

**ANNOUNCEMENT**

**BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM**

**H.2, 1993, No. 51  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending December 18, 1993**

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**BANK HOLDING COMPANIES**

**Creditanstalt-Bankverein, Vienna, Austria -- to engage de novo indirectly through a joint venture limited partnership, Steinberg Asset Management Company, L.P., New York, New York, in investment advisory activities.**

**Approved, December 16, 1993.**

**Dai-Ichi Kangyo Bank, Limited, Tokyo, Japan -- to engage de novo in the purchase and sale for its own account of certain options and options on futures contracts through DKB Securities Corporation, New York, New York.**

**Permitted, December 13, 1993.**

**Norwest Corporation, Minneapolis, Minnesota -- to acquire First United Bank Group, Inc., Albuquerque, New Mexico, United New Mexico Financial Corporation, Ford Bank Group, Inc., Lubbock, Texas, and Ford Bank Holdings, Inc., and the subsidiary banks of UNMFC and FBG.**

**Approved, December 13, 1993.**

**Societe Generale, Paris, France -- to engage de novo in certain securities related activities through FIMAT Futures USA, Inc., Chicago, Illinois.**

**Permitted, December 16, 1993.**

**BANK MERGERS**

**First Interstate Bank of California, Los Angeles, California -- to merge with First State Bank of the Oaks, Thousand Oaks, California, and establish branches.**

**Approved, December 13, 1993.**

**BANKS, FOREIGN**

**Banco de Chile, Santiago, Chile -- to establish a state-licensed branch in Miami, Florida.**

**Approved, December 16, 1993.**

**Dah Sing Bank, Ltd., Hong Kong -- to establish a federally-licensed branch in Alhambra, California.**

**Approved, December 16, 1993.**

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**CURRENCY**

Federal Reserve notes -- increase in the 1993 new currency budget for printing and related costs; and approval of the 1994 new currency budget.  
Approved, December 15, 1993.

**REGULATIONS AND POLICIES**

Regulation A -- adoption of final rule to implement section 142 of the Federal Deposit Insurance Corporation Improvement Act of 1991, concerning advances to undercapitalized institutions (Docket R-0808).  
Approved, December 15, 1993.

**RESERVE BANK OPERATIONS**

Budgets for 1994.  
Approved, December 15, 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**

Chicago	American Trust & Savings Bank, Dubuque, Iowa -- to establish an offsite electronic facility at Wal-Mart, 4200 Dodge Street. Approved, December 15, 1993.
Cleveland	Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 6480 Wilmington Pike, Sugarcreek Township, Ohio. Approved, December 17, 1993.
Atlanta	First Bank, Tampa, Florida -- to establish a branch at 405 North Westshore Boulevard. Approved, December 15, 1993.

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

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**BANK BRANCHES, DOMESTIC**

St. Louis Lindell Bank and Trust Company, St. Louis, Missouri -  
- to establish a branch at 3921 Hampton Avenue.  
Approved, December 13, 1993.

Philadelphia Meridian Bank, Reading, Pennsylvania -- to establish  
a remote drive-up facility at 1685 Four Mile Drive,  
Williamsport, Pennsylvania.  
Approved, December 13, 1993.

Philadelphia Meridian Bank, Reading, Pennsylvania -- to establish  
two remote service facilities at The Pennsylvania  
College of Technology, Alvin C. Bush Campus Center,  
Park Street, Williamsport, and The Bald Eagle  
Factory Outlet, One Outlet Lane, McElhatten,  
Pennsylvania,  
Approved, December 13, 1993.

Chicago New Asia Bank, Chicago, Illinois -- to establish a  
branch at 8301 Cass Avenue, Darien, Illinois.  
Returned, December 14, 1993.

Richmond Triangle Bank and Trust Company, Raleigh, North  
Carolina -- to establish a branch at 2800  
Industrial Drive, Sanford, North Carolina.  
Approved, December 14, 1993.

**BANK HOLDING COMPANIES**

Dallas BancTexas Group Inc., Dallas, Texas -- to acquire  
Sundowner Corporation, Reno, Nevada, and BankTexas  
National Association, Houston, Texas.  
Approved, December 14, 1993.

New York Bank of New York Company, Inc., New York, New York --  
to engage de novo in community development  
activities through the New York Equity Fund 1993  
Limited Partnership.  
Approved, December 15, 1993.

St. Louis Carlisle Bancshares, Inc., Little Rock, Arkansas --  
to acquire Hazen First State Bank, Hazen, Arkansas.  
Approved, December 17, 1993.

