

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1994, No. 23
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending June 4, 1994

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

JUN 24 9 44 AM '94

FEDERAL RESERVE BANK
OF CLEVELAND

BANK BRANCHES, DOMESTIC

First Virginia Bank of Tidewater, Norfolk, Virginia -
- to establish a branch at the Shore Plaza Shopping
Center, Exmore, Virginia, to replace existing
branch at 3305 Main Street.
Approved, May 31, 1994.

BANK HOLDING COMPANIES

Banc One Corporation, Columbus, Ohio -- to acquire
Liberty National Bancorp, Inc., Louisville,
Kentucky, and its banking and nonbanking
subsidiaries.
Approved, June 1, 1994.

BankAmerica Corporation, San Francisco, California --
to acquire Liberty Bank, Honolulu, Hawaii, by
merging Liberty Bank with Bank of America, FSB,
Portland, Oregon.
Approved, May 31, 1994.

NBT Northwest Bancorp, Tukwila, Washington -- to
acquire National Bank of Tukwila.
Approved, May 31, 1994.

SouthTrust Corporation, Birmingham, Alabama, and
SouthTrust of Georgia, Inc., Atlanta, Georgia -- to
acquire certain assets and assume certain
liabilities of the seven branches of HomeBanc, FSB,
by merging these offices with SouthTrust Bank of
Georgia, N.A.
Approved, May 31, 1994.

ENFORCEMENT

Arvada Bank Holding Company, Englewood, Colorado, --
issuance of an order of prohibition against Gene A.
Osborne, former president and principal shareholder
of the bank holding company.
Announced, June 3, 1994.

INTERNATIONAL OPERATIONS

Citibank Overseas Investment Corporation, New Castle,
Delaware -- to invest in Compagnie de Negociation
et de Gestion, Courbevie, France.
Permitted, June 1, 1994.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Lending discrimination -- videotape entitled Closing the Gap: A Guide to Equal Opportunity Lending. Announced, June 2, 1994.

Regulation C (Home Mortgage Disclosure) -- publication for comment of proposed amendments regarding HMDA reporting (Docket R-0839). Approved, May 31, 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	Centura Bank, Rocky Mount, North Carolina -- to establish an electronic funds transfer facility in the Blockbuster Pavilion at 707 Blockbuster Boulevard, Charlotte, North Carolina. Approved, June 3, 1994.
Richmond	Mellon Bank (MD), Rockville, Maryland -- to establish an electronic funds transfer facility in Lakeforest Mall at 701 Russell Avenue, Gaithersburg, Maryland. Approved, May 31, 1994.
Cleveland	Provident Bank of Kentucky, Alexandria, Kentucky --to establish a branch at Kentucky and Merchant Street, Florence, Kentucky. Approved, May 31, 1994.

BANK HOLDING COMPANIES

Atlanta	Alabama National Bancorporation, Shoal Creek, Alabama -- to merge with Citizens Holding Company, Inc., Talladega, Alabama, and acquire Citizens Bank of Talladega. Approved, June 1, 1994.
---------	--

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

BANK HOLDING COMPANIES

Atlanta	Alabama National Bancorporation, Shoal Creek, Alabama -- to acquire Saint Clair Holding Company, Inc., Pell City, Alabama, and Saint Clair Federal Savings Bank. Approved, June 1, 1994.
San Francisco	BankAmerica Corporation, San Francisco, California -- to engage in executing and clearing, and clearing without executing, futures and options on futures on certain non-financial commodities through BA Futures, Inc., Chicago, Illinois, only with respect to those contracts listed in the Bank of Montreal Order, 79 Federal Reserve Bulletin 1049 (1993). Approved, June 3, 1994.
New York	BSB Bancorp, Inc., Binghamton, New York -- proposal that Binghamton Savings Bank purchase certain assets and assume certain liabilities of two New York branches of Columbia Banking FSA, Rochester, New York, at 351 North Main Street, Elmira, New York, and 2075 Upper Lake Road, Elmira Heights. Approved, June 3, 1994.
New York	Chemung Financial Corporation, Elmira, New York, and Chemung Canal Trust Company -- to purchase certain assets and assume certain liabilities of three New York branches of Columbia Bank, FSA, Rochester, New York, at 410 West Morris Street, Bath; 222 North Hamilton Street, Painted Post; and 318 North Franklin Street, Watkins Glen, New York Approved, June 3, 1994.
Richmond	Community Bancshares, Inc., North Wilkesboro, North Carolina -- to engage in mortgage banking through the establishment of a joint venture, Community Mortgage Corporation of North Carolina, Statesville, North Carolina. Approved, June 2, 1994.

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

BANK HOLDING COMPANIES

New York	Community Bank System, Inc., Dewitt, New York, and Community Bank, N.A., Canton, New York -- to purchase certain assets and assume certain liabilities of three New York branches of Columbia Banking FSA, Rochester, New York, at 4196 Bolivar Road, Wells; 150 West Market Street, Corning; and 3201 Eastern Boulevard, Canandaigua, New York. Approved, June 3, 1994.
Richmond	F & M National Corporation, Winchester, Virginia -- to acquire Hallmark Bank and Trust Company, Springfield, Virginia. Approved, May 31, 1994.
Richmond	F & M National Corporation, Winchester, Virginia -- to acquire PNB Financial Corporation, Warrenton, Virginia. Approved, May 31, 1994.
Atlanta	FCB Bancshares, Inc., Good Hope, Alabama -- to acquire First Commercial Bank of Cullman County, Good Hope, Alabama. Approved, May 31, 1994.
New York	Financial Institutions, Inc., Warsaw, New York -- proposal that The National Bank of Geneva, Geneva, New York, purchase certain assets and assume certain liabilities of one branch of Columbia Banking FSA, Rochester, New York, at 138 Elm Street, Penn Yan, New York. Approved, June 3, 1994.
New York	Financial Institutions, Inc., Warsaw, New York -- proposal that Wyoming County Bank purchase certain assets and assume certain liabilities of one branch of Columbia Banking FSA, Rochester, New York, at 4158 Lakeville Road, Geneseo, New York. Approved, June 3, 1994.
Kansas City	First Ainsworth Company, Ainsworth, Nebraska -- to engage in the sale of general insurance activities through Kulek Insurance Agency and First National Agency of Ainsworth, Inc. Approved, June 1, 1994.

