

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1994, No. 33
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending August 13, 1994

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Role of forecasting and the use of economic statistics in making monetary policy -- statement by Chairman Greenspan before the Commerce, Consumer, and Monetary Affairs Subcommittee of the House Committee on Government Operations. Published, August 10, 1994.

BANK HOLDING COMPANIES

First Bank System, Inc., Minneapolis, Minnesota, and Colorado National Bankshares, Inc., Denver, Colorado -- to acquire Green Mountain Bancorporation, Lakewood, Colorado, and Green Mountain Bank.

Approved, August 8, 1994.

Harvest Home Financial Corporation, Cheviot, Ohio -- to acquire Harvest Home Savings Bank and to engage in lending activities.

Approved, August 10, 1994.

Northwest Equity Corp., Amery, Wisconsin -- to acquire Northwest Savings Bank and to engage in lending activities.

Approved, August 10, 1994.

Rurban Financial Corporation, Defiance, Ohio -- to acquire The Citizens Savings Bank Company, Pemberville, Ohio, and Pemberville Interim Bank.

Approved, August 8, 1994.

Security State Agency of Aitkin, Inc., Aitkin, Minnesota -- to acquire Cook County State Bank, Grand Marais, Minnesota, and to engage in general insurance agency activities in Grand Marais.

Approved, August 8, 1994.

ENFORCEMENT

Bank of St. Petersburg, St. Petersburg, Florida -- written agreement dated July 19, 1994, with the Federal Reserve Bank of Atlanta and the State Comptroller and Banking Commissioner of the State of Florida.

Announced, August 8, 1994.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

EXTENSIONS OF TIME

Section 20 subsidiaries -- extension of comment period to September 9, 1994, concerning a proposal to provide a new alternative test to measure compliance with the 10 percent limit on ineligible securities underwriting and dealing activities (Docket R-0841).
Announced, August 9, 1994.

FORMS

Monthly Survey of Selected Deposits and its Annual Supplement (FR 2042 and FR 2042a) -- extension with revision.
Proposed, August 8, 1994.

Regulation D deposit reports (FR 2000, FR 2001, FR 2900, FR 2910a, FR 2910q, and FR 2930) -- extension with revision.
Approved, August 8, 1994.

Reports of Assets of Money Market Mutual Funds (FR 2051a, b, c, and d) -- extension.
Proposed, August 8, 1994.

MEMBERSHIP

Pemberville Interim Bank, Pemberville, Ohio -- to become a member of the Federal Reserve System.
Approved, August 8, 1994.

RESERVE BANK SERVICES

Priced services -- request for comment on proposed modification to the method for calculating imputed income on clearing balances for priced services (Docket R-0846).
Approved, August 10, 1994.

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**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

Atlanta	Bank of Naples, Naples, Florida -- to establish a branch at 8801 Tamiami Trail East. Approved, August 11, 1994.
Richmond	Bank of Northern Virginia, Arlington, Virginia -- to establish an electronic funds transfer facility in the lobby of Arlington Hospital at 1701 North George Mason Drive. Approved, August 12, 1994.
Richmond	Centura Bank, Rocky Mount, North Carolina -- to establish an electronic funds transfer facility in the Wal-Mart at 1002 North Spence Avenue, Goldsboro, North Carolina. Approved, August 12, 1994.
Richmond	Centura Bank, Rocky Mount, North Carolina -- to establish an electronic funds transfer facility in the Wal-Mart at 1748 Highway 401 Bypass, Fayetteville, North Carolina. Approved, August 12, 1994.
Richmond	Centura Bank, Rocky Mount, North Carolina -- to establish an electronic funds transfer facility in the Wal-Mart at 3725 Ramsey Street, Fayetteville, North Carolina. Approved, August 12, 1994.
Richmond	Centura Bank, Rocky Mount, North Carolina -- to establish an electronic funds transfer facility in the Wal-Mart at 3005 Clarendon Boulevard, New Bern, North Carolina. Approved, August 12, 1994.
Richmond	Centura Bank, Rocky Mount, North Carolina -- to establish an electronic funds transfer facility in the Wal-Mart at 1111 North Bragg Boulevard, Spring Lake, North Carolina. Approved, August 12, 1994.

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

BANK BRANCHES, DOMESTIC

Richmond	Centura Bank, Rocky Mount, North Carolina -- to establish an electronic funds transfer facility in the Wal-Mart at 4101 West Vernon Avenue, Kinston, North Carolina. Approved, August 12, 1994.
Richmond	Centura Bank, Rocky Mount, North Carolina -- to establish an electronic funds transfer facility in the Wal-Mart at 2500 Forrest Hills Road, Wilson, North Carolina. Approved, August 12, 1994.
Richmond	Centura Bank, Rocky Mount, North Carolina -- to establish an electronic funds transfer facility in the Wal-Mart at 100 Western Plaza, Jacksonville, North Carolina. Approved, August 12, 1994.
Richmond	Centura Bank, Rocky Mount, North Carolina -- to establish an electronic funds transfer facility in the Sam's Club at 1912 Skibo Road, Fayetteville, North Carolina. Approved, August 12, 1994.
Atlanta	Equitable Bank, North Miami Beach, Florida -- to establish a branch at One North University Drive, Plantation, Florida. Approved, August 11, 1994.
New York	Fleet Bank, Albany, New York -- to establish branches at North Shore University Hospital, 300 Community Drive, Manhasset, New York, and at 972 Brush Hollow Road, Westbury, New York. Approved, August 8, 1994.
Philadelphia	Meridian Bank, Reading, Pennsylvania -- to establish remote service facilities at the following locations in Pennsylvania: New Britain Village Square, 4275 County Line Road, Chalfont; Mercer Square, 73 Old Dublin Pike, Doylestown; Village at Newtown Shopping Center, 8890 South Eagle Road, Newtown; and 475 Glen Eagle Square, Glen Mills. Approved, August 8, 1994.

