

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

RESEARCH LIBRARY
H. 2, 1994, No. 12
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending March 19, 1994
APR 19 1994
FEDERAL RESERVE BANK
OF CLEVELAND

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Regulatory and other initiatives designed to stimulate bank lending, especially to small businesses -- statement by Governor LaWare before the House Committee on Small Business. Published, March 17, 1994.

BANK HOLDING COMPANIES

Norwest Corporation, Minneapolis, Minnesota -- to acquire Bank of Montana System, Great Falls, Montana, Bank of Montana; Montana Bancsystem, Inc., Billings, Montana, and Montana Bank; and to acquire Montana Agencies, Great Falls, Montana, and engage in insurance agency activities. Approved, March 14, 1994.

ENFORCEMENT

Dresdner Bank AG, Frankfurt, Germany -- issuance of cease and desist order against Gary L. Parker, a former officer of the New York branch. Announced, March 16, 1994.

Mount Vernon Bancshares, Inc., Mount Vernon, Kentucky -- issuance of cease and desist order against Mount Vernon Bancshares and Jerry Ikerd and Brenda Ikerd, principal shareholders and sole directors. Announced, March 16, 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

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

BANK BRANCHES, DOMESTIC

- New York** Chemical Bank, New York, New York -- to establish branches at 2500 Walden Avenue, Cheektowaga, New York, and at 2 Huntington Quad, Melville, New York; and to establish offsite electronic facilities at Nassau Coliseum, 1255 Hempstead Turnpike, Uniondale, New York; Grumman Corporation, 1111 Stewart Avenue, Bethpage, New York; Royal Executive Park, 4 International Drive, Ryebrook, New York; and by Choice, 2328 12th Avenue, New York, New York.
Approved, March 16, 1994.
- Cleveland** PremierBank & Trust, Elyria, Ohio -- to establish a CBCT facility at 1760 Columbus Pike, Delaware, Ohio.
Approved, March 16, 1994.

BANK HOLDING COMPANIES

- Chicago** Albank Corp., Chicago, Illinois -- to acquire certain assets and assume certain liabilities of the Lawrence Avenue branch of Irving Federal Bank for Savings F.S.B.
Approved, March 18, 1994.
- Atlanta** Bank Corporation of Georgia, Macon, Georgia -- retention of shares of Americorp, Inc., Savannah, Georgia, and Ameribank, N.A.
Approved, March 18, 1994.
- San Francisco** BWC Financial Corp., Walnut Creek, California -- to acquire BWC, Inc., and engage in mortgage brokerage activities.
Returned, March 14, 1994.
- St. Louis** Cass Commercial Corporation, St. Louis, Missouri -- to engage de novo through Cass Logistics, Inc., Bridgeton, Missouri, in acquiring, holding, and disposing of loans or other extensions of credit purchased from Cass Bank & Trust Company, St. Louis, Missouri.
Approved, March 16, 1994.

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

BANK HOLDING COMPANIES

GC	City National Bancshares Corporation, Jersey City, New Jersey -- request for an exemption from Regulation L to permit Douglas E. Anderson to continue to serve as a director of City National while serving as a management official at Chase Manhattan Bank, New York, New York. Granted, March 18, 1994.
Minneapolis	Community Investment Services, Inc., North Branch, Minnesota -- to acquire A & P Bank Holding Company. Approved, March 15, 1994.
Chicago	FBOP Corporation, Oak Park, Illinois -- to purchase certain assets and assume certain liabilities of Irving Federal Bank for Savings, F.S.B., Chicago, Illinois. Approved, March 18, 1994.
Chicago	First Chicago Corporation, Chicago, Illinois -- to purchase certain assets and assume certain liabilities of Irving Federal Bank for Savings, F.S.B. Approved, March 18, 1994.
Secretary	First United Bancshares, Inc., El Dorado, Arkansas -- to acquire InvestArk Bankshares, Inc., Stuttgart, First Stuttgart Bank & Trust Company, and The Bank of North Arkansas, Melbourne, Arkansas. Approved, March 15, 1994.
Chicago	Horizon Bancorp, Michigan City, Indiana -- to act as insurance agent or broker through Horizon Insurance Group, Inc. Returned, March 17, 1994.
Chicago	Horizon Bancorp Employee Stock Ownership Plan, Michigan City, Indiana -- to act as insurance agent or broker through Horizon Insurance Group, Inc. Returned, March 17, 1994.
Boston	KSB Bancorp, Inc., Kinfield, Maine -- to assume the deposit liabilities of First Federal Savings Association, Lewiston, Maine. Approved, March 18, 1994.

