

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1994, No. 34
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending August 20, 1994

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Bank of Montreal, Toronto, Canada -- request for temporary exemption to retain the U.S. subsidiaries of Burns Fry Holdings Corporation.
Granted, August 18, 1994.

BankAmerica Corporation, San Francisco, California -- request for reconsideration of Board's approval of applications to merge with Continental Bank Corporation, Chicago, Illinois, and to acquire Continental's banking and nonbanking subsidiaries.
Denied, August 16, 1994.

SunTrust Banks, Inc., Atlanta, Georgia -- to acquire SunTrust Capital Markets and engage de novo in underwriting and dealing in certain bank-ineligible securities on a limited basis, and other securities-related activities.
Permitted, August 15, 1994.

BANKS, FOREIGN

Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A., Rabobank Nederland, Utrecht, The Netherlands -- to establish a representative office in Chicago, Illinois.
Approved, August 18, 1994.

DISCOUNT RATES

Discount rates -- increase to 4 percent from 3-1/2 percent by the Federal Reserve Banks of Boston, New York, Richmond, Chicago, St. Louis, Kansas City, and Dallas, effective August 16, 1994.
Approved, August 16, 1994.

Discount rates -- increase to 4 percent from 3-1/2 percent by the Federal Reserve Banks of Cleveland and San Francisco, effective August 17, 1994.
Approved, August 17, 1994.

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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

DISCOUNT RATES

Discount rates -- increase to 4 percent from 3-1/2 percent by the Federal Reserve Banks of Philadelphia, Atlanta, and Minneapolis, effective August 18, 1994.

Approved, August 18, 1994.

ENFORCEMENT

Lombard Bank, Ltd., Republic of Vanuatu; Lombard Credit Corporation, Miami, Florida; and Ruy Delgado; Alvaro Machado; and Alex Laycayo -- issuance of a cease and desist order.

Announced, August 15, 1994.

INTERNATIONAL OPERATIONS

BankAmerica International Finance Corporation, San Francisco, California -- to make an investment in Bank of America Malaysia Berhad, Kuala Lumpur, Malaysia.

Permitted, August 19, 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

Atlanta AmSouth Bank, Birmingham, Alabama -- to establish a branch at 2228 Pelham Parkway, Pelham, Alabama.
Approved, August 19, 1994.

Chicago Comerica Bank, Detroit, Michigan -- to establish branches at 3960 44th Street, S.W., Grandville; 2900 Burlingame, S.W. Wyoming; 1965 Bladwin, Jenison, and 515 10 Mile Road, N.W., Rockford, Michigan.
Approved, August 15, 1994.

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

BANK BRANCHES, DOMESTIC

Chicago	Grayling State Bank, Grayling, Michigan -- to establish a branch at S.E. corner at Main Street (M-32) and Center Avenue, Gaylord, Michigan. Approved, August 15, 1994.
Philadelphia	Johnstown Bank and Trust Company, Johnstown, Pennsylvania -- to establish a remote service facility at the Heights Plaza, Natrona Heights, Harrison Township, Pennsylvania. Approved, August 15, 1994.
Kansas City	Lafayette State Bank, Lafayette, Colorado -- to establish a branch at the intersection of Century Drive and McCaslin Boulevard, Louisville, Colorado. Approved, August 19, 1994.
Atlanta	Peoples Bank & Trust Company, Selma, Alabama -- to establish a branch at 801 Alabama Avenue. Approved, August 19, 1994.
Atlanta	SouthTrust Bank of West Florida, St. Petersburg, Florida -- to establish a branch at 612 South Dale Mabry Highway, Tampa, Florida. Approved, August 19, 1994.
Secretary	West One Bank, Idaho, Boise, Idaho -- to establish an automatic teller machine facility in Ernst Home Center, 1545 W. Broadway, Idaho Falls, Idaho. Approved, August 18, 1994.
Kansas City	WestStar Bank, Tulsa, Oklahoma -- to establish branches at 2019 East 81st Street, and 3409 South Peoria. Approved, August 18, 1994.

