

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1994, No. 10
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending October 11, 1994

RESEARCH LIBRARY
OCT 24 1994
FEDERAL RESERVE BANK

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Community Reinvestment Act -- remarks on proposal to reform CRA regulations by Governor Lindsey made at Board meeting on September 26, 1994.
Published, September 26, 1994.

ADVISORY COUNCILS

Thrift Institutions Advisory Council.
Convened, September 30, 1994.

BANK HOLDING COMPANIES

Barnett Banks, Inc., Jacksonville, Florida -- proposal that five of its subsidiary banks purchase certain assets and assume certain liabilities of 26 of the Florida branches of Glendale Federal Bank, F.S.B., Glendale, California, and to establish branches.
Approved, September 28, 1994.

Boatmen's Bancshares, Inc., St. Louis, Missouri -- to acquire Dalhart Bancshares, Inc., Dalhart, Texas, and Citizens State Bank of Dalhart.
Approved, September 28, 1994.

Daiwa Bank, Limited, Osaka, Japan -- to engage in securities brokerage activities through Cosmo Securities Inc., New York, New York.
Approved, September 26, 1994.

INTERNATIONAL OPERATIONS

Chase Manhattan Bank, N.A., New York, New York, and Chase Manhattan Overseas Banking Corporation, Wilmington, Delaware -- to make an investment in The Chase Manhattan Bank (M), Kuala Lumpur, Malaysia, and for Chase to establish a branch in Labuan, Malaysia.
Permitted, September 30, 1994.

Chemical Bank, New York, New York -- to purchase shares in Empresa Nacional de Telecomunicaciones, S.A., Santiago, Chile.
Permitted, September 30, 1994.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulation BB -- publication for comment of a revised proposal to amend Regulation BB (Docket R-0822).
Approved, September 26, 1994.

Regulation C -- publication for comment of amendments to conform the regulation's reporting requirements to the reporting requirements proposed in the changes to Regulation BB (Docket R-0848).
Approved, September 26, 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	Independent Bank of Ocala, Ocala, Florida -- to establish a branch at 7755 S.W. 65th Avenue Road. Approved, September 29, 1994.
Chicago	Millbrook-Newark Bank, Newark, Illinois -- to establish a branch at Fox River Road and Whitfield Road, Millbrook, Illinois. Approved, September 26, 1994.
Richmond	Union Bank and Trust Company, Bowling Green, Virginia -- to establish a branch at 6313 Chamberlayne Road, Mechanicsville, Virginia. Approved, September 30, 1994.

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

BANK BRANCHES, DOMESTIC

New York United Jersey Bank, Hackensack, New Jersey -- to establish two offsite electronic facilities at the Port Authority of New York and New Jersey, Newark International Airport, Terminal A., Upper and Lower Levels, Elizabeth, New Jersey.
Approved, September 30, 1994.

BANK HOLDING COMPANIES

Chicago Alpha Financial Group, Inc., Minonk, Illinois -- to engage de novo in brokerage activities through Alpha Financial Insurance Services, Inc., Toluca, Illinois.
Returned, September 30, 1994.

Cleveland American Bancorporation, Wheeling, West Virginia -- to acquire certain assets and assume certain liabilities of the St. Clairsville and Steubenville, Ohio, branches of Buckeye Savings Bank, St. Clairsville, Ohio -- report on competitive factors.
Returned, September 30, 1994.

Chicago Bank of Montreal, Ontario, Canada, and Bankmont Financial Corp., New York, New York -- to engage as a futures commission merchant in the execution and clearing of Eurotop 100 Stock Exchange Index futures contracts.
Approved, September 28, 1994.

Chicago CBE, Inc., Elkhorn, Wisconsin -- request for relief from a commitment.
Granted, September 30, 1994.

Kansas City Commerce Bancshares, Inc., Kansas City, Missouri -- to acquire Twin City Corporation, Kansas City, Kansas, and for Twin City to acquire CBI-Kansas, Inc., Kansas City, Kansas.
Approved, September 30, 1994.

Kansas City F&M State Bancshares, Inc., Cawker City, Kansas to acquire Farmers and Merchants State Bank
Approved, September 30, 1994.

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

BANK HOLDING COMPANIES

Cleveland	Fifth Third Bancorp, Cincinnati, Ohio -- to acquire certain assets and assume certain liabilities of Mutual Federal Savings Bank of Miamisburg, Miamisburg, Ohio. Approved, September 30, 1994.
Chicago	First Busey Corporation, Urbana, Illinois -- to acquire First Busey Securities, Inc. Returned, September 30, 1994.
Atlanta	First City Bancorp, Atlanta, Georgia -- request for waiver of application requirement of section 3(a)(3) in connection with proposal for First City Bancorp to acquire Barnett Bank of Treasure Coast, Port St. Lucie, Florida, Barnett Bank of Southwest Georgia, Columbus, Georgia, and Suncoast Bancorp, Jacksonville, Florida. Granted, September 28, 1994.
Chicago	First of America Bank-Northern Michigan, Grand Traverse, Michigan -- to relocate to 212 Mitchell Street, Petoskey, Michigan, from 401 Bay Street. Returned, September 30, 1994.
Richmond	First Union Corporation, Charlotte, North Carolina -- proposal that First Union National Bank of Florida, Jacksonville, Florida, acquire certain assets and assume liabilities of 31 Florida branches of Great Western Bank, a Federal Savings Bank, Chatsworth, California. Approved, September 28, 1994.
Richmond	First Virginia Banks, Inc., Falls Church, Virginia -- to merge with Farmers National Bancorp, Annapolis, Maryland. Approved, September 29, 1994.