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

BANK HOLDING COMPANIES

Minneapolis	Leeds Holding Company, Leeds, North Dakota -- to acquire Bankers Financial Corporation, Drake, North Dakota. Approved, March 15, 1994.
Kansas City	Peak Banks of Colorado, Inc., Nederland, Colorado -- to acquire Peak National Bank. Withdrawn, March 16, 1994.
Kansas City	SBT Bankshares, Inc., Colorado Springs, Colorado, proposed acquisition of State Bank and Trust of Colorado Springs. Approved, March 14, 1994.
Minneapolis	Vergas Bancorporation, Inc., Vergas, Minnesota -- to acquire Vergas State Bank. Approved, March 15, 1994.
San Francisco	Wells Fargo & Company, San Francisco, California -- to acquire Wells Fargo Bank (Oregon) FSB, Portland, Oregon. Withdrawn, March 18, 1994.
Dallas	Western Commerce Bancshares of Carlsbad, Inc., Carlsbad, New Mexico -- to acquire Western Bancshares of Clovis, Inc. Approved, March 16, 1994.

BANK MERGERS

Kansas City	OMNIBANK Southeast, Denver, Colorado -- to merge with OMNIBANK Leetsdale and to establish branches. Approved, March 18, 1994.
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BANK PREMISES

Chicago	Bank of Burlington, Burlington, Wisconsin -- investment in bank premises. Approved, March 16, 1994.
Richmond	F & M Bank-Winchester, Winchester, Virginia -- investment in bank premises. Approved, March 17, 1994.

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

BANK PREMISES

Cleveland	Heartland Bank, Croton, Ohio -- investment in bank premises. Approved, March 16, 1994.
Kansas City	OMNIBANK Southeast, Denver, Colorado -- investment in bank premises. Approved, March 18, 1994.
Cleveland	Orrville Savings Bank, Orrville, Ohio -- investment in bank premises. Approved, March 14, 1994.
St. Louis	River Valley Bank and Trust, Lavaca, Arkansas -- investment in bank premises. Approved, March 18, 1994.

CAPITAL STOCK

Chicago	Pioneer Bancorp, Inc., Chicago, Illinois -- redemption of shares. Approved, March 18, 1994.
Minneapolis	St. Joseph Bancshares, Inc., St. Joseph, Minnesota -- redemption of shares. Approved, March 17, 1994.

CHANGE IN BANK CONTROL

San Francisco	American Pacific Bank, Aumsville, Oregon -- change in bank control. Returned, March 15, 1994.
Dallas	Brady National Holding Company, Inc., Brady, Texas -- change in bank control. Permitted, March 14, 1994.
Chicago	Everly Bancorporation, Everly, Iowa -- change in bank control. Returned, March 17, 1994.
Dallas	Hutto State Bank, Hutto, Texas -- change in bank control. Permitted, March 18, 1994.

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

CHANGE IN BANK CONTROL

Minneapolis St. Joseph Bancshares, Inc., St. Joseph, Minnesota --
change in bank control.
Permitted, March 17, 1994.

Atlanta White Eagle Financial Group, Inc., Palm Beach
Gardens, Florida -- change in bank control.
Permitted, March 17, 1994.

COMPETITIVE FACTORS REPORTS

Kansas City Bank IV Kansas, N.A., Wichita, Kansas, proposed
merger with Emprise Bank, N.A., Hutchinson,
Hutchinson, Kansas -- report on competitive
factors.
Submitted, March 17, 1994.

Kansas City Bank Midwest, N.A., Maryville, Missouri, proposed
acquisition of assets and assumption of liabilities
of the Picture Hills Shopping Center office of Farm
and Home Savings Association, Nevada, Missouri --
report on competitive factors.
Submitted, March 18, 1994.

Richmond Bank of Ridgeway, Ridgeway, South Carolina, proposed
acquisition of certain assets and assumption of
liabilities of the Blythewood, South Carolina,
branch of The South Carolina National Bank,
Columbia, South Carolina -- report on competitive
factors.
Submitted, March 17, 1994.

Richmond Branch Banking and Trust Company, Wilson, North
Carolina -- proposed merger with Mutual Interim
Bank, Reidsville, North Carolina -- report on
competitive factors.
Submitted, March 16, 1994.

Richmond Branch Banking and Trust Company, Wilson, North
Carolina, proposed merger with Citizens Interim
Bank of Mooresville, Mooresville, North Carolina --
report on competitive factors.
Submitted, March 16, 1994.

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

COMPETITIVE FACTORS REPORTS

Chicago	Citizens Bank, National Association, Shawano, Wisconsin, proposed merger with Farmers and Merchants Bank, Greenwood, Wisconsin -- report on competitive factors. Submitted, March 18, 1994.
Richmond	Citizens Savings Bank, Inc., S.S.B., Mooresville, North Carolina, proposed merger with Citizens Interim Savings and Loan Association of Mooresville, Inc. -- report on competitive factors. Submitted, March 16, 1994.
Minneapolis	Farmers & Merchants State Bank of New Ulm, New Ulm, Minnesota, proposed purchase of the Madelia, Minnesota, branch of Heritage Bank, N.A., Willmar, Minnesota -- report on competitive factors. Submitted, March 17, 1994.
Kansas City	First Bank of Hennessey, Hennessey, Oklahoma, proposed merger with The Helena National Bank, Helena, Oklahoma -- report on competitive factors. Submitted, March 14, 1994.
Kansas City	First Bank of Hennessey, Hennessey, Oklahoma, proposed merger with Citizens Bank of Wakita, Wakita, Oklahoma -- report on competitive factors. Submitted, March 14, 1994.
Chicago	First Federal Savings Bank of Fort Dodge, Fort Dodge, Iowa, proposed merger with North Central Bancshares, M.H.C. -- report on competitive factors. Submitted, March 18, 1994.
Secretary	First National Bank of Boston, Boston, Massachusetts, proposed merger with Mechanics Bank, Worcester, Massachusetts; Multibank West, Pittsfield, Massachusetts; and South Shore Bank, Quincy, Massachusetts -- report on competitive factors. Approved, March 14, 1994.

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

COMPETITIVE FACTORS REPORTS

Dallas	Hale County State Bank, Plainview, Texas, proposed merger with First State Bank, Tullia, Texas -- report on competitive factors. Submitted, March 18, 1994.
Richmond	Home Savings Bank, Inc., SSB, Kings Mountain, North Carolina, proposed purchase of certain assets and assumption of the deposit liabilities of the Bessemer City, North Carolina, branch of First-Citizens Bank & Trust Company, Raleigh, North Carolina -- report on competitive factors. Submitted, March 18, 1994.
New York	Irish American Bank & Trust Company, New York, New York, proposed purchase of certain assets and assumption of certain liabilities of the New York branch of The Governor and Company of the Bank of Ireland, Dublin, Ireland -- report on competitive factors. Submitted, March 16, 1994.
St. Louis	Mutual Savings Bank, Jefferson City, Missouri, proposal to reorganize and become a mutual holding company under the name of Mutual Bancompany, M.H.C. -- report on competitive factors. Submitted, March 15, 1994.
Richmond	Mutual Savings Bank of Rockingham County, SSB, Reidsville, North Carolina, proposed merger with Mutual Interim Savings and Loan Association, Inc. -- report on competitive factors. Submitted, March 16, 1994.
Richmond	NationsBank of Maryland, N.A., Bethesda, Maryland, proposed merger with Maryland National Bank, Baltimore, Maryland, and NationsBank of D.C., N.A., Washington, D.C. -- report on competitive factors. Submitted, March 14, 1994.
Richmond	NationsBank of Maryland, N.A., Bethesda, Maryland, proposed merger with NationsBank of Virginia, N.A., Richmond, Virginia -- report on competitive factors. Submitted, March 15, 1994.

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

COMPETITIVE FACTORS REPORTS

Chicago Oak Brook Bank, Oak Brook, Illinois, proposed merger with 1st Oak Brook Bank, Glenview, Illinois -- report on competitive factors. Submitted, March 18, 1994.

Chicago Peoples Bank of Portland, Portland, Indiana, proposed merger with Union Bank and Trust Company of Greensburg, Greensburg, Indiana -- report on competitive factors. Submitted, March 18, 1994.

Kansas City Rocky Ford National Bank, Rocky Ford, Colorado, proposed merger with J.N. Beaty and Company, Bankers, Manzanola, Colorado -- report on competitive factors. Submitted, March 15, 1994.

Kansas City State Bank of Table Rock, Table Rock, Nebraska, proposed merger with State Bank of Du Bois, Du Bois, Nebraska -- report on competitive factors. Submitted, March 18, 1994.

Richmond Union National Bank of Westminster, Westminster, Maryland, proposed merger with UNB Interim National Bank -- report on competitive factors. Submitted, March 14, 1994.

EXTENSIONS OF TIME

San Francisco BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, March 14, 1994.

San Francisco BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, March 16, 1994.

Philadelphia Berks County Bank, Reading, Pennsylvania -- extension to December 3, 1994, to establish a branch at 2220 State Hill Road, Wyomissing Hills Borough, Pennsylvania. Granted, March 16, 1994.

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

EXTENSIONS OF TIME

- San Francisco Dai-Ichi Kangyo Bank, Limited, Tokyo, Japan -- extension to June 14, 1994, to engage de novo in trading, for its own account, in options and futures contracts through DKB Securities Corporation, New York, New York. Granted, March 14, 1994.
- Chicago LaSalle National Corporation, Chicago, Illinois; ABN AMRO North America, Inc., Chicago; ABN AMRO Bank N.V., ABN AMRO Holdings N.V., Stichting Prioriteit ABN AMRO Holding, and Stichting ABN AMRO Holding, all in Amsterdam, The Netherlands; and LaSalle Bank Northbrook, Northbrook, Illinois -- extension to June 15, 1994, to acquire certain assets and assume certain liabilities of the Buffalo Grove, Libertyville, Mundelein, Skokie, Northbrook, and Palatine branches of LaSalle Talman Bank, F.S.B., Chicago, Illinois. Granted, March 16, 1994.

INTERNATIONAL OPERATIONS

- New York Republic International Bank of New York, Miami, Florida -- to establish a branch in Georgetown, Grand Cayman, Cayman Islands, British West Indies. Approved, March 17, 1994.

MEMBERSHIP

- St. Louis First State Bank of Arkansas, Wynne, Arkansas -- to become a member of the Federal Reserve System. Approved, March 17, 1994.

RESERVE BANK OPERATIONS

- Director, FRBO Federal Reserve Bank of Cleveland -- to acquire equipment for check processing operations. Approved, March 18, 1994.
- Director, FRBO Federal Reserve Bank of San Francisco -- second floor renovation of Portland Branch Building. Approved, March 15, 1994.

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MARCH 14, 1994 TO MARCH 18, 1994
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

RESERVE BANK SERVICES

- Director, FRBO Federal Reserve Bank of New York -- consolidation of noncash collection functions at the Federal Reserve Bank of Cleveland; elimination of the District unique time item service; and continuation of current arrangement with the New York Clearing House for fine sort items received from the Chicago, Cleveland, and Jacksonville Offices.
Approved, March 15, 1994.
- Director, FRBO Federal Reserve Bank of San Francisco -- to modify the weekend deposit products at the Salt Lake City and Seattle Branches.
Approved, March 17, 1994.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

FORMS

Bank Holding Company Report Forms -- FR Y-9C, FR Y-9LP, and FR Y-9SP, with revisions; and FR Y-9CS, without revision, with extension through December 1996.
Proposed, December 10, 1993.

ADDITIONS AND CORRECTIONS

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

BANK BRANCHES, DOMESTIC

Richmond	Citizens Bank of Virginia, Arlington, Virginia -- to establish a branch at 8150 Leesburg Pike, Vienna, Virginia. Approved, March 11, 1994.
Cleveland	Provident Bank, Cincinnati, Ohio -- to establish CBCT facilities in Thriftway Supermarkets at 10180 Coltrain Avenue and 11390 Montgomery Road. Approved, March 11, 1994.

BANK HOLDING COMPANIES

Kansas City	Meadows Enterprises, A Limited Partnership, Burns Flat, Oklahoma -- to acquire shares of Southwest State Corporation, Sentinel, Oklahoma; Wichita Bancshares, Inc., Snyder, Oklahoma; and Washita Bancshares, Inc., Burns Flat, Oklahoma. Approved, March 11, 1994.
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BANK MERGERS

Atlanta	1st United Bank, Boca Raton, Florida -- to merge with Suburban Bank, Lake Worth, Florida. Approved, March 9, 1994.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

COMPETITIVE FACTORS REPORTS

Boston

**Franklin Lamoille Bank, St. Albans, Vermont, proposed acquisition of certain assets and assumption of certain liabilities of the Enosburg Falls, Vermont, branch of The Howard Bank, National Association, Burlington, Vermont -- report on competitive factors.
Submitted, March 11, 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

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*

Newspaper
Federal Register

03-28-94
Not Yet Established

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

*Subject to CRA.

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

SECTION I

Applications Subject to Newspaper
Notice Only

Chemical Bank, New York, New York, to establish an offsite electronic facility at the Bronx Zoo, Bronx, New York.1 4/15/94

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Creditanstalt-Bankverein, Vienna, Austria, to engage de novo through its subsidiary, Creditanstalt Corporate Finance, Inc., Westport, Connecticut, in acquiring or servicing loans or other extensions of credit, for its own account or for the account of others, such as would be made by a commercial finance company. 3/31/94

The Long-Term Credit Bank of Japan, Limited, Tokyo, Japan to engage de novo through its subsidiary Capstar Partners, Inc., in leasing tangible personal property, or acting as agent, broker, or adviser in leasing such property, in which the lessor relies on an estimated residual value of the property in excess of 25 percent of the acquisition cost. 3/31/94

SECTION IV

Applications Not Involving
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending March 19, 1994

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
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 Chicago

Section III - Applications Subject to Federal Register

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	First Waukegan Corporation Gurnee, Illinois Hometown Finance Corporation Glenview, Illinois	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Everly Bancorporation Everly, Iowa Purchase 363 shares of stock from John E. Goodenow and member of his family
RoS	Geneva Bancshares, Inc. Geneva, Illinois Purchase up to 5.4 percent of its outstanding shares of common stock
RoS	Spring Bancorp, Inc. Springfield, Illinois Redeem 175,155 shares of its common stock

N - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

Federal Reserve Bank of Cleveland

Applications Bulletin
For Week Ending March 26, 1994

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

Received OAKAR application from Northwest Bancorp, MHC, Warren, Pennsylvania, on March 16, 1994, to acquire 51 percent of the outstanding stock of Northwest Savings Bank, Warren, Pennsylvania. * Not Yet Known #