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

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**BANK HOLDING COMPANIES**

Atlanta	Century South Banks, Inc., Dahlonega, Georgia -- to acquire The Martin Bank, Martin, Tennessee. Approved, December 15, 1993.
New York	Chemical Banking Corporation, New York, New York -- to engage in commercial finance and equipment leasing activities through Equipment Credit Services, Inc., San Francisco, California. Approved, December 14, 1993.
St. Louis	Citizens Union Bancorp of Shelbyville, Inc., Shelbyville, Kentucky -- to acquire First Farmers Bank and Trust Company, Owenton, Kentucky. Approved, December 15, 1993.
Atlanta	Claiborne Holding Company, Inc., Tazewell, Tennessee -- to acquire certain assets and assume certain liabilities of the New Tazewell, Tennessee, branch of Jefferson Savings and Loan Association of Morristown, Morristown, Tennessee. Approved, December 13, 1993.
San Francisco	Dai-Ichi Kangyo Bank, Limited, Tokyo, Japan -- to acquire the CIT Group Holdings, Inc., New York, New York, Equipment Credit Services, Inc., San Francisco, California, and the assets of the latter's parent, LB Credit Corporation. Approved, December 14, 1993.
Philadelphia	Dauphin Deposit Corporation, Harrisburg, Pennsylvania -- to establish a de novo loan production office subsidiary, Farmers Maryland, Inc., Owings Mills, Maryland. Approved, December 15, 1993.
GC	Fairview Bancshares, Inc., Fairview, Oklahoma -- determination that sale of certain real property would constitute divestiture. Granted, December 14, 1993.
Secretary	First Commercial Corporation, Little Rock, Arkansas - to acquire Clinton Bancshares, Inc., Clinton, Arkansas, and Clinton State Bank. Approved, December 13, 1993.

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

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**BANK HOLDING COMPANIES**

Chicago	First Midwest Bancorp, Inc., Naperville, Illinois -- to engage de novo in residential mortgage lending activities through First Midwest Mortgage, Inc., Joliet, Illinois. Permitted, December 17, 1993.
Chicago	Firststar Corporation, Milwaukee, Wisconsin -- to engage de novo in data processing activities through Firststar Home Mortgage Corporation. Returned, December 15, 1993.
Chicago	Firstbank Corporation, Alma, Michigan -- request for determination concerning divestiture of certain property. Returned, December 15, 1993.
San Francisco	Heritage Financial Corporation, M.H.C., Olympia, Washington -- to acquire Heritage Bank, A Mutual Savings Bank. Approved, December 14, 1993.
Philadelphia	Peoples Savings Financial Corporation, Ridgway, Pennsylvania -- to acquire Peoples Savings Bank. Approved, December 15, 1993.
Minneapolis	Randall Holding Co, Inc., Randall, Minnesota -- to acquire Randall State Bank. Returned, December 16, 1993.
San Francisco	Southern Utah Bancorporation, Cedar City, Utah -- to acquire State Bank of Southern Utah. Approved, December 16, 1993.
Dallas	Sundowner Corporation, Reno, Nevada -- to acquire BankTexas National Association, Houston, Texas. Approved, December 14, 1993.

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

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**BANK HOLDING COMPANIES**

- Secretary SunTrust Banks, Inc., Atlanta, Georgia -- to engage in investment and financial advisory activities, arranging commercial real estate equity financing, and full-service brokerage services through SunTrust Securities, Inc.  
Approved, December 15, 1993.
- St. Louis Union Planters Corporation, Memphis, Tennessee -- to acquire Clin-Ark Bankshares, Inc., Clinton, Arkansas, and First National Bank.  
Approved, December 15, 1993.

**BANK MERGERS**

- St. Louis Arkansas Bank & Trust Company, Hot Springs, Arkansas -- to assume the deposit liabilities of the Hot Springs Village, Arkansas, branch of Benton State Bank, Benton, Arkansas.  
Approved, December 14, 1993.
- Kansas City Central Bank of Oklahoma City, Oklahoma City, Oklahoma -- to merge with Friendly Bank of Oklahoma City, and to establish branches.  
Approved, December 17, 1993.

**BANK PREMISES**

- St. Louis Arkansas Bank and Trust Company, Hot Springs, Arkansas -- investment in bank premises.  
Approved, December 13, 1993.
- Atlanta Bank of Alabama, Fultondale, Alabama -- investment in bank premises.  
Approved, December 15, 1993.
- Chicago Bank of Elmwood, Racine, Wisconsin -- investment in bank premises.  
Approved, December 13, 1993.
- Kansas City Boatmen's Bank of Southwest Missouri, Carthage, Missouri -- investment in bank premises.  
Approved, December 13, 1993.

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

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**BANK PREMISES**

Philadelphia Meridian Bank, Reading, Pennsylvania -- investment in bank premises.  
Approved, December 13, 1993.

Philadelphia Meridian Bank, Reading, Pennsylvania -- investment in bank premises.  
Approved, December 13, 1993.

Chicago New Asia Bank, Chicago, Illinois -- investment in bank premises.  
Returned, December 14, 1993.

Secretary Trust Company Bank, Atlanta, Georgia -- investment in bank premises.  
Approved, December 16, 1993.

St. Louis United Missouri Bank Northeast, Monroe City, Missouri -- investment in bank premises.  
Approved, December 15, 1993.