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

BANK HOLDING COMPANIES

St. Louis	GAB Bancorp, Jasper, Indiana -- to acquire First State Bank, Southwest Indiana, Tell City, Indiana, and for First Bank to acquire certain assets and assume certain liabilities of the Tell City and Rockport, Indiana, branches of Regional Federal Savings Bank, New Albany, Indiana, and for the German American Bank, Jasper, Indiana, to acquire certain assets and assume certain liabilities of the Huntingburg, Indiana, branches of Regional Federal Savings Bank. Approved, September 27, 1994.
Dallas	Herring Bancorp, Inc., Vernon, Texas -- to acquire First Bank & Trust of Clarendon, Clarendon, Texas. Approved, September 29, 1994.
Dallas	Herring Bancshares, Inc., Wilmington, Delaware -- to acquire First Bank & Trust of Clarendon, Clarendon, Texas. Approved, September 29, 1994.
Chicago	H S B, Inc., Hedrick, Iowa -- to acquire Hedrick Savings Bank. Approved, September 30, 1994.
Chicago	IBT Bancorp, Inc., Mt. Pleasant, Michigan-- to engage de novo in securities brokerage services through IBT Financial Services. Returned, September 26, 1994.
Minneapolis	Menahga Bancshares, Inc., Menahga, Minnesota -- to engage in community development activities through Community Development Corporation, Detroit Lakes, Minnesota. Approved, September 30, 1994.
Cleveland	National City Corporation, Cleveland, Ohio -- to acquire certain assets and assume certain liabilities of First Federal Savings Bank of Kokomo, Kokomo, Indiana. Returned, September 28, 1994.

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

BANK HOLDING COMPANIES

Richmond	NationsBank Corporation, Charlotte, North Carolina -- to engage de novo in certain futures commission merchant and securities brokerage activities through Nations-CRT Services, Inc., Chicago, Illinois, and NationsBanc-CRT Energy (UK), Ltd. London, England. Permitted, September 26, 1994.
New York	North Fork Bancorporation, Inc., Mattituck, New York -- to acquire Metro Bancshares, Inc., Jericho, New York, and Bayside Federal Savings Bank. Approved, September 30, 1994.
Chicago	Northern Bankshares, Inc., McFarland, Wisconsin -- to participate in overline loans with McFarland State Bnkn. Returned, September 26, 1994.
Minneapolis	Stearns Financial Services, Inc. Employee Stock Ownership Plan, Albany, Minnesota -- to acquire Stearns Financial Services, Inc. Returned, September 27, 1994.
Minneapolis	Stearns Financial Services, Inc. Employee Stock Ownership Plan, Albany, Minnesota -- to engage in general insurance agency activities through Stearns Financial Services, Inc. Returned, September 27, 1994.
Cleveland	United Bancorp of Kentucky, Inc., Lexington, Kentucky -- to acquire Harlan Federal Bank, FSB, Harlan, Kentucky. Approved, September 29, 1994.
Cleveland	United Bancorp of Kentucky, Inc., Lexington, Kentucky -- to acquire American Fidelity Bank & Trust Company, Corbin, Kentucky. Approved, September 29, 1994.
Chicago	Vincent Bancorporation, Vincent, Iowa -- to acquire Farmers Savings Bank. Approved, September 30, 1994.

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

BANK HOLDING COMPANIES

Minneapolis Winona Banc Holding Company, Winona, Minnesota -- to
acquire Town and Country State Bank of Winona.
Approved, September 30, 1994.

BANK MERGERS

New York United Jersey Bank, Hackensack, New Jersey -- to
merge with Valley Savings Bank, Closter, New
Jersey, and to establish branches.
Approved, September 30, 1994.

BANK PREMISES

Richmond Bank of White Sulphur Springs, White Sulphur Springs,
West Virginia -- investment in bank premises.
Approved, September 26, 1994.

Kansas City First Bank of Haskell, Haskell, Oklahoma --
investment in bank premises.
Approved, September 30, 1994.

Dallas United Bank & Trust, Abilene, Texas -- investment in
bank premises.
Approved, September 30, 1994.

BANKS, STATE MEMBER

Chicago First of America Bank-Northern Michigan, Grand
Traverse, Michigan -- to relocate to 212 Mitchell
Street, Petoskey, Michigan, from 401 Bay Street.
Returned, September 30, 1994.

Secretary Ronan State Bank, Ronan, Montana -- payment of a
dividend.
Approved, September 27, 1994.

CHANGE IN BANK CONTROL

Atlanta Brantley Bancorp, Inc., Brantley, Alabama -- change
in bank control.
Permitted, September 30, 1994.

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

CHANGE IN BANK CONTROL

Dallas Community Bankers, Inc., Granburg, Texas -- change in
bank control.
Permitted, September 27, 1994.

COMPETITIVE FACTORS REPORTS

San Francisco Bank of America, FSB, Portland, Oregon, proposed
merger with Security Pacific Savings Bank, Tacoma,
Washington -- report on competitive factors.
Submitted, September 26, 1994.

Philadelphia Bank of Baltimore, Baltimore, Maryland, proposed
merger with First Fidelity Bank National
Association, Elkton, Maryland -- report on
competitive factors.
Submitted, September 28, 1994.

