

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1994, No. 47
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending November 19, 1994

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK BRANCHES, DOMESTIC

Citizens State Bank, Arlington, South Dakota -- to
establish a branch in Castlewood, South Dakota.
Approved, November 14, 1994.

BANK HOLDING COMPANIES

Abrams Centre Bancshares, Inc., Dallas, Texas -- to
acquire Abrams Centre National Bank.
Approved, November 14, 1994.

Huntington Bancshares, Incorporated -- to acquire
First Fed Northern Kentucky Bancorp, Inc.,
Covington, Kentucky, and First Federal Bank for
Savings of Northern Kentucky.
Approved, November 14, 1994.

DISCOUNT RATES

Discount rates -- increase to 4-3/4 percent from 4
percent by the Federal Reserve Banks of New York,
St. Louis, and Kansas City.
Approved, November 15, 1994.

Discount rates -- increase to 4-3/4 percent from
4 percent by the Federal Reserve Bank of San
Francisco.
Approved, November 15, 1994.

Discount rates -- increase to 4-3/4 percent from 4
percent by the Federal Reserve Banks of Boston,
Cleveland, Richmond, Atlanta, Minneapolis, and
Dallas.
Approved, November 16, 1994.

Discount rates -- increase to 4-3/4 percent from
4 percent by the Federal Reserve Banks of
Philadelphia and Chicago.
Approved, November 17, 1994.

ENFORCEMENT

CBC Bancorp, Inc., Woodbridge, Connecticut -- written
agreement dated November 2, 1994, with the Federal
Reserve Bank of Boston.
Announced, November 14, 1994.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

Manufacturers Hanover Trust Company, New York, New York -- order of prohibition against Daniel Young, a former institution-affiliated party. Authorized, November 17, 1994.

REGULATIONS AND POLICIES

Reserves -- amendment to Regulation D to increase the 3 percent low reserve tranche for net transaction accounts and the reserve requirement exemption applied to total reservable liabilities, and to increase the deposits reporting cutoff level for 1995 (Docket R-0857).
Approved, November 18, 1994.

RESERVE BANK SERVICES

Federal Reserve priced services -- private sector adjustment factor for 1995.
Approved, November 17, 1994.

Federal Reserve priced services -- fee schedules for 1995.
Approved, November 17, 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, Cincinnati, Ohio -- to establish a branch at 21 East State Street, Columbus, Ohio.
Approved, November 15, 1994.

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

BANK BRANCHES, DOMESTIC

St. Louis	Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky -- to establish a branch at the intersection of Tates Creek Road and Redding Road, Lexington, Kentucky. Approved, November 17, 1994.
Chicago	First Bank of Berne, Berne, Indiana -- to establish a branch at 1111 South 13th Street, Decatur, Indiana. Approved, November 15, 1994.
Dallas	Hutto State Bank, Hutto, Texas -- to establish a branch at the southwest corner of Owen-Tech Boulevard and Wells Branch Parkway, Austin, Texas. Approved, November 14, 1994.
Cleveland	Provident Bank, Cincinnati, Ohio -- to establish 45 customer-bank communication terminal facilities at various Dairy Farmer locations through the Greater Cincinnati, Ohio, area. Approved, November 15, 1994.
Cleveland	Provident Bank of Kentucky, Alexandria, Kentucky -- to establish customer-bank communication terminal facilities at Dairy Farmer locations at 6066 Limaburg Road, Boone County, Kentucky, and 509 Licking Pike, Campbell County, Kentucky. Approved, November 15, 1994.

BANK HOLDING COMPANIES

Director, BS&R	Bank of Nova Scotia, New York, New York -- request to provide additional capital to its section 20 subsidiary, ScotiaMcLeod (USA), New York, New York. Granted, November 17, 1994.
Chicago	Castle BancGroup, Inc., DeKalb, Illinois -- to acquire the data processing operations of First National Bank in DeKalb. Approved, November 15, 1994.
St. Louis	Clinton Bancorp, Inc., Clinton, Kentucky -- to acquire Clinton Bank. Approved, November 17, 1994.