Chicago 1st Source Bank, South Bend, Indiana -- investment in bank premises.  
Approved, December 14, 1993.

**BANKS, STATE MEMBER**

Kansas City Citizens Bank & Trust Co., Torrington, Wyoming  
payment of a dividend.  
Approved, December 13, 1993.

Kansas City Farmers State Bank & Trust, Aurora, Nebraska --  
payment of a dividend.  
Approved, December 13, 1993.

Minneapolis Marquette Bank Cannon Falls, Cannon Falls,  
Minnesota -- payment of a dividend.  
Approved, December 13, 1993.

Minneapolis Marquette Bank New Prague, New Prague, Minnesota --  
payment of a dividend.  
Approved, December 13, 1993.

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

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**CAPITAL STOCK**

Kansas City Schuyler State Bank and Trust Company, Schuyler,  
Nebraska -- redemption of shares.  
Approved, December 13, 1993.

**CHANGE IN BANK CONTROL**

Kansas City Attica Financial Corporation, Attica, Kansas --  
change in bank control.  
Permitted, December 15, 1993.

St. Louis Community First Financial Group, Inc., English,  
Indiana -- change in bank control.  
Permitted, December 14, 1993.

Kansas City Cook Investment, Inc., Cook, Nebraska -- change in  
bank control notice.  
Withdrawn, December 16, 1993.

Kansas City N.B.C. Bancshares in Pawhuska, Inc., Pawhuska,  
Oklahoma -- change in bank control.  
Permitted, December 13, 1993.

Dallas Texas Community Bancshares, Inc., Dallas, Texas --  
change in bank control.  
Permitted, December 17, 1993.

**COMPETITIVE FACTORS REPORTS**

Chicago Albert City Savings Bank, Albert, Iowa, proposed  
acquisition of the assets and assumption of the  
liabilities of Citizens State Bank, Webb, Iowa --  
report on competitive factors.  
Submitted, December 17, 1993.

Atlanta Ashburn Bank, Ashburn, Georgia, proposed purchase of  
certain assets and assumption of certain  
liabilities of the Ashburn branch of First South  
Bank, N.A., Fort Valley, Georgia -- report on  
competitive factors.  
Submitted, December 13, 1993.

Chicago Associated Bank North, Wittenberg, Wisconsin,  
proposed merger with Associated Bank Wausau,  
Wausau, Wisconsin -- report on competitive factors.  
Submitted, December 17, 1993.



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

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**COMPETITIVE FACTORS REPORTS**

Chicago	Bank of New Glarus, New Glarus, Wisconsin, proposed merger with Interim Bank of New Glarus -- report on competitive factors. Submitted, December 17, 1993.
Dallas	Bank of The West, N.A., Odessa, Texas, proposed merger with New Bank of The West -- report on competitive factors. Submitted, December 15, 1993.
Secretary	Community First Bank, Clearfield, Utah, proposed merger with First Security Bank of Utah, N.A., Ogden, Utah -- report on competitive factors. Submitted, December 15, 1993.
St. Louis	Exchange Bank & Trust Company, El Dorado, Arkansas, proposed merger with Citizens Bank, Strong, Arkansas, and to establish a branch -- report on competitive factors. Submitted, December 14, 1993.
Chicago	Farmers National Bank of Prophetstown, Prophetstown, Illinois, proposed merger with FNB Interim National Bank -- report on competitive factors. Submitted, December 17, 1993.
Chicago	First Federal Savings Bank of Siouxland, Sioux City, Iowa, proposed acquisition of the Sheldon branch of Northwest Federal Savings Bank, Spencer, Iowa -- report on competitive factors. Submitted, December 17, 1993.
Chicago	First Federal Savings Bank of the Midwest, Storm Lake, Iowa, proposed merger with Brookings Federal Bank, FSB, Brookings, South Dakota -- report on competitive factors. Submitted, December 17, 1993.
Minneapolis	First Financial Bank, f.s.b., Stevens Point, Wisconsin, proposed merger with the Northland Bank of Wisconsin, Ashland, Wisconsin -- report on competitive factors. Submitted, December 17, 1993.

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

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**COMPETITIVE FACTORS REPORTS**