Received OAKAR application from Fifth Third Bancorp, Cincinnati, Ohio, on March 24, 1994, to acquire The Cumberland Federal Savings Bank, Louisville, Kentucky, and merge it into The Fifth Third of Central Kentucky, Inc., Lexington, Kentucky. * April 23, 1994

Received application from The Fifth Third Bank of Central Kentucky, Inc. (to be renamed Fifth Third Bank of Kentucky, Inc.), Lexington, Kentucky, on March 24, 1994, for permission to become a member of the Federal Reserve System. April 23, 1994

Received Section 18(c) application from The Fifth Third Bank of Central Kentucky, Inc., Lexington, Kentucky, on March 24, 1994, to merge with The Cumberland Federal Savings Bank, Louisville, Kentucky. * April 23, 1994

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

Received Section 3(a)(3) application from First Bancorporation of Ohio, Akron, Ohio, on March 21, 1994, to acquire Peoples National Bank, Wooster, Ohio (now known as Peoples Federal Savings Bank). *N: April 21, 1994

Received Section 3(a)(1) application from Ohio State Bancshares, Inc., Marion, Ohio, on March 18, 1994, to acquire The Marion Bank, Marion, Ohio. *F: April , 1994

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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 26, 1994**

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

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

Received Section 3(a)(1) application from Fifth Third Kentucky Bank Holding Company, Louisville, Kentucky, on March 24, 1994, to acquire The Fifth Third Bank of Central Kentucky, Inc., Lexington, Kentucky. *N: April 23, 1994

Received Section 4(c)(8) application from Fifth Third Bancorp, Cincinnati, Ohio, and Fifth Third Kentucky Bank Holding Company (in formation), Louisville, Kentucky, on March 24, 1994, to acquire The Cumberland Federal Bancorporation, Inc., Louisville, Kentucky. *N: April 23, 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 First Commonwealth Financial Corporation, Indiana, Pennsylvania, on March 21, 1994, of its intent to directly engage de novo in the permissible non-banking activity of "making and serving loans" pursuant to Section 225.25(b)(1) of Regulation Y. April 19, 1994

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

Received request from Security Dollar Bank, Niles, Ohio, on March 21, 1994, 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 25, 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 25, 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>
NationsBank Corporation, Charlotte, North Carolina, to have its subsidiaries, NationsBank of Florida, N.A. Tampa, Florida, and NationsBank of Georgia, N.A., Atlanta, Georgia, acquire branches of California Federal Bank, F.S.B., Los Angeles, California.*	4-10-94
F&M Bank-Winchester, Winchester, Virginia, to establish a branch at 6701 Northwestern Pike (Route 50 West), Gore, Virginia.*	4-14-94
F & M Bank-Winchester, Winchester, Virginia, to establish an Electronic Funds Transfer Facility at 1850 Apple Blossom Drive, Winchester, Virginia.*	4-15-94

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Commonwealth Community Bancorp, Inc., Grundy, Virginia, to become a bank holding company through the acquisition of Miners and Merchants Bank and Trust Company, Grundy, Virginia.*	4-16-94

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Community Bancshares, Inc., North Wilkesboro, North Carolina, to acquire 20% of the voting shares of Community Mortgage Corporation of North Carolina, Statesville, North Carolina.	3-28-94**

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

<u>Application</u>
NationsBank of North Carolina, N.A., Charlotte, North Carolina, to establish a branch in Singapore.

*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 March 18, 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>
Bank of Ripley 108 North Church Street Ripley, West Virginia 25271	12-28-94	Satisfactory
Citizens Bank and Trust Company 126 South Main Street Blackstone, Virginia 23824	12-29-93	Satisfactory
Sterling Bank & Trust Co. 111 Water Street Baltimore, Maryland 21202	12-29-93	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending March 18, 1994

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank of Naples Naples, Florida To establish a branch located at 102 NE Copeland Avenue, Everglades City, Florida.	03-21-94*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Alabama Bancshares, Inc. Birmingham, Alabama To merge with First Fayette Bancshares, Inc., Fayette, Alabama, and thereby directly acquire First Bank of Fayette, Fayette, Alabama, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First National Sylacauga Corporation Sylacauga, Alabama To engage de novo in credit-related insurance agency and underwriting a ctivities, through its proposed nonbank subsidiary, Frontier Financial Services, Inc., Sylacauga, Alabama, pursuant to Section 225.25(b)(8)(i) and (ii) of Regulation Y.	Not yet available
Pickens County Bancshares, Inc. Reform, Alabama After-the-fact notice to retain its subsidiary, WAB&T Financial Services, Inc., Reform, Alabama, which commenced engaging de novo in insurance agency and underwriting activities, pursuant to Section 225.25(b)(8) (iii)(A) of Regulation Y, and in providing securities brokerage services, and related securities credit activities, pursuant to Section 225.25(b)(15) of Regulation Y.	Not yet available

*Subject to provisions of the Community Reinvestment Act.

