

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1994, No. 51
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending December 17, 1994

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Citicorp, New York, New York -- to engage in futures
commission merchant activities through Citicorp
Futures Corporation.
Approved, December 12, 1994.

First International Bancorp Texas, Inc., Bedford,
Texas, and First International Bancorp America,
Reno, Nevada -- to acquire First International
Bank, Bedford, Texas.
Approved, December 12, 1994.

Stichting Prioriteit ABN AMRO Holding, Amsterdam, The
Netherlands, Stichting Administratiekantoor ABN
AMRO Holding, ABN AMRO Holding N.V., ABN AMRO Bank
N.V. and ABN AMRO North America, Inc., Chicago.,
Illinois -- to engage de novo in underwriting and
dealing in debt and equity securities on a limited
basis through ABN AMRO Securities (USA) Inc., New
York, New York.
Permitted, December 12, 1994.

BANK MERGERS

Crestar Bank, Richmond, Virginia -- to merge with
Independent Bank, Manassas, Virginia, and to
establish branches.
Approved, December 14, 1994.

CURRENCY

Federal Reserve notes -- increase in the 1994 new
currency budget for printing and related costs; and
approval of the 1995 new currency budget.
Approved, December 14, 1994.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

United Bank Corporation of New York, Stamford, New York, First National bank of Lisbon, Ogdensburg, New York, First National Bank of Amenia, Amenia, New York, and First National Bank of Downsville, Downsville, New York -- order of prohibition, order to cease and desist, and order of assessment of a civil money penalty against Michael A. Jacobs, an institution-affiliated party.
Announced, December 15, 1994.

FORMS

Financial Statements for a Bank Holding Company
Subsidiary Engaged in Bank Ineligible Securities
Underwriting and Dealing (FR Y-20) -- extension
with revision.
Proposed, December 16, 1994.

Form for Registration as a Transfer Agent (FR TA-1) -
- extension with revision.
Proposed, December 16, 1994.

Government Securities Dealer Activities (FR G-FIN)
and Notice of Termination of Government Securities
Dealer Activities (FR G-FINW) -- extension with
revision of (FR G-FIN) and extension of (FR G-
FINW).
Proposed, December 16, 1994.

Notice Claiming Status as an Exempt Transfer Agent
(FR 4013) -- extension.
Proposed, December 16, 1994.

REGULATIONS AND POLICIES

Capital adequacy -- amendments to risk-based capital
guidelines to establish a limitation on the amount
of certain tax deferred tax assets that may be
included in Tier 1 capital for risk-based and
leverage capital purposes (Docket R-0795).
Approved, December 14, 1994.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulation Y -- amendment to remove certain restrictions on tying between nonbank subsidiaries of bank holding companies (Docket R-0843).
Approved, December 14, 1994.

Regulation Z -- request for comment concerning whether consumers might benefit from greater flexibility in waiving the right of rescission under the Truth in Lending Act (Docket R-0864).
Approved, December 13, 1994.

Section 20 subsidiaries -- order to extend to all section 20 subsidiaries a cross-marketing interpretation previously granted on a case-by-case basis.
Authorized, December 14, 1994.

Uniform Rules of Practice and Procedure -- final rule amending provisions relating to ex parte communications (Docket R-0855).
Approved, December 15, 1994.

RESERVE BANK OPERATIONS

Budgets for 1995.
Approved, December 14, 1994.

Federal Reserve Bank of Richmond -- to purchase check reader / sorters.
Approved, December 14, 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

Kansas City	Ark Valley Independent Bank, La Junta, Colorado -- to establish an automated teller machine at 27496 U.S. Highway 50. Approved, December 12, 1994.
Atlanta	City First Bank, Tampa, Florida -- to establish a branch at 8603 West Hillsborough Avenue. Approved, December 14, 1994.
Atlanta	Commercial Bank of Florida, Miami, Florida -- to establish a branch at 69 Westward Drive, Miami Springs, Florida. Approved, December 16, 1994.
Philadelphia	Meridian Bank, Reading, Pennsylvania -- to establish a branch inside the Festival Foods Store, 3437 Simpson Ferry Road, Camp Hill, Pennsylvania. Approved, December 12, 1994.
Philadelphia	Premier Bank, Doyleston, Pennsylvania -- to establish a branch at 2201 Northampton Street, Northampton, Pennsylvania. Approved, December 12, 1994.
Minneapolis	Security Bank and Trust Company, Webster, South Dakota -- to establish a branch in Webster. Approved, December 14, 1994.
Chicago	Wayne Bank and Trust Company, Cambridge City, Indiana -- to establish a branch at 2260 National Road West, Richmond, Indiana. Approved, December 12, 1994.