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

BANK HOLDING COMPANIES

Richmond	First Citizens Bancorporation of South Carolina, Inc., Columbia, South Carolina -- proposal that First Citizens Bank and Trust Company of South Carolina purchase certain assets and assume certain liabilities of Cooper River Federal Savings Association, North Charleston, South Carolina. Approved, June 3, 1994.
Minneapolis	First State Bancorp, Inc., Lacrosse, Wisconsin -- to engage de novo in community development activities through Community First Development Corporation. Permitted, June 2, 1994.
Chicago	First Trust Holdings, Inc., Watseka, Illinois -- to acquire First Trust and Savings Bank of Watseka, and First National Bank of Clifton, Clifton, Illinois. Approved, June 1, 1994.
New York	J.P. Morgan & Co., Incorporated, New York, New York - - to retain limited partnership interests acquired through J.P. Morgan Community Development Corporation, in The New York Equity Fund 1989 Limited Partnership; Henry Phipps Plaza South Associates Limited Partnership, and HUDC TC Limited Partnership, and thereby to engage in community development activities. Approved, June 3, 1994.
Cleveland	KeyCorp, Cleveland, Ohio -- to acquire two Rochester, New York, branches of Columbia Banking Federal Savings Association, Rochester, New York. Approved, June 3, 1994.
Chicago	Marquette National Corporation, Chicago, Illinois -- to acquire Orland State Bank, Orland Park, Illinois. Approved, May 31, 1994.
Minneapolis	Mountain West Financial Corporation, Helena, Montana -- to acquire Mountain West Bank of Helena, N.A. Approved, June 3, 1994.

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

BANK HOLDING COMPANIES

Dallas	New Adam Bank Group, Inc., Dover, Delaware -- to acquire First American Bank, Bryan, Texas. Approved, June 2, 1994.
New York	Onbancorp, Inc., Syracuse, New York, proposed purchase of certain assets and assumption of certain liabilities of nine New York branches of Columbia Banking FSA, Rochester, New York. Approved, June 3, 1994.
Kansas City	PCI Holdings, Inc., St. Marys, Kansas -- to acquire St. Marys State Bank. Approved, June 1, 1994.
Dallas	Riverway Holdings, Inc., Houston, Texas -- to acquire Riverway Holdings of Delaware, Inc., Wilmington, Delaware, and Riverway Bank, Houston, Texas. Returned, June 3, 1994.
Dallas	Riverway Holdings, Inc., Houston, Texas -- to acquire Riverway Financial Services, Inc. Returned, June 3, 1994.
Dallas	Riverway Holdings of Delaware, Inc., Wilmington, Delaware -- to acquire Riverway Financial Services, Inc., Houston, Texas. Returned, June 3, 1994.
Dallas	Riverway Holdings of Delaware, Inc., Wilmington, Delaware -- to acquire Riverway Bank, Houston, Texas. Returned, June 3, 1994.
Boston	Shawmut National Corporation, Hartford, Connecticut - - to expand the geographic area served by Shawmut Investment Advisers, Inc., to all of Canada. Permitted, June 3, 1994.
Chicago	Town Financial Corporation, Hartford City, Indiana -- to acquire Pacesetter Bank of Hartford City, and Pacesetter Bank of Montpelier, Montpelier, Indiana. Returned, June 2, 1994.

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

BANK HOLDING COMPANIES

Kansas City	UMB Financial Corporation, Kansas City, Missouri -- to provide investment advisory services through United Missouri Brokerage Services, Inc. Approved, June 1, 1994.
Secretary	Union Planters Corporation, Memphis, Tennessee -- to acquire Union Planters Bank of Middle Tennessee, N.A., Nashville; Union Planters Bank of Jackson, N.A., Jackson; Union Planters Bank of East Tennessee, N.A., Knoxville, and Union Planters Bank of Chattanooga, N.A., Chattanooga, Tennessee. Approved, May 31, 1994.

BANK MERGERS

New York	Fleet Bank of New York, Albany, New York -- to merge with Fleet Bank, Melville, New York, and to establish branches at the site of the current Fleet-Melville main office and branches. Approved, June 1, 1994.
Philadelphia	Northern Central Bank, Williamsport, Pennsylvania -- to acquire certain assets and assume certain liabilities of two branches of Citizens Savings Association, Clarke Summit, Pennsylvania. Approved, June 1, 1994.

BANK PREMISES

Kansas City	Western Bank of Cody, Cody, Wyoming -- investment in bank premises. Approved, June 1, 1994.
-------------	---

CAPITAL STOCK

Chicago	First Security Bancshares, Inc., Lake Park, Iowa -- redemption of shares. Returned, May 31, 1994.
Chicago	Geneva Bancshares, Inc., Geneva, Illinois -- redemption of shares. Withdrawn, June 1, 1994.

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

CAPITAL STOCK

St. Louis Staun Bancorp, Inc., Staunton, Illinois -- redemption
of shares.
Approved, May 31, 1994.

CHANGE IN BANK CONTROL

Atlanta First Security Bankshares, Inc., Lavonia, Georgia --
change in bank control.
Permitted, June 3, 1994.

Dallas First Texas Bancorp, Inc., Georgetown, Texas --
change in bank control.
Permitted, June 2, 1994.

St. Louis Staun Bancorp, Inc., Staunton, Illinois -- change in
bank control.
Permitted, May 31, 1994.

COMPETITIVE FACTORS REPORTS

San Francisco American Federal Savings Bank, Reno, Nevada, proposed
merger with Home Federal Bank, Savings Bank, Reno,
Nevada -- report on competitive factors.
Submitted, June 1, 1994.

Atlanta BankAtlantic Interim Federal Savings Bank, Fort
Lauderdale, Florida, proposed merger with
BankAtlantic, A Federal Savings Bank, Fort
Lauderdale, Florida -- report on competitive
factors.
Submitted, May 31, 1994.

Richmond Citizens Interim Savings and Loan Association, Inc.,
Wilson, North Carolina, proposed acquisition
through merger with Citizens Savings Bank, SSB,
Inc., Newton, North Carolina -- report on
competitive factors.
Submitted, June 1, 1994.

