

ANNOUNCEMENT  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

H.2, 1994, No. 1  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending January 1, 1994

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**ADVISORY COUNCILS**

Consumer Advisory Council -- appointment of seven new members and designation of Jean Pogge as Chairman and James West as Vice Chairman for 1994.  
Approved, December 28, 1993.

**BANK HOLDING COMPANIES**

Colonial BancGroup, Inc., Montgomery, Alabama -- request for reconsideration of Board's approval of application to acquire Colonial Bank of Tennessee, Ardmore, Tennessee, First AmFed Corporation, Huntsville, Alabama, and First American Federal Savings and Loan Association.  
Denied, December 27, 1993.

**INTERNATIONAL OPERATIONS**

Morgan Guaranty International Finance Corporation, New York, New York -- to invest in J.P. Morgan Securities Limited, London, England.  
Permitted, December 27, 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**

Atlanta	Family Bank of Hallandale, Hallandale, Florida -- to establish a branch office to be known as the Silver Lakes office at the northeast corner of the intersection of Pines Boulevard and N.W. 184th Avenue, Pembroke Pines, Florida. Approved, December 28, 1993.
St. Louis	First Bank of Arkansas, Trumann, Arkansas -- to establish a branch at 405 North Illinois, Harrisburg, Arkansas. Approved, December 27, 1993.
Richmond	George Mason Bank, Fairfax, Virginia -- to establish a branch at 13060 Fair Lakes Boulevard. Approved, December 27, 1993.

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

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**BANK BRANCHES, DOMESTIC**

Richmond Mellon Bank (MD), Rockville, Maryland -- to establish an electronic fund transfer facility at 2506 Solomons Island Road, Annapolis, Maryland. Approved, December 29, 1993.

Philadelphia Meridian Bank, Reading, Pennsylvania -- to establish a branch in the Scot's Low Cost Store, 801 Loyalsock Avenue, Montoursville, Pennsylvania. Approved, December 27, 1993.

Richmond Signet Bank / Maryland, Baltimore, Maryland -- to establish an electronic funds transfer facility at the Chesapeake House, Interstate 95, North East, Maryland. Approved, December 31, 1993.

Richmond Triangle Bank and Trust Company, Raleigh, North Carolina -- to establish a branch at 101 Advent Court, Cary, North Carolina. Approved, December 27, 1993.

**BANK HOLDING COMPANIES**

Secretary Bank South Corporation, Atlanta, Georgia; Barnett Banks, Inc., Jacksonville, Florida; BB&T Financial Corporation, Wilson, North Carolina; First Citizens Bancshares, Inc., Raleigh, North Carolina; First Union Corporation, Charlotte, North Carolina; Southern National Corporation, Lumberton, North Carolina; NationsBank Corporation, Charlotte, North Carolina; SunTrust Banks, Atlanta, Georgia; Synovus Financial Corp., Columbus, Georgia; TB&C Bancshares; and Wachovia Corporation, Winston-Salem, North Carolina -- to acquire certain assets of South Carolina National Bank, Charleston, South Carolina, and engage in data processing and management consulting activities through Southeast Switch Inc., Maitland, Florida. Approved, December 30, 1993.

Cleveland Citizens Bancshares, Inc., Salineville, Ohio -- to acquire The Firestone Bank, Lisbon, Ohio. Approved, December 30, 1993.

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

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**BANK HOLDING COMPANIES**

Richmond	City Holding Company, Charleston, West Virginia -- to engage de novo in lending activities, real estate appraisals, and offering credit related insurance as agent or broker. Approved, December 29, 1993.
Dallas	Coastal Bancshares, Inc., Pearland, Texas -- to acquire Pearland State Bank. Approved, December 29, 1993.
Dallas	Coastal Bancshares, Inc., Pearland, Texas -- to acquire Gulf Coast Bancshares, Inc., Alvin, Texas, and The First National Bank. Approved, December 29, 1993.
Minneapolis	Dakota Bancshares, Inc., Mendota Heights, Minnesota - - to acquire Dakota County Bancshares, Inc. Approved, December 28, 1993.
Chicago	East Side Financial, Inc., Chicago, Illinois -- to acquire East Side Savings Bank. Approved, December 31, 1993.
Kansas City	Flint Hills Bancshares, Inc., Gridley, Kansas -- to acquire The Citizens State Bank. Approved, December 31, 1993.
Dallas	Intercontinental Bank Shares Corporation, San Antonio, Texas -- to acquire Garden Ridge State Bank. Approved, December 30, 1993.
Chicago	Leroy C. Darby, Inc. Employee Stock Ownership Plan, Monona, Iowa -- to acquire Leroy C. Darby, Inc., and Union State Bank. Approved, December 30, 1993.
St. Louis	Market Street Bancshares, Inc., McLeansboro, Illinois -- to acquire Wayne County Bank and Trust Company, Fairfield, Illinois. Approved, December 30, 1993.