St. Louis	First National Bank, Vandalia, Illinois, proposed merger with First State Bank of Patoka, Patoka, Illinois, and Ramsey State Bank, Ramsey, Illinois - report on competitive factors. Submitted, December 16, 1993.
St. Louis	First National Bank in Newton, Newton, Illinois, proposed merger with First Interim National Bank in Newton -- report on competitive factors. Submitted, December 16, 1993.
Atlanta	First National Bank of Polk County, Copperhill, Tennessee, proposed purchase of certain assets and assumption of certain liabilities of the two Blue Ridge, Georgia, branches of Nationsbank of Georgia, N.A., Atlanta, Georgia -- report on competitive factors. Submitted, December 13, 1993.
Atlanta	First State Bank, Jacksboro, Tennessee, proposed purchase of certain assets and assumption of certain liabilities of the Jellico, Tennessee, and LaFollette, Tennessee, branches of Third National Bank of East Tennessee, Knoxville, Tennessee -- report on competitive factors. Submitted, December 13, 1993.
Richmond	First-Citizens Bank & Trust Company, Raleigh, North Carolina, proposed merger with The Bank of Blandenboro, Blandenboro, North Carolina -- report on competitive factors. Submitted, December 16, 1993.
Chicago	Northwest Federal Savings Bank, Spencer, Iowa, proposed acquisition of the Storm Lake branch of First Federal Savings Bank of Siouxland, Sioux City, Iowa -- report on competitive factors. Submitted, December 17, 1993.

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

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**COMPETITIVE FACTORS REPORTS**

St. Louis            Trans Financial Bank, National Association, Bowling Green, Kentucky, proposed merger with State National Bank, Maysville; Peoples First Bank, Morehead; and the Farmers Liberty Bank, Augusta, Kentucky -- report on competitive factors. Submitted, December 14, 1993.

**EXTENSIONS OF TIME**

Chicago            ABN AMRO Bank N.V., Amsterdam, The Netherlands, ABN AMRO Holding N.V.; ABN AMRO North America, Inc., Chicago, Illinois; Stichting Administratiekantoor ABN AMRO Holding, Amsterdam, The Netherlands, Stichting Prioriteit ABN AMRO Holding; and LaSalle National Corporation, Chicago, Illinois -- extension to March 15, 1994, to acquire certain assets and certain liabilities of LaSalle Talman Bank, F.S.B., Chicago, Illinois. Granted, December 15, 1993.

Chicago            ABN AMRO Bank N.V., Amsterdam, The Netherlands, ABN AMRO Holding N.V.; ABN AMRO North America, Inc., Chicago, Illinois; Stichting Administratiekantoor ABN AMRO Holding, Amsterdam, The Netherlands, Stichting Prioriteit ABN AMRO Holding, and The Netherlands and LaSalle National Corporation, Chicago, Illinois -- extension to March 17, 1994, to acquire certain assets and assume certain liabilities of the Buffalo Grove, Libertyville, Mundelein, Skokie, Northbrook and Palatine branches of LaSalle Talman Bank, F.S.B., Chicago, Illinois. Granted, December 17, 1993.

Minneapolis        Bank of Montana, Great Falls, Montana -- extension to March 18, 1994, to merge with Montana Bank, Billings, Montana. Granted, December 13, 1993.

Atlanta            Barnett Banks, Inc., Jacksonville, Florida -- extension to March 23, 1994, to act as agent in private placement of securities through Barnett Securities, Inc. Granted, December 13, 1993.

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

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**EXTENSIONS OF TIME**

St. Louis	CNB Bancshares, Inc., Evansville, Indiana -- extension to February 10, 1994, to consummate a notification to engage de novo in insurance activities through Citizens Life Assurance Company, Phoenix, Arizona. Granted, December 15, 1993.
San Francisco	First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, December 15, 1993.
San Francisco	First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, December 15, 1993.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota; Norwest Financial Services, Inc., Des Moines, Iowa; and Norwest Financial, Inc. -- extension to February 1, 1994, to acquire Premium Service Corporation of Columbia, Columbia, South Carolina. Granted, December 13, 1993.
San Francisco	Wells Fargo & Company, San Francisco, California -- extension to divest certain property. Granted, December 15, 1993.

**INTERNATIONAL OPERATIONS**

Boston	State Street Bank International, New York, New York - - to establish an edge corporation branch in Los Angeles, California. Approved, December 16, 1993.
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**MEMBERSHIP**

Secretary	Enterprise Bank of Bellevue, N.A., Bellevue, Washington -- to become a member of the Federal Reserve System. Approved, December 14, 1993.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**RESERVE BANK OPERATIONS**

- Director, FRBO Federal Reserve Bank of New York -- increase in capital outlay for the foreign exchange trading and accounting system project.  
Approved, December 17, 1993.
- Director, FRBO Federal Reserve Bank of Richmond -- to purchase equipment for check operations at Richmond.  
Approved, December 13, 1993.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**REGULATIONS AND POLICIES**

Capital adequacy -- final rule amending risk-based capital guidelines to lower the risk weight from 100 percent to 50 percent for certain multi-family housing loans (Docket R-0756).  
Approved, September 28, 1993.

Capital adequacy -- amendment to the risk-based and leverage capital guidelines for State member banks and bank holding companies to include the new component of stockholders' equity created by the Financial Accounting Standards Board Statement No. 115; net unrealized holding gains and losses on securities available for sale (Docket R-0823).  
Proposed, November 19, 1993.

