

ANNOUNCEMENT

**BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM**

**H.2, 1994, No. 14
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending April 2, 1994**

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Banc One Corporation, Columbus, Ohio, and Banc One Arizona Corporation, Phoenix, Arizona -- to acquire Capital Bancorp, Salt Lake City, Utah, and Capital City Bank, South Salt Lake City, Utah.
Approved, March 28, 1994.

Cardinal Bancshares, Inc., Lexington, Kentucky -- to engage in securities brokerage activities and to act as riskless principal through Mutual Service Corporation, Somerset, Kentucky.
Approved, March 30, 1994.

Norwest Corporation, Minneapolis, Minnesota -- to acquire Double Eagle Financial Corporation, Phoenix, Arizona, and United Title Agency of Arizona, and engage in title insurance agency activities and real estate settlement services.
Approved, March 30, 1994.

Pacific Rim Bancorporation, San Francisco, California -- to acquire Golden Gate Bank.
Approved, March 30, 1994.

CHANGE IN BANK CONTROL

Continental National Bancshares, Inc., El Paso, Texas -- change in bank control.
Permitted, March 30, 1994.

INTERNATIONAL OPERATIONS

First National Bank of Chicago, Chicago, Illinois -- to establish a branch in Sydney, Australia.
Permitted, April 1, 1994.

REGULATIONS AND POLICIES

Rules Regarding Equal Opportunity -- final rule.
Approved, March 30, 1994.

RESERVE BANK OPERATIONS

Federal Reserve Bank of Chicago -- planned retirement of President Silas Keehn during the summer of 1994.
Announced, March 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

New York	Alden State Bank, Alden, New York -- to establish a branch at 5802 Broadway, Lancaster, New York. Approved, March 28, 1994.
Atlanta	Bank of Naples, Naples, Florida -- to establish a branch at 102 N.E. Copeland Avenue, Everglades City, Florida. Approved, March 28, 1994.
Atlanta	Barnett Bank of West Florida, Pensacola, Florida -- to establish a branch at 5918 North Davis Highway. Approved, March 28, 1994.
Kansas City	Eaton Bank, Eaton, Colorado -- to establish a branch at 2700 47th Avenue, Greeley, Colorado. Approved, March 29, 1994.
Atlanta	Peoples Bank and Trust Company, Selma, Alabama -- to establish a branch at the Winn-Dixie Marketplace within the Mid-Town Shopping Center at 701 East Main Street, Prattville, Alabama. Approved, April 1, 1994.
St. Louis	River Valley Bank and Trust, Lavaca, Arkansas -- to establish a branch at Main Street, Charleston, Arkansas. Approved, April 1, 1994.

BANK HOLDING COMPANIES

St. Louis	Allendale Bancorp, Inc., Allendale, Illinois -- to acquire The First National Bank of Allendale. Approved, March 31, 1994.
Chicago	Ambank Company, Inc., Sioux Center, Iowa -- to engage de novo in real estate appraisal services. Permitted, March 31, 1994.
Dallas	Camino Real Delaware, Inc., Wilmington, Delaware -- to acquire Camino Real Bank, N.A., Eagle Pass, Texas. Approved, March 28, 1994.

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

BANK HOLDING COMPANIES

St. Louis	Carlisle Bancshares, Inc., Little Rock, Arkansas -- to acquire FirstBank of Arkansas, Brinkley, Arkansas. Approved, April 1, 1994.
New York	Deutsche Bank AG, Frankfurt, (Main) Federal Republic of Germany -- to continue through Deutsche Bank Sharps Pixley, Inc. New York, New York and Sharps Pixley Brokers, Inc., in (1) trading by DBSP in gold and silver bullion and providing related financial services; (2) trading by DBSP in platinum bullion; and (3) execution by brokers, a futures commission merchant, and rendering advisory services with respect to nonfinancial future contracts and options on futures contracts: copper, lead, zinc, aluminum, tin, nickel, gold, silver and platinum. Returned, April 1, 1994.
Kansas City	Dickinson Financial Corporation, Kansas City, Missouri -- to acquire certain assets and assume certain liabilities of the Carrollton, Missouri, branch of United Savings Bank, Lebanon, Missouri. Approved, March 28, 1994.
Atlanta	First Bankshares of West Point, Inc., West Point, Georgia -- to acquire First Peoples Bank, Pine Mountain, Georgia. Approved, March 31, 1994.
Dallas	First Sonora Bancshares, Inc., Sonora, Texas -- to acquire First Sonora Delaware Bancshares, Inc., Dover, Delaware, and First National Bank of Sonora, Sonora, Texas. Approved, March 28, 1994.
Cleveland	First Western Bancorp, Inc., New Castle, Pennsylvania -- to engage de novo in lending activities through Residential Mortgage Company. Permitted, April 1, 1994.

