

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

RESEARCH LIBRARY

H.2, 1994, No. 3

Actions of the Board, its Staff, and
the Federal Reserve Banks;

FEB 7 10 03 AM '94

Applications and Reports Received
During the Week Ending January 15, 1994
FEDERAL RESERVE BANK
OF CLEVELAND

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Bancshares of Eastern Arkansas, Inc., Forrest City, Arkansas -- proposal that WynBanc Savings, a Federal Savings Bank, Wynne, Arkansas, merge with First National Bank of Eastern Arkansas.
Approved, January 10, 1994.

Saban, S.A., Marina Bay, City of Gibraltar, RNYC Holdings, Limited; and Republic New York Corporation, New York, New York -- to engage de novo in securities related activities, including underwriting and dealing, private placement, and interest rate and currency swap activities through Republic New York Securities Corporation, New York, New York.
Permitted, January 10, 1994.

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

Cleveland	Integra Bank / Pittsburgh, Pittsburgh, Pennsylvania - - to establish a branch at the 300 Sixth Avenue Building. Approved, January 12, 1994.
Kansas City	OMNIBANK Leetsdale, Denver, Colorado -- to establish a branch at 777 South Monaco Parkway, Denver, Colorado. Approved, January 11, 1994.
Cleveland	Provident Bank of Kentucky, Alexandria, Kentucky -- to establish a customer-bank communication terminal facility at 4147 Madison Pike, Covington, Kentucky. Approved, January 15, 1994.

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

BANK BRANCHES, DOMESTIC

New York United Jersey Bank, Hackensack, New Jersey -- to establish offsite electronic facilities at the UJB Financial Southern Operations Center, 800 East Gate Drive, Mount Laurel, New Jersey; and the Prudential Insurance Company of America: 200 Wood Avenue South, Iselin; 213 Washington Street, Newark; 751 Broad Street, and 23 Main Street, Holmdel, New Jersey.
Approved, January 14, 1994.

BANK HOLDING COMPANIES

Richmond C&F Financial Corporation, West Point, Virginia -- to acquire Citizens and Farmers Bank, West Point, Virginia.
Approved, January 13, 1994.

Kansas City Commerce Bancshares, Inc., Kansas City, Missouri, and CBI-Central Kansas -- to acquire The Walnut Valley Corporation, El Dorado, Kansas.
Approved, January 13, 1994.

Minneapolis Community First Bankshares, Inc., Fargo, North Dakota -- to acquire Grand National Bank of Colorado, Fraser, Colorado.
Returned, January 14, 1994.

St. Louis Decatur Bancshares, Inc., Decaturville, Tennessee -- to acquire Decatur County Bank.
Approved, January 12, 1994.

Chicago East Side Financial, Inc., Chicago, Illinois -- to acquire East Side Savings Bank.
Approved, January 14, 1994.

Chicago FBOP Corporation, Oak Park, Illinois -- to engage de novo in the acquisition of loans from its insured subsidiaries.
Permitted, January 12, 1994.

Secretary First Security Corporation, Salt Lake City, Utah -- to engage de novo in acting as a riskless principal for United States obligations and other obligations through First Security Investor Services, Inc.
Permitted, January 11, 1994.

Richmond First Union Corporation, Charlotte, North Carolina -- to acquire shares of Internet, Inc., Reston, Virginia.
Approved, January 10, 1994.

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

Kansas City Gold Bancshares, Inc., Prairie Village, Kansas -- to
acquire Provident Bancshares, Inc., St. Joseph,
Missouri, and indirectly engage in the operation of
a savings association.
Approved, January 12, 1994.

BANK HOLDING COMPANIES

Chicago Greater Columbia Bancshares, Inc., Portage, Wisconsin
-- to acquire 1st Columbia Corp., Columbus,
Wisconsin, and First National Bank of Columbus.
Approved, January 10, 1994.

Dallas Herring Bancshares, Inc., Wilmington, Delaware -- to
acquire Herring National Bank, Vernon, Texas.
Approved, January 11, 1994.

Secretary Northern Trust Corporation, Chicago, Illinois -- to
engage in executing and clearing and having
customer transactions in certain non-financial
commodity futures and options.
Approved, January 13, 1994.

Dallas Odem Bancshares, Inc., Odem, Texas -- to acquire
First State Bank of Odem.
Approved, January 13, 1994.

Chicago Rudolph Bancshares, Inc., Rudolph, Wisconsin -- to
acquire Farmers and Merchants Bank.
Approved, January 14, 1994.

Kansas City Southeast Kansas Bancshares, Inc., Girard, Kansas --
to acquire The Exchange State Bank of St. Paul, St.
Paul; Prescott State Bank Holding Company,
Prescott, Kansas, and Prescott State Bank.
Approved, January 14, 1994.

Secretary Trans Financial Bancorp, Inc., Bowling Green,
Kentucky -- to acquire Kentucky Community Bancorp,
Inc., Maysville; and State National Bank; Peoples
First Bank, Morehead; and Farmers Liberty Bank,
Augusta, Kentucky.
Approved, January 13, 1994.

Kansas City Union Bancshares, Inc., Wichita, Kansas -- to acquire
certain assets and assume certain liabilities of
First Community Federal Savings and Loan
Association, Winfield, Kansas.
Approved, January 13, 1994.

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JANUARY 10, 1994 TO JANUARY 15, 1994

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

BANK PREMISES

Kansas City	Citizens Bank, Muskogee, Oklahoma -- investment in bank premises. Approved, January 12, 1994.
Kansas City	Community Bank & Trust Company, Oklahoma City, Oklahoma -- investment in bank premises. Approved, January 12, 1994.
Richmond	F & M Bank-Massanutten, Harrisonburg, Virginia -- investment in bank premises. Approved, January 11, 1994.
Richmond	Mellon Bank (MD), Rockville, Maryland -- investment in bank premises. Approved, January 14, 1994.
Minneapolis	Root River State Bank, Chatfield, Minnesota -- investment in bank premises. Approved, January 13, 1994.

BANKS, STATE MEMBER

San Francisco	Bank of America Nevada, Las Vegas, Nevada -- payment of a dividend. Approved, January 11, 1994.
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CHANGE IN BANK CONTROL

San Francisco	Bank of Encino, Encino, California -- change in bank control. Permitted, January 14, 1994.
Minneapolis	Northeast Bancorp, Inc., Brandon, South Dakota -- change in bank control. Returned, January 13, 1994.
Minneapolis	Omega City Holding Company, LaMoure, North Dakota -- change in bank control. Returned, January 10, 1994.

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JANUARY 10, 1994 TO JANUARY 15, 1994

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

COMPETITIVE FACTORS REPORTS

Secretary	American Bank Mankato, Mankato, Minnesota, proposed merger with First Bank National Association, Minneapolis, Minnesota -- report on competitive factors. Submitted, January 12, 1994.
New York	Bank of The Hamptons, N.A., East Hampton, New York, proposed merger with Suffolk County National Bank, Riverhead, New York -- report on competitive factors. Submitted, January 13, 1994.
Richmond	Bank of Wadestown, Fairview, West Virginia, proposed merger with City National Bank of Fairmont, Fairmont, West Virginia -- report on competitive factors. Submitted, January 10, 1994.
Richmond	Commerce Bank, Charleston, National Association, Charleston, West Virginia, proposed merger with Huntington National Bank West Virginia, Morgantown, West Virginia -- report on competitive factors. Submitted, January 10, 1994.
Atlanta	First Mercantile National Bank, Longwood, Florida, proposed merger with Central National Bank, Winter Park, Florida -- report on competitive factors. Submitted, January 12, 1994.
Chicago	First National Bank of Portage, Portage, Wisconsin, proposed merger with First National Bank of Columbus, Columbus, Wisconsin -- report on competitive factors. Submitted, January 10, 1994.
Kansas City	Key Bank of Colorado, Fort Collins, Colorado, proposed merger with Century Bank Academy at Hancock, Colorado Springs; Century Bank Broadmoor / Skyway; Century Bank, Denver; Century Bank Fort Collins, Fort Collins; and Century Bank Sterling, Sterling, Colorado -- report on competitive factors. Submitted, January 14, 1994.

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

COMPETITIVE FACTORS REPORTS

St. Louis	Magna Bank of Illinois, Belleville, Illinois, proposed merger with The First National Bank in Madison, Madison, Illinois -- report on competitive factors. Submitted, January 13, 1994.
Minneapolis	Norwest Bank Detroit Lakes, Detroit Lakes, Minnesota, proposed merger with the First National Bank of Detroit Lakes, Detroit Lakes, Minnesota -- report on competitive factors. Submitted, January 12, 1994.
Richmond	Planters Bank & Trust Company of Virginia, Staunton, Virginia, proposed purchase of certain assets and assumption of certain liabilities of the Grottoes, Virginia, branch of First Union National Bank of Virginia, Roanoke, Virginia -- report on competitive factors. Submitted, January 11, 1994.
St. Louis	Tennessee National Bank, Columbia, Tennessee, proposed merger with Union Planters National Bank, Memphis, Tennessee -- report on competitive factors. Submitted, January 12, 1994.

EXTENSIONS OF TIME

Cleveland	Banc One Corporation, Columbus, Ohio -- extension to April 12, 1994, to acquire FirstTier Financial, Inc., Omaha, Nebraska. Granted, January 12, 1994.
San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, January 12, 1994.

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

EXTENSIONS OF TIME

San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, January 13, 1994.
Atlanta	Kislak Financial Corporation, Miami Lakes, Florida -- extension to April 14, 1994, to acquire Kislak National Bank, North Miami, Florida. Granted, January 12, 1994.
Chicago	Midlothian State Bank Employees Stock Ownership Trust, Midlothian, Illinois -- extension to April 10, 1994, to acquire Midlothian State Bank. Granted, January 10, 1994.
Secretary	Regulation DD -- extension of comment period to February 14, 1994 (Docket R-0812). Granted, January 10, 1994.
Director, BS&R	Royal Bank of Scotland Group plc, Edinburgh, Scotland, and Citizens Financial Group, Inc , Providence, Rhode Island -- extension to divest certain property. Granted, January 10, 1994.

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.

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)

The Toronto-Dominion Bank, Toronto, Canada, to engage de novo through its subsidiary, Toronto Dominion Securities (USA) Inc, New York, New York, in underwriting and dealing in to limited extent in all types of debt and equity securities, buying and selling all types of securities on the order of investors as a riskless principal, and making, acquiring, or servicing loans or other extensions of credit for its own account or the account of others such as would be made by consumer finance, credit card, mortgage, commercial finance, and factoring companies

SECTION IV

Applications Not Involving
Public Comment

Citibank Overseas Investment Corporation, New Castle, Delaware, to make an additional investment in Citibank Canada Securities Limited, Toronto, Canada.

SECTION IV

Applications Not Involving Public Comment, con't

Citibank Overseas Investment Corporation, New Castle, Delaware, to make an investment in Grupo Financiero Citibank, S.A. de C.V., Mexico City, Mexico.

Republic National Bank of New York, New York, New York to make an investment in Republic National Bank of New York (Mexico) S.A., Mexico City, Mexico.

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 15, 1994

NAME OF BANK

RATING

EXAMINATION DATE

None.

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

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

National Penn Bancshares, Boyertown, PA, to purchase certain assets and assume certain liabilities of eight (8) branch offices of Central Pennsylvania Savings Association, F.A., Shamokin, PA, through its wholly-owned subsidiary National Penn Bank, Boyertown, PA, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act (the Oakar Amendment).

Newspaper comment period expires: 2/7/94

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

Abington Mutual Holding Company, Jenkintown, Pennsylvania, to form a bank holding company by acquiring 52.4% of the voting shares of Abington Savings Bank, Jenkintown, Pennsylvania, (stock savings bank to be formed), pursuant to Section 3(a)(1) of the Bank Holding Company Act.

Newspaper comment period expires: 2/4/94
Fed. Register comment period expires: 2/11/94

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 January 14, 1994.