BANK HOLDING COMPANIES

Chicago	Castle BancGroup, Inc., DeKalb, Illinois -- to acquire Northern Illinois Finance Company, Sandwich, Illinois. Approved, August 19, 1994.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

Minneapolis	Clarence Talen Charitable Trust, Menomonie, Wisconsin -- to engage in data processing and management consulting services through Electronic Strategies, Inc. Approved, August 16, 1994.
Minneapolis	Clarence Talen Charitable Trust, Menomonie, Wisconsin -- to acquire Menomonie Shares, Inc., and First Bank & Trust. Approved, August 16, 1994.
Atlanta	CM Bank Holding Company, Lake Charles, Louisiana -- to acquire Calcasieu Marine National Bank of Lake Charles. Approved, August 19, 1994.
St. Louis	CNB Bancshares, Inc., Evansville, Indiana, proposal that First Federal Savings Bank of Kentucky, Madisonville, Kentucky, and Citizens Bank of Kentucky, N.A., Henderson, Kentucky, merge with Citizens Bank of Kentucky, Madisonville, Kentucky. Approved, August 17, 1994.
St. Louis	Commonwealth Bancshares, Inc., Shelbyville, Kentucky -- to engage in trust company and investment advisory activities through First Security Trust Company, Miami, Florida. Approved, August 17, 1994.
San Francisco	Community Bancshares, Inc., Joseph, Oregon -- to acquire Bank of Wallowa County. Approved, August 17, 1994.
Kansas City	DFC Acquisition Corporation Two, Kansas City, Missouri -- to acquire First American Bancshares, Inc., Kansas City, Kansas, and by Dickinson Financial Corporation, Kansas City, Missouri, to merge with First American Bancshares. Approved, August 17, 1994.
Chicago	First Ozaukee Capital Corp., Cedarsburg, Wisconsin -- to acquire First Ozaukee Savings Bank, and engage in lending activities. Approved, August 19, 1994.

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

BANK HOLDING COMPANIES

Minneapolis	Froid Bankshares, Inc., Froid, Montana -- to acquire First State Bank of Froid. Approved, August 16, 1994.
Chicago	Hawkeye Bancorporation, Des Moines, Iowa -- to engage , de novo in lending activities, including certificating or pooling and securitizing government-guaranteed loans through Hawkeye Guaranteed Loans, Inc. Permitted, August 19, 1994.
Dallas	Heights Delaware Financial Corporation, Dover, Delaware-- to acquire Heights State Bank, Harker Heights, Texas. Approved, August 16, 1994.
Dallas	Heritage Delaware Corporation, Dover, Delaware -- to acquire Pittsburg National Bank, Pittsburg, Texas. Returned, August 19, 1994.
Dallas	Heritage Delaware Corporation, Dover, Delaware, and Pittsburg National Bank, Pittsburg, Texas -- to acquire the Marshall branch at 400 South Alamo Boulevard, Marshall, Texas, of Pacific Southwest Bank, F.S.B., Corpus Christi, Texas. Returned, August 19, 1994.
Dallas	Heritage Texas Group, Inc., Pittsburg, Texas, and Pittsburg National Bank -- to acquire the Marshall branch of Pacific Southwest Bank, F.S.B., Corpus Christi, Texas, at 400 South Alamo Boulevard, Marshall, Texas. Returned, August 19, 1994.
Dallas	Heritage Texas Group, Inc., Employee Stock Ownership Plan, Pittsburg, Texas -- to acquire the Marshall branch at 400 South Alamo Boulevard, Marshall, Texas, of Pacific Southwest Bank, F.S.B., Corpus Christi, Texas. Returned, August 19, 1994.