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

BANK HOLDING COMPANIES

New York	Commerzbank AG, Frankfurt, Germany -- to engage in leasing and lending activities through Commerz Immobilien GMBH. Withdrawn, November 18, 1994.
Cleveland	Community First Financial, Inc., Maysville, Kentucky -- to acquire The Grant Bancshares, Inc., Dry Ridge, Kentucky. Approved, November 18, 1994.
New York	Delhi Bank Corp., Delhi, New York -- to acquire The Delaware National Bank of Delhi. Approved, November 18, 1994.
Secretary	First United Bancshares, Inc., El Dorado, Arkansas, and First United of Texas, Inc., Texarkana, Texas - - to acquire FirstBank, Texarkana, Texas. Approved, November 16, 1994.
Chicago	Firststar Corporation, Milwaukee, Wisconsin, and Firststar Corporation of Iowa, Des Moines, Iowa -- to acquire First Moline Financial Corp., Moline, Illinois, First Moline (a savings and loan association); First Federal Savings Bank of Moline; First Moline Real Estate Corp., and FFM-CMO, Inc. Returned, November 16, 1994.
Dallas	Heritage Bancorp, Inc., Hutto, Texas -- to acquire Hutto Bank, Hutto, Texas. Approved, November 18, 1994.
Chicago	Mediapolis Bancorporation, Mediapolis, Iowa -- to acquire Mediapolis Savings Bank. Approved, November 15, 1994.
Philadelphia	Meridian Bancorp, Inc., Reading, Pennsylvania -- request for relief from commitment in connection with its acquisition of shares of United Bank of Philadelphia, Philadelphia, Pennsylvania. Returned, November 17, 1994.

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

BANK HOLDING COMPANIES

Richmond	NationsBank Corporation, Charlotte, North Carolina -- to acquire West Loup Savings & Loan Association, Houston, Texas. Approved, November 14, 1994.
Chicago	Northwest Financial Corp., Spencer, Iowa -- to acquire James Mortgage Corporation, Des Moines, Iowa, and engage in lending activities. Approved, November 18, 1994.
Dallas	Pacific Financial Group, Inc., Wilmington, Delaware - - to acquire San Benito Bancshares, Inc., San Benito, Texas, and San Benito Bank and Trust Company. Approved, November 18, 1994.
Dallas	Pacific Southwest Bank, F.S.B., Corpus Christi, Texas -- to acquire San Benito Bancshares, Inc., Houston, Texas, and San Benito Bank and Trust Company. Approved, November 18, 1994.
Dallas	Pacific Wire Electric Wire & Cable Co., Ltd., Taipei, Taiwan, Republic of China -- to acquire San Benito Bancshares, Inc., San Benito, Texas, and San Benito Bank and Trust Company. Approved, November 18, 1994.
Cleveland	PNC Bank Corp., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware -- to acquire Indian River Federal Savings Bank, Vero Beach, Florida. Approved, November 18, 1994.
Director, BS&R	Provident Bancorp, Inc., Cincinnati, Ohio -- determination that Provident may lease office space and renegotiate rental agreements with American Financial Corporation. Granted, November 16, 1994.
San Francisco	Regency Bancorp, Fresno, California -- to acquire Regency Bank. Approved, November 17, 1994.

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

BANK HOLDING COMPANIES

Richmond	Sequoia Bancshares, Ltd., Bethesda, Maryland -- extension to February 15, 1995, to merge Sequoia National Bank, DC, Washington, D.C. (after moving its main office to Bethesda) with Sequoia National Bank, MD, Bethesda, Maryland. Granted, November 15, 1994.
St. Louis	South Pointe Financial Corporation, Marion, Illinois -- to acquire South Pointe Bank, a proposed de novo bank. Approved, November 16, 1994.
Dallas	Stratford Bancshares, Inc., Stratford, Texas -- to acquire Panhandle Management Corporation, Dumas, Texas. Approved, November 16, 1994.
Dallas	Stratford Bancshares of Delaware, Inc., Dover, Delaware -- to acquire Panhandle Management Corporation, Dumas, Texas. Approved, November 16, 1994.
Richmond	Summit Financial Corporation, Greenville, South Carolina -- to acquire Academy Finance, Inc., Kingstree, South Carolina, and E-Z Loans, Inc., Lake City, South Carolina. Approved, November 18, 1994.
Richmond	Valley Financial Corporation, Roanoke, Virginia -- to acquire Valley Bank, National Association. Approved, November 15, 1994.
San Francisco	WestAmerica Bancorporation, San Rafael, California -- to acquire PV Financial, Modesto, California. Approved, November 17, 1994.

BANK MERGERS

Richmond	F & M Bank-Massanutten, Harrisonburg, Virginia -- to merge with F & M Bank-Broadway, Broadway, Virginia. Approved, November 18, 1994.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK MERGERS

Philadelphia	Sovereign Bank, Wyomissing, Pennsylvania -- to merge with Patriot Savings Bank, Pottstown, Pennsylvania -- report on competitive factors. Approved, November 18, 1994.
San Francisco	Valliwide Bank, Fresno, California -- to merge with Bank One, National Association. Approved, November 14, 1994.

BANK PREMISES

Kansas City	Lafayette State Bank, Lafayette, Colorado -- investment in bank premises. Approved, November 16, 1994.
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BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Director, BS&R	Investors Trust Company, Wyomissing, Pennsylvania -- transfer agent registration. Approved, November 15, 1994.
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BANKS, STATE MEMBER

Minneapolis	Wadena State Bank, Wadena, Minnesota -- payment of a dividend. Approved, November 14, 1994.
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CAPITAL STOCK

Minneapolis	Wadena Bankshares, Inc., Wadena, Minnesota -- redemption of shares. Approved, November 14, 1994.
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CHANGE IN BANK CONTROL

Minneapolis	Maple Lake Bancorporation, Edina, Minnesota -- change in bank control. Permitted, November 17, 1994.
Minneapolis	Wadena Bankshares, Inc. Wadena, Minnesota -- change in bank control. Permitted, November 14, 1994.

H.2
NOVEMBER 14, 1994 TO NOVEMBER 18, 1994
PAGE 8

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

CHANGE IN BANK CONTROL

Minneapolis Waubun Bancshares, Inc., Waubun, Minnesota -- change
 in bank control.
 Withdrawn, November 15, 1994.

COMPETITIVE FACTORS REPORTS

Dallas Bank of Corpus Christi, Corpus Christi, Texas,
proposed merger with International Bank of
Commerce, Laredo, Texas -- report on competitive
factors.
Submitted, November 16, 1994.

Atlanta Bankers First Savings Bank, FSB, Augusta, Georgia, proposed acquisition of essentially all of the assets and liabilities of the Dublin, Georgia, and Chatsworth, Georgia, branches of First Union National Bank of Georgia, Atlanta, Georgia -- report on competitive factors.
Submitted, November 16, 1994.

Kansas City **Central National Bank, Junction City, Kansas,**
 proposed merger with Central National Bank of
 Marion County, Marion, Kansas -- report on
 competitive factors.
 Submitted, November 15, 1994.

Kansas City Central National Bank, Junction City, Kansas,
proposed merger with Central National Bank of
Marion County, Marion, Kansas -- report on
competitive factors.
Submitted, November 15, 1994.

Dallas Charter Interim State Savings Bank, Houston, Texas,
proposed merger with West Loop Savings and Loan
Association -- report on competitive factors.
Submitted, November 16, 1994.

Kansas City **FirstBank of Denver, N.A., Denver, Colorado, proposed
merger with FirstBank of Cherry Creek, N.A. --
report on competitive factors.
Submitted, November 14, 1994.**

H.2
NOVEMBER 14, 1994 TO NOVEMBER 18, 1994
PAGE 9

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

COMPETITIVE FACTORS REPORTS

Dallas	Home Federal Savings Bank of New Mexico, Deming, New Mexico, proposed merger with First Savings Bank, FSB, Beresford, South Dakota -- report on competitive factors. Submitted, November 17, 1994.
Kansas City	Intrust Bank, N.A., Wichita, Kansas, proposed merger with Intrust Bank, Valley Center; Intrust Bank Haysville, N.A., Haysville; Intrust Bank Johnson County, N.A. Prairie Village, and Intrust Bank El Dorado, N.A. El Dorado, Kansas -- report on competitive factors. Submitted, November 15, 1994.
St. Louis	Mark Twain Kansas Bank, Shawnee, Kansas, proposed merger with United Kansas Bank & Trust, Merriam, Kansas -- report on competitive factors. Submitted, November 18, 1994.
Minneapolis	Marquette Bank, N.A., Golden Valley, Minnesota, proposed merger with Marquette Bank Brookdale, Brooklyn Center; Marquette Bank Brooklyn Park, Brooklyn Park; Marquette Bank Coon Rapids, Coon Rapids; Marquette Bank Hutchinson, N.A., Hutchinson; Marquette Bank Lakeville, Lakeville; Marquette Bank New Hope, New Hope; Marquette Bank, New Prague, New Prague; and Marquette Bank Shakopee, N.A., Shakopee, Minnesota -- report on competitive factors. Submitted, November 17, 1994.
Dallas	New Bank of Corpus Christi, Corpus Christi, Texas, proposed merger with Bank of Corpus Christi -- report on competitive factors. Submitted, November 16, 1994.
St. Louis	Trans Financial Bank, Pikeville, Kentucky, proposed merger with Trans Financial Bank, N.A., Bowling Green, Kentucky, and Trans Financial Bank of Martin, N.A., Martin, Kentucky. Submitted, November 18, 1994.