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

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**BANK HOLDING COMPANIES**

Chicago	Old Kent Financial Corporation, Grand Rapids, Michigan -- to engage in certain community development activities by becoming a limited partner in Grand Rapids Hope Limited Partnership II. Approved, December 29, 1993.
Chicago	Quad City Holdings, Inc., Bettendorf, Iowa -- notification of intent to engage de novo in lending activities. Returned, December 29, 1993.
Minneapolis	St. Paul Bancshares, Inc., Phalen, Minnesota -- to acquire Dakota Bancshares, Mendota Heights, Minnesota. Approved, December 28, 1993.
Minneapolis	Security Richland Bancorporation, Miles City, Montana -- to engage de novo in providing investment or financial advice. Permitted, December 29, 1993.
San Francisco	Tokai Bank, Limited, Nagoya, Japan -- to engage de novo in providing investment advice through Tokai Securities, Inc., New York, New York. Withdrawn, December 30, 1993.
Minneapolis	Zappco, Inc., St. Cloud, Minnesota -- to engage de novo in management consulting activities. Permitted, December 31, 1993.

**BANK PREMISES**

Minneapolis	Dakota County State, Mendota Heights, Minnesota -- investment in bank premises. Approved, December 28, 1993.
Atlanta	Family Bank of Hallandale, Hallandale, Florida -- investment in bank premises. Approved, December 28, 1993.
Chicago	Tri-County Bank, Brown City, Michigan -- investment in bank premises. Approved, December 29, 1993.

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

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**CAPITAL STOCK**

Minneapolis	Culbertson State Bank, Culbertson, Montana -- redemption of shares. Approved, December 27, 1993.
Kansas City	FNB Insurance Agency, Inc., Walthill, Nebraska -- redemption of shares. Approved, December 29, 1993.
Minneapolis	St. Paul Bancshares, Inc., Phalen Park, Minnesota -- redemption of shares. Approved, December 28, 1993.
Kansas City	Sherman County Management, Inc., Loup City, Nebraska -- redemption of shares. Approved, December 28, 1993.

**CHANGE IN BANK CONTROL**

Minneapolis	Beulah Bancorporation, Inc., Sioux Falls, South Dakota -- change in bank control. Permitted, December 31, 1993.
Kansas City	FNB Insurance Agency, Inc., Walthill, Nebraska -- change in bank control. Permitted, December 29, 1993.
Dallas	Follett Bancshares, Inc., Follett, Texas -- change in bank control. Permitted, December 29, 1993.
Kansas City	Sherman County Management, Inc., Loup City, Nebraska -- change in bank control. Permitted, December 28, 1993.
Dallas	Union Texas Bancorporation, Inc., Laredo, Texas -- change in bank control. Permitted, December 31, 1993.

**COMPETITIVE FACTORS REPORTS**

Kansas city	Bank of Kremlin, Kremlin, Oklahoma, proposed merger with First State Bank of Goltry, Goltry, Oklahoma - - report on competitive factors. Submitted, December 31, 1993.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**COMPETITIVE FACTORS REPORTS**

