

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

RESEARCH LIBRARY
Nov 25 9 51 AM 1994
FEDERAL RESERVE BANK
OF CLEVELAND

H.2, 1994, No. 45
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
the Week Ending November 5, 1994

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ADVISORY COUNCILS

Consumer Advisory Council.
Convened, November 3, 1994.

BANK HOLDING COMPANIES

CS Holding, Zurich, Switzerland, and Credit Suisse --
to engage in investment advisory and foreign
exchange activities.
Approved, October 31, 1994.

First Interstate Bancorp, Los Angeles, California,
and First Interstate Bank of California -- request
for reconsideration of applications to acquire
Sacramento Savings Bank, Sacramento, California.
Denied, October 31, 1994.

First National Corporation of Ardmore, Inc., Ardmore,
Oklahoma -- request for reconsideration of Board's
approval of application to acquire Bank of Love
County, Marietta, Oklahoma.
Denied, November 2, 1994.

Fleet Financial Group, Inc., Providence, Rhode Island
-- request for waiver of requirement to file
application to acquire New Bedford Bancorp, New
Bedford, Massachusetts, and New Bedford Institution
for Savings.
Granted, November 2, 1994.

REGULATIONS AND POLICIES

Regulation H -- removal of requirement that banks
publish their reports of condition.
Approved, November 2, 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

Cleveland	Fifth Third Bank of Western Ohio, Piqua, Ohio -- to establish a customer bank communication terminal at 3000 West Elm Street, Lima, Ohio. Approved, November 5, 1994.
St. Louis	First Community Bank, Conway, Arkansas -- to establish a branch at 1390 Highway 64 West. Approved, November 4, 1994.
Minneapolis	First Interstate Bank of Commerce, Billings, Montana -- to establish an automatic teller machine at Rimrock Mall, 300 South 24th Street West, Billings, Montana. Approved, November 4, 1994.
Atlanta	First Western Bank, Cooper City, Florida -- to establish a branch at 6775 Taft Street, Hollywood, Florida. Approved, November 4, 1994.
Richmond	George Mason Bank, Fairfax, Virginia -- to establish a branch at 4501 Daly Drive, Chantilly, Virginia. Approved, November 4, 1994.
Richmond	Greenwood Bank & Trust, Greenwood, South Carolina -- to establish a branch at 202 North West Main Street, Ninety Six, South Carolina. Approved, November 4, 1994.
Philadelphia	Meridian Bank, Reading, Pennsylvania -- to establish a remote service facility at Genuardi Supermarket, Spring City Shopping Center, 55 East Bridge Street, Spring City, Pennsylvania. Approved, November 2, 1994.

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

BANK HOLDING COMPANIES

Chicago	Amcore Financial, Inc., Rockford, Illinois -- to acquire NBA Holding Company, Aledo, Illinois, and Bank of Aledo. Approved, November 2, 1994.
Richmond	BB&T Financial Corporation, Wilson, North Carolina -- to acquire Commerce Bank, Virginia Beach, Virginia. Approved, November 1, 1994.
Richmond	BB&T Financial Corporation of Virginia, Virginia Beach, Virginia -- to acquire Commerce Bank. Approved, November 1, 1994.
Chicago	Bellevue Service Company, Bellevue, Iowa -- to acquire Bellevue State Bank. Approved, October 31, 1994.
Chicago	Bellevue State Bank Employee Stock Ownership Plan, Bellevue, Iowa -- to acquire Bellevue Service Company, and Bellevue State Bank. Approved, October 31, 1994.
Minneapolis	Community First Bankshares, Inc., Fargo, North Dakota -- to acquire Minowa Bancshares, Inc., Decorah, Iowa. Approved, November 1, 1994.
St. Louis	Community First Financial Group, Inc., English, Indiana -- to acquire Peninsula National Bank, Rolling Hills Estates, California. Approved, October 31, 1994.
Kansas City	Decatur Investment, Inc., Oberlin, Kansas -- to acquire Selden Investment, Inc., Selden, Kansas. Approved, November 4, 1994.
Kansas City	First National Bank of Nebraska, Inc., Omaha, Nebraska, and First National of Colorado, Inc. -- to acquire Union Colony Bancorporation, Inc., Greeley, Colorado. Returned, November 3, 1994.

