

ANNOUNCEMENT

H.2, 1994, No. 4

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending January 22, 1994

~~ACTIONS TAKEN BY THE BOARD OF GOVERNORS~~

FEDERAL RESERVE BANK
OF CLEVELAND
BANK HOLDING COMPANIES

Mercantile Bancorporation Inc., St. Louis, Missouri -
- to acquire United Postal Bancorp, Inc., and
United Postal Savings Association.
Approved, January 18, 1994.

INTERNATIONAL OPERATIONS

Bank of America National Trust & Savings Association,
San Francisco, California -- to establish a branch
in Sydney, Australia.
Approved, January 18, 1994.

RESERVE BANK OPERATIONS

Federal Reserve Bank of Kansas City -- appointment of
Richard K. Rasdall as First Vice President,
effective May 1, 1994.
Approved, January 18, 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

Atlanta Barnett Bank of Southwest Florida, Sarasota,
Florida -- to establish a branch at 5459 Fruitville
Road.
Approved, January 19, 1994.

BANK HOLDING COMPANIES

Atlanta Bank South Corporation, Atlanta, Georgia -- to merge
with Chattahoochee Bancorp, Inc., and acquire The
Chattahoochee Bank.
Approved, January 21, 1994.

San Francisco CB Bancshares, Inc., Honolulu, Hawaii -- to merge
with the International Holding Capital Corp., and
acquire the International Savings and Loan
Association, Limited; ISL Capital Corporation; and
DRI Assurance, Inc.
Approved, January 20, 1994.

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

BANK HOLDING COMPANIES

Dallas	City National Bancshares, Inc., Colorado City, Texas -- to acquire T M & S Bancshares, Inc., Dover, Delaware, and City National Bank of Colorado City. Approved, January 21, 1994.
Kansas City	Clatonia Bancshares, Inc., Clatonia, Nebraska -- to acquire certain assets and certain liabilities of Farmers Bank of Clatonia. Approved, January 19, 1994.
St. Louis	Clay Bancshares, Inc., Flora, Illinois -- to acquire Flora Bank & Trust. Approved, January 19, 1994.
Kansas City	Community First Bankshares, Inc., Denver, Colorado -- to acquire The Bank of Cherry Creek; Mesa National Bank, Grand Junction; Western National Bank of Colorado, Colorado Springs; and Southern Colorado Bancshares, Inc., Pueblo West, Colorado, and The Bank of Southern Colorado. Approved, January 21, 1994.
Chicago	F & M Bancorporation, Inc., Kaukauna, Wisconsin, and F & M Merger Corporation -- to acquire Pulaski Bancshares, Inc., Pulaski, Wisconsin, and Pulaski State Bank. Approved, January 20, 1994.
St. Louis	First Carroll Bankshares, Inc., Berryville, Arkansas -- to acquire The First National Bank of Berryville. Approved, January 18, 1994.
Minneapolis	First Manistique Corporation, Manistique, Michigan -- to engage de novo in lending activities through First Rural Relending Company. Permitted, January 19, 1994.
San Francisco	First Security Corporation, Salt Lake City, Utah -- request for relief from commitment in connection with full-service brokerage activities. Granted, January 21, 1994.

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JANUARY 17, 1994 TO JANUARY 21, 1994

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

BANK HOLDING COMPANIES

Atlanta	Five Flags Banks, Inc., Pensacola, Florida -- to retain Bank Data, Inc., and engage in data processing activities. Approved, January 20, 1994.
Kansas City	Greater Metro Bank Holding Company, Aurora, Colorado -- to acquire Montbello Bankcorp, Inc. Approved, January 20, 1994.
New York	Herkimer Trust Corporation, Inc., Little Falls, New York -- proposal that The Herkimer County Trust Company assume certain deposits and acquire the premises related to the Ilion and Little Falls, branches of United Northern Federal Savings Bank, Watertown, New York. Approved, January 18, 1994.
Chicago	INC Bancorp, Inc., Chicago, Illinois -- to acquire International Bank of Chicago. Withdrawn, January 18, 1994.
Kansas City	Lindoe, Inc., Ordway, Colorado -- to increase shares of Pueblo Bancorporation, Inc., Pueblo, Colorado to 5.44 percent. Approved, January 21, 1994.
Chicago	Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to acquire Valley Bancorporation, Appleton, Wisconsin, and their 18 subsidiary banks and four nonbanking subsidiaries. Returned, January 20, 1994.
Philadelphia	National Penn Bancshares, Boyertown, Pennsylvania -- to acquire First State Bank, Wilmington, Delaware. Approved, January 20, 1994.
Chicago	Omnibank Corporation, River Rouge, Michigan -- to acquire Indecorp, Inc., Chicago, Illinois, Independence Bank of Chicago, Drexel Holding Co., and Drexel National Bank. Returned, January 18, 1994.