Minneapolis	BankWest, Inc., Pierre, South Dakota, proposed purchase of the assets and assumption of the liabilities of the Gregory, South Dakota, branch of Norwest Bank South Dakota, N.A., Sioux Falls, South Dakota -- report on competitive factors. Submitted, December 27, 1993.
New York	Bath National Bank, Bath, New York, proposed merger with Atlanta National Bank, Atlanta, New York -- report on competitive factors. Submitted, December 31, 1993.
Philadelphia	Carnegie Bank, N.A., Princeton, New Jersey, proposed merger with C.B. Interim National Bank -- report on competitive factors. Submitted, December 29, 1993.
Richmond	CENIT Bank, FSB, Norfolk, Virginia, proposed merger with Homestead Savings Bank, FSB, Portsmouth, Virginia -- report on competitive factors. Submitted, December 27, 1993.
Kansas City	Commercial Federal Bank, A.F.S.B., Omaha, Nebraska, proposed merger with Home Federal Savings and Loan Association of Ada, Ada, Oklahoma -- report on competitive factors. Submitted, December 31, 1993.
Philadelphia	Farmers' & Merchants Savings Bank, FSB, Burlington, New Jersey, proposed purchase of the Willingboro branch of Anchor Savings Bank, FSB, Hewlett, New York -- report on competitive factors. Submitted, December 29, 1993.
Dallas	First State Bank of Odem, Odem, Texas, proposed merger with Interim Odem Bank -- report on competitive factors. Submitted, December 30, 1993.
Kansas City	First United Bank and Trust Company, Holdenville, Oklahoma, proposed merger with Republic Bank of Tecumseh, Tecumseh, Oklahoma -- report on competitive factors. Submitted, December 31, 1993.

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

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**COMPETITIVE FACTORS REPORTS**

Atlanta            National Bank of Commerce of Birmingham, Birmingham,  
Alabama, proposed merger with First American Bank  
of Pelham, Pelham, Alabama -- report on competitive  
factors.  
Submitted, December 28, 1993.

**EXTENSIONS OF TIME**

Atlanta            Aliant National Corporation, Alexander City,  
Alabama -- extension to April 2, 1994, to engage  
de novo in securities brokerage and investment  
advisory activities through Aliant Financial  
Services Corporation.  
Granted, December 28, 1993.

Chicago            Old Kent Bank and Trust Company, Grand Rapids,  
Michigan -- extension to August 16, 1994, to  
establish a branch at 6210 Kalamazoo Avenue,  
Kentwood, Michigan.  
Granted, December 28, 1993.

Chicago            Old Kent Bank and Trust Company, Grand Rapids,  
Michigan -- extension to August 16, 1994, to invest  
in bank premises.  
Granted, December 28, 1993.

**MEMBERSHIP**

San Francisco     Bank of Fresno, Fresno, California -- to become a  
member of the Federal Reserve System.  
Approved, December 28, 1993.

San Francisco     Merced Bank of Commerce, N.A., Merced, California --  
to retain membership in the Federal Reserve System  
after conversion to a state charter from a national  
charter.  
Approved, December 28, 1993.

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DECEMBER 27, 1993 TO DECEMBER 31, 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 Atlanta -- increase in cost  
for prepaid software to upgrade check processing  
system.  
Approved, December 30, 1993.



**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**REGULATIONS AND POLICIES**

Regulation J -- amendments to subpart A governing collection of checks and other items by Federal Reserve Banks, conforming warranties and other provisions to recent amendments to Regulation CC (Docket R-0821).

Proposed, December 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>
	NONE

SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

<u>Institution</u>	<u>Examination Date</u>	<u>Rating*</u>
		NONE

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

Federal Reserve Bank of New York

Comment Period  
Ending Date

SECTION I

Applications Subject to Newspaper  
Notice Only

The Industrial and Commercial Bank, Beijing, People's  
Republic of China, to establish a branch in New York,  
New York.

N/A

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 January 1, 1994

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

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

FEDERAL RESERVE BANK OF PHILADELPHIA

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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

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

Newspaper comment period expires:	1/22/94
Fed. Register 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 December 31, 1993

**Identification of Ratings**

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

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

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

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

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

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

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

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

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

**Bank/Location**

**Examination Date**

**CRA Rating**

None.

Federal Reserve Bank of Cleveland

Applications Bulletin  
For Week Ending January 1, 1994

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

None

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

Received Section 4(c)(8) application from \*Not yet known #  
Mellon Bank Corporation, Pittsburgh,  
Pennsylvania, on January 3, 1994, to acquire  
Dreyfus Security Savings Bank, FSB, Paramus,  
New Jersey, and Dreyfus Trust Company, Uniondale,  
New York.