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

BANK HOLDING COMPANIES

Chicago	First of America Bank Corporation, Kalamazoo, Michigan -- to acquire Presidential Holding Corporation, Sarasota, Florida, and Presidential Bank, FSB. Approved, November 2, 1994.
Chicago	First of America Bank Corporation, Kalamazoo, Michigan -- to acquire F & C Bancshares, Inc., Murdock, Florida, and First Federal Savings Bank of Charlotte County. Approved, November 4, 1994.
Boston	Fleet Financial Group, Inc., Providence, Rhode Island -- to engage de novo in community development activities. Permitted, November 2, 1994.
Atlanta	Hancock Holding Company, Gulfport, Mississippi request for waiver of requirement to file an application to acquire Washington Bancorp, Inc., Franklinton, Louisiana. Granted, November 3, 1994.
Minneapolis	Haugo Bancshares, Inc., Sioux Falls, South Dakota -- to engage de novo in lending activities. Permitted, November 3, 1994.
Cleveland	KeyCorp, Cleveland, Ohio -- to acquire First Citizens Bancorp of Indiana, Anderson, Indiana. Approved, November 3, 1994.
Chicago	Northern Bankshares, Inc., McFarland, Wisconsin -- to engage in lending activities with McFarland State Bank. Returned, October 31, 1994.

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

BANK HOLDING COMPANIES

Chicago	Old Kent Financial Corporation, Grand Rapids, Michigan -- to invest in low income housing projects. Approved, November 2, 1994.
Cleveland	Pikeville National Corporation, Pikeville, Kentucky - - to acquire Community Bank of Lexington, Inc., Lexington, Kentucky. Approved, November 4, 1994.
Cleveland	Provident Bancorp, Inc., Cincinnati, Ohio -- to acquire a joint venture interest with West Shell, Inc., in West Shell Mortgage Company, and engage in mortgage banking activities. Approved, October 31, 1994.
Kansas City	State Bank Employees Stock Ownership Plan, Hoxie, Kansas -- to acquire Prairie State Bancshares, Inc., and State Bank. Returned, November 3, 1994.
Minneapolis	State Bank of Arcadia Employee Stock Ownership Plan and Trust, Arcadia, Wisconsin -- to acquire B & E Investments, Inc., Bloomer, Wisconsin. Approved, November 4, 1994.
Chicago	West Town Bancorp, Inc., Cicero, Illinois -- to acquire West Town Savings Bank, and to engage in lending activities. Returned, October 31, 1994.

BANK MERGERS

Chicago	Bank of Oakfield, Oakfield, Wisconsin -- to acquire the assets and assume deposit liabilities of the Van Dyne branch of M&I Central State Bank, Ripon, Wisconsin. Returned, November 1, 1994.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANKS, STATE MEMBER

Dallas First Bank & Trust of Clarendon, Clarendon, Texas --
 payment of a dividend.
 Approved, October 31, 1994.

CAPITAL STOCK

Chicago Munter Agency, Inc., Strawberry Point, Iowa --
 redemption of shares.
 Approved, November 4, 1994.

CHANGE IN BANK CONTROL

Atlanta Colony Bankcorp, Inc., Fitzgerald, Georgia -- change
 in bank control.
 Permitted, November 2, 1994.

Atlanta First American Bancorp, Athens, Georgia -- change in
 bank control.
 Permitted, November 4, 1994.

Philadelphia First Bank of Philadelphia, Philadelphia,
 Pennsylvania -- change in bank control.
 Permitted, November 4, 1994.

Atlanta Florida First City Banks, Inc., Fort Walton Beach,
 Florida -- change in bank control.
 Permitted, November 4, 1994.

Chicago Munter Agency, Inc., Strawberry Point, Iowa -- change
 in bank control.
 Permitted, November 4, 1994.

COMPETITIVE FACTORS REPORTS

Atlanta Bank of Thomas County, Coolidge, Georgia, proposed
 purchase of certain assets and assumption of the
 deposit liabilities of the Thomasville, Georgia,
 branch of Cairo Banking Company, Cairo, Georgia,
 and for consent to relocate the main office of Bank
 of Thomas County from Coolidge to Thomasville,
 Georgia, and retain the Coolidge office as a branch
 -- report on competitive factors.
 Submitted, November 2, 1994.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Chase Manhattan Bank of Florida, National Association, Tampa, Florida, proposed acquisition of certain assets and assumption of liability to pay certain deposits of the Chase Manhattan Bank, National Association, New York, New York, and the Chase Manhattan Bank (USA), Dover, Delaware -- report on competitive factors. Submitted, October 31, 1994.
Atlanta	Citizens's Bank, Ville Platte, Louisiana, proposed purchase of certain assets and assumption of the liability to pay deposits made in the Pine Prairie branch of American Security Bank of Ville Platte -- report on competitive factors. Submitted, November 1, 1994.
Atlanta	Community First Bank, Jacksonville, Florida, proposed merger with Community First Successor Bank -- report on competitive factors. Submitted, November 2, 1994.
Minneapolis	Community First State Bank of Redfield, Redfield, South Dakota, proposed merger with Community First State Bank of Lemmon, Lemmon; and Community First State Bank of Huron, Huron, South Dakota -- report on competitive factors. Submitted, November 4, 1994.
St. Louis	First Citizens National Bank, Dyersburg, Tennessee, proposed purchase of the assets and assumption of the liabilities of the Ripley, Tennessee, branch of Union Planters Bank of West Tennessee, Humboldt, Tennessee -- report on competitive factors. Submitted, November 4, 1994.
Chicago	First Midwest Bank / Western Illinois, National Association, Moline, Illinois, proposed merger with First Midwest Bank / Illinois, National Association, Joliet; First Midwest Bank, National Association, Waukegan; and First Midwest Bank / Danville, National Association, Danville, Illinois -- report on competitive factors. Submitted, November 4, 1994.