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

BANK HOLDING COMPANIES

Dallas	Heritage Texas Group, Inc., ESOP, Pittsburg, Texas -- to acquire Heritage Texas Group, Inc.; Heritage Delaware Corporation, Dover, Delaware, and Pittsburg National Bank, Pittsburg, Texas. Returned, August 19, 1994.
Dallas	Heritage Texas Group, Inc., Pittsburg, Texas -- to acquire Heritage Delaware Corporation, Dover, Delaware, and Pittsburg National Bank, Pittsburg, Texas. Returned, August 19, 1994.
St. Louis	Magna Group, Inc., St. Louis, Missouri -- to acquire Goreville Bancorporation, Inc., Goreville, Illinois, and Goreville State Bank. Approved, August 17, 1994.
Minneapolis	Menomonie Shares, Inc., Menomonie, Wisconsin -- to engage in data processing and management consulting services through Electronic Strategies, Inc. Approved, August 16, 1994.
Secretary	Old National Bancorp, Evansville, Indiana -- to acquire Indiana State Bank and Trust Company of Terre Haute, Terre Haute, Indiana. Approved, August 18, 1994.
Chicago	Republic Bancorp, Inc., Ann Arbor, Michigan -- to acquire the assets and assume certain specific liabilities of Home Funding, Inc., Hopewell Junction, New York. Approved, August 19, 1994.
Richmond	Sequoia Bancshares, Inc., Bethesda, Maryland -- to merge Sequoia National Bank, MD, Bethesda, Maryland, with Sequoia National Bank of Washington, D.C., Washington, D.C., upon its relocation to Bethesda, Maryland. Approved, August 15, 1994.
Minneapolis	Talco, Inc., Menomonie, Wisconsin -- to acquire First Bank & Trust. Approved, August 16, 1994.

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

BANK HOLDING COMPANIES

Minneapolis	Talco, Inc., Menomonie, Wisconsin -- to engage in data processing and management consulting services through Electronic Strategies, Inc. Approved, August 16, 1994.
Dallas	Texas State Bancshares, Inc., Harker Heights, Texas - - to acquire Heights Delaware Financial Corp., Dover, Delaware, and Heights State Bank, Harker Heights, Texas Approved, August 16, 1994.
Secretary	Trans Financial Bancorp, Inc., Bowling Green, Kentucky -- to engage in providing full service securities brokerage services through General Service Corporation, Russellville, Kentucky, and Trans Financial Service Corporation, Tullahoma, Tennessee. Approved, August 19, 1994.
Atlanta	Volunteer Bancorp, Inc., Sneedville, Tennessee -- request for relief from commitment. Granted, August 18, 1994.
Minneapolis	Western State Agency, Inc., Devils Lake, North Dakota -- to acquire Towner Bancorporation, Ltd., Towner, North Dakota. Approved, August 18, 1994.
Minneapolis	Western State Agency, Inc., Devils Lake, North Dakota -- to engage in general insurance agency activities through McHenry Insurance Agency, Towner, North Dakota. Approved, August 18, 1994.

CAPITAL STOCK

Minneapolis	Crookston Financial Services, Inc., Crookston, Minnesota -- redemption of shares. Approved, August 15, 1994.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

CHANGE IN BANK CONTROL

Atlanta	Alabama Bancorp, Birmingham, Alabama -- change in bank control. Permitted, August 19, 1994.
Atlanta	Big Lake Financial Corporation, Okeechobee, Florida - - change in bank control. Permitted, August 18, 1994.
Atlanta	Commercial Bancgroup, Inc., Harrogate, Tennessee -- change in bank control. Permitted, August 19, 1994.
Kansas City	Equitable Bankshares of Colorado, Inc., Denver, Colorado -- change in bank control. Permitted, August 17, 1994.
Minneapolis	First State Bank of Froid, Froid, Montana -- change in bank control. Permitted, August 16, 1994.
Atlanta	Universal Bank, National Association, Columbus, Georgia -- change in bank control. Permitted, August 15, 1994.

COMPETITIVE FACTORS REPORTS

Atlanta	AT&T Universal Bancorp, Jacksonville, Florida, proposed acquisition of assets and assumption of liabilities of Universal Bank, N.A., Columbus, Georgia -- report on competitive factors. Submitted, August 15, 1994.
Kansas City	Bank IV Oklahoma, N.A., Tulsa, Oklahoma, proposed merger with Security Bank & Trust Co., Blackwell, Oklahoma -- report on competitive factors. Submitted, August 18, 1994.
Richmond	Bank of Baltimore, Baltimore, Maryland, proposed merger with The Bank of Baltimore Interim FSB -- report on competitive factors. Submitted, August 18, 1994.