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

BANK HOLDING COMPANIES

Philadelphia	Harleysville National Corporation, Harleysville, Pennsylvania -- to acquire Security National Bank, Pottstown, Pennsylvania. Approved, March 29, 1994.
Richmond	Hinton Financial Corporation, Hinton, West Virginia - - to acquire The First National Bank of Hinton. Approved, April 1, 1994.
Secretary	Keystone Financial, Inc., Harrisburg, Pennsylvania -- proposal that National Bank of the Main Line, Wayne, Pennsylvania, acquire Elmwood Federal Savings Bank, Media, Pennsylvania. Approved, March 31, 1994.
Minneapolis	Lake Park Bancshares, Inc., Lake Park, Minnesota -- to engage de novo in making loans for its own account. Permitted, March 30, 1994.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage in full service brokerage business through acquisition of the discount brokerage business of First National Bank of Detroit Lakes, Detroit Lakes, Minnesota. Approved, March 30, 1994.
Dallas	Palmer Bancshares, Inc., Palmer, Texas -- to acquire Palmer Bancshares of Delaware, Inc., Wilmington, Delaware, and Commercial State Bank, Palmer, Texas. Approved, March 30, 1994.
Dallas	Palmer Bancshares of Delaware, Inc., Wilmington, Delaware -- to acquire Commercial State Bank, Palmer, Texas. Approved, March 30, 1994.
Secretary	Park National Corporation, Newark, Ohio -- to acquire Scope Leasing, Inc., Columbus, Ohio. Approved, March 28, 1994.

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

BANK HOLDING COMPANIES

Philadelphia	Prudential Insurance Company of America, Newark, New Jersey -- request that James G. Cullen serve on the board of directors of Prudential while also serving on the board of First Fidelity Bancorporation, Lawrenceville, New Jersey. Granted, March 30, 1994.
Chicago	Quad City Holdings, Inc., Bettendorf, Iowa -- to engage de novo in lending activities. Permitted, March 30, 1994.
Kansas City	Stockmens Management Company, Rushville, Nebraska -- to acquire Black Pipe State Bank, Martin, South Dakota. Approved, March 29, 1994.
St. Louis	Trans Financial Bancorp, Inc., Bowling Green, Kentucky -- to acquire Peoples Financial Services, Inc., Cookeville, Tennessee. Approved, March 30, 1994.
Richmond	Union National Bancorp, Inc., Westminster, Maryland - - to acquire The Union National Bank of Westminster, Westminster, Maryland. Approved, March 31, 1994.

BANK MERGERS

Richmond	First Community Bank, Forest, Virginia -- to purchase certain assets and assume certain liabilities of the Moneta, Virginia, branch of First Union National Bank of Virginia, Roanoke, Virginia, and to establish a branch. Approved, March 31, 1994.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK PREMISES

New York	Alden State Bank, Alden, New York -- investment in bank premises. Approved, March 28, 1994.
Richmond	Bank of McKenney, McKenney, Virginia -- investment in bank premises. Approved, March 28, 1994.
New York	Chemical Bank, New York, New York -- investment in bank premises. Approved, April 1, 1994.
Richmond	FCNB Bank, Frederick, Maryland -- investment in bank premises. Approved, April 1, 1994.
Kansas City	First Bank, Moore, Oklahoma -- investment in bank premises. Approved, March 31, 1994.
Kansas City	Gretna State Bank, Gretna, Nebraska -- investment in bank premises. Approved, March 31, 1994.