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

COMPETITIVE FACTORS REPORTS

Chicago	Firststar Bank Milwaukee, National Association, Milwaukee, Wisconsin, proposed merger with First Bank Southeast of Lake Geneva, National Association, Lake Geneva, Wisconsin -- report on competitive factors. Submitted, November 4, 1994.
Boston	Fleet National Bank, Providence, Rhode Island, proposed merger with Plaza Home Mortgage Bank, FSB, Santa Ana, California -- report on competitive factors. Submitted, November 4, 1994.
New York	Great Falls Bank, Totowa, New Jersey, proposed merger with Family First Federal Savings Bank, Clifton, New Jersey -- report on competitive factors. Submitted, November 2, 1994.
St. Louis	Harrisburg National Bank, Harrisburg, Illinois, proposed merger with HNB Interim National Bank -- report on competitive factors. Submitted, November 4, 1994.
Kansas City	Hilltop National Bank, Casper, Wyoming, proposed acquisition of the assets and assumption of the liabilities of National Bank of Glenrock, Glenrock, Wyoming -- report on competitive factors. Submitted, October 30, 1994.
Minneapolis	Minor County State Bank, Howard, South Dakota, proposed merger with the Canova, South Dakota, branch of Security State Bank, Madison, South Dakota -- report on competitive factors. Submitted, November 4, 1994.

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

COMPETITIVE FACTORS REPORTS

Dallas	New Shadow Hills Bank, Lubbock, Texas, proposed merger with Shadow Hills National Bank -- report on competitive factors. Submitted, November 1, 1994.
Dallas	Shadow Hills National Bank, Lubbock, Texas. proposed merger with The First State Bank of Dimmitt, Dimmitt, Texas -- report on competitive factors. Submitted, November 1, 1994.
Atlanta	Whitney Bank of Alabama, Mobile, Alabama, proposed assumption of the deposit and certain other liabilities of the five Mobile, Alabama, branches of The Peoples Bank, Elba, Alabama, and establishment of four branches -- report on competitive factors. Submitted, October 31, 1994.

EXTENSIONS OF TIME

Director, BS&R	Chase Bank of Maryland, Baltimore, Maryland -- extension to divest certain property. Granted, November 1, 1994.
Dallas	Citizens State Bank Employee Stock Ownership Plan, Buffalo, Texas -- extension to February 3, 1995, to acquire Citizens State Bank. Granted, November 2, 1994.
San Francisco	Mitsubishi Bank, Ltd., Tokyo, Japan -- extension to divest certain property. Granted, November 1, 1994.
Cleveland	PNC Bank Corp., Pittsburgh, Pennsylvania -- extension to January 26, 1995, to engage in asset management activities through PNC Asset Management Corp. Granted, November 2, 1994.
Richmond	Signet Banking Corporation, Richmond, Virginia -- extension to February 4, 1995, to establish Signet Credit Card Bank. Granted, November 3, 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 February 4, 1995, to become a member of the Federal Reserve System. Granted, November 4, 1994.
Atlanta	Synovus Financial Corp., Columbus, Georgia, and TB&C Bancshares, Inc. -- request for waiver of extension period to divest certain real estate. Granted, November 2, 1994.

MEMBERSHIP

Secretary	Compass Bank, N.A., Pensacola, Florida -- to become a member of the Federal Reserve System. Approved, November 3, 1994.
Cleveland	Fifth Third Bank of Columbus, Columbus, Ohio -- to become a member of the Federal Reserve System. Approved, November 2, 1994.
Cleveland	Fifth Third Bank of Northern Kentucky, Covington, Kentucky -- to become a member of the Federal Reserve System. Approved, November 2, 1994.
Cleveland	Fifth Third Bank of Southern Ohio, Hillsboro, Ohio -- to become a member of the Federal Reserve System. Approved, November 2, 1994.

RESERVE BANK OPERATIONS

Director, FRBO	Federal Reserve Bank of Boston -- to purchase check processing equipment. Approved, November 4, 1994.
Director, FRBO	Federal Reserve Bank of New York -- to modernize cafeteria. Approved, November 4, 1994.