San Francisco Cascade Savings Bank, F.S.B., Everett, Washington,
proposed merger with Cascade Interim Federal
Savings Bank -- report on competitive factors.
Submitted, September 29, 1994.

Cleveland Citizens-State Bank of Strasburg, Strasburg, Ohio,
proposed purchase of the assets and assumption of
the liabilities of the Dellroy, Ohio, branch of
National City Bank, Cleveland, Ohio -- report on
competitive factors.
Submitted, September 29, 1994.

Richmond Commerce Bank, Virginia Beach, Virginia, proposed
merger with Branch Banking and Trust Company of
Virginia, Virginia Beach, Virginia -- report on
competitive factors.
Submitted, September 26, 1994.

Chicago Farmers Savings Bank, Vincent, Iowa, proposed merger
with FS State Bank -- report on competitive
factors.
Submitted, September 30, 1994.

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

COMPETITIVE FACTORS REPORTS

St. Louis	First Banks, Inc., Clayton, Missouri, proposed acquisition of River Valley Holding, Inc., Chicago, Illinois, and River Valley Savings Bank, F.S.B., Peoria, Illinois -- report on competitive factors. Submitted, September 27, 1994.
Dallas	First Interstate Bank of Texas, N.A., Houston, Texas, proposed merger with Park Forest National Bank, Dallas, Texas -- report on competitive factors. Submitted, September 28, 1994.
Cleveland	First National Bank of Brooksville, Brooksville, Kentucky, proposed merger with New First National Bank of Brooksville -- report on competitive factors. Submitted, September 29, 1994.
St. Louis	Holmes County Bank & Trust Company, Lexington, Mississippi, proposed purchase of certain assets and assumption of the liabilities to pay deposits in the Vaiden branch of The Peoples Bank & Trust Company, Tupelo, Mississippi -- report on competitive factors. Submitted, September 30, 1994.
Philadelphia	Jefferson Bank, Haverford, Pennsylvania, proposed merger with Security First Bank, Media, Pennsylvania -- report on competitive factors. Submitted, September 27, 1994.
Minneapolis	Liberty National Bank and Trust Company, Dickinson, North Dakota, proposed merger with the First National Bank of Bowman, Bowman, North Dakota-- report on competitive factors. Submitted, September 30, 1994.
New York	Metro Bancshares Inc., Jericho, New York, proposed merger with North Fork Bancorporation, Inc., Mattituck, New York -- report on competitive factors. Submitted, September 30, 1994.

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

COMPETITIVE FACTORS REPORTS

Richmond	NationsBank of South Carolina, N.A., Rock Hill, South Carolina, proposed merger with NationsBank of North Carolina, N.A., Charlotte, North Carolina -- report on competitive factors. Submitted, September 26, 1994.
New York	North Fork Bank, Mattituck, New York, proposed merger with Bayside Federal Savings Bank, Bayside, New York -- report on competitive factors. Submitted, September 30, 1994.
Richmond	Southern Bank and Trust Company, Mount Olive, North Carolina, proposed purchase of certain assets and assumption of the deposit liabilities of the Turkey, North Carolina, branch of First-Citizens Bank & Trust Company, Raleigh, North Carolina -- report on competitive factors. Submitted, September 29, 1994.

EXTENSIONS OF TIME

San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, September 29, 1994.
Philadelphia	Glen Rock State Bancorp, Inc., Glen Rock, Pennsylvania -- extension to November 23, 1994, to acquire Glen Rock State Bank. Granted, September 27, 1994.
San Francisco	Mitsubishi Bank, Ltd., Tokyo, Japan -- extension to divest certain property. Granted, September 29, 1994.
Dallas	Western Commerce Bancshares of Carlsbad, Inc., Carlsbad, New Mexico -- extension to December 13, 1994, to acquire Western Bancshares of Clovis, Inc. Granted, September 30, 1994.

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

EXTENSIONS OF TIME

Boston 1855 Corporation, New Bedford, Massachusetts -- extension to January 5, 1995, to acquire Compass Bank For Savings, and to retain 9.74 percent of Mayflower Cooperative Bank, Middleborough, Massachusetts.
Granted, September 26, 1994.

INTERNATIONAL OPERATIONS

Director, BS&R Chase Manhattan Bank, N.A., New York, New York, and Chase Manhattan Overseas Banking Corporation, Wilmington, Delaware -- waiver of portion of prior notice period to invest in The Chase Manhattan Bank (M) (Berhad), Kuala Lumpur, Malaysia, and establish a branch in Labuan, Malaysia.
Approved, September 30, 1994.

Director, BS&R Chemical Bank, New York, New York -- waiver of portion of prior notice period to invest in Empress National de Telecomunicaciones, S.A., Santiago, Chile.
Approved, September 30, 1994.

MEMBERSHIP

Secretary Community Bank - Missoula, Missoula, Montana -- to become a member of the Federal Reserve system.
Approved, September 27, 1994.

Kansas City Oregon Trail Bank, Guernsey, Wyoming -- to become a member of the Federal Reserve System.
Approved, September 26, 1994.