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

Application

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending March 18, 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

None.

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	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 - 3-20-94
Branch (Reg K)	The First National Bank of Chicago Chicago, Illinois Establish a branch in Sydney, Australia*	N - **
Membership	Continental Bank, National Association Chicago, Illinois To become a member of the Federal Reserve System*	N - **
Membership	Cedar Valley State Bank St. Ansgar, Iowa To become a member of the Federal Reserve System*	N - **
Merger/Branch	Chemical Bank and Trust Company Midland, Michigan Edenville, Michigan branch of First of America Mid-Michigan, National Association, Bay City, Michigan 5777 M-30, Tobacco Township Edenville, Michigan*	N - **
Oakar	Citizens Trust and Savings Bank South Haven, Michigan South Haven Branch of Great Lakes Bancorp, South Haven, Michigan*	N - **
Branch	NBD Bank, National Association Detroit, Michigan Establish a branch at Adelaide, Australia*	N - **
Branch	NBD Bank, National Association Detroit, Michigan Establish a branch at Melbourne, Australia*	N - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only
(continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	NBD Bank, National Association Detroit, Michigan Establish a branch at 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 - 3-17-94 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 - 3-17-94 NP - 3-14-94
Y-2	Marquette National Corporation Chicago, Illinois Orland State Bank Orland Park, Illinois*	FR - 4-1-94 N - **
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 Ending Date</u>
COC-HC	Withee Bank Shares, Inc. Withee, Wisconsin Walter E. Ollech	FR - 4-4-94 N - 3-25-94
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 - 3-3-94
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 - 3-7-94
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 - 4-4-94 N - 3-30-94
Y-2 (16.6%)	First Chicago Corporation Chicago, Illinois Lake Shore Bancorp, Inc. Chicago, Illinois Bank of Hinsdale Hinsdale, Illinois Lake Shore National Bank Chicago, Illinois*	FR - 4-4-94 N - 3-30-94

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>
CoC-HC	Veedersburg Bank Corp. Veedersburg, Indiana Stephen A. Songer	FR - 3-31-94 N - **
Y-2	First Chicago Corporation Chicago, Illinois Hampton Park Corporation Romeoville, Illinois Oxford Bank Romeoville, Illinois*	FR - 4-4-94 N - 3-30-94
CoC-HC	Blanchardville Financial Services, Inc. Blanchardville, Wisconsin Frederick F. Reinhardt	FR - 4-7-94 N - 3-23-94
Y-1	First Ozaukee Capital Corp. Cedarburg, Wisconsin First Ozaukee Savings Bank Cedarburg, Wisconsin*	FR - ** N - **
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 - 3-15-94
Y-1	TSB Financial, Inc. Tremont, Illinois Tremont Savings Bank Tremont, Illinois*	FR - ** N - **
CoC-HC	BankIllinois Financial Co. Champaign, Illinois Van A. Dukeman; David J. Downey, George T. Shapland & Gregory B. Lykins	FR - 3-23-94 NP - 2-14-94
CoC-HC	North Salem State Bancorporation North Salem, Indiana Robert Porter	FR - ** N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
CoC-HC	Peoples Bancorp, Inc. Prairie du Chien, Wisconsin Thomas Farrell	FR - ** N - **
Y-1	Bellevue State Bank Employee Stock Ownership Plan Bellevue, Iowa Bellevue Service Company Bellevue, Iowa Bellevue State Bank Bellevue, Iowa*	FR - ** N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
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)	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
4 (c) (8)	Old Kent Financial Corporation Grand Rapids, Michigan CDC--invest in low income housing projects	FR - 3-31-94
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 - 3-16-94

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	First Colonial Bankshares Corporation Chicago, Illinois First Colonial Investment Services Elmhurst, Illinois	FR - 4-11-94
4(c)(8)	First Ozaukee Capital Corp. Cedarburg, Wisconsin Engage in making, acquiring or servicing loans	FR - **
Y-4	Heartland Financial USA, Inc. Dubuque, Iowa Keokuk Bancshares, Inc. Keokuk, Iowa First Community Bank, A Federal Savings Bank Keokuk, Iowa	FR - 4-14-94
4(c)(8)	Horizon Bancorp Michigan City, Indiana Horizon Insurance Group, Inc. Michigan City, Indiana--act as insurance agent or broker	FR - 4-7-94
4(c)(8)	Horizon Bancorp Employee Stock Ownership Plan Michigan City, Indiana Horizon Insurance Group, Inc. Michigan City, Indiana--act as insurance agent or broker	FR - 4-7-94
Y-4	Northern Trust Corporation Chicago, Illinois Hazlehurst & Associates, Inc. Atlanta, Georgia	FR - 4-6-94
Y-4	Kerndt Bank Services, Inc. Lansing, Iowa Peters Insurance Agency Lansing, Iowa	FR - **
4(c)(8)	Valley Financial Corp. Caro, Michigan Engage in the sale of general insurance	FR - **

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

The Bank of Mid-Jersey, Bordentown, NJ requests prior approval to merge with Mount Holly State Bank, MOUNTY HOLLY, NJ, pursuant to Section 18(c) of the FDI Act and Sections 9 and 24A of the Federal Reserve Act.