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

BANK BRANCHES, DOMESTIC

Chicago	Rock Island Bank, Rock Island, Illinois -- to establish a branch at 42nd Avenue and 7th Street, East Moline, Illinois. Approved, August 10, 1994.
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BANK HOLDING COMPANIES

Chicago	Alpha Financial Group, Inc., Minonk, Illinois -- to invest in a community development corporation through Upper Illinois River Valley Community Development Corporation, Springfield, Illinois. Returned, August 8, 1994.
Boston	Atlantic Bancorp, Portland, Maine -- to acquire Citibank (Maine), N.A., South Portland, Maine. Approved, August 12, 1994.
Cleveland	Cardinal Bancshares, Inc., Lexington, Kentucky -- to acquire CNB Bank of Kentucky, Louisville, Kentucky. Approved, August 11, 1994.
New York	Citicorp, New York, New York -- to engage, through Citicorp Futures Corporation, in executing and clearing, and clearing without executing, futures and options on futures on certain non-financial commodities. Returned, August 12, 1994.
Minneapolis	Citizens State Bancshares, Inc., Lankin, North Dakota -- to acquire shares of Citizens State Bank of Lankin. Approved, August 12, 1994.
St. Louis	City National Bancorp, Inc., Fulton, Kentucky -- proposal that The City National Bank of Fulton acquire certain assets and assume certain liabilities of the Fulton branch of Security Trust Federal Savings & Loan Association, Knoxville, Tennessee. Approved, August 8, 1994.

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

BANK HOLDING COMPANIES

Kansas City	Community Bancorporation of New Mexico, Inc., Santa Fe, New Mexico -- to acquire El Pueblo State Bank, Espanola, New Mexico. Approved, August 11, 1994.
Kansas City	Community Bancs of Oklahoma, Tulsa, Oklahoma -- to engage de novo in commercial credit, consumer finance, and mortgage lending. Permitted, August 11, 1994.
Minneapolis	Community First Bancorp, Inc., Glendive, Montana -- to acquire Glendive Bancorporation, Inc. Approved, August 10, 1994.
St. Louis	Community First Financial Group, Inc., English, Indiana -- to acquire the New Washington State Bank, New Washington, Indiana. Withdrawn, August 8, 1994.
Kansas City	Consolidated Equity Corporation, Purcell, Oklahoma -- to acquire First American Bank and Trust Company, Purcell, Oklahoma, and American Interstate Bancshares, Inc., Woodward, Oklahoma, and engage in mortgage and secured lending activities. Approved, August 10, 1994.
Kansas City	Denver Bancshares, Inc., Denver, Colorado -- to acquire Bank of Denver. Approved, August 10, 1994.
New York	Dresdner Bank AG, Frankfurt, Germany -- to engage de novo, through Oechsle International Advisors, L.P., Boston, Massachusetts, in providing foreign exchange advisory services and providing investment advice on financial futures and options on futures as a commodity trading advisor. Returned, August 12, 1994.

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

BANK HOLDING COMPANIES

Chicago	First American Bank Group, Ltd., Fort Dodge, Iowa -- to acquire shares of the following institutions in Iowa: Hill Investment Company, Jewell, and Farmers State Bank; Story County Bancorporation, Jewell, and American State Bank, Ames; Agri Bancorporation, Webster City, and Farmers Bank & Trust; Hill Land Company, Fort Dodge; and First American Credit Corporation, Fort Dodge. Approved, August 12, 1994.
Atlanta	First Bankshares, Inc., East Point, Georgia -- to acquire First Bank of Georgia. Approved, August 12, 1994.
Kansas City	First Capital Corporation, Fort Scott, Kansas -- to acquire Kincaid Banc Agency, Inc. Approved, August 12, 1994.
Secretary	First Commercial Corporation, Little Rock, Arkansas -- to acquire Kilgore First Bancorp, Inc., Kilgore, Texas, and Kilgore First National Bank. Approved, August 9, 1994.
Cleveland	First Commonwealth Financial Corporation, Indiana, Pennsylvania -- to acquire Reliable Financial Corporation, Bridgeville, Pennsylvania. Approved, August 12, 1994.
Kansas	First Independent Bancorp, Inc., Chickasha, Oklahoma -- to merge with First Alex Bancshares, Inc., Alex, Oklahoma, and acquire The First National Bank of Alex. Approved, August 12, 1994.
Richmond	First Union Corporation, Charlotte, North Carolina -- proposal that First Union National Bank of Georgia, Atlanta, Georgia, purchase certain assets and assume certain liabilities of Cobb Federal Savings Association, Marietta, Georgia. Approved, August 12, 1994.
St. Louis	FSB Financial Corporation, Francisco, Indiana -- to acquire The Francisco State Bank. Approved, August 8, 1994.

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

BANK HOLDING COMPANIES

St. Louis	Hensley Investment Limited Partnership, Springfield, Missouri -- to acquire shares of Peoples Bank of Fordland, Fordland, Missouri; Citizens Bank of the Ozarks, Camdenton, Missouri; and Peoples Bank of the Ozarks, Nixa, Missouri. Approved, August 8, 1994.
Dallas	Heritage Eagle Corp., Red Oak, Texas -- to acquire Heritage Bank. Approved, August 10, 1994.
Chicago	Johnson International, Inc., Racine, Wisconsin -- to acquire Seaboard Savings Bank, F.S.B., Stuart, Florida. Returned, August 10, 1994.
Chicago	Kerndt Bank Services, Inc., Lansing, Iowa -- to engage de novo in securities brokerage services. Permitted, August 12, 1994.
Dallas	Lindale Delaware Corporation, Dover, Delaware -- to acquire Lindale State Bank, Lindale, Texas. Approved, August 11, 1994.
Dallas	Longview Delaware Corporation, Dover, Delaware -- to acquire First State Bank, Van, Texas. Approved, August 11, 1994.
Dallas	Longview Financial Corporation, Longview, Texas -- to acquire First State Bank, Van, Texas. Approved, August 11, 1994.
St. Louis	Mercantile Bancorp, Inc., Quincy, Illinois -- to acquire Perry Bancshares, Inc., Monroe City, Missouri, and Perry State Bank. Approved, August 10, 1994.
Dallas	Myers Bancshares, Inc., Dallas, Texas -- to acquire Woodhaven National Bank, Fort Worth, Texas. Returned, August 11, 1994.