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

COMPETITIVE FACTORS REPORTS

Richmond	Colonial Savings Bank of South Carolina, Camden, South Carolina, proposed acquisition of the Camden, branch of Southern National Bank of South Carolina, Greenville, South Carolina -- report on competitive factors. Submitted, June 2, 1994.
San Francisco	Columbia Bank, Wenatchee, Washington, proposed merger with Washington Trust Bank, Spokane, Washington -- report on competitive factors. Submitted, May 31, 1994.
Minneapolis	First Northern Bank & Trust, Mantisque, Michigan, proposed purchase of the assets and assumption of the liabilities of the Newberry State Bank, Newberry, Michigan -- report on competitive factors. Submitted, June 3, 1994.
New York	Lakeview Interim Savings Bank, Paterson, New Jersey, proposed merger with Lakeview Savings Bank -- report on competitive factors. Submitted, June 3, 1994.
Richmond	Mutual Interim Savings and Loan Association, Inc., Wilson, North Carolina, proposed acquisition through merger with Mutual Savings Bank of Rockingham County, Inc., SSB, Reidsville, North Carolina -- report on competitive factors. Submitted, June 3, 1994.
Chicago	Orland State Bank, Orland Park, Illinois, proposed merger with Republic Bank of Orland -- report on competitive factors. Submitted, May 31, 1994.
Atlanta	Southern Bank of Central Florida, Altamonte Springs, Florida, proposed merger with Osceola National Bank, Kissimmee, Florida, and establishment of two branches -- report on competitive factors. Submitted, May 31, 1994.

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

COMPETITIVE FACTORS REPORTS

Richmond United Financial Corporation of South Carolina, Inc.,
Greenwood, South Carolina, proposed acquisition of
American Federal Bank, FSB, Greenville, South
Carolina -- report on competitive factors.
Submitted, May 31, 1994.

EXTENSIONS OF TIME

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

Chicago Home Bancorp, Fort Wayne, Indiana -- extension to
August 22, 1994, to acquire the Home Loan Bank,
S.B., Fort Wayne, Indiana, and to engage de novo in
lending activities for the employee stock option
plan of Home Bancorp.
Granted, May 31, 1994.

Dallas Kermit State Bancshares, Inc., Kermit, Texas --
extension to August 26, 1994, to acquire Bank of
The West, N.A., Odessa, Texas.
Granted, June 2, 1994.

INTERNATIONAL OPERATIONS

Director, BS&R Citibank Overseas Investment Corporation, New Castle,
Delaware -- to make an investment in NEWCO through
NEWCO's parent, Compagnie Generale de Banque
Citibank, La Defense, France.
Permitted, June 1, 1994.

Minneapolis Norwest Bank International, Minneapolis, Minnesota --
to establish a branch in Denver, Colorado.
Approved, June 3, 1994.

Minneapolis Norwest Bank International, Minneapolis, Minnesota --
to establish a branch in Des Moines, Iowa.
Approved, June 3, 1994.

Minneapolis Norwest Bank International, Milwaukee, Minnesota --
to establish a branch in Milwaukee, Wisconsin.
Approved, June 3, 1994.

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

INTERNATIONAL OPERATIONS

Minneapolis Norwest Bank International, Minneapolis, Minnesota --
 to establish a branch in Cedar Rapids, Iowa.
Approved, June 3, 1994.

MEMBERSHIP

San Francisco Heritage Bank of Nevada, Reno, Nevada -- to become a
 member of the Federal Reserve System.
Returned, June 1, 1994.

Chicago
 Old State Bank of Fremont, Fremont, Michigan --
 membership in the Federal Reserve System.
Withdrawn, June 2, 1994.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

INTERNATIONAL OPERATIONS

ABN AMRO North America, Inc., Chicago, Illinois -- exemption from section 23A on behalf of European American Bank, Uniondale, New York, to permit the New York branch of ABN AMRO Bank, N.V., Amsterdam, The Netherlands, to transfer its loan portfolio to its subsidiary, EAB.
Granted, May 23, 1994.

REGULATIONS AND POLICIES

Regulation Y -- adoption of final amendments to real estate appraisal requirements to increase to \$250,000, the threshold level at or below which appraisals are not required; to expand and clarify the type of transactions exempt from the appraisal requirement; to narrow the circumstances for which evaluations are required; and to revise the requirements governing appraisal content and the use of appraisals prepared by other financial services institutions (Docket R-0803).
Approved, March 9, 1994.

Retail Fees And Services Of Depository Institutions -
- annual report sent to the Congress.
Approved, May 25, 1994.

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

CAPITAL STOCK

Chicago First Forest Park Corporation, Forest Park,
 Illinois -- redemption of shares.
 Returned, May 27, 1994.

CHANGE IN BANK CONTROL

Chicago Mid America Banks, Inc., Collins, Iowa -- change in
 bank control.
 Returned, May 27, 1994.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
Fleet Bank-NH, Nashua, New Hampshire - Section 9 application to establish a mobile off-premises electronic facility to be operated throughout the state of New Hampshire*	<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>
Atlantic Bancorp, Portland, Maine - 3(a)(1) application to acquire Citibank (Maine) N.A., South Portland, Maine*	<u>Newspaper</u> 07-01-94 <u>Federal Register</u> Not Yet Established

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
Shawmut National Corporation, Hartford, Connecticut - 4(c)(8) notification to expand the geographic area served by its subsidiary, Shawmut Investment Advisers, Inc., Boston, Massachusetts to the Western Hemisphere	<u>Federal Register</u> 06-27-94

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>
--------------------	-------------------------	-----------------

NONE

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

Comment Period
Ending Date

SECTION I
Applications Subject to Newspaper
Notice Only

None.

SECTION II
Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III
Nonbanking Applications
(Subject to Federal Register Notice Only)

None.

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 June 4, 1994

NAME OF BANK

RATING

EXAMINATION DATE

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

Keystone Financial, Inc., Harrisburg, PA, requests approval to acquire, through its bank subsidiary Northern Central Bank, two branch offices of Citizens Savings Association of Clarks Summit, Clarks Summit, PA, pursuant to Section 5(d)(3) of the FDI Act, (the Oakar Amendment.)

Newspaper c.p. expires: 6/28/94

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

None.