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

BANK HOLDING COMPANIES

Philadelphia	CoreStates Financial Corp., Philadelphia, Pennsylvania -- proposal that Germantown Savings Bank, Bala Cynwyd, Pennsylvania, merge with CoreStates Bank, N.A., Philadelphia, Pennsylvania. Returned, October 7, 1994.
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COMPETITIVE FACTORS REPORTS

Boston	Benjamin Franklin Savings Bank, Franklin, Massachusetts, proposed transfer of the majority of its assets and all of its deposit liabilities to a stock savings bank being formed incident to the conversion of the bank to a mutual holding company -- report on competitive factors. Submitted, October 25, 1994.
Boston	People's Savings Bank of New Britain, New Britain, Connecticut, proposed acquisition of the assets and assumption of the liabilities of New Meriden Trust and Safe Deposit Company, N.A., Meriden, Connecticut. -- report on competitive factors. Submitted, October 28, 1994.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
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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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Shawmut National Corporation, <u>Newspaper</u>	Not Yet Established
Hartford, Connecticut and	
Boston, Massachusetts - <u>Federal Register</u>	Not Yet
Established	
4(c)(8) notification to	
acquire Northeast Federal	
Corp. and Northeast Savings,	
F.A., both of Hartford,	
Connecticut*	

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.,	<u>Federal Register</u>
Providence, Rhode Island -	Not Yet Established
4(c)(8) notification to	
acquire at least 50% and up	
to 100% of The Providence	
Group Investment Advisory	
Company, Providence,	
Rhode Island	

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

<u>Application</u>

NONE

*Subject to CRA.

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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Cho Hung Bank, Seoul, Korea, proposes to acquire 100 percent of the outstanding voting stock of Seoul Bank of California, Los Angeles, California ("Bank"). Following consummation of the transaction, Bank's name will be changed to California Cho Hung Bank. 1/

11/25/94 3/

UJB Financial Corp., Princeton, New Jersey ("UJB"), proposes to merge Palisade Savings Bank, FSB, Ridgefield Park, New Jersey ("Palisade"), with and into United Jersey Bank, Hackensack, New Jersey ("UJBank"). Both Palisade and UJBank are wholly owned subsidiary banks of UJB. 1/

11/27/94 3/

Notice of Change in Bank Control on behalf of Independence Bancorp Employee Stock Ownership Plan ("Notificant"), with respect to the retention of control of 187,000 voting shares of Independence Bancorp, Inc., Ramsey, New Jersey, which Notificant acquired in October 1992, without the prior approval of the Board.

N/A

SECTION III

Nonbanking Applications
(subject to Federal Register Notice Only)

The Bessemer Group, Incorporated, Woodbridge, New Jersey, proposes to engage de novo, through its wholly-owned subsidiary, Bessemer Asset Management, Inc., New York, New York, in purchasing, selling and investing in securities that are eligible for investment by a national bank, noncontrolling amounts of other debt, equity and other securities, loan participations, money market instruments, foreign exchange contracts, over-the-counter financial swap and option contracts, gold, silver, platinum and palladium, exchange-traded financial futures and options on futures contracts.

N/A

1/ Subject to provisions of Community Reinvestment Act.

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 November 5, 1994

NAME OF BANK

RATING

EXAMINATION DATE

None.

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

FEDERAL RESERVE BANK OF PHILADELPHIA

Section I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Meridian Bank, Reading, Pennsylvania to establish a remote service facility to be located in the SuperFresh Food Market, 643 Conchester Highway, Boothwyn, Pennsylvania, pursuant to Section 9 of the Federal Reserve Act. Expedited branch procedures.

Newspaper comment period: 11/21/94

Premier Bank, Doylestown, Pennsylvania to establish a branch office to be located at 2201 Northampton Street, Northampton, Pennsylvania, pursuant to Section 9 of the Federal Reserve Act. Expedited branch procedures.

Newspaper comment period: 12/05/94

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

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

NONE

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

NONE

1/ Subject to provisions of Community Reinvestment Act.

* N/A - not yet available.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending November 4, 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 November 5, 1994)**

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received Section 18(c) application from
Integra Bank/North, Titusville, Pennsylvania,
on October 18, 1994, to acquire the Bradford,
Pennsylvania, branch office of Bucktail
Bank and Trust Company, Emporium,
Pennsylvania.

* Not Yet Known #

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

Received Section 3(a)(1) prior notice from Merchants
Bancorp of Pennsylvania, Inc., Kittanning, Pennsylvania,
on November 4, 1994, to acquire The Merchants National
Bank of Kittanning, Kittanning, Pennsylvania.

* Not Yet Known #

Received Notice of Change in Bank Control from F. Preston
Farmer, London, Kentucky, on October 27, 1994, to retain
up to 12.34 percent of the outstanding shares of First
National London Bankshares Corp., London, Kentucky.