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

COMPETITIVE FACTORS REPORTS

Richmond	Bank of Baltimore Interim FSB, Baltimore, Maryland, proposed merger with First Fidelity Bank, FSB, Beltsville, Maryland -- report on competitive factors. Submitted, August 18, 1994.
San Francisco	California State Bank, West Covina, California, proposed merger with Bank of Anaheim, N.A., Anaheim, California -- amended report on competitive factors. Submitted, August 18, 1994.
Philadelphia	Farmers & Mechanics Savings Bank FSB, Burlington, New Jersey, proposed purchase of the assets and assumption of the liabilities of the Willingboro branch of Bank of Mid Jersey, Bordentown, New Jersey -- report on competitive factors. Submitted, August 15, 1994.
Chicago	Farmers & Merchants State Bank, Logansport, Indiana, proposed merger with Salin Bank, Camden, Indiana -- report on competitive factors. Submitted, August 15, 1994.
Chicago	Farmers Savings Bank, Shelby, Iowa, proposed merger with Shelby County State Bank, Harlan, Iowa -- report on competitive factors. Submitted, August 17, 1994.
Kansas City	First Bank and Trust Company, Holly, Colorado, proposed merger with The American State Bank, Granada, Colorado -- report on competitive factors. Submitted, August 15, 1994.
Atlanta	First Citizens Bank of Monroe County, Monroeville, Alabama, proposed merger with First Citizens Interim Bank -- report on competitive factors. Submitted, August 19, 1994.

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

COMPETITIVE FACTORS REPORTS

St. Louis	First Security Bank, Searcy, Arkansas, proposed purchase of assets and assumption of liabilities of the Searcy and Heber Springs, Arkansas, branches of Worthen National Bank of Arkansas, Little Rock, Arkansas -- report on competitive factors. Submitted, August 16, 1994.
Atlanta	First Union National Bank of Florida, Jacksonville, Florida, proposed purchase of certain assets and assumption of deposit liabilities of The Chase Manhattan Bank of Florida, N.A., Tampa, Florida -- report on competitive factors. Submitted, August 17, 1994.
St. Louis	German American Bank, Jasper, Indiana, proposed acquisition of certain assets and assumption of certain liabilities of the Huntingburg, Indiana, branch of Regional Federal Savings Bank, New Albany, Indiana -- report on competitive factors. Submitted, August 16, 1994.
Chicago	Indiana Federal Bank of Savings, Valparaiso, Indiana, proposed merger with American Bancorp, Inc., Hammond, Indiana -- report on competitive factors. Submitted, August 17, 1994.
Atlanta	Merchants and Farmers Bank, Donaldsonville, Georgia, proposed merger with M & M Interim Corporation -- report on competitive factors. Submitted, August 19, 1994.
St. Louis	Regional Missouri Bank, Marceline, Missouri, proposed assumption of liability to pay deposits of the Brunswick, Memphis, and Salisbury, Missouri, agency offices of Mercantile Bank of St. Louis, National Association, St. Louis, Missouri -- report on competitive factors. Submitted, August 16, 1994.

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

COMPETITIVE FACTORS REPORTS

Atlanta	SouthTrust Bank of Central Florida, Ocala, Florida -- proposed acquisition of the assets and assumption of the liabilities of the two Gainesville, Florida, offices of American National Bank of Florida, Jacksonville, Florida -- report on competitive factors. Submitted, August 19, 1994.
Philadelphia	Sovereign Bancorp, Inc., Wyomissing, Pennsylvania -- to acquire Charter Federal Savings Bank Bancorp Inc., Randolph Township, New Jersey, and thereby acquire and merge Charter Federal Savings Bank with Sovereign Bank, Federal Savings Bank, Wyomissing, Pennsylvania -- report on competitive factors. Submitted, August 15, 1994.
Kansas City	State Bank of Chester, Chester, Nebraska, proposed merger with Hubbell Bank, Hubbell, Nebraska -- report on competitive factors. Submitted, August 18, 1994.
Dallas	Texas National Bank, Sweetwater, Texas, proposed purchase of assets and assumption of liabilities of the Sweetwater branch at 400 East Broadway of Hamlin National Bank, Hamlin, Texas -- report on competitive factors. Submitted, August 15, 1994.