CAPITAL STOCK

Chicago	Geneva Bancshares, Inc., Geneva, Illinois -- redemption of shares. Returned, March 29, 1994.
Chicago	Spring Bancorp, Inc., Springdale, Illinois -- redemption of shares. Returned, April 1, 1994.

CHANGE IN BANK CONTROL

Philadelphia	Garden State Bancshares, Inc., Jackson, New Jersey -- change in bank control. Permitted, March 30, 1994.
Kansas City	OK Bancorporation, Okemah, Oklahoma -- change in bank control. Permitted, March 29, 1994.

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

COMPETITIVE FACTORS REPORTS

Dallas	Bluebonnet Savings Bank, FSB, Dallas, Texas, proposed acquisition of the assets and assumption of the liabilities of the Corpus Christi, Texas, branch at 416 North Water, of Farm & Home Savings Association, Nevada, Missouri -- report on competitive factors. Submitted, March 30, 1994.
Atlanta	Chase Federal Bank, a Federal Savings Bank, Miami, Florida, proposed purchase of the branch offices and transfer of savings accounts from Essex Savings Bank, F.S.B., Elizabeth City, North Carolina at 7239 West Atlantic Avenue, Delray Beach, Florida, and 2100 Southeast Ocean Boulevard, Stuart, Florida, and 5934 Okeeshobee Boulevard, West Palm Beach, Florida -- report on competitive factors. Submitted, March 28, 1994.
Richmond	Citizens Bank of Maryland, Laurel, Maryland, proposed purchase of assets and assumption of certain liabilities of the Lexington Park, Maryland, branch of The Bank of Baltimore, Baltimore, Maryland -- report on competitive factors. Submitted, March 29, 1994.
Cleveland	Fifth Third Bank of Central Kentucky, Lexington, Kentucky, proposed merger with The National Bank of Cynthiana, Cynthiana, Kentucky -- report on competitive factors. Submitted, March 29, 1994.
Cleveland	Fifth Third Bank of Northern Kentucky, Inc., Covington, Kentucky, proposed merger with The First National Bank of Falmouth, Falmouth, Kentucky -- report on competitive factors. Submitted, March 28, 1994.
Secretary	First Bank of North Dakota, N.A., Fargo, North Dakota, proposed merger with United Bank of Bismarck, Bismarck, North Dakota -- report on competitive factors. Submitted, March 29, 1994.

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

COMPETITIVE FACTORS REPORTS

Cleveland	Marion Bank, Marion, Ohio, proposed merger with Marion Interim Bank, Marion, Ohio -- report on competitive factors. Submitted, March 28, 1994.
Minneapolis	Norwest Bank South Dakota, Sioux Falls, South Dakota, proposed merger with Norwest State Bank, Winner, South Dakota -- report on competitive factors. Submitted, March 31, 1994.
Philadelphia	Portage National Bank, Portage, Pennsylvania, proposed merger with The First National Bank of Gallitzin, Gallitzin, Pennsylvania -- report on competitive factors. Submitted, March 29, 1994.
Atlanta	SouthTrust Bank of Sarasota County, Sarasota, Florida, proposed merger with The Bank of Bradenton, Bradenton, Florida -- report on competitive factors. Submitted, March 28, 1994.
Atlanta	SouthTrust Bank of Southwest Florida, N.A., Fort Myers, Florida, proposed merger with Island Bank of Collier County, Marco Island, Florida -- report on competitive factors. Submitted, March 28, 1994.
Secretary	Troy Savings Bank, Troy, New York, proposed acquisition of certain assets and assumption of certain liabilities of two branches of The Chase Manhattan Bank, N.A., New York, New York -- report on competitive factors. Submitted, March 31, 1994.
Kansas City	Valley State Bank, Lamar, Colorado, proposed merger with the Lamar branch of First Federal Savings Bank of Colorado, Lakewood, Colorado -- report on competitive factors. Submitted, April 1, 1994.

