

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1994, No. 18
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending April 29, 1994

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Central Banccompany, Inc., Jefferson City, Missouri --
to merge with South Bancshares, Inc., Ashland,
Missouri, and acquire South County Bank.
Approved, April 25, 1994.

Norwest Corporation, Minneapolis, Minnesota --
request for reconsideration of the Board's approval
of the application to acquire Double Eagle
Financial Corporation, Phoenix, Arizona, and the
United Title Agency of Arizona, Inc.
Denied, April 26, 1994.

ENFORCEMENT

Dyer F&M Bancshares, Inc., Dyer, Tennessee --
combined orders to cease and desist and of
prohibition against Michael D. Johnson and Albert
D. Noe, former directors.
Announced, April 29, 1994.

INTERNATIONAL OPERATIONS

Morgan Guaranty International Finance Corporation,
New York, New York -- to make an investment in J.P.
Morgan Sterling Securities Limited, London,
England.
Permitted, April 25, 1994.

NationsBank of North Carolina, N.A., Charlotte, North
Carolina -- to establish a branch in Singapore.
Permitted, April 29, 1994.

REGULATIONS AND POLICIES

Regulation DD -- withdrawal of proposal concerning
calculation of the annual percentage yield for
certain time accounts (Docket R-0812).
Approved, April 28, 1994.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulation DD -- request for comment on proposed amendments to produce an Annual Percentage Yield reflecting the time value of money (Docket R-0836).
Approved, April 28, 1994.

Regulation J -- amendment to subpart A governing collection of checks and other items by Federal Reserve Banks to conform the warranties and various other provisions to Regulation CC and to the Uniform-Commercial Code (Docket R-0821).
Approved, April 28, 1994.

State member banks -- determination that investments in the West Virginia Bankers Association Community Development Corporation are public welfare investments under certain conditions.
Granted, April 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

Richmond	Bank of McKenney, McKenney, Virginia -- to establish a branch at 13812 Boydton Plank Road, Dinwiddie, Virginia. Approved, April 29, 1994.
Atlanta	Barnett Bank of West Florida, Pensacola, Florida -- to establish a night depository at Cordova Mall, 5100 North 9th Avenue. Approved, April 29, 1994.
Cleveland	Integra Bank / Pittsburgh, Pittsburgh, Pennsylvania - to establish a branch at Wm. J. Kappel Co. Building, 535 Liberty Avenue. Approved, April 27, 1994.

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

BANK BRANCHES, DOMESTIC

Kansas City	OMNIBANK Arvada, Arvada, Colorado -- to establish a branch at 9611 W. 58th Avenue. Approved, April 27, 1994.
Cleveland	Provident Bank, Cincinnati, Ohio -- to establish a branch at 616 Reading Road, Mason; 5291 Delhi Pike, Cincinnati; and 848 Molly Lane, Milford, Ohio. Approved, April 29, 1994.

BANK-HOLDING COMPANIES

Atlanta	American Bancshares Corporation, Livingston, Tennessee -- to acquire American Savings Bank. Approved, April 25, 1994.
San Francisco	BWC Financial Corp., Walnut Creek, California -- to acquire BWC Real Estate, Inc., and BWC Mortgage Services, and engage in mortgage brokerage activities. Returned, April 26, 1994.
Richmond	Carolina First Corporation, Greenville, South Carolina -- proposal that Carolina First Bank purchase certain assets and assume certain liabilities of Citadel Federal Savings & Loan Association, Charleston, South Carolina. Approved, April 29, 1994.
Chicago	Central Illinois Bancorp, Inc., Sidney, Illinois -- to acquire Hillside Investors, Ltd., Hillside, Illinois, and acquire Bank of Hillside. Approved, April 26, 1994.
Richmond	Commonwealth Community Bancorp, Inc., Grundy, Virginia -- to acquire Miners and Merchants Bank and Trust Company. Approved, April 28, 1994.
St. Louis	Community Charter Corporation, St. Louis, Missouri -- to acquire Missouri State Bank and Trust Company. Approved, April 29, 1994.

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

BANK HOLDING COMPANIES

St. Louis	Community Corporation, Cannelton, Indiana -- to acquire the successor by merger to First National Bank of Perry County, Indiana. Approved, April 26, 1994.
Kansas City	Community First Bancorp, Inc., Denver, Colorado -- to acquire Buffalo Bank Corporation, Buffalo, Wyoming. Approved, April 25, 1994.
Minneapolis	Community Investment Services, Inc., North Branch, Minnesota -- to acquire A&P Bank Holding Company, and Community National Bank. Approved, April 29, 1994.
Boston	Family Bancorp, Haverhill, Massachusetts -- to acquire certain assets and assume certain liabilities of the Andover branch of First Federal Savings Bank of Boston, Boston, Massachusetts. Approved, April 28, 1994.
Cleveland	First Bancorporation of Ohio, Akron, Ohio -- to acquire The Peoples National Bank, Wooster, Ohio. Approved, April 29, 1994.
Atlanta	First Community Corporation, Rogersville, Tennessee -- to acquire First Community Bank of East Tennessee. Approved, April 29, 1994.
Richmond	First Union Corporation, Charlotte, North Carolina -- proposal that First Union National Bank of Florida, Jacksonville, Florida, purchase certain assets and assume certain liabilities of Citizens Federal Savings Association. Approved, April 29, 1994.
Chicago	Ida Grove Bancshares, Inc., Ida Grove, Iowa -- to acquire PSB Corporation, Wellsburg, Iowa, and Liberty Bank & Trust, Odebolt, Iowa. Approved, April 29, 1994.

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

BANK HOLDING COMPANIES

Atlanta	Liberty Bancorp of Georgia, Inc., Clayton, Georgia, proposal that The Gordon Bank, F.S.B., Gordon, Georgia, and Bancorp's subsidiary bank, The Gordon Bank, merge with Gordon FSB., which will acquire certain assets and assume certain liabilities of the main office of Citizens Federal Savings Bank, Jacksonville, Florida. Approved, April 29, 1994.
- Minneapolis	Mesaba Bancshares, Inc., Grand Rapids, Minnesota -- to acquire Mountain Iron First State Bank, Mountain Iron; American National Agency, Inc., Nashwauk; American Bank of Nashwauk, and Calumet Investment Company, Grand Rapids, Minnesota. Approved, April 26, 1994.
Cleveland	Ohio State Bancshares, Inc., Marion, Ohio -- to acquire The Marion Bank. Approved, April 29, 1994.
St. Louis	Salem Bancshares, Inc., Salem, Missouri -- to acquire Bank of Salem. Approved, April 25, 1994.
Chicago	Shoreline Financial Corporation, Benton Harbor, Michigan -- to acquire the South Haven branch of Great Lakes Bancorp, A Federal Savings Bank, Ann Arbor, Michigan. Approved, April 27, 1994.

BANK MERGERS

Philadelphia	Wilmington Trust of Pennsylvania, West Chester, Pennsylvania (formerly Freedom Valley Bank) -- to acquire certain assets and assume liabilities of one branch of Wilmington Trust Company, Wilmington, Delaware, and to establish a branch at 102 East Market Street, West Chester, Pennsylvania. Approved, April 29, 1994.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK PREMISES

Kansas City	Bank of Holden, Holden, Missouri -- investment in bank premises. Approved, April 25, 1994.
Chicago	Bankers Trust Company, Des Moines, Iowa -- investment in bank premises. Approved, April 29, 1994.
Kansas City	Community Bank and Trust Company, Oklahoma City, Oklahoma -- investment in bank premises. Approved, April 28, 1994.
Atlanta	Peoples Bank and Trust Company, Selma, Alabama -- investment in bank premises. Approved, April 29, 1994.

BANKS, FOREIGN

New York	Union Bank of Switzerland, Zurich, Switzerland -- to acquire Timberland Resources, West Lebanon, New Hampshire, an investment advisory and management firm. Withdrawn, April 25, 1994.
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BANKS, STATE MEMBER

Dallas	Sulphur Springs State Bank, Sulphur Springs, Texas -- to acquire Independent Bank Service, L.C. Longview, Texas. Approved, April 29, 1994.
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CAPITAL STOCK

Chicago	Home Trust & Savings Bank, Osage, Iowa -- redemption of shares. Approved, April 29, 1994.
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CHANGE IN BANK CONTROL

Atlanta	BancAlabama, Inc., Huntsville, Alabama -- change in bank control. Permitted, April 29, 1994.
Chicago	BankIllinois Financial Co., Champaign, Illinois -- change in bank control. Permitted, April 25, 1994.

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

CHANGE IN BANK CONTROL

Kansas City	Citizens-Farmers Bank of Cole Camp, Cole Camp, Missouri -- change in bank control. Permitted, April 26, 1994.
Minneapolis	Consolidated Holding Company, Oldham, South Dakota -- change in bank control. Permitted, April 27, 1994.
Dallas	Texas Community Bancshares, Inc., Dallas, Texas -- change in bank control. Permitted, April 28, 1994.
New York	T R Financial Corporation, Garden City, New York -- change in bank control. Permitted, April 27, 1994.

