

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1994, No. 10
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending March 5, 1994

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Views of the Federal Reserve Board on proposals to consolidate the banking regulators into a single agency -- statement by Chairman Greenspan before the Senate Committee on Banking, Housing, and Urban Affairs, March 2, 1994.
Published, March 2, 1994.

BANK HOLDING COMPANIES

Iowa National Bankshares Corporation, Waterloo, Iowa -- to acquire MidAmerica Financial Corporation, MidAmerica Savings Bank, F.S.B., and certain other nonbanking subsidiaries of MidAmerica Financial corporation.
Approved, February 28, 1994.

Shawmut National Corporation, Hartford, Connecticut -
- deferral of action on petition for reconsideration of application to acquire New Dartmouth Bank, Manchester, New Hampshire, until a date not later than May 2, 1994.
Approved, March 4, 1994.

ENFORCEMENT

Merchant Bancshares, Inc., Burlington, Vermont --
written agreement dated February 18, 1994, with the Federal Reserve Bank of Boston.
Announced, February 28, 1994.

Pacific Western Bank, San Jose, California --
issuance of a combined order to cease and desist and order of assessment of a civil money penalty against the bank.
Announced, March 2, 1994.

RESERVE BANK OPERATIONS

Federal Reserve Bank of Boston -- to upgrade electrical system.
Approved, February 28, 1994.

Federal Reserve Bank of Richmond -- renovation of basement area.
Approved, February 28, 1994.

Federal Reserve Bank of San Francisco -- renovation of the ground floor of the Seattle Branch.
Approved, February 28, 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

Kansas City	Bank of Holden, Holden, Missouri -- to establish a branch in Warrensburg, Missouri. Approved, March 4, 1994.
Chicago	Comerica Bank, Detroit, Michigan -- to establish a branch at 15251 24 Mile Road, Macomb Township, Michigan. Approved, March 3, 1994.
Chicago	First of America Bank - Ann Arbor, Michigan -- to establish a branch at 2140 Rawsonville Road, Ypsilanti Township, Michigan. Approved, March 1, 1994.
Chicago	First of America Bank-Security, Southgate, Michigan - - to establish a branch at 33505 Schoolcraft Road, Livonia, Michigan. Approved, March 1, 1994.
Kansas City	First United Bank, Parker, Colorado -- to establish a de novo branch at 1700 East Platte Avenue, Colorado Springs, Colorado. Approved, February 28, 1994.
Kansas City	OMNIBANK University Hills, Denver, Colorado, Denver, Colorado -- to establish a branch at 2351 South Colorado Boulevard. Approved, March 1, 1994.
Kansas City	OMNIBANK University Hills, Denver, Colorado -- to establish a branch at 9900 West Belleview Avenue, Littleton, Colorado. Approved, March 1, 1994.

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

BANK HOLDING COMPANIES

St. Louis	Boatmen's Bancshares, Inc., St. Louis, Missouri -- proposal that Boatmen's Trust Company acquire Eagle Management & Trust Company, Houston, Texas. Approved, March 4, 1994.
Richmond	Crestar Financial Corporation, Richmond, Virginia -- to acquire Annapolis Bancorp, Inc., Annapolis, Maryland. Approved, March 4, 1994.
Richmond	Crestar Financial Corporation, Richmond, Virginia -- proposal that Crestar Bank MD, Bethesda, Maryland, merge with Annapolis Federal Savings Bank, Annapolis, Maryland, and to establish ten branches. Approved, March 4, 1994.
Dallas	Extraco Bankshares, Inc, Waco, Texas -- to acquire Guaranty Bank and Trust Company, Gatesville, Texas. Approved, March 4, 1994.
Atlanta	FF Bancorp, Inc., New Smyrna Beach, Florida -- to engage in the operation of savings associations through retaining First Federal Savings Bank of New Smyrna; and First Federal Savings Bank of Citrus County, Inverness, Florida, and then to engage in securities brokerage activities. Approved, March 1, 1994.
Atlanta	FF Bancorp, Inc., New Smyrna Beach, Florida -- to acquire Key Bancshares, Inc., Tampa, Florida, and The Key Bank of Florida. Approved, March 1, 1994.
Chicago	First of America Bank Corporation, Kalamazoo, Michigan -- to acquire LGF Bancorp, Inc., LaGrange, Illinois, and LaGrange Federal Savings and Loan Association, LaGrange, Illinois. Approved, March 3, 1994.

