

ANNOUNCEMENT  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

RESEARCH LIBRARY  
H.2, 1994, No. 5  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending January 29, 1994  
FEB 22 10 56 AM '94

ACTIONS TAKEN BY THE BOARD OF GOVERNORS  
FEDERAL RESERVE BANK  
OF CLEVELAND

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BANK HOLDING COMPANIES

Society Corporation, Cleveland, Ohio -- to merge with  
KeyCorp, Albany, New York.  
Approved, January 26, 1994.

ENFORCEMENT

Union State Bank, Upton, Wyoming -- issuance of an  
order of assessment of a civil money penalty  
against John L. Piesik, an institution-affiliated  
party and former Senior Vice President.  
Announced, January 24, 1994.

United Financial Banking Companies, Inc., Vienna,  
Virginia -- written agreement dated December 31,  
1993, with the Federal Reserve Bank of Richmond,  
and the Commissioner of Financial Institutions,  
Bureau of Financial Institutions of the  
Commonwealth of Virginia.  
Announced, January 24, 1994.

EXTENSIONS OF TIME

Regulation BB, Community Reinvestment -- extension of  
comment period to March 24, 1994.  
Granted, January 26, 1994.

REGULATIONS AND POLICIES

California earthquake -- steps designed to ease  
financial stress in areas affected by the  
earthquake.  
Announced, January 25, 1994.

Netting Eligibility for Financial Institutions --  
final rule to expand definition of financial  
institution in section 402 of the Federal Deposit  
Insurance Corporation Improvement Act  
(Docket R-0801).  
Approved, January 26, 1994.

TESTIMONY AND STATEMENTS

Community Reinvestment Act Reform -- statement by  
Governor Lindsey before the Subcommittee on General  
Oversight, Investigations, and the Resolution of  
Failed Financial Institutions of the House  
Committee on Banking, Finance and Urban Affairs,  
February 1, 1994.  
Published, January 27, 1994.

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

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

**BANK BRANCHES, DOMESTIC**

Minneapolis	American Bank, Billings, Montana -- to establish a branch at 2825 West Main Street, Bozeman, Montana. Approved, January 25, 1994.
Dallas	CentralBank, Monroe, Louisiana -- to establish a branch at 1714 East Madison Avenue, Bastrop, Louisiana. Approved, January 26, 1994.
Dallas	CentralBank, Monroe, Louisiana -- to establish a branch at 2265 South MacArthur Drive, Alexandria, Texas. Approved, January 26, 1994.
Kansas City	First State Bank of Taos, Taos, New Mexico -- to establish a branch at 5620 Wyoming Boulevard NE, Albuquerque, New Mexico. Approved, January 26, 1994.
Chicago	New Asia Bank, Chicago, Illinois -- to establish a branch at 8301 Cass Avenue, Darien, Illinois. Returned, January 24, 1994.

**BANK HOLDING COMPANIES**

Atlanta	Bank South Corporation, Atlanta, Georgia -- to merge with Merchant Bank Corporation, and acquire The Merchant Bank of Atlanta. Approved, January 26, 1994.
St. Louis	Boatmen's Bancshares, Inc., St. Louis, Missouri -- to acquire Woodland Bancorp, Inc., Tulsa, Oklahoma, and Woodland Bank. Approved, January 24, 1994.
St. Louis	Boatmen's Oklahoma, Inc., St. Louis, Missouri -- to acquire Boatmen's First National Bank of Oklahoma, Oklahoma City, Oklahoma. Approved, January 24, 1994.

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

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**BANK HOLDING COMPANIES**

Cleveland	Bridgeville Financial Corp., Bridgeville, Pennsylvania -- to acquire Bridgeville Savings Bank. Withdrawn, January 27, 1994.
Minneapolis	Brill Bancshares, Owen, Wisconsin -- to acquire Brill State Bank, Brill, Wisconsin. Withdrawn, January 28, 1994.
Minneapolis	Elmore Bancshares, Elmore, Minnesota -- to acquire Farmers State Bank of Delavan, Delavan, Minnesota. Approved, January 28, 1994.
San Francisco	FIAB Holdings, Inc., San Francisco, California -- to acquire First Indo-American Bank, San Francisco, California. Returned, January 26, 1994.
Cleveland	First Bancorporation of Ohio, Akron, Ohio -- to acquire Peoples Savings Bank, Federal Savings Bank, Ashtabula, Ohio. Approved, January 25, 1994.
Secretary	First Bank System, Inc., Minneapolis, Minnesota -- to acquire Boulevard Bancorp, Inc., Chicago, Illinois, Boulevard Bank, N.A.; First National Bank of Des Plaines, Des Plaines; and Citizens National Bank of Downers Grove, Downers Grove, Illinois. Approved, January 28, 1994.
Chicago	First Chicago Corporation, Chicago, Illinois -- to engage de novo in arranging and investing in entities for financing low-income housing through First Chicago Leasing Corporation. Permitted, January 28, 1994.
Atlanta	First National Bancorp, Gainesville, Georgia -- to merge with Metro Bancorp, Inc., Douglasville, Georgia, and acquire The Commercial Bank. Approved, January 27, 1994.