COMPETITIVE FACTORS REPORTS

Richmond	Cecil Federal Savings Bank, Elkton, Maryland, proposed merger with Cecil Federal Savings Bank, a stock savings bank -- report on competitive factors. Submitted, April 27, 1994.
Atlanta	Chase Federal Bank, FSB, Miami, Florida, proposed acquisition of four branches of Secor Bank, FSB, Birmingham, Alabama -- report on competitive factors. Submitted, April 25, 1994.
Kansas City	Citizens State Bank of Marysville, Marysville, Kansas, proposed merger with The Citizens Bank of Waterville, Waterville, Kansas -- report on competitive factors. Submitted, April 28, 1994.
Chicago	Citizens Trust and Savings Bank, South Haven, Michigan, proposed purchase of the assets and assumption of the liabilities of the South Haven branch of Great Lakes Bancorp, Ann Arbor, Michigan -- report on competitive factors. Submitted, April 27, 1994.

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

COMPETITIVE FACTORS REPORTS

New York	Dime Savings Bank of New York, FSB, New York, New York, proposed merger with Dime Interim Federal Savings Bank -- report on competitive factors. Submitted, April 25, 1994.
Kansas City	Farmers National Bank, Phillipsburg, Kansas, proposed merger with First National Bank of Kensington, Kensington, Kansas -- report on competitive factors. Submitted, April 27, 1994.
St. Louis	First Bank and Trust Company of Oakland City, Oakland City, Indiana, proposed merger with The Citizens National Bank of Evansville, Evansville, Indiana -- report on competitive factors. Submitted, April 25, 1994.
St. Louis	First National Bank of Allendale, Allendale, Illinois, proposed merger with Republic National Bank of Allendale -- report on competitive factors. Submitted, April 28, 1994.
Dallas	First National Bank of Mexia, Mexia, Texas, proposed merger with New Limestone Bank -- report on competitive factors. Submitted, April 25, 1994.
St. Louis	First Tennessee Interim Bank, Tunica, Mississippi, proposed merger with Planters Bank -- report on competitive factors. Submitted, April 25, 1994.
Atlanta	Fort Brooke Bank, Brandon, Florida, proposed merger with The Merchant Bancorporation of Florida, Inc. - - report on competitive factors. Submitted, April 26, 1994.
St. Louis	Guaranty Federal Savings and Loan Association of Springfield, Springfield, Missouri, proposed reorganization into a mutual holding company, Guaranty Federal Bancshares -- report on competitive factors. Submitted, April 25, 1994.

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

COMPETITIVE FACTORS REPORTS

San Francisco	Home Savings of America, FSB, Irwindale, California, proposed purchase of certain assets and assumption of certain liabilities of Northeast Savings Bank, F.A., Hartford, Connecticut -- report on competitive factors. Submitted, April 26, 1994.
Chicago	Ida County State Bank, Ida Grove, Iowa, proposed merger with Liberty Bank and Trust, Odebolt, Iowa - - report on competitive factors. Submitted, April 29, 1994.
St. Louis	Jacksonville Savings Bank (a stock savings bank), Jacksonville, Illinois, proposed purchase of the assets and assumption of the liabilities of the Jacksonville Savings Bank (a mutual savings bank) - - report on competitive factors. Submitted, April 25, 1994.
St. Louis	Jefferson Bancorp, Inc., Gretna, Louisiana, proposal to become a savings and loan holding company through conversion of Jefferson Federal Mutual Holding Company into a stock form of organization, with merger into Jefferson Federal Bank of Gretna - - report on competitive factors. Submitted, April 27, 1994.
Kansas City	Norwest Bank Colorado, Denver, Colorado, proposed merger with First National Bank of Arapahoe County, Aurora; First National Bank of Lakewood, Lakewood; and First National Bank of Southeast Denver, Denver, Colorado -- report on competitive factors. Submitted, April 27, 1994.
Atlanta	SouthTrust Bank of Columbus, National Association, Columbus, Georgia, proposed merger with First Columbus Community Bank & Trust Company -- report on competitive factors. Submitted, April 25, 1994.
Philadelphia	Sun National Bank, Medford, New Jersey, proposed merger with Southern Ocean State Bank, Tuckerton, New Jersey -- report on competitive factors. Submitted, April 28, 1994.

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

COMPETITIVE FACTORS REPORTS

St. Louis	Union Planters Bank of East Tennessee, N.A., Knoxville, Tennessee, proposed purchase of assets and assumption of liabilities of 19 branches of Union Planters National Bank, Memphis, Tennessee -- report on competitive factors. Submitted, April 26, 1994.
St. Louis	Union Planters Bank of Jackson, N.A., Jackson, Tennessee, proposed purchase of assets and assumption of liabilities of 14 branches of Union Planters National Bank, Memphis, Tennessee -- report on competitive factors. Submitted, April 26, 1994.
St. Louis	Union Planters Bank of Middle Tennessee, N.A., Nashville, Tennessee, proposed purchase of assets and assumption of liabilities of three branches of First Citizens Bank, Franklin, Tennessee -- report on competitive factors. Submitted, April 26, 1994.