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

BANK HOLDING COMPANIES

Dallas	T M & S Bancshares, Inc., Dover, Delaware -- to acquire City National Bank of Colorado City, Colorado City, Texas. Approved, January 21, 1994.
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BANK PREMISES

Kansas City	OMNIBANK Southeast, Denver, Colorado -- investment in bank premises. Approved, January 21, 1994.
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BANKS, STATE MEMBER

Minneapolis	Farmers State Bank of Madelia, Incorporated, Madelia, Minnesota -- payment of a dividend. Approved, January 18, 1994.
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CAPITAL STOCK

Kansas City	Cook Investment, Inc., Beatrice, Nebraska -- redemption of shares. Approved, January 18, 1994.
Minneapolis	Security State Bancshares of Bemidji, Inc., Bemidji, Minnesota -- redemption of shares. Approved, January 21, 1994.

CHANGE IN BANK CONTROL

New York	Citizens First Bancorp, Inc., Glen Rock, New Jersey - - change in bank control. Permitted, January 19, 1994.
Kansas City	Cook Investment, Inc., Beatrice, Nebraska -- change in bank control. Permitted, January 18, 1994.
Kansas City	Eastman National Bancshares, Inc., Newkirk, Oklahoma -- change in bank control Permitted, January 19, 1994.
Chicago	GN Bancorp, Inc., Chicago, Illinois -- change in bank control. Permitted, January 20, 1994.

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

CHANGE IN BANK CONTROL

Dallas	Heritage Financial Corporation, Ruston, Louisiana -- change in bank control. Permitted, January 18, 1994.
Chicago	Independence Bancshares, Inc., Independence, Iowa, and First State Bancorporation -- change in bank control. Returned, January 20, 1994.
Minneapolis	Security State Bancshares of Bemidji, Inc., Bemidji, Minnesota -- change in bank control. Permitted, January 21, 1994.
Minneapolis	South Central Financial Services, Inc., Bricelyn, Minnesota -- change in bank control. Permitted, January 20, 1994.

COMPETITIVE FACTORS REPORTS

Philadelphia	Abington Savings Bank, Jenkintown, Pennsylvania, a mutual savings bank, proposed transfer of substantially all of its assets and all of its liabilities to Abington Savings Bank, a stock savings bank -- report on competitive factors. Submitted, January 21, 1994.
Atlanta	AmSouth Bank of Florida, Pensacola, Florida, proposed merger with Fortune Bank, A Savings Bank. Clearwater, Florida -- report on competitive factors. Submitted, January 19, 1994.
St. Louis	Arvest Bank Group, Inc., Bentonville, Arkansas, proposed acquisition of Arvest Savings Bank, Tulsa, Oklahoma -- report on competitive factors. Submitted, January 21, 1994.
Richmond	Carolina State Bank, Shelby, North Carolina, proposed purchase of certain assets and assumption of the deposit liabilities of the Shelby and Boiling Springs, North Carolina, branches of Branch Banking & Trust Company, Wilson, North Carolina -- report on competitive factors. Submitted, January 18, 1994.

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

COMPETITIVE FACTORS REPORTS

St. Louis	Community Federal Savings Bank, Tupelo, Mississippi, proposed reorganization into a mutual holding company to be known as Community Federal Mutual Holding Company -- report on competitive factors. Submitted, January 21, 1994.
Dallas	Compass Security Interim Bank, Houston, Texas, proposed merger with Compass Bank-Houston -- report on competitive factors. Submitted, January 20, 1994.
Kansas City	Crested Butte State Bank, Crested Butte, Colorado, proposed merger with The First National Bank of Gunnison, Gunnison, Colorado -- report on competitive factors. Submitted, January 21, 1994.
St. Louis	First Federal Savings Bank of Kentucky, Madisonville, Kentucky, proposed purchase of the branches of CNB Bank of Kentucky, Shively, Kentucky -- report on competitive factors. Submitted, January 19, 1994.
San Francisco	First Indo-American Bank, San Francisco, California - - proposed merger with FIAB Merger Corporation -- report on competitive factors. Submitted, January 21, 1994.
Kansas City	Fourth Financial Corporation, Wichita, Kansas, proposed acquisition of the assets and assumption of the liabilities of Great Southern Bancorp, Inc., Springfield, Missouri -- report on competitive factors. Submitted, January 19, 1994.
Chicago	Independence Bank East Michigan, Unionville, Michigan, proposed merger with Pioneer Bank, North Branch, Michigan -- report on competitive factors. Submitted, January 18, 1994.