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

COMPETITIVE FACTORS REPORTS

Dallas	West Loop Savings & Loan Association, Houston, Texas, proposed merger with Charter Interim State Savings Bank -- report on competitive factors. Submitted, November 16, 1994.
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EXTENSIONS OF TIME

San Francisco	BankAmerica, San Francisco, California -- extension to divest certain property. Granted, November 16, 1994.
San Francisco	CCB Bancorp, Inc., Santa Ana, California -- extension to divest certain property. Granted, November 15, 1994.
San Francisco	Cho Hung Bank, Seoul, Korea -- extension to divest certain property. Granted, November 16, 1994.
Cleveland	InterCounty Bancshares, Inc., Wilmington, Ohio -- extension to February 21, 1994, to acquire The Williamsburg Building and Loan Company, Williamsburg, Ohio. Granted, November 16, 1994.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- extension to February 18, 1995, to acquire First National Bank of Kerrville, Kerrville, Texas. Granted, November 18, 1994.
Dallas	Plains Bancshares, Inc., Dover, Delaware -- extension to January 9, 1995, to acquire Plains State Bank, Plains, Texas. Granted, November 17, 1994.
Dallas	Plains State Financial Corporation, Plains, Texas -- extension to January 9, 1994, to acquire Plains Bancshares, Inc., Dover, Delaware. Granted, November 17, 1994.

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

EXTENSIONS OF TIME

Minneapolis	Talco, Inc., Menomonie, Wisconsin -- extension to February 14, 1995, to acquire Menomonie Shares, Inc.; Clarence Talen Charitable Trust to acquire shares of MSI; MSI to acquire shares of Menomonie Financial Services, Inc.; and Talco Trust and MFS to engage in data processing and data transmission services and management consulting services through Electronic Strategies, Inc. Granted, November 15, 1994.
San Francisco	Wells Fargo & Company, San Francisco, California -- extension to divest certain property. Granted, November 16, 1994.

MEMBERSHIP

Kansas City	Country Club Bank, Kansas City, Missouri -- to become a member of the Federal Reserve System. Approved, November 14, 1994.
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REGULATIONS AND POLICIES

Secretary	Federal Open Market Committee -- minutes for the meeting on September 27, 1994. Published, November 18, 1994.
FOMC	Short-term interest rates -- increase in federal funds rate. Approved, November 15, 1994.

RESERVE BANK SERVICES

Director, FRBO	Federal Reserve Bank of Minneapolis -- to enhance truncation service by offering delivery of images via additional types of media, including CD-Rom. Approved, November 17, 1994.
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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Uniform Rules of Practice and Procedure -- amendment concerning provisions relating to ex parte communications (Docket R-0855).
Approved, October 31, 1994.

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

COMPETITIVE FACTORS REPORTS

San Francisco	Citibank F.S.B., San Francisco, California, proposed purchase of certain assets and assumption of certain liabilities of Citibank (Nevada), N.A. The Lakes, Nevada -- report on competitive factors. Submitted, November 10, 1994.
Philadelphia	Mid Penn Bank, Millersburg, Pennsylvania, proposed acquisition of the assets and assumption of the liability to pay deposits of a branch of Guaranty Bank, N.A., Shamokin, Pennsylvania -- report on competitive factors. Submitted, November 8, 1994.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Shawmut National Corporation, Newspaper	12-09-94
Hartford, Connecticut and Boston, Massachusetts - Federal Register	11-22-94
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>
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.

Federal Reserve Bank of New York

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

1/ Subject to provisions of Community Reinvestment Act.