EXTENSIONS OF TIME

St. Louis	Arvest Bank Group, Inc., Bentonville, Arkansas -- extension to November 23, 1994, to acquire Arvest Savings Bank, FSB, Tulsa, Oklahoma. Granted, August 18, 1994.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

EXTENSIONS OF TIME

Dallas Summit Bancshares, Inc., Fort Worth, Texas --
 extension to October 8, 1994, to acquire Fort Worth
 Community Development Corp.
 Granted, August 19, 1994.

INTERNATIONAL OPERATIONS

Director, BS&R Coutts & Co. (USA) International, New York, New
 York -- amendment to the Articles of Association to
 allow branch operations in San Diego, Beverly
 Hills, and / or Los Angeles, California.
 Approved, August 19, 1994.

REGULATIONS AND POLICIES

Secretary Federal Open Market Committee -- minutes of the
FOMC meeting on July 5-6, 1994.
 Published, August 19, 1994.

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of Cleveland -- to implement
 RCPC premium plus deposit programs at the
 Cincinnati and Columbus offices; to modify the
 deadline and fees for the Pittsburgh office RCPC
 premium plus program; and to increase the High
 Dollar Group Sort cash letter and per-item fees at
 all Fourth District offices.
 Approved, August 17, 1994.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

BCCI -- Bank of Credit and Commerce American Holdings, N.V., Netherlands Antilles -- agreement and order of prohibition against Ali Mohammed Al Shorafa, a former institution-affiliated party of Credit and Commerce American Holdings.

Authorized, July 1, 1994.

REGULATIONS AND POLICIES

Capital adequacy -- request for public comment to amend risk-based capital guidelines for state member banks and bank holding companies regarding the treatment of derivative contracts and recognizing the effects of netting arrangements (Docket R-0845).

Approved, August 3, 1994.

Disclosure about Derivative Financial Instruments and Fair Value of Financial Instruments -- letter to Financial Accounting Standards Board about proposal for new report.

Approved, June 28, 1994.

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

ADDITIONS AND CORRECTIONS

BANK HOLDING COMPANIES

Chicago Amcore Financial Inc., Rockford, Illinois -- to acquire A / R Management, Ltd., Oconomowoc, Wisconsin.
Permitted, August 12, 1994.

Chicago Amcore Financial Inc., Rockford, Illinois -- to acquire Professional American Collections, Inc., North Aurora, Illinois.
Permitted, August 12, 1994.

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ADDITIONS AND CORRECTIONS

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

CURRENCY

Director, FRBO Federal Reserve notes -- printing order for fiscal
year 1995.
Approved, August 8, 1994.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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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
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Campello Bancorp, Brockton, Massachusetts - 3(a)(1) application to become a bank holding company through the acquisition of The Community Bank, Brockton, Massachusetts*	<u>Newspaper</u> 09-12-94 <u>Federal Register</u> 09-15-94
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SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
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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
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SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER OR NEWSPAPER NOTICE

<u>Application</u>
NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

*Subject to CRA.

**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

United Jersey Bank, Hackensack, New Jersey to establish four
offsite electronic facilities at Newark International Airport,
Terminal A and Terminal B, at each of the upper and lower
levels, Newark, New Jersey.1/

9/10/94

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Banco Santander S.A. Santander, Spain, to engage de novo
through its subsidiary, Santander Investment Securities,
Inc., New York, New York in providing investment and
financial advisory services and in securities brokerage
activities.

8/31/94

SECTION IV

Applications Not Involving
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending August 20, 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

Berks County Bank, Reading, Pennsylvania requests approval to establish a branch office to be located at the Northeast corner of Wilson and High Streets in the Borough of Pottstown, Montgomery County, Pennsylvania, pursuant to Section 9 of the Federal Reserve Act. Expedited branch procedures.