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

BANK HOLDING COMPANIES

Secretary	Old National Bancorp, Evansville, Indiana -- to acquire O.C.B. Bancorp, Paoli, Indiana, and Orange County Bank. Approved, August 8, 1994.
Dallas	Overton Delaware Corporation, Dover, Delaware -- to acquire First State Bank, Van, Texas. Approved, August 11, 1994.
Dallas	Overton Delaware Corporation, Dover, Delaware -- to acquire an additional 8.74 percent of Longview Financial Corporation, Longview, Texas. Approved, August 11, 1994.
Dallas	Overton Financial Corporation, Overton, Texas -- to acquire an additional 8.74 percent of Longview Financial Corporation, Longview, Texas. Approved, August 11, 1994.
Dallas	Overton Financial Corporation, Overton, Texas -- to acquire First State Bank, Van, Texas. Approved, August 11, 1994.
Chicago	Panhandle Aviation, Inc., Clarinda, Iowa -- to acquire Bank Altoona, Altoona, Illinois. Approved, August 8, 1994.
Kansas City	PBT Bancshares, Inc., McPherson, Kansas -- to acquire Nickerson Bankshares, Inc., Nickerson, Kansas, and Nickerson State Bank. Approved, August 10, 1994.
Dallas	Plains Bancshares, Inc., Dover, Delaware -- to acquire Plains State Bank, Plains, Texas. Approved, August 8, 1994.
Dallas	Plains State Financial Corporation, Plains, Texas -- to acquire Plains Bancshares, Inc., Dover, Delaware, and Plains State Bank, Plains, Texas. Approved, August 8, 1994.
Minneapolis	Richey Bancorporation, Inc., Glendive, Montana -- to acquire shares of Community First Bancorp, Inc. Approved, August 10, 1994.

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

BANK HOLDING COMPANIES

Atlanta	SouthTrust Corporation, Birmingham, Alabama, and SouthTrust USB, Inc. -- to acquire University State Bank Corporation, Tampa, Florida, and University State Bank. Approved, August 10, 1994.
Atlanta	SouthTrust Corporation, Birmingham, Alabama, and SouthTrust of Florida, Inc., Jacksonville, Florida -- proposal to merge University State Bank Corporation, Tampa, Florida, into SouthTrust of Florida. Approved, August 10, 1994.
Atlanta	SouthTrust Corporation, Birmingham, Alabama, and SouthTrust of Mississippi, Biloxi, Mississippi -- to acquire First Jefferson Corporation, Biloxi, and The Jefferson Bank. Approved, August 10, 1994.
Atlanta	SouthTrust Corporation, Birmingham, Alabama, and SouthTrust of Florida, Inc., Jacksonville, Florida -- to acquire Island Bank of Collier County, Marco Island, Florida. Approved, August 10, 1994.
Atlanta	SouthTrust Corporation, Birmingham, Alabama, and SouthTrust of Florida, Inc., Jacksonville, Florida -- to acquire SouthTrust Interim National Bank and Citrus National Bank, Crystal River, Florida. Approved, August 10, 1994.
Atlanta	SouthTrust of Mississippi, Inc., Biloxi, Mississippi -- to acquire First Jefferson Corporation and The Jefferson Bank. Approved, August 10, 1994.
Chicago	TSB Financial, Inc., Tremont, Illinois -- to acquire Tremont Savings Bank and to engage de novo in making, acquiring, and servicing loans. Approved, August 11, 1994.

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

BANK HOLDING COMPANIES

Atlanta	Washington/Wilkes Holding Company, Washington, Georgia -- to acquire The Peoples Bank, Crawfordville, Georgia. Approved, August 8, 1994.
Chicago	Wintrust Investments, Inc., Lake Forest, Illinois -- to acquire North Shore Community Bank & Trust Company, Wilmette, Illinois. Approved, August 12, 1994.

BANK MERGERS

Atlanta	SouthTrust Bank of West Florida, St. Petersburg, Florida -- to merge with University State Bank, Tampa, Florida. Approved, August 10, 1994.
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BANK PREMISES

Kansas City	Colorado Bank and Trust Company, La Junta, Colorado -- investment in bank premises. Approved, August 12, 1994.
Chicago	Hinsdale Bank & Trust Company, Hinsdale, Illinois -- investment in bank premises. Approved, August 11, 1994.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Kansas City	ACX Technologies, Inc., Golden, Colorado -- registration statement. Withdrawn, August 12, 1994.
San Francisco	Symantec Corporation, Cupertino, California -- registration statement. Withdrawn, August 11, 1994.

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

BANKS, STATE MEMBER

St. Louis	Arkansas Bank and Trust Company, Hot Springs, Arkansas -- payment of a dividend. Approved, August 10, 1994.
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CHANGE IN BANK CONTROL

Atlanta	CNB Capital Corporation, Pascagoula, Mississippi -- change in bank control. Permitted, August 10, 1994.
Chicago	Dysart Bancshares, Inc., Dysart, Iowa -- change in bank control. Returned, August 9, 1994.
Chicago	Independence Bancshares, Inc., Independence, Iowa -- change in bank control. Permitted, August 9, 1994.

COMPETITIVE FACTORS REPORTS

Chicago	American National Bank of Libertyville, Libertyville, Illinois, proposed merger with American National Bank and Trust Company of Chicago, Chicago, Illinois -- report on competitive factors. Submitted, August 11, 1994.
Philadelphia	American Savings Bank, Tamaqua, Pennsylvania, proposed merger with Pennsylvania National Bank and Trust Company, Pottsville, Pennsylvania -- report on competitive factors. Submitted, August 8, 1994.
St. Louis	Bank of De Soto, De Soto, Illinois, proposed merger with First National Bank and Trust Company, Carbondale, Illinois -- report on competitive factors. Submitted, August 9, 1994.
Kansas City	Bank of Oklahoma, N.A., Tulsa, Oklahoma, proposed merger with Citizens Bank, Muskogee, Oklahoma -- report on competitive factors. Submitted, August 11, 1994.