BANK HOLDING COMPANIES

Secretary	Altus NBC Corporation, Altus, Oklahoma -- to acquire Capital National Bancshares, Inc., Oklahoma City, Oklahoma, and Capital National Bank. Approved, December 15, 1994.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

Chicago	Associated Banc-Corp., Green Bay, Wisconsin -- to serve as trustee for personal trusts and as trustee for Illinois Land Trusts through Associated Trust Company of Illinois, Chicago, Illinois. Permitted, December 16, 1994.
Secretary	Bank South Corporation, Atlanta, Georgia, SunTrust Banks, Inc.; Synovus Financial Corp., Columbus, Georgia, TB&C Bancshares, Inc.; Barnett Banks, Inc., Jacksonville, Florida; BB&T Financial Corporation, Wilson, North Carolina, First Citizens Bancshares, Inc., Raleigh, North Carolina, First Union Corporation, Charlotte, North Carolina, NationsBank Corporation; Southern National Corporation, Lumberton, North Carolina, Wachovia Corporation, Winston-Salem, North Carolina, and United Carolina Bancshares Corporation, Whiteville, North Carolina -- to engage in providing card embossing and issuing services through Southeast Switch, Maitland, Florida. Approved, December 12, 1994.
Kansas City	Berlau Bancshares, Inc., Prairie Village, Kansas -- to acquire Brooke State Bank, Jewell, Kansas. Approved, December 13, 1994.
Director, BS&R	CCFNB Bancorp, Inc., Bloomsburg, Pennsylvania -- transfer agent registration. Approved, December 16, 1994.
San Francisco	Centennial Holdings, Ltd., Olympia, Washington -- to acquire Centennial Bank. Approved, December 14, 1994.
St. Louis	CNB Bancshares, Inc., Evansville, Indiana -- to engage de novo in making an equity investment in a low-income housing development project through the acquisition of the Shelbyville High Apartments, Limited Partnership, Huntingburg, Indiana. Permitted, December 15, 1994.

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

BANK HOLDING COMPANIES

New York	Commerzbank Aktiengesellschaft, Frankfurt, Germany -- to engage de novo in the nonbanking activities of a futures commission merchant through CB Clearing, Inc., Chicago, Illinois. Permitted, December 12, 1994.
Dallas	Community Bancshares, Inc., Katy, Texas -- to acquire Community Bancshares of Delaware, Inc., Wilmington, Delaware, and Community Bank, Katy, Texas. Approved, December 15, 1994.
Dallas	Community Bancshares of Delaware, Inc., Wilmington, Delaware -- to acquire Community Bank, Katy, Texas. Approved, December 15, 1994.
Minneapolis	Conrad Company, Minneapolis, Minnesota -- to acquire The Bank of Santa Fe, Santa Fe, New Mexico. Approved, December 14, 1994.
Minneapolis	Dakota Bancshares, Inc., Mendota Heights, Minnesota -- to acquire St. Paul Bancshares, Inc., St. Paul, Minnesota. Approved, December 13, 1994.
Chicago	Eiden Interest, Ltd., Gurnee, Illinois -- to acquire First Waukegan Corporation, Glenview, Illinois, and Bank of Northern Illinois. Returned, December 13, 1994.
Secretary	FCNB Corp., Frederick, Maryland -- to merge with ENB Financial Corp., Elkridge, Maryland. Approved, December 16, 1994.
Richmond	First Virginia Banks, Inc., Falls Church, Virginia -- to engage de novo in leasing activities through First General Leasing Company. Permitted, December 14, 1994.
Boston	Fleet Financial Group, Inc., Providence, Rhode Island -- to acquire Providence Group Investment Advisory Company. Withdrawn, December 13, 1994.

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

BANK HOLDING COMPANIES

Atlanta	Hancock Holding Company, Gulfport, Mississippi -- to merge with First Denham Bancshares, Inc., Denham Springs, Louisiana, and acquire The First National Bank of Denham Springs. Approved, December 13, 1994.
Dallas	IBC Subsidiary Corporation, Wilmington, Delaware -- to acquire Bank of Corpus Christi, Corpus Christi, Texas. Approved, December 13, 1994.
Dallas	International Bancshares Corporation, Laredo, Texas - - to acquire Bank of Corpus Christi, Corpus Christi, Texas. Approved, December 13, 1994.
Cleveland	Laurel Capital Group, Inc., Allison Park, Pennsylvania -- to acