

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1994, No. 50
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending December 10, 1994

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Monetary policy developments and current economic conditions -- statement by Chairman Greenspan before the Joint Economic Committee, December 7, 1994.

Published, December 7, 1994.

ADVISORY COUNCILS

Thrift Institutions Advisory Council -- appointment of eight new members and designation of Charles John Koch as President and Stephen D. Taylor as Vice President.

Approved, December 9, 1994.

BANK HOLDING COMPANIES

CNB Bancshares, Inc., Evansville, Indiana -- to acquire King City Federal Savings Bank, Mount Vernon, Illinois, and to engage in nonbanking activities through King City Financial Services Corp.

Approved, December 5, 1994.

Mercantile Bancorporation, Inc., St. Louis, Missouri -- to acquire UNSL Financial Corporation, Lebanon, Missouri, and United Savings Bank.

Approved, December 5, 1994.

National Bank of Canada, Montreal, Quebec, Canada -- to engage de novo through Natbank, F.S.B., Pompano Beach, Florida, in the operation of a savings association.

Permitted, December 5, 1994.

New American Bank Holding Corporation, Corpus Christi, Texas -- to merge with American Bank Holding Corporation, and acquire American National Bank.

Approved, December 5, 1994.

Union Planters Corporation, Memphis, Tennessee -- request for reconsideration of Board's approval of application to acquire Grenada Sunburst System Corporation, Grenada, Mississippi.

Denied, December 6, 1994.

BANKS, STATE MEMBER

First Bank North, Freeport, Illinois, and First Bank South, Dixon, Illinois -- determination that investments in St. Joseph's Limited Partnership, Freeport; and St. Mary's Limited Partnership, Rockford, Illinois, are public welfare investments.

Approved, December 6, 1994.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANKS, STATE MEMBER

First Interstate Bank of California, Los Angeles,
California -- request for interpretation that
investments in the Bastion Capital Fund L.P. are
public welfare investments.
Denied, December 6, 1994.

FORMS

Survey of Foreign Exchange and Derivatives Markets
(FR 3036A and C) -- one-time survey.
Proposed, December 7, 1994.

INTERNATIONAL OPERATIONS

State Street Bank and Trust Company, Boston,
Massachusetts -- to establish a branch in Taipei,
Taiwan.
Permitted, December 5, 1994.

MEMBERSHIP

American Bank, LBA, Corpus Christi, Texas -- to
become a member of the Federal Reserve System.
Approved, December 5, 1994.

REGULATIONS AND POLICIES

Public welfare investments -- interpretation under
the Depository Institutions Disaster Relief Act of
1992.
Approved, December 6, 1994.

Regulation K -- request for public comment on
proposed criteria for evaluating U.S. operations of
foreign banks that are not subject to comprehensive
supervision or regulation on a consolidated basis
by a home country supervisor (Docket R-0862).
Approved, December 7, 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

Richmond	Bank of Tidewater, Virginia Beach, Virginia -- to establish a branch at 770 Lynnhaven Parkway. Approved, December 5, 1994.
Richmond	Chesapeake Bank, Kilmarnock, Virginia -- to establish an electronic funds transfer facility approximately two-tenths of a mile west of the intersection of Routes 14 and 198, Matthews Courthouse, Virginia. Approved, December 9, 1994.
Kansas City	Vail Bank, Vail, Colorado -- to establish a branch in Steamboat Springs, Colorado. Approved, December 7, 1994.

BANK HOLDING COMPANIES

Director, BS&R	Banco Bilbao Vizcaya, S.A., Bilbao, Spain -- request for relief from a commitment in order to conduct private placement activities through a de novo Delaware-based, registered broker-dealer subsidiary. Granted, December 5, 1994.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