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

BANK HOLDING COMPANIES

Chicago First Waukegan Corporation, Gurnee, Illinois -- to acquire Security Chicago Corp., Chicago, Illinois, First Security Bank of Chicago; First State Bancorp of Princeton, Illinois, Inc., Princeton; First State Bank of Princeton; First State Bank of Ashton-Rochelle, Ashtown; and First State Bank of Gridley, Gridley, Illinois.
Returned, March 4, 1994.

Chicago Firstbank of Illinois Co., Springfield, Illinois -- to engage in securities brokerage and underwriting and dealing in government obligations and money market instruments through Rowe, Henry & Deal, Inc., Jacksonville, Illinois.
Approved, March 2, 1994.

Kansas City Huckabay Enterprises A Limited Partnership, Mustang, Oklahoma -- to acquire Southwest State Corporation, Sentinel, Oklahoma, Wichita Bancshares, Inc., Snyder, Oklahoma, and First Mustang Corporation, Mustang, Oklahoma.
Approved, March 3, 1994.

Dallas Kermit State Bancshares, Inc., Kermit, Texas -- to acquire Bank of The West, N.A. Odessa, Texas.
Approved, February 28, 1994.

Dallas Limestone Bancshares, Inc., Mexia, Texas -- to acquire First National Bank of Mexia.
Approved, March 4, 1994.

Secretary Michigan Financial Corporation, Marquette, Michigan -
- to acquire Houghton Financial, Inc. Houghton, Michigan, and Houghton National Bank.
Approved, March 1, 1994.

Minneapolis Norwest Corporation, Minneapolis, Minnesota -- proposal that Norwest Bank Arizona, N.A. Phoenix, Arizona, purchase certain assets and assume certain liabilities of First Nationwide Bank, FSB, San Francisco, California.
Approved, March 4, 1994.

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

BANK HOLDING COMPANIES

Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage in securities brokerage activities through FN Investment Center, Phoenix, Arizona. Approved, March 4, 1994.
Dallas	Odem Delaware Financial Corporation, Wilmington, Delaware -- to acquire First State Bank of Odem. Approved, March 1, 1994.
Chicago	Republic Bancorp Co., Orland Park, Illinois (an Illinois corporation) -- to acquire APL Financial, Inc., Chicago, Illinois, and Cook Community Bank, FSB. Approved, March 4, 1994.
Chicago	Republic Bancorp Co., Orland Park, Illinois -- to acquire MAH Bancorp, Inc., Orland Park, Illinois, Republic Bank of Chicago, Chicago, Illinois, and MAH Financial, Inc., and First Cook Community Bank, FSB. Approved, March 4, 1994.
Chicago	Republic Bancorp Co., Orland Park, Illinois, a Delaware corporation -- to acquire APL Financial, Inc., Chicago, Illinois, and First Cook Community Bank, FSB. Approved, March 4, 1994.
Kansas City	Sack Family Partnership, York, Nebraska -- to acquire York State Company. Approved, February 28, 1994.
St. Louis	Southwest Bancshares, Inc., Jonesboro, Arkansas -- to acquire FirstBank of Arkansas, Kensett, Arkansas. Approved, March 3, 1994.

BANK MERGERS

Richmond	Crestar Bank MD, Bethesda, Maryland -- to merge with Annapolis Federal Savings Bank, Annapolis, Maryland. Approved, March 4, 1994.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK MERGERS

Cleveland WesBanco Bank Wheeling, Wheeling, West Virginia -- to
merge with WesBanco Bank Wellsburg, Inc.,
Wellsburg, West Virginia, and to establish a branch
at 800 Charles Street.
Approved, March 2, 1994.

BANK PREMISES

St. Louis Arkansas Bank and Trust Company, Hot Springs,
Arkansas -- investment in bank premises.
Approved, March 4, 1994.

Chicago Bank One, Champaign-Urbana, Champaign, Illinois --
investment in bank premises.
Approved, March 3, 1994.

St. Louis Effingham State Bank, Effingham, Illinois --
investment in bank premises.
Approved, March 2, 1994.

Dallas Sanger Bank, Sanger, Texas -- investment in bank
premises.
Approved, March 2, 1994.

CAPITAL STOCK

Dallas First Haskell Bancorp, Inc., Haskell, Texas --
redemption of shares.
Approved, February 28, 1994.

Kansas City First Medicine Lodge Bancshares, Inc., Medicine
Lodge, Kansas -- redemption of shares.
Approved, March 1, 1994.

CHANGE IN BANK CONTROL

Kansas City First Medicine Lodge Bancshares, Inc., Medicine
Lodge, Kansas -- change in bank control.
Permitted, March 1, 1994.

Minneapolis McIntosh County Bank Holding Company, Inc., Ashley,
North Dakota -- change in bank control.
Permitted, March 4, 1994.

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

CHANGE IN BANK CONTROL

Minneapolis State Bank of Bottineau Holding Company, Bottineau,
North Dakota -- change in bank control.
Permitted, March 1, 1994.

COMPETITIVE FACTORS REPORTS

Boston Abington Savings Bank, Abington, Massachusetts,
proposed acquisition of Hull Cooperative Bank,
Hull, Massachusetts -- report on competitive
factors.
Submitted, March 1, 1994.

Chicago Bank of Ontario, Ontario, Wisconsin, proposed merger
with Genoa State Bank, Genoa, Wisconsin -- report
on competitive factors.
Submitted, February 28, 1994.

San Francisco Downey Savings and Loan Association, Newport Beach,
California, proposed assumption of deposit
liabilities and purchase of certain assets of
Hawthorne Savings and Loan Association, Hawthorne,
California -- report on competitive factors.
Submitted, March 1, 1994.

St. Louis Farmers and Merchants Bank, Reyno, Arkansas, proposed
assumption of the liability to pay the deposits
made in the Pocahontas, Arkansas, branch of Worthen
National Bank of Arkansas, Little Rock, Arkansas --
report on competitive factors.
Submitted, March 3, 1994.

Chicago First of America Bank-Kankakee, Kankakee, Illinois,
proposed merger with LaGrange Federal Savings and
Loan Association, LaGrange, Illinois -- report on
competitive factors.
Submitted, March 3, 1994.

Richmond First Union National Bank of North Carolina,
Charlotte, North Carolina, proposed merger with
American Commercial Savings Bank, Monroe, North
Carolina -- report on competitive factors.
Submitted, March 1, 1994.

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

COMPETITIVE FACTORS REPORTS

Kansas City	Frontier Bank of Denver, Denver, Colorado, proposed merger with The Bank, Evergreen, Colorado -- report on competitive factors. Submitted, March 4, 1994.
Dallas	Gonzales Bank, Gonzales, Texas, proposed merger with Interim Gonzales Bank -- report on competitive factors. Submitted, February 28, 1994.
Dallas	Harrisburg Bank, Houston, Texas, proposed merger with West Side National Bank of Pearland, Pearland, Texas -- report on competitive factors. Submitted, March 4, 1994.
St. Louis	Heritage National Bank, Shrewsbury, Missouri, proposed merger with First Heritage Interim Bank -- report on competitive factors. Submitted, March 2, 1994.
Chicago	Iowa National Bankshares Corporation, Waterloo, Iowa, proposed acquisition of Mid America Financial Corporation, Waterloo, Iowa -- report on competitive factors. Submitted, February 28, 1994.
San Francisco	National Bank of Arizona, Tucson, Arizona, proposed merger with Rio Salado Bank, Tempe, Arizona -- report on competitive factors. Submitted, March 1, 1994.
Minneapolis	Norwest Bank Minnesota West, N.A. Moorhead, Minnesota, proposed merger with First National Bank of Detroit Lakes, Detroit Lakes, Minnesota -- report on competitive factors. Submitted, March 4, 1994.
Chicago	Republic Bank of Chicago, Chicago, Illinois, proposed merger with First Cook Community Bank, F.S.B. -- report on competitive factors. Submitted, March 4, 1994.