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 19, 1994

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Fleet Bank of New York Albany, NY 12207	Satisfactory	January 10, 1994

- 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

First Fidelity Bancorporation, Lawrenceville, New Jersey to acquire 100% of the voting shares of First State Bank, Wilmington, Delaware, pursuant to Section 3(a)(3) of the Bank Holding Company Act. (The acquisition will be effected through a phantom merger of a wholly-owned interim bank subsidiary of Applicant with and into First State Bank.) In this connection, an application has also been filed with the FRB of New York by Banco Santander, S.A., Santander, Spain.

Newspaper comment period expires:	12/09/94
Federal Register comment period expires:	N/A

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 18, 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.

Bank/Location

Examination Date

CRA Rating

None

None

None

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

APPLICATIONS BULLETIN
(For the week ending November 19, 1994)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received prior notice from The Fifth Third Bank,
Cincinnati, Ohio, on November 14, 1994, of its intent
to establish a branch facility at 1700 West Park Square,
Xenia, Ohio. * November 28, 1994

Received prior notice from Integra Bank/South Uniontown,
Pennsylvania, on November 15, 1994, of its intent to establish
a CBCT branch facility at Nemacolin Woodlands Resort, Route 40,
Farmington, Pennsylvania. * December 5, 1994

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

Received Section 3(a)(1) prior notice from The Bank of
Kentucky Financial Corporation, Inc., Florence, Kentucky,
on November 14, 1994, to acquire The Bank of Boone County,
Florence, Kentucky. * Not Yet Known #

Received Section 4(c)(8) prior notice from The Bank of
Kentucky Financial Corporation, Inc., Florence, Kentucky,
on November 14, 1994, to acquire Burnett Federal Savings
Bank, Covington, Kentucky. * 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 Consumers
Bancorp, Inc., Minerva, Ohio, on November 16, 1994, to
acquire Consumers National Bank, Minerva, Ohio. * N: December 14, 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 19, 1994)**

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

NONE

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

NONE

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- * - 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 18, 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 18, 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.

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Centura Bank, Rocky Mount, North Carolina, to merge with the successor to Cleveland Federal Bank, A Savings Bank, Shelby, North Carolina.*	12-5-94
Triangle East Bank, Raleigh, North Carolina, to merge with Columbus National Bank, Raleigh, North Carolina.*	12-12-94
Triangle East Bank, Raleigh, North Carolina, to merge with Standard Bank and Trust Company, Dunn, North Carolina.*	12-12-94
Triangle East Bank, Raleigh, North Carolina, to merge with Unity Bank & Trust Company, Rocky Mount, North Carolina.*	12-12-94

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Centura Banks, Inc., Rocky Mount, North Carolina, to acquire the successor to Cleveland Federal Bank, A Savings Bank, Shelby, North Carolina.*	12-5-94
Triangle Bancorp, Inc., Raleigh, North Carolina, to merge with Atlantic Community Bancorp, Inc., Rocky Mount, North Carolina.*	12-12-94

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
First Virginia Banks, Inc., Falls Church, Virginia, to engage in leasing activities.	12-8-94**
Signet Banking Corporation, Richmond, Virginia, to engage in providing investment advice on certain futures and options on futures.	12-9-94**

*Application is subject to CRA requirements.

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

Federal Reserve Bank of Richmond

Section III - Applications Subject to Federal Register Notice--contd.

<u>Application</u>	<u>Comment Period Ending Date</u>
NationsBank Corporation, Charlotte, North Carolina, to engage in making equity and debt investments in corporations or projects designed primarily to promote community welfare, such as the economic rehabilitation and development of low-income areas by providing housing, services, or jobs for residents, through its subsidiary, Greyrock Capital Group, Inc., Stamford, Connecticut.	12-9-94**

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

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

NationsBank of North Carolina, N.A., Charlotte, North Carolina, to establish a branch in Taipei, Republic of China.

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

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending November 18, 1994

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

	<u>Examination Date</u>	<u>Rating</u>
Prosperity Bank & Trust Company 5803 Rolling Road Springfield, Virginia 22152-1056	8-29-94	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 18, 1994

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u> <u>Date</u>	<u>Comment Period Ending</u>
Commercial Bank of Florida Miami, Florida To establish a branch located at 69 Westward Drive, Miami Springs, Florida.	12-10-94*
SouthTrust Bank of West Florida St. Petersburg, Florida To merge with Plant State Bank, Plant City, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*