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

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**BANK HOLDING COMPANIES**

St. Louis	First Tennessee National Corporation, Memphis, Tennessee -- to acquire Cleveland Bank & Trust Company, Cleveland, Tennessee. Approved, January 25, 1994.
Chicago	Hasten Bancshares, Indianapolis, Indiana -- to acquire Hasten Bancorp; First Bank and Trust Company of Clay County, Brasil; First National Bank, Kokomo; Sullivan-Peoples State Bank, Farmersburg; and Hasten Financial Services, Inc., Indianapolis, Indiana. Approved, January 28, 1994.
Dallas	Hill Bancshares Holdings, Inc., Weimar, Texas -- to acquire Hill Bank & Trust Co. Approved, January 27, 1994.
Cleveland	Josephine Bancshares, Inc., Prestonburg, Kentucky -- to acquire The Bank Josephine. Approved, January 28, 1994.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota, and Norwest Financial Services, Inc., Des Moines, Iowa -- to acquire Community Credit Co., Edina, Minnesota. Approved, January 24, 1994.
Chicago	State Bank of Freeport, Freeport, Illinois -- to establish NWIB Mortgage Source, Inc., Rockford, Illinois, and to engage in residential mortgage lending. Returned, January 27, 1994.
Chicago	Trivoli Bancorp, Inc., Trivoli, Illinois -- extension to May 10, 1994, to acquire Hanna City State Bank, Hanna City, Illinois. Approved, January 26, 1994.
Secretary	Union Planters Corporation, Memphis, Tennessee -- to acquire Anderson County Bank, Clinton, Tennessee. Approved, January 26, 1994.

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

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**BANK HOLDING COMPANIES**

Dallas                    Union State Bancshares, Inc., Killeen, Texas -- to  
acquire Union State Bank, Florence, Texas.  
Approved, January 28, 1994.

**BANK PREMISES**

New York                Chemical Bank, New York, New York -- investment in  
bank premises.  
Approved, January 28, 1994.

Richmond               Miners Exchange Bank, Coeburn, Virginia -- investment  
in bank premises.  
Approved, January 25, 1994.

Chicago                New Asia Bank, Chicago, Illinois -- investment in  
bank premises.  
Returned, January 24, 1994.

**CAPITAL STOCK**

Chicago                Wabeno Bancorporation, Inc., Venice, Florida --  
redemption of shares.  
Approved, January 28, 1994.

**CHANGE IN BANK CONTROL**

Chicago                Wabeno Bancorporation, Inc., Venice, Florida --  
change in bank control.  
Permitted, January 28, 1994.

**COMPETITIVE FACTORS REPORTS**

Kansas City            Bank Midwest, N.A., Maryville, Missouri, proposed  
acquisition of the assets and assumption of the  
liabilities of the Carrollton, Missouri, branch of  
United Savings & Loan Association, Lebanon,  
Missouri -- report on competitive factors.  
Submitted, January 26, 1994.

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

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**COMPETITIVE FACTORS REPORTS**