EXTENSIONS OF TIME

Cleveland	PNC Bank Corp., Pittsburgh, Pennsylvania -- extension to April 26, 1994, to engage in asset management activities through PNC Asset Management Corp. Granted, April 26, 1994.
New York	Societe Generale, Paris, France -- extension to June 16, 1994, to engage in riskless principal activities through Fimat Futures USA, Inc., Chicago, Illinois. Granted, April 25, 1994.

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APRIL 25, 1994 TO APRIL 29, 1994

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

EXTENSIONS OF TIME

Richmond Wachovia Corporation, Winston-Salem, North Carolina -
 - extension to August 1, 1994, to acquire shares of
 Southeast Switch, Inc., Maitland, Florida.
 Granted, April 27, 1994.

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of Cleveland -- to implement a
 Payor Bank Group Sort product at the Cleveland and
 Cincinnati offices.
 Approved, April 25, 1994.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Banc One Corporation, Columbus, Ohio -- request for reconsideration of Board's approval of application to acquire Capital Bancorp, Salt Lake City, Utah. Denied, April 18, 1994.

Shawmut National Corporation, Hartford, Connecticut, and Boston, Massachusetts -- to acquire New Dartmouth Bank, Manchester, New Hampshire, and for Shawmut New Hampshire Corporation, Manchester, New Hampshire, to become a bank holding Company by acquiring Shawmut Bank New Hampshire, Concord, New Hampshire.

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Approved, April 22, 1994.

Shawmut National Corporation, Hartford, Connecticut, and Boston, Massachusetts -- request for reconsideration of Board's decision not to approve application to acquire New Dartmouth Bank, Manchester, New Hampshire.

Granted, April 22, 1994.

REGULATIONS AND POLICIES

Regulations and reporting requirements -- publication of amendments to the Board's Rules Regarding Delegation of Authority and Regulation Y to finalize changes to application and notice procedures resulting from Board initiatives to reduce regulatory burden.

Approved, April 22, 1994.

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APRIL 25, 1994 TO APRIL 29, 1994
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ADDITIONS AND CORRECTIONS

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

BANK MERGERS

Chicago	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to merge with Valley Bank Milwaukee; M&I Greater Milwaukee Bank; and M&I Wauwatosa State Bank, Wauwatosa, Wisconsin, and to establish 17 branches. Returned, April 22, 1994.
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FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
Family Bancorp, Haverhill, Massachusetts - 5(d)(3) application to acquire certain assets and assume certain liabilities of the Andover branch of First Federal Savings Bank of Boston, Boston, Massachusetts	<u>Newspaper</u> Not Yet Established

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

Fleet Financial Group, Inc., Providence, Rhode Island -	<u>Federal Register</u> Not Yet Established
4(c)(8) notification to conduct Fleet Management & Recovery Corporation activities in Canada	

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

<u>Application</u>
NONE

*Subject to CRA.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

<u>Institution</u>	<u>Examination Date</u>	<u>Rating**</u>
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NONE

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

Federal Reserve Bank of New York

Comment Period

Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

The Standard Bank of South Africa Limited, Johannesburg,
South Africa to establish a representative office in New
York, New York.

N/A

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Banco Santander, S.A., Santander, Spain to acquire through its
minority owned subsidiary, First Fidelity Bancorporation,
Lawrenceville, New Jersey ("FFB"), 100 percent of the shares of
First Inter-Bancorp Inc. and its subsidiary Mid-Hudson Savings
Bank FSB, both of Fishkill, New York and thereby operate a savings
association and for FFB's subsidiary, First Fidelity Bank, N.A.,
New York, Riverdale, New York to merge with Mid-Hudson Savings
Bank FSB.1/

5/23/94 3/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving
Public Comment

Citibank Overseas Investment Corporation, New Castle, Delaware
to make an indirect additional investment in Compagnie de Negociation
et de Gestion, Paris, France.

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 30, 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

Orrstown Bank, Shippensburg, Pennsylvania requests Approval to establish a remote service facility to be located at the Blue Mountain Travel Plaza, Route 76 Pennsylvania Turnpike, Cumberland County, Pennsylvania, pursuant to Section 9 of the Federal Reserve Act. Expedited Branch procedures.

5/29/94

Twin Rivers Community Bank, Easton, Pennsylvania request approval to establish a branch office to be located at 61 North Third Street, Easton, Pennsylvania, pursuant to Section 9 of the Federal Reserve Act. Expedited branch procedures.

5/31/94

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

First Fidelity Bancorporation, Lawrenceville, New ("Applicant") to acquire 100% of the voting shares of First Inter-Bancorp Inc., Fishkill, New York ("Company") and thereby indirectly acquire Mid-Hudson Savings Bank FSB, Fishkill, New York ("Mid-Hudson"), pursuant to Section 225.25(b)(9) of Reg Y and Section 4(c)(8) of the Bank Holding Company Act. Mid-Hudson will merge into Applicant's subsidiary, First Fidelity Bank, N.A., New York, Bronx, NY and Company will merge into Applicant.