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

<u>Application</u> <u>Date</u>	<u>Comment Period Ending</u>
Totalbank Corporation of Florida Miami, Florida To acquire Florida International Bank, Perrine, Florida, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	12-16-94* Federal Register
MGeorgia Bankshares, Inc. Hawkinsville, Georgia Change in control notice by Mr. William Mansfield Jennings, Jr., to acquire an additional 41.49 percent of the outstanding shares of MGeorgia Bankshares, Inc., Hawkinsville, Georgia. Total ownership will equal 44.49 percent.	Not yet available*
PAB Bancshares, Inc. Valdosta, Georgia 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.	11-30-94* Newspaper

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 18, 1994

Section 3 - Applications Subject to Federal Register Only

<u>Application</u> <u>Date</u>	<u>Comment Period Ending</u>
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Lowndes Bancshares, Inc. Valdosta, Georgia Through its subsidiary, Goldleaf Technologies, Inc., Hahira, Georgia, proposes to expand its data processing and transmission services to Panama, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(7) of Regulation Y.	Not yet available*
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Section 4 - Applications Not Subject to
Federal Register Notice or Newspaper Notice

Application

Auburn National Bank of Auburn
Auburn, Alabama
To become a member of the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act and Section 208.4 of Regulation H (through charter conversion). Bank will be known as AuburnBank.

First Southern Bank
Boca Raton, Florida
Commitment waiver request.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 18, 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>
Bank Independent Drawer B Sheffield, Alabama 35660 (205) 386-5000	Outstanding	08-08-94

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 2000 32nd Street Grand Rapids, Michigan	N - 12-7-94
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 **
Branch	Wayne Bank & Trust Company Cambridge City, Indiana 2260 National Road West Richmond, Indiana	N 12-5-94
Membership	NBD Bank Detroit, Michigan to become a member of the Federal Reserve System	N - **
Membership	Firststar Bank West, National Association Naperville, Illinois to become a member of the Federal Reserve System	N **
Membership	Citizens Bank and Trust Company Belle Plaine, Iowa to become a member of the Federal Reserve System	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>
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 N 12-7-94
CoC-HC	Savanna Bancorp, Inc. Savanna, Illinois by Dr. Walter Nehrkorn	FR 11-17-94 N 11-21-94
Y-1	Ogden Bancshares, Inc. Ogden, Iowa City State Bank Ogden, Iowa*	FR 11-11-94 N 10-28-94
CoC-HC	Mid-America National Bancorp, Inc. Chicago, Illinois Harold P. O'Connell, Jr.	FR - 10-31-94 N **
Y-2	Greatbanc, Inc. Aurora, Illinois Greatbank Algonquin, Illinois--to reactivate a charter*	FR 10-28-94 N - **
Y-2	Waupaca Bancorporation, Inc. Waupaca, Wisconsin NBC Bancshares, Inc. Pampa, Texas National Bank of Commerce Pampa, Texas*	FR 12-23-94 N - 12-17-94
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 - **

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</u>	<u>Ending Date</u>
Y-2	Royal Bankshares, Inc. Elroy, Wisconsin Iowa-Grant Bankshares, Inc. Cobb, Wisconsin Cobb State Bank Cobb, Wisconsin*	FR N	11-19-94 11-7-94
Y-2	San Jose Banco, Inc. Fremont, Indiana First National Bank of Fremont Fremont, Indiana*	FR N	11-19-94 11-11-94
Y-2	Oak Bancorporation Oakland, Iowa Security Bancorp Stanton, Iowa Security State Bank Stanton, Iowa*	FR N	11-21-94 11-6-94
Y-1	Rantoul Bancorp, Inc. Rantoul, Illinois Bancorp of Rantoul, Inc. Rantoul, Illinois Bank of Rantoul Rantoul, Illinois*	FR N	12-15-94 **
Y-2	Marshall & Ilsley Corporation Milwaukee, Wisconsin Financial Services Corporation of the Midwest Rock Island, Illinois Rock Island Bank Rock Island, Illinois*	FR N	12-16-94 **
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 N	11-14-94 **

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</u>	<u>Ending Date</u>
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 N	11-14-94 **
Y-1	Community Bancorp, Inc. Norwalk, Wisconsin Community State Bank Norwalk, Wisconsin*	FR NP	12-05-94 11-28-94
Y-1	West Town Bancorp, Inc. Cicero, Illinois West Town Savings Bank Cicero, Illinois*	FR NP	12-19-94 12-9-94
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 N	11-21-94 11-15-94
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 NP -	11-25-94 11-26-94