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

COMPETITIVE FACTORS REPORTS

Chicago	Boatmen's Bank of Iowa, National Association, Des Moines, Iowa, proposed merger with the following banks in Iowa: Boatmen's Bank of Sioux City, Sioux City; Boatmen's Bank of Kalona, Kalona; Boatmen's Bank of Marengo, Marengo; and Boatmen's Bank of Sigourney, Sigourney -- report on competitive factors. Submitted, August 11, 1994.
Atlanta	Citizens Bank of Gwinnett, Duluth, Georgia, proposed merger with Gwinnett Interim Corporation -- report on competitive factors. Submitted, August 9, 1994.
Chicago	F&M Bank - Portage County, Stevens Point, Wisconsin, proposed merger with F&M Bank - Amherst Junction, Amherst Junction, Wisconsin -- report on competitive factors. Submitted, August 10, 1994.
Kansas City	First National Bank of Kingman, Kingman, Kansas, proposed merger with The Turon State Bank, Turon, Kansas, and Citizens State Bank, Winfield, Kansas -- report on competitive factors. Submitted, August 8, 1994.
Richmond	First-Citizens Bank & Trust Company, Raleigh, North Carolina, proposed merger with First Republic Interim Bank, Roanoke Rapids, North Carolina -- report on competitive factors. Submitted, August 9, 1994.
Chicago	Heritage-Glenwood Bank, Glenwood, Illinois, proposed merger with Riverdale Bank, Riverdale, Illinois -- report on competitive factors. Submitted, August 11, 1994.
San Francisco	Home Savings of America, FSB, Irwindale, California, proposed purchase of certain assets and assumption of certain liabilities of six branches of Long Beach Bank, FSB, Long Beach, California -- report on competitive factors. Submitted, August 9, 1994.

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

COMPETITIVE FACTORS REPORTS

San Francisco	Household Bank, FSB, Newport Beach, California, proposed purchase of certain assets and assumption of certain liabilities of First Madison Bank, FSB, Dallas, Texas -- report on competitive factors. Submitted, August 11, 1994.
Chicago	Indiana Federal Bank for Savings, Valparaiso, Indiana, proposed merger with NorCen Bank, Culver, Indiana -- report on competitive factors. Submitted, August 11, 1994.
Chicago	Iowa Savings Bank, Coon Rapids, Iowa, proposed merger with Farmers National Bank, Bayard, Iowa -- report on competitive factors. Submitted, August 11, 1994.
St. Louis	Jacksonville Savings Bank (a stock savings bank), Jacksonville, Illinois, proposed purchase of assets and assumption of liabilities of Jacksonville Savings Bank (a mutual savings bank) -- report on competitive factors. Submitted, August 10, 1994.
Chicago	Liberty Savings Bank, FSB, Johnson, Iowa, proposed purchase of assets and assumption of liabilities of the Monticello, Iowa, branch of Midland Savings Bank, FRB, Des Moines, Iowa -- report on competitive factors. Submitted, August 11, 1994.
Chicago	Mapleton Trust & Savings Bank, Mapleton, Iowa, proposed merger with Farmers Savings Bank, Danbury, Iowa -- report on competitive factors. Submitted, August 11, 1994.
Secretary	North Cascades National Bank, Chelan, Washington, proposed purchase of certain assets and assumption of certain liabilities of the Twisp and Pateros branches of U.S. Bank of Washington, N.A., Seattle, Washington -- report on competitive factors. Submitted, August 11, 1994.

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

COMPETITIVE FACTORS REPORTS

Chicago	Port Washington State Bank, Port Washington, Wisconsin, proposed purchase of assets and assumption of liabilities of the Fredonia branch of Valley Bank East Central, Kewaskum, Wisconsin, and the Saukville branch of Valley Bank Milwaukee, Wauwatosa, Wisconsin -- report on competitive factors. Submitted, August 11, 1994.
Kansas City	UMB Bank Colorado, Security, Colorado, proposed merger with UMB Columbine National Bank, Denver, Colorado -- report on competitive factors. Submitted, August 12, 1994.
San Francisco	United American Bank, Westminster, California, proposed merger with Guaranty Bank of California, Los Angeles, California -- report on competitive factors. Submitted, August 12, 1994.
Chicago	United Bank & Trust, Tecumseh, Michigan, proposed purchase of assets and assumption of liabilities of the Adrian, Michigan, branch of Comerica Bank, Detroit, Michigan -- report on competitive factors. Submitted, August 8, 1994.
Chicago	Valley State Bank, Eldridge, Iowa, proposed purchase of assets and assumption of liabilities of the Donahue, Iowa, branch of Norwest Bank Iowa, N.A., Des Moines, Iowa -- report on competitive factors. Submitted, August 9, 1994.

EXTENSIONS OF TIME

San Francisco	Bank of Seoul, Seoul, Korea -- extension to divest certain property. Granted, August 11, 1994.
Boston	Cambridgeport Mutual Holding Company, Cambridge, Massachusetts -- extension to November 16, 1994, to acquire Cambridgeport Savings Bank. Granted, August 9, 1994.

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

EXTENSIONS OF TIME

Richmond	CNB Holdings, Inc., Pulaski, Tennessee -- extension to November 13, 1994, to acquire Community National Bank. Granted, August 11, 1994.
San Francisco	Dai-Ichi Kangyo Bank, Ltd., Tokyo, Japan -- extension to divest certain property. Granted, August 11, 1994.
Kansas City	Employee Stock Ownership Plan for Employees of Payne County Bank, Perkins, Oklahoma -- extension to September 16, 1994, to acquire Payne County Bancshares. Granted, August 11, 1994.
Atlanta	Family Bank, Hallandale, Florida -- extension to September 3, 1994, to establish a branch at West Sunrise Boulevard and Flamingo Road, Plantation, Florida. Granted, August 11, 1994.
Cleveland	National City Corporation, Cleveland, Ohio -- extension to November 10, 1994, to engage de novo in securities-related activities. Granted, August 10, 1994.
Kansas City	Raton Capital Corporation, Raton, New Mexico -- extension to September 15, 1994, to acquire Farmers & Stockmens Bancorporation, Clayton, New Mexico. Granted, August 9, 1994.
Atlanta	Southside Financial Group, Inc., Fayetteville, Georgia -- extension to November 18, 1994, to acquire Citizens Bank and Trust of Fayette County. Granted, August 11, 1994.
Atlanta	Triangle Bancorporation, Berry, Alabama -- extension to January 1, 1995, to acquire Bank of Carbon Hill, Carbon Hill, Alabama; Bank of Berry, Berry, Alabama; and Bank of Parish, Parish, Alabama. Granted, August 11, 1994.