Kansas City	Bank Midwest, N.A., Maryville, Missouri, proposed purchase of the assets and assumption of the liabilities of the Carrollton, Missouri, facility of United Savings and Loan Association, Lebanon, Missouri -- report on competitive factors. Submitted, January 26, 1994.
Kansas City	Boatmen's First National Bank of Oklahoma, Oklahoma City, Oklahoma, proposed merger with Woodland Bank, Tulsa, Oklahoma -- report on competitive factors. Submitted, January 24, 1994.
Dallas	Charter National Bank - Colonial, Houston, Texas, proposed acquisition of two branches of Texas Commerce Bank, National Association, in the Fiesta Mart Supermarkets at 2224 FM 1960 W. at Kuykendahl, and at 83208 FM 1960 at Highway 249 -- report on competitive factors. Submitted, January 27, 1994.
Dallas	Charter National Bank - Houston, Houston, Texas, proposed acquisition of two branches of Texas Commerce Bank National Association -- report on competitive factors. Submitted, January 27, 1994.
Kansas City	Commercial Federal Bank, A Federal Savings Bank, Omaha, Nebraska, proposed merger with Home Federal Savings and Loan Association of Ada, Ada, Oklahoma -- report on competitive factors. Submitted, January 24, 1994.
Minneapolis	First Security Bank of Benson, Benson, Minnesota, proposed merger with the Benson, Minnesota, branch of First Security State Bank, Sleepy Eye, Minnesota -- report on competitive factors. Submitted, January 25, 1994.
New York	Fishkill National Bank and Trust Company, Poughkeepsie, New York, proposed purchase of certain assets and assumption of certain liabilities of The First National Bank of Amenia, Amenia, New York -- report on competitive factors. Submitted, January 25, 1994.

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

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**COMPETITIVE FACTORS REPORTS**

Minneapolis	Mid-Wisconsin Bank of Medford, Medford, Wisconsin, proposed merger with the Mid-Wisconsin Bank of Colby, Colby, Wisconsin -- report on competitive factors. Submitted, January 27, 1994.
Minneapolis	Mid-Wisconsin Bank of Medford, Medford, Wisconsin, proposed merger with the Mid-Wisconsin Neilsville Bank, Neilsville, Wisconsin -- report on competitive factors. Submitted, January 27, 1994.
Philadelphia	National Penn Bank, Boyertown, Pennsylvania, proposed purchase of certain assets and assumption of certain liabilities of Central Pennsylvania Savings Association, F.A., Shamokin, Pennsylvania -- report on competitive factors. Submitted, January 27, 1994.
St. Louis	Southbank, A Federal Savings Bank, Corinth, Mississippi, proposed merger with First Federal Savings & Loan Association of Durham, Durham, North Carolina -- report on competitive factors. Submitted, January 28, 1994.

**EXTENSIONS OF TIME**

Atlanta	AmSouth Bancorporation, Birmingham, Alabama -- extension to May 10, 1994, to merge with Citizens National Corporation, Naples, Florida, and to acquire Citizens National Bank of Naples. Granted, January 26, 1994.
Atlanta	AmSouth Bancorporation, Birmingham, Alabama, and AmSouth Bank of Florida, Pensacola, Florida, extension to May 10, 1994, to acquire certain assets and assume certain liabilities of FloridaBank, F.S.B., Jacksonville, Florida. Granted, January 26, 1994.

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

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**EXTENSIONS OF TIME**

Atlanta	AmSouth Bancorporation, Birmingham, Alabama, and AmSouth Bank of Florida, Pensacola, Florida -- extension to May 10, 1994, to acquire certain assets and assume certain liabilities of First Federal Savings Bank, Calhoun, Georgia. Granted, January 26, 1994.
Atlanta	AmSouth Bancorporation, Birmingham, Alabama -- extension to May 10, 1994, to merge with Parkway Bancorp, Inc., Fort Myers, Florida. Granted, January 26, 1994.
San Francisco	California Commercial Bancshares, Newport Beach, California -- extension to divest certain property. Granted, January 25, 1994.
Richmond	Carolina First BancShares, Inc., Lincolnton, North Carolina -- extension to divest certain property. Granted, January 26, 1994.
Atlanta	Covington Capital Corporation, Collins, Mississippi - extension to April 28, 1994, to acquire Covington County Bank, Collins, Mississippi. Granted, January 27, 1994.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota; Norwest Financial Services, Inc., Des Moines, Iowa; and Norwest Financial, Inc. -- extension to March 1, 1994, to acquire Premium Service Corporation of Columbia, Columbia, South Carolina. Granted, January 27, 1994.
New York	RNYC Holdings Limited, Gibraltar -- extension to December 21, 1994, to acquire Republic New York Corporation, New York, New York, Republic National Bank of New York, Republic Bank For Savings, Republic Bank California N.A., Los Angeles, California, and to indirectly acquire nonbanking subsidiaries of RNYC, and for Saban, S.A. Panama City, Panama, to acquire RNYC Holdings Limited. Granted, January 24, 1994.



