

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1993, No. 52
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending December 25, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Banc One Corporation, Columbus, Ohio -- to acquire Croghan & Associates, Inc., Boulder, Colorado, and engage de novo in data processing and data transmission activities.
Permitted, December 22, 1993.

Credit International Bancshares, Ltd., Washington, D.C. -- to acquire Sequoia National Bank, MD., Bethesda, Maryland.
Approved, December 20, 1993.

Crestar Financial Corporation, Richmond, Virginia -- to acquire Providence Savings and Loan Association, F.A., Vienna, Virginia.
Approved, December 22, 1993.

Federation des Caisses Populaires Desjardins de Montreal et de l'Ouest-Du-Quebec, Montreal, Quebec Canada, and Federation des Caisses Populaires Desjardins de Quebec -- request to acquire the Laurentian Capital Corp., which conducts some insurance activities in the United States.
Granted, December 22, 1993.

First Interstate Bancorp, Los Angeles, California -- request for reconsideration of the Board's approval of applications to acquire Cal Rep Bancorp, Inc., Bakersfield, California, and California Republic Bank.
Denied, December 22, 1993.

First Union Corporation, Charlotte, North Carolina -- exemption from anti-tying provisions to permit First Union Brokerage Services, Inc. to offer discounts on commissions for brokerage services to customers who maintain a minimum balance in accounts at any First Union bank.
Granted, December 21, 1993.

J.P. Morgan & Co., Incorporated, New York, New York -- to provide investment services for energy-related futures and options thereon through J.P. Morgan Futures, Inc., and J.P. Morgan Securities, Inc.
Approved, December 22, 1993.

Norwest Corporation, Minneapolis, Minnesota -- to acquire Lindberg Financial Corporation, Forest Lake Minnesota, and Forest Lake State Bank.
Approved, December 20, 1993.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

One Valley Bancorp of West Virginia, Inc.,
Charleston, West Virginia -- to merge with
Mountaineer Bankshares of W. Va., Inc.,
Martinsburg, West Virginia.
Approved, December 20, 1993.

Sumitomo Bank, Limited, Osaka, Japan -- to provide
foreign exchange advisory and transactional
services through Sumitomo Bank Capital Markets,
Inc., New York, New York.
Approved, December 22, 1993.

BANK MERGERS

Crestar Bank, Richmond, Virginia -- to acquire
Providence Savings and Loan Association, F.A.,
Vienna, Virginia, and Virginia Federal Savings
Bank, Richmond, Virginia.
Approved, December 22, 1993.

Fleet Bank of New York, Albany, New York -- to
acquire 29 branches of Chemical Bank of New York,
New York, New York, and to establish branches at
each location.
Approved, December 20, 1993.

West One Bank, Idaho, Boise, Idaho -- to merge with
Idaho State Bank, Glenns Ferry, Idaho, and to
establish branches.
Approved, December 20, 1993.

BANKS, FOREIGN

KorAm Bank, Seoul, Korea -- to establish a federally-
licensed branch in Los Angeles, California.
Approved, December 22, 1993.

BANKS, NATIONAL

Republic National Bank of New York, New York, New
York -- to acquire Westpac Limited, London,
England, and engage through Mase Westpac and its
subsidiaries in trading and dealing in metals and
related activities.
Approved, December 22, 1993.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

CHANGE IN BANK CONTROL

Credit International Bancshares, Ltd., Washington,
D.C. -- change in bank control.
Permitted, December 20, 1993.

ENFORCEMENT

First Pacific Bancorp, Inc., Beverly Hills,
California -- issuance of a consent order
dismissing a notice of assessment of a civil money
penalty against Berrien E. Moore, a former
director.
Announced, December 20, 1993.

National Commercial Bank of Saudi Arabia -- civil
money penalty, fines and restitution payment in
settlement of administrative charges against Khalid
bin Mahfouz, and Haroon Kahlon, relating to the
First American banks and BCCI.
Approved, December 22, 1993.

INTERNATIONAL OPERATIONS

Security Pacific Overseas Corporation, San Francisco,
California -- to make an investment in Security
Pacific Trade Finance Inc., San Francisco,
California, which will downstream investment to
Security Pacific Trade Finance, Ltd., London,
England.
Approved, December 20, 1993.

MEMBERSHIP

Marine Midland Bank, N.A., Buffalo, New York -- to
become a member of the Federal Reserve System.
Approved, December 22, 1993.