Newspaper comment period expires: 9/11/94

Meridian Bank, Reading, Pennsylvania requests approval to establish a branch office at the 29th and North Church Street Office Complex, Hazleton, Pennsylvania, pursuant to Section 9 of the Federal Reserve Act. Expedited branch procedures.

Newspaper comment period expires: 8/29/94

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

First Fidelity Bancorporation, Lawrenceville, New Jersey, to acquire Baltimore Bancorp Investment Services, Inc., Baltimore, MD, and thereby act as a discount broker, pursuant to Section 4(c)(8) of the BHCA and Sections 225.25(b)(15) and (b)(16).

Fed. Reg. Comment period expires: N. Avail

First Fidelity Bancorporation, Lawrenceville, New Jersey, to acquire Baltimore Bancorp Leasing & Financial, Inc., Baltimore, MD, and thereby act as an equipment finance and leasing company, pursuant to Section 4(c)(8) of the BHCA and Sections 225.25(b)(1) and (b)(5) of Regulation Y.

Fed. Reg. comment period expires: N. Avail

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE OF 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 19, 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>
Johnstown Bank & Trust Co 532-34 Main Street Johnstown, PA., 8901 (*correction on city from mini H2 on 8/8/94)	4/04/94	Satisfactory
First Bank of Philadelphia 1401 Walnut Street Philadelphia, PA., 19102	4/11/94	Satisfactory

**FEDERAL RESERVE BANK
OF CLEVELAND**

P. O. BOX 6387
CLEVELAND, OHIO 44101-1387

**APPLICATIONS BULLETIN
(For the week ending August 20, 1994)**

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received expedited notice from The Ohio Bank,
Findlay, Ohio, on July 29, 1994, of its intent
to establish a branch facility at Fishinger Boulevard
and Mill Run Drive, Columbus, Ohio.

*Not Yet Known#

**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, Ohio.

*Not Yet Known#

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received Section 4(c)(8) applications from Banc One,
Corporation, Columbus, Ohio; KeyCorp, Cleveland, Ohio;
National City Corporation, Cleveland, Ohio; PNC Bank
Corp., Pittsburgh, Pennsylvania; and Mellon Bank
Corporation, Pittsburgh, Pennsylvania, on June 23, 1994,
of their intent to acquire equal 16.67 percent share
interests in Electronic Payment Services, Inc.,
Wilmington, Delaware.

Not Yet Known

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

Not Yet Known#

Received Section 4(c)(8) application from Huntington
Bancshares Incorporated, Columbus, Ohio, on August 15,
1994, to acquire First Federal Bank for Savings
of Northern Kentucky, Inc., Covington, Kentucky.

*Not Yet Known#

* - 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 August 20, 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

(August 19, 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 August 19, 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.

The Citizens Savings Bank Co.

P. O. Box D

Pemberville, Ohio 43450

(419) 287-3211

Rating: Satisfactory

Exam Date: May 16, 1994

Federal Reserve Bank of Richmond

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

First Virginia Banks, Inc., Falls
Church, Virginia, to merge with
Farmers National Bancorp, Annapolis,
Maryland.*

Not yet available.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

City Holding Company, Charleston, West
Virginia, to engage de novo in making,
acquiring or servicing loans or other
extension of credit for its own account
or for the account of others.

9-8-94**

First United Bancorporation, Anderson,
South Carolina, to engage in tax
preparation services through the
establishment of Quick Tax Refund, Inc.

9-12-94**

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 August 19, 1994

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

	<u>Examination Date</u>	<u>Rating</u>
Bank of Northumberland, Incorporated Route 360 Heathsville, Virginia 22473	5-31-94	Satisfactory
F & M Bank-Central Virginia 120 Seminole Court Charlottesville, Virginia 22901	5-31-94	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 19, 1994