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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
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**EXTENSIONS OF TIME**

San Francisco      West One Bancorp, Boise, Idaho -- extension to divest  
certain property.  
Granted, January 25, 1994.

**MEMBERSHIP**

Richmond            Farmers & Merchants Bank of Stanley, Stanley,  
Virginia -- to become a member of the Federal  
Reserve System.  
Approved, January 27, 1994.

**REGULATIONS AND POLICIES**

Director, BS&R      Over-the-counter stocks -- revised list of OTC stocks  
subject to margin requirements, and a list of  
foreign margin stocks, effective February 14, 1994.  
Published, January 28, 1994.

**RESERVE BANK OPERATIONS**

Director, FRBO      Federal Reserve Bank of St. Louis -- to purchase  
check sorters.  
Approved, January 24, 1994.

Director, FRBO      Federal Reserve Bank of San Francisco -- to acquire  
computer hardware maintenance services.  
Approved, January 24, 1994.

**RESERVE BANK SERVICES**

Director, FRBO      Federal Reserve Bank of St. Louis -- to reduce the  
fees for certain weekend Other Fed deposits and to  
extend the Saturday Preprocessed Other Fed deposit  
deadline to 8 p.m.  
Approved, January 28, 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.

Federal Reserve Bank of New York

Comment Period  
Ending Date

SECTION I

Applications Subject to Newspaper  
Notice Only

Societe Generale, Paris, France, to establish a  
representative office in Atlanta, Georgia N/A

Joint Stock Investment and Commercial Bank for Industry  
and Construction (Promstroybank), Moscow, the Russian  
Federation, to establish a representative office in  
New York, New York. N/A

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)

The Daiwa Bank, Ltd, Osaka, Japan to retain Cosmo Securities  
(America) Inc., New York, New York and thereby engage in full  
service brokerage activities and buying and selling all types  
of securities on the order of investors as a riskless  
principal. N/A

Credit Commercial de France S.A., Paris, France and Berliner  
Handels-und Frankfurter Bank, Frankfurt, Federal Republic  
of Germany, to retain up to 100 percent of the voting shares  
of Charterhouse North America, Inc., New York, New York and  
thereby engage in certain financial advisory activities. N/A

#### SECTION IV

##### Applications Not Involving Public Comment

Republic National Bank of New York, New York, New York and Saban S.A., Marina Bay, Gibraltar, to make an additional investment in Republic National Bank of New York (Luxembourg) S.A., Luxembourg City, Luxembourg

Chase Manhattan Bank, N.A., New York, New York, to establish a branch in Bombay, India.

#### 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 29, 1994

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

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

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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

Comment Period Ending Date

None.

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

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**

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

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending January 28, 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.

**Bank/Location**

**Examination Date**

**CRA Rating**

None.

**Federal Reserve Bank of Cleveland**

**Applications Bulletin  
For Week Ending January 29, 1994**

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

Received prior notice from Integra \* February 10, 1994  
Bank/Pittsburgh, Pittsburgh, Pennsylvania,  
on January 24, 1994, of its intent to establish  
a CBCT branch at Suburban General Hospital, 100  
South Jackson Avenue, Pittsburgh, Pennsylvania.

Received Section 18(c) application from \* February 23, 1994  
WesBanco Bank Wheeling, Wheeling, West Virginia,  
on January 27, 1994, to merge with WesBanco  
Bank Wellsburg, Inc., Wellsburg, West Virginia.

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

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

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

Received application from Star Bank, N.A., Not Yet Known #  
Cincinnati, Ohio, on January 18, 1994, of its  
intent to establish a foreign branch on Grand  
Caymen Island, Cayman Islands.

**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 28, 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 28, 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.

ONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank of Lancaster, Kilmarnock, Virginia, for prior approval to acquire the assets and assume the liabilities of the Kilmarnock, Virginia, branch of TideMark Bank, Newport News, Virginia.*	2-28-94

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Union Corporation, Charlotte, North Carolina, to acquire First Union Home Equity Bank, National Association, Charlotte, North Carolina.*	2-22-94

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Allied Irish Banks, p.l.c., Dublin, Ireland, to engage in providing investment advice as a commodity trading advisor and providing foreign exchange advisory and transactional services.	2-8-94**

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.

\*\*Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending January 28, 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.