Atlanta	Barnett Banks, Inc., Jacksonville, Florida -- to acquire EquiCredit Corporation, Jacksonville, Florida, and engage in consumer finance and credit related insurance activities. Approved, December 7, 1994.
St. Louis	Boatmen's Bancshares, Inc., St. Louis, Missouri -- to acquire National Mortgage Company, Memphis, Tennessee, Arkansas Home Loan Company; National Home Loan Company, Inc., and National Home Loan Company of Mississippi, Inc. Approved, December 5, 1994.
Kansas City	Capital City Bancshares, Inc., Topeka, Kansas -- to acquire Johnson County Bank, Overland Park, Kansas. Approved, December 9, 1994.
Dallas	Central Bancshares, Inc., Houston, Texas -- to acquire Lee County National Bank, Giddings, Texas. Withdrawn, December 8, 1994.
St. Louis	CNB Bancshares, Inc., Evansville, Indiana, and KBI Acquisition Company -- to acquire Harrisburg Bancshares, Inc., Harrisburg, Illinois, and The Harrisburg National Bank. Approved, December 7, 1994.
Minneapolis	Community First Bankshares, Inc., Fargo, North Dakota -- to acquire Bank of Colorado Holding Company, Vail, Colorado. Approved, December 7, 1994.
Minneapolis	Community First Bankshares, Inc., Fargo, North Dakota -- to engage de novo in providing management consulting advice to depository institutions through Community First Service Corporation. Permitted, December 8, 1994.
Kansas City	First National of Nebraska, Inc., Omaha, Nebraska, and First National of Colorado, Inc. -- to acquire Union Colony Bancorporation, Inc., Greeley, Colorado. Approved, December 6, 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 New England Trust Company,
Providence, Rhode Island.
Approved, December 5, 1994.

Cleveland Laurel Capital Group, Inc., Allison Park,
Pennsylvania -- to acquire Laurel Savings Bank,
Approved, December 8, 1994.

Kansas City Malmo Bancorp, Inc., Malmo, Nebraska -- to acquire
Malmo Agency Company, and engage in the sale of
general insurance through Malmo Insurance Agency..
Approved, December 7, 1994.

Atlanta Newton Bancorporation, Inc., Newton, Mississippi --
request for waiver of commitment concerning
redemption of shares.
Granted, December 9, 1994.

Chicago Northern Bankshares, Inc., McFarland, Wisconsin -- to
participate in overline loans with McFarland State
Bank.
Permitted, December 5, 1994.

Chicago Prairie Financial Corporation, Bridgewater,
Illinois -- to acquire Prairie Bank and Trust
Company.
Returned, December 7, 1994.

St. Louis Truman Bancorp, Inc., Brentwood, Missouri -- to
acquire shares of United States National Bank of
Clayton, St. Louis, Missouri.
Approved, December 6, 1994.

BANK MERGERS

Chicago First of America Bank-West Michigan -- to acquire the
assets and assume the liabilities of the Grand
Rapids, Michigan, branch of Great Lakes Bancorp, A
Federal Savings Bank, Ann Arbor, Michigan.
Approved, December 5, 1994.

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

COMPETITIVE FACTORS REPORTS

Chicago	Bank Midwest, Okoboji, Iowa, proposed acquisition of the assets and assumption of the liabilities of Stockdale Bancorporation, Arnolds Park, Iowa -- report on competitive factors. Submitted, December 6, 1994.
San Francisco	Bank of Commerce, San Diego, California, proposed purchase of certain assets and assumption of certain liabilities of one branch of First Commercial Bank, Sacramento, California -- report on competitive factors. Submitted, December 6, 1994.
Atlanta	Bank of Louisiana, New Orleans, Louisiana, proposed acquisition of the assets and assumption of the liabilities of First American Bank of Tangipahoa, Hammond, Louisiana -- report on competitive factors. Submitted, December 5, 1994.
Richmond	Carolina First Savings Bank, F.S.B., Greenville, South Carolina, proposed merger with Carolina First Savings Bank, F.S.B., Georgetown, South Carolina -- report on competitive factors. Submitted, December 5, 1994.
Kansas City	First National Bank in Altus, Altus, Oklahoma, proposed acquisition of the assets and assumption of the liabilities of the Frederick branch of Bank of Colorado, Tulsa, Oklahoma -- report on competitive factors. Submitted, December 8, 1994.
Atlanta	First National Bank of Santa Rosa ESOP, Milton, Florida, proposed change in control by First National Bank of Santa Rosa -- report on competitive factors. Submitted, December 7, 1994.
Atlanta	First National Bank of Shelbyville, Shelbyville, Tennessee, proposed merger with The Peoples Bank of Elk Valley, Fayetteville, Tennessee -- report on competitive factors. Submitted, December 5, 1994.