Identification of Ratings

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
Glendale Bank of Pennsylvania 230 South Broad Street Philadelphia, PA 19102	9/13/93	Satisfactory

Federal Reserve Bank of Cleveland

**Applications Bulletin
For Week Ending January 15, 1994**

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

NONE

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

Received Section 3(a)(3) and 3(a)(5) application from Banc One Corporation, Columbus, Ohio, and Banc One Arizona Corporation, Phoenix, Arizona, on January 10, 1994, to acquire Capital Bancorp, Salt Lake City, Utah. * N: February 10, 1994

Received Section 4(c)(8) application from 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. * Not Yet Known #

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

NONE

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

NONE

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

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(January 14, 1994)

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 January 14, 1994. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

The Sabina Bank
135 North Howard Street
Sabina, Ohio 45169
(513) 641-1765
Rating: Satisfactory
Exam Date: October 12, 1993

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Mellon Bank (MD), Rockville, Maryland, to establish a branch at 11414 Rockville Pike, Rockville, Maryland.*	2-9-94
Signet Bank/Virginia, Richmond, Virginia, to establish branch at the Amoco Fas Mart, 5929 Chamberlayne Avenue, Mechanicsville, Virginia.*	2-12-94

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

<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 January 14, 1994

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>
Chase Bank of Maryland 10 East Baltimore Street Baltimore, Maryland 21202	10-4-93	Satisfactory
Bank of Greenville P. O. Box 119 Greenville, West Virginia 24945	11-1-93	Satisfactory
The Peoples Bank of Mullens 200 First Street Mullens, West Virginia 25882	11-1-93	Outstanding

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 14, 1994

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

None.

Section 3 - Applications Subject to Federal Register Only

Application

Comment Period Ending Date

United Bank Corporation
Barnesville, GA
To engage **de novo** in real estate
and personal property appraising, pursuant
to Section 225.25(b)(13) of Regulation Y.

Not yet available

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

Application

AmSouth Bank of Alabama
Birmingham, Alabama (National bank
conversion)
To become a member of the Federal Reserve
System, pursuant to Section 9 of the Federal
Reserve Act and Section 208.4 of Regulation H.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 14, 1994

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

Application

Compass Bancshares, Inc.

Birmingham, Alabama

Along with Compass Banks of Texas, Inc.,
Houston, Texas, and Compass Bancorporation of
Texas, Houston, Texas, request for waiver of
the application requirement of Section 3(a)(3)
of the Bank Holding Company Act for the
proposal to acquire Security Bank, N.A.,
Houston, Texas.

SouthTrust Corporation

Birmingham, Alabama

Along with SouthTrust of Florida, Inc., Jacksonville, Florida,
request for waiver of the application requirement of Section
3(a)(3) of the Bank Holding Company Act for the proposal to acquire
Citrus National Bank, Crystal River, Florida.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 14, 1994

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>
St. Bernard Bank and Trust Post Office Box 238 Arabi, Louisiana 70032 (504)271-5361	Satisfactory	10-04-93
Mobile County Bank Post Office Box 327 Grand Bay, Alabama 36541 (205)865-6191	Satisfactory	10-04-93
Boca Bank Post Office Box 1526 Boca Raton, Florida 33429 (407)368-5050	Satisfactory	10-04-93

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
Branch/24A	The Northern Trust Company Chicago, Illinois 579 Central Street Highland Park, Illinois*	N - 1-31-94
Branch	Community State Bank Avilla, Indiana 4134 W CR 100 S Wolf Lake, Indiana*	N - 1-29-94
Oakar	Republic Bancorp Co. Orland Park, Illinois First Cook Community Bank, FSB Chicago, Illinois*	N - 11-20-93
Branch/24A	Bankers Trust Company Des Moines, Iowa Corner of Euclid & Cambridge Avenue Des Moines, Iowa*	N - **
EFT	Security State Bank Hartley, Iowa 10 3rd Street N.W. Hartley, Iowa*	N - 1-25-94

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	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	Firstbank of Illinois Co. Springfield, Illinois Colonial Bancshares, Inc. Des Peres, Missouri Colonial Bank Des Peres, Missouri Village Bank of St. Louis County Ballwin, Missouri*	FR - ** N - **
CoC-HC	Peotone Bancorp, Inc. Peotone, Illinois Craig L. Campbell; Douglas L. Campbell and Scott L. Campbell	FR - 1-17-94 N - 1-11-94
Y-2	First Waukegan Corporation Gurnee, Illinois Security Chicago Corp. Chicago, Illinois First Security Bank of Chicago Chicago, Illinois*	FR - 1-14-94 N - 1-10-94
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 - 1-14-94 N - 1-10-94

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	Capitol Bancorp, Ltd. Lansing, Michigan Financial Center Corporation Holland, Michigan Paragon Bank Holland, Michigan*	FR - ** N - 1-11-94
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 - 1-20-94 N - 1-6-94