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 June 3, 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**
P. O. BOX 6387
CLEVELAND, OHIO 44101-1387

Federal Reserve Bank of Cleveland

APPLICATIONS BULLETIN
(For the week ending June 4, 1994)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received OAKAR application from KeyCorp, Cleveland, Ohio, on May 27, 1994, to acquire State Home Savings Bank, FSB, Bowling Green, Ohio, and merge it into Society Interim Thrift, FSB, Toledo, Ohio. *Not Yet Known #

Received notice from the Provident Bank, Cincinnati, Ohio, on May 31, 1994, of its intent to establish a branch facility at 1260 Ohio Pike, Amelia, Ohio. *June 22, 1994

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

Received Section 3(a)(5) application from First Commonwealth Financial Corporation, Indiana, Pennsylvania, on May 27, 1994, to acquire United National Bancorporation, Chambersburg, Pennsylvania. *June 30, 1994

Received Section 3(a)(3) and 3(a)(5) applications from Mellon Bank Corporation, Pittsburgh, Pennsylvania, on May 26, 1994, to acquire Glendale Bancorporation, Voorhees Township, New Jersey. *June 30, 1994

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received Section 4(c)(8) application from First Commonwealth Financial Corporation, Indiana, Pennsylvania, on May 27, 1994, to acquire Unitas June 30, 1994

* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

- Expected to end approximately 30 days from date of application's receipt

- Expected to end approximately 18 days from date of application's receipt

**FEDERAL RESERVE BANK
OF CLEVELAND**
P. O. BOX 6387
CLEVELAND, OHIO 44101-1387

Mortgage Corporation, Carlisle, Pennsylvania.

* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

- Expected to end approximately 30 days from date of application's receipt

- Expected to end approximately 18 days from date of application's receipt

**FEDERAL RESERVE BANK
OF CLEVELAND**
P. O. BOX 6387
CLEVELAND, OHIO 44101-1387

APPLICATIONS BULLETIN
(For the week ending June 4, 1994)

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received Section 4(c)(8) application from Provident Bancorp, Inc., Cincinnati, Ohio, on May 23, 1994, of its intent to acquire a 50 percent partnership interest in West Shell Mortgage Company, Cincinnati, Ohio.	Not Yet Known #
Received Section 4(c)(8) application from KeyCorp, Cleveland, Ohio, on May 27, 1994, to acquire State Home Savings Bank, FSB, Bowling Green, Ohio.	* Not Yet Known #
Received Section 4(c)(8) application from KeyCorp, Cleveland, Ohio, on May 27, 1994, to acquire Society Interim Bank, FSB, Toledo, Ohio.	*Not yet Known #
Received Section 4(c)(8) notice from Banc One Corporation, Columbus, Ohio, on May 25, 1994, of its intent to engage in collection agency activities pursuant to Section 225.25(b)(23) of Regulation Y through its subsidiary, System One.	June 27, 1994

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

None

* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

- Expected to end approximately 30 days from date of application's receipt

- Expected to end approximately 18 days from date of application's receipt

AVAILABILITY OF CRA PUBLIC EVALUATIONS

(June 3, 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 June 3, 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>
F & M Bank-Martinsburg, Martinsburg, West Virginia, to establish an Electronic Funds Transfer Facility at Bedington Crossroads, Martinsburg, West Virginia.*	6-17-94
F & M Bank-Martinsburg, Martinsburg, West Virginia, to establish an Electronic Funds Transfer Facility at 722 Warm Springs Avenue, Martinsburg, West Virginia.*	6-17-94
Citizens Bank of Virginia, Arlington, Virginia, to establish a branch at 1550 Wilson Boulevard, Arlington, Virginia, upon relocation of its main office to 8150 Leesburg Pike, Vienna, Virginia.*	7-1-94
Citizens Bank of Virginia, Arlington, Virginia, to establish a branch at 200-206 North Washington Street, Alexandria, Virginia.*	7-2-94

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

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

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Carolina First Corporation, Greenville, South Carolina, to make an investment in an affordable housing project for elderly persons.	6-22-94**

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

None.

*Application is subject to CRA requirements.
**Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending June 3, 1994

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

	<u>Examination Date</u>	<u>Rating</u>
Triangle East Bank 4800 Six Forks Road Raleigh, North Carolina 27609	3-7-94	Satisfactory
Bank of Clarke County 2 East Main Street Berryville, Virginia 22611-0391	3-21-94	Outstanding
Hallmark Bank & Trust Company 6810 Commerce Street Springfield, Virginia 22150	3-21-94	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 3, 1994

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Compass Bancshares, Inc Birmingham, Alabama To acquire certain assets and assume certain liabilities of First Heights Bank, F.S.B., Houston, Texas, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	07-04-94*
Barnett Bank of Pasco County Port Richey, Florida To merge with two Pasco County, Florida branches of Glendale Federal Bank, F.S.B., Glendale, California, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	07-04-94*
Barnett Bank of Palm Beach County West Palm Beach, Florida To merge with eight Palm Beach County, Florida branches of Glendale Federal Bank, F.S.B., Glendale, California, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	07-04-94*
Barnett Bank of Pinellas County St. Petersburg, Florida To merge with six Pinellas County, Florida branches of Glendale Federal Bank, F.S.B., Glendale, California, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	07-04-94*
Barnett Bank of Southwest Florida Sarasota, Florida To merge with the Sarasota County, Florida branch of Glendale Federal Bank, F.S.B., Glendale, California, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	07-04-94*
Barnett Bank of Tampa Tampa, Florida To merge with nine Hillsborough County, Florida branches of Glendale Federal Bank, F.S.B., Glendale, California, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	07-04-94*

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 3, 1994

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
--------------------	-----------------------------------

Barnett Banks, Inc. Jacksonville, Florida For its subsidiary, Barnett Bank of Broward County, N.A., Fort Lauderdale, Florida, to acquire certain assets and assume certain liabilities of 22 Broward County, Florida, branches of Glendale Federal Bank, F.S.B., Glendale, California, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	07-04-94*
---	-----------

Barnett Banks, Inc. Jacksonville, Florida For its subsidiary, Barnett Bank of Central Florida, N.A., Winter Park, Florida, to acquire certain assets and assume certain liabilities of four Seminole and Orange County, Florida branches of Glendale Federal Bank, F.S.B., Glendale, California, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	07-04-94*
---	-----------

Barnett Banks, Inc. Jacksonville, Florida For its subsidiary, Barnett Bank of Manatee County, N.A., Bradenton, Florida, to acquire certain assets and assume certain liabilities of the Manatee County, Florida branch of Glendale Federal Bank, F.S.B., Glendale, California, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	07-04-94*
---	-----------