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

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ADDITIONS AND CORRECTIONS

**BANK BRANCHES, DOMESTIC**

Cleveland	Integra Bank / South, Uniontown, Pennsylvania -- to establish a branch at Eastgate Shopping Center, 1102 East Pittsburgh Street, Greensburgh, Pennsylvania. Approved, December 9, 1993.
Cleveland	Provident Bank, Cincinnati, Ohio -- to establish a branch at 5150 Crossing, 3872 Paxton Avenue, and 7810 Five Mile Road. Approved, December 3, 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>
	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	<u>Federal Register</u> 12-29-93
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SECTION IV - APPLICATIONS NOT SUBJECT TO  
FEDERAL REGISTER OR NEWSPAPER NOTICE

<u>Application</u>
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

United Jersey Bank, Hackensack, New Jersey, to establish four off-site electronic facilities at The Prudential Insurance Company of America: 213 Washington Street and 751 Broad Street, both in Newark; 23 Main Street, Holmdel; and 200 Wood Avenue South, Iselin, all in New Jersey.1/	1/9/94
United Jersey Bank, Hackensack, New Jersey to establish an off-site electronic facility at UJB Financial Southern Operations Center, Mount Laurel, New Jersey.1/	1/8/94

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving  
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending December 18, 1993

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
West Jersey Community Bank 165 Passaic Avenue Fairfield, NJ 07004	Substantial Noncompliance	March 22, 1993

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

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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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**

None.

**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 December 17, 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>
Ambassador Bank of the Commonwealth 4127 Tilghman Street Allentown, PA 18104- 4490	8/16/93	Satisfactory

Federal Reserve Bank of Cleveland

Applications Bulletin  
For Week Ending December 18, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

Received prior notice from Integra Bank/Pittsburgh, Pittsburgh, Pennsylvania, on December 16, 1993, of its intent to establish a branch at 300 Sixth Avenue Building, Pittsburgh, Pennsylvania. \* January 5, 1993

Received Section 18(c) application from Premier Bank & Trust, Elyria, Ohio, on December 6, 1993, to merge with the Worthington, Ohio, branch office of Jefferson Savings Bank, Dublin, Ohio, and thereby establish a a branch facility. \* Not Yet Known #

Received OAKAR application from CoBancorp, Inc., Elyria, Ohio, on December 6, 1993, to acquire the Worthington, Ohio, branch office of Jefferson Savings Bank, Dublin, Ohio, and merge it into its subsidiary, Premier Bank & Trust, Elyria, Ohio. \* Not Yet Known #

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

Received Section 3(a)(3) application from First Bancorporation of Ohio, Akron, Ohio, on December 13, 1993, to acquire Peoples Savings Bank, FSB, Ashtabula, Ohio (Peoples Savings Bank, FSB, will in turn convert into a national bank, going forward with the name of Peoples Bank, National Association). \* Not Yet Known #

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

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.

Applications Bulletin  
For Week Ending December 18, 1993

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

NONE

**AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
(December 17, 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 December 17, 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.

Enterprise Bank  
6150 Enterprise Boulevard  
Solon, Ohio 44139  
Rating: Satisfactory  
Exam Data: September 7, 1993

Federal Reserve Bank of Richmond

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>
First Citizens BancShares, Inc., Raleigh, North Carolina, to acquire First Savings Bank of Rockingham County, S.S.B., Reidsville, North Carolina.*	1-9-94

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Wachovia Corporation, Winston-Salem, North Carolina, to acquire additional shares of Southeast Switch, Inc., Maitland, Florida.	Not yet available.

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

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

\*Application is subject to CRA requirements.



Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending December 17, 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>
Bruceton Bank Post Office Box 205 Bruceton Mills, West Virginia 26525	9-27-93	Outstanding

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending December 17, 1993

Section 1 - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
D/W Bankshares, Inc. Dalton, Georgia 1-BHC formation, Dalton/Whitfield Bank & Trust, Dalton, Georgia.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
FF Bancorp, Inc. New Smyrna Beach, Florida To retain its thrift subsidiaries, First Federal Savings Bank of New Smyrna, New Smyrna Beach, Florida, and First Federal Savings Bank of Citrus County, Inverness, Florida, pursuant to Section 4(c)(8) of the Bank Holding Company Act.	Not yet available

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

<u>Application</u>
None.