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

EXTENSIONS OF TIME

San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, March 30, 1994.
San Francisco	Dai-Ichi Kangyo Bank, Limited Tokyo, Japan -- extension to divest certain property. Granted, March 30, 1994.
Dallas	First Sonora Delaware Bancshares, Inc., Dover, Delaware -- extension to April 27, 1994, to acquire First National Bank of Sonora, Sonora, Texas. Granted, March 28, 1994.
San Francisco	Mitsubishi Bank, Limited, Tokyo, Japan -- extension to divest certain property. Granted, March 30, 1994.
San Francisco	Mitsubishi Bank, Limited, Tokyo, Japan -- extension to divest certain property. Granted, March 31, 1994.
San Francisco	Wells Fargo & Company, San Francisco, California -- extension to divest certain property. Granted, March 30, 1994.
Minneapolis	Zappco, Inc., St. Cloud, Minnesota -- extension to June 29, 1994, to engage de novo in management consulting activities. Granted, March 31, 1994.
San Francisco	Zions Bancorporation, Salt Lake City, Utah -- extensions to divest certain properties. Granted, April 1, 1994.

INTERNATIONAL OPERATIONS

Chicago	NBD Bank, National Association, Detroit, Michigan -- to establish a branch at Adelaide, Melbourne, and Sydney, Australia. Returned, March 30, 1994.
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ADDITIONS AND CORRECTIONS

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

COMPETITIVE FACTORS REPORTS

Boston

Peoples Heritage Financial Group, Inc., Portland,
Maine, proposed acquisition of the assets and
assumption of the liabilities of Mid Maine Savings
Bank FSB, Auburn, Maine -- report on competitive
factors.
Submitted, March 25, 1994.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
Peoples Heritage Financial Group, Inc., Portland, Maine - 5(d)(3) application to acquire Mid Maine Savings Bank, FSB, Auburn, Maine	<u>Newspaper</u> Not Yet Established
Shawmut National Corporation, Hartford, Connecticut - 5(d)(3) application to acquire certain branches of Northeast Savings, F.A., Hartford, Connecticut	<u>Newspaper</u> 04-23-94

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 ONLY

NONE

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

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

*Subject to CRA.

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Valley National Bancorp, Wayne, New Jersey, to acquire up to 24.9 percent of the voting shares of Urban National Bank, Franklin Lakes, New Jersey. 4/25/94 2/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

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. 4/18/94

The Daiwa Bank, Ltd, Osaka, Japan to retain Cosmo Securities (America) Inc., New York, New York and thereby engage in full service brokerage activities and buying and selling all types of securities on the order of investors as a riskless principal as defined by Applicant. 4/29/94

Sumitomo Trust and Banking Co., Ltd., Osaka, Japan, to acquire all of the outstanding common shares of Boullion Aviation Services, Inc., Bellevue Washington, and thereby engage in aircraft leasing activities, investment and financial advisory activities, and asset management activities with respect to aircraft loans, leases and other financial assets. 4/29/94

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 April 2, 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

First Heritage Bank, Wilkes-Barre, PA (in organization) requests permission for membership in the Federal Reserve System, pursuant to § 9 of the FR Act and § 208.4 of Reg. H.

Newspaper comment period expires: 4/25/94

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

US Bancorp, Inc., Johnstown, PA, requests approval to acquire 100% of the voting shares of Johnstown Interim Bank, Johnstown, PA, pursuant to Section 3(a)(3) of the BHC Act.

Newspaper Comment Period expires: N.Avail
Fed. Register comment period expires: 4/22/94

Fulton Financial Corporation, Lancaster, PA, requests approval to acquire 100% of Mid-Atlantic Bancorp, Hagerstown, MD, pursuant to Section 3(a)(5) of the BHC Act.

Newspaper Comment Period expires: 5/2/94
Fed. Register comment period expires: N.Avail

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

None.

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

Laurel Bank, Ebensburg, Pennsylvania requests approval to invest an additional \$61,000 in bank premises in connection with its branch office in Clymer, Pennsylvania, pursuant to Section 24(A) of the Federal Reserve Act.

