

ANNOUNCEMENT

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

H.2, 1994, No. 36
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending September 3, 1994

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Trustmark Corporation, Jackson, Mississippi -- to merge with First National Financial Corporation, Vicksburg, Mississippi, and acquire First National Bank of Vicksburg.
Approved, August 29, 1994.

ENFORCEMENT

Bangkok Metropolitan Bank, PCL, Bangkok, Thailand, and Bangkok Metropolitan's San Francisco Agency -- written agreement dated July 29, 1994, with the Federal Reserve Bank of San Francisco and the Superintendent of Banks of the State of California.
Announced, August 29, 1994.

Colonial Bancshares, Inc., Des Peres, Missouri -- termination as of June 30, 1994, of cease and desist order dated July 13, 1993, against Michael Davis, Kenneth Tismeyer, David Fairchild, and John Weber.
Announced, August 29, 1994.

First Bank of Philadelphia, Philadelphia, Pennsylvania -- issuance of a prompt correction action directive by consent.
Announced, September 2, 1994.

FNB Rochester Corporation, Rochester, New York -- termination as of June 27, 1994, of cease and desist order dated June 18, 1992.
Announced, August 29, 1994.

FWB Bancorporation, Rockville, Maryland -- termination as of August 16, 1994, of written agreement dated October 10, 1991.
Announced, August 29, 1994.

Georgetown Bancorp, Inc., Georgetown, Kentucky -- termination as of August 19, 1994, of written agreement dated January 15, 1992.
Announced, August 29, 1994.

Wahoo State Bank, Wahoo, Nebraska -- termination as of August 5, 1994, of written agreement dated October 23, 1992.
Announced, August 29, 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	Bank of Nashville, Nashville, Tennessee -- to establish a branch at 200-206 Broadway, Nashville, Tennessee. Approved, August 31, 1994.
Kansas City	Citizens Bank of Ardmore, Ardmore, Oklahoma -- to establish a branch at the junction of highways 199 and 177, Dickson, Oklahoma. Approved, September 2, 1994.
Richmond	Fairfax Bank & Trust Company, Fairfax, Virginia -- to establish a branch at 12220 Fairfax Towne Center. Approved, September 2, 1994.
Richmond	FCNB Bank, Frederick, Maryland -- to establish an Electronic Funds Transfer facility in the Food Lion Store at the Discovery Crossings Shopping Center, Woodsboro Pike, Walkersville, Maryland. Approved, September 1, 1994.
New York	Trustco Bank, Schenectady, New York -- to establish a branch at Route 4 and Burgoyne Avenue, Kingsbury, New York. Approved, September 2, 1994.
Secretary	West One Bank, Idaho, Boise, Idaho -- to establish an off-site electronic facility in Filer, Idaho. Approved, August 31, 1994.

BANK HOLDING COMPANIES

Chicago	Ames National Corporation, Ames, Iowa -- to acquire Randall-Story Bank, Story City, Iowa. Returned, August 29, 1994.
Cleveland	Banc One Corporation, Columbus, Ohio, and Banc One Illinois Corporation, Springfield, Illinois -- to acquire American Holding Company, Glencoe, Illinois. Approved, August 31, 1994.

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

BANK HOLDING COMPANIES

Boston	Bancorp Connecticut, Inc., Southington, Connecticut - - to acquire Southington Savings Bank. Approved, September 2, 1994.
Kansas City	Central of Kansas, Inc., Junction City, Kansas -- proposal that Central National Bank merge with Central National Bank - Newton, Newton, Kansas, and Central Bank - Herington, Herington, Kansas. Approved, August 29, 1994.
Director, BS&R	Community First Bankshares, Inc., Fargo, North Dakota -- request for relief from commitment. Granted, September 1, 1994.
Atlanta	Crossroads Bancshares, Inc., Perry, Georgia -- request for relief from commitment. Granted, September 2, 1994.
Atlanta	Drummond Banking Company, Chiefland, Florida -- request for relief from commitment. Granted, September 2, 1994.
Chicago	F & M Bancorporation, Inc., Kaukauna, Wisconsin -- to engage de novo in lending activities. Returned, August 30, 1994.
Richmond	First Union Corporation, Charlotte, North Carolina -- proposal that First Union National Bank of Washington, D.C., Washington, D.C., merge with Home Federal Savings Bank. Approved, September 2, 1994.
Kansas City	GHB, Inc., Colorado City, Colorado -- to acquire Greenhorn Valley Bank, Colorado City, Colorado. Approved, August 31, 1994.
Richmond	Heritage Bancshares, Inc., Mannington, West Virginia -- to acquire First Exchange Bank. Approved, August 30, 1994.
St. Louis	Hometown Bancorp, Inc., Milan, Tennessee -- to acquire Bank of Milan, Milan, Tennessee. Approved, August 31, 1994.