Newspaper Comment Period expires: 4/12/94

First Capitol Bank, York, PA to establish a branch office to be located at 49 East Market Street, York, PA, pursuant to Section 9 of the Federal Reserve Act.
Expedited branch procedures.

Newspaper Comment Period expires: 4/12/94

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. Reg. comment period expires: N/A

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

None.

1/ Subject to provisions of Community Reinvestment Act.

* N/A - not yet available.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending March 18, 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

First Sterling Bank
80 West Lancaster Ave.
Devon, PA 19333

10/12/93

Satisfactory

AVAILABILITY OF CRA PUBLIC EVALUATIONS

REVISED

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.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
-Citizens First State Bank of Walnut 105 North Main Street Box 579 Walnut, Illinois 61376-0579 (815) 379-2141	11/22/93	S
-Evergreen State Bank 602 Main Street Poysippi, Wisconsin 54967 (414) 987-5131	11/10/94	S
-Farmers State Bank 301 East Saginaw Street, Box 186 Breckenridge, Michigan 48615 (517) 842-3191	11/22/93	S

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 18, 1994. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

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

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

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

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
-Harris Bank, St. Charles One East Main Saint Charles, Illinois 60174 (708) 377-4100	11/29/93	S
-Garrett State Bank 120 West King Street, Box 29 Garrett, Indiana 46738-0029 (219) 357-3133	12/06/93	S
-Royal American Bank 1604 Colonial Parkway Inverness, Illinois 60067-4725 (708) 202-8300	12/06/93	S
-Green Lake State Bank 515 Hill Street, Box 186 Green Lake, Wisconsin 54941 (414) 294-3369	11/22/93	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING MARCH 18, 1994

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
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- * Section 3(a)(3) application by CNB Bancshares, Inc.,
Evansville, Indiana, to acquire Oakland City
Bancshares, Corp., Oakland City, Indiana. Newspaper: 4-8-94
- * Section 3(a)(1) application by OCB Acquisition Corp.,
Evansville, Indiana, to acquire Citizens National
Bank of Evansville, Evansville, Indiana. Newspaper: 4-8-94
- * Section 3(a)(1) application by Community Corporation,
Cannelton, Indiana, to acquire First National
Bank of Perry County, Cannelton, Indiana. Newspaper: 4-16-94
- * Section 3(a)(1) application by CBC Bancshares, Inc.,
Collierville, Tennessee, to acquire Citizens Bank of
Collierville, Collierville, Tennessee. Newspaper: 4-9-94
- * Section 3(a)(1) application by The Templar Fund, Inc.
(and its second-tier subsidiary, Truman Bancorporation
Inc.), Brentwood, Missouri, to acquire U.S. National
Bank of Clayton, St. Louis, Missouri. Newspaper: 4-17-94
- * Section 3(a)(1) application by Prescott Bancshares,
Inc., Prescott, Arkansas, to acquire First State
Holding Company of Prescott, Prescott, Arkansas. Newspaper: 4-18-94

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
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Section 4(c)(8) notification by Country Bancorp, Inc.,
Litchfield, Illinois, to engage de novo in the sale
of fixed rate annuity products. Not yet available

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

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

* This application is subject to CRA.

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

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING March 18, 1994

Name of Bank	Bank Address	Examination Date	Examination Rating
River Valley Bank and Trust	P. O. Box 110 Lavaca, Arkansas 72941	11-29-93	Satisfactory
Fayette County Bank	P. O. Box 38 St. Elmo, Illinois 62458	12-13-93	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS

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>
Tyson Corporation Minneapolis, MN To acquire through merger 100% of the voting shares of the Royalton Bancshares, Inc., Royalton, MN*	4-19-94 (Newspaper)

First Sleepy Eye Bancorporation, Inc., Sioux Falls, SD To acquire 100% of the voting share of the First Security Bank of Benson Benson, MN*	Not yet available
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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.*	3-25-94 (Federal Register)

Norwest Corporation Minneapolis, MN Title insurance agency activities through the acquisition of a joint venture, Title Network Agency, Buffalo, NY	Not yet available
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Section IV - Applications Not Subject to
Federal Register Notice or Newspaper Notice

<u>Application</u>
NONE

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending March 18, 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
Faulk County State Bank P. O. Box 248 Faulkton, SD 57438-0248 (605) 598-6211	December 14, 1993	Satisfactory