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

COMPETITIVE FACTORS REPORTS

- Philadelphia Security National Bank, Pottstown, Pennsylvania, proposed merger with Security Interim National Bank -- report on competitive factors. Submitted, March 3, 1994.
- St. Louis Simpson County Bank, Franklin, Kentucky, proposed merger with Adairville Banking Company, Adairville, Kentucky -- report on competitive factors. Submitted, February 28, 1994.
- Chicago Steel City Bank of Chicago, Chicago, Illinois, proposed merger with Thornridge State Bank, South Holland, Illinois, and Tinley Park Bank, Tinley Park, Illinois -- report on competitive factors. Submitted, March 2, 1994.
- St. Louis Trans Financial Bancorp, Inc., Bowling Green, Kentucky, proposed acquisition of Citizens Federal Savings Bank, Rockwood, Tennessee, and Peoples Financial Services, Inc., Cookeville, Tennessee -- report on competitive factors. Submitted, February 28, 1994.
- Kansas City UMB Overland Park Bank, Overland Park, Kansas, proposed merger with UMB City National Bank, Atchinson; UMB Security State Bank, Fort Scott; UMB Commercial National Bank, Kansas City; UMB Highland Park Bank and Trust, Topeka; and UMB North Plaza State Bank -- report on competitive factors. Submitted, March 4, 1994.
- St. Louis Union Planters Corporation, Memphis, Tennessee, proposed acquisition of BANCFIRST Corporation, Decatur, Alabama, and Bankfirst, a federal savings bank -- report on competitive factors. Submitted, February 28, 1994.
- Kansas City Valley State Bank, Brighton, Colorado, proposed merger with Platte Valley State Bank -- report on competitive factors. Submitted, March 4, 1994.

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

COMPETITIVE FACTORS REPORTS

Dallas West Side National Bank of Pearland, Pearland, Texas, proposed merger with New Bank -- report on competitive factors. Submitted, March 4, 1994.

EXTENSIONS OF TIME

San Francisco BankAmerica Corporation, San Francisco, California -- extensions to divest certain properties. Granted, March 1, 1994.

San Francisco BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, March 1, 1994.

Richmond BB&T Financial Corporation, Wilson, North Carolina -- extension to June 1, 1994, to acquire Home Savings Bank of Albemarle, SSB, Albemarle, North Carolina. Granted, March 1, 1994.

Dallas Caldwell Bancshares, Inc., Caldwell, Texas -- extension to May 23, 1994, to acquire Caldwell Bancshares of Delaware, Inc., Wilmington, Delaware, and Caldwell National Bank, Caldwell, Texas. Granted, February 28, 1994.

Dallas Caldwell Bancshares of Delaware, Inc., Wilmington, Delaware -- extension to May 23, 1994, to acquire Caldwell National Bank, Caldwell, Texas. Granted, February 28, 1994.

Minneapolis Western Bank, Sioux Falls, South Dakota -- extension to November 30, 1994, to establish a de novo branch at 420 South Sycamore Avenue. Granted, March 3, 1994.

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FEBRUARY 28, 1994 TO MARCH 4, 1994

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

INTERNATIONAL OPERATIONS

Richmond

NCNB Overseas Corporation, Charlotte, North
Carolina -- amendment to the Articles of
Association to change name to NationsBank Overseas
Corporation.
Approved, March 4, 1994.

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FEBRUARY 28, 1994 TO MARCH 4, 1994
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ADDITIONS AND CORRECTIONS

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

RESERVE BANK SERVICES

Payment system risk policy -- overnight overdraft
penalty fee changes.
Approved, February 16, 1994.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Fleet Financial Group, Inc., Providence, Rhode Island - 3(a)(3)/3(a)(5) application to acquire Sterling Bancshares Corporation, Waltham, Massachusetts*	<u>Newspaper</u> 03-23-94 <u>Federal Register</u> Not Yet Established

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Cambridgeport Mutual Holding Company, Cambridge, Massachusetts - 3(a)(1)/ 3(a)(3) application to become a bank holding company through the acquisition of Cambridgeport Savings Bank, Cambridge, Massachusetts and 5.6% of Cambridge Bancorp, Cambridge, Massachusetts*	<u>Newspaper</u> 03-28-94 <u>Federal Register</u> Not Yet Established

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

NONE

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

<u>Application</u>
NONE

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

UJB Financial Corp., Princeton, New Jersey, to acquire VSB Bancorp, Inc., Closter, New Jersey and its wholly-owned subsidiary, Valley Savings Bank, and under certain circumstances to exercise a stock option agreement to purchase not more than 19.9 percent of the outstanding common shares of VSB Bancorp.1/ 3/26/943/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Sumitomo Trust and Banking Co., Ltd., Osaka, Japan, to acquire all of the outstanding common shares of Boullioun Aviation Services, Inc., Bellevue, Washington, and thereby engage in aircraft leasing activities. 3/25/94

Union Bank of Switzerland, Zurich, Switzerland, to engage de novo through its subsidiary, UBS Community Development Corporation, New York New York in community development activities. N/A

Deutsche Bank AG, Frankfurt (Main), Federal Republic of Germany, to continue to engage through its wholly-owned indirect subsidiaries, Deutsche Bank Sharps Pixley, Inc. ("DBSP") and Sharps Pixley Brokers, Inc. ("Brokers"), both of New York, New York, in trading by DBSP for its own account in gold and silver bullion and providing related financial services, trading in platinum bullion, and execution by Brokers of certain non financial futures contracts and options on those futures contracts and rendering advisory services thereto. N/A

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 March 5, 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

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

None.