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

BANK HOLDING COMPANIES

Kansas City	King Bancshares, Inc., Kingman, Kansas -- to merge with Turon Banc Shares, Inc., Turon, Kansas, and to engage in general insurance agency activities. Approved, August 31, 1994.
Atlanta	Meigs County Bancshares, Inc., Decatur, Tennessee -- request for relief from commitment. Granted, September 2, 1994.
Director, BS&R	National City Corporation, Cleveland, Ohio -- request to conduct approved section 20 activities through National City Investments Capital, Inc., rather than National City Investments Corporation; and relief from commitment to permit National City to act through Investments as riskless principal or broker for customers in bank-eligible securities underwritten or dealt in by Capital. Approved, August 31, 1994.
St. Louis	New Independent Bancshares, Inc., New Washington, Indiana -- to acquire the successor by merger to The New Washington State Bank. Approved, September 1, 1994.
Cleveland	Peoples Bancorp of Mt. Pleasant, Mount Pleasant, Ohio -- to acquire The Peoples National Bank of Mt. Pleasant. Approved, August 31, 1994.
Chicago	Shoreline Financial Corporation, Benton Harbor, Michigan -- to acquire certain assets and assume deposit liabilities of the South Haven branch of Great Lakes Bancorp, a federal savings bank, South Haven, Michigan. Approved, August 30, 1994.
St. Louis	Southern Bancshares, Ltd., Carbondale, Illinois -- to acquire DeSoto Bancshares, Inc., DeSoto, Illinois, and Bank of DeSoto. Approved, August 30, 1994.
Richmond	Summit Financial Corporation, South Carolina -- to engage de novo in consumer finance activities. Permitted, September 1, 1994.

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

BANK HOLDING COMPANIES

Cleveland Victory Bancshares, Inc., Mount Victory, Ohio -- to
acquire The Mt. Victory State Bank.
Approved, August 31, 1994.

BANK MERGERS

St. Louis Firstbank, Texarkana, Texas -- to merge with Interim
Bank.
Withdrawn, August 29, 1994.

BANK PREMISES

Kansas City Premier Bank, Lenexa, Kansas -- investment in bank
premises.
Approved, September 1, 1994.

BANKS, STATE MEMBER

Dallas Texas City Bank, Texas City, Texas -- payment of a
dividend.
Approved, August 31, 1994.

CAPITAL STOCK

Kansas City Welch Bancshares, Inc., Welch, Oklahoma -- redemption
of shares.
Approved, August 30, 1994.

CHANGE IN BANK CONTROL

Cleveland Mount Sterling National Holding Corporation, Mount
Sterling, Ohio -- change in bank control.
Permitted, August 28, 1994.

Atlanta Vernon Bancshares, Inc., Leesville, Louisiana --
change in bank control.
Permitted, August 31, 1994.

Kansas City Welch Bancshares, Inc., Welch, Oklahoma -- change in
bank control.
Permitted, August 30, 1994.

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

CHANGE IN BANK CONTROL

Chicago Worthington Bancorporation, Worthington, Iowa --
 change in bank control.
 Permitted, September 2, 1994.

COMPETITIVE FACTORS REPORTS

Kansas City American State Bank, Homer, Nebraska, proposed merger
 with The First National Bank of Beemer, Beemer,
 Nebraska -- report on competitive factors.
 Submitted, September 1, 1994.

Dallas Bank of North Texas, N.A., North Richland Hills,
 Texas, proposed merger with First Interstate Bank
 of Texas, N.A., Houston, Texas -- report on
 competitive factors.
 Submitted, September 2, 1994.

Cleveland Bank One, Chicago, N.A., Evanston, Illinois, proposed
 merger with First Bank of Highland Park, Highland
 Park, Illinois -- report on competitive factors.
 Submitted, September 1, 1994.

Boston Campbello Co-operative Bank, Brockton, Massachusetts,
 proposed transfer of the majority of its assets and
 all of its deposit liabilities to the Community
 Bank -- report on competitive factors.
 Submitted, September 1, 1994.

Richmond Citizens Bank of Maryland, Laurel, Maryland, proposed
 assumption of the liability to pay deposits in the
 Glen Burnie, Maryland, branch of Riggs National
 Bank of Maryland, Rockville, Maryland -- report on
 competitive factors.
 Submitted, September 1, 1994.