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</u>	<u>Period Ending Date</u>
Y-1	Prairie Financial Corporation Bridgeview, Illinois Prairie Bank and Trust Company Bridgeview, Illinois*	FR NP	12-02-94 11-22-94
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 NP	12-08-94 **
Y-1	Phillips Investment Company Limited Partnership Spring Hill, Florida Gratiot Bancshares, Inc. Gratiot, Wisconsin Gratiot State Bank Gratiot, Wisconsin*	FR NP	12-15-94 **
Y-1	Phillips Investment Limited Partnership Wapiti, Wyoming Gratiot Bancshares, Inc. Gratiot, Wisconsin Gratiot State Bank Gratiot, Wisconsin*	FR NP	12-15-94
Y-2	Comerica California Incorporated San Jose, California University Bank & Trust Company Palo Alto, California*	FR NP	** **
Y-2	Comerica Incorporated Detroit, Michigan University Bank & Trust Company Palo Alto, California*	FR NP	** **

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	Republic Bancorp, Inc. Owosso, Michigan Premier Partners Northridge, California	FR	11-25-94
Y-4	Bank of Montreal Toronto, Canada Burns Fry Holding Corporation Toronto, Canada	FR	12-12-94
Y-4	First of America Bank Corporation Kalamazoo, Michigan New England Trust Company Providence, Rhode Island	FR	11-28-94
4(c)(8)	Park Bancorporation, Inc. Madison, Wisconsin Park Community Investment Corporation Madison, Wisconsin	FR	11-28-94
4(c)(8)	Associated Banc-Corp Green Bay, Wisconsin Associated Trust Company of Illinois, Inc. Chicago, Illinois	FR	12-9-94
4(c)(8)	Northern Bankshares, Inc. McFarland, Wisconsin intends to participate in overline loans by expanding its scope in the activity of making and servicing loans	FR	10-17-94
4(c)(8)	D & D Bancshares, Inc. Mount Auburn, Iowa to buy participation loans from the subsidiary bank	FR	12-12-94
4(c)(8)	West Town Bancorp, Inc. Cicero, Illinois to engage <u>De Novo</u> in making & servicing of loans	FR	12-19-94
SMB-OT	Old Kent Bank and Trust Company Grand Rapids, Michigan Hartger & Willard Mortgage Associates, Inc. Grand Rapids, Michigan	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	Firststar Corporation Milwaukee, Wisconsin First Colonial Investment Services, Inc. Rosemont, Illinois	FR 12-8-94
Y-4	Firststar Corporation of Illinois Milwaukee, Wisconsin First Colonial Investment Services, Inc. Rosemont, Illinois	FR 12-8-94

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
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

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING November 18, 1994

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
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None.

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

<u>Application</u>	<u>End of Comment Period</u>
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*Section 4(c)(8) application by First Deposit Bancshares, Inc., Tompkinsville, Kentucky to acquire South Central Savings Bank, FSB, Edmonton, Kentucky.

Newspaper: 12-6-94

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
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None.

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

<u>Application</u>	<u>End of Comment Period</u>
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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 18, 1994

Name of Bank	Bank Address	Examination Date	Examination Rating
First Bank of Arkansas	P. O. Box 431 Trumann, Arkansas 72472	8-08-94	Satisfactory

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

Application

Comment Period
Ending Date

NONE.

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

Application

Comment Period
Ending Date

NONE.

*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 acquire 100% of JMS
System, Inc., Bismarck,
ND, and thereby engage in data
processing and management
consulting activities

Not yet available

Minnesota Bancshares, Inc.,
Newport, MN, to engage de novo in
making, acquiring, or servicing
loans or other extensions of credit

December 5, 1994
(Federal Register)

Norwest Corporation, Minneapolis,
MN, to engage de novo in providing
investment or financial advice

Not yet available

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

Farmers State Bank of Conrad,
Conrad, MT, to pay dividends
of \$5,400,000

Farmers State Bank of Cut Bank,
Cut Bank, MT, to pay dividends
of \$1,200,000

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending November 18, 1994

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
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NONE.

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

COMMENT PERIOD ENDING DATE

Malmo Bancorp, Inc., Malmo, Nebraska, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Malmo Agency Company, Malmo, Nebraska.*

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.*

December 16, 1994

Dr. Patrick L. and Mary L. Schelle, Lewistown, Montana, for prior approval to increase their ownership interest in Buffalo Bancshares, Inc., Buffalo, Oklahoma, from 5.00 percent to 10.57 percent.