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Kansas City -- to retain two consulting firms for Phases 2 and 3 for the Oklahoma City Branch Building renovation program.
Approved, September 29, 1994.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

INTERNATIONAL OPERATIONS

Bank of Tokyo, Ltd., Tokyo, Japan -- to establish BOT North America International, Inc., New York, New York, and BOT to invest in Bank of Tokyo Mexico, S.A., Mexico City, Mexico.
Approved, September 21, 1994.

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

BANK HOLDING COMPANIES

Chicago St. Francis Capital Corporation, Milwaukee, Wisconsin -- to acquire Valley Bank, East Central, Kewaskum, Wisconsin; to retain shares of St. Francis Equity Properties, Inc., St. Francis, Wisconsin, and St. Francis Bank, F.S.B., Milwaukee, Wisconsin, and to engage in lending activities.
Approved, September 23, 1994.

COMPETITIVE FACTORS REPORTS

Chicago Valley Bank, East Central, Kewaskum, Wisconsin, proposed purchase of assets and assumption of liabilities of the Hartford branch of Valley Bank Milwaukee, Wauwatosa, Wisconsin -- report on competitive factors.
Submitted, September 23, 1994.

EXTENSIONS OF TIME

Chicago First of America Bank Corporation, Kalamazoo, Michigan -- extension to October 15, 1994, to engage in full service brokerage activities through First of America Securities, Inc.
Granted, September 23, 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>
Benjamin Franklin Bancorp, M.H.C., Franklin, Massachusetts - 3(a)(1) application to acquire Benjamin Franklin Savings Bank, Franklin, Massachusetts*	<u>Newspaper</u> <u>Federal Register</u>	Not Yet Established Not Yet Established

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

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

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>
	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

The People's Construction Bank of China, Beijing,
The People's Republic of China, to establish a branch
in New York, New York.

10/31/94

Chemung Canal Trust Company, Elmira, New York, to
establish offsite electronic facilities at Wal-Mart,
Building 3, County Rte. 64., Elmira, New York. 1/

10/24/94

Marine Midland Bank, to establish an offsite
electronic facility at the University of
Rochester, Wilson Commons Building, first floor,
Rochester, New York. 1/

10/22/94

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Chemung Financial Corporation, Elmira, New York
("CFC"), to acquire 100 percent of Owego National
Financial Corporation, Owego, New York, and
indirectly, Owego National Bank, Owego, New York
("ONB"); and ONB to merge with and into Chemung
Canal Trust Company, Elmira, New York,
CFC's bank subsidiary. 1/

10/20/94 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 October 1, 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

Hal Jonathan Shaffer, Carl A. Lingle, and Jerome S. Goodman request approval to acquire up to 95.4% of First Bank of Philadelphia, Philadelphia, Pennsylvania, pursuant to the Change in Bank Control Act.

Fed. Reg. Comment period:	N. Avail
Newspaper comment period:	N. Avail

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. InfiNet will be formed through the merger of The New York Switch Corporation, Hackensack, New Jersey which operates the NYCE electronic funds transfer ("EFT") Network and NENI Corporation, Wallingford, Connecticut which operates the Yankee 24 EFT Network. This application is being processed in conjunction with the Federal Reserve Banks of Boston and New York, each of which has several applicants to this transaction.

Fed. Reg. comment period expires:	9/26/94
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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 30, 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 October 2, 1994)**

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received application from Summit Bank. * Not Yet Known #
Fairlawn, Ohio, on September 7, 1994 to
become a member of the Federal Reserve System.

Received notice from Integra Bank/Pittsburgh * October 16, 1994
Pittsburgh, Pennsylvania, on September 28, 1994,
of its intent to establish CBCT facilities at
Allegheny Markets Company, 600 Market Place,
Oakdale, Pennsylvania, and Thrift Drug Store,
McKnight Siebert Shopping Center, Pittsburgh,
Pennsylvania.

Received applications from The Fifth Third Bank * October 15, 1994
of Columbus, Columbus, Ohio; The Fifth Third Bank
of Southern Ohio, Hillsboro, Ohio; and The Fifth
Third Bank of Northern Kentucky, Inc., Covington,
Kentucky, on September 16, 1994, for permission to
become members of the Federal Reserve System.

Received Section 18(c) application from the Fifth * October 17, 1994
Third Bank, Cincinnati, Ohio, on September 16, 1994,
to merge with Mutual Federal Savings Bank of
Miamisburg, Miamisburg, Ohio.

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

Received Section 3(a)(3) application from Mid Am., * Not Yet Known #
Inc., Bowling Green, Ohio, on September 22, 1994,
to acquire ASB Bankcorp, Inc., Adrian, Michigan.

* - 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 October 2, 1994)

Received Section 4(c)(8) application from PNC Bank Corp., Pittsburgh, Pennsylvania, on September 23, 1994, to acquire Indian River Federal Savings Bank, Vero Beach, Florida.

* October 24, 1994

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

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

Not Yet Known #

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
(October 1, 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 October 1, 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.