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

COMPETITIVE FACTORS REPORTS

Richmond	National Bank of Blacksburg, Blacksburg, Virginia, proposed purchase of the assets and assumption of the liabilities of the Pembroke, Virginia, branch of First Union National Bank of Virginia, Roanoke, Virginia -- report on competitive factors. Submitted, January 20, 1994.
Chicago	Norwest Bank Indiana, National Association, South Bend, Indiana, proposed merger with Norwest Bank Angola, Angola; Norwest Bank, Blufton, Blufton; Norwest Bank Fort Wayne, National Association, Fort Wayne; Norwest Bank Decatur, Decatur; Norwest Bank Monticello, Monticello; Norwest Bank Peru, Peru; Norwest Bank Rochester, Rochester; Norwest Bank Rushville, National Association, Rushville; Norwest Bank Shipshewana, Shipshewana, and Norwest Bank Wabash, National Association, Wabash, Indiana -- report on competitive factors. Submitted, January 20, 1994.
Atlanta	Perkins State Bank, Williston, Florida, proposed purchase of certain assets and assumption of the liability to pay deposits in the Inglis, Florida, branch of Drummond Community Bank, Chiefland, Florida -- report on competitive factors. Submitted, January 19, 1994.
Chicago	Prime Federal Bank, F.S.B., De Pere, Wisconsin, proposed merger with First Northern Savings Bank, S.A., Green Bay, Wisconsin -- report on competitive factors. Submitted, January 20, 1994.
St. Louis	Pulaski Bank, A Savings Bank, St. Louis, Missouri, proposed reorganization into a mutual holding company to be known as Pulaski Bancshares, M.H.C. - - report on competitive factors. Submitted, January 18, 1994.
Dallas	Security Bank, N.A., Houston, Texas, proposed merger with Compass Security Interim Bank -- report on competitive factors. Submitted, January 20, 1994.

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

COMPETITIVE FACTORS REPORTS

St. Louis	United Community Bank-Chatham, Chatham, Illinois, proposed merger with United Community Bank, Bunker Hill; United Community Bank, Gillespie; and United Community Bank, Greenfield, Illinois -- report on competitive factors. Submitted, January 19, 1994.
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EXTENSIONS OF TIME

Atlanta	Jam Family Partnership I, L.P., Elberton, Georgia, and Jam Family Partnership II, L.P. -- extension to May 4, 1994, to acquire the Pinnacle Corporation. Granted, January 21, 1994.
Atlanta	McConnell & Co., Elberton, Georgia, and Eberhardt, Inc. -- extension to May 4, 1994, to acquire the Pinnacle Financial Corporation. Granted, January 18, 1994.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- 90-day extension to acquire First National Bank of Arapahoe County, Aurora, Colorado. Granted, January 18, 1994.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- 90-day extension to acquire First National Bank of Lakewood, Lakewood, Colorado. Granted, January 18, 1994.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- 90-day extension to acquire First National Bank of Southeast Denver, Denver, Colorado. Granted, January 18, 1994.
Cleveland	PHS Bancorp, Inc., Beaver Falls, Pennsylvania -- extension to April 22, 1994, to acquire Peoples Home Savings Bank. Granted, January 20, 1994.
Richmond	Southern National Corporation, Lumberton, North Carolina -- extension to April 28, 1994, to merge with Regency Bancshares, Inc., Hickory, North Carolina. Granted, January 20, 1994.