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

COMPETITIVE FACTORS REPORTS

Chicago	First of America Bank-West Michigan, proposed acquisition of the assets and assumption of the liabilities of the Grand Rapids, Michigan, branch of Great Lakes Bancorp, A Federal Savings Bank, Ann Arbor, Michigan -- report on competitive factors. Submitted, December 5, 1994.
New York	Hudson United Bank, Union City, New Jersey, proposed merger with Jefferson National Bank of Passaic, New Jersey -- report on competitive factors. Submitted, December 8, 1994.
Chicago	M & I Bank of Oshkosh, Oshkosh, Wisconsin, proposed merger with M & I Western State Bank -- report on competitive factors. Submitted, December 7, 1994.
Cleveland	Merchants National Bank of Kittanning, Kittanning, Pennsylvania, proposed merger with The Merchants Interim National Bank -- report on competitive factors. Submitted, December 5, 1994.
Cleveland	Old Phoenix National Bank, Medina, Ohio, proposed purchase of assets and assumption of deposit liabilities of the Wadsworth, Ohio, branch of Peoples National Bank, Wooster, Ohio -- report on competitive factors. Submitted, December 10, 1994.
Atlanta	Republic Bank, Clearwater, Florida, proposed acquisition of the Clearwater, Florida, branch of Comerica Bank and Trust, F.S.B., Boca Raton, Florida -- report on competitive factors. Submitted, December 6, 1994.
Philadelphia	Russell National Bank, Lewiston, Pennsylvania, proposed merger with Peoples National Bank of Central Pennsylvania, State College, Pennsylvania -- report on competitive factors. Submitted, December 9, 1994.

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

COMPETITIVE FACTORS REPORTS

Boston Shawmut Bank, N.A., Boston, Massachusetts, proposed purchase of assets and assumption of liabilities of two branches of Northeast Savings, F.A., Hartford, Connecticut -- report on competitive factors. Submitted, December 7, 1994.

Boston Shawmut Savings and Loan Association, Saratoga Springs, New York, proposed merger with Shawmut Bank New York, N.A., Schenectady, New York -- report on competitive factors. Submitted, December 7, 1994.

Atlanta SouthTrust Bank of Southwest Florida, N.A., Fort Myers, Florida, proposed purchase of the assets and assumption of the liabilities of the Naples, Florida, and Fort Myers, Florida, branches of Anchor Savings Bank, FSB, Hewlett, New York -- report on competitive factors. Submitted, December 7, 1994.

Atlanta SouthTrust Corporation, Birmingham, Alabama, proposal to merge all but one of its Alabama bank subsidiaries with South Trust Bank of Alabama, N.A. -- report on competitive factors. Submitted, December 7, 1994.

Kansas City Valley State Bank, Atchison, Kansas, proposed acquisition of the assets and assumption of the liabilities of Roeland Park, Kansas, branch of Household Bank, F.S.B., Newport Beach, California - report on competitive factors. Submitted, December 7, 1994.

EXTENSIONS OF TIME

Philadelphia Berks County Bank, Reading, Pennsylvania -- extension to open a branch at 2220 State Hill Road, Wyomissing Hills Borough in Berks County. Granted, December 5, 1994.

Atlanta FNB Bancshares, Inc., Springfield, Georgia -- extension to March 9, 1995, to acquire First National Bank of Effingham, Springfield, Georgia. Granted, December 9, 1994.

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

MEMBERSHIP

Chicago	Citizens Bank and Trust Company, Belle Plains, Iowa - - to become a member of the Federal Reserve System. Returned, December 8, 1994.
Minneapolis	First Western Bank & Trust, Minot, North Dakota -- to become a member of the Federal Reserve System. Approved, December 7, 1994.
Minneapolis	Montana State Bank, Plentywood, Montana -- to become a member of the Federal Reserve System. Approved, December 8, 1994.