* Not Yet Known #

Received Section 3(a)(1) application from Laurel Capital
Group, Inc., Allison Park, Pennsylvania, on October 25,
1994, to acquire Laurel Savings Bank, Allison Park,
Pennsylvania.

* November 19, 1994

* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

- Expected to End 30 Days from Date of Receipt

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

APPLICATIONS BULLETIN
(For the week ending November 5, 1994)

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

N - Newspaper Comment Period

F - Federal Register Comment Period

- Expected to End 30 Days from Date of Receipt

AVAILABILITY OF CRA PUBLIC EVALUATIONS

(November 5, 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 November 4, 1994. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

The Huntington State Bank
4 West Main Street
Alexandria, Ohio 43001
(614) 924-2911
Rating: Outstanding
Exam Date: August 24, 1994

Federal Reserve Bank of Richmond

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>
One Valley Bancorp of West Virginia, Inc., Charleston, West Virginia, to acquire 100% of the voting shares of Point Bancorp, Inc., Point Pleasant, West Virginia.*	11-30-94
FCNB Corp, Frederick, Maryland, to merge with ENB Financial Corporation, Elkridge, Maryland.	12-2-94**

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Summit Financial Corporation, Greenville, South Carolina, to acquire assets of Academy Finance, Inc., Kingstree, South Carolina, and E-Z Loans, Inc., Lake City, South Carolina.	11-16-94**

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

None.

*Application is subject to CRA requirements.

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

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending November 4, 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 November 4, 1994

Section 1 - Applications Subject to Newspaper Notice Only

Application
Date

Comment Period Ending

None.

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

Application
Date

Comment Period Ending

TAG Bancshares, Inc.
Trenton, Georgia

Not yet available*

After-the-fact change in control notice by Mr. C. Lentz Reynolds, Jr., to retain 18.25 percent of the outstanding shares of TAB Bancshares, Inc., Trenton, Georgia.

Section 3 - Applications Subject to Federal Register Only

Application

Comment Period Ending Date

PAB Bankshares, Inc.
Valdosta, Georgia

11-25-94

To acquire First Federal Savings Bank of Bainbridge, Bainbridge, Georgia, and its subsidiaries, First Service and Development Corporation, and Empire Financial Services, Inc., both of Bainbridge, Georgia, and engage in the activities of operating a savings association, pursuant to Section 225.25(b)(9) of Regulation Y and making and servicing loans, pursuant to Section 225.25(b)(1) of Regulation Y.

*Subject to provisions of the Community Reinvestment Act.

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

Application

The International Bank of Miami, N.A.

Miami, Florida

To invest approximately \$450,000 in Banco de Desarrollo e
Inversion, S.A., San Salvador, El Salvador.

Community Bancshares of Mississippi, Inc., ESOP

Forest, Mississippi

Commitment waiver request.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 4, 1994

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

Examination

<u>Bank</u>	<u>Rating</u>	<u>Date</u>
American Bank and Trust 222 Highway 60 East Lake Wales, Florida 33859 (813) 676-7631	Satisfactory	07-25-94
Gulf Bank 35 East 7th Street Miami, Florida 33101 (305) 358-0700	Satisfactory	05-23-94

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	First of America Bank-West Michigan Grand Rapids, Michigan 347 South Division Avenue Grand Rapids, Michigan	N - **
Merger	Bank of Oakfield Oakfield, Wisconsin Van Dyne Branch of M&I Central State Bank Ripon, Wisconsin*	N - **
Branch	First of America Bank-West Michigan Grand Rapids, Michigan 2000 32nd Street Grand Rapids, Michigan	N - **
Merger/Branch	Old Kent Bank and Trust Company Grand Rapids, Michigan Old Kent Bank-Holland Holland, Michigan & to establish 10 branches	N - 9-27-94
Merger/Branch	Citizens Commercial & Savings Bank Flint, Michigan Bank One, Fenton, N.A. Fenton, Michigan Bank One, Ypsilanti, N.A. Ypsilanti, Michigan Bank One, East Lansing East Lansing, Michigan Bank One, Sturgis Sturgis, Michigan and to establish 20 branches	N - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch/Merger	Old Kent Bank and Trust Company Grand Rapids, Michigan Old Kent Bank of Big Rapids Big Rapids, Michigan Old Kent Bank of Cadillac Cadillac, Michigan Old Kent Bank-Central Owosso, Michigan Old Kent Bank-East Brighton, Michigan Old Kent of Gaylord Gaylord, Michigan Old Kent Bank of Grand Haven Grand Haven, Michigan Old Kent Bank of Hillsdale Hillsdale, Michigan Old Kent Bank of Ludington Ludington, Michigan Old Kent Bank of Petoskey Petoskey, Michigan Old Kent Bank of St. Johns St. Johns, Michigan Old Kent Bank-Southeast Trenton, Michigan Old Kent Bank-Southwest Kalamazoo, Michigan Old Kent Bank-Grand Traverse Traverse City, Michigan and to establish 137 branches	N - 9-27-94