Boston Citizens Bank of Massachusetts, Boston,
 Massachusetts, proposed merger with Quincy Savings
 Bank -- report on competitive factors.
 Submitted, September 1, 1994.

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

COMPETITIVE FACTORS REPORTS

Kansas City **First National Bank in Harper, Harper, Kansas, proposed merger with American National Bank of Wichita, Wichita, Kansas -- report on competitive factors.
Submitted, August 31, 1994.**

Atlanta **First of America Bank Corporation, Kalamazoo, Michigan, Kalamazoo, Michigan, proposed acquisition of F&C Bancshares, Inc., Murdock, Florida, and the merger of First Federal Savings Bank of Charlotte County, Port Charlotte, Florida, with First of America Bank-Florida, FSB, St. Augustine, Florida -
- report on competitive factors.
Submitted, August 29, 1994.**

Kansas City **FirstBank of Boulder, N.A., Boulder, Colorado, proposed merger with FirstBank of South Boulder, N.A. --report on competitive factors.
Submitted, August 31, 1994.**

Richmond **Hillsborough Savings Bank, SSB, Hillsborough, North Carolina, proposed purchase of certain assets and acquisition of the liability to pay deposits in the Hillsborough, North Carolina, branch of Centura Bank, Rocky Mount, North Carolina -- report on competitive factors.
Submitted, August 29, 1994.**

Kansas City **Home State Bank of Kansas City, Kansas, Kansas City, Kansas, proposed merger with The Wyandotte Bank --
report on competitive factors.
Submitted, August 31, 1994.**

Dallas **Pittsburg National Bank, Pittsburg, Texas, proposed merger with New Pittsburg Bank -- report on competitive factors
Submitted, August 31, 1994.**

Cleveland **PVF Capital Corp, Cleveland, Ohio, proposed merger with Park View Federal Savings Bank -- report on competitive factors.
Submitted, September 1, 1994.**

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

COMPETITIVE FACTORS REPORTS

San Francisco Regency Merger Corporation, Fresno, California,
proposed merger with Regency Bank -- report on
competitive factors.
Submitted, August 30, 1994.

Kansas City Security National Bank & Trust Company of Duncan,
Duncan, Oklahoma, proposed merger with Cache Road
National Bank of Lawton, Lawton, Oklahoma -- report
on competitive factors.
Submitted, September 1, 1994.

Chicago Shoreline Bank, Benton Harbor, Michigan, proposed
purchase of the assets and assumption of the
liabilities of the South Haven branch of Great
Lakes Bancorp, Ann Arbor, Michigan -- report on
competitive factors.
Submitted, August 30, 1994.

Cleveland United Bancorp of Kentucky, Inc., Lexington,
Kentucky, proposed acquisition of Harlan Federal
Bank, FSB, Harlan, Kentucky -- report on
competitive factors.
Submitted, September 1, 1994.

Kansas City United New Mexico Bank, N.A., Portales, New Mexico,
proposed merger of all of United New Mexico
Financial Corporation's subsidiaries with United
New Mexico Financial Corporation -- report on
competitive factors.
Submitted, August 29, 1994.

San Francisco Washington Mutual Savings Bank, Seattle, Washington,
proposed merger with Washington Mutual Bank, A
Prospective Stock Savings Bank, Seattle, Washington
-- report on competitive factors.
Submitted, August 30, 1994.

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

EXTENSIONS OF TIME

San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, September 1, 1994.
Atlanta	Citco Community Bancshares, Inc., Elizabethton, Tennessee -- extension to November 7, 1994, to acquire Citco Bancshares, Inc., and Citizens Bank, Resources, Inc., Panama City, Florida. Granted, August 31, 1994.
Chicago	Comerica Incorporated, Detroit, Michigan -- extension to November 6, 1994, to engage de novo in employee benefits consulting, training, and placement activities through Comercomp, Incorporated, Detroit, Michigan. Granted, August 30, 1994.
Richmond	Community Bancshares, Inc., North Wilkesboro, North Carolina -- extension to December 2, 1994, to acquire Community Mortgage Corporation of North Carolina, Statesville, North Carolina. Granted, September 1, 1994.
Chicago	First Trust Holdings, Inc., Watseka, Illinois -- extension to December 1, 1994, to acquire First Trust and Savings Bank of Watseka and First National Bank of Clifton, Clifton, Illinois. Granted, August 30, 1994.
San Francisco	Grupo Financiero Banamex Accival, S.A. de C.V., Mexico, D.F., Mexico -- extension to divest certain property. Granted, September 1, 1994.
Kansas City	PCI Holdings, Inc., St. Marys, Kansas -- extension to November 30, 1994, to acquire St. Marys State Bank. Granted, August 30, 1994.
Cleveland	PNC Bank Corp., Pittsburgh, Pennsylvania -- extension to October 10, 1994, to acquire PNC Asset Management Corp. Granted, September 2, 1994.