Bank One, Mansfield
28 Park Avenue West
Mansfield, Ohio 44902
(419) 525-5500
Rating: Outstanding
Exam Date: June 6, 1994

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
The Horizon Bank of Virginia, Fairfax, Virginia, to establish a branch at 9720 Lee Highway Fairfax, Virginia.*	10-19-94
The Horizon Bank of Virginia, Fairfax, Virginia, to establish a branch at 527 Maple Avenue, East, Vienna, Virginia.*	10-19-94
Chesapeake Bank, Kilmarnock, Virginia, to establish a branch in the proposed Winn-Dixie Supermarket at the southeast corner of Route 5 and Ironbound Road, Williamsburg (James City County), Virginia.*	10-22-94

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Valley Financial Corporation, Roanoke, Virginia, to become a bank holding company through the acquisition of Valley Bank, N.A., Roanoke, Virginia (an organizing bank).*	10-31-94

Section III - Applications Subject to Federal Register Notice

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

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

None.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending September 30, 1994

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Examination

Date

Rating

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 30, 1994

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Citizens Trust Bank Atlanta, GA To establish a branch located at 2840 East Point Street, East Point, Georgia.	Not yet available*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
The Colonial BancGroup, Inc. Montgomery, Alabama To acquire Brundidge Banking Company, Inc., Brundidge, Alabama, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*
Florida Bancorporation Palm Harbor, Florida Change in control notice by Laszlo Posevitz, D.O., to acquire 3,571,429 shares of Series B Convertible Preferred Stock, which represents 55.55 percent of the outstanding preferred stock. Conversion of the preferred stock to common would increase his ownership from 10.87 to 24.27 percent of the common stock outstanding.	Not yet available*
UniSouth, Inc. Umatilla, Florida After-the-fact change in control notice for Mr. John Findley Nelson, Jr., to retain 13.2 percent of the outstanding shares of UniSouth, Inc., Umatilla, FL.	Not yet available*
Merit Holding Corporation (Formerly known as Mountain Holding Corporation) Tucker, Georgia To acquire Charter Bank and Trust Co., Marietta, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*

*Subject to provisions of the Community Reinvestment Act

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 30, 1994

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Commerce Corporation New Orleans, Louisiana To merge with First Bancshares, Inc., Slidell, Louisiana, and thereby directly acquire First Bank, Slidell, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*
First Commerce Corporation New Orleans, Louisiana To merge with City Bancorp, Inc., New Iberia, Louisiana, and thereby directly acquire City Bank & Trust Company, New Iberia, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*
Community Bancshares of Mississippi, Inc. Forest, Mississippi To acquire 91.1 percent of M & M Bancorp, Inc., Laurel, Mississippi, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

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

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 30, 1994

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

Application

Regions Financial Corporation

Birmingham, Alabama

Request for waiver of the application requirement of Section 3(a)(3) of the Bank Holding Company Act for the proposal of Regions Corporation, Birmingham, Alabama, a subsidiary of Regions Financial Corp., to acquire Guaranty Bank & Trust Company, Baton Rouge, Louisiana.

Regions Financial Corporation

Birmingham, Alabama

Request for waiver of the application requirement of Section 3(a)(3) of the Bank Holding Company Act for the proposal of Regions Corporation, Birmingham, Alabama, a subsidiary of Regions Financial Corporation, to acquire First American Bank & Trust of Louisiana, Monroe, Louisiana.

Regions Financial Corporation

Birmingham, Alabama

Request for waiver of the application requirement of Section 3(a)(3) of the Bank Holding Company Act for the proposal of Regions Corporation, Birmingham, Alabama, a subsidiary of Regions Financial Corporation, to acquire Bank of New Roads, New Roads, Louisiana.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 30, 1994

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

<u>Examination Bank</u>	<u>Rating</u>	<u>Date</u>
Banyan Bank 7061 N. Federal Highway Boca Raton, Florida 33429 (407)994-0077	Satisfactory	06-13-94
First Central Bank 5858 Central Avenue St. Petersburg, Florida 33743 (813)347-0197	Satisfactory	06-20-94

<u>Examination Bank</u>	<u>Rating</u>	<u>Date</u>
Indian Rocks State Bank 12360 Indian Rocks Road Indian Rocks Beach, Florida 34635 (813)596-8000	Satisfactory	06-20-94
Georgia First Bank 445 Church Street Gainesville, Georgia 30503 (404)535-8000	Satisfactory	06-20-94

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Oakar	Associated Banc-Corp. Green Bay, Wisconsin North Shore Bank, F.S.B. Brookfield, Wisconsin	N - 8-26-94
Mérger	First Bank North Freeport, Illinois DeKalb, Illinois branch of Home Federal Savings & Loan Association Elgin, Illinois	N - 10-24-94
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 - 9-22-94
Branch	Lake Forest Bank and Trust Company Lake Forest, Illinois 310 East Scranton Lake Bluff, Illinois	N - 9-26-94
Branch	First of America Bank-West Michigan Grand Rapids, Michigan 347 South Division Avenue Grand Rapids, Michigan	N - **
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 - **