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

EXTENSIONS OF TIME

New York	Waterhouse Investors Services, Inc., New York, New York -- extension to December 9, 1994, to acquire Waterhouse National Bank, White Plains, New York. Granted, August 10, 1994.
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INTERNATIONAL OPERATIONS

Chicago	First National Bank of Chicago, Chicago, Illinois -- to establish a branch in Sydney, Australia. Returned, August 8, 1994.
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MEMBERSHIP

Richmond	Buffalo Bank, Eleanor, West Virginia -- six months' notice of withdrawal from membership in the Federal Reserve System. Waived, August 10, 1994.
Chicago	Cedar Valley State Bank, St. Ansgar, Iowa -- to become a member of the Federal Reserve System. Approved, August 12, 1994.
San Francisco	Heritage Bank of Nevada, Reno, Nevada -- to become a member of the Federal Reserve System. Returned, August 11, 1994.
Chicago	North Shore Community Bank & Trust Company, Wilmette, Illinois -- to become a member of the Federal Reserve System. Approved, August 12, 1994.
Secretary	Platte Valley State Bank and Trust Company, Kearny, Nebraska -- to become a member of the Federal Reserve System. Approved, August 10, 1994.

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ADDITIONS AND CORRECTIONS

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

EXTENSIONS OF TIME

Philadelphia	United Bank of Philadelphia, Philadelphia, Pennsylvania -- extension to November 4, 1994, to merge with New Bank. Granted, August 4, 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>
Fleet Bank-NH, Nashua, New Hampshire - section 9 application to establish an ATM branch in Epping, New Hampshire*	<u>Newspaper</u>	09-01-94

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

<u>Application</u>		<u>Comment Period Ending Date</u>
Home Port Bancorp, Inc., Nantucket, Massachusetts - Change in Control notification filed by Karl L. Meyer to acquire up to 13.85% of Home Port*	<u>Newspaper</u>	Not Yet Established
	<u>Federal Register</u>	09-08-94

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>Application</u>		<u>Comment Period Ending Date</u>
Fleet Financial Group, Inc., Providence, Rhode Island, BayBanks, Inc., Boston, Massachusetts, Shawmut National Corporation, Hartford, Connecticut, Bank of Boston Corporation, Boston, Massachusetts and 6 Second District bank holding companies and 1 Third District bank holding company - 4(c)(8) application to engage in data processing and data transmission services through the joint ownership of Infinet Payment Services, Inc., the entity which would result from the proposed merger of the NYCE and Yankee 24 ATM networks	<u>Federal Register</u>	Not Yet Established

*Subject to CRA.

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

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution

Examination Date

Rating**

NONE

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 August 13, 1994

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
None.		

- 1/ Subject to provisions of Community Reinvestment Act.
 - 2/ Later of dates specified in newspaper and Federal Register notices.
 - 3/ Date specified in newspaper notice; a later date may be specified in the Federal Register notice.
 - 4/ Date specified in Federal Register notice; a later date may be specified in the newspaper notice.
- N/A - Not Available

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

None

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

None

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

First Fidelity Bancorporation, Newark, New Jersey to engage in data processing activities as a result of its pending acquisition of 8.021% of the Class B Common Stock of InfiNet Payment Services, Hackensack, New Jersey, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(7) of Regulation Y.

Fed. Reg. comment period expires: N. Avail (*Not yet published)

First Fidelity Bancorporation, Lawrenceville, New Jersey, to acquire Baltimore Bancorp, Baltimore, Maryland, a savings and loan holding company, (and indirectly to acquire its subsidiary, The Bank of Baltimore Interim Federal Savings Bank), pursuant to Section 4(c)(8) of the BHCA and Section 225.25(b)(9) of Regulation Y.

Fed. Reg. comment period expires: N. Avail

First Fidelity Bancorporation, Lawrenceville, New Jersey, to acquire Atlantic Independent Insurance Agency, Inc., Bel Air, MD, and thereby act as insurance agent for various insurance products for consumer and commercial customers of the bank, pursuant to Section 4(c)(8) of the BHCA and Section 225.25(b)(8) of Regulation Y.

Fed. Reg. comment period expires: N. Avail

Baltimore Bancorp, Baltimore, Maryland, to acquire The Bank of Baltimore Interim Federal Savings Bank, Baltimore, Maryland, pursuant to Section 4(c)(8) of the BHC Act and Section 225.25(b)(9) of Regulation Y.

Fed. Reg. comment period expires: N. Avail

First Fidelity Bancorporation, Lawrenceville, New Jersey, to acquire Atlantic Residential Mortgage Corporation, Baltimore, MD, and thereby engage in originating, purchasing, packaging, selling and servicing residential mortgage loans for the secondary market, itself and the bank and provide fully secured financing to other mortgage banking companies to assist them in the acquisition of servicing rights in residential mortgages, pursuant to Section 4(c)(8) of the BHCA and Section 225.25(b)(1) of Regulation Y.

Fed. Reg. comment period expires: N. Avail

Meridian Bank., Reading, PA, request approval to engage in commercial finance activities, through the formation of Meridian Finance Company, Inc. Philadelphia, PA, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(1)(iv) of Regulation Y.

Fed. Reg comment period expires: 9/02/94

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

None

1/ Subject to provisions of Community Reinvestment Act.