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

EXTENSIONS OF TIME

Richmond	Southern National Corporation, Lumberton, North Carolina -- extension to May 9, 1994, for Southern National Bank of North Carolina to merge with Home Federal Savings Bank, FSB, Statesville, North Carolina. Granted, January 20, 1994.
Atlanta	SunTrust Banks, Inc., Atlanta, Georgia -- to acquire shares of Peoples Bank of Lakeland, Lakeland, Florida. Granted, January 21, 1994.
Chicago	Withee Bank Shares, Inc., Withee, Wisconsin -- extension to April 20, 1994, to engage de novo in the ownership and development of a low-income housing project located in Withee, Wisconsin. Granted, January 19, 1994.

MEMBERSHIP

Chicago	Cedar Valley State Bank, St. Ansgar, Iowa -- to become a member of the Federal Reserve System. Returned, January 20, 1994.
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RESERVE BANK SERVICES

Director, FRBO	Federal Reserve Bank of Cleveland -- to implement an off-peak fine sort inclusion product at the Cleveland, Cincinnati, and Pittsburgh offices. Approved, January 19, 1994.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

CHANGE IN BANK CONTROL

Chicago	Illinois Valley Bancorp, Inc., Morris, Illinois -- change in bank control. Returned, January 12, 1994.
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EXTENSIONS OF TIME

Minneapolis	First Manistique Corporation, Manistique, Michigan -- 90-day extension to acquire the Bank of Stephenson, Stephenson, Michigan. Granted, January 18, 1993.
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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)

Bankers Trust New York Corporation, New York, New York to engage de novo in the making of equity and debt investments in corporations or projects designed primarily to promote community welfare, such as economic rehabilitation and development of low-income areas by providing housing, services or jobs for residents, and simultaneously, to make an investment in New York Equity Fund Limited Partnership. 1/28/94

SECTION IV

Applications Not Involving
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending January 22, 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

None.

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

None.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Meridian Bancorp, Inc., Reading, PA requests approval to acquire 100% of McGlinn Capital Management, Inc., Wyomissing, PA, pursuant to Section 4(c)(8) of the BHC Act.

Fed. Register comment period expires: N/A

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 21, 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>
First Capitol Bank 2951 Whiteford Road York, PA 17402	9/27/93	Satisfactory

Federal Reserve Bank of Cleveland

**Applications Bulletin
For Week Ending January 22, 1994**

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

Received OAKAR application from First * February 14, 1994
Bancorporation of Ohio, Akron, Ohio, on
January 19, 1994, to merge Great Northern Savings
Co., Barberton, Ohio, into First National Bank of
Ohio, Akron, Ohio.

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

Received Section 4(c)(8) application from *N: February 14, 1994
First Bancorporation of Ohio, Akron, Ohio,
on January 19, 1994, to acquire Great Northern
Financial Corporation, Akron, Ohio.

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

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

Received application from Star Banc Corporation, Not Yet Known
Cincinnati, Ohio, on January 18, 1994, of its
intent to establish a foreign branch in the
Cayman Islands pursuant to 12 C.F.R. ss 211.36(b).

**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
(January 21, 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 21, 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.

NONE

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

First Union Corporation, Charlotte,
North Carolina, to acquire First
Union Home Equity Bank, National
Association, Charlotte, North Carolina.

Not yet available.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

Wachovia Corporation, Winston-Salem,
North Carolina, to acquire additional
shares of Southeast Switch, Inc., Maitland,
Florida.*

1-25-94

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

Application

Comment Period Ending Date

None.

*Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending January 21, 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>
Mellon Bank (MD) 1901 Research Boulevard Rockville, Maryland 20850	10-18-93	Outstanding
Crestar Bank MD 7500 Wisconsin Avenue Bethesda, Maryland 20814	10-25-93	Satisfactory
Pamplico Bank and Trust Company P. O. Box 97 Pamplico, South Carolina 29583	11-1-93	Satisfactory
King George State Bank, Inc. P. O. Box 81 King George, Virginia 22485	11-8-93	Satisfactory

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations--contd.

Week ending January 21, 1994

	<u>Examination Date</u>	<u>Rating</u>
Bank of Annapolis 1900 Fairfax Road Annapolis, Maryland 21401	11-15-93	Satisfactory
F & M Bank-Keyser, Inc. 87 North Main Street Keyser, West Virginia 26726	11-15-93	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 21, 1994

Section 1 - Applications Subject to Newspaper Notice Only

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

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

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

Section 3 - Applications Subject to Federal Register Only

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

<u>Application</u>
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 21, 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 21, 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.