December 19, 1994

Douglas M. and Marla Morley, for prior approval to increase their ownership interest in Morley Bancshares Corporation, Belle Plaine, Kansas, from 36.6 percent to 38.3 percent.

Not Available

First State Bancshares, Inc., Scottsbluff, Nebraska, for prior approval to acquire 100 percent of Liberty Industrial Bank, Colorado Springs, Colorado.*

December 16, 1994

Federal Reserve Bank of Kansas City

Mountain Bancshares, Inc., Los Alamos, New Mexico, for prior approval to become a bank holding company through the acquisition of 100 percent of the outstanding shares of Mountain Community Bank, Los Alamos, New Mexico.*

December 16, 1994

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
UMB Financial Corporation, Kansas City, Missouri, for prior approval to acquire Scout Brokerage Services, Inc., Kansas City, Missouri, and thereby engage acting as an underwriter, dealer or broker of U.S. Government and agency securities, general obligation municipal bonds, bankers acceptances and certificates of deposit.	December 9, 1994
Malmo Bancorp, Inc., Malmo, Nebraska, for prior approval to engage in insurance agency activities through Malmo Agency Company, Malmo, Nebraska.	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:

Federal Reserve Bank of Kansas City

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>
None.			

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF NOVEMBER 14, 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 Signature Bancshares, Inc., Dallas, TX, to acquire Signature Delaware Financial Corporation, Dover, DE, and First State Bank, Coolidge, TX (Previously reported during the week of 10-31-94)	94/12/03
*Section 3(a)(1) application by Signature Delaware Financial Corporation, Dover, DE, to acquire First State Bank, Coolidge, TX (Previously reported during the week of 10-31-94)	94/12/03
*Section 3(a)(3) application by Texas Financial Bancorporation, Inc., Minneapolis, MN, to acquire Fulton State Bank, Fulton, IL, Monmouth Trust and Savings Bank, Monmouth, IL, Monmouth Financial Services, Inc., Minneapolis, MN, and First National Bank of Rosenberg, Rosenberg, TX (Previously reported during the week 10-24-94)	94/11/22
Change in Control Notice by Christopher Moser, San Antonio, TX, William B. Moser, Jr., Beeville, TX, Margaret Moser, Beeville, TX, William Moser, III, Live Oak County, TX, Kathryn Moser Trust, San Antonio, TX, Sybil Small West Grantor Trust, San Antonio, TX, Edward Moser, San Antonio, TX, and Ruth Moser Davies, Austin, TX, to acquire an interest in Southwest First Community, Inc., Beeville, TX (Previously reported during the week of 10-10-94)	94/11/29
Change in Control Notice by Bill Pittman and Ginger Pittman, Spearman, TX, to acquire an interest in Spearman Bancshares, Inc., Spearman, TX (Previously reported during the week of 10-3-94)	94/11/30

Change in Control Notice by
James W. Robertson, Trustee, Houston, TX, to acquire an
interest in Texas Gulf Bancshares, Inc., Freeport, 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 NOVEMBER 14, 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>
First Bank of Muleshoe 202 S. 1st Street P. O. Box 565 Muleshoe, TX 79347-0565	94/08/08	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 11/18/94

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

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.: 12/08/94

Ronald Gabriel and the Gabriel Family Trust,
Montebello, California, to increase ownership
of up to 80 percent to Garfield Bank, Montebello,
California. *

Newspaper: Not available

Fed. Reg.: 12/19/94

Refiled: West Coast Bancorp, Newport Beach,
California, to acquire Business & Professional
Bank, Woodland, California. *

Newspaper: 9/08/94

Fed. Reg.: 9/12/94

Section III - Applications Subject to Federal Register Notice Only

Philippine National Bank, Manila, Philippines,
to acquire PNB Remittance Centers, Inc., West
Covina, California.

Fed. Reg.: 12/05/94

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 11/18/94

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending November 18, 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>
American Pacific State	15260 Ventura Blvd. Sherman Oaks, CA 91403 (818) 760-7200	8/01/94	Satisfactory
Farmers & Merchants-LB	302 Pine Avenue Long Beach, CA 90802 (310) 437-0011	7/05/94	Needs to improve

*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.