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

Harleysville National Corporation, Harleysville, Pennsylvania, requests approval to acquire 100% of the voting shares of Security National Bank, Pottstown, Pennsylvania, pursuant to Section 3(a)(3) of the Bank Holding Company Act.

Newspaper Comment Period expires: 3/21/94
Fed. Reg. Comment Period expires: 3/25/94

Corestates Financial Corp., Philadelphia, PA requests approval to acquire 100% of Independence Bancorp, Inc., Perkasio, PA, pursuant to Section 3(a)(5) of the BHC Act and, thereby, indirectly acquire Bucks County Bank & Trust Company, Perkasio, PA; Cheltenham Bank, Cheltenham, PA; Lehigh Valley Bank, Bethlehem, PA, and Third National Bank & Trust Company of Scranton, Scranton, PA.

Newspaper Comment Period expires: 3/23/94
Fed. Reg. Comment Period expires: 4/01/94

Matthew and Bennett Lindenbaum, trustees for 1994 Garden State Trust, request approval to acquire up to 24.9% of Garden State Bancshares, Inc., Jackson, NJ, pursuant to the Change in Bank Control Act.

Newspaper Comment Period expires: 3/25/94
Fed. Reg. Comment Period expires: 3/29/94

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. Reg. comment period expires: N/A

Corestates Financial Corp., Philadelphia, PA requests approval to acquire 100% of Rittenhouse Financial Services, Inc., Radnor, PA, pursuant to Section 4(c)(8) of the BHC Act and, thereby, provide investment advice to any other person and registered investment advice, pursuant to Sections 225.25(b)(4)(ii) and (iii) of Regulation Y.

Fed. Reg. comment period expires: 4/01/94

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 March 4, 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 March 5, 1994

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

None

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

Received Notice of Change in Bank Control F: March 29, 1994
from Batrus & Co. (as nominee of P. Dunmire
Trust); Batrus & Co. (as nominee of S.E. Dunmire
Trust); Paul L. Dunmire, deceased, as trustee for
Philip L. Dunmire, pursuant to Uniform Gifts to
Minors Act; and Philip L. Dunmire (individual
capacity) of their intent to retain up to 51.000
percent of the outstanding shares of Peoples
Financial Corp., Inc., Ford City, Pennsylvania.

Received Section 3(a)(3) application from *F: April 4, 1994
Banc One Corporation, Columbus, Ohio, and Aaron
Acquisition Corporation, Louisville, Kentucky,
on February 18, 1994, to acquire Liberty National
Bancorp, Inc., Louisville, Kentucky.

Received Section 3(a)(5) application from *F: April 4, 1994
First Financial Bancorp, Hamilton, Ohio, on March 1,
1994, to acquire First Clyde Banc Corp, Clyde, Ohio.

Received Section 3(a)(1) application from * Not Yet Known #
Harvest Home Financial Corporation, Cheviot,
Ohio, on March 1, 1994, to acquire Harvest Home
Savings Bank, Cheviot, 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.

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

**Applications Bulletin
For Week Ending March 5, 1994**

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

Received Section 4(c)(8) application from Mellon Bank Corporation, Pittsburgh, Pennsylvania, on February 7, 1994, to acquire The Truepenney Corporation, The Trotwood Corporation, The Trotwood Hunters Site A Corporation, The Trustwood Hunters Corporation, and Dreyfus Realty Advisors, Inc., all located in New York, New York. Not Yet Known #

Received Section 4(c)(8) notification from Harvest Home Financial Corporation, Cheviot, Ohio, on March 1, 1994, of its intent to engage de vovo in lending activities pursuant to Section 225.25(b)(1) of Regulation Y. Not Yet Known #

Received Section 4(c)(8) application from Banc One Corporation, Columbus, Ohio, and Aaron Acquisition Corporation, Louisville, Kentucky, on February 18, 1994, to acquire the non-bank subsidiaries of Liberty National Corporation, Louisville, Kentucky. April 4, 1994

Received Section 4(c)(8) notification from First Western Bancorp, Inc., New Castle, Pennsylvania, of its intent to engage in making residential mortgage loans for its affiliates and others through a wholly-owned subsidiary, Residential Mortgage Company, pursuant to Section 225.25(b)(1) of Regulation Y. March 31, 1994

Received Section 4(c)(8) notification from First Western Bancorp, Inc., New Castle, Pennsylvania, of its intent to engage in making residential mortgage loans for its affiliates and others through a wholly-owned subsidiary, Residential Mortgage Company, pursuant to Section 225.25(b)(1) of Regulation Y. Not Yet Known #

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

Received request from Heartland Bank, Grove City, Ohio, for permission to exceed its limit of investment in bank premises permitted under Section 24A of the Federal Reserve Act.