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

EXTENSIONS OF TIME

Richmond	Signet Credit Card Bank, Richmond, Virginia -- extension to November 4, 1994, to become a member of the Federal Reserve System. Granted, September 1, 1994.
Atlanta	United Community Banks, Inc., Blairsville, Georgia -- extension to November 9, 1994, to acquire a debenture of White County Bancshares, Inc., Cleveland, Georgia, Granted, August 31, 1994.
San Francisco	West Coast Bancorp, Newport Beach, California -- extension to divest certain property. Granted, August 30, 1994.
San Francisco	West Coast Bancorp, Newport Beach, California -- extension to divest certain property. Granted, August 30, 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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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., Established 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> N o t Y e t
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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

Institution Examination Date Rating**

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 two electronic off-site facilities at Newark International Airport, Terminal A, at each of the upper and lower levels, Elizabeth, New Jersey. 1/ 9/28/94

Banco Santander S.A., Santander, Spain, for the purchase of assets and the assumption of liabilities of Santander National Bank, Bayamon, Puerto Rico, a SAIF-insured institution, by Banco Santander Puerto Rico, San Juan, Puerto Rico. 1/ 9/26/94

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Saban S.A., Marina Bay, Gibraltar to acquire directly up to 2.45 percent and to acquire indirectly through its wholly-owned subsidiary, RNYC Holdings Limited, Marina Bay, Gibraltar, up to 1.32 percent of the outstanding voting shares of Republic New York Corporation, New York, New York ("RNYC"), and thereby own approximately 31 percent of the voting shares of RNYC. 1/ 9/28/94 3/

Pathfinder Bancorp, M.H.C., Oswego, New York to become a bank holding company with respect to Oswego City Savings Bank, Oswego, New York. 1/ 9/30/94 3/

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 September 3, 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

Dauphin Deposit Corporation, Harrisburg, PA, requests approval to acquire 33.3% of the voting shares of Loans USA, Incorporated, Pasadena, Maryland, in order to engage in certain nonbanking activities, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Sections 225.25(b)(1)(i); (b)(1)(iii); (b)(8)(i) and (ii); (b)(7); (b)(21) of Regulation Y. (This proposal involves a joint venture and is to be accepted for Board action.)

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

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

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 September 2, 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**

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

**APPLICATIONS BULLETIN
(For the week ending September 6, 1994)**

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

- Received OAKAR application from National City Corporation, Cleveland, Ohio, on August 30, 1994, to acquire Central Indiana Bancorp, Kokomo, Indiana. ***Not Yet Known #**
- Received OAKAR application from Huntington Bancshares Incorporated, Columbus, Ohio, on August 15, 1994 to acquire First Federal Bank for Savings of Northern Kentucky, Inc., Covington, Kentucky. ***September 14, 1994**
- Received prior notice from Integra Bank/North, Titusville, Pennsylvania, on September 1, 1994, of its intent to establish a CBCT facility at Sheetz Convenience Store, Route 18 and Longview Road, Hermitage, Pennsylvania. ***September 15, 1994**
- Received prior notice from Integra Bank/Pittsburgh Pittsburgh, Pennsylvania, on September 1, 1994, of its intent to establish a CBCT facility at Ohio Valley General Hospital, Heckel Road, McKees Rocks, Pennsylvania. ***September 15, 1994**
- Received OAKAR application from American Bancorporation, Wheeling, West Virginia, on August 29, 1994, to acquire the St. Clairsville and Steubenville, Ohio, branch offices of Buckeye Savings Bank, Bellaire, Ohio. ***Not Yet Known #**
- Received OAKAR application from PNC Bank Corp. Pittsburgh, Pennsylvania, on September 1, 1994, to acquire Brentwood Financial Corporation, Cincinnati, Ohio. ***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

Received Section 18(c) application from Integra Bank/Pittsburgh, Pittsburgh, Pennsylvania, on August 29, 1994, to merge with Lincoln Savings Bank, Carnegie, Pennsylvania.

*Not Yet Known #

Received Section 18(c) application from Integra Bank/South, Uniontown, Pennsylvania, on August 29, 1994, to acquire through merger the Burgettstown Pennsylvania, branch of Integra Bank/Pittsburgh, Pittsburgh, Pennsylvania.

*Not Yet Known #

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

Received Section 3(a)(1) application from FNB Bancshares, Inc., Brooksville, Kentucky, to acquire The First National Bank in Brooksville, Brooksville, Kentucky.

*F: October 6, 1994

Received Section 3(a)(1) application from Gilmore Financial Services, Inc., Old Fort, Ohio, on July 27, 1994, to acquire Old Fort Banking Company, Old Fort, Ohio.

*Not Yet Known#

Received Section 3(a)(5) application from Citizens Bancshares, Inc., Salineville, Ohio, on August 25, 1994, to acquire Unity Bancorp, Inc., New Waterford, Ohio.

*F: September 27, 1994

* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

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

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

**FEDERAL RESERVE BANK
OF CLEVELAND**

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

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

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

Received Section 4(c)(8) application from PNC
Bank Corp., Pittsburgh, Pennsylvania, on September 1,
1994, to acquire Brentwood Financial Corporation,
Cincinnati, Ohio. *Not Yet Known

Received Section 4(c)(8) application from National
City Corporation, Cleveland, Ohio, on August 30, 1994
to acquire Central Indiana Bancorp, Kokomo, Indiana. *September 30, 1994

Received Section 4(c)(8) application from National
Pikeville national Corporation, Lexington, Kentucky on
August 30, 1994, to acquire KenTrust Capital Management
Inc., Lexington, Kentucky. *Not Yet Know #

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 3, 1994,
of their intent to acquire equal 16.67 percent share
interests in Electronic Payment Services, Inc.,
Wilmington, Delaware. *Not Yet Know #

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 #

* - 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

Received Section 4(c)(8) application from Provident Bancorp, Inc., Cincinnati, Ohio, on August 25, 1994, to acquire a 50 percent interest in West Shell Mortgage Company, Cincinnati, Ohio.

*September 27, 1994

Received Section 4(c)(8) application from American Bancorporation, Wheeling, West Virginia, to engage in loan servicing activities through its wholly-owned subsidiary, American Mortgages, Inc., Wheeling, West Virginia, pursuant to Section 225.25(b)(1) of Regulation Y.

*September 30, 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

**FEDERAL RESERVE BANK
OF CLEVELAND**

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

**AVAILABILITY OF CRA PUBLIC EVALUATIONS
(September 6, 1994)**

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

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Centura Bank, Rocky Mount, North Carolina, to establish a branch at 609 Plaza Boulevard, Kinston, North Carolina.*	9-26-94
Centura Bank, Rocky Mount, North Carolina, to establish a branch at 3360 Clarendon Boulevard, New Bern, North Carolina.*	9-26-94
FCNB Bank, Frederick, Maryland, to purchase certain assets and assume certain liabilities of the Damascus, Maryland, branch office of The Bank of Baltimore, Baltimore, Maryland.*	9-30-94
Bank of Clarke County, Berryville, Virginia, to establish a branch on Senseny Road (Route 657), Winchester (Frederick County), Virginia.*	10-1-94

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Franklin Bancorporation, Inc., Washington, D. C., to merge with The George Washington Banking Corporation, Alexandria, Virginia.*	9-30-94**

Section III - Applications Subject to Federal Register Notice

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

*Application is subject to CRA requirements.

**Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

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

Farmers Bank of Maryland, Annapolis,
Maryland (the proposed successor to
Farmers National Bank of Maryland),
for membership in the Federal Reserve
System.

Atlantic Bank, Ocean City, Maryland (the
proposed successor to Atlantic National
Bank), for membership in the Federal
Reserve System.

The Caroline County Bank, Greensboro,
Maryland, for membership in the Federal
Reserve System.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending September 2, 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>
Potomac Valley Bank 4 North Main Street Petersburg, West Virginia 26847	6-20-94	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 2, 1994

Section 1 - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Colony Bankcorp, Inc. Fitzgerald, Georgia After-the-fact change in control by Mr. R. Sidney Ross to retain stock options that would increase his ownership of Colony Bankcorp, Inc., Fitzgerald, Georgia, by 2.04 percent. Total ownership will equal 10.47 percent.	Not yet available*
Community Bankshares, Inc. Cornelia, Georgia To acquire The Bank of Troup County, Lagrange, Georgia.	08-26-94* Federal Register

Section 3 - Applications Subject to Federal Register Only

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

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

<u>Application</u>
BankAtlantic, FSB Fort Lauderdale, Florida Request for waiver of the application requirement of Section 3(a)(1) of the Bank Holding Company Act, for the proposal to acquire Mega Bank, Miami, Florida.