Examination  
Date

Rating

None.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending January 28, 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>
Bradford Bankshares, Inc. Starke, Florida To merge with CNB, Inc., Lake City, Florida, and thereby directly acquire CNB National Bank, Lake City, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	01-07-94* Federal Register
D/W Bankshares, Inc. Dalton, Georgia 1-BHC formation, Dalton/Whitfield Bank & Trust, Dalton, Georgia.	01-10-94* Newspaper
Deposit Guaranty Corp. Jackson, Mississippi To acquire at least 52 percent of the outstanding shares of common stock of First Columbus Financial Corporation, Columbus, Mississippi, and thereby indirectly acquire First Columbus National Bank, Columbus, Mississippi, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*
American Bancshares Corp. Livingston, Tennessee 1-BHC formation, American Savings Bank, Livingston, Tennessee.	01-31-94* Federal Register

Section 3 - Applications Subject to Federal Register Only

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

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

<u>Application</u>
Hancock Holding Company Gulfport, Mississippi Request for waiver of the application requirement of Section 3(a)(3) of the Bank Holding Company Act for the proposal to acquire First State Bank & Trust Company of East Baton Rouge Parish, Baker, Louisiana.

\*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending January 28, 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>Bank</u>	<u>Rating</u>	<u>Examination Date</u>
Barnett Bank of Naples 796 Fifth Avenue South Naples, Florida 33940 (813) 263-1333	Satisfactory	08-09-93
Barnett Bank of Treasure Coast 900 East Prima Vista Blvd. Port St. Lucie, Florida 34952 (407) 340-5300	Outstanding	08-09-93
TransAtlantic Bank 48 East Flagler Street Miami, Florida 33131 (305) 377-0200	Satisfactory	10-12-93
First Community Bank of Orange City Post Office Box 740278 Orange City, Florida 32774 (904) 775-3115	Satisfactory	10-18-93
Trust Company Bank Post Office Box 4418 Atlanta, Georgia 30302 (404) 588-7711	Outstanding	02-22-93

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending January 28, 1994

Recently Approved Applications

Approval Date

Bank South Corporation  
Atlanta, Georgia

01-26-94

To merge with Merchant Bank Corporation, Atlanta, Georgia, and thereby directly acquire its subsidiary, The Merchant Bank of Atlanta, Atlanta, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.

First National Bancorp  
Gainesville, Georgia

01-27-94

To merge with Metro Bancorp, Inc., Gainesville, Georgia, and thereby directly acquire its subsidiary, The Commercial Bank, Douglasville, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.

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 Ending Date</u>
Y-4	Marshall & Ilesley Corporation Milwaukee, Wisconsin Valley Trust Company Appleton, Wisconsin	FR - 1-20-94
Y-4	Marshall & Ilesley Corporation Milwaukee, Wisconsin Community Life Insurance Company Phoenix, Arizona	FR - 1-20-94
Y-4	Marshall & Ilesley Corporation Milwaukee, Wisconsin Valley Bankservice Corporation Sheboygan, Wisconsin	FR - 1-20-94
Y-4	Marshall & Ilesley 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

Type                      Application

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

N - Newspaper

FR - Federal Register

\* - Subject to Provisions of Community Reinvestment Act

\*\* - Not available at this time

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JANUARY 28, 1994

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 5(d)(3) application by Republic Bancorp, Inc., Louisville, Kentucky, to acquire Republic Savings Bank, FSB, Louisville, Kentucky.	Newspaper: 2-25-94

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(3) application by Southwest Bancshares, Inc., Jonesboro, Arkansas, to acquire FirstBank of Arkansas, Kensett, Arkansas.	Newspaper: 2-20-94
* Section 3(a)(3) application by Republic Bancorp, Inc., Louisville, Kentucky, to acquire Republic Bank of Shelby County, Shelbyville, Kentucky.	Newspaper: 2-25-94
* Section 4(c)(8) application by Republic Bancorp, Inc., Louisville, Kentucky, to acquire Republic Savings Bancorp, Inc., Louisville, Kentucky.	Newspaper: 2-25-94
* Section 4(c)(8) application by Union Planters Corporation, Memphis, Tennessee, to acquire Liberty Bancshares, Inc., Paris, Tennessee.	Newspaper: 3-4-94
* Section 3(a)(3) application by Central Bancompany, Jefferson City, Missouri, to acquire South County Bancshares, Inc., Ashland, Missouri.	Newspaper: 2-28-94

## SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
Section 24A application by Bank of Gainesville, Gainesville, Missouri, for investment in bank premises.	N/A

\*This application is subject to CRA.