Newspaper Comment Period expires:	5/23/94
Federal Regis. Comment period expires:	N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

None.

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 April 29, 1994.

Identification of Ratings

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
None	None	None

Federal Reserve Bank of Cleveland

APPLICATIONS BULLETIN
(For the week of April 30, 1994)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received OAKAR application from F.N.B. (*Not Yet Known#)
Corporation Hermitage, Pennsylvania on
April 28, 1994, to acquire certain assets
and assume certain liabilities of Dollar
Savings Association, New Castle, PA, and
merge it into its wholly-owned subsidiary,
First National Bank of Pennsylvania,
Greenville, PA.

SECTION II - APPLICATIONS SUBJECT TO BOTH
FEDERAL REGISTER & NEWSPAPER

Received Section 3(a)(1) application from (*N: June 1, 1994)
Hebron Kentucky on April 25, 1994, to acquire
Hebron Deposit Bank, Hebron, Kentucky.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER ONLY

None

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

None

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(April 29, 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 29, 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.

Commerce Exchange Bank
25201 Chagrin Blvd.
Beachwood, Ohio 44122
(216) 765-0500
Rating: Satisfactory
Exam Date: January 31, 1994

Union Bank & Savings Co.
One Union Square
Bellevue, Ohio 44811
(419) 483-2541
Rating: Satisfactory
Exam Date: February 7, 1994

Federal Reserve Bank of Richmond

**Section I - Applications Subject to Newspaper
Notice Only**

<u>Application</u>	<u>Comment Period Ending Date</u>
First Union Corporation, Charlotte, North Carolina, to have its subsidiary, First Union National Bank of Florida, Jacksonville, Florida, merge with BancFlorida, a Federal Savings Bank, Naples, Florida.*	5-10-94
Citizens Bank of Virginia, Arlington, Virginia, to establish a branch at the Kingstowne Shopping Center, Kingstowne Boulevard and South Van Dorn Street, Alexandria, Virginia.*	5-22-94
Bank of the Potomac, Inc., Herndon, Virginia, to establish a branch at 10 Catoctin Circle, Leesburg, Virginia.*	5-22-94
Mellon Bank (MD), Rockville, Maryland, to establish an Electronic Funds Transfer Facility in Lakeforest Mall at 701 Russell Avenue, Gaithersburg, Maryland.*	5-23-94
Hallmark Bank & Trust Company, Springfield, Virginia, to establish a branch at 7830 Backlick Road, Suite 101, Springfield, Virginia.*	5-27-94

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Security Capital Bancorp, Salisbury, North Carolina, to acquire Charlotte Interim Bank, Charlotte, North Carolina (the proposed successor to First Federal Savings and Loan Association of Charlotte, Charlotte, North Carolina).*	5-22-94
First Citizens BancShares, Inc., Raleigh, North Carolina, to acquire Bank of Marlinton, Marlinton, West Virginia.*	5-27-94

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

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

Application

Comment Period Ending Date

First Union Corporation, Charlotte, North
Carolina, to acquire BancFlorida Corporation,
Naples, Florida.*

Not yet available.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

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

Application

None.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending April 29, 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

The following bank should have shown on
bulletin for week ending April 22, 1994:

Pee Dee State Bank
115 West Main Street

Timmons ville, South Carolina 29161-0458

2-7-94

Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 29, 1994

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Banyan Bank Boca Raton, Florida To establish a branch located at 1301 North Congress Avenue, Boynton Beach, Florida, to be known as Boynton Beach Office.	05-15-94*
Barnett Bank of Volusia County Deland, Florida To establish a loan production office located at 1825 Security First Boulevard, Daytona Beach, Florida.	05-29-94*

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 .10 percent and to acquire an additional 3.27 percent of the outstanding shares of common stock of Peoples Community Bancshares, Inc., Colquitt, Georgia. Total ownership will equal 13.35 percent.	04-28-94* Federal Register
Royal Bankgroup of Acadiana, Inc. Lafayette, Louisiana 1-BHC formation, Bank of Lafayette, Lafayette, Louisiana.	Not yet available*
Bank Investors Limited Partnership Lafayette, Louisiana 1-BHC formation, Royal Bankgroup of Acadiana, Inc., Lafayette, Louisiana, and thereby indirectly acquiring Bank of Lafayette, Louisiana.	Not yet available*

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 29, 1994

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

Chance Investments, Inc.

Not yet available*

Lafayette, Louisiana

1-BHC formation, Bank Investors Limited
Partnership, Lafayette, Louisiana, and
Royal Bankgroup of Acadiana, Inc.,
Lafayette, Louisiana, which owns 100
percent of Bank of Lafayette, Lafayette,
Louisiana.