*Subject to provisions of the Community Reinvestment Act.

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

Ponte Vedra Banking Corporation
Ponte Vedra Beach, Florida
Commitment waiver request.

Deposit Guaranty Corp.
Jackson, Mississippi

Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act for the proposal to merge with LBO Bancorp, Inc., West Monroe, Louisiana, and thereby directly acquire Louisiana Bank, West Monroe, Louisiana.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 2, 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 - 8-26-94
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 - **
EFT	Comerica Bank Detroit, Michigan Henry Ford Health Systems 1 Ford Place Detroit, Michigan	N - 9-7-94
Oakar	Hawkeye Bancorporation Des Moines, Iowa Boone, Iowa branch of Midland Savings Bank, FSB Des Moines, Iowa	N - 9-23-94
Branch relocation	First of America Bank-North Michigan Grand Traverse, Michigan from 401 Bay Street to 212 Mitchell Street Petoskey, Michigan	N - **
Branch	Northern Trust Company Chicago, Illinois 7801 South State Street Chicago, Illinois	N - **
Branch	Lake Forest Bank and Trust Company Lake Forest, Illinois 310 East Scranton Lake Bluff, Illinois	N - 9-26-94

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch relocation	First of America Bank - West Michigan Grand Rapids, Michigan from 5455 Clyde Park S.W. to 5381 Clyde Park S.W. Wyoming, Michigan	N - **
Oakar	NBD Bancorp, Inc. Detroit, Michigan Amerifed Bank, FSB Joliet, Illinois	N - **
Oakar	NBD Illinois, Inc. Park Ridge, Illinois Amerifed Bank, FSB Joliet, Illinois	N - **
EFT	Bankers Trust Company Des Moines, Iowa 150 East Euclid Des Moines, Iowa	N - 9-15-94

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-1	Vincent Bancorporation Vincent, Iowa Farmers Savings Bank Vincent, Iowa*	FR - 9-16-94 NP - 9-21-94
CoC-HC	North Linn Corporation Coggon, Iowa by Serge Sisler	FR - 9-15-94 NP - **
Y-1	N.S. Bancorp, Inc Chicago, Illinois Northwestern Savings Bank Chicago, Illinois*	FR - 9-27-94 NP - **
Y-2	First Mid-Illinois Bancshares, Inc. Mattoon, Illinois Heartland Federal Savings and Loan Assoc. Mattoon, Illinois - convert to a Bank*	FR - 9-27-94 NP - **
Y-2	Marshall & Ilsley Corporation Milwaukee, Wisconsin Bank of Burlington Burlington, Wisconsin*	FR - 9-30-94 NP - **
Y-1	West Town Bancorp, Inc. Cicero, Illinois West Town Savings Bank Cicero, Illinois*	FR - 9-6-94 NP - 8-31-94
CoC-HC	Lamoine Bancorp, Inc. LaHarpe, Illinois by Charles W. Morrison	FR - ** NP - **
CoC-HC	State Center Financial, Inc. State Center, Iowa by Craig H. Haesemeyer	FR - ** NP - **
Y-1	Bellevue State Bank Employee Stock Ownership Plan Bellevue, Iowa Bellevue Service Company Bellevue, Iowa*	FR - 6-20-94 NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Citizens Central Bancorp, Inc. Macomb, Illinois Roseville State Bank Roseville, Illinois*	FR - 9-5-94 NP - 9-1-94
Y-1	MBT Corp. Forest City, Iowa Manufacturers Bank & Trust Company Forest City, Iowa*	FR - 9-8-94 NP - **
Y-1	Maddox Financial, Inc. Hartford City, Indiana City Savings Bank Hartford City, Indiana*	FR - 9-19-94 NP - 9-11-94
Y-2	Town Financial Corporation Hartford City, Indiana Maddox Financial, Inc. Hartford City, Indiana City Savings Bank Hartford City, Indiana*	FR - 9-19-94 NP - 9-11-94
CoC-HC	Munter Agency, Inc. Strawberry Point, Iowa by Raymond J. Schirmer, Richard J. Foust & Robert L. Foust	FR - 9-22-94 NP - **
CoC-HC	Mid Illinois Bancorp, Inc. Peoria, Illinois Mid Illinois Bancorp, Inc. Employee Stock Ownership Plan Peoria, Illinois	FR - ** NP - 8-31-94
Y-2	Ames National Corporation Ames, Iowa Randall-Story State Bank Story City, Iowa*	FR - 9-1-94 NP - 8-12-94