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	First Bank of Berne Berne, Indiana 102 W. Main Street Berne, Indiana	N - 10-20-94
Branch	Old Kent Bank and Trust Company Grand Rapids, Michigan 2121 Raybrook, S.E. Grand Rapids, Michigan	N - 9-30-94
Branch	Old Kent Bank and Trust Company Grand Rapids, Michigan 1450 East Fulton Grand Rapids, Michigan	N - 9-30-94
Branch	Wayne Bank and Trust Company Cambridge City, Indiana 2260 National Road West Richmond, Indiana	N - 10-1-94
Branch	Harris Trust and Savings Bank Chicago, Illinois 901 East 47th Street Chicago, Illinois*	N - 10-22-94
Merger	First of America Bank, - West Michigan Grand Rapids, Michigan "" Grand Rapids, Michigan branch of Great Lakes Bancorp, A Federal Savings Bank Ann Arbor, Michigan*-	N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	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 - 9-26-94
Y-2	Marshall & Ilsley Corporation Milwaukee, Wisconsin Bank of Burlington Burlington, Wisconsin*	FR - 9-30-94 NP - 9-28-94
CoC-HC	Lamoine Bancorp, Inc. LaHarpe, Illinois by Charles W. Morrison	FR - 10-5-94 NP - **
CoC-HC	State Center Financial, Inc. State Center, Iowa by Craig H. Haesemeyer	FR - 10-17-94 NP - **
Y-1	Bellevue State Bank Employee Stock Ownership Plan Bellevue, Iowa Bellevue Service Company Bellevue, Iowa*	FR - 10-21-94 NP - 10-15-94
Y-2	Bellevue Service Company Bellevue, Iowa Bellevue State Bank Bellevue, Iowa	FR - 10-21-94 NP - 10-15-94
Y-2	Principal National Bancorp, Inc. Pontiac, Illinois Home Guaranty Savings Association Piper City, Illinois*	FR - 10-17-94 NP - **
CoC-HC	Munter Agency, Inc. Strawberry Point, Iowa by Raymond J. Schirmer, Richard J. Foust & Robert L. Foust	FR - 9-22-94 NP - 10-12-94

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Raritan State Bancorp, Inc. Raritan, Illinois Raritan State Bank Raritan, Illinois*	FR - 10-20-94 NP - **
CoC-HC	Mid Illinois Bancorp, Inc. Peoria, Illinois Mid Illinois Bancorp, Inc. Employee Stock Ownership Plan Peoria, Illinois	FR - 10-5-94 NP - 8-31-94
Y-2	Pinnacle Banc Group, Inc. Oak Brook, Illinois Acorn Financial Corp. Oak Park, Illinois Suburban Trust & Savings Bank Oak Park, Illinois*	FR - 10-24-94 NP - **
Y-2	Amcore Financial, Inc Rockford, Illinois NBA Holding Company Aledo, Illinois Bank of Aledo Aledo, Illinois*	FR - 10-24-94 NP - 10-20-94

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Firststar Corporation Milwaukee, Wisconsin	FR - ** N - **
	First Colonial Bankshares Corporation Chicago, Illinois	
	Hi-Bancorp, Inc. Highwood, Illinois	
	GNP Bancorp, Inc. Mundelein, Illinois	
	First Colonial/York, Inc. Chicago, Illinois	
	All American Bank of Chicago Chicago, Illinois	
	Avenue Bank of Oak Park Oak Park, Illinois	
	Colonial Bank Chicago, Illinois	
	Community Bank and Trust Company of Edgewater Chicago, Illinois	
	First Colonial Bank of Downers Grove Downers Grove, Illinois	
	First Colonial Bank of Dupage County Naperville, Illinois	
	First Colonial Bank of Lake County Vernon Hills, Illinois	
	First Colonial Bank of McHenry County Crystal Lake, Illinois	
	First Colonial Bank Northwest Niles, Illinois	
	First Colonial Bank/Rosemont Rosemont, Illinois	
	First Colonial Bank Southwest Burbank, Illinois	
	Fox Lake State Bank Fox Lake, Illinois	
	Michigan Avenue National Bank of Chicago Chicago, Illinois	
	Northlake Bank Northlake, Illinois	
	York State Bank Elmhurst, Illinois	
	First Colonial Bank-Mundelein Mundelein, Illinois	
	First Colonial Bank-Highwood Highwood, Illinois*	

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Firststar Corporation of Illinois Milwaukee, Wisconsin	FR - ** N - **
	First Colonial Bankshares Corporation Chicago, Illinois	
	Hi-Bancorp, Inc. Highwood, Illinois	
	GNP Bancorp, Inc. Mundelein, Illinois	
	First Colonial/York, Inc. Chicago, Illinois	
	All American Bank of Chicago Chicago, Illinois	
	Avenue Bank of Oak Park Oak Park, Illinois	
	Colonial Bank Chicago, Illinois	
	Community Bank and Trust Company of Edgewater Chicago, Illinois	
	First Colonial Bank of Downers Grove Downers Grove, Illinois	
	First Colonial Bank of Dupage County Naperville, Illinois	
	First Colonial Bank of Lake County Vernon Hills, Illinois	
	First Colonial Bank of McHenry County Crystal Lake, Illinois	
	First Colonial Bank Northwest Niles, Illinois	
	First Colonial Bank/Rosemont Rosemont, Illinois	
	First Colonial Bank Southwest Burbank, Illinois	
	Fox Lake State Bank Fox Lake, Illinois	
	Michigan Avenue National Bank of Chicago Chicago, Illinois	
	Northlake Bank Northlake, Illinois	
	York State Bank Elmhurst, Illinois	
	First Colonial Bank-Mundelein Mundelein, Illinois	
	First Colonial Bank-Highwood Highwood, Illinois*	