RESERVE BANK OPERATIONS

Director, FRBO	Federal Reserve Bank of Chicago -- to proceed with identifying leased space in the Peoria/Bloomington, Illinois, area to establish a satellite check processing facility within the Chicago check processing region. Approved, December 7, 1994.
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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Capital adequacy -- final rule to revise risk-based capital standards to account for the risks of nontraditional activities (Docket R-0764).
Approved, August 3, 1994.

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

ADDITIONS AND CORRECTIONS

BANK BRANCHES, DOMESTIC

San Francisco Humboldt Bank, Eureka, California -- to retain a mobile branch in Humboldt County.
Approved, November 28, 1994.

BANK HOLDING COMPANIES

Chicago Chadwick Bancshares, Inc., Chadwick, Illinois -- to acquire Community Insurance, Inc., Miles, Iowa.
Approved, December 2, 1994.

COMPETITIVE FACTORS REPORTS

San Francisco Downey Merger Corporation, Newport Beach, California, proposed merger with Downey Savings and Loan Association -- report on competitive factors.
Submitted, October 5, 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, Hartford, Connecticut - 3(a)(1)/3(a)(3) application to acquire Shawmut Bank New York, N.A., Schenectady, New York*	<u>Newspaper</u> 12-22-94 <u>Federal Register</u> 12-30-94
Bank of Boston Corporation and BancBoston Holdings, both of Boston, Massachusetts - 3(a)(3) application to acquire 100% of the voting shares of Bank of Boston, National Association, South Portland, Maine*	<u>Newspaper</u> Not Yet Established <u>Federal Register</u> 01-05-95

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
State Street Boston Corporation, Boston, Massachusetts - 4(c)(8) notification to acquire IFTC Holdings, Inc., Kansas City, Missouri	<u>Federal Register</u> 01-04-95

*Subject to CRA.

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

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution

Examination Date

Rating**

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

The Chase Manhattan Corporation, New York, New York ("Applicant"), to acquire all the outstanding capital stock of Chase Savings Bank, New York, New York, a New York State chartered savings bank with fiduciary powers that is organized as an interim savings bank as part of a series of steps that will result in the merger of The Chase Manhattan Bank of Connecticut, National Association, Bridgeport, Connecticut, with and into The Chase Manhattan Bank, National Association, New York, New York. 1/

1/7/95 2/

SECTION III

Nonbanking Applications
(subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving
Public Comment

None.

1/ Subject to provisions of Community Reinvestment Act.

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 December 12, 1994

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
West Jersey Community Bank 165 Passaic Avenue Fairfield, NJ 07004	May 16, 1994	Satisfactory

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

FEDERAL RESERVE BANK OF PHILADELPHIA

Section I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Keystone Financial, Inc., Harrisburg, Pennsylvania to establish a non-bank subsidiary to be named Key Trust Company, which will engage in the trust activities of Keystone's subsidiary, Frankford Trust Company, Philadelphia, Pennsylvania, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(3) of Regulation Y.

Federal Register comment period expires: N/A

Susquehanna Bancshares, Inc., Lititz, Pennsylvania requests approval to acquire 100% of the voting shares of Atlanfed Bancorp, Inc, and its wholly owned subsidiary, Atlantic Federal Savings Bank, Baltimore, Maryland, pursuant to Section 4(c)(8) of Bank Holding Company Act and Section 225.25(b)(9) of Regulation Y.

Federal Register comment period expires: 12/13/94

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 December 9, 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>
Berks County Bank 400 Washington Street Reading, PA., 19601	5/2/94	Satisfactory

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

APPLICATIONS BULLETIN
(For the week ending December 10, 1994)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received application from The Hocking Valley Bank,
Athens, Ohio, on December 9, 1994, to become a member
of the Federal Reserve System.

*January 15, 1995

Received prior notice from Premier Bank & Trust, Elyria,
Ohio, on December 2, 1994, of its intent to establish branch
facilities at 38475 Chestnut Ridge Road, Elyria, Ohio, and
15181 State Route 58, Oberlin, Ohio.

