
Chicago	Weldon Bancshares, Inc., Weldon, Illinois -- to engage de novo in general insurance agency activities through Weldon Insurance Services. Returned, November 18, 1993.

BANK PREMISES

New York	Chemical Bank, New York, New York -- investment in bank premises. Approved, November 15, 1993.
Richmond	FCNB Bank, Frederick, Maryland -- investment in bank premises. Approved, November 17, 1993.

BANKS, STATE MEMBER

St. Louis	Farmers State Bank of Denton, Denton, Montana -- payment of a dividend. Approved, November 19, 1993.
Minneapolis	First Citizens Bank of Polson, Polson, Montana -- payment of a dividend. Returned, November 18, 1993.

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

BANKS, STATE MEMBER

Director, BS&R Northern Trust Company, Chicago, Illinois --
prepayment of subordinated note.
Approved, November 18, 1993.

CAPITAL STOCK

St. Louis Edward Brothers Holding Company, Denton, Montana --
redemption of shares.
Approved, November 19, 1993.

Kansas City McKinstry, Inc., Julesburg, Colorado -- redemption of
shares.
Approved, November 16, 1993.

CHANGE IN BANK CONTROL

St. Louis Caddo Holding Company, Inc., Glenwood, Arkansas --
change in bank control.
Permitted, November 15, 1993.

Dallas First McKinney Bancshares, Inc., McKinney, Texas --
change in bank control.
Permitted, November 17, 1993.

Minneapolis First National Agency Company of Deer River, Inc.,
Deer River, Minnesota -- change in bank control.
Permitted, November 19, 1993.

Richmond FWB Bancorporation, Rockville, Maryland -- change in
bank control.
Permitted, November 17, 1993.

New York Queens County Bancorp, Flushing, New York -- change
in bank control.
Permitted, November 16, 1993.

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

CHANGE IN BANK CONTROL

Kansas City Stapleton Investment Company, Stapleton, Nebraska --
change in bank control.
Permitted, November 17, 1993.

Boston UnitedCorp, Bangor, Maine -- change in bank control.
Permitted, November 17, 1993.

COMPETITIVE FACTORS REPORTS

San Francisco Biltmore Investors Bank, N.A., Phoenix, Arizona,
proposed purchase of assets and assumption of
liabilities of American National Bank of Arizona,
Scottsdale, Arizona -- report on competitive
factors.
Submitted, November 17, 1993.

Dallas Boatmen's Bank of Delaware, New Castle, Delaware,
proposed merger with the Boatmen's Credit Card
Bank, Albuquerque, New Mexico -- report on
competitive factors.
Submitted, November 18, 1993.

Chicago Citizens First National Bank, Princeton, Illinois,
proposed merger with Heart of Illinois Bank,
F.S.B., Springfield, Illinois -- report on
competitive factors.
Submitted, November 19, 1993.

Dallas Corpus Christi National Bank, Corpus Christi, Texas,
proposed merger with NationsBank of Texas, N.A.,
Dallas, Texas -- report on competitive factors.
Submitted, November 19, 1993.

St. Louis Dakota State Bank, Milbank, South Dakota, proposed
merger with the Bank of South Dakota, Watertown,
South Dakota -- report on competitive factors.
Submitted, November 18, 1993.

Kansas city Farmers Bank of Clatonia, Clatonia, Nebraska,
proposed acquisition of the assets and assumption
of the liabilities of Farmers Bank of Clatonia --
report on competitive factors.
Submitted, November 17, 1993.

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

COMPETITIVE FACTORS REPORTS

Chicago	Firstar Bank Wausau, National Association, Wausau, Wisconsin, proposed merger with Bank of Athens, Athens, Wisconsin -- report on competitive factors. Submitted, November 17, 1993.
St. Louis	Hardin County Bank and Trust Inc., Radcliff, Kentucky, proposed merger with Farmers Deposit Bank of Brandenburg, Bradenburg, Kentucky -- report on competitive factors. Submitted, November 15, 1993.
St. Louis	Hardin County Bank and Trust Inc., Radcliff, Kentucky, proposed purchase of the assets and assumption of the liabilities of Liberty National Bank and Trust Company of Hardin County, Elizabethtown, Kentucky -- report on competitive factors. Submitted, November 15, 1993.
Cleveland	Interim Peoples Bank, New Castle, Pennsylvania, proposed merger with Peoples Bank of Western Pennsylvania -- report on competitive factors. Submitted, November 19, 1993.
Philadelphia	Jefferson Bank, Haverford, Pennsylvania -- proposed merger with The Bank of Chester County, West Chester, Pennsylvania -- report on competitive factors. Submitted, November 18, 1993.
St. Louis	Roosevelt Financial Group, Inc., Chesterfield, Missouri, proposed acquisition of Home Federal Savings Bank of Missouri, St. Louis, Missouri -- report on competitive factors. Submitted, November 19, 1993.

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

EXTENSIONS OF TIME

Richmond	Eagle Financial Services, Inc., Berryville, Virginia -- extension to February 21, 1994, to make an equity investment in the Johnson-Williams Housing Project. Granted, November 18, 1993.
Dallas	First Sonora Bancshares, Inc., Sonora, Texas -- extension to February 11, 1994, to acquire First Sonora Delaware Bancshares, Inc., Dover, Delaware, and The First National Bank of Sonora. Granted, November 15, 1993.
Dallas	First Sonora Delaware Bancshares, Inc., Dover, Delaware -- extension to February 11, 1994, to acquire The First National Bank of Sonora. Granted, November 15, 1993.
Dallas	Olney Bancorp of Delaware, Inc., Wilmington, Delaware -- extension to January 27, 1994, to acquire the Graham National Bank, Graham, Texas. Granted, November 15, 1993.
Dallas	Olney Bancshares, Inc., Olney, Texas -- extension to January 27, 1994, to acquire the Graham National Bank, Graham, Texas. Granted, November 15, 1993.
St. Louis	Rockhold Bancorp, Platte City, Missouri -- extension to February 21, 1994, to acquire Bank of Kirksville, Kirksville, Missouri. Granted, November 19, 1993.

INTERNATIONAL OPERATIONS

New York	Manufacturers Hanover International Finance Corporation, New York, New York -- to change name to Chemco International, Inc. Approved, November 18, 1993.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

REGULATIONS AND POLICIES

Secretary Federal Open Market Committee -- minutes for the
FOMC meeting of September 21, 1993.

Published, November 19, 1993.

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Atlanta -- to acquire
 equipment for check operations at the Miami and New
 Orleans Branches.
Approved, November 19, 1993.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

EXTENSIONS OF TIME

Regulation O -- extension for 90 days of interim rule establishing higher aggregate lending limit for certain small banks up to 200 percent of capital and surplus.

Granted, November 12, 1993.

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

BANK HOLDING COMPANIES

Chicago

Security Capital Corporation, Milwaukee, Wisconsin -- to acquire Security Bank, S.S.B., and engage in lending activities.

Approved, November 12, 1993.

EXTENSIONS OF TIME

Cleveland

PNC Bank Corp., Pittsburgh, Pennsylvania -- extension to March 7, 1994, to acquire United Federal Bancorp, State College, Pennsylvania.

Granted, November 8, 1993.