* N/A - not yet available.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending August 12, 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 Week Ending August 13, 1994

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

Received OAKAR application from CoBancorp, Inc.,
Elyria, Ohio, on July 27, 1994, to acquire the
Avon and Sheffield lake offices of Charter One,
FSB, Cleveland, OH. *September 2, 1994

Received Section 18(c) application from PremierBank
and Trust, Elyria, OH, on July 27, 1994, to acquire
the Avon and Sheffield lake offices of Charter One,
FSB, Cleveland, OH. *September 2, 1994

Received expedited notice from The Ohio Bank, Findlay,
OH, on July 29, 1994, of its intent to establish a
branch facility at Fishinger Boulevard and Mill Run
Drive, Columbus, OH. *Not Yet Know #

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

Received Section 3(a)(1) application from Gillmor
Financial Services, Inc., Old Fort, Ohio, on July
27, 1994, to acquire Old Fort Banking Company, Old
Fort, OH. *Not Yet Know #

Received Section 3(a)(3) application from KeyCorp,
Cleveland, OH, on August 8, 1994, to acquire
BANKVERMONT Corporation, Burlington, Vermont. *F: September 9, 1994

Received Section 3(a)(3) application from KeyCorp,
Cleveland, OH, on August 8, 1994, to acquire
Casco Northern Bank, N.A., Portland, ME. *F: September 9, 1994

FEDERAL RESERVE BANK
OF CLEVELAND

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

Received Section 4(c)(8) applications from Banc One Corporation, Columbus, OH; KeyCorp, Cleveland, OH; National City Corporation, Cleveland, OH; PNC Bank

*Not Yet Known #

Corp., Pittsburgh, PA; and Mellon Bank Corporation, Pittsburgh, PA, on June 23, 1994, of their intent to acquire equal 16.67 percent share interests in Electronic Payment Services, Inc., Wilmington, DE.

Received Section 4(c)(8) application from Gillmore Financial Services, Inc., Old Fort, OH, to acquire Old Fort Real Estate Company, Old Fort, OH.

*Not Yet Known #

Received Section 4(c)(8) application from Mellon Bank Corporation, Pittsburgh, PA, on August 9, 1994, to acquire U.S. Bancorp Escrow Company, Seattle, WA

*September 1, 1994

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

Federal Reserve Bank of Richmond

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

<u>Application</u>	<u>Comment Period Ending Date</u>
The George Mason Bank, Fairfax, Virginia, to establish a branch at 9872 Liberia Avenue, Manassas, Virginia.*	9-2-94
Bank of McKenney, McKenney, Virginia, to establish an Electronic Funds Transfer Facility in the Wal-Mart at 671 South Park Boulevard, Colonial Heights, Virginia.*	9-2-94

**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>
City Holding Company, Charleston, West Virginia, to engage <u>de novo</u> in making, acquiring or servicing loans or other extension of credit for its own account or for the account of others.	Not yet available.

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

None.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending August 12, 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>
F & M Bank 9401 West Broad Street Richmond, Virginia 23294	5-23-94	Satisfactory
F & M Bank - Blakeley Inc. North Mildred Street Ranson, West Virginia 25438	5-23-94	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 12, 1994

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
United American Bank of Central Florida Orlando, Florida To establish a branch located at 801 East State Road 434, Longwood, Florida, to be known as the Longwood Office.	07-29-94*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Citizens Bancorp, Inc. Monroeville, Alabama 1-BHC formation, First Citizens Bank of Monroe County, Monroeville, Alabama.	09-12-94*
Regions Financial Corporation Birmingham, Alabama To acquire Union Bank & Trust Company, Montgomery, Alabama, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Synovus Financial Corp. Columbus, Georgia Through its subsidiary, Synovus Securities, Inc., Columbus, Georgia, to engage de novo in providing securities brokerage services, related securities, pursuant to Section 225.25(b)(15) of Regulation Y.	08-31-94
First Commerce Corporation New Orleans, Louisiana To acquire Wolcott Mortgage Group, Inc., Metairie, Louisiana, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(1) of Regulation Y.	09-05-94

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

Application

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 12, 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

<u>Bank</u>	<u>Rating</u>	<u>Date</u>
First Navy Bank Naval Air Station Murray & Taylor Road Pensacola, Florida 32501 (904)453-3411	Satisfactory	05-02-94
Mercantile Bank of Naples 2375 Tamiami Trail North Naples, Florida 33941 (813)263-4400	Outstanding	05-02-94

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>
Branch	Grayling State Bank Grayling, Michigan S. E. Corner at Main Street (M-32) and Central Avenue Gaylord, Michigan	N - 8-8-94
Oakar	Shoreline Financial Corporation Benton Harbor, Michigan South Haven Branch of Great Lakes Bancorp South Haven, Michigan	N - 8-5-94
Reg K	The First National Bank of Chicago Chicago, Illinois First Chicago Bank (Mexico) S.A., Mexico City, Mexico	N - **
Branch	Comerica Bank Detroit, Michigan 1965 Baldwin Jenison, Michigan 2900 Burlingame, S.W. Wyoming, Michigan 3960 44th Street, S.W. Grandville, Michigan 515 10 Mile Road, N.E. Rockford, Michigan	N - 8-8-94
Oakar	Firstbank Corporation Alma, Michigan St. Charles Branch of Standard Federal Bank, F.S.B. Troy, Michigan	N - **
Oakar	Associated Banc-Corp. Green Bay, Wisconsin North Shore Bank, F.S.B. Brookfield, Wisconsin	N - **
Merger	First Bank North Freeport, Illinois DeKalb, Illinois branch of Home Federal Savings & Loan Association Elgin, Illinois	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>
Merger/	Old Kent Bank Elmhurst, Illinois Edgemark Bank-Lombard Lombard, Illinois Merchandise National Bank Chicago, Illinois Edgemark Bank-Rosemont Rosemont, Illinois Edgewood Bank Countryside, Illinois*	N - 7-17-94

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	F & M Bancorporation, Inc. Kaukauna, Wisconsin Union State Bank Wautoma, Wisconsin*	FR - 8-12-94 NP - 8-15-94
Y-2	Greatbanc, Inc. Aurora, Illinois Greatbank Algonquin, Illinois*	FR - 8-18-94 NP - **
Y-2	First Citizens of Paris, Inc. Paris, Illinois Oakland National Bank Oakland, Illinois*	FR - 7-21-94 N - 8-08-94
CoC	Worthington Bancorporation Worthington, Iowa Joseph Daly, Nancy Dunkel, Donald Kout, Donald Schrage & Wilma Bunn	FR - 8-17-94 N - 8-23-94
Y-1	Village Investment Company Libertyville, Iowa Libertyville Savings Bank Libertyville, Iowa*	FR - 8-18-94 N - 8-15-94
Y-1	First Ozaukee Capital Corp. Cedarburg, Wisconsin First Ozaukee Savings Bank Cedarburg, Wisconsin*	FR - 7-25-94 N - 8-13-94
Y-1	H S B, Inc. Hedrick, Iowa Hedrick Savings Bank Hedrick, Iowa*	FR - 8-1-94 N - 8-1-94
CoC-HC	North Linn Corporation Coggon, Iowa by Rufus Sisler	FR - 8-17-94 N - 8-20-94