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>
First National Bank Shares, Ltd., Great Bend, Kansas, for prior approval to acquire 98.38 percent of Missouri Bank and Trust Company of Kansas City, Kansas City, Missouri, as a result of its merger with Urban Bancshares, Inc., Kansas City, Missouri.*	Not Available
Commercial National Bancshares of Ainsworth, Ainsworth, Nebraska, for prior approval to acquire 100 percent of the voting shares of The First National Bank, Springview, Nebraska.*	Not Available
Farmers State Bank of Hardtner ESOP, Hardtner, Kansas, for prior approval to become a bank holding company through the acquisition of 50.002 percent of the voting shares of B-K Agency, Inc., Hardtner, Kansas.*	Not Available
Citizens State Bancshares, Inc., Wichita, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Citizens State Bank of Cheney, Cheney, Kansas.*	Not Available
Community First Bancorp, Inc., Denver, Colorado, for prior approval to acquire 80 percent of Buffalo Bancshares, Inc., Buffalo, Wyoming.*	Not Available
United Nebraska Financial Co., Grand Island, Nebraska, for prior approval to acquire 100 percent of the voting shares of United Nebraska Bank, Grand Island, 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>
Bank of Laramie P.O. Box 1027 Laramie, Wyoming 82070-1027	12-06-93	03-14-94	Outstanding
Farmers State Bank 103 East Third Pine Bluffs, Wyoming 82082	12-06-93	03-14-94	Satisfactory
State Bank & Trust Co. P.O. Box 2077 Colorado Springs, Colorado 80901	12-06-93	03-16-94	Satisfactory
Clayton State Bank P.O. Box 580 Clayton, Oklahoma 74536	12-13-93	03-16-94	Satisfactory
Citizens State Bank in Galena 215 East 7th Galena, Kansas 66739-1230	12-13-93	03-17-94	Outstanding

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MARCH 14, 1994

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

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 9 application received from Central Bank, Garland, TX, to establish a branch at 8585 South Gessner, Houston, TX 77074	94/04/09

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

<u>APPLICATION</u>	** <u>NOTICE EXP</u>
Change in Control Notice by William D. Grave, Dallas, TX, to acquire an interest in Texas Community Bancshares, Inc., Dallas, TX	N/A

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

<u>APPLICATION</u>	<u>NOTICE EXP</u>
Section 4(c)(8) <u>de novo</u> notification by Baylor Bancshares, Inc., Seymour, TX, to engage in making, acquiring, or servicing loans for itself or for others and engage in loan marketing and advisory services through Baylor Mortgage Company, Inc., Seymour, TX (will expand activities to include all of the state of Texas) (Previously reported during the week of 2-14-94)	94/03/21
Section 4(c)(8) <u>de novo</u> notification by Winn Bancshares, Inc., Winnfield, LA, to engage in the distribution of credit life insurance income generated from loans originated by First Community Bank, Winnfield, LA (Previously reported during the week of 2-14-94)	94/03/14
Section 4(c)(8) <u>de novo</u> notification by First Community Bancshares, Inc., Winnfield, LA, to engage in the distribution of credit life insurance income generated from loans originated by First Community Bank, Winnfield, LA (Previously reported during the week of 2-14-94)	94/03/14

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

APPLICATION

Section 5(a) of the Bank Service Corporation Act by Sulphur Springs State Bank, Sulphur Springs, TX, to provide loan review, compliance review, and internal audit services through IBS, L.C., Longview, TX, a Texas limited liability company

* 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 MARCH 14, 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 Security State Bank of Pecos 115 W. Third Street P. O. Box 2037 Pecos, TX 79772	93/10/12	Needs to Improve

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 3/18/94

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

Tehama County Bank, Red Bluff, California, to establish a branch office at 2025 Pillsbury Road, Chico, California. *

Newspaper: 4/16/94

The Sun City Bank, Sun City, Arizona, to merge with First National Bank of Arizona, Phoenix, Arizona. *

Newspaper: Not available

The Sun City Bank, Sun City, Arizona, to establish a branch office at 19202 R.H. Johnson Boulevard, Sun City West, Arizona. *

Newspaper: Not available

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

NBT Northwest Bancorp, Tukwila, Washington, to become a bank holding company by acquiring National Bank of Tukwila, Tukwila, Washington. *

Newspaper: 3/26/94

Fed. Reg.: 4/04/94

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.

Fed. Reg.: Not yet published

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 3/18/94

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending March 18, 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>
CiviBank of Commerce	2101 Webster St. Oakland CA 94612 (510) 836-6500	11/29/93	Satisfactory
The Bank of San Ramon Valley	2821 Crow Canyon Rd. San Ramon, CA 94583 (510) 820-2555	11/29/93	Outstanding
Liberty Bank	500 Linden Avenue South San Francisco, CA (415) 871-2400	12/06/93	Needs to Improve

*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.