* Not Yet Known #

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

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

NONE

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

NONE

-
- * - Subject to CRA
 - N - Newspaper Comment Period
 - F - Federal Register Comment Period
 - # - Expected to End 30 Days from Date of Receipt

AVAILABILITY OF CRA PUBLIC EVALUATIONS

(December 9, 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 December 9, 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>
Crestar Bank, Richmond, Virginia, to merge with TideMark Bank, Newport News, Virginia.*	12-28-94
Enterprise Bank and Trust Company, Winston-Salem, North Carolina, to establish a branch at 131 East Mountain Street, Kernersville, North Carolina.*	12-31-94
Signet Bank/Virginia, Richmond, Virginia, to establish a branch at the Amoco Fas Mart, 16575 Mountain Road, Montpelier, Virginia.*	12-31-94
Miners and Merchants Bank and Trust Company, Grundy, Virginia, to establish a branch at 1897 Lee Highway, Bristol, Virginia.*	1-7-95
Miners and Merchants Bank and Trust Company, Grundy, Virginia, to establish a branch at 914 West Main Street, Abingdon, Virginia.*	1-7-95

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Crestar Financial Corporation, Richmond, Virginia, to merge with Tidemark Bancorp, Inc., Newport News, Virginia.*	12-28-94
IBW, Inc., Washington, D. C., to become a bank holding company through the acquisition of 100% of the voting shares of Industrial Bank of Washington, Washington, D. C.*	1-6-95**
CCB Financial Corporation, Durham, North Carolina, to merge with Security Capital Bancorp, Salisbury, North Carolina.*	1-9-95

*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

Application

Comment Period Ending Date

First United Bancorporation, Anderson,
South Carolina, to acquire the assets of
'Eagle Finance Company, Inc., Hartsville,
South Carolina.

12-27-94**

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

None.

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

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending December 12, 1994

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

	<u>Examination Date</u>	<u>Rating</u>
Bank of Tazewell County 309 East Main Street Tazewell, Virginia 24651-1029	9-19-94	Satisfactory
First Community Bank Routes 221 and 666 Forest, Virginia 24551	9-19-94	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 10, 1994

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Barnett Bank of Volusia County DeLand, Florida To establish a branch located at the Southeast Corner of Palm Coast Parkway and Belle Terre Parkway, Palm Coast, Florida, to be known as Belle Terre Office.	12-24-94*
SouthTrust Bank of West Florida St. Petersburg, Florida To merge with the Tampa and New Port Richey offices of Anchor Savings Bank, FSB, Hewlett, New York, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*
SouthTrust Bank of West Florida St. Petersburg, Florida To acquire certain assets and assume certain liabilities of the Tampa and New Port Richey branches of Anchor Savings Bank, FSB, Hewlett, New York, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	01-01-95*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
A. Wilbert's Sons Lumber & Shingle Company Plaquemine, Louisiana For its subsidiary, Iberville Trust and Savings Bank, Plaquemine, Louisiana, to merge with Bayoulands Financial Corporation, Plattenville, Louisiana, and thereby directly acquire Bayoulands Bank, Plattenville, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act. Bayoulands Bank will immediately merge into Iberville Trust and Savings Bank.	Not Yet Available*
Synovus Financial Corp. Columbus, Georgia Along with TB&C Bancshares, Inc., Columbus, Georgia, to merge with NBSC Corporation, Columbia, South Carolina, and thereby directly acquire The National Bank of South Carolina, Columbia, South Carolina, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*

*Subject to provisions of the Community Reinvestment Act.

Section 2 - Applications Subject to Both

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

Application

Comment Period Ending Date

Synovus Financial Corp.
Columbus, Georgia

Not yet available*

Along with TB&C Bancshares, Inc., Columbus, Georgia, to acquire Sumbank Life Insurance Company, Columbia, South Carolina, pursuant to Section 225.25(b)(8)(ii) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

Section 3 - Applications Subject to Federal Register Only

Application

Comment Period Ending Date

None.