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Philipps Investment Company Limited Partnership Spring Hill, Florida Gratiot Bancshares, Inc. Gratiot, Wisconsin Gratiot State Bank Gratiot, Wisconsin*	FR - 8-6-94 N - **
Y-2	Country Bank Shares Corporation Mount Horeb, Wisconsin Belleville Bancshares Corporation Belleville, Wisconsin Belleville State Bank Belleville, Wisconsin*	FR - 8-22-94 NP - 8-17-94
Y-2	Ames National Corporation Ames, Iowa Randall-Story Bancshares, Inc. Story City, Iowa Randall-Story State Bank Story City, Iowa*	FR - 9-1-94 NP - 8-12-94
Y-2	Peotone Bancorp, Inc. Peotone, Illinois Minooka Bancorp, Inc. Minooka, Illinois Founders Bancorp, Inc. Scottsdale, Arizona Westbanco, Inc. Westville, Illinois*	FR - 8-6-94 N - 8-8-94
Y-2	Southwest Bancorp, Inc. Worth, Illinois Minooka Bancorp, Inc. Minooka, Illinois Founders Bancorp, Inc. Scottsdale, Arizona Westbanco, Inc. Westville, Illinois*	FR - 8-6-94 N - 8-8-94
CoC	Lena Bancorp, Inc. Lena, Illinois by John Bollman	FR - 8-23-94 N - 8-10-94

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

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-2	Associated Banc-Corp. Green Bay, Wisconsin Spencer Bancorporation, Inc. Spencer, Wisconsin Spencer State Bank Spencer, Wisconsin*	FR - 8-29-94 N - 8-27-94
Y-1	St. Francis Capital Corporation Milwaukee, Wisconsin Valley Bank, East Central Kewaskum, Wisconsin*	FR - 9-2-94 N - 7-4-94
Y-1	West Town Bancorp, Inc. Cicero, Illinois West Town Savings Bank Cicero, Illinois*	FR - 9-6-94 N - **
Y-2	Citizens Central Bancorp, Inc. Macomb, Illinois Roseville State Bank Roseville, Illinois*	FR - 9-5-94 N - **
CoC-HC	Charter National Bancorp, Inc. Taylor, Michigan Robert M. Taylor	FR - 9-1-94 N - 8-18-94
Y-1	MBT Corp. Forest City, Iowa Manufacturers Bank & Trust Company Forest City, Iowa*	FR - 9-8-94 N - **
Y-1	Maddox Financial, Inc. Hartford City, Indiana City Savings Bank Hartford City, Indiana*	FR - ** N - **
Y-2	Town Financial Corporation Hartford City, Indiana Maddox Financial, Inc. Hartford City, Indiana City Savings Bank Hartford City, Indiana*	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	Amcore Financial Inc. Rockford, Illinois Professional American Collections, Inc. North Aurora, Illinois	FR - 8-9-94
Y-4	Amcore Financial Inc. Rockford, Illinois A/R Management, Ltd. Oconomowoc, Wisconsin	FR - 8-9-94
4(c)(8)	MBT Bancorp West Harrison, Indiana Whitewater Agency, Inc. West Harrison, Indiana	FR - 8-15-94
Y-4	Johnson International, Inc. Racine, Wisconsin Seaboard Savings Bank, F.S.B. Stuart, Florida	FR - 8-12-94 NP - 8-11-94
Y-4	Republic Bancorp, Inc. Owosso, Michigan Home Funding, Inc. Hopewell Junction, New York	FR - 8-16-94
4(c)(8)	Ambank Company, Inc. Sioux Center, Iowa Continue to engage in its insurance agency activities	N - 9-1-94
4(c)(8)	Alpha Financial Group, Inc. Minonk, Illinois CDC--River Valley Community Development Corporation Springfield, Illinois	FR - 8-26-94
4(c)(8)	St. Francis Capital Corporation Milwaukee, Wisconsin Engage in making and servicing of loans	FR - 9-2-94

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	St. Francis Capital Corporation Milwaukee, Wisconsin St. Francis Bank, F.S.B. Milwaukee, Wisconsin	FR - 9-2-94
Y-4	St. Francis Capital Corporation Milwaukee, Wisconsin St. Francis Equity Properties, Inc. Milwaukee, Wisconsin	FR - 9-2-94
4(c)(8)	West Town Bancorp, Inc. Cicero, Illinois Engage <u>de novo</u> in making and servicing of loans	FR - 9-6-94

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Worthington Bancorporation Worthington, Iowa to redeem 6,875 shares of its common stock

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

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending August 12, 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>
-Westby-Coon Valley State Bank 100 Main Street Westby, Wisconsin 54667-1106 (608) 634-3787	5/09/94	S

FEDERAL RESERVE BANK OF ST. LOUIS
FOR THE WEEK ENDING AUGUST 12, 1994

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
<p>*Section 5(d)(3) application by GAB Bancorp, Jasper, Indiana, to cause its lead bank, German American Bank, Jasper, Indiana, to purchase the assets and assume the liabilities of the Huntingburg, Indiana branch office of Regional Federal Savings Bank, New Albany, Indiana.</p>	<p>Newspaper: 9/9/94</p>

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

<u>Application</u>	<u>End of Comment Period</u>
<p>*Section 3(a)(1) application by Commerce Bancshares, Inc., Trenton, Tennessee, to become a bank holding company through the acquisition of 100 percent of the voting shares of Trenton Bancshares, Inc., Trenton, Tennessee.</p>	<p>Newspaper: 9-5-94</p>
<p>*Section 3(a)(3) application by Independent Southern Bancshares, Inc., Brownsville, Tennessee, to acquire at least 25% of the voting shares of Commerce Bancshares, Inc., Trenton, Tennessee, a proposed bank holding company.</p>	<p>Newspaper: 9-5-94</p>
<p>Change in Control notification filed by Peggy Hall Tatum Childers and Kathy Ann Tatum Shappley, involving Falkner Capital Corporation, Falkner, Mississippi.</p>	<p><u>Federal Register</u>: 9-6-94</p>
<p>*Section 3(a)(3) application by GAB Bancorp, Jasper, Indiana, to acquire 100% of First State Bank, Tell City, Indiana, a proposed <u>de novo</u> bank which will purchase the assets and assume the liabilities of the Tell City and Rockport, Indiana branch offices of Regional Federal Savings Bank, New Albany, Indiana.</p>	<p>Newspaper: 9/9/94</p>
<p>*Section 3(a)(3) application by Mark Twain Bancshares, Inc., St. Louis, Missouri to acquire at least 66.7% of United Kansas Bank Group, Inc., Merriam, Kansas.</p>	<p>Newspaper: 9/9/94</p>

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

None.