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	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 - 1-14-94 N - 1-31-94
Y-2	Orangeville Bancorp, Inc. Orangeville, Illinois State Bank of Winslow Winslow, Illinois*	FR - 1-28-94 N - 1-12-94
Y-1	Home Bancorp Fort Wayne, Indiana Home Loan Bank S.B. Fort Wayne, Indiana*	FR - 1-27-94 N - 1-24-94
Y-2	Independent Bank Corporation Ionia, Michigan KSB Financial, Inc. Kingston, Michigan Kingston State Bank Kingston, Michigan*	FR - 1-31-94 N - 1-28-94
Y-2	Community Grain Co. Coon Rapids, Iowa Farmers National Bank Bayard, Iowa*	FR - 1-31-94 N - 1-31-94
Y-2	First of America Bank Corporation Kalamazoo, Michigan LGF Bancorp, Inc. LaGrange, Illinois LaGrange Federal Savings & Loan Association LaGrange, 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>
CoC-HC	Illinois Valley Bancorp, Inc. Morris, Illinois Ronald L. Wohlwend, Ronald L. Wohlwend, Trustee, Jack Lewis Trust UTA DTD, Catherine Lewis Trust UTA DTA	FR - ** N - **
Y-1	Antioch Bancshares, Inc. Employee Savings and Stock Ownership Antioch, Illinois Antioch Bancshares, Inc. Antioch, Illinois*	FR - ** N - **
Y-2	Mahaska Investment Company Oskaloosa, Iowa Taintor Savings Bank New Sharon, Iowa*	FR - ** NP - 10-25-93
Y-1	Hoosier Hills Financial Corporation Employees Stock Ownership Plan Osgood, Indiana Hoosier Hills Financial Corporation Osgood, Indiana The Ripley County Bank Osgood, Indiana*	FR - ** NP - 2-4-94
CoC-HC	Independence Bancshares, Inc. Independence, Iowa New group of Shareholders	FR - ** NP - **
CoC-HC	BankIllinois Financial Co. Champaign, Illinois Van A. Dukeman; David J. Downey & Gregory B. Lykins	FR - ** NP - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	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 - 1-20-94

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	Marshall & Ilsley Corporation Milwaukee, Wisconsin Community Life Insurance Company Phoenix, Arizona	FR - 1-20-94
Y-4	Marshall & Ilsley Corporation Milwaukee, Wisconsin Valley Bankservice Corporation Sheboygan, Wisconsin	FR - 1-20-94
Y-4	Marshall & Ilsley Corporation Milwaukee, Wisconsin Valley Real Estate Services Corporation Sheboygan, Wisconsin	FR - 1-20-94
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 - 1-10-94
Y-4	Mahaska Investment Company Oskaloosa, Iowa On-Site Commercial Services & engage in providing bookkeeping, payroll processing, accounts receivable & financial services	FR - 1-20-94
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 - 1-17-94
Y-4	Firstbank of Illinois Co. Springfield, Illinois Guido Insurance Agency, Inc. Des Peres, Missouri	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
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 - 1-19-94
Y-4	Iowa National Bankshares Corp. Waterloo, Iowa MidAmerica Financial Corporation Waterloo, Iowa MidAmerica Savings Bank, FSB Waterloo, Iowa	FR - 1-10-94 N - 12-26-93

Federal Reserve Bank of Chicago

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

Type Application

None

- 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 January 14, 1994. 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.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
-American Midwest Bank & Trust 1600 West Lake Street Melrose Park, Illinois 60160-3890 (708) 681-8600	10/04/93	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JANUARY 14, 1994

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

- * Section 4(c)(8) application by Arvest Bank Group, Inc., Bentonville, Arkansas, to acquire Arvest Savings Bank, Tulsa, Oklahoma (de novo). Newspaper: 2-11-94
- * Section 3(a)(5) application by Trans Financial Bancorp, Inc., Bowling Green, Kentucky to acquire Peoples Financial Services, Inc., Cookeville, Tennessee. Newspaper: 2-11-94
- * Section 3(a)(3) application by Trans Financial Bancorp, Inc., Bowling Green, Kentucky to acquire Peoples Bank and Trust of the Cumberland, Cookeville, Tennessee. Newspaper: 2-11-94
- * Section 4(c)(8) application by Trans Financial Bancorp, Inc., Bowling Green, Kentucky to acquire Citizens Federal Savings Bank, Rockwood, Tennessee. Newspaper: 2-11-94

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.