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 April 1, 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 April 2, 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 prior notice from Provident Bank, Cincinnati, Ohio, on March 30, 1994, of its intent to establish branch facilities at the following locations: 616 Reading Road, Mason, Ohio; 5291 Delhi Pike, Cincinnati, Ohio; and 848 Molly Lane, Milford, Ohio. * April 23, 1994

Received prior notice from Integra Bank/Pittsburgh, Pittsburgh, Pennsylvania, on March 30, 1994, of its intent to establish a branch facility at Wm. J. Kappel Co. Building, 535 Liberty Avenue, Pittsburgh, Pennsylvania. * April 20, 1994

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

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 18, 1994

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

Received Section 3(a)(1) application by Futura Banc Corp., Urbana, Ohio, on March 31, 1994, to acquire Champaign National Bank and Trust, Urbana, Ohio. *N: May 1, 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 April 2, 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 Progressive Bancshares, Inc., Lexington, Kentucky, on March 30, 1994, of its intent to engage de novo in originating, making, or acquiring for the company's account of the accounts of others residential mortgage, commercial mortgage, or construction loans AND servicing mortgage, commercial mortgage, and construction loans for the company's account or the accounts of others pursuant to Section 225.25(b)(1) of Regulation Y; Acting as agent or broker for credit life insurance and disability insurance in conjunction with the origination of loans pursuant to Section 225.25(b)(8) of Regulation Y; and Providing residential and/or commercial appraisal services pursuant to Section 225.25(b)(16) of Regulation Y. These services will be conducted through a wholly-owned subsidiary, Progressive Mortgage Company, Lexington, Kentucky. Not Yet Known #

Received Section 4(c)(8) application from Mellon Bank Corporation, Pittsburgh, Pennsylvania, on March 30, 1994, to acquire Belden and Associates Investment Counsel, San Francisco, California. Not Yet Known ##

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

None

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

AVAILABILITY OF CRA PUBLIC EVALUATIONS

(April 1, 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 April 1, 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>
First Virginia Bank of Tidewater, Norfolk, Virginia, to establish a branch at the Shore Plaza Shopping Center, U. S. Route 13 by-pass (Lankford Highway), Exmore, Virginia.*	4-30-94
First-Citizens BancShares, Inc., Raleigh, North Carolina, to have its subsidiary, First-Citizens Bank & Trust Company, Raleigh, North Carolina, merge with Edgecombe Homestead Savings Bank, SSB, Tarboro, North Carolina.*	Not yet available.

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

<u>Application</u>	<u>Comment Period Ending Date</u>
CNB Holdings, Inc., Pulaski, Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of Community National Bank, Pulaski, Virginia.*	4-30-94
Signet Banking Corporation, Richmond, Virginia, to acquire Pioneer Financial Corporation, Chester, Virginia.*	5-1-94

Section III - Applications Subject to Federal Register Notice

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

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

<u>Application</u>
Riggs National Corporation, Washington, D. C., to engage in asset management services through a new subsidiary of Riggs A P Bank, London, England.
NationsBank of North Carolina, N.A., Charlotte, North Carolina, to establish a subsidiary bank in Mexico.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending April 1, 1994.

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Examination
Date

Rating

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 1, 1994

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Dadeland Bank Miami, Florida To establish an ATM machine located in the Dadeland Mall, 7535 N. Kendall Drive, Miami, Florida.	04-25-94*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Peoples Community Bancshares, Inc. Colquitt, Georgia After-the-fact change in control notice by Rickey E. Stuckey and Sheila A. Stuckey to retain 3.27 percent of the outstanding shares of common stock of Peoples Community Bancshares, Inc., Colquitt, Georgia. Total ownership will equal 11.52 percent.	Not yet available*
Westside Financial Corporation Kennesaw, Georgia 1-BHC formation, The Westside Bank & Trust Company, Kennesaw, Georgia.	Not yet available*
St. Francisville Bancshares, Inc. St. Francisville, Louisiana Change in control by Harrison Carter Leak, III to acquire an additional 3.06 percent of the outstanding shares of common stock. The acquisition will increase his total ownership to 25.26 percent.	Not yet available*

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 1, 1994

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Financial Corporation of Louisiana Crowley, Louisiana To engage de novo by making, acquiring, or servicing loans or other extensions of credit, pursuant to Section 225.25(b)(1) of Regulation Y, and acting as principal, agent, or broker for insurance that is directly related to extensions of credit by applicant or its subsidiaries, and limited to assuring repayment of such extensions of credit in the event of the death, disability, or involuntary unemployment of the debtor, pursuant to Section 225.25(b)(8)(i) of Regulation Y.	04-15-94

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

Application

Southern Banking Corporation
Altamonte Springs, Florida
Request for waiver of the application requirement
of Section 3(a)(3) of the Bank Holding Company Act
for the proposal to acquire Osceola National Bank,
Kissimmee, Florida.