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 3, 1994

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Barnett Banks, Inc. Jacksonville, Florida Along with its subsidiary bank, Barnett Bank of Palm Beach County, West Palm Beach, Florida, to acquire certain assets and assume certain liabilities of eight Palm Beach County, Florida branches of Glendale Federal Bank, F.S.B., Glendale, California, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	07-04-94*
Barnett Banks, Inc. Jacksonville, Florida Along with its subsidiary, Barnett Bank of Pasco County, Port Richey, Florida, to acquire certain assets and assume certain liabilities of two Pasco County, Florida branches of Glendale Federal Bank, F.S.B., Glendale, California, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	07-04-94*
Barnett Banks, Inc. Jacksonville, Florida Along with its subsidiary, Barnett Bank of Tampa, Tampa, Florida, to acquire certain assets and assume certain liabilities of nine Hillsborough County, Florida branches of Glendale Federal Bank, F.S.B., Glendale, California, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	07-04-94*

*Subject to provisions of the Community Reinvestment Act

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 3, 1994

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Barnett Banks, Inc. Jacksonville, Florida Along with its subsidiary, Barnett Bank of Southwest Florida, Sarasota, Florida, to acquire certain assets and assume certain liabilities of the Sarasota County, Florida branch of Glendale Federal Bank, F.S.B., Glendale, California, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	07-04-94*
Barnett Banks, Inc. Jacksonville, Florida Along with its subsidiary, Barnett Bank of Pinellas County, St. Petersburg, Florida, to acquire certain assets and assume certain liabilities of six Pinellas County, Florida branches of Glendale Federal Bank, F.S.B., Glendale, California, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	07-04-94*
Barnett Banks, Inc. Jacksonville, Florida For its subsidiary, Barnett Bank of South Florida, N.A., Miami, Florida, to acquire certain assets and assume certain liabilities of seven Dade County, Florida branches of Glendale Federal Bank, F.S.B., Glendale, California, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	07-04-94*

*Subject to provisions of the Community Reinvestment Act

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 3, 1994

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Southwest Banks, Inc. Naples, Florida To acquire Cape Coral National Bank, Cape Coral, Florida (in organization), pursuant to Section 3(a)(3) of the Bank Holding Company.	Not yet available*
The Bank Holding Company Griffin, Georgia To acquire First Community Bank of Henry County, McDonough, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	06-27-94* Federal Register
Washington/Wilkes Holding Company Washington, Georgia To acquire The Peoples Bank, Crawfordville, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	06-27-94* Federal Register
SouthTrust of Mississippi, Inc. Biloxi, Mississippi 1-BHC formation, The Jefferson Bank, Biloxi, Mississippi.	Not yet available*
Commercial Bancgroup, Inc. Harrogate, Tennessee After-the-fact change in control notice by Mr. James A. Sigmon to retain 5.07 percent of the outstanding shares of common stock. Total ownership equals 29.09 percent.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
None. *Subject to provisions of the Community Reinvestment Act	

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

Application

Barnett Bank of Palm Beach County
West Palm Beach, Florida
Request for increase in bank premises.

Barnett Bank of Pasco County
Port Richey, Florida
Request for increase in bank premises.

Barnett Bank of Southwest Florida
Sarasota, Florida
Request for increase in bank premises.

Barnett Bank of Tampa
Tampa, Florida
Request for increase in bank premises.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 3, 1994

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

<u>Examination Bank</u>	<u>Rating</u>	<u>Date</u>
Compass Bank Post Office Box 10566 Birmingham, Alabama 35296 (205)933-3000	Satisfactory	01-18-94
The Peoples Bank and Trust Company Post Office Box 799 Selma, Alabama 36702 (205)875-1000	Outstanding	02-22-94

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 3, 1994

Section 10 - Availability of CRA Public Evaluations

<u>Examination Bank</u>	<u>Rating</u>	<u>Date</u>
Friendship Community Bank 8375 S.W. State Road 200 Ocala, Florida 34481 (904) 854-2265	Satisfactory	02-22-94

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>
Oakar	Chemical Bank and Trust Company Freeland, Michigan Freeland, Michigan Office of Standard Federal Bank Troy, Michigan	N - 6-03-94
Oakar	Farmers State Bank of Breckenridge Breckenridge, Michigan Hemlock, Michigan Branch of Standard Federal Bank Troy, Michigan	N - 5-27-94 -
Oakar	M&I Mid-State Bank, N.A. Stevens Point, Wisconsin Valley Bank Western, F.S.B. Sparta, Wisconsin	N - **
EFT	Comerica Bank Detroit, Michigan 7th precinct of the Detroit Police Dept. 330 Mack Avenue Avenue Detroit, Michigan	N - 5-31-94
Member	North Shore Community Bank & Trust Company Wilmette, Illinois (in organization) to become a member of the Federal Reserve System	N - 6-17-94
Branch	New Asia Bank Chicago, Illinois 8301 Cass Avenue Darien, Illinois	N - 6-13-94

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	Baylake Corp. Sturgeon Bay, Wisconsin Kewaunee County Banc-shares, Inc. Kewaunee, Wisconsin State Bank of Kewaunee Kewaunee, Wisconsin*	FR - 5-31-94 N - 6-15-94
Y-2	Town Financial Corporation Hartford City, Indiana Pacesetter Bank of Hartford City Hartford City, Indiana Pacesetter Bank of Montpelier Montpelier, Indiana*	FR - 5-31-94 N - 5-18-94
Y-2	Comerica Incorporated Detroit, Michigan Lockwood Banc Group, Inc. Houston, Texas Lockwood National Bank Houston, Texas*	FR - 5-31-94 N - 6-06-94
Y-2	Comerica Texas Incorporated Dallas, Texas Lockwood Banc Group, Inc. Houston, Texas Lockwood National Bank Houston, Texas*	FR - 5-31-94 N - 6-06-94
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 - 5-31-94 N - 5-23-94
Y-1	Bellevue State Bank Employee Stock Ownership Plan Bellevue, Iowa Bellevue Service Company Bellevue, Iowa Bellevue State Bank Bellevue, Iowa*	FR - 6-20-94 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	Republic Bancorp, Inc. Ann Arbor, Michigan Horizon Savings Bank Beachwood, Ohio*	FR - 6-13-94 N - 6-13-94
CoC	Mid America Banks, Inc. Collins, Iowa Gary Hested Michael R. Rude J.C. Van Ginkel	FR - 6-09-94 N - 5-18-94
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 - 5-31-94 N - 5-23-94
Y-2	Horizon Bancorp Employees Stock Ownership Plan Michigan City, Indiana Horizon Bancorp Michigan City, Indiana First Citizens Bank N.A. Michigan City, Indiana*	FR - 6-20-94 NP - 6-15-94
Y-1	AJJ Bancorp, Inc. Elkader, Iowa Central State Bank Elkader, Iowa*	FR - 6-17-94 NP - **
Y-1	First National Bancorp Farragut, Iowa First National Bank of Farragut Farragut, Iowa*	FR - 6-24-94 NP - **
Y-1	Wintrust Investments, Inc. Lake Forest, Illinois North Shore Community Bank & Trust Company (in organization)* Wilmette, Illinois	FR - 6-27-94 NP - 6-17-94