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

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

BANK BRANCHES, DOMESTIC

Richmond	Centura Bank, Rocky Mount, North Carolina -- to establish an electronic fund transfer facility in Wal-Mart at 4424 West Wendover Avenue, Greensboro, North Carolina. Approved, December 24, 1993.
Chicago	Community State Bank, Avilla, Indiana -- to establish a branch at 4134 W CR 100 S., Wolf Lake, Indiana. Returned, December 24, 1993.
Cleveland	Fifth Third Bank, Cincinnati, Ohio -- to establish a customer-bank communication terminal at 1135 Chester Road, 1047 Forest Fair Drive, Fairfield; 918 Elm Street, Cincinnati; 2 South Campus Drive, Oxford; 400 North Erie Avenue, Hamilton; 371 West Bagley Road, Berea; and 3628 Mayfield Road, Cleveland Heights, Ohio. Approved, December 23, 1993.
Secretary	First of America Bank-West Michigan, Grand Rapids, Michigan -- to establish branches at 4646 28th Street, Southeast, Kentwood; and 5455 Clyde Park, Southwest, Wyoming, Michigan. Approved, December 22, 1993.
Philadelphia	Meridian Bank, Reading, Pennsylvania -- to establish a branch at 220 Main Street, New Milford, and Main and Markets Streets, Hartford, Pennsylvania. Approved, December 24, 1993.
Secretary	Northern Trust Company, Chicago, Illinois -- to establish nine off-site electronic facilities. Approved, December 23, 1993.

BANK HOLDING COMPANIES

San Francisco	A T & E Corporation, San Francisco, California -- registration statement. Withdrawn, December 22, 1993.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

Chicago	ANB Corporation, Muncie, Indiana -- to acquire Winchester Bancorporation, Winchester, Indiana, and Peoples Loan and Trust Bank. Approved, December 21, 1993.
Kansas City	City National Bancshares, inc., Guymon, Oklahoma -- to acquire The City National Bank. Approved, December 23, 1993.
Kansas City	DFC Acquisition Corporation Two, Kansas City, Missouri -- to engage in credit related life and health insurance through Livingston Life Insurance Company. Approved, December 23, 1993.
Kansas City	DFC Acquisition Corporation Two, Kansas City, Missouri -- to acquire Dickinson Financial Corporation. Approved, December 23, 1993.
Secretary	First Bank System, Inc., Minneapolis, Minnesota -- to merge with American Bancshares of Mankato, Inc., Mankato, Minnesota, and acquire American Bank Mankato; First System Agencies, Inc., Minneapolis; and Eagle Insurance Agency, Inc., Amboy, Minnesota. Approved, December 21, 1993.
Chicago	First Chicago Corporation, Chicago, Illinois -- to engage de novo in arranging and investing for the financing of low-income housing through First Chicago Leasing Corporation. Returned, December 23, 1993.
Cleveland	First Financial Bancorp, Hamilton, Ohio -- to acquire Highland Federal Savings Bank, Marlemont, Ohio. Approved, December 22, 1993.
Atlanta	First Lucedale Bancorp, Inc., Lucedale, Mississippi - - to acquire First National Bank of Lucedale. Approved, December 20, 1993.

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

BANK HOLDING COMPANIES

Chicago	Firstbank of Illinois Co., Springfield, Illinois -- to acquire the voting securities of Rowe, Henry & Deal, Inc., Jacksonville, Illinois, and engage in securities brokerage services. Returned, December 22, 1993.
Chicago	Hawkeye Bancorporation, Des Moines, Iowa -- to acquire Centre Pointe Leasing Co., Inc., West Des Moines, Iowa. Approved, December 21, 1993.
Chicago	Lincolnland Bancshares, Inc., Casey, Illinois -- to acquire Westfield State Bank, Westfield, Illinois. Returned, December 20, 1993.
Kansas City	Mabrey Bancorporation, Inc., Okmulgee, Oklahoma -- to acquire Mabrey Insurance Agency, Inc.; Haskell Bancorporation, Inc., Haskell; and Weleetka Bancorporation, Inc., Weleetka, Oklahoma. Approved, December 21, 1993.
Kansas City	Neosho Bancshares ESOP, Neosho, Missouri, and Neosho Bancshares, Inc. -- to acquire a joint venture interest in DIGISOURCE, Inc., Fayetteville, Arkansas, and engage in data processing services. Approved, December 23, 1993.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire D.L. Bancshares, Inc., Detroit Lakes, Minnesota. Approved, December 21, 1993.
Philadelphia	Omega Financial Corporation, State College, Pennsylvania -- to acquire Penn Central Bancorp, Inc., Huntington, Pennsylvania. Approved, December 24, 1993.
Philadelphia	Omega Financial Corporation, State College, Pennsylvania -- to engage in credit related insurance activities through Penn Central Bancorp Life Insurance Company, Phoenix, Arizona. Approved, December 24, 1993.