Received Section 3(a)(1) application from \* January 22, 1994  
Bridgeville Financial Corp, Bridgeville,  
Pennsylvania, on December 23, 1993, to acquire  
Bridgeville, Pennsylvania.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

None

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**  
(December 31, 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 31, 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>
First Union Corporation, Charlotte, North Carolina, to have its subsidiary, First Union National Bank of North Carolina, Charlotte, North Carolina, merge with American Commercial Savings Bank, Inc., SSB, Monroe, North Carolina.*	1-21-94
Crestar Financial Corporation, Richmond, Virginia, to have its subsidiary, Crestar Bank MD, Bethesda, Maryland, merge with Annapolis Federal Savings Bank, Annapolis, Maryland.*	1-30-94
Crestar Bank MD, Bethesda, Maryland, to merge with Annapolis Federal Savings Bank, Annapolis, Maryland.*	1-30-94

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Crestar Financial Corporation, Richmond, Virginia, to acquire Annapolis Bancorp, Inc., Annapolis, Maryland.*	1-30-94
Triangle Bancorp, Inc., Raleigh, North Carolina, to acquire 100% of the voting shares of Roanoke Valley Savings Bank, Inc., SSB, Roanoke, Rapids, North Carolina.*	1-31-94

Section III - Applications Subject to Federal Register Notice

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

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 31, 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>
Consolidated Bank and Trust Company 320 North First Street Richmond, Virginia 23219	10-12-93	Satisfactory

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending December 31, 1993

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
1st United Bank Boca Raton, Florida To merge with Suburban Bank, Lake Worth, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
1st United Bancorp Boca Raton, Florida To acquire Suburban Bank, Lake Worth, Florida, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*
Bank Corporation of Georgia Macon, Georgia For prior approval to retain 49.7 percent of AmeriCorp, Inc., Savannah, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act. The shares were acquired via foreclosure on debts previously contracted. Pro forma ownership will equal 67.0 percent.	Not yet available*
Commerce Corporation St. Francisville, Louisiana Change in control notice by Mr. Jimmy H. Whittington and Mrs. Betty R. Whittington to acquire an additional 23.18 percent of the outstanding shares of common stock of Commerce Corporation, St. Francisville, Louisiana. Total ownership will equal 33.49 percent.	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 December 31, 1993

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First National Sylacauga Corporation Sylacauga, Alabama To engage <b>de novo</b> in making, acquiring, or servicing loans or other extensions of credit through Frontier Financial Services, Inc., Sylacauga, Alabama (in organization), pursuant to Section 225.25(b)(1) of Regulation Y.	Not yet available

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

Application

Barnett Bank of Volusia County  
DeLand, Florida  
Request for increase in bank premises.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending December 31, 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  
Bank

Rating

Date

None.

**APPLICATION BULLETIN**

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
CoC-HC	Wabeno Bancorporation, Inc. Venice, Florida Verle Burgason & JoAnn Burgason	FR - 12-29-93 N - 12-29-93
CoC-HC	Wabeno Bancorporation, Inc. Venice, Florida Connie Ryan Trust	FR - 12-29-93 N - 12-29-93
Y-1	Republic Bancorp Co. Orland Park, Illinois MAH Bancorp, Inc. Orlando 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 - 11-29-93 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-2	First Waukegan Corporation Gurnee, Illinois Security Chicago Corp. Chicago, Illinois First Security Bank of Chicago Chicago, Illinois	FR - **
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 - **

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	Capitol Bancorp, Ltd. Lansing, Michigan Financial Center Corporation Holland, Michigan Paragon Bank Holland, Michigan*	FR - ** N - 1-11-94
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 - **
Y-1	Home Bancorp Fort Wayne, Indiana Home Loan Bank S>B> Fort Wayne, Indiana*	FR - ** N - **
Y-2	Independent Bank Corporation Ionia, Michigan KSB Financial, Inc. Kingston, Michigan Kingston State Bank Kingston, Michigan*	FR - ** N - 1-28-94
Y-2	Community Grain Co. Coon Rapids, Iowa Farmers National Bank Bayard, 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	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
4(c) (8)	FBOP Corporation Oak Park, Illinois Engage <u>de novo</u> in the acquisition of loans from its insured subsidiaries	FR - 12-30-93
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 - **