Commercial Bancorp of Gwinnett, Inc.
Lawrenceville, Georgia
Commitment waiver request.

Smyrna Bank & Trust Company
Smyrna, Georgia
Request for increase in bank premises.

Magnolia State Capital Corp.
Magee, Mississippi
Request for waiver of the application
requirement of Section 3(a)(5) of the
Bank Holding Company Act for the proposal
to acquire Citizens Capital Corporation,
Morton, Mississippi, and thereby directly
acquire Citizens Bank and Trust Company,
Morton, Mississippi.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 1, 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>
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	Shoreline Financial Corporation Benton Harbor, Michigan South Haven Branch of Great Lakes Bancorp, South Haven, Michigan*	N - 4-13-94
Merger/Branch	M&I Marshall & Ilsley Bank Milwaukee, Wisconsin Valley Bank Milwaukee, Milwaukee, Wisconsin M&I Greater Milwaukee Bank, Milwaukee, Wisconsin M&I Wauwatosa State Bank, Wauwatosa, Wisconsin	N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Marquette National Corporation Chicago, Illinois Orland State Bank Orland Park, Illinois*	FR - 4-1-94 N - 3-26-94
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 (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
CoC-HC	Veedersburg Bank Corp. Veedersburg, Indiana Stephen A. Songer	FR - 3-31-94 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</u> <u>Ending Date</u>
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 - 4-15-94 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	TSB Financial, Inc. Tremont, Illinois Tremont Savings Bank Tremont, Illinois*	FR - 4-15-94 N - **
CoC-HC	North Salem State Bancorporation North Salem, Indiana Robert Porter	FR - 4-12-94 N - **
Y-1	Bellevue State Bank Employee Stock Ownership Plan Bellevue, Iowa Bellevue Service Company Bellevue, Iowa Bellevue State Bank Bellevue, Iowa*	FR - 4-22-94 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</u>	<u>Ending Date</u>
Y-1	The First Trust Holdings, Inc. Watseka, Illinois First Trust and Savings Bank of Watseka Watseka, Illinois First National Bank of Clifton Clifton, Illinois*	FR - N -	4-28-94 **
Y-2	Commercial Financial Corp. Storm Lake, Iowa Central Trust Investment, Inc. Cherokee, Iowa Central Trust and Savings Bank Cherokee, Iowa*	FR N	4-25-94 **
CoC-HC	Independence Bancshares, Inc. Independence, Iowa J. L. Blin; Baywater Properties; W. Crees; C. Fritz; V. Hoffman; W. Kuehn; G. Short; and H. Short	FR N	3-17-94 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	3-17-94 3-14-94
Y-2	Northern Trust of Florida Corporation Chicago, Illinois Beach One Financial Services, Inc. Vero Beach, Florida The Beach Bank of Vero Beach Vero Beach, Florida	FR NP	** 4-28-94
Y-2	Northern Trust Corporation Chicago, Illinois Beach One Financial Services, Inc. Vero Beach, Florida The Beach Bank of Vero Beach Vero Beach, Florida	FR - NP	** 4-28-94

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>
4(c)(8)	Old Kent Financial Corporation Grand Rapids, Michigan CDC--invest in low income housing projects	FR - 3-31-94
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 - 4-15-94
Y-4	Heartland Financial USA, Inc. Dubuque, Iowa Keokuk Bancshares, Inc. Keokuk, Iowa First Community Bank, A Federal Savings Bank Keokuk, Iowa	FR - 4-15-94

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
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 - 4-5-94
4 (c) (8)	Valley Financial Corp. Caro, Michigan Engage in the sale of general insurance	FR - 4-18-94
Y-4	First Waukegan Corporation Gurnee, Illinois Hometown Finance Corporation Glenview, Illinois	FR - 4-18-94

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Peoples Bancorp, Inc. Prairie du Chien, Wisconsin Purchase shares of its stock
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
RoS	First State Bancorporation Independence, Iowa Redeem 13.56% to 81.91% of common stock
RoS	Independence Bancshares, Inc. Independence, Iowa Redeem 13.56% to 81.91% of common stock