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

BANK HOLDING COMPANIES

St. Louis	Sun Financial Corporation, Earth City, Missouri -- to acquire Farmers State Bank of Risco, Risco, Missouri. Approved, December 21, 1993.
Secretary	SunTrust Banks, Inc., Atlanta, Georgia, and Sun Banks, Inc., Orlando, Florida -- to acquire Regional Investment Corporation, Tallahassee, Florida, Andrew Jackson Savings Bank, Premium Assignment Corporation, and Baker Mortgage Loans, Inc., Fort Walton Beach, Florida. Approved, December 21, 1993.
St. Louis	Union Planters Corporation, Memphis, Tennessee -- to acquire First National Bancorp of Shelbyville, Inc., Shelbyville, Tennessee, and First National Bank of Shelbyville. Approved, December 20, 1993.

BANK MERGERS

Philadelphia	Meridian Bank, Reading, Pennsylvania -- to merge with The Grange National Bank of Susquehanna County, New Milford, Pennsylvania. Approved, December 24, 1993.
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BANK PREMISES

Dallas	Bank of El Paso, El Paso, Texas -- investment in bank premises. Approved, December 23, 1993.
Richmond	F & M Bank-Winchester, Winchester, Virginia -- investment in bank premises. Approved, December 22, 1993.
Richmond	F & M Bank-Martinsburg, Martinsburg, West Virginia -- investment in bank premises. Approved, December 21, 1993.
Philadelphia	Meridian Bank, Reading, Pennsylvania -- investment in bank premises. Approved, December 24, 1993.

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

BANK PREMISES

Kansas City State Bank, Winfield, Kansas -- investment in bank
premises.
Approved, December 20, 1993.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

San Francisco Bank of America Arizona, Phoenix, Arizona --
registration statement.
Withdrawn, December 22, 1993.

Kansas City First Life Assurance Company, Oklahoma City, Oklahoma
-- registration statement.
Withdrawn, December 20, 1993.

San Francisco Lorimar Telepictures, Culver City, California --
registration statement.
Withdrawn, December 22, 1993.

Kansas City Red Crown Federal Credit Union, Tulsa, Oklahoma --
registration statement.
Withdrawn, December 20, 1993.

BANKS, STATE MEMBER

Kansas City Deuel County State Bank, Chappell, Nebraska --
payment of a dividend.
Approved, December 23, 1993.

Director, BS&R Minden Bank & Trust, Minden, Louisiana -- transfer
agent registration.
Approved, December 21, 1993.

CAPITAL STOCK

Kansas City First National Bancshares of Weatherford, Inc.,
Weatherford, Oklahoma -- redemption of shares.
Approved, December 22, 1993.

Kansas City Midwest Banco, Inc., Cozad, Nebraska -- redemption of
shares.
Approved, December 22, 1993.

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

CAPITAL STOCK

Chicago	Security State Bank, Hartley, Iowa -- redemption of shares. Approved, December 23, 1993.
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CHANGE IN BANK CONTROL

Minneapolis	Adams Bancshares, Inc., Adams, Minnesota -- change in bank control. Permitted, December 24, 1993.
Kansas City	Bank of Love County, Marietta, Oklahoma -- change in bank control. Permitted, December 22, 1993.
Kansas City	Bern Bancshares, Inc., Bern, Kansas -- change in bank control. Permitted, December 24, 1993.
Dallas	Cooper Lake Financial Corporation, Cooper, Texas -- change in bank control. Permitted, December 20, 1993.
Minneapolis	Hartman Bancshares, Inc., Okabena, Minnesota -- change in bank control. Permitted, December 23, 1993.
San Francisco	Met Financial Corporation, Oakland, California -- change in bank control. Returned, December 20, 1993.
Kansas City	Tulsa National Bancshares, Inc., Tulsa, Oklahoma -- change in bank control. Permitted, December 22, 1993.