<u>Examination 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	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
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
Branch	Comerica Bank Detroit, Michigan 15251 24 Mile Road Macomb Township, Michigan*	N - **
Oakar	First of America Bank Corporation Kalamazoo, Michigan LGF Bancorp, Inc. LaGrange, Illinois LaGrange Federal Savings & Loan Association LaGrange, Illinois*	N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-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 - 12-27-93 N - 2-4-94
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	Capitol Bancorp, Ltd. Lansing, Michigan Financial Center Corporation Holland, Michigan Paragon Bank Holland, Michigan*	FR - ** N - 1-11-94
Y-2	Omnibank Corporation River Rouge, Michigan Indecorp, Inc. Chicago, Illinois Independence Bank of Chicago Chicago, Illinois Drexel Holding Company Chicago, Illinois Drexel National Bank Chicago, Illinois*	FR - 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 - 1-28-94 N - 1-24-94

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Marshall & Ilsley Corporation	FR - 1-20-94
	Milwaukee, Wisconsin	N - 1-6-94
	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*	

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	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
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 - 2-1-94 N - **
Y-1	Antioch Bancshares, Inc. Employee Savings and Stock Ownership Antioch, Illinois Antioch Bancshares, Inc. Antioch, Illinois*	FR - 2-11-94 N - **
Y-2	Mahaska Investment Company Oskaloosa, Iowa Taintor Savings Bank New Sharon, Iowa*	FR - 2-14-94 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 - 2-11-94 NP - 2-4-94
CoC-HC	Independence Bancshares, Inc. Independence, Iowa J. L. Blin; Baywater Properties; W. Crees; C. Fritz; V. Hoffman; W. Kuehn; G. Short; and H. Short	FR - ** NP - **

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	First State Bancorporation Independence, Iowa J. L. Blin; Baywater Properties; W. Crees; C. Fritz; V. Hoffman; W. Kuehn; G. Short; and H. Short	FR - ** NP - **
CoC-HC	BankIllinois Financial Co. Champaign, Illinois Van A. Dukeman; David J. Downey & Gregory B. Lykins	FR - ** NP - **
Y-2	Central Illinois Bancorp, Inc. Sidney, Illinois Hillside Investors Ltd. Hillside, Illinois Bank of Hillside Hillside, Illinois*	FR - ** N - **
Y-1	Cleveland Development Bancorporation Chicago, Illinois Potters Bank and Trust Co. East Liverpool, Ohio*	FR - ** N - **
Y-2	Shorebank Corporation Chicago, Illinois Cleveland Development Bancorporation Chicago, Illinois Potters Bank and Trust Co. East Liverpool, Ohio*	FR - ** N - **
Y-1/Oakar	Mutual Bancshares Corporation Milwaukee, Wisconsin Mutual Savings Bank Milwaukee, Wisconsin*	FR - ** N - **
Y-1	Bank of Waunakee Employee Stock Ownership Plan Waunakee, Wisconsin Waunakee Bank Shares, Inc. Waunakee, Wisconsin*	FR - ** N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Old Kent Financial Corporation Grand Rapids, Michigan Edgemark Financial Corporation Chicago, Illinois Edgemark Bank-Lombard Lombard, Illinois Edgemark Bank-Rosemont Rosemont, Illinois Edgewood Bank Countryside, Illinois First National Bank of Lockport Lockport, Illinois Merchandise National Bank of Chicago Chicago, Illinois*	FR - ** N - **
Y-2	Old Kent-Illinois, Inc. Elmhurst, Illinois Edgemark Financial Corporation Chicago, Illinois Edgemark Bank-Lombard Lombard, Illinois Edgemark Bank-Rosemont Rosemont, Illinois Edgewood Bank Countryside, Illinois First National Bank of Lockport Lockport, Illinois Merchandise National Bank of Chicago Chicago, Illinois*	FR - ** N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	Marshall & Ilsley Corporation Milwaukee, Wisconsin Valley Trust Company Appleton, Wisconsin	FR - 1-20-94
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
Y-4	Firstbank of Illinois Co. Springfield, Illinois Guido Insurance Agency, Inc. Des Peres, Missouri	FR - 2-4-94

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>
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
4(c)(8)	Quad City Holdings, Inc. Bettendorf, Iowa To engage in lending activity	FR - 1-19-94
Y-4	Capitol Bancorp, Ltd. Lansing, Michigan Consolidated Bank Services, Inc. Holland, Michigan	FR - **
4c8	Home Bancorp Fort Wayne, Indiana Engage in making and servicing a loan to the ESOP of Home Loan Bank, S.B., Fort Wayne, Indiana	FR - 1-27-94

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
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RoS	Pioneer Bancorp, Inc. Chicago, Illinois To redeem all 52,000 shares of its Class A preferred stock and all of its 14 percent equity notes
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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 21, 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.