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-1	Grant Park Bancshares, Inc. Alton, Illinois First National Bank of Grant Park Grant Park, Illinois*	FR - 6-20-94 NP - **
Y-2	Bank of Montreal Montreal, Canada Suburban Bancorp, Inc. Palatine, Illinois Marengo State Bank Marengo, Illinois Suburban Bank of Hoffman-Schaumburg Schaumburg, Illinois Suburban Bank of Oakbrook Terrace Oakbrook Terrace, Illinois Suburban Bank of Barrington Barrington, Illinois Suburban Bank of Cary-Grove Cary, Illinois Suburban Bank of Rolling Meadows Rolling Meadows, Illinois Suburban Bank of Westbrook Westchester, Illinois Suburban National Bank Aurora, Illinois Suburban National Bank of Elk Grove Village Elk Grove Village, Illinois Suburban National Bank of Palatine Palatine, Illinois State Bank of Woodstock Woodstock, Illinois State Bank of Huntley Huntley, Illinois Huntley Acquisition Corp. Huntley, Illinois Woodstock Acquisition Corp. Woodstock, Illinois Suburban Bank of Bartlett Bartlett, Illinois*	FR - 6-17-94 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	Northwest Illinois Bancorp, Inc. Freeport, Illinois Tri-State Bank and Trust Company East Dubuque, Illinois*	FR - ** NP - **
Y-2	Bankmont Financial Corp. New York, New York Harris Bankmont, Inc. Chicago, Illinois Suburban Bancorp, Inc. Palatine, Illinois Suburban Bank of Hoffman-Schaumburg Schaumburg, Illinois Suburban Bank Oakbrook Terrace Oakbrook Terrace, Illinois Suburban Bank of Barrington Barrington, Illinois Suburban Bank of Bartlett Bartlett, Illinois Suburban Bank of Cary-Grove Cary, Illinois Suburban Bank of Rolling Meadows Rolling Meadows, Illinois Suburban Bank of Westbrook Westchester, Illinois Suburban National Bank Aurora, Illinois Suburban National Bank of Elk Grove Village Elk Grove Village, Illinois Suburban National Bank of Palatine Palatine, Illinois State Bank of Woodstock Woodstock, Illinois State Bank of Huntley Huntley, Illinois Huntley Acquisition Corp. Huntley, Illinois Woodstock Acquisition Corp. Woodstock, Illinois Marengo State Bank Marengo, Illinois*	FR - 6-17-94 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-1	Harris Bankmont, Inc. Chicago, Illinois	FR - 6-17-94 NP - **
	Suburban Bancorp, Inc. Palatine, Illinois	
	Suburban National Bank Aurora, Illinois	
	Suburban National Bank of Elk Grove Village Elk Grove Village, Illinois	
	Suburban National Bank of Palatine Palatine, Illinois	
	State Bank of Woodstock Woodstock, Illinois	
	State Bank of Huntley Huntley, Illinois	
	Huntley Acquisition Corp. Huntley, Illinois	
	Woodstock Acquisition Corp. Woodstock, Illinois	
	Marengo State Bank Marengo, Illinois	
	Suburban Bank of Hoffman-Schaumburg Schaumburg, Illinois	
	Suburban Bank of Oakbrook Terrace Oakbrook Terrace, Illinois	
	Suburban Bank of Barrington Barrington, Illinois	
	Suburban Bank of Cary-Grove Cary, Illinois	
	Suburban Bank of Rolling Meadows Rolling Meadows, Illinois	
	Suburban Bank of Westbrook Westchester, Illinois	
	Suburban Bank of Bartlett Bartlett, Illinois*	

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	First of America Bank Corporation Kalamazoo, Michigan	FR - ** NP - **
	First Park Ridge Corporation Chicago, Illinois	
	Bank of Buffalo Grove Buffalo Grove, Illinois	
	First State Bank and Trust Company of Park Ridge Park Ridge, Illinois*	
Y-1	First of America Acquisiton Company Park Ridge, Illinois	FR - ** NP - **
	First Park Ridge Corporation Chicago, Illinois	
	Bank of Buffalo Grove Buffalo Grove, Illinois	
	First State Bank and Trust Company of Park Ridge Park Ridge, Illinois*	

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	First Midwest Corporation of Delaware Elmwood Park, Illinois Midwest One Mortgage Services, Inc. Melrose Park, Illinois	FR - 6-6-94
4(c)(8)	Horizon Bancorp Michigan City, Indiana Engage in lending activities	FR - 6-15-94
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 - 6-10-94
4(c)(8)	Heartland Financial USA, Inc. Dubuque, Iowa KFS Services, Inc. Keokuk, Iowa - engage in acting as principal, agent or broker for insurance	FR 6-02-94
4(c)(8)	First of America Bank Corporation Kalamazoo, Michigan First of America Securities, Inc. Kalamazoo, Michigan - providing full service brokerage; fin. advice & underwriting & dealing in securities	FR 6-6-94
4(c)(8)	Firstbank of Illinois Co. Springfield, Illinois FFG Trust, Inc. Springfield, Illinois - engage in trust company activities	FR 6-13-94
Y-4	Bellevue State of Employee Stock Ownership Plan Bellevue, Iowa Bellevue Insurance Agency Bellevue, Iowa - to engage in insurance activities	FR - 6-20-94
4(c)(8)	Peotone Bancorp, Inc. Peotone, Illinois To engage in data processing services	FR 6-22-94
4(c)(8)	Southwest Bancorp, Inc. Worth, Illinois To engage in data processing services	FR 6-22-94