COMPETITIVE FACTORS REPORTS

San Francisco	Bank of America, FSB, Portland, Oregon, proposed merger with Liberty Bank, Honolulu, Hawaii -- report on competitive factors. Submitted, December 21, 1993.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

COMPETITIVE FACTORS REPORTS

San Francisco	California Federal Bank, A Federal Savings Bank, Los Angeles, California, proposed purchase of certain assets and assumption of certain liabilities of the Antioch, California, branch of First Nationwide Bank, A Federal Savings Bank, San Francisco, California -- report on competitive factors. Submitted, December 22, 1993.
Kansas City	Central National Bank, Junction City, Kansas, proposed merger with Central Bank - Herrington, Herrington; and Central National Bank - Newton, Newton, Kansas -- report on competitive factors. Submitted, December 20, 1993.
Atlanta	CNB National Bank, Lake City, Florida, proposed merger with First National Bank of Bradford County, Starke, Florida -- report on competitive factors. Submitted, December 20, 1993.
San Francisco	Columbia State Bank, Tacoma, Washington, proposed merger with Columbia Savings Bank, A Federal Savings Bank, Bellevue, Washington -- report on competitive factors. Submitted, December 22, 1993.
Minneapolis	Community First State Bank of Paynesville, Paynesville, Minnesota, proposed merger with Rural American Bank of Greenwald, Greenwald, Minnesota -- report on competitive factors. Submitted, December 23, 1993.
New York	CrossLand Savings, FSB, Cliffside Park, New Jersey, proposed merger with CrossLand Federal Savings Bank, Brooklyn, New York -- report on competitive factors. Submitted, December 21, 1993.
Kansas City	Farmers Bank of Northern Missouri, Unionville, Missouri, proposed merger with First National Bank of Bethany, Bethany, Missouri -- report on competitive factors. Submitted, December 20, 1993.

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

COMPETITIVE FACTORS REPORTS

New York	First Fidelity Bank, N.A., Riverdale, New York, proposed merger with The Savings Bank of Rockland County, Spring Valley, New York -- report on competitive factors. Submitted, December 22, 1993.
Cleveland	Home Federal Bank, Hamilton, Ohio, proposed merger with Highland Federal Savings Bank, Cincinnati, Ohio -- report on competitive factors. Submitted, December 23, 1993.
Minneapolis	Norwest Bank Minnesota Central, N.A., St. Cloud, Minnesota, proposed merger with St. Cloud National Bank & Trust Co. -- report on competitive factors. Submitted, December 20, 1993.
Philadelphia	PNC Bank, N.A., Pittsburgh, Pennsylvania, proposed merger with First Eastern Bank, N.A., Wilkes-Barre, Pennsylvania -- report on competitive factors. Submitted, December 22, 1993.
Cleveland	Powhatan Point Interim National Bank, Powhatan Point, Ohio, proposed merger with The First National Bank of Powhatan Point -- report on competitive factors. Submitted, December 23, 1993.
Chicago	Standard Federal Bank, Troy, Michigan -- proposed merger with Colonial Holding Company, Clinton Township, Michigan -- report on competitive factors. Submitted, December 23, 1993.
Atlanta	Summit National Bank, Atlanta, Georgia, proposed merger with Vinings Bank & Trust, National Association -- report on competitive factors. Submitted, December 20, 1993.
Kansas City	Union National Bank of Wichita, Wichita, Kansas, proposed merger with First Community Federal Savings and Loan, Winfield, Kansas -- report on competitive factors. Submitted, December 20, 1993.

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

EXTENSIONS OF TIME

Cleveland	Banc One Corporation, Columbus, Ohio, and Banc One Oklahoma Corporation, Oklahoma City, Oklahoma -- extension to March 23, 1994, to acquire Central Banking Group, Inc. Granted, December 23, 1993.
Richmond	Centura Bank, Rocky Mount, North Carolina -- extension to March 29, 1994, to merge with Canton Interim Bank. Granted, December 22, 1993.
Richmond	Centura Banks, Inc., Rocky Mount, North Carolina -- extension to March 29, 1994, to acquire Canton Interim Bank, Canton, North Carolina. Granted, December 22, 1993.
Richmond	Centura Banks, Inc., Rocky Mount, North Carolina -- extension to March 29, 1994, for Centura Bank to merge with Canton Interim Bank. Granted, December 22, 1993.
Kansas City	Commerce Bancshares, Inc., Kansas City, Missouri, and CBI-Kansas, Inc. -- extension to March 8, 1994, to acquire Firstbank Investment Co., Inc., Lawrence, Kansas. Granted, December 21, 1993.
New York	Toronto-Dominion Bank, Toronto, Canada -- extension to April 15, 1994, to engage in acting as an intermediary, principal, broker, and advisor with respect to interest rate and currency swaps and swap derivative products. Granted, December 23, 1993.