Hibernia Corporation

05-27-94

New Orleans, Louisiana

Federal Register

To merge with First Continental Bancshares,
Inc., Gretna, Louisiana, and thereby
directly acquire First National Bank of
Jefferson Parish, Gretna, Louisiana, pursuant
to Section 3(a)(5) of the Bank Holding
Company Act.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 29, 1994

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Compass Bancshares, Inc. Birmingham, Alabama To engage de novo in making, acquiring and servicing loans or other extensions of credit, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(1) of Regulation Y.	05-25-94
CBA Bankshares, Inc. Americus, Georgia To engage de novo , through its newly formed subsidiary, Community Bank Data Systems, Inc., Americus, Georgia, in providing to others data processing and data transmission services, pursuant to Section 4(c)(8) of the Bank Holding Company Act and pursuant to Section 225.25(b)(7) of Regulation Y.	Not yet available
South Banking Company Alma, Georgia To engage de novo , through its subsidiary, Bankers Data Services, Inc., Alma, Georgia, in providing to others data processing and data transmission services, pursuant to Section 4(c)(8) of the Bank Holding Company Act and pursuant to Section 225.25(b)(7) of Regulation Y.	Not yet available
Citco Community Bancshares, Inc. Elizabethton, Tennessee To acquire Small Business Resources, Inc., Panama City, Florida, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(1) of Regulation Y.	05-27-94

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 29, 1994

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

Application

The Monroe County Bank
Monroeville, Alabama
Request for increase in bank premises.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 29, 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 - 4-29-94
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 and to establish 17 branches	N - **
Branch	State Bank of Freeport Freeport, Illinois 6833 Stalter Drive Rockford, Illinois	N - **
Branch	First Bank North Freeport, Illinois 3957 N. Mulford Road Rockford, Illinois	N - 4-25-94
Branch	The Northern Trust Company Chicago, Illinois West Pullman School 11941 South Parnell Chicago, Illinois	N - 5-05-94
Oakar	Chemical Bank and Trust Company Freeland, Michigan Freeland, Michigan Office of Standard Federal Bank Troy, Michigan	N - **
Oakar	Farmers State Bank of Breckenridge Breckenridge, Michigan Hemlock, Michigan Branch of Standard Federal Bank Troy, Michigan	N - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Oakar	FSB Bancorp, Inc. Breckenridge, Michigan Hemlock, Michigan Branch of Standard Federal Bank Troy, Michigan	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-1	TSB Financial, Inc. Tremont, Illinois Tremont Savings Bank Tremont, Illinois*	N - 4-8-94 FR - 4-15-94
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 - 4-28-94 N - **
Y-2	Commercial Financial Corp. Storm Lake, Iowa Central Trust Investment, Inc. Cherokee, Iowa Central Trust and Savings Bank Cherokee, Iowa*	FR - 4-25-94 N - 4-16-94
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 - 5-2-94 NP - 4-28-94
CoC-HC	Spring Bancorp, Inc. Springfield, Illinois Jack A. Marantz & Tom E. Marantz	FR - 5-09-94 NP - 5-01-94
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 - 5-2-94 NP - 4-28-94
Y-1	Second Fourth Street Financial Corp. Pekin, Illinois Herget Financial Corp. Pekin, Illinois Herget National Bank of Pekin Pekin, Illinois*	FR - 5-12-94 NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Heritage Financial Services Tinley Park, Illinois Midlothian State Bank Midlothian, Illinois*	FR - 5-12-94 NP - 5-15-94
Y-1	Capital Commerce Bancorp, Inc. Milwaukee, Wisconsin Western Bancshares, Inc. Milwaukee, Wisconsin Milwaukee Western Bank Milwaukee, Wisconsin*	FR - 5-13-94 NP - 5-6-94
Y-2	Capitol Bancorp, LTD. Lansing, Michigan Financial Center Corporation Holland, Michigan Paragon Bank Holland, Michigan*	FR - 2-25-94 NP - 5-14-94
CoC-HC	Peoples Bancorp, Inc. Prairie Du Chien, Wisconsin Thomas F. Farrel	FR - 5-19-94 N - 5-01-94
Y-2	Amcore Financial Inc. Rockford, Illinois First State Bancorp of Princeton, Illinois, Inc. Princeton, Illinois First Bank of Gridley Gridley, Illinois First State Bank of Princeton Princeton, Illinois First Bank of Ashton-Rochelle Ashton, Illinois*	FR - 5-27-94 N - 5-14-94
CoC-HC	Northwood Financial Services Corporation Northwood, Iowa Carol J. Paulson	FR - 5-20-94 N - 4-27-94
CoC-HC	Community Illinois Corporation Rock Falls, Illinois Louis F. Pignatelli	FR - ** N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Ambank Company, Inc. Sioux Center, Iowa Remsen Financial Services, Inc. Council Bluffs, Iowa First Trust & Savings Bank, NA Remsen, Iowa*	FR - 5-20-94 N - **
Y-1	Madison Bancorp, Inc. Madison Heights, Michigan Madison National Bank Madison Heights, Michigan*	FR - 5-27-94 N - **
Y-2	Baylake Corp. Sturgeon Bay, Wisconsin Kewaunee County Banc-shares, Inc. Kewaunee, Wisconsin State Bank of Kewaunee Kewaunee, Wisconsin*	FR - ** N - **
Y-1	Employees Stock Ownership Plan of Horizon Bancorp Michigan City, Indiana Horizon Bancorp Michigan City, Indiana First Citizens Bank, NA Michigan City, Indiana*	FR - ** N - 5-19-94
Y-1	Northwest Indiana Bancorp Munster, Indiana Peoples Bank, SB Munster, Indiana*	FR - 5-27-94 N - 3-07-94
Y-2	Town Financial Corporation Hartford City, Indiana Pacesetter Bank of Hartford City Hartford City, Indiana Pacesetter Bank of Montpelier Montpelier, Indiana*	FR - ** N - **
Y-2	Comerica Incorporated Detroit, Michigan Lockwood Banc Group, Inc. Houston, Texas Lockwood National Bank Houston, Texas*	FR - ** N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Comerica Texas Incorporated Dallas, Texas Lockwood Banc Group, Inc. Houston, Texas Lockwood National Bank Houston, Texas*	FR - ** N - **
Y-2	Firststar Corporation Milwaukee, Wisconsin First Southeast Banking Corp. Lake Geneva, Wisconsin First Bank Southeast, N.A. Milwaukee, Wisconsin First Bank Southeast of Lake Geneva, N.A. Lake Geneva, Wisconsin*	FR - ** N - **
Y-2	Firststar Corporation of Wisconsin Milwaukee, Wisconsin First Southeast Banking Corp. Lake Geneva, Wisconsin First Bank Southeast, N.A. Milwaukee, Wisconsin First Bank Southeast of Lake Geneva, N.A. Lake Geneva, Wisconsin*	FR - ** N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	Heartland Financial USA, Inc. Dubuque, Iowa Keokuk Bancshares, Inc. Keokuk, Iowa First Community Bank, A Federal Savings Bank Keokuk, Iowa	FR - 4-15-94 N - 5-14-94
4(c)(8)	Heartland Financial USA, Inc. Dubuque, Iowa KFS Services, Inc. Keokuk, Iowa	FR - 4-15-94 N - 5-14-94
4(c)(8)	First Midwest Corporation of Delaware Elmwood Park, Illinois Midwest Trust Services Elmwood Park, Illinois	FR - 5-09-94
4(c)(8)	Horizon Bancorp Michigan City, Indiana Engage in lending activities	FR - **
4(c)(8)	TSB Financial, Inc. Tremont, Illinois Engage in making, acquiring or servicing of loans	FR - 4-15-94
4(c)(8)	Garrett Bancshares LTD. Bloomfield, Iowa Engage in the making of a loan to a principal of North Side of the Square, Inc.	FR - **
SMB-OT	Independent Banker's Bank of Illinois Springfield, Illinois Investment & financial advice & management consulting to depository institutions	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Community Illinois Corporation Rock Falls, Illinois Purchase 7.5% of its outstanding shares
RoS	First Security Banshares, Inc. Lake Park, Iowa Redeem treasury stock from JoAnn Kuehl
RoS	Peoples Bancorp, Inc. Prairie du Chien, Wisconsin Redeem 45.10% of outstanding 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 29, 1994. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