Received request from Orrville Savings Bank, Orrville, Ohio, for permission to exceed its limit of investment in bank premises permitted under Section 24A of the Federal Reserve Act.

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(March 4, 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 March 4, 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

<u>Application</u>	<u>Comment Period Ending Date</u>
Fairfax Bank & Trust Company, Fairfax, Virginia, to establish a branch at 133 South Washington Street, Falls Church, Virginia.*	3-28-94
The Middleburg Bank, Middleburg, Virginia, to establish a branch at 431 East Main Street, Purcellville, Virginia.*	4-1-94
BB&T Financial Corporation, Wilson, North Carolina, to have its subsidiary, Branch Banking and Trust Company, Wilson, North Carolina, merge with the successor to Citizens Savings Bank, Inc., S.S.B., Mooresville, North Carolina.*	4-2-94
BB&T Financial Corporation, Wilson, North Carolina, to have its subsidiary, Branch Banking and Trust Company, Wilson, North Carolina, merge with the successor to Mutual Savings Bank of Rockingham County, SSB, Reidsville, North Carolina.*	4-2-94

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

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

Section III - Applications Subject to Federal Register Notice

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

*Application is subject to CRA requirements.

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

Application

None.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending March 4, 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>
Security Bank Corporation 8780 Centreville Road Manassas, Virginia 22110	12-13-93	Satisfactory
St. Michaels Bank 213 Talbot Street St. Michaels, Maryland 21663	12-13-93	Satisfactory
Resource Bank 3720 Virginia Beach Boulevard Virginia Beach, Virginia 23452	12-13-93	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending March 4, 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>
First Community Corporation Rogersville, Tennessee 1-BHC formation, First Community Bank of East Tennessee, Rogersville, Tennessee.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Alabama Bancshares, Inc. Birmingham, Alabama To engage de novo in leasing tangible personal property, or acting as agent, broker, or adviser in such property, utilizing residual values up to 100 percent of acquisition cost, pursuant to Section 225.25(b)(5)(ii) of Regulation Y.	Not yet available

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending March 4, 1994

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

Application

The Peoples Bank and Trust Company
Selma, Alabama
Request for increase in bank premises.

Anglo-American Bancshares Corporation
Baton Rouge, Louisiana
Request for waiver of the application
requirement of Section 3(a)(4) of the Bank
Holding Company Act for the proposal to
acquire Baton Rouge Bank & Trust Company,
Baton Rouge, Louisiana.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending March 4, 1994

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

Examination

Bank

Rating

Date

Columbia Bank
Post Office Box 5079
Tampa, Florida 33675
(813)247-4811

Needs to Improve

11-29-93

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/ SMB-OT	Bankers Trust Company Des Moines, Iowa Corner of Euclid & Cambridge Avenue Des Moines, Iowa*	N - 3-4-94
Branch	First Bank North Freeport, Illinois 3957 N. Mulford Road Rockford, Illinois*	N - 3-17-94
Branch	Old Kent Bank - Southwest Kalamazoo, Michigan 3510 West Centre Street Portage, Michigan*	N - **
Branch (Reg K)	The First National Bank of Chicago Chicago, Illinois Establish a branch in Sydney, Australia*	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>
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 - 2-22-94 N - 3-14-94
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 - 3-14-94
Y-2	Marquette National Corporation Chicago, Illinois Orland State Bank Orland Park, Illinois*	FR - **
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 - 2-25-94 N - 3-16-94
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 - 2-25-94 N - 3-16-94