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Havana State Bank Havana, Florida To merge with Capital City First National Bank, Tallahassee, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*
Havana State Bank Havana, Florida To merge with Capital City Second National Bank, Tallahassee, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*
Havana State Bank Havana, Florida To merge with Industrial National Bank, Tallahassee, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*
Havana State Bank Havana, Florida To merge with City National Bank, Tallahassee, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*
Havana State Bank Havana, Florida To merge with First National Bank of Jefferson County, Monticello, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*
Havana State Bank Havana, Florida To merge with Gadsden National Bank, Quincy, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
American Bankshares, Inc. Marietta, Georgia Change in control by Lynda C. Thompson, to acquire personally 1.51 percent with total ownership to equal 5.95 percent and to acquire as trustee of Bancshares' ESOP 3.14 percent with total ownership to equal 5.66 percent. Combined ownership will equal 11.61 percent.	Not yet available*

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 19, 1994

Section 3 - Applications Subject to Federal Register Only

Application

Comment Period Ending Date

None.

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

Application

Southern Security Bank Corporation
Deerfield Beach, Florida
Commitment waiver request.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 19, 1994

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

Examination
Bank

Rating

Date

None.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
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 - **
Branch	Millbrook-Newark Bank Newark, Illinois Fox River Road and Whitfield Road Millbrook, Illinois	N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	F & M Bancorporation, Inc. Kaukauna, Wisconsin Union State Bank Wautoma, Wisconsin*	FR - 8-12-94 NP - 8-15-94
Y-2	Greatbank, Inc. Aurora, Illinois Greatbank Algonquin, Illinois*	FR - 8-18-94 NP - **
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
CoC-HC	North Linn Corporation Coggon, Iowa by Rufus Sisler	FR - 8-17-94 N - 8-20-94
Y-1	Vincent Bancorporation Vincent, Iowa Farmers Savings Bank Vincent, Iowa*	FR - 9-16-94 NP - **
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
CoC-HC	North Linn Corporation Coggon, Iowa by Serge Sisler	FR - ** 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>
CoC	Lena Bancorp, Inc. Lena, Illinois by John Bollman	FR - 8-23-94 N - 8-10-94
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>
4 (c) (8)	MBT Bancorp West Harrison, Indiana Whitewater Agency, Inc. West Harrison, Indiana	FR - 8-15-94
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
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>
	None

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 19, 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>
-Farmers State Bank 309 South Prairie Brookston, Indiana 47923 (317) 563-3135	5/16/94	S
-Security Savings Bank 320 Garfield Farnhamville, Iowa 50538 (515) 544-3281	5/23/94	S
-Huron Community Bank 301 North Newman East Tawas, Michigan 48730-1213 (517) 362-6103	5/23/94	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING AUGUST 19, 1994

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

*Section 9 application by Effingham State Bank, Effingham, Illinois, to establish a branch office in Altamont, Illinois.

Newspaper: 9/16/94

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

Application

End of Comment Period

*Section 3(a)(1) application by Arkansas Banking Company, Jonesboro, Arkansas, to become a bank holding company through the acquisition of 98.01 percent of the voting shares of The Arkansas Bank-Jonesboro, Jonesboro, Arkansas; 89.065 percent of the voting shares of The Arkansas Bank-Walnut Ridge, Walnut Ridge, Arkansas; and 87.59 percent of the voting shares of The Planters Bank-Osceola, Osceola, Arkansas.

Newspaper: 9/9/94

*Section 3(a)(3) application by Union Planters Corporation, Memphis, Tennessee, to acquire 100 percent of the voting shares of Grenada Sunburst System Corporation, Grenada, Mississippi.

Newspaper: 9/16/94

Change in Control Notification filed by Stewart M. Brumfield (individually), Stewart M. Brumfield (as trustee for the Valley Bank Employee Stock Ownership Plan), and Doris Brumfield, involving Valley Capital Corp., Rosedale, Mississippi.

Not yet avail. ble.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

Section 4(c)(8) application by Union Planters Corporation, Memphis, Tennessee, to acquire 100 percent of the voting shares of Sunburst Financial Group, Inc., Grenada, Mississippi.

Not yet available.