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 April 1, 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

Federal Reserve Bank of St. Louis
FOR THE WEEK ENDING APRIL 1, 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 Bren-Mar Properties, Inc., Columbia, Missouri, to acquire Jack's Fork Bancorporation, Inc., Columbia, Missouri, First Missouri Bancorporation, Inc., Columbia, Missouri, and First Heritage National Bank, Davis, Oklahoma	Newspaper: 4-25-94
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* Section 3(a)(3) application by Union Planters Corporation, Memphis, Tennessee, to acquire Union Planters Bank of Middle Tennessee, N.A., Nashville, Tennessee, Union Planters Bank of Jackson, N.A., Jackson, Tennessee, Union Planters Bank of Eastern Tennessee, N.A., Knoxville, Tennessee, and Union Planters Bank of Chattanooga, N.A., Chattanooga, Tennessee	Newspaper: 4-28-94
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* Section 4(c)(8) application by First Banks, Inc., St. Louis, Missouri, to retain 5.08% interest in Jefferson Savings Bancorp, Inc., Ballwin, Missouri	Newspaper: 4-27-94
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Change in Control notification involving M&P Community Bancshares, Inc., Newport, Arkansas, by Mary Alice Holden, John L. Corner, Sr., and two trusts	Not yet available
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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 <u>de novo</u> in the sale of fixed rate annuity products in towns with population below 5,000 (previously reported during week ending 3-18-94)	4-12-94
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**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 April 1, 1994

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Valley Bank of Ronan, Ronan, MT To establish a branch in Arlee, MT	Not yet available

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Dwayne Andreas To acquire control of 16.6% of the voting shares of National City Bancorporation, Minneapolis, Mn	Not yet available
Kopperud Charitable Trust and Truman D. Phelan, as Independent Special Trustee, Oldham, SD To acquire control of 51.79% of the voting shares of Consolidated Holding Company, Oldham, SD	Not yet available
HSB Financial Corporation, Harwood, ND To become a bank holding company through the acquisition of 97.6% of the voting shares of Harwood State Bank, Harwood, ND*	Not yet available

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
United Bank Corporation Osseo, WI To become a bank holding company through the acquisition of 96.92% of the voting shares of United Bank, Osseo, WI; 88.82% of the voting shares of Clarke County State Bank, Osceola, IA; 84.83% of the voting shares of Lincoln County Bank, Merrill, WI; 99.67% of the voting shares of Bank Poynette, Poynette, WI; 100.00% of the voting shares of Farmers State Bank, Stickney, SD; 91.20% of the voting shares of Farmers & Merchants StateBank, Iroquois, SD; and 100.00% of the voting shares of Cambridge State Bank, Cambridge, WI.*	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation Minneapolis, MN Title insurance agency activities through the acquisition of a joint venture, Title Network Agency, Buffalo, NY	Not yet available
Otto Bremer Foundation, St. Paul, MN and Bancor Financial Corporation, St. Paul, MN To engage <u>de novo</u> in leasing real property.	Not yet available

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

North Shore Bank of Commerce
Duluth, MN
To invest \$55,000 in bank
premises.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations
week ending April 1, 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
Central Savings Bank 511 Bingham Avenue, Box 339 Sault Ste. Marie, Mi 49783 (906) 635-6250	December 7, 1993	Outstanding

Lake County Bank
P. O. Box 644
St. Ignatius, MT
59865-0644
(406) 745-3123

December 27, 1993

Satisfactory

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
The Eaton Bank, Eaton, Colorado, for prior approval to establish a <u>de novo</u> branch location in Greeley, Colorado.	Not Available
OMNIBANK Arvada, Arvada, Colorado, for prior approval to establish a branch at 9611 West 58th Avenue, Arvada, Colorado.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Mabrey Bancorporation, Inc., Okmulgee, Oklahoma, for prior approval to acquire 48.78 percent of the voting common stock of CSB, Inc., Bixby, Oklahoma, a bank holding company to be formed through the acquisition of 80 percent of Citizens Security Bancshares, Inc., Bixby, Oklahoma.*	Not Available
PCI Holdings, Inc., St. Mary's, Kansas, for prior approval to become a bank holding company through the acquisition of 97.33 percent of the voting shares of St. Mary's State Bank, St. Mary's, Kansas.*	Not Available
Stockgrowers State Banc Corporation, Ashland, Kansas, for prior approval to acquire 100 percent of the voting shares of Peoples Bank, N.A., Coldwater, Kansas.*	Not Available
John D. and Lee D. Mapes, John D. Mapes, Individual Retirement Account, Lee D. Mapes, individual Retirement Account, Norman L. Nelson, Gloria A. Nelson, and David M. Hill, all of Norton, Kansas, to acquire 100 percent of Consolidated Insurance, Inc., Hill City, Kansas.	Not Available