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\*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending December 17, 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</u> <u>Bank</u>	<u>Rating</u>	<u>Date</u>
Merchants & Farmers Bank of Greene County Post Office Box 568 Eutaw, Alabama 35462 (205)372-3311	Satisfactory	09-13-93

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Oakar	Republic Bancorp Co. Orland Park, Illinois First Cook Community Bank, FSB Chicago, Illinois*	N - 11-20-93
Branch/24A	New Asia Bank Chicago, Illinois 8301 Cass Avenue Darien, Illinois*	N - **
EFT	Security State Bank Hartley, Iowa 10 3rd Street N.W. Hartley, Iowa*	N - **
Branch/24A	The Northern Trust Company Chicago, Illinois 579 Central Street Highland Park, Illinois*	N - **
Branch	Community State Bank Avilla, Indiana 4134 W CR 100 S Wolf Lake, Indiana*	N - **

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-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 - 12-29-93 N - **
CoC-HC	Wabeno Bancorporation, Inc. Venice, Florida Connie Ryan Trust	FR - 12-29-93 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 - 1-6-94 N - 11-20-93
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 - 1-4-94
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 - 1-4-94
Y-2	Comerica Incorporated Detroit, Michigan Pacific Western Bancshares, Inc.--(19.9%) San Jose, California Pacific Western Bank San Jose, California*	FR - 12-29-93 N - 1-4-94

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	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 - 12-20-93
Y-1	Bancorp. of New 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 - 12-23-93 N - 1-1-94
Y-2	F & M Bancorporation, Inc. Kaukauna, Wisconsin Pulaski Bancshares, Inc. Pulaski, Wisconsin Pulaski State Bank Pulaski, Wisconsin*	FR - 12-23-93 N - 12-20-93
Y-2	F & M Merger Corporation Kaukauna, Wisconsin Pulaski Bancshares, Inc. Pulaski, Wisconsin Pulaski State Bank Pulaski, Wisconsin*	FR - 12-23-93 N - 12-20-93

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	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 - 12-27-93 N - **
CoC-HC	GN Bancorp, Inc. Chicago, Illinois Ronald Howard Muck	FR - 12-27-93 N - 12-20-93
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 - 12-30-93 N - **
Y-2	Greater Columbia Bancshares, Inc. Portage, Wisconsin 1st Columbia Corp. Portage, Wisconsin First National Bank of Columbus Columbus, Wisconsin*	FR - 10-22-93 N - 1-6-94

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	Marshall & Ilsley Corporation Milwaukee, Wisconsin Valley Bancorporation Milwaukee, Wisconsin Valley Bank La Crosse, Wisconsin Valley Bank Madison, Wisconsin Valley Bank Chippewa Menomonie, Wisconsin Valley Bank East Central Kewaskum, Wisconsin Valley Bank Janesville Janesville, Wisconsin Valley Bank Milwaukee Thiensville, Wisconsin Valley Bank, National Association Watertown, Wisconsin Valley Bank Northeast Green Bay Wisconsin Valley Bank of Oshkosh Oshkosh, Wisconsin Valley Bank of Shawano Shawano, Wisconsin Valley Bank Southwest Spring Green, Wisconsin Valley Bank Western, FSB Sparta, Wisconsin Valley First National Bank Rhineland, Wisconsin Valley First National Bank of Ripon Ripon, Wisconsin Valley United Bank, SSB Sheboygan, Wisconsin Valley Western Bank Appleton, Wisconsin Pierce County Bank and Trust Company Ellsworth, Wisconsin*	FR - ** N - **
Y-2	First Waukegan Corporation Gurnee, Illinois Security Chicago Corp. Chicago, Illinois First Security Bank of Chicago Chicago, Illinois*	FR - **



Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	First Waukegan Corporation Gurnee, Illinois First State Bancorp of Princeton, Illinois, Inc. Princeton, Illinois First State Bank of Princeton Princeton, Illinois First State Bank of Ashton-Rochelle Ashton, Illinois First State Bank of Gridley Gridley, Illinois*	FR - ** N - **
CoC-HC	The Newburg Corporation St. Ansgar, Iowa Hal B. McKinley & Audrey M. McKinley	FR - 12-27-93 N - **
Y-2	Omnibank Corporation River Rouge, Michigan Indecorp, Inc. Chicago, Illinois Independence Bank of Chicago Chicago, Illinois Drexel Holding Company Chicago, Illinois Drexel National Bank Chicago, Illinois*	FR - ** N - **
Y-2	Orangeville Bancorp, Inc. Orangeville, Illinois State Bank of Winslow Winslow, Illinois*	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	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 - 12-21-93
4 (c) (8)	First Midwest Bancorp, Inc. Naperville, Illinois First Midwest Mortgage, Inc. Joliet, Illinois	FR - 12-13-93
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
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 - 12-27-93
Y-4	Iowa National Bankshares Corp. Waterloo, Iowa MidAmerica Financial Corporation Waterloo, Iowa MidAmerica Savings Bank, FSB Waterloo, Iowa	FR - 12-30-93 N - 12-26-93