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	First Chicago Corporation Chicago, Illinois Section 20--First Chicago Capital Markets, Inc. Chicago, Illinois--engage <u>de novo</u> in the business of underwriting and dealing in debt securities	FR - **
4(c)(8)	Quad City Holdings, Inc. Bettendorf, Iowa Engage in lending activities	FR - **

## 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 31, 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 an satisfactory 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.

NI - An institution in this group has an needs to improve 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.

SN - An institution in this group has an substantially deficient 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.

### BANK NAME/LOCATION

### EXAMINATION DATE

### RATINGS

None.

**Federal Reserve Bank of St. Louis**  
FOR THE WEEK ENDING DECEMBER 31, 1993

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 18(c) application by First Bank, Creve Coeur, Missouri, to merge with Heritage National Bank, St. Louis, Missouri.	Newspaper: 1-31-94

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(1) application by Independent Southern Bancshares, Inc., Employee Stock Ownership Trust, Brownsville, Tennessee, to acquire Independent Southern Bancshares, Inc., Brownsville, Tennessee.	Newspaper: 1-23-94
* Section 3(a)(3) application by First Banks, Inc., St. Louis, Missouri, to acquire Heritage National Bank, St. Louis, Missouri.	Newspaper: 1-31-94
* Section 3(a)(3) application by Bren-Mar Properties, Inc., Columbia, Missouri, to acquire Jack's Fork Bancorporation, Inc., Columbia, Missouri, First Missouri Bancorporation, Inc., Columbia, Missouri, and First Heritage National Bank, Davis, Oklahoma.	Newspaper: 2-3-94
* Section 3(a)(3) application by Community First Financial Group, Inc., English, Indiana, to acquire Peoples Trust Bank Company, Corydon, Indiana.	Newspaper: 1-31-94
* Section 3(a)(5) application by First United Bancshares, Inc., El Dorado, Arkansas, to acquire InvestArk Bankshares, Inc., Stuttgart, Arkansas.	Newspaper: 1-28-94
* Section 3(a)(1) application by Murphy-Wall Bancorp, Pickneyville, Illinois, to acquire Murphy-Wall State Bank & Trust, Pinckneyville, Illinois.	Newspaper: 1-31-94
* Section 3(a)(1) application by Union Planters National Bank, Memphis, Tennessee, to acquire Tennessee Bancorp, Inc., Columbia, Tennessee.	Newspaper: 1-20-94
* Change in Control notification involving Community Bancorp of McLean County Kentucky, Inc., Island, Kentucky, by James and Sue Markwell (previously reported during week ending 12-3-93).	Newspaper: 1-5-94
* This application is subject to CRA.	

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

**Application**

**End of Comment Period**

None.

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

**Application**

**End of Comment Period**

None.

**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 31, 1993

Name of Bank	Bank Address	Examination Date	Examination Rating
Bank of De Soto	P. O. Box 68 De Soto, Illinois 62924	9-27-93	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to  
Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation Mpls, MN For one of its subsidiary banks, Norwest Bank Arizona, N.A., Phoenix, AZ, to purchase certain assets and assume certain liabili- ties related to a Phoenix, AZ, branch of First Nationwide Bank, fsb, San Francisco, CA	Not yet available

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Michigan Financial Corporation Marquette, MI To acquire, through merger, 100% of the voting shares of Houghton Finan- cial, Inc., Houghton, MI*	1-24-94 (Federal Register)
Community First Bankshares, Inc. Fargo, ND To acquire 100% of the voting shares of Grand National Bank of Colorado, Fraser, Colorado*	Not yet available
Avon State Bank Employee Stock Ownership Plan and Trust (Newspaper) Avon, MN To become a bank holding company through the acquisition of 30.58% of the voting shares of Avon Bancshares, Inc., Avon, MN*	1-31-94

\*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject  
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
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.	1-20-94
First Manistique Corporation Manistique, MI To engage <u>de novo</u> in making, acquiring and servicing loans.	1-19-94
Norwest Corporation Mpls, MN To engage in securities brokerage activities through the acquisition of certain assets of First Nation- wide Investment Center, Phoenix, AZ	Not yet available
First Bank System, Inc. Mpls, MN To engage <u>de novo</u> in certain data processing activities in Arizona, Florida, Kansas, Missouri, Texas, and Utah	Not yet available
First Bank System, Inc. Mpls, MN To engage <u>de novo</u> in certain data processing activities nationwide.	Not yet available

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

Application

None.