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>
CoC-HC	WFC, Inc. Waukon, Iowa James E. Sweeney and Margo Sweeney	FR - 11-8-94 N - **
CoC-HC	State Center Financial, Inc. State Center, Iowa by Craig H. Haesemeyer	FR - 10-17-94 NP - **
Y-1	C.B. Bank Shares, Inc. Russiaville, Indiana Central Bank (formerly Central National Bank of Howard County) Russiaville, Indiana*	FR - 11-4-94 N - 10-26-94
CoC-HC	Savanna Bancorp, Inc. Savanna, Illinois by Dr. Walter Nehrkorn	FR - ** N - **
Y-1	Foxdale Bancorp, Inc. South Elgin, Illinois Foxdale Bank (in organization) South Elgin, Illinois*	FR - 10-31-94 N - 10-26-94
Y-1	Ogden Bancshares, Inc. Ogden, Iowa City State Bank Ogden, Iowa*	FR - 11-11-94 N - **
Y-2	FBOP Corporation Oak Park, Illinois Citizens National Bank Teague, Texas*	FR - 11-11-94 N - 10-23-94
CoC-HC	Mid-America National Bancorp, Inc. Chicago, Illinois Harold P. O'Connell, Jr.	FR - 10-31-94 N - **
Y-2	Coal City Corporation Coal City, Illinois Peterson Bank Chicago, Illinois*	FR - 11-13-94 N - **
Y-2	Manufacturers National Corporation Chicago, Illinois Peterson Bank Chicago, Illinois*	FR - 11-13-94 N - **

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	FR - 10-31-94
	Milwaukee, Wisconsin	N - 10-29-94
	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	FR - 10-31-94
	Milwaukee, Wisconsin	N - 10-29-94
	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	Greatbanc, Inc. Aurora, Illinois Greatbank Algonquin, Illinois--to reactivate a charter*	FR - 10-28-94 N - **
Y-1	Mediapolis Bancorporation Mediapolis, Iowa Mediapolis Savings Bank Mediapolis, Iowa*	FR - 11-11-94 N - 10-31-94
CoC-HC	Citizens Central Bancorp, Inc. Macomb, Illinois Mary Eleanor Satter	FR - 11-9-94 N - **
Y-2	Citizens Banking Corporation Flint, Michigan Bank One, Fenton, N.A. Fenton, Michigan Bank One, Ypsilanti, N.A. Ypsilanti, Michigan Bank One, East Lansing East Lansing, Michigan Bank One, Sturgis Sturgis, Michigan	FR - 12-5-94 N - **
Y-2	Royal Bankshares, Inc. Elroy, Wisconsin Iowa-Grant Bankshares, Inc. Cobb, Wisconsin Cobb State Bank Cobb, Wisconsin*	FR - 11-19-94 N - 11-7-94
Y-2	San Jose Banco, Inc. Fremont, Indiana First National Bank of Fremont Fremont, Indiana*	FR - 11-19-94 N - **
Y-2	Oak Bancorporation Oakland, Iowa Security Bancorp Stanton, Iowa Security State Bank Stanton, Iowa*	FR - 11-21-94 N - 11-6-94

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 First Moline Financial Corp. Moline, Illinois First Moline Moline, Illinois First Federal Savings Bank of Moline Moline, Illinois First Moline Real Estate Corp. Moline, Illinois FFM-CMO, Inc. Moline, Illinois*	FR - 11-14-94 N - **
Y-2	Firststar Corporation of Iowa Des Moines, Iowa First Moline Financial Corp. Moline, Illinois First Moline Moline, Illinois First Federal Savings Bank of Moline Moline, Illinois First Moline Real Estate Corp. Moline, Illinois FFM-CMO, Inc. Moline, Illinois*	FR - 11-14-94 N - **
CoC-HC	Community Illinois Corporation Rock Falls, Illinois Louis F. Pignatelli	FR - 11-15-94 N - 9-21-94
CoC-HC	Community Bancshares, Inc. Noblesville, Indiana Richard J. Irving	FR - ** N - **
Y-1	First National Independent Bancorp, Inc. La Grange, Illinois F.N.B.C. of La Grange La Grange, Illinois First National Bank of La Grange La Grange, Illinois Mokena State Bank Mokena, Illinois Wesco Investment Corporation La Grange, Illinois West Chicago State Bank West Chicago, Illinois*	FR - 11-21-94 N - 11-15-94

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	Eiden Interest, Ltd. Gurnee, Illinois First Waukegan Corporation Glenview, Illinois Bank of Northern Illinois Glenview, Illinois Bank of Northern Illinois, N.A. Waukegan, Illinois*	FR - 11-25-94 NP - **
Y-2	Prairie Financial Corporation Bridgeview, Illinois Prairie Bank and Trust Company Bridgeview, Illinois	FR - 12-02-94 NP - **
Y-2	Old Kent Financial Corporation Grand Rapids, Michigan First National Bank Corp. Mount Clemens, Michigan First National Bank in Macomb County Mount Clemens, Michigan	FR - **
Y-1	Community Bancorp, Inc. Norwalk, Wisconsin Community State Bank Norwalk, Wisconsin*	FR - ** N - 11-28-94
Y-2	Principal National Bancorp, Inc. Pontiac, Illinois Home Guaranty Savings Association Piper City, Illinois*	FR - 10-17-94 NP - 10-31-94
Y-2	First Mid-Illinois Bancshares, Inc. Mattoon, Illinois Heartland Federal Savings & Loan Assoc. Mattoon, Illinois*	FR - 9-27-94 NP - 9-26-94

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>
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 - 10-31-94
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 - 10-31-94
4(c)(8)	Old Kent Financial Corporation Grand Rapids, Michigan CDC--to invest in low income housing projects	FR - 10-31-94
Y-4	Chadwick Bancshares, Inc. Chadwick, Illinois Community Insurance, Inc. Miles, Iowa	FR - 11-13-94
Y-4	Northwest Financial Corp. Spencer, Iowa James Mortgage Corporation Des Moines, Iowa	FR - 10-31-94
Y-4	Castle BancGroup, Inc. DeKalb, Illinois To acquire direct control and ownership of Data Processing from First National Bank in DeKalb, DeKalb, Illinois	FR - 11-8-94
4(c)(8)	Alpha Financial Group, Inc. Minonk, Illinois Alpha Financial Insurance Services, Inc. Toluca, Illinois--to engage in brokerage activities in the sale of mutual funds	FR - 11-8-94

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	SBC, Inc. Countryside, Illinois Secure Holdings, Inc. Countryside, Illinois Secure Savings Bank, FSB Fontana, California	FR - 11-15-94
Y-4	Republic Bancorp, Inc. Owosso, Michigan Premier Partners Northridge, California	FR - 11-25-94
4(c)(8)	Maple Park Bancshares, Inc. Maple Park, Illinois to engage <u>de novo</u> in the servicing of mortgage loans	FR - 10-6-94
Y-4	Bank of Montreal Toronto, Canada Burns Fry Holding Corporation Toronto, Canada	N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Community Illinois Corporation Rock Falls, Illinois to purchase an additional 7.5 percent of its outstanding shares
RoS	First Waukegan Corporation Glenview, Illinois to purchase & redeem up to 313,794 shares 149.7% of its issued & outstanding common stock

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

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-day business day period the bank has to make the evaluation public has lapsed during the week ending November 4, 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>
-M&I Marshall & Ilsley Bank 770 North Water Street Milwaukee, Wisconsin 53202-3593 (414) 765-7700	7/11/94	0

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING November 4, 1994

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
*Section 9 application by The Callaway Bank, Fulton, Missouri, to establish a branch office in Kingdom City, Missouri.	Newspaper: 11/15/94

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

<u>Application</u>	<u>End of Comment Period</u>
*Section 3(a)(1) application by Barretville Corporation, Millington, Tennessee, to acquire 39.4 percent of Somerville Bank and Trust Company, Somerville, Tennessee.	Newspaper: 11/28/94
*Section 3(a)(1) application by Wilmot Bank Holding Company, Wilmot, Arkansas, to acquire Wilmot State Bank, Wilmot, Arkansas.	Newspaper: 11/30/94

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) application by Banterra Corp., Eldorado, Illinois, to acquire Ron Clark Insurance, Inc., Eldorado, Illinois.	Not Yet Known

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

<u>Application</u>	<u>End of Comment Period</u>
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 November 4, 1994

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

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

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

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Norwest Corporation, Minneapolis, MN, to acquire 100% of the voting shares of Babbscha Company, Fridley, MN*	November 11, 1994 (Federal Register)
Norwest Corporation, Minneapolis, MN, to acquire 100% of the voting shares of Parker Bankshares, Incorporated, Parker, CO*	Not yet available
Wade Schmidt and James Masee, Appleton, MN, to each acquire 50% of the voting shares of Hebron Bancshares, Hebron, ND and First State Bank, New Leipzig, ND*	November 25, 1994 ((Newspaper)
Fred C. Lewis to acquire 23.2% of of the nonvoting stock of North Shore Financial Corporation, Duluth, MN*	November 25, 1994 (Federal Register)
John Holdhusen, Richard Holdhusen, and Thomas Holdhusen, to acquire 27.6%, 27.6%, and 33.7%, respectively, of the voting shares of Yellowstone Trail Bancorporation, Ipswich, South Dakota*	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