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

Application

None.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 10, 1994

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

Examination

Bank

Rating

Date

None.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	First of America Bank-West Michigan Grand Rapids, Michigan 2000 32nd Street Grand Rapids, Michigan	N - 11-26-94
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	Union State Bank Rockwell City, 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 - 12-20-94
CoC-HC	State Center Financial, Inc. State Center, Iowa by Craig H. Haesemeyer	FR - 10-17-94 N - 12-7-94
CoC-HC	Mid-America National Bancorp, Inc. Chicago, Illinois Harold P. O'Connell, Jr.	FR - 10-31-94 N - 12-23-94
Y-2	Greatbanc, Inc. Aurora, Illinois Greatbank Algonquin, Illinois--to reactivate a charter*	FR - 10-28-94 N - 12-25-94
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 - **
Y-1	Community Bancorp, Inc. Norwalk, Wisconsin Community State Bank Norwalk, Wisconsin*	FR - 12-05-94 NP - 12-26-94
Y-1	West Town Bancorp, Inc. Cicero, Illinois West Town Savings Bank Cicero, Illinois*	FR - 12-19-94 NP - 12-9-94

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	Rantoul Bancorp, Inc. Rantoul, Illinois Bancorp of Rantoul, Inc. Rantoul, Illinois Bank of Rantoul Rantoul, Illinois*	FR - 12-15-94 N - **
Y-2	Marshall & Ilsley Corporation Milwaukee, Wisconsin Financial Services Corporation of the Midwest Rock Island, Illinois Rock Island Bank Rock Island, Illinois*	FR - 12-16-94 N - 12-11-94
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 - 12-08-94 NP - 12-26-94
Y-2	Longview Capital Corporation Newman, Illinois First Prairie Bankshares, Inc. Georgetown, Illinois First National Bank of Georgetown Georgetown, Illinois*	FR - 12-29-94 NP - 12-19-94
Y-1	Philipps Investment Company Limited Partnership Spring Hill, Florida Gratiot Bancshares, Inc. Gratiot, Wisconsin Gratiot State Bank Gratiot, Wisconsin*	FR - 12-15-94 NP - 12-30-94
Y-1	Philipps Investment Limited Partnership Wapiti, Wyoming Gratiot Bancshares, Inc. Gratiot, Wisconsin Gratiot State Bank Gratiot, Wisconsin*	FR - 12-15-94 NP - 12-30-94
Y-2	Comerica California Incorporated San Jose, California University Bank & Trust Company Palo Alto, California*	FR - 12-30-94 NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Comerica Incorporated Detroit, Michigan University Bank & Trust Company Palo Alto, California*	FR - 12-30-94 NP - **
Y-2	Firststar Corporation Milwaukee, Wisconsin Investors Bank Corp. Wayzata, Minnesota Investors Savings Bank, F.S.B. Wayzata, Minnesota*	FR - 12-29-94 NP - **
Y-2	Firststar Corporation of Minnesota Bloomington, Minnesota Investors Bank Corp. Wayzata, Minnesota Investors Savings Bank, F.S.B. Wayzata, Minnesota*	FR - 12-29-94 NP - **
Y-1	Alpha Bancorp, Inc. Chicago, Illinois Alpha Financial Corporation Chicago, Illinois Archer National Bank of Chicago Chicago, Illinois Chicago National Bank Chicago, Illinois*	FR - ** NP - **
Y-2	Illinois Financial Services, Inc. Chicago, Illinois Alpha Bancorp, Inc. Chicago, Illinois Alpha Financial Corporation Chicago, Illinois Archer National Bank of Chicago Chicago, Illinois Chicago National Bank Chicago, Illinois*	FR - ** NP - **
Y-2	FBOP Corporation Oak Park, Illinois North Houston Bank Houston, Texas*	FR - ** NP - 12-28-94

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	First State Bancorp of Monticello, Inc. Employee Stock Ownership Plan Monticello, Illinois First State Bancorp of Monticello, Inc. Monticello, Illinois Atwood State Bank Atwood, Illinois First State Bank of Bloomington Bloomington, Illinois First State Bank of Heyworth Heyworth, Illinois First State Bank Monticello Hammond, Illinois*	FR - 1-6-95 NP - **
Y-2	Firstar Corporation Milwaukee, Wisconsin First Moline Financial Corp. Moline, Illinois First Moline Moline, Illinois First Federal Savings Bank of Moline Moline, Illinois*	FR - 11-14-94 NP - 12-30-94
Y-1	B J Morgan Bancshares, Inc. Morgantown, Indiana First State Bank Morgantown, Indiana*	FR - ** NP - **
Y-2	Firstar Corporation of Iowa Des Moines, Iowa First Moline Financial Corp. Moline, Illinois First Moline Moline, Illinois First Federal Savings Bank of Moline Moline, Illinois*	FR - 11-14-94 NP - 12-30-94