REGULATIONS AND POLICIES

Secretary FOMC	Federal Open Market Committee -- minutes of the meeting on November 16, 1993. Published, December 23, 1993.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Boston -- to purchase check
processing equipment.
Approved, December 23, 1993.

Director, FRBO Federal Reserve Bank of New York -- to purchase power
generation system.
Approved, December 21, 1993.

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of San Francisco -- to implement
new check service to allow depository institutions
to receive cash letter debit and credit data.
Approved, December 23, 1993.

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

BANK BRANCHES, DOMESTIC

Cleveland WesBanco Bank, Wheeling, Wheeling, West Virginia --
to establish a customer-bank communication terminal
at Bethany College, College Street, Bethany, West
Virginia.
Approved, December 17, 1993.

BANK HOLDING COMPANIES

Cleveland Powhatan Point Community Bancshares, Inc., Powhatan,
Ohio -- to acquire The First National Bank of
Powhatan Point.
Approved, December 17, 1993.

BANK PREMISES

Cleveland Somerset Trust Company, Somerset, Pennsylvania --
investment in bank premises.
Approved, December 14, 1993.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution

Examination Date

Rating*

NONE

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

Federal Reserve Bank of New York

Comment Period

Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

None.

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.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

None.

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

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

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 24, 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 December 25, 1993**

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

Received Section 18(c) application from Premier * January 14, 1994
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 branch facility.

Received OAKAR application from CoBancorp, * January 14, 1994
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.

Received prior notice from Fifth Third Bank, * January 24, 1994
Cincinnati, Ohio, on December 20, 1993, of
its intent to establish facilities at 8210
Macedonia Commons Blvd., Macedonia, Ohio,
and Creekside Drive and Route 91, Twinsburg,
Ohio.

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

Received Section 3(a)(3) application from *F: January 20, 1994
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).

Received Section 3(a)(1) application from * Not Yet Known #
Bridgeville Financial Corp, Bridgeville,
Pennsylvania, on December 23, 1993, to acquire
Bridgeville, Pennsylvania.

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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 25, 1993

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 24, 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 24, 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.

Heartland Bank
12 North Main Street
Croton, Ohio 43013
(614) 893-2191
Rating: Satisfactory
Exam Date: September 20, 1993

Farmers Savings Bank
2550 Woodville Road
Northwood, Ohio 43619
(419) 693-0443
Rating: Satisfactory
Exam Date: September 27, 1993

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

Application

Comment Period Ending Date

None.

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

Application

Comment Period Ending Date

None.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

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

Application

Comment Period Ending Date

None.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending December 24, 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>
Hanover Bank 6645A Mechanicsville Turnpike Mechanicsville, Virginia 23111	10-4-93	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 24, 1993

Section 1 - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

None.

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

Application

Comment Period Ending Date

American Bancshares Corp.
Livingston, Tennessee
1-BHC formation, American Savings Bank,
Livingston, Tennessee.

Not yet available*

Section 3 - Applications Subject to Federal Register Only

Application

Comment Period Ending Date

None.

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

Application

None.

*Subject to provisions of the Community Reinvestment Act.

"REVISED"

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 24, 1993

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

Examination

<u>Bank</u>	<u>Rating</u>	<u>Date</u>
First State Bank of Bibb County Post Office Box 188 West Blockton, Alabama 35184	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>
Branch/24A	New Asia Bank Chicago, Illinois 8301 Cass Avenue Darien, Illinois*	N - 1-10-94
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 - 1-15-94
Oakar	Republic Bancorp Co. Orland Park, Illinois First Cook Community Bank, FSB Chicago, Illinois*	N - 11-20-93

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
CoC-HC	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. 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-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
Y-2	First Community Bancshares, Inc. Bargersville, Indiana First State Bank Morgantown, Indiana*	FR - 12-27-93 N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
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 - 1-3-94
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
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</u> <u>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 - **
CoC-HC	The Newburg Corporation St. Ansgar, Iowa Hal B. McKinley & Audrey M. McKinley	FR - 12-27-93 N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
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 - **
CoC-HC	Tanco, Ltd. Guttenberg, Iowa Michael R. Tangeman, William H. Tangeman and David J. Tangeman	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 - **

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	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
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 - 12-20-93
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

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
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 - **
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 - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	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 - **
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 - **

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 24, 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 24, 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 Union Planters Corporation, Memphis, Tennessee, to acquire Tennessee Bancorp, Inc., Columbia, Tennessee.	Newspaper: 1-20-94

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>
None.	