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	West Town Bancorp, Inc. Cicero, Illinois West Town Savings Bank Cicero, Illinois*	FR - 9-6-94 N - 8-31-94
Y-1	Raddatz Family Limited Partnership Chicago, Illinois East Side Financial, Inc. Chicago, Illinois East Side Savings Bank Chicago, Illinois	FR - ** N - **
Y-1	Foxdale Bancorp, Inc. South Elgin, Illinois Foxdale Bank (in organization) South Elgin, Illinois*	FR - ** N - **
Y-2	Greatbanc, Inc. Aurora, Illinois Greatbank Algonquin, Illinois--to reactivate a charter**	FR - **
Y-1	Ogden Bancshares, Inc. Ogden, Iowa City State Bank Ogden, Iowa*	FR - ** N - **
Y-2	FBOP Corporation Oak Park, Illinois Citizens National Bank Teaque, Texas*	FR - ** N - 10-23-94
CoC-HC	Mid-America National Bancorp, Inc. Chicago, Illinois Harold P. O'Connell, Jr.	FR - ** N - **
Y-2	Coal City Corporation Coal City, Illinois Peterson Bank Chicago, Illinois*	FR - ** N - **
Y-2	Manufacturers National Corporation Chicago, Illinois Peterson Bank Chicago, Illinois*	FR ** N **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	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	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 N - 10-17-94
Y-4	First of America Bank Corporation Kalamazoo, Michigan First of America Securities, Inc. Kalamazoo, Michigan	FR - 10-3-94
Y-4	First of America Bank Corporation Kalamazoo, Michigan Presidential Holding Corporation Sarasota, Florida Presidential Bank, FSB Sarasota, Florida	FR - 10-21-94
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 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 - 10-21-94
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
4c8	D & TC, Inc. New Hampton, Iowa to engage <u>de novo</u> in making and servicing of loans	FR - 10-4-94
4c8	Maple Park Bancshares, Inc. Maple Park, Illinois to engage <u>de novo</u> in the servicing of mortgage loans	FR - 10-6-94
4c8	IBT Bancorp, Inc. Mt. Pleasant, Michigan IBT Financial Services, Inc. Mt. Pleasant, Michigan to engage <u>de novo</u> in securities brokerage services	FR - 10-17-94
4c8	Northern Bankshares, Inc. McFarland, Wisconsin intends to participate in overline loans by expanding its scope in the activity of making & servicing loans	FR - 10-17-94
4c8	Huxley Bancorp Huxley, Iowa making & servicing loans through participation in a one year revolving line of credit overline with its subsidiary, First State Bank	FR - 10-18-94

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Ending Date</u>
Y-4	NBD Bancorp, Inc. Detroit, Michigan Amerifed Financial Corp. Joliet, Illinois Amerifed Bank, F.S.B. Joliet, Illinois	FR - ** N - 10-5-94
Y-4	NBD Illinois, Inc. Detroit, Michigan Amerifed Financial Corp. Joliet, Illinois Amerifed Bank, F.S.B. Joliet, Illinois	FR - ** N - 10-5-94
4(c)(8)	West Town Bancorp, Inc. Cicero, Illinois Engage <u>de novo</u> in making and servicing loans	FR - 9-6-94
Y-4	Firststar Corporation Milwaukee, Wisconsin Bankerstech, Inc. Chicago, Illinois First Colonial Mortgage Corporation Elmhurst, Illinois First Colonial Trust Company Oak Park, Illinois Midstates Financial Corporation Schaumburg, Illinois	FR - **
Y-4	Firststar Corporation of Illinois Milwaukee, Wisconsin Bankerstech, Inc. Chicago, Illinois First Colonial Mortgage Corporation Elmhurst, Illinois First Colonial Trust Company Oak Park, Illinois Midstates Financial Corporation Schaumburg, Illinois	FR - **
4(c)(8)	Manteno Bancshares, Inc. Manteno, Illinois Manteno Bancshares Community Development Corporation Manteno, Illinois	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only
Continued

<u>Type</u>	<u>Application</u>	<u>Ending Date</u>
4(c)(8)	Old Kent Financial Corporation Grand Rapids, Michigan CDC--to invest in low income housing projects	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
RoS	Citizens Corporation Corydon, Iowa to redeem 142 shares of its common stock & 1,724 shares of its preferred stock

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

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending September 30, 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>
-Hendricks County Bank and Trust Company One East Main Street Brownsburg, Indiana 46112 (317) 852-2268	6/27/94	S

FEDERAL RESERVE BANK OF ST. LOUIS
FOR THE WEEK ENDING SEPTEMBER 30, 1994

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

*Section 9 application by Fifth Third Bank of
Kentucky, Inc., Louisville, Kentucky, to establish
a branch office in Lexington, Kentucky.

Newspaper: 10/8/94

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

Application

End of Comment Period

None.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

Section 4(c)(8) application by CNB Bancshares,
Inc., Evansville, Indiana, to engage de novo in
community development activities through a 19.8%
limited partnership interest in Shelbyville High
Apartments, Ltd. Partnership, Shelbyville, Indiana.