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)	West Town Bancorp, Inc. Cicero, Illinois Engage <u>de novo</u> in making and servicing of loans	FR - 9-6-94
4(c)(8)	F & M Bancorporation, Inc. Kaukauna, Wisconsin Engage in making & servicing of loans	FR - 9-19-94
Y-4	N.S. Bancorp, Inc. Chicago, Illinois Engage in making & servicing of loans	FR - 9-27-94
Y-4	N.S. Bancorp, Inc. Chicago, Illinois Firstfed Bancshares, Des Plaines, Illinois First Federal For Savings	FR - 9-27-94
Y-4	First Busey Corporation Urbana, Illinois First Busey Securities, Inc. Urbana, Illinois	FR - 9-30-94
Y-4	St. Francis Capital Corporation Milwaukee, Wisconsin St. Francis Insurance Corp Milwaukee, Wisconsin Engage in the sale of credit life and Disability Insurance	FR - 9-30-94
Y-4	First of America Bank Corporation Kalamazoo, Michigan F & C Bancshares, Inc. Murdock, Florida First Federal Savings Bank of Charlotte County Murdock, Florida	FR - 10-7-94
Y-4	First of America Bank Corporation Kalamazoo, Michigan First of America Securities, Inc. Kalamazoo, Michigan	FR - 9-28-94
4c8	D & TC, Inc. New Hampton, Iowa to engage <u>de novo</u> in making and servicing of loans	FR - 10-4-94

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	Bellevue State Bank Employee Stock Ownership Plan Bellevue, Iowa to engage in insurance activities thru Bellevue insurance agency	FR - 6-20-94
Y-4	First of America Bank Corporation Kalamazoo, Michigan Presidential Holding Corporation Sarasota, Florida Presidential Bank, FSB Sarasota, Florida	FR - **
4c8	Maple Park Bancshares, Inc. Maple Park, Illinois to engage <u>de novo</u> in the servicing of mortgage loans	FR - **
SMB-OT	First Bank North Freeport, Illinois to become a limited partner in a community development project for low/moderate income housing	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Munter Agency, Inc. Strawberry Point, Iowa to redeem 3,879 shares of existing voting common stock
RoS	State Center Financial, Inc. State Center, Iowa to redeem 19,300 shares of its common stock from Susan & James Jorgensen

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

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING September 2, 1994

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

*Section 4(c)(8) application by CNB Bancshares, Inc., Evansville, Indiana, to acquire King City Federal Savings Bank, Mt. Vernon, Illinois.

Newspaper: 9/30/94

*Section 3(a)(3) application by Mercantile Bancorporation Inc., St. Louis, Missouri, to acquire The Wedge Bank, Alton, Illinois.

Newspaper: 9/30/94

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 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 September 2, 1994

Name of Bank	Bank Address	Examination Date	Examination Rating
First Bank of Arkansas	2400 East Highland Drive Jonesboro, Arkansas 62401	4-15-94	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section I - Applications Subject to
Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Norwest Corporation Minneapolis, MN To acquire 100% of the voting shares of American Republic Bancshares, Inc., Belen, NM*	Not yet available
Community First Bankshares, Inc. Fargo, ND To acquire 100% of the voting shares of Minowa Bancshares, Inc. Decoah, IA*	Not yet available
Fern S. DeLong, as Trustee of the Fern S. DeLong Trust, Anoka, MN To acquire 50% of the voting shares of Preferred Bancshares, Inc., Big Lake, MN*	Not yet available
Franklin Bancorp, Inc. Minneapolis, MN To acquire 100% of the voting shares of the Michael Bancorporation, Inc., St. Paul, MN*	September 30, 1994 (Federal Register)
Commercial Bank of Mott Employee Stock Ownership Plan and Trust, Mott, ND, to acquire 82.3% of the voting shares of Commercial Bank of Mott, Mott, ND*	July 15, 1994 (Federal Register)
Stearns Financial Services, Inc. Employee Stock Ownership Plan, Albany, MN To acquire 30% of the voting shares of Stearns Financial Services, Inc., Albany, MN*	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

Stearns Financial Services, Inc.
Employee Stock Ownership Plan
Albany, MN to engage in general
insurance agency activities
through the acquisition of Stearns
Financial Services, Inc., Albany, MN

Not yet available

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending September 2, 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
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NONE.