*This application is subject to CRA.

FEDERAL RESERVE BANK OF ST. LOUIS

St. Louis, Missouri

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING December 24, 1993

Name of Bank	Bank Address	Examination Date	Examination Rating
First Community Bank	P. O. Box 938 Conway, Arkansas 72032	9-20-93	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 liabilities 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>
Northwest Equity Corp. Amery, WI To acquire 100% of the voting shares of Northwest Savings Bank Amery, WI*	1-7-94 (Federal Register)
Community First Bankshares, Inc. Fargo, ND (Newspaper) 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*	1-6-94
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	1-17-94 (Federal Register)
First Bank System, Inc. Mpls, MN To acquire 100% of the voting shares of Boulevard Bancorp, Inc., Chicago, IL*	1-20-94 (Federal Register)

*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>
Michigan Financial Corporation Marquette, MI To acquire, through merger, 100% of the voting shares of Houghton Finan- cial, Inc., Houghton, MI*	Not yet available
Sentry Bancorp, Inc. Edina, MN (Newspaper) To acquire 100% of the voting shares of Cannon Valley Bank, Dundas, MN*	12-24-93
Community First Bankshares, Inc. Fargo, ND To acquire 100% of the voting shares of Grand National Bank of Colorado, Fraser, Colorado*	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.	1-7-94
Norwest Corporation, Mpls, MN and Norwest Financial Services, Inc., Des Moines, IA To engage in making and servicing loans with underwriting credit in- surance through the acquisition of Community Credit Co., Edina, MN.	Not yet available
First Manistique Corporation Manistique, MI To engage <u>de novo</u> in making, acquiring and servicing loans.	Not yet available

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

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

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

Application

Root River State Bank
Chatfield, MN
To increase its investment in
bank premises by \$32M

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations
week ending December 24, 1993

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
First Security Bank of Laurel P. O. Box 277 Laurel, MT 59044-0277 (406) 628-4318	September 13, 1993	Satisfactory
Merchants State Bank P. O. Box 399 Freeman, SD 57029-0399 (605) 925-4222	September 20, 1993	Outstanding

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Brooke State Bank, Jewell, Kansas, for prior approval for membership in the Federal Reserve System.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Huckabay Enterprises A Limited Partnership, Mustang, Oklahoma, for prior approval to acquire 48.54 percent of the voting shares of Wichita Bancshares, Inc., Snyder, Oklahoma, 50 percent of the voting shares of Southwest State Corporation, Sentinel, Oklahoma, and 60.70 percent of the voting shares of First Mustang Corporation, Mustang, Oklahoma.*	Not Available
Meadows Enterprises A Limited Partnership, Mustang, Oklahoma, for prior approval to acquire 43.92 percent of the voting shares of Wichita Bancshares, Inc., Snyder, Oklahoma, 50 percent of the voting shares of Southwest State Corporation, Sentinel, Oklahoma, and 62.23 percent of the voting shares of Washita Bancshares, Inc., Burns Flat, Oklahoma.*	Not Available
Austin Bancshares, Inc., Kansas City, Missouri, for prior approval to acquire 100 percent of the outstanding voting shares of Waverly Bancshares, Inc., Kansas City, Missouri.*	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**

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

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 20, 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

*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
(Previously filed during the week of 12-13-93)

94/01/08

*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
(Previously filed during the week of 12-13-93)

94/01/08

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 20, 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>
First State Bank of Mineral Wells 101 E. Hubbard St. P. O. Box 1528 Mineral Wells, TX 76068-1528	93/09/13	Outstanding
McFarland Brothers Bank P. O. Box 1248 102 E. Main St. Tucumcari, NM 88401	93/09/13	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 12/24/93

Section I - Applications Subject to Newspaper Notice Only

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

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

Capital Bancorp Employee Stock Ownership Plan, Downey, California, to become a bank holding company by acquiring Capital Bancorp, Downey, California. *	<u>Newspaper:</u>	Not available
	<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>	Not available
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>	Not available

Section III - Applications Subject to Federal Register Notice Only

First Security Corporation, Salt Lake City, Utah, to engage <u>de novo</u> 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.	<u>Fed. Reg.:</u>	01/10/94
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

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

None

* Subject to CRA

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

Week ending 12/24/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending December 24, 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			

* 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.