COMMENT PERIOD 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 September 30, 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

First Interstate Bank of
Commerce, Billings, MT, to
establish a branch in Billings, MT

October 29, 1994

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

Application

Comment Period
Ending Date

Frandsen Financial Corporation
Forest Lake, MN
To acquire 100% of the voting shares
of Sturgeon Lake State Bank, Sturgeon
Lake, MN*

October 13, 1994
(Newspaper)

Flint Creek Holding Company,
Philipsburg, MT, to acquire 80% of
the voting shares of Flint Creek
Valley Bank, Philipsburg, MT*

October 28, 1994
(Federal Register)

Geoffrey Gempeler to increase
his ownership from 24.58% to 30.53%
of the voting shares of Chisago
Bancorporation, Inc., Chisago City, MN*

Not yet available

Norwest Corporation, Minneapolis, MN
to acquire 100% of the voting shares
of the Ken-Caryl Investment Company,
Littleton, CO*

November 4, 1994
(Federal Register)

Randall Holding Company, Inc., Randall,
MN, to acquire 90% of the voting shares
of Randall State Bank, Randall, MN*

Not yet available

McHugh Family Trust, to acquire
52.9% of the voting shares of Maple
Lake Bancorporation, Maple Lake, 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

BNCCORP, Inc., Bismarck, ND, to engage
in data processing activities through
the acquisition of JMS Systems, Inc.,
Bismarck, ND

Not yet available

Haugo Bancshares, Inc., Sioux Falls,
SD, to engage de novo in making and
servicing loans

October 31, 1994

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

NONE.

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

COMMENT PERIOD ENDING DATE

Pioneer Bancshares, Inc. Employee
Stock Ownership Plan, Ponca City,
Oklahoma, for prior approval to
become a bank holding company through
the acquisition of 43.97 percent of
the voting shares of Pioneer
Bancshares, Inc., Ponca City,
Oklahoma.*

Not Available

Decatur Investment, Inc., Oberlin,
Kansas, for prior approval to acquire
100 percent of the voting shares of
Selden Investment, Inc., Selden,
Kansas.*

Not Available

Battle Creek State Company, Battle
Creek, Nebraska, for prior approval
to become a bank holding company
through the acquisition of 80.7
percent of the voting shares of
Battle Creek State Bank, Battle
Creek, Nebraska.

Not Available

HF Limited Partnership, Marshall,
Missouri, for prior approval to
become a bank holding company through
the acquisition of 49.85 percent of
the voting shares of Wood & Huston
Bancorporation, Inc., Marshall
Missouri.*

Not Available

**SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE
ONLY**

APPLICATION

COMMENT PERIOD ENDING DATE

Carbon County Holding Company,
Englewood, Colorado, for prior
approval to act as an investment
advisor.

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>
Rio Blanco State Bank 222 W. Main Rangely, Colorado 81648-2728	06-13-94	09-26-94	Satisfactory

Federal Reserve Bank of Kansas City

OMNIBANK Arvada 7878 W. 80th Place Arvada, Colorado 80005	06-20-94	09-29-94	Satisfactory
The Bank of Commerce P.O. Box 128 Wetumka, Oklahoma 74883-0128	06-27-94	09-29-94	Outstanding

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF SEPTEMBER 26, 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 Chalybeate Springs, L.C., Hughes Springs, TX, to acquire First National Bank, Hughes Springs, Tx	N/A
*Section 3(a)(3) application by Texas Financial Bancorporation, Inc., Minneapolis, MN, to acquire Burleson State Bank, Burleson, TX (Previously reported during the week of 9-5-94)	94/09/30
*Section 3(a)(3) application by First Bancorp, Inc., Denton, TX, to acquire Burleson State Bank, Burleson, TX (Previously reported during the week of 9-5-94)	94/09/30
*Section 3(a)(3) application by First Delaware Bancorp, Inc., Dover, DE, to acquire Burleson State Bank, Burleson, TX (Previously reported during the week of 9-5-94)	94/09/30
Change in Control Notice by T. K. Farris, Jr., Trustee of Thomas Kinder Farris Trust, and Martha White Farris, Floyda, TX, to acquire an interest in Floyd County Bancshares, Inc., Floydada, TX (Previously reported during the week of 9-5-94)	94/10/05
*Section 3(a)(3) application by Finger Interests Number One, Ltd., Houston, TX, to acquire West Loop Savings, SSB, Houston, TX (de novo) (Previously reported during the week of 9-19-94)	94/10/18
*Section 3(a)(3) application by Charter Bancshares, Inc., Houston, TX, to acquire West Loop Savings, SSB, Houston, TX (de novo) (Previously reported during the week of 9-19-94)	94/10/18

*Section 3(a)(3) application by CBH, Inc., Wilmington, DE, to acquire West Loop Savings, SSB, Houston, TX (de novo) (Previously reported during the week of 9-19-94)	94/10/18
*Section 3(a)(1) application by Heights Texas, L.C., Harker Heights, TX, to acquire Heights Delaware, L.L.C., Dover, DE, and Heights State Bank, LBA, Harker Heights, TX (Previously reported during the week of 9-19-94)	94/10/22
*Section 3(a)(1) application by Heights Delaware, L.L.C., Dover, DE, to acquire Heights State Bank, LBA, Harker Heights, TX (Previously reported during the week of 9-19-94)	94/10/22
*Section 3(a)(1) application by Texas State Bancshares, Inc., Harker Heights, TX, to acquire Heights Delaware, L.L.C., Dover, DE, and Heights State Bank, LBA, Harker Heights, TX (Previously reported during the week of 9-19-94)	94/10/22

**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 SEPTEMBER 26, 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>
Western Bank 140 E. Railroad Ave. P. O. Box 490 Lordsburg, NM 88045-0490	94/06/27	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 10/01/94

Section I - Applications Subject to Newspaper Notice Only

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

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

None

Section III - Applications Subject to Federal Register Notice Only

None

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

None

* Subject to CRA

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

Week ending 10/01/94

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending September 30, 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>
Ireland Bank	P.O. Box 186 Malad City, Idaho (208) 766-2211	06/20/94	Outstanding

* 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.