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>
4 (c) (8)	FBOP Corporation Oak Park, Illinois Engage <u>de novo</u> in the acquisition of loans from its insured subsidiaries	FR - 12-20-93
Y-4	Republic Bancorp Co. (a Delaware Corporation) Orland Park, Illinois APL Financial, Inc. Chicago, Illinois First Cook Community Bank, FSB Chicago, Illinois	FR - 1-6-94
Y-4	Republic Bancorp Co. (an Illinois Corporation) Orland Park, Illinois APL Financial, Inc. Chicago, Illinois First Cook Community Bank, FSB Chicago, Illinois	FR - 1-6-94
4 (c) (8)	Firstbank of Illinois Co. Springfield, Illinois Rowe, Henry & Deal, Inc. Jacksonville, Illinois--engage in securities brokerage services	FR - 1-10-94
Y-4	Marshall & Ilsley Corporation Milwaukee, Wisconsin Valley Trust Company Appleton, Wisconsin	FR - **
Y-4	Marshall & Ilsley Corporation Milwaukee, Wisconsin Community Life Insurance Company Phoenix, Arizona	FR - **
Y-4	Marshall & Ilsley Corporation Milwaukee, Wisconsin Valley Bankservice Corporation Sheboygan, Wisconsin	FR - **
Y-4	Marshall & Ilsley Corporation Milwaukee, Wisconsin Valley Real Estate Services Corporation Sheboygan, Wisconsin	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register  
Notice Only  
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4 (c) (8)	Firststar Corporation Milwaukee, Wisconsin Firststar Home Mortgage Corporation Milwaukee, Wisconsin--engage <u>de novo</u> in data processing & data transmissions services facilities & data bases to realtors	FR - **
4 (c) (8)	First Chicago Corporation Chicago, Illinois First Chicago Leasing Corporation Chicago, Illinois--CDC--Arranging and investing in entities for the financing of low-income housing	FR - **
Y-4	Mahaska Investment Company Oskaloosa, Iowa On-Site Commercial Services & engage in providing bookkeeping, payroll processing, accounts receivable & financial services	FR - **
Y-4	Citizens Bankshares, Inc. Shawano, Wisconsin North Land Finance, Inc. Ashland, Wisconsin	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
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	Wabeno Bancorporation, Inc. Venice, Florida Redeem 1,316 shares of stock
RoS	Fairbank Bancshares, Inc. Fairbank, Iowa Redeem 1,875 shares of stock

*N* - Newspaper

*FR* - Federal Register

\* - Subject to Provisions of Community Reinvestment Act

\*\* - Not available at this time

## AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending December 17, 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

NONE

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING DECEMBER 17, 1993

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(3) application by Adamsville Bancshares, Inc., Adamsville, Tennessee, to acquire Lewis County Bank, Hohenwald, Tennessee.	Newspaper: 1-8-94
* Section 3(a)(3) application by Boatmen's Bancshares, Inc., St. Louis, Missouri, to acquire Woodland Bancorp, Inc., Tulsa, Oklahoma.	Newspaper: 1-15-94
* Section 3(a)(1) application by Boatmen's Oklahoma, Inc., St. Louis, Missouri, to acquire Boatmen's First National Bank of Oklahoma, Oklahoma City, Oklahoma.	Newspaper: 1-15-94
* Section 3(a)(3) application by First Tennessee National Corporation, Memphis, Tennessee, to acquire Cleveland Bank & Trust Company, Cleveland, Tennessee.	Newspaper: 1-12-94
* Section 4(c)(8) application by First Banks, Inc., Clayton, Missouri, to acquire Heartland Savings Bank, FSB, St. Louis, Missouri.	Newspaper: 1-15-94

## 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 United Missouri Bank Northeast, Monroe City, Missouri, 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 December 17, 1993

Name of Bank	Bank Address	Examination Date	Examination Rating
State Bank of Farina	P. O. Box 246 Farina, Illinois	9-27-93	Satisfactory
First Bank	P. O. Box 41052 Creve Coeur, Missouri 63141	7-26-93	Satisfactory



FEDERAL RESERVE BANK OF MINNEAPOLIS

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>
John Baer and Homer Baer, III, to acquire control of 55.50% and 44.50%, respectively, of (Federal Register) Security State Bancshares of Bemidji, Inc. Bemidji, MN	1-5-94
Finlayson Bancshares, Inc. Finlayson, MN To acquire 14.10% of First Integrity Bancorporation, Inc., Staples, MN	1-14-93 (Federal Register)
First Integrity Bancorporation, Inc. Staples, MN To acquire 100% of the voting shares of Barrett Bancorporation, Inc. Barrett, MN	1-14-93 (Federal Register)
Community First Bankshares, Inc. Fargo, ND To acquire 98.83% of the voting shares of the Bank of Spooner, Spooner, WI*	12-23-93 (Federal Register)
Northwest Equity Corp. Amery, WI To acquire 100% of the voting shares of Northwest Savings Bank Amery, WI*	Not yet available
Community First Bankshares, Inc. Fargo, ND To acquire 100% of the voting shares of Ada Banc Shares, Inc., Ada, MN, a one bank holding company owning The Ada National Bank, Ada, MN*	Not yet available