**FEDERAL RESERVE BANK OF ST. LOUIS**  
St. Louis, Missouri

**AVAILABILITY OF CRA PUBLIC DISCLOSURES**

**Identification of Ratings:**

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

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

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

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

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

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

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

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

FOR THE WEEK ENDING January 28, 1994

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to  
Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
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
Kathleen Nesvig To acquire 17.22% of the voting shares of Omega City Holding Company LaMoure, ND	1-31-94 (Federal Register)
Vergas Bancorporation, Inc. Vergas, MN To acquire 80% of the voting shares of Vergas State Bank, Vergas, MN*	Not yet available
Community First Bankshares, Inc. Fargo, ND (Newspaper) To acquire 100% of the voting shares of the Grand National Bank of Colorado, Fraser, CO*	2-23-94
Robert W. Hanson To increase his ownership interest from 20.05% to 33.40% of the voting shares of St. Joseph Bancshares, Inc., St. Joseph, MN	2-22-94 (Federal Register)
Excelsior Financial Services, Inc., Excelsior, MN To become a bank holding company through the acquisition of 100% of the voting shares of First State Bank of Excelsior, Excelsior, MN*	Not yet available

\*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	2-17-94
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
Norwest Corporation, Minneapolis, MN; Norwest Financial Services, Inc., Des Moines, IA; and Norwest Financial, Inc., Des Moines, IA To engage in data processing through the acquisition of certain assets of Allied Business Systems, Inc., Mason, GA	Not yet available

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

Application

St. Joseph Bancshares, Inc.,  
St. Joseph, MN  
To redeem 39.97% of its voting  
shares.

FEDERAL RESERVE BANK OF MINNEAPOLIS  
Section V - Availability of  
CRA Public Evaluations  
week ending January 28, 1994

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ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

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BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
Dakota County State Bank 750 South Plaza Drive Mendota Heights, MN 55120-1586 (612) 452-1320	October 25, 1993	Satisfactory

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

**APPLICATION**

**COMMENT PERIOD**

None.

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

**APPLICATION**

**COMMENT PERIOD ENDING DATE**

Peoples Bancshares, Inc., Clay Center, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of The Peoples National Bank, Clay Center, Kansas.\*

Not Available

Mr. Duane W. Acklie, Lincoln, Nebraska, to increase his ownership from 12.5 percent to 51 percent, and Jeffrey L. and Laura A. Schumacher, Lincoln, Nebraska, to acquire 49 percent of the voting shares of Nebraska First Security Corporation, Lincoln, Nebraska.

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 24, 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

Change in Control Notice by  
Joe King, Plainview, TX; Faye King, Brady, TX; Diane  
Scovell, Dallas, TX; Michael Davis, Plainview, TX; and Will  
Parker, Brady, TX, to acquire an interest in Brady National  
Holding Company, Inc., Brady, TX

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

\* SUBJECT TO CRA.

\*\* EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.

N/A - NOT AVAILABLE AT THIS TIME.

**SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
**FOR THE WEEK OF JANUARY 24, 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>
The First State Bank 125 E. Davilla P. O. Box 38 Granger, Texas 76530	93/10/18	Satisfactory
Lake Buchanan State Bank Hwy. 29 & RR 1431 P. O. Box 468 Buchanan Dam, Texas 78609	93/10/18	Satisfactory



**FEDERAL RESERVE BANK OF SAN FRANCISCO**

Week ending 1/28/94

**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**

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.:** 2/22/94

**Section III - Applications Subject to Federal Register Notice Only**

Grupo Financiero Serfin, S.A. de C.V.,  
Mexico City, Mexico, to engage de novo  
in nonbanking activities through the  
acquisition of 100 percent of Serfin  
Funds Transfer, Inc., Los Angeles,  
California.

**Fed. Reg.:** Not yet published

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

Barnes Banking Company, Kaysville, Utah, to increase investment in bank  
premises up to \$4.5 million.

Nevada Community Bank, Las Vegas, Nevada, to increase investment in bank  
premises up to \$2.5 million.

\* Subject to CRA.

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

Week Ending 1/28/94

**Section V - Availability of CRA Public Evaluations**

The CRA public evaluations of the institution(s) below became available during the week ending January 28, 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>
Tehama County Bank	237 S. Main Street Red Bluff, CA 96080 (916) 529-0436	10/18/93	Outstanding

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\*Under the rating system an institution's CRA performance is assigned one of the following four ratings:

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

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

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

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