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
First State Bank of Hotchkiss, Hotchkiss, Colorado, for prior approval to establish a detached facility office at 255 East Bridge Street, Hotchkiss, Colorado.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
None.	

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Pinnacle Bancorp, Inc., Central City, Nebraska, for prior approval to acquire two branches of World Savings, Sterling, Colorado.	Not Available

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

<u>APPLICATION</u>
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.

Federal Reserve Bank of Kansas City

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>
Boulder Valley Bank & Trust P.O. Box 17040 Boulder, Colorado 80308-7040	05-23-94	08-29-94	Satisfactory
OMNIBANK Commerce City P.O. Box 5000 Commerce City, Colorado 80037	05-23-94	08-29-94	Satisfactory
Chemical Bank P.O. Box 255 Sweet Springs, Missouri 65351-1346	05-23-94	08-29-94	Satisfactory
WestStar Bank P.O. Box 999 Bartlesville, Oklahoma 74005	02-28-94	09-01-94	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF AUGUST 29, 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
Mesa Financial Corporation, Sweetwater, TX, to acquire
Texas Delaware Bancshares, Inc., Dover, DE, and Texas
National Bank, Sweetwater, TX (de novo)
(Previously reported during the week of 8-1-94) 94/09/01
- *Section 3(a)(1) application by
Texas Delaware Bancshares, Inc., Dover, DE, to acquire
Texas National Bank, Sweetwater, TX (de novo)
(Previously reported during the week of 8-1-94) 94/09/01
- *Section 3(a)(1) application by
Hemisphere Financial, Ltd., Road Town, Tortola,
British Virgin Islands, to acquire Mercantile Financial
Enterprises, Inc., Wilmington, DE, and Mercantile Bank,
N.A., Brownsville, TX N/A
- *Section 3(a)(1) application by
Mercantile Financial Enterprises, Inc., Wilmington, DE,
to acquire Mercantile Bank, N.A., Brownsville, TX N/A
- *Section 3(a)(1) application by
Abrams Centre Bancshares, Inc., Dallas, TX, to acquire
Abrams Centre National Bank, Dallas, TX N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

- Section 4(c)(8) de novo notification by
International Bancshares Corporation, Laredo, TX, to
engage in the activity of making loans to certain of its
executive officers, directors, affiliates and principal
shareholders and to certain executive officers and directors
and their related interests of its wholly-owned subsidiary
banks N/A

**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 29, 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>
Lorena State Bank 107 S. Frontage Rd. P. O. Box 577 Lorena, Texas 76655-0577	94/05/23	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 9/02/94

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
The Prinville Bank, Prinville, Oregon, to establish a mobile branch facility in the Bend, Oregon, trade area. *	<u>Newspaper:</u> Not Available
DeAnza Bank, Sunnyvale, California, to become a member of the Federal Reserve System. *	<u>Newspaper:</u> Not Available

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

Investors Banking Corporation, Salem, Oregon, to acquire BKLA Bancorp, and its subsidiary, Bank of Los Angeles, both of West Hollywood, California. *	<u>Newspaper:</u> 09/16/94
	<u>Fed. Req.:</u> 09/16/94
Superior Holdings, Inc., Scottsdale, Arizona, to become a bank holding company by acquiring DeAnza Holding Corporation and its subsidiary, DeAnza Bank, both of Sunnyvale, California. *	<u>Newspaper:</u> _____
	<u>Fed. Req.:</u> Not Available

Section III - Applications Subject to Federal Register Notice Only

First Interstate Bancorp, Los Angeles, California, to join and to become a voting member of Star System, Inc.	<u>Fed. Req.:</u> 09/15/94
Westamerica Bancorporation, San Rafael, California, to engage <u>de novo</u> in providing retirement and employee benefit plan consulting services through Westcore, San Rafael, California.	<u>Fed. Req.:</u> Not Available
Superior Holdings, Inc., Scottsdale, Arizona, to continue to engage in originating, closing, selling and servicing single-family home mortgage loans in the Phoenix, Arizona, area.	<u>Fed. Req.:</u> Not Available

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

None

* Subject to CRA.

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

Week Ending 9/02/94

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending September 2, 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>
First Utah Bank	3826 South 2300 East Salt Lake City, UT 84109 (801) 272-9454	5/16/94	Satisfactory
Commercial Bank of Fremont	39510 Paseo Padre Pkwy. Fremont, CA 94538 (510) 794-7700	5/16/94	Satisfactory

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

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

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

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

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