BANK NAME/LOCATION

EXAMINATION DATE

RATINGS

None

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JANUARY 21, 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 3(a)(4) application by CNB Bancshares Inc., Evansville, Indiana, to merge its bank subsidiary, CNB Bank of Kentucky, Shively, Kentucky, into its thrift subsidiary, First Federal Savings Bank of Kentucky, Madisonville, Kentucky.

Newspaper: 2-14-94

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

Section 4(c)(8) application by First Tennessee National Corporation, Memphis, Tennessee, to acquire Highland Capital Management Corporation, Memphis, Tennessee, a company engaged in investment advisory activities (previously reported during week ending 1-7-94).

Newspaper: 1-28-94

Section 4(c)(8) application by National Commerce Bancorporation, Memphis, Tennessee, to acquire Brooks, Montague & Associates, Inc., Chattanooga, Tennessee, a company engaged in investment advisory activities (previously reported during week ending 1-7-94).

Newspaper: 1-28-94

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 21, 1994

Name of Bank	Bank Address	Examination Date	Examination Rating
Boatmen's Bank of Vandalia	200 South Main Vandalia, Missouri 63382	10-25-93	Satisfactory

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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Brill Bancshares, Inc. Owen, WI	02-04-94 (Federal Register)
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To become a bank holding company
through the acquisition of 89.9% of
the voting shares of Brill State
Bank, Brill, WI*

Rochester Bank and Trust Co. Rochester, MN	02-04-94 (Federal Register)
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To become a bank holding company
through the acquisition of 100%
of the voting shares of the Security
State Bank of Hammond, Hammond, MN*

Aumanchester, Inc. Rochester, MN	02-04-94 (Federal Register)
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To acquire of 100% of the voting
shares of the Security State Bank
of Hammond, Hammond, MN*

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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Kathleen Nesvig To acquire 17.22% of the voting shares of Omega City Holding Company LaMoure, ND	Not yet available
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Vergas Bancorporation, Inc. Vergas, MN To acquire 80% of the voting shares of Vergas State Bank, Vergas, MN*	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 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.	01-31-94
Wabasha Holding Company, Inc. Wabasha, MN To engage <u>de novo</u> in investing in lease pools.	Not yet available
Norwest Corporation To engage in insurance agency activity through the acquisition of Double Eagle Financial Corporation, Phoenix, AZ	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 21, 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

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

COMMENT PERIOD ENDING DATE

Citizens State Bancshares, Inc.,
Wichita, Kansas, for prior approval
to become a bank holding company
through the acquisition of 100
percent of Citizens State Bank of
Cheney, Cheney, Kansas.*

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE
ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

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 17, 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
Limestone Bancshares, Inc., Mexia, TX, to acquire
First National Bank of Mexia, Mexia, TX
(Previously filed during the week of 1-3-94)

94/02/04

Change in Control Notice by
Albert Furman, Glenview, IL; Robert Cook, Union Grove,
WI; Robert Durham, Austin, TX; Howard Marvin, Palm
Desert, CA; and Robert Wunsch, Austin, TX, to
acquire an interest in Hutto State Bank, Hutto, TX

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

Section 4(c)(8) application by
Security Shares, Inc., Abilene, TX, to engage in
transmission services, facilities, and data bases,
through First Independent Computers, Inc., Abilene, TX

N/A

Section 4(c)(8) de novo notification by
Woodforest Bancshares, Inc., Houston, TX, to engage
in tax planning and preparation services
(Previously reported during the week of 1-10-94)

94/02/08

**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 JANUARY 17, 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 1/21/94

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

Barnes Banking Group, Kaysville, Utah, to
establish a branch office at 120 South 500
West, Bountiful, Utah.

Newspaper: 1/29/94

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.: 2/17/94

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.

Week Ending 1/21/94

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending January 21, 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>
The Prineville Bank	422 N. Beaver St. Prineville, OR (503) 447-4105	11/30/93	Outstanding

*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.