\*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
David Flo, Signe Flo & Donald Flo Credit Trust To acquire control of 85% of the voting shares of South Central Financial Services, Inc., Bricelyn, MN	Not yet available
First Bank System, Inc. Mpls, MN To acquire 100% of the voting shares of Boulevard Bancorp, Inc., Chicago, IL*	Not yet available
Michigan Financial Corporation Marquette, MI To acquire, through merger, 100% of the voting shares of Houghton Finan- cial, Inc., Houghton, MI*	Not yet available

Section III - Applications Subject  
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Northwest Equity Corp. Amery, WI To engage <u>de novo</u> in making and servicing loans.	Not yet available
Zappco, Inc. St. Cloud, MN To engage <u>de novo</u> in management consulting to depository institu- tions.	12-29-93
Norwest Corporation, Mpls, MN and Norwest Financial Services, Inc., Des Moines, IA To engage in making and servicing loans with underwriting credit in- surance throught the acquisition of Community Credit Co., Edina, MN.	Not yet available

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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 December 17, 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
Ridgedale State Bank 1730 Plymouth Road Minnetonka, MN 55305 (612) 544-2444	August 23, 1993	Satisfactory
Security Bank Minnesota 437 Bridge Avenue, Box 891 Albert Lea, MN 56007 (507) 373-1481	September 13, 1993	Satisfactory

*Federal Reserve Bank of Kansas City*

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Vail National Bank, Vail, Colorado, for prior approval to retain it's membership in the Federal Reserve System as a state chartered bank, and to open a <u>de novo</u> branch facility at 110 Beaver Creek Boulevard, Avon, Colorado.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Independent Bankshares, Inc., Glenwood Springs, Colorado, for prior approval to acquire 100 percent of the voting shares of Glenwood Independent Bank, Glenwood Springs, Colorado.*	Not Available
Donald L. Sturm, Denver, Colorado, for prior approval to acquire 100 percent of the voting shares of Country Hill Bank, Lenexa, Kansas.	Not Available

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

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

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

<u>APPLICATION</u>
None.

**SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS**

**Identification of Ratings**

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

*Federal Reserve Bank of Kansas City*

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**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 DECEMBER 13, 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  
Heritage Financial Corporation Employee Stock Ownership  
Bonus Plan, Ruston, LA, to acquire an interest in Heritage  
Financial Corporation, Ruston, LA  
(Previously reported during the week of 11-29-93) 94/01/10/

Change in Control Notice by  
John H. and Cecilia C. Keck, Laredo, TX, to acquire  
an interest in Union Texas Bancorporation, Inc.,  
Laredo, TX  
(Previously reported during the week of 11-22-93) 93/12/29

\*Section 3(a)(1) application by  
First Marshall Corporation, Marshall, TX, to acquire  
East Texas National Bank of Marshall, Marshall, TX N/A

\*Section 3(a)(1) application by  
City National Bancshares, Inc., Colorado City, TX, to  
acquire T M & S Bancshares, Inc., Dover, DE, and The City  
National Bank of Colorado City, Colorado City, TX N/A

\*Section 3(a)(1) application by  
T M & S Bancshares, Inc., Dover, DE, to acquire The  
City National Bank of Colorado City, Colorado City, TX N/A

\*Section 3(a)(3) application by  
Southern Bancshares, Inc., Houston, TX, to acquire  
First State Bank Brazoria, Brazoria, TX (de novo) 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 DECEMBER 13, 1993

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

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

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

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

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

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

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

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

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

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN  
APPLICATIONS AND NOTIFICATIONS APPROVED DURING THE WEEK OF DECEMBER 13, 1993

APPLICATION

DATE

None.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 12/17/93

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

None

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

Capital Bancorp Employee Stock Ownership Plan, Downey, California, to become a bank holding company by acquiring Capital Bancorp, Downey, California. \*

Newspaper: Not available

Fed. Reg.: 01/14/94

Limestone Holding Corporation, Preston, Washington, to become a bank holding company by acquiring State Bank of Concrete, Concrete, Washington. \*

Newspaper: Not available

Fed. Reg.: Not available

Section III - Applications Subject to Federal Register Notice Only

BankAmerica Corporation, San Francisco, California, to acquire Liberty Bank, Honolulu, Hawaii, through Bank of America, FSB, Honolulu, Hawaii.

Fed. Reg.: 01/14/94

The Tokai Bank, Limited, Nagoya, Japan, to engage de novo in providing investment and financial advisor services through Tokai Securities, Inc., New York, New York.

Fed. Reg.: 01/10/94

First Security Corporation, Salt Lake City Utah, to engage de novo in buying and selling U.S. government, state and local obligations on the order of investors as riskless principal through First Security Investor Service, Inc., Salt Lake City, Utah.

Fed. Reg.: Not available

U.S. Bancorp, Portland, Oregon, to engage directly in data processing activities through the use of customers' personal computers.

Fed. Reg.: Not available

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\* Subject to CRA.

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

Week Ending 12/17/93

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

None

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending December 17, 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>
West One Bank, Utah	107 South Main St. Salt Lake City, UT (801) 534-6000	08/23/93	Outstanding

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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.