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</u> <u>Ending Date</u>
COC-HC	Withee Bank Shares, Inc. Withee, Wisconsin Walter E. Ollech	FR - ** N - 3-25-94
Y-2	First Michigan Bank Corporation Holland, Michigan Old State Bank Corporation Fremont, Michigan Old State Bank of Fremont Fremont, Michigan*	FR - 3-7-94 N - 2-25-94
Y-2	Ida Grove Bancshares, Inc. Ida Grove, Iowa P.S.B. Bancorporation West Des Moines, Iowa Liberty Bank & Trust Odebolt, Iowa*	FR - 3-18-94 N - 4-2-94
Y-2	LSBancorp, Inc. LaSalle, Illinois Community Bank of Utica Utica, Illinois*	FR - 3-18-94 N - **
Y-1	Hancock Bancorp, Inc. Plymouth, Illinois Community State Bank of Plymouth Plymouth, Illinois*	FR - 3-18-94 N - **
Y-1	Northwest Indiana Bancorp Munster, Indiana Peoples Bank SB Munster, Indiana*	FR - 3-18-94 N - **
Y-2	First Waukegan Corporation Gurnee, Illinois Security Chicago Corp. Chicago, Illinois First Security Bank of Chicago Chicago, Illinois*	FR - 1-14-94 N - 2-5-94

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	First Waukegan Corporation Gurnee, Illinois First State Bancorp of Princeton, Illinois, Inc. Princeton, Illinois First State Bank of Princeton Princeton, Illinois First State Bank of Ashton-Rochelle Ashton, Illinois First State Bank of Gridley Gridley, Illinois*	FR - 1-14-94 N - 2-5-94
Y-2 (100%)	First Chicago Corporation Chicago, Illinois Lake Shore Bancorp, Inc. Chicago, Illinois Bank of Hinsdale Hinsdale, Illinois Lake Shore National Bank Chicago, Illinois*	FR - ** N - **
Y-2 (15.6%)	First Chicago Corporation Chicago, Illinois Lake Shore Bancorp, Inc. Chicago, Illinois Bank of Hinsdale Hinsdale, Illinois Lake Shore National Bank Chicago, Illinois*	FR - ** N - **
CoC-HC	Veedersburg Bank Corp. Veedersburg, Indiana Stephen A. Songer	FR - ** N - **
Y-2	First Chicago Corporation Chicago, Illinois Hampton Park Corporation Romeoville, Illinois Oxford Bank Romeoville, Illinois*	FR - ** N - **
CoC-HC	Blanchardville Financial Services, Inc. Blanchardville, Wisconsin Frederick F. Reinhardt	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	Capitol Bancorp, Ltd. Lansing, Michigan Consolidated Bank Services, Inc. Holland, Michigan	FR - 3-4-94
4(c)(8)	AmBank Company, Inc. Sioux Center, Iowa Perform real estate appraisal services thru Northwest Appraisal Services Sioux Center, Iowa	FR - 3-14-94
4(c)(8)	Hoosier Hlls Financial Corporation Osgood, Indiana Engage in lending activities via the lending of funds to ESOP	FR - 3-8-94
4(c)(8)	Cleveland Development Bancorporation Chicago, Illinois CDB Development Co. Chicago, Illinois	FR - **
4(c)(8)	Cleveland Development Bancorporation Chicago, Illinois Cleveland Enterprises Group Chicago, Illinois	FR - **
4(c)(8)	Shorebank Bancorporation Chicago, Illinois CDB Development Co. Chicago, Illinois	FR - **
4(c)(8)	Shorebank Bancorporation Chicago, Illinois Cleveland Enterprises Group Chicago, Illinois	FR - **
4(c)(8)	First Midwest Corporation of Delaware Elmwood Park, Illinois Midwest Trust Services, Inc. Elmwood Park, Illinois	FR - 3-14-94

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	Quad City Holdings, Inc. Bettendorf, Iowa Engage in lending activity	FR - 1-19-94
4(c)(8)	Old Kent Financial Corporation Grand Rapids, Michigan CDC--invest in low income housing projects	FR - **

Federal Reserve Bank of Chicago

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

Type Application

None

- N - Newspaper
- FR - Federal Register
- * - Subject to Provisions of Community Reinvestment Act
- ** - Not available at this time

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending March 4, 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

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING MARCH 4, 1994

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 5(d)(3) application by Jacksonville Bancorp, M.H.C., Jacksonville, Illinois, to acquire Jacksonville Savings Bank, Jacksonville, Illinois (converting from a mutual savings bank through merger into a <u>de novo</u> stock savings bank).	Newspaper: 3-28-94
* Section 9 application by River Valley Bank & Trust, Lavaca, Arkansas, to establish a branch in Charleston, Arkansas.	Newspaper: 3-26-94