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 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 August 12, 1994

Name of Bank	Bank Address	Examination Date	Examination Rating
Teutopolis State Bank	P. O. Box 242 Teutopolis, Illinois 62467	5-09-94	Satisfactory

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 August 19, 1994

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

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 MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending August 19, 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
Yellowstone Bank, Absarokee, Montana P.O. Box 10 Absarokee, MT 59001 (406) 328-4179	May 16, 1994	Satisfactory

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Oregon Trail Bank, Guernsey, Wyoming, for prior approval to become a member of the Federal Reserve System.	Not Available
Barton County State Bank, Lamar, Missouri, for prior approval to merge with Citizens State Bank of Nevada, Nevada, Missouri.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Tongue River Valley Bancshares, Ranchester, Wyoming, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Ranchester State Bank, Ranchester, Wyoming.*	Not Available
First Summerfield Corporation, Summerfield, Kansas, for prior approval to become a bank holding company through the acquisition of 90.40 percent of the voting shares of The First National Bank of Summerfield, Summerfield, Kansas.*	September 16, 1994

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Capital City Bancshares, Inc., Topeka, Kansas, for prior approval to assume the liabilities of two branches of Household Bank, F.S.B., Overland Park, Kansas.	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.

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>
The Colorado Bank & Trust P.O. Box 499 La Junta, Colorado 81050-0499	05-02-94	08-08-94	Outstanding
The Farmers Bank of Lincoln P.O. Box 250 Lincoln, Missouri 65338-0025	05-02-94	08-08-94	Outstanding
First Bank of Turley P.O. Box 6538 Tulsa, Oklahoma 74156-0538	05-02-94	08-08-94	Needs to Imp

Federal Reserve Bank of Kansas City

First Security Bank	05-02-94	08-08-94	Outstanding
P.O. Box 127			
Mitchell, Nebraska 69357-0127			

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF AUGUST 15, 1994

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

APPLICATION

NOTICE EXP

None.

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

APPLICATION

**** NOTICE EXP**

*Section 3(a)(1) application by Pioneer Bankshares, Inc., Fredericksburg, TX, to acquire Pioneer II Bankshares, Inc., Dover, DE, and Pioneer National Bank, Fredericksburg, TX (Previously reported during the week of 8-1-94)	94/08/29
*Section 3(a)(1) application by Pioneer II Bankshares, Inc., Dover, DE, to acquire Pioneer National Bank, Fredericksburg, TX (Previously reported during the week of 8-1-94)	94/08/29
*Section 3(a)(5) application by Inwood Bancshares, Inc., Dallas, TX, to acquire Heritage Bankshares, Inc., Dallas, TX (Previously reported during the week of 7-11-94)	94/09/14
*Section 3(a)(3) application by Freeman Bancstock Investments, Irving, TX, to acquire Heritage Bankshares, Inc., Dallas, TX, and Turtle Creek National Bank, Dallas, TX (Previously reported during the week of 7-11-94)	94/09/14
Change in Control Notice by Michael Evans Montgomery, Dallas, TX, to acquire an interest in Metroplex Bancshares, Inc., Dallas, TX (Previously reported during the week of 6-20-94)	94/08/18

**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 15, 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>
Security Bank 901 Main P. O. Box AA Ralls, TX 79357-0800	94/05/09	Outstanding

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 8/19/94

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
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. *	<u>Newspaper:</u> 8/23/94
West One Bank, Idaho, Boise, Idaho, to establish a branch office at Albertson's Supermarket, 20 East Fairview Avenue, Meridian, Idaho. *	<u>Newspaper:</u> 8/30/94
American Pacific State Bank, Sherman Oaks, California, to establish a branch office at 23238 Valencia Boulevard, Valencia, California. *	<u>Newspaper:</u> 8/20/94

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. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 9/12/94
Investors Banking Corporation, Salem, Oregon, to acquire BKLA Bancorp, West Hollywood, California. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 9/16/94

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.	<u>Fed. Reg.:</u> 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.	<u>Fed. Reg.:</u> Not yet published
Cupertino National Bancorp, Cupertino, California, to engage in credit extending activities by purchasing loan participations from its subsidiary, Cupertino National Bank, Cupertino, California.	<u>Fed. Reg.:</u> 9/14/94

* Subject to CRA.

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

Week Ending 8/19/94

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

None

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending August 19, 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.