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	Bank of Montreal Toronto, Canada Burns Fry Holding Corporation Toronto, Canada	FR - 12-12-94
4 (c) (8)	Associated Banc-Corp Green Bay, Wisconsin Associated Trust Company of Illinois, Inc. Chicago, Illinois	FR - 12-9-94
4 (c) (8)	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 - **
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
Y-4	Marshall & Ilsley Corporation Milwaukee, Wisconsin Software Alliance Corporation Berkeley, California	FR - 12-20-94

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	Firststar Corporation Milwaukee, Wisconsin Investors Insurance Agency, Inc. Wayzata, Minnesota	FR - 12-29-94
Y-4	Firststar Corporation of Minnesota Bloomington, Minnesota Investors Insurance Agency, Inc. Wayzata, Minnesota	FR - 12-29-94
4(c)(8)	American National Corporation Chicago, Illinois to engage in making acquiring or servicing loans thru ANB Mezzanine Corporation, Chicago, Illinois	FR - 12-23-94
4(c)(8)	Huxley Bancorp Huxley, Iowa to engage in the business of making and servicing loans up to a minimum of \$500,000	FR - 12-23-94
Y-4	First State Bancorp of Monticello, Inc. Employee Stock Ownership Plan Monticello, Illinois Eskridge Agency, Inc. Monticello, Illinois	FR - 1-6-95

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

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 December 9, 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>
-American Trust & Savings Bank 895 Town Clock Plaza P.O. Box 938 Dubuque, Iowa 52004-0938	8/15/94	O
-The Bank of Brodhead 806 East Exchange Street P.O. Box 108 Brodhead, Wisconsin 53520-0108 (608) 897-2121	9/12/94	S
-Chelsea State Bank 1010 South Main Street P.O. Box 10 Chelsea, Michigan 48118-0010 (313) 475-1355	8/21/94	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING December 9, 1994

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
*Section 18(c) application by The Callaway Bank, Fulton, Missouri, to merge with Steedman Bank, Mokane, Missouri.	1/5/95

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

<u>Application</u>	<u>End of Comment Period</u>
*Section 3(a)(3) application by Boatmen's Bancshares, Inc., St. Louis, Missouri to acquire Salem Community Bancorp, Inc., Salem, Illinois.	Newspaper: 12/28/94
*Section 3(a)(1) application by Boatmen's-Illinois, Inc., St. Louis, Missouri, to acquire Boatmen's Bank of South Central Illinois, Mt. Vernon, Illinois.	Newspaper: 12/28/94
*Section 3(a)(3) application by Old National Bancorp, Evansville, Indiana, to acquire Oblong Bancshares, Inc., Oblong, Illinois.	Newspaper: 1/9/95

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

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 December 9, 1994

Name of Bank	Bank Address	Examination Date	Examination Rating
First State Bank of St. Robert	P. O. Box P, Waynesville, MO 65583	8-29-94	22222/2

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

Application

Comment Period
Ending Date

First Interstate Bank of
Commerce, Billings, MT, to
merge with First Citizens Bank
of Bozeman, Bozeman, MT, and
incident thereto establish a
branch

Not yet available

Dacotah Bank Holding Company,
Aberdeen, South Dakota, to engage
in title insurance agency activities
through the acquisition of Grue
Abstract Company, Webster, SD

December 15, 1994

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section II - Applications Subject to Both
Newspaper and Federal Register Notice

Application

Comment Period
Ending Date

Stearns Financial Services, Inc.,
ESOP, Albany, Minnesota, to become
a bank holding company through the
acquisition of 30.0% of the voting
shares of Stearns Financial Services,
Inc., Albany, MN*

Not yet available

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section III - Applications Subject
to Federal Register Notice Only

