

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**

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**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**

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**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**

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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**

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**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**

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**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**

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**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**

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**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**

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**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	Firstar Bank Wisconsin Rapids, National Association, Wisconsin Rapids, Wisconsin, proposed purchase of the two branches of Firstar 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**

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**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**

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**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

<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>
Vermont Financial Services Corp., Brattleboro, Vermont - 3(a)(3)/3(a)(5) application to acquire West Mass Bankshares, Inc., Greenfield, Massachusetts*	<u>Newspaper</u> 12-05-93 <u>Federal Register</u> 12-13-93

SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

NONE

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

Application

NONE

\*Subject to CRA.

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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

<u>Institution</u>	<u>Examination Date</u>	<u>Rating**</u>
Fleet Bank of Maine One City Center P.O. Box 9791 Portland, ME 04104-5091	04-26-93	"O"

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

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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: N/A  
Fed. Reg. Comment Period Expires: 12/10/93

Carnegie Bancorp, Princeton, NJ, to form a bank holding company by acquiring 100% of Carnegie Bank, N.A., Princeton, NJ, pursuant to Section 3(a)(1) of the Bank Holding Company Act. DRAFT.

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

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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 19, 1993

**Identification of Ratings**

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

**Outstanding record of meeting community credit needs.**

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

**Satisfactory record of meeting community credit needs.**

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

**Needs to improve record of meeting community credit needs.**

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

**Substantial noncompliance in meeting community credit needs.**

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

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
Commerce Bank/Harrisburg Erford Road and Senate Avenue Camp Hill, PA 17011	8/09/93	"Satisfactory"

Federal Reserve Bank of Cleveland

Applications Bulletin  
For Week Ending November 20, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

NONE

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

Received Section 3(a)(3) and 3(a)(5) applications from Society Corporation, Cleveland, Ohio, on November 8, 1993, to acquire KeyCorp, Albany, New York. \*F: December 16, 1993

Received Section 3(a)(3) and 3(a)(5) applications from Society Corporation, Cleveland, Ohio, on November 8, 1993, to acquire up to a 19.9 percent in KeyCorp, Albany, New York. \*F: December 16, 1993

Received Section 3(a)(3) and 3(a)(5) application from KeyCorp, Albany, New York, on November 8, 1993, to acquire up to a 19.9 percent interest in Society Corporation, Cleveland, Ohio. \*F: December 16, 1993

Received Section 3(a)(1) application from Powhatan Point Community Bancshares, Inc., Powhatan Point, Ohio, on November 10, 1993, to acquire The First National Bank of Powhatan Point, Powhatan Point, Ohio. \*F: December 16, 1993

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.

**Applications Bulletin  
For Week Ending November 20, 1993**

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

Received Section 4(c)(8) application from 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.	Not Yet Known #
Received Section 4(c)(8) application from Society Corporation, Cleveland, Ohio, on November 8, 1993, to acquire the non-bank subsidiaries of KeyCorp, Albany, New York.	December 16, 1993
Received Section 4(c)(8) application from Society Corporation, Cleveland, Ohio, on November 8, 1993, to acquire up to a 19.9 percent interest in the non-bank subsidiaries of KeyCorp, Albany, New York.	December 16, 1993
Received Section 4(c)(8) application from KeyCorp, Albany, New York, on November 8, 1993, to acquire up to a 19.9 percent interest in the non-bank subsidiaries of Society Corporation, Cleveland, Ohio.	December 16, 1993

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

NONE

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

**AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
(November 19, 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 19, 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

<u>Application</u>	<u>Comment Period Ending Date</u>
Centura Bank, Rocky Mount, North Carolina, to establish an EFT Facility in the Wal-Mart located at 4424 West Wendover Avenue, Greensboro, North Carolina.*	12-19-93
The George Mason Bank, Fairfax, Virginia, to establish a branch at 13060 Fair Lakes Boulevard, Fairfax, Virginia.*	12-20-93
Mellon Bank (MD), Rockville, Maryland, to establish an EFT Facility at 2506 Solomons Island Road, Annapolis, Maryland.*	12-22-93
Signet Bank/Maryland, Baltimore, Maryland, to establish an EFT Facility at the Chesapeake House on Interstate 95, North East, Cecil County, Maryland.*	12-24-93

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

<u>Application</u>	<u>Comment Period Ending Date</u>
C&F Financial Corporation, West Point, Virginia, to become a bank holding company through the acquisition of Citizens and Farmers Bank, West Point, Virginia.*	12-27-93
Independent Community Bankshares, Inc., Middleburg, Virginia, to become a bank holding company through the acquisition of The Middleburg Bank, Middleburg, Virginia, which would result from the conversion to a state charter of The Middleburg National Bank, Middleburg, Virginia.*	12-27-93

\*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

First Union Corporation, Charlotte, North  
Carolina, to acquire additional shares of  
Internet, Inc., Reston, Virginia.

12-17-93\*\*

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

None.

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

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending November 26, 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-Piedmont 7901 Timberlake Road Lynchburg, VA 24502	9-7-93	Satisfactory

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending November 20, 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*

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\*Subject to provisions of the Community Reinvestment Act.



Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending November 20, 1993

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
SunTrust Banks, Inc. Atlanta, Georgia To engage <b>de novo</b> , in providing financial advice, arranging commercial real estate equity financing and providing securities brokerage services, 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 <b>de novo</b> 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

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\*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending November 20, 1993

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

Application

None.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending November 20, 1993

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

Examination

<u>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 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

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 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 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</u> <u>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	Not yet available

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
United Bankers' Bancorporation, Inc. Bloomington, MN To acquire 85% of the voting shares of United Bankers' Bank, Bloomington, MN*	12-9-93 (Newspaper)
First Bank System, Inc. Mpls, MN To acquire, through merger, American Bancshares of Mankato, Inc., Mankato, MN, a one bank holding company owning the American State Bank, Mankato, MN*	12-16-93 (Federal Register)
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*	Not yet available
Elmore Bancshares, Inc. Elmore, MN To acquire 83.2% of the voting shares of the Farmers State Bank of Delavan, Delavan, 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>
Randall Holding Co. Inc. Randall, MN To acquire 90% of the voting shares of Randall State Bank, Randall, MN*	Not yet available
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*	Not yet available
St. Paul Bancshares, Inc. Phalen Park, MN To acquire 23.86% of the voting shares of Dakota Bancshares, Inc., Mendota Heights, MN*	Not yet available

Section III - Applications Subject  
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Bank System, Inc. Mpls, MN To engage in insurance agency activities through the acquisi- tion of Eagle Insurance Agency, Inc., Mankato, MN	12-16-93

\*Subject to CRA

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

Application

St. Paul Bancshares, Inc.  
Phalen Park, MN  
To redeem 33.3% of its voting shares.

Dakota County State Bank  
Mendota Heights, MN  
To increase its investment in  
bank premises by \$237M.

FEDERAL RESERVE BANK OF MINNEAPOLIS  
Section V - Availability of

CRA Public Evaluations  
week ending November 19, 1993

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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.

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BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
Valley Bank of Ronan P. O. Box 129 Ronan, MT 59864-0129 (406) 676-2000	August 16, 1993	Outstanding

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

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*

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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**

APPLICATION

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

*Federal Reserve Bank of Kansas City*

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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

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\* 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

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\*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.