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

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

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

BANK NAME/LOCATION

EXAMINATION DATE

RATINGS

- NONE

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING APRIL 29, 1994

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 5(d)(3) application by Mercantile Bancorporation, Inc., St. Louis, Missouri, to merge its thrift subsidiary, United Postal Savings Association, St. Louis, Missouri, into its lead bank, Mercantile Bank of St. Louis, N.A., St. Louis, Missouri.	Newspaper: 5-21-94
* Section 5(d)(3) application by Trans Financial Bancorp, Inc., Bowling Green, Kentucky, to merge its thrift subsidiary, Trans Financial Bank of Tennessee, F.S.B., Tullahoma, Tennessee, into its bank subsidiary, Peoples Bank of the Cumberlands, Cookeville, Tennessee.	Newspaper: 5-26-94

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(3) application by First Bank Corp., Fort Smith, Arkansas, to acquire Vista Bancorporation, Van Buren, Arkansas.	Newspaper: 5-20-94
* Section 3(a)(1) application by Summit Bancshares, Ltd., Olney, Illinois, to acquire First National Bank in Olney, Olney, Illinois.	Newspaper: 5-27-94

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) notification by Mainline Bankshares of Portland, Inc., Portland, Arkansas, to engage <u>de novo</u> in making loans.	Not yet available
Section 4(c)(8) notification by Old National Bancorp., Evansville, Indiana, to engage <u>de novo</u> in trust activities through a newly organized subsidiary, The ONB Trust Company, N.A., Evansville, Indiana.	Not yet available