Application

Comment Period
Ending Date

Stearns Financial Services, Inc.,
ESOP, Albany, Minnesota, to engage
in general insurance agency
activities through the acquisition
of Stearns Financial Services, Inc.,
Albany, MN

Not yet available

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section IV - Applications Not Subject to
Federal Register Notice or Newspaper Notice

Application

Culbertson State Bank, Culbertson,
MT, to pay a dividend of \$100,000

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending December 9, 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
Ridgedale State Bank 1730 Plymouth Road Minnetonka, MN 55305 (612) 544-2444	August 22, 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

Thomas D. McGavran; Thomas D. McGavran IRA; and Thomas D. and Emley A. McGavran, all of Delphos, Kansas, to increase their ownership interest in Delphos, Inc., Delphos, Kansas, from .98 percent to 1.06 percent, from 4.70 to 6.56 percent, and from 2.16 to 14.19 percent, respectively.

Not Available

Cheyenne Banking Corporation, Cheyenne, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of Security State Bank, Cheyenne, Oklahoma.*

January 6, 1995

Estes Park Bank Restated Employee Stock Ownership Plan, Estes Park, Colorado, for prior approval to acquire 47.43 percent of the voting shares of Estes Bank Corporation, Estes Park, Colorado.*

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>
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None.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF DECEMBER 5, 1994

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
None.	

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
*Section 3(a)(1) application by Menard Bancshares, Inc., Menard, TX, to acquire Menard National Bank, Menard, TX (Previously reported during the week of 11-14-94)	94/12/17
*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 (Previously reported during the week of 10-31-94)	94/11/30
*Section 3(a)(3) application by Mission-Heights Management Company, Ltd., Channelview, TX, to acquire additional shares of Prime Bancshares, Inc., Channelview, TX (Previously reported during the week of 11-14-94)	94/12/03
*Section 3(a)(3) application by Texas Bancshares, Inc., San Antonio, TX, to acquire State Bank of La Vernia, La Vernia, TX	N/A
*Section 3(a)(1) application by The ANB Corporation, Terrell, TX, to acquire The ANB Delaware Corporation, Terrell, TX, and The American National Bank of Terrell, Terrell, TX	N/A
*Section 3(a)(1) application by The ANB Delaware Corporation, Terrell, TX, to acquire The American National Bank of Terrell, Terrell, TX	N/A
*Section 3(a)(1) application by Paladon Management Co., Inc., Panhandle, TX, to acquire Paladon Investments, Ltd., Panhandle, TX; Panhandle Bancshares, Inc., Panhandle, TX; and First National Bank of Panhandle, Panhandle, TX	94/12/31

*Section 3(a)(1) application by
Paladon Investments, Ltd., Panhandle, TX, to acquire
Panhandle Bancshares, Inc., Panhandle, TX, and First
National Bank of Panhandle, Panhandle, TX

94/12/31

**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 DECEMBER 5, 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>
Silsbee State Bank P.O. Box 487 100 E. Avenue G Silsbee, TX 77656-0487	94/08/22	Satisfactory
Sulphur Springs State Bank P.O. Box 500 100 Jefferson Street Sulphur Springs, TX 75483-0500	94/08/22	Outstanding

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 12/09/94

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

Ronald Gabriel, Montebello, California, to
replace John Gabriel as trustee of the Gabriel
Family Trust and thereby control approximately
73 percent of Garfield Bank, Garfield, California. *

Newspaper: 12/18/94

Fed. Reg.: 12/19/94

Commerical Bancorp, Salem, Oregon, and West
Coast Bancorp, Newport, Oregon, to acquire
approximately 19.9 percent of each other's
voting shares. *

Newspaper: 12/25/94

Fed. Reg.: 12/30/94

Commercial Bancorp, Salem, Oregon, to acquire
100 percent of and merge with West Coast
Bancorp, Newport, Oregon. *

Newspaper: 12/25/94

Fed. Reg.: 12/30/94

Section III - Applications Subject to Federal Register Notice Only

None

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

None

* Subject to CRA.

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

· Week Ending 12/09/94

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending December 9, 1994. Information about a particular institution's CRA evaluation may be obtained directly from the institution.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>	<u>Rating*</u>
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, None

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

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

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

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

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