* This Application is subject to CRA.

FEDERAL RESERVE BANK OF MINNEAPOLIS
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

John Wisniewski
To acquire 32.45% of the voting
shares of Minnesota Valley Financial
Services, Inc., St. Paul, MN*

9-12-94
(Federal Register)

Security Richland Bancorporation
Miles City, MT
To acquire 100% of the voting
shares of Hansen-Lawrence Agency,
Inc., Worden, MT*

Not yet available

*Subject to CRA

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

Application

Comment Period
Ending Date

Norwest Corporation
Minneapolis, MN
To acquire the mortgage
servicing rights of Michigan
National Bank, N.A., Southfield,
MI, and its wholly-owned
subsidiary, Independence One
Mortgage Corporation,
Southfield, MI

9-16-94

Security Richland Bancorporation
Miles City, MT
To engage in general insurance
agency activities through the
acquisition of Hansen-Lawrence
Agency, Inc., Worden, MT

Not yet available

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

Application (Continued)

Comment Period
Ending Date

Norwest Corporation
Minneapolis, MN
To engage in mortgage lending
activities through the acquisition
of Carlson Mortgage Company,
Wakefield, MA, a joint venture with
Eastern Massachusetts Real Estate,
Inc.

Not yet available

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section IV - Applications Not Subject to
Federal Register Notice or Newspaper Notice

Application

Minnesota Valley Financial
Services, Inc., St. Paul, MN
to redeem 24.50% of its voting
stock

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

John W. MacGregor II, Drummond, Oklahoma, for prior approval to acquire 61.45 percent of the voting shares of Drummond Bancshares, Inc., Drummond, Oklahoma.

Not Available

F & M State Bancshares, Inc., Cawker City, Kansas, for prior approval to become a bank holding company through the acquisition of 92.50 percent of the voting shares of Farmers & Merchants State Bank, Cawker City, Kansas.*

September 5, 1994

FirstTier Financial, Inc., Omaha, Nebraska, for prior approval to merge with Cornerstone Bank Group, Inc., Council Bluffs, Iowa, and thereby indirectly acquire First National Bank, Council Bluffs, Iowa; Nevada National Bank, Nevada, Iowa; Security Savings Bank, Williamsburg, Iowa, and Valley State Bank, Rock Valley, Iowa.*

September 6, 1994

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Colt Investments, Inc., Leawood, Kansas, for prior approval to engage **de novo** in making and servicing loans.

September 5, 1994

First National Summit Bankshares, Inc., Crested Butte, Colorado, for prior approval to make and service loans, and engage in insurance activities through First Summit Mortgage Company, Crested Butte, Colorado.*

Not Available

Peoples, Inc., for prior approval to acquire the Johnson County branches of Household Bank, F.S.B., Overland Park, Kansas, located at 10307 Metcalf Avenue, Overland Park, Kansas, and 13507 Mur Len, Olathe, Kansas.*

Not Available

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

APPLICATION

Drummond Bancshares, Inc., Drummond, Oklahoma, for prior approval to redeem 285 shares of its 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.

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>
None.			

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF AUGUST 8, 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**

Change in Control Notice by
Joe Edwin Ford, Hamlin, TX, to acquire an
interest in Hamlin Financial Corporation, Hamlin, 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,
Mesquite, TX

94/09/06

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

94/09/06

*Section 3(a)(3) application by
Herring Bancorp, Inc., Vernon, TX, to acquire First
Bank & Trust of Clarendon, Clarendon, TX
(Previously reported during the week of 7-11-94)

94/08/20

*Section 3(a)(3) application by
Herring Bancshares, Inc., Wilmington, DE, to acquire
First Bank & Trust of Clarendon, Clarendon, TX
(Previously reported during the week of 7-11-94)

94/08/20

**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 AUGUST 8, 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>
Community Bank 20045 Katy Fwy. P. O. Box 737 Katy, TX 77492	94/05/02	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 8/12/94

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

West One Bank, Idaho, Boise, Idaho, to establish an automatic teller machine at the Twin Falls, Idaho County Fair, Main and Fair Avenues, Filer, Idaho. *

Newspaper: Not available

West One Bank, Idaho, Boise, Idaho, to establish a branch office at Albertson's Supermarket, 20 East Fairview Avenue, Meridian, Idaho. *

Newspaper: Not available

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

West Coast Bancorp, Newport Beach, California, to acquire approximately 17.7 percent of the outstanding common stock of Business Professional Bank, Woodland, California. *

Newspaper: Not available

Fed. Reg.: 9/12/94

Section III - Applications Subject to Federal Register Notice Only

Banque Nationale de Paris, Paris, France, to engage through a newly formed subsidiary, BNP/Cooper Neff, Inc., Radnor, Pennsylvania, in permissible nonbanking activities following its acquisition of substantially all of the assets and certain of the liabilities of Mitsui T & B Options, Inc., New York, New York.

Fed. Reg.: Not yet published

Banque Nationale de Paris, Paris, France, to engage in permissible nonbanking activities through BNP Futures, Inc., upon the acquisition of 100 percent of the voting stock of Mitsui T & B Futures, Inc., New York, New York.

Fed. Reg.: Not yet published

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

None

* Subject to CRA.

Week Ending 8/12/94

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending August 12, 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>
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None

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

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

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

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

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