FEDERAL RESERVE BANK OF MINNEAPOLIS  
Section V - Availability of  
CRA Public Evaluations  
week ending December 31, 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
First State Bank of Rushmore 103 North Thompson, Box 48 Rushmore, MN 56168-0048 (507) 478-4121	September 27, 1993	Outstanding

*Federal Reserve Bank of Kansas City*

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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

Leader First Bancorp, Inc., Marlow, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The First National Bank in Marlow, Marlow, Oklahoma.\*

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

**Identification of Ratings**

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

**Outstanding record of meeting community credit needs**

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

*Federal Reserve Bank of Kansas City*

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**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>
Fidelity State Bank & Trust P.O. Box 1120 Dodge City, Kansas 67801-1120	09-20-93	12-23-93	Outstanding
Anadarko Bank & Trust P.O. Box 667 Anadarko, Oklahoma 73005-0667	09-20-93	12-23-93	Satisfactory
Green Horn Valley Bank #1 N. Parkway - P.O. Box 33 Colorado City, Colorado 81019	09-20-93	12-27-93	Satisfactory
First Interstate Bank of South Fort Collins 2900 South College Avenue South Fort Collins, Colorado 80525	09-20-93	12-27-93	Outstanding

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF DECEMBER 27, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
None.	

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
*Section 3(a)(1)f application by Bancrecer, S.A., Mexico City, Mexico to acquire United Bank & Trust, N.A., Dallas, TX	94/01/28
*Section 3(a)(1)f application by Grupo Financiero Bancrecer, S.A., De C.V. Mexico City, Mexico to acquire United Bank & Trust, N.A., Dallas, TX	94/01/28
*Section 3(a)(3) application by ExTraCo Bankshares, Inc., Waco, TX to acquire Guaranty Bank and Trust Company, Gatesville, TX	N/A
*Section 3(a)(1) application by Mission-Heights Management Company, Ltd., Houston, TX, to acquire IBID, Inc., Wilmington, DE; Independent Bancorp, Inc., Channelview, TX; and Channelview Bank, Channelview, TX	N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
None.	

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

APPLICATION  
None.

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

**SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
**FOR THE WEEK OF DECEMBER 27, 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.

Bank

Date of  
Examination

CRA Rating

None.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 12/31/93

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank of America Nevada, Las Vegas, Nevada, to establish a depository ATM in the Von's Grocery Store at the corners of Pecos and Windmill, Las Vegas, Nevada. *	<u>Newspaper:</u> Not available

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. *	<u>Newspaper:</u> 01/14/94 <u>Fed. Reg.:</u> 01/14/94
Limestone Holding Corporation, Preston, Washington, to become a bank holding company by acquiring State Bank of Concrete, Concrete, Washington. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 01/14/94
FIAB Holdings, Inc., San Francisco, California, to become a bank holding company by acquiring First Indo-American Bank, San Francisco, California. *	<u>Newspaper:</u> 01/17/94 <u>Fed. Reg.:</u> 01/28/94

Section III - Applications Subject to Federal Register Notice Only

U.S. Bancorp, Portland, Oregon, to engage directly in data processing activities through the use of customers' personal computers.	<u>Fed. Reg.:</u> Not available
Home Credit Corporation, Salt Lake City, Utah, to engage directly in lending activities.	<u>Fed. Reg.:</u> Not available

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

Bank of America Nevada, Las Vegas, Nevada, to pay a dividend in the amount of \$120 million to its parent, Nevada First Development Corporation, Reno, Nevada.

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\* Subject to CRA.

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

Week Ending 12/31/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending December 31, 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>
None			

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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.