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)	ABN AMRO Bank N.V. Amsterdam, The Netherlands Engage in leasing activities thru Lease Plan (USA), Inc.	FR - **
4(c)(8)	ABN AMRO Holding N.V. Amsterdam, The Netherlands Engage in leasing activities thru Lease Plan (USA), Inc.	FR - **
4(c)(8)	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands Engage in leasing activities thru Lease Plan (USA), Inc.	FR - **
4(c)(8)	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands Engage in leasing activities thru Lease Plan (USA), Inc.	FR **
Y-4	Northwest Illinois Bancorp, Inc. Freeport, Illinois Tri-State Insurance Agency Inc. East Dubuque, Illinois-to engage in general insurance agency	FR - **
Y-4	Bank of Montreal Montreal, Canada Government Pricing Information System, Inc. New York, New York	FR - 6-27-94
Y-4	Bankmont Financial Corp. New York, New York Government Pricing Information System, Inc. New York, New York	FR - 6-27-94

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	First Security Banshares, Inc. Lake Park, Iowa Redeem treasury stock from Joann Kuehl
RoS	First Forest Park Corporation Forest Park, Illinois Redeem up to 1,634 shares of its outstanding common stock
RoS	Premier Financial Services, Inc. Freeport, Illinois Redeem 100% of its Series C Perpetual Preferred 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 June 03, 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>
-Fairmount State Bank 101 North Main, Box 85 Fairmount, Indiana 46928 317-948-4330	3/17/94	S
-Bank of Commerce & Industry 6100 North Northwest Highway Chicago, Illinois 60631 312-775-8000	2/22/94	S
-Security State Bank 25 North Chestnut New Hampton, Iowa 50659 515-394-3021	2/28/94	S
-First Bank, South 102 Galena Avenue Dixon, Illinois 61021 815-284-3333	2/28/94	S

Federal Reserve Bank of St. Louis

For the week ending JUNE 3, 1994

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Cmt. Period</u>
*Section 9 application by Bank of Cairo and Moberly, Moberly, Missouri, to establish a branch at 519 East Highway 24, Moberly, Missouri (Food For Less Grocery Store).	6-27-94

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

<u>Application</u>	<u>End of Cmt. Period</u>
*Section 3(a)(3) application by First Banks, Inc., St. Louis, Missouri, to acquire BancTEXAS Group, Inc., Houston, Texas.	Newspaper: 7-2-94
*Section 3(a)(3) application by Midwest Bancshares, Inc., Poplar Bluff, Missouri, to acquire First Southern Missouri Bancshares, Inc., Poplar Bluff, Missouri.	Newspaper: 6-17-94
*Section 4(c)(8) application by National Commerce Bancorporation, Memphis, Tennessee, to convert its subsidiary bank, (NBC Knoxville Bank, Knoxville, Tennessee) to a thrift (NBC Bank, FSB, Knoxville, Tennessee).	Newspaper: 7-3-94
Change in Control notification involving Carlson Bancshares, Inc., West Memphis, Arkansas, by Ralph C. Carlson (previously reported during week ending 5-27-94).	Newspaper: 6-17-94

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Cmt. Period</u>
Section 4(c)(8) notification by Golden Triangle Bancshares, Inc., Campbellsburg, Kentucky, to engage, <u>de novo</u> , in the sale of credit insurance.	Not yet available
Section 4(c)(8) notification by Trans Financial Bancorp, Inc., Bowling Green, Kentucky, to engage, <u>de novo</u> , in full service securities brokerage activities through its subsidiary, Trans Financial Investment Services, Inc., Nashville, Tennessee (previously reported during week ending 5-27-94).	6-27-94

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

Application

End of Cmt. Period

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 June 3, 1994

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Norwest Financial Special Services, Inc., Des Moines, IA, To acquire 100% of the voting shares of Norwest Financial, Inc. Des Moines, IA, and thereby indirectly acquire Dial Bank, Sioux Falls, SD*	Not yet available
Bremer Financial Corporation, St. Paul, MN To acquire 100% of the voting shares of Dunn County Bankshares, Inc., Menomonie, WI*	June 20, 1994 (Federal Register)
Menomonie Acquisition Corporation Amery, WI To acquire 97.53% of the voting shares of First American Bank Wisconsin, Amery, WI*	June 20, 1994 (Federal Register)
Dunn County Bankshares, Inc., Menomonie, WI To acquire 100% of the voting shares of Menomonie Acquisition Corporation, Amery, WI*	June 20, 1994 (Federal Register)
Otto Bremer Foundation St. Paul, MN To acquire 100% of the voting shares of Dunn County Bankshares, Inc., Menomonie, WI*	June 20, 1994 (Federal Register)

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application (Continued)</u>	<u>Comment Period</u> <u>Ending Date</u>
Sturzl Revocable Trust and Peggy Sturzl, as Trustee Laona, WI Sturzl Revocable Trust acquired 200 shares (28%) of Northern Wisconsin Bank Holding Company's stock as a transfer from Eddie Sturzl	May 19, 1994 (Federal Register)
Douglas Taylor, individually, and as representative of the Leslie Taylor Estate, to acquire 30.7% and Duncan Family Trust and James and Juell Duncan, as trustees, to acquire 25.1% of the common voting shares of Pembina County Bankshares, Ltd., Cavalier, ND	June 29, 1994 (Federal Register)

Subject to CRA

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Bremer Financial Corporation St. Paul, MN To extend credit for the purpose of financing payment of insurance premiums through the acquisition of Premium Finance Corporation, Menomonie, WI	June 20, 1994
Otto Bremer Foundation St. Paul, MN To extend credit for the purpose of financing payment of insurance premiums through the acquisition of Premium Finance Corporation, Menomonie, WI	June 20, 1994