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(1) application by Jacksonville Bancorp, M.H.C., Jacksonville, Illinois, to acquire Jacksonville Savings Bank, Jacksonville, Illinois.	Newspaper: 3-28-94

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 4(c)(8) notification by Cass Commercial Corporation, St. Louis, Missouri, to engage <u>de novo</u> in making and servicing loans through its nonbank subsidiary, Cass Logistics, Inc., Bridgeton, Missouri (previously reported during week ending 2-11-94).	3/14/94

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 Arkansas Bank & Trust Company, Hot Springs, Arkansas, for an 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 March 4, 1994

Name of Bank	Bank Address	Examination Date	Examination Rating
Arkansas Bank and Trust Company	P. O. Box 5640 Hot Springs, Arkansas 71902	11-29-93	Outstanding

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>
Frandsen Financial Corporation, Forest Lake, MN To acquire, through merger, 100% of the voting shares of the Warren Bancshares, Inc., Warren, MN*	3-18-94 (Federal Register)
Tyson Corporation Minneapolis, MN To acquire through merger 100% of the voting shares of the Royalton Bancshares, Inc., Royalton, MN*	Not yet available
Mesaba Bancshares, Inc., Grand Rapids, MN To become a bank holding company through the acquisition of 80% of the voting shares of Mountain Iron First State Bank, Mountain Iron, MN; 100% of the voting shares of Calumet Investment Company, Grand Rapids, MN; and of 100% of the voting shares of American National Agency, Inc., Nashwauk, MN*	Not yet available
Bert and Lyle Johnson To each acquire control of 50% of the voting shares of Citizens State Bancorporation, Petersburg, ND	Not yet available

*Subject to CRA

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Lake Park Bancshares, Inc., Lake Park, MN To engage <u>de novo</u> in making and servicing loans*	Not yet available
Norwest Corporation Minneapolis, MN To engage in discount brokerage activities through the acquisition of the discount brokerage business of First National Bank of Detroit Lakes, Detroit Lakes, MN	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 March 4, 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
Grand Marais State Bank P.O. Box 100 Grand Marais, MN 55604 (218) 387-2441	November 1, 1993	Satisfactory
Grand Rapids State Bank P.O. Box 409 Grand Rapids, Mn 55744	November 29, 1993	Satisfactory
Farmers State Bank of West Concord P.O. Box 245 West Concord, MN 55985	November 29, 1993	Satisfactory

Federal Reserve Bank of Kansas City

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

City Bankshares, Inc., ESOP, Oklahoma City, Oklahoma, for prior approval to increase its ownership interest in City Bankshares, Inc., Oklahoma City, Oklahoma, from 15.13 percent to 15.92 percent.*

Not Available

ColoEast Bancshares, Inc., Lamar, Colorado, for prior approval to become a bank holding company through the acquisition of 88 percent of The American State Bank, Granada, Colorado, and 100 percent of First Bank & Trust, Holly, Colorado.*

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Dickinson Financial Corporation, Kansas City, Missouri, for prior approval to acquire the Missouri Picture Hills Branch of Farm & Home Savings Association, Kansas City, Missouri.

Not Available

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
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None.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF FEBRUARY 28, 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

None.

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 FEBRUARY 28, 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 03/04/94

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

Fai H. Chan, White Rock, B.C., Canada to increase ownership up to 13.06 percent of American Pacific Bank, Aumsville, Oregon. *	<u>Newspaper:</u>	03/31/94
	<u>Fed. Req.:</u>	Not available
NBT Northwest Bancorp, Tukwila, Washington to become a bank holding company by acquiring National Bank of Tukwila, Tukwila, Washington. *	<u>Newspaper:</u>	Not available
	<u>Fed. Req.:</u>	Not available

Section III - Applications Subject to Federal Register Notice Only

BankAmerica Corporation, San Francisco, California, to engage in executing and clearing, and clearing without executing, futures on options on certain non-financial commodities, through BA Futures, Inc., Chicago, Illinois.	<u>Fed. Req.:</u>	Not yet published
BWC Financial Corp., Walnut Creek, California, to engage in mortgage brokerage services through a joint venture through BWC Mortgage Services, Walnut Creek, California.	<u>Fed. Req.:</u>	Not available

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

None

* Subject to CRA

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

Week ending 03/04/94

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending December 24, 1993. Information about a particular institution's CRA evaluation may be obtained directly from the institution.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>	<u>Rating*</u>
None			

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

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

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

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

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