Withdrawn
November 1, 1994

Community First Bankshares, Inc., Fargo,
ND, to engage de novo in providing
management consulting services to
depository services to depository
institutions through Community First
Service Corporation, Fargo, ND

November 25, 1994

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

MPS Investment Company,
Appleton, MN, to redeem
83.6% of its voting shares

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending November 4, 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
First Interstate Bank of Commerce 401 North 31st, Box 30918 Billings, MT 59116 (406) 255-5000	February 14, 1994	Satisfactory

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

Bancook Corporation, Cook, Nebraska,
for prior approval to acquire 98
percent of the voting shares of The
First National Bank of Summerfield,
Summerfield, Kansas.*

Not Available

Community Financial Corporation,
Topeka, Kansas, for prior approval to
become a bank holding company through
the acquisition of 100 percent of the
voting shares of Community National
Bank, Topeka, Kansas.*

Not Available

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

APPLICATION

COMMENT PERIOD ENDING DATE

None.

**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>
First Security Bank P.O. Box 460 Newcastle, Wyoming 82701-0460	07-25-94	10-31-94	Outstanding
OMNIBANK Parker Road 4090 South Parker Road Aurora, Colorado 80014-4131	07-25-94	10-31-94	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF OCTOBER 31, 1994

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

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 9 application from Hutto State Bank, Hutto, TX, to establish a branch at the southwest corner of Owen-Tech Blvd. and Wells Branch Parkway, Austin, TX 78728	.
	94/11/04

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

<u>APPLICATION</u>	** <u>NOTICE EXP</u>
*Section 3(a)(1) application by Casey Bancorp, Inc., Grand Prairie, TX, to acquire Grand Prairie State Bank, Grand Prairie, TX (Previously reported during the week of 10-3-94)	94/10/25
*Section 3(a)(1) application by Falcon Bancshares, Inc., Laredo, TX, to acquire Falcon National Bank, Laredo, TX (Previously reported during the week of 10-10-94)	94/11/14
Change in Control Notice by Aaron Kaufman, Dallas, TX, Charles Kaufman, Austin, TX, and Harold Kaufman, Charlotte, North Carolina, to acquire an interest in Texas Community Bancshares, Inc., Dallas, TX (Previously reported during the week of 9-19-94)	94/11/23
*Section 3(a)(1) application by Signature Bancshares, Inc., Dallas, TX, to acquire Signature Delaware Financial Corporation, Dover, DE, and First State Bank, Coolidge, TX	N/A
*Section 3(a)(1) application by Signature Delaware Financial Corporation, Dover, DE, to acquire First State Bank, Coolidge, TX	N/A
*Section 3(a)(1) application by Roxton Corporation Employees' Stock Ownership Plan, Whitesboro, TX, to acquire The Roxton Corporation, Whitesboro, TX, and The First State Bank, Roxton, TX	N/A
*Section 3(a)(1) application by Community Bancshares, Inc., Katy, TX, to acquire Community Bancshares of Delaware, Inc., Wilmington, DE, and Community Bank, Katy, TX	N/A

*Section 3(a)(1) application by
Community Bancshares of Delaware, Inc., Wilmington, DE,
to acquire Community Bank, Katy, TX N/A

Change in Control Notice by
First Grayson Bancshares, Inc. Employee Stock Ownership
Plan, Whitesboro, TX, to acquire an interest in First
Grayson Bancshares, Inc., Whitesboro, TX N/A

Change in Control Notice by
Metroplex North Bancshares, Inc. Employee Stock Ownership
Plan, Whitesboro, TX, to acquire an interest in Metroplex
North Bancshares, Inc., Whitesboro, TX N/A

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

APPLICATION **NOTICE EXP**

None.

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

APPLICATION

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 OCTOBER 31, 1994

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
None.		

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 11/04/94

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

Westamerica Bank, San Rafael, California, to
merge with Pacific Valley National Bank,
Modesto, California. *

Newspaper: 12/02/94

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

Superior Holdings, Inc., Scottsdale, Arizona,
to become a bank holding company by acquiring
De Anza Holding Corporation and its subsidiary,
De Anza Bank, both of Sunnyvale, California. *

Newspaper: Not available

Fed. Reg.: Not available

Section III - Applications Subject to Federal Register Notice Only

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.

Fed. Reg.: 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.)

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

Week Ending 11/04/94

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending November 4, 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>
Barnes Banking Company	33 South Main St. P.O. Box 207 Kaysville, UT 84037-0207 (801) 544-3424	7/18/94	Satisfactory
First Interstate Bank of California	707 Wilshire Boulevard Los Angeles, CA 90017-3501 (213) 614-4111	4/11/94	Satisfactory
Humboldt Bank	701 Fifth Street Eureka, CA 99502-1007 (707) 445-3233	7/25/94	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.