*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 January 14, 1994

Name of Bank	Bank Address	Examination Date	Examination Rating
Bank of Gainesville	P. O. Box 68 Gainesville, Mo. 65655	10-04-93	Outstanding

FEDERAL RESERVE BANK OF MINNEAPOLIS

**Section I - Applications Subject to
Newspaper Notice Only**

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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Reuben A. Ellingson and Eunice R. Ellingson Family Revocable Living Trust (Federal Register) To acquire control of 16.53% of the voting shares of State Bank of Bottineau Holding Company, Bottineau, ND	1-31-94
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Wishek Grandchildren's Voting Trust To acquire control of 44.97% of the (Federal Register) voting shares of McIntosh County Bank Holding Company, Inc., Ashby, ND	2-1-94
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Brill Bancshares, Inc. Owen, WI To become a bank holding company through the acquisition of 89.9% of the voting shares of Brill State Bank, Brill, WI*	Not yet available
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Rochester Bank and Trust Co. Rochester, MN To become a bank holding company through the acquisition of 100% of the voting shares of the Security State Bank of Hammond, Hammond, MN*	Not yet available
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Aumanchester, Inc. Rochester, MN To acquire of 100% of the voting shares of the Security State Bank of Hammond, Hammond, MN*	Not yet available
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Douglas J. Atkins, Bonita A. Aitkins, Douglas D. Atkins & Daina A. Aitkins Retroactive - each to increase their ownership to 17.8% of the voting shares of Antler Land Company, Hardin, MT	Not yet available
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*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
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
Wabasha Holding Company, Inc. Wabasha, MN To engage <u>de novo</u> in investing in lease pools.	Not yet available

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

Application

None.

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending January 14, 1994

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
None.		

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
The Farmers Bank of Lincoln, Lincoln, Missouri, for prior approval to establish a branch facility at Osage Center, Warsaw, Missouri.	Not Available
First United Bank, Parker, Colorado, for prior approval to establish a <u>de novo</u> branch at 1700 East Platte Avenue, Colorado Springs, Colorado.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Mr. Wiley W. Smith, Sapulpa, Oklahoma, to increase his ownership interests in Security National Bancshares of Sapulpa, Inc., Sapulpa, Oklahoma, from 12.4 percent to 16.03 percent.	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Sky Valley Bank Corporation, Alamosa, Colorado, for prior approval to acquire 100 percent of Sky Valley Insurance Corporation, Alamosa, Colorado, a <u>de novo</u> corporation created to sell and reinsure credit related insurance.	Not Available

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 JANUARY 10, 1994

**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
First Marshall Corporation, Marshall, TX, to acquire
East Texas National Bank of Marshall, Marshall, TX
(Previously filed during the week of 12-13-93)

94/01/15

*Section 3(a)(1) application by
First National Bank of Clovis Employee Stock
Ownership Trust, Clovis, NM, to acquire National
Bancshares, Inc., Clovis, NM, and First National Bank
of Clovis, Clovis, NM

94/01/15

*Section 3(a)(3) application by
ExTraCo Bankshares, Inc., Waco, TX, to acquire
Guaranty Bank and Trust Company, Gatesville, TX
(Previously reported during the week of 12-27-93)

94/01/30

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

APPLICATION

NOTICE EXP

Section 4(c)(8) de novo notification by
Woodforest Bancshares, Inc., Houston, TX, to engage
in tax planning and preparation services

N/A

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

APPLICATION

Section 24A application by
Sanger Bank, Sanger, TX, to invest in bank
premises in excess of bank's capital stock

* 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 JANUARY 10, 1994

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

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

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 1/14/94

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

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. *

Newspaper: 2/18/94

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

Kaharudin Latief, Jakarta, Indonesia, to acquire
33 1/3 percent of Bank of San Francisco Bank
Holding Company, San Francisco, California. *

Newspaper: Not available

Fed. Reg.: Not available

Section III - Applications Subject to Federal Register Notice Only

None

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 1/14/94

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending January 14, 1994. 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.