Federal Reserve Bank of Kansas City

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Ottawa Bancshares, Inc., Ottawa, Kansas, for prior approval to acquire the Ottawa, Kansas, and Lyndon, Kansas, branches of Franklin Federal Savings Association, Ottawa, Kansas.	Not Available
United Missouri Bancshares, Inc., Kansas City, Missouri, for prior approval to offer full service brokerage activities including the provision of investment advice through it's subsidiary United Missouri Brokerage Services, Inc., 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.

Federal Reserve Bank of Kansas City

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 MARCH 28, 1994

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 18(c) application by Wellington State Bank, Wellington, TX, to merge with First National Bank in Wheeler, Wheeler, TX	N/A
*Section 9 application by Wellington State Bank, Wellington, TX, to establish a branch at 405 Alan L. Bean Blvd., Wheeler, TX 79096	N/A

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
Change in Control Notice by John Thomas Talkington, Lubbock, TX, to acquire an interest in Lubbock National Bancshares, Inc., Lubbock, TX	N/A
*Section 3(a)(1) application by Olney Bancshares of Texas, Inc., Olney, TX, to acquire Thirddier, Inc., Wilmington, DE; Olney Bancorp of Delaware, Inc., Wilmington, DE; Olney Bancshares, Inc., Olney, TX; First Coleman National Bank, Coleman, TX; Graham National Bank, Graham, TX; The First National Bank of Olney, Olney, TX; and Farmers National Bank, Seymour, TX	N/A
*Section 3(a)(1) application by Thirddier, Inc., Wilmington, DE, to acquire Olney Bancorp of Delaware, Inc., Wilmington, DE; Olney Bancshares, Inc., Olney, TX; First Coleman National Bank, Coleman, TX; Graham National Bank, Graham, TX; The First National Bank of Olney, Olney, TX; and Farmers National Bank, Seymour, TX	N/A

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

APPLICATION

NOTICE EXP

Section 4(c)(8) de novo notification by Summit Bancshares, Inc., Fort Worth, TX, to engage in the activity of making an equity investment in a corporation designed primarily to promote community welfare, such as the economic rehabilitation and development of low income areas by providing housing, services, or jobs through Fort Worth Community Development Corporation, Fort Worth, TX (Previously reported during the week of 3-21-94)

94/04/25

**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 MARCH 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 4/01/94

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
The Sun City Bank, Sun City, Arizona, to acquire one branch office of First National Bank of Arizona, Phoenix, Arizona. *	<u>Newspaper:</u> 4/08/94
The Sun City Bank, Sun City, Arizona, to establish a branch office at 19202 R.H. Johnson Boulevard, Sun City West, Arizona. *	<u>Newspaper:</u> 4/08/94

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

David T. Chen, Portland, Oregon, to increase his ownership up to 12.41 percent of American Pacific Bank, Aumsville, Oregon. *	<u>Newspaper:</u> 3/31/94
	<u>Fed. Req.:</u> 4/12/94
Kaharudin Latief, Jakarta, Indonesia, to acquire up to 40 percent of Bank of San Francisco Company Holding Company, San Francisco, California. *	<u>Newspaper:</u> 3/21/94
	<u>Fed. Req.:</u> Not available

Section III - Applications Subject to Federal Register Notice Only

None

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

First Community Bank, Bakersfield, California, to increase investment in bank premise not to exceed \$4 million.

* Subject to CRA.

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

Week Ending 4/01/94

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending April 1, 1994. Information about a particular institution's CRA evaluation may be obtained directly from the institution.

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

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

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

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

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

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