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

<u>Application (Continued)</u>	<u>Comment Period Ending Date</u>
Norwest Financial Special Services, Inc. Des Moines, IA To engage in Consumer Finance; underwriting, as principal, and the sale, on an agency basis, of credit life, accident and health (disability) and involuntary unemployment insurance in connection with extensions of credit of Norwest and its subsidiaries; sale, on an agency basis, of property and credit related casualty insurance; sale, on an agency basis, of insurance products including, but not limited to, title insurance; insurance premium finance; credit cards; data processing services; accounts receivable financing (factoring); lease financing; commercial lending; operation of a collec- tion agency; and fiduciary activities through the acquisition of Norwest Financial, Inc. Des Moines, IA, and Dial National Bank, Des Moines, IA	Not yet available
Norwest Corporation Minneapolis, MN To acquire the Mortgage Origination Business of LaPorte Bank and Trust Company LaPorte, IN	July 1, 1994
Norwest Corporation Minneapolis, MN To acquire the assets of First Insurance Agency of Detroit Lakes, Inc. Detroit Lakes, MN	June 20, 1994

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

Application (Continued)

Comment Period
Ending Date

BNCCORP, Inc., Bismarck, ND
To engage in providing to other data processing and data transmission services, facilities, data bases or access to such services, facilities, or data bases by any technical means, through the acquisition of JMS Systems, Inc., Bismarck, ND

Not yet available

BNCCORP, Inc., Bismarck, ND
To engage de novo in providing management consulting advice to non-affiliated banks and nonbank depository institutions. The activity will be conducted in North Dakota, South Dakota, Montana and Minnesota

Not yet available

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

Consolidated Holding Company
Oldham, SD
To redeem 51.8% of its voting shares

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending June 3, 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
------------------	---------------------	------------

NONE.

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

COMMENT PERIOD ENDING DATE

William D. & Jeanette A. Whited, both of Maryville, Missouri, for prior approval to acquire 69.9 percent of the voting shares of Northwest Missouri Bancshares, Inc., Craig, Missouri.	Not Available
Max G. Rossiter, Hartington, Nebraska, for prior approval to increase his ownership interest in Cedar Bancorp, Hartington, Nebraska, from 21.21 percent to 36.26 percent.	Not Available
FirstTier Financial, Inc., Omaha, Nebraska, for prior approval to merge with Cornerstone Bank Group, Inc., Council Bluffs, Iowa.*	Not Available
Denver Bankshares, Inc., Denver, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank of Denver, Denver, Colorado.*	Not Available
Aspen Valley Bancshares, Inc., Aspen, Colorado, for prior approval to become a bank holding company through the formation and acquisition of 100 percent of the voting shares of Aspen Valley Bank, N.A., Aspen, Colorado.*	June 20, 1994
Colt Investments, Inc., Leawood, Kansas, for prior approval to acquire 31.9 percent of the voting shares of Flint Hills Financial Services Corporation, Americus, Kansas.	June 20, 1994

Federal Reserve Bank of Kansas City

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 assume the liabilities of the Lamar branch of First Federal Savings Bank of Colorado, Lakewood, Colorado.	Not Available

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Federal Reserve Bank of Kansas City

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>
Vectra Bank P.O. Box 22296 Denver, Colorado 80222-0296	01-31-94	05-23-94	Outstanding
Vectra Bank of Boulder P.O. Box 1470 Boulder, Colorado 80306	01-31-94	05-23-94	Outstanding
Farmers State Bank P.O. Box 304 Mankato, Kansas 66956-0304	02-14-94	05-23-94	Satisfactory
The Bank of Boulder Four Elm Avenue Colorado Springs, Colorado 80906	02-22-94	05-27-94	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MAY 30, 1994

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

*Section 5(d)(3) Oakar transaction by
Independent Bancorp, Inc., Channelview, TX,
(Channelview Bank, Channelview, TX), to acquire 9 branches
of First Heights Bank, F.S.B., Houston, TX
Branches are at the following locations:
400 N. 16th St., Orange, TX 77630
465 Uvalde Rd., Houston, TX 77015
2403 Main St., Waller, TX 77484
1005 12th St., Hempstead, TX 77445
18934 FM 1488, Magnolia, TX 77355
6327 Highway 36, Wallis, TX 77485
111 N. McCarthy, Eagle Lake, TX 77434
1423 Boston Ave., Nederland, TX 77627
8255 Gladys, Beaumont, TX 77006

N/A

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

APPLICATION

** NOTICE EXP

*Section 3(a)(1) application by
South Texas Capital Group, Inc., San Antonio, TX, to
acquire Plaza International Bank N.A., San Antonio, TX
N/A

*Section 3(a)(1) application by
Northeast Bancshares, Inc., Mesquite, TX, to acquire
Northeast Bancshares - Delaware, Inc., Wilmington, DE,
and Northeast National Bank, Garland, TX
N/A

*Section 3(a)(1) application by
Northeast Bancshares - Delaware, Inc., Wilmington, DE,
to acquire Northeast National Bank, Garland, TX
N/A

Change in Control Notice by
Mr. Jay Gober, Graham, TX; Mr. Charles
Gober, Throckmorton, TX; and Gober Oil &
Investments, Inc., Graham, TX, to acquire an
interest in Woodson Bancshares, Inc, Graham, 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

Section 24A application by
Wellington State Bank, Wellington, TX, to invest in
bank premises in excess of bank's capital stock

* 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 MAY 30, 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 6/03/94

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Security Bank of Nevada, Las Vegas, Nevada, to establish a branch office at the corner of Sunset and Valle Verde, Henderson, Nevada. *	<u>Newspaper:</u> 6/12/94
Bank of America Nevada, Las Vegas, Nevada, to establish a full-service branch office at 4080 Spring Mountain Road, Las Vegas, Nevada. *	<u>Newspaper:</u> Not available
Bank of America Nevada, Las Vegas, Nevada, to establish a full-service branch office at 2667 West Windmill Parkway, Henderson, Nevada. *	<u>Newspaper:</u> 6/05/94

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

Vancouver Bancorp, Vancouver, Washington, to become a bank holding company by acquiring Bank of Vancouver, Vancouver, Washington. *	<u>Newspaper:</u> 6/24/94
	<u>Fed. Reg.:</u> Not available
D.L. Evans Bancorp, Burley, Idaho, to become a bank holding company by acquiring D.L. Evans Bank, Burley, Idaho. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> Not available
Heritage Oaks Bancorp, Paso Robles, California, to become a bank holding company by acquiring Heritage Oaks Bank, Paso Robles, California. *	<u>Newspaper:</u> 6/17/94
	<u>Fed. Reg.:</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

None

* Subject to CRA.

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

Week Ending 6/03/94

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending June 3, 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>
Utah Independent Bank	55 South State St. Salina, UT 84654-1344 (801) 529-7459	02/22/94	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.