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

<u>Application</u>	<u>End of Comment Period</u>
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 29, 1994

Name of Bank	Bank Address	Examination Date	Examination Rating
Effingham State Bank	P. O. Box 767 Effingham, Illinois 62401	1-24-94	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Western Bank of Billings Billings, MT To become a member of the Federal Reserve System*	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>
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*	5-6-94 (Federal Register)
Sturzl Revocable Trust Eddie A. Sturzl, Trustee and Peggy Sturzl, Trustee Laona, WI To acquire 26.8% of the voting shares of Northern Wisconsin Bank Holding Company, Inc. Laona, WI*	Returned
Mountain West Financial Corp. Helena, MT To acquire 80% of the voting shares of Mountain West Bank of Helena, N.A. Helena, MT*	Not yet available
First Holding Company of Park River, Inc. Park River, ND To acquire 100% of the voting shares of the Lamb's Bancorporation, Ltd. Michigan, ND*	5-15-94 (Newspaper)

*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>
Norwest Bank International Minneapolis, MN To establish branch offices in Des Moines and Cedar Rapids, IA; Denver, CO; and Milwaukee, WI*	5-5-94 (Newspaper)
First Bank System, Inc., Minneapolis, MN, and Colorado National Bankshares, Inc., Denver, CO, To acquire 100% of the voting shares of the Green Mountain Bancorporation, Inc., Lakewood, CO*	Not yet available
Colorado National Bankshares, Inc. Denver, CO To acquire, through merger, 100% of the voting shares of the Green Mountain Bancorporation, Inc., Lakewood, CO*	Not yet available

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Community First Bankshares, Inc. Fargo, ND To engage in general insurance agency activities through the acquisition of Key Insurance Agency, Gettysburg, SD	Not yet available
First State Bancorp, Inc. LaCrosse, WI To engage <u>de novo</u> in community development activities	Not yet available

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

Valley Bank of Ronan
Ronan, MT

To invest \$85,000 in
bank premises.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending April 29, 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
First Valley Bank P. O. Box 720 Seeley Lake, MT 59868 (406) 677-2464	January 24, 1994	Satisfactory
First State Bank of Froid P. O. Box 128 Froid, MT 59226-0128 (406) 766-2357	January 24, 1994	Satisfactory

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
First National Bank of Leadville, Leadville, Colorado, for prior approval to become a member of the Federal Reserve System.	Not Available
Pitkin County Bank & Trust Company, Aspen, Colorado, for prior approval to establish a branch banking facility in El Jebel, Colorado.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Freedom Bancshares, Inc., Osage City, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Citizens State Bank, Osage City, Kansas.*	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE
ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Valley State Investments, Inc., Lamar, Colorado, for prior approval to acquire the assets and assume the liabilities of First Federal Savings Bank of Colorado, Lakewood, Colorado.	Not Available

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

<u>APPLICATION</u>	
Douglass Bancorp, Inc., Kansas City, Kansas, for prior approval to redeem 25,330 shares of its class A common stock.	Not Available

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

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

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF APRIL 25, 1994

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

****** NOTICE EXP

*Section 3(a)(1) application by
Adams Financial Corporation,
Bryan, TX, to acquire New Adam Bank
Group, Inc., Dover, DE, and First
American Bank, Bryan, TX

N/A

*Section 3(a)(1) application by
New Adam Bank Group, Inc.,
Dover, DE, to acquire First
American Bank, Bryan, TX

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

* SUBJECT TO CRA.
** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.
N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF APRIL 25, 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>
United Bank & Trust 1049 N. Third Street P. O. Box 3157 Abilene, TX 79604	94/01/18	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

94-17
Week ending 04/29/94

Section I - Applications Subject to Newspaper Notice Only

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

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

Charter Bancorporation, Inc., Newport, Minnesota, to become a bank holding company by acquiring First Buffalo Holding Company, Scottsdale, Arizona. *	<u>Newspaper:</u>	05/19/94
	<u>Fed. Req.:</u>	05/27/94

Section III - Applications Subject to Federal Register Notice Only

BankAmerica Corporation, San Francisco, California, to acquire United Mortgage Holding Corporation, Bloomington, Minnesota, through Bank of America, F.S.B., San Francisco, California.	<u>Fed. Req.:</u>	Not available
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Section IV - Applications Not Subject to Federal Register Notice
or Newspaper Notice

None

* Subject to CRA

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

94-17

Week ending 04/29/94

Section V - Availability of CRA Public Evaluations

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

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>	<u>Rating*</u>
Western Security Bank	7401 E. Camelback Road Scottsdale, Arizona 85251 (602) 947-9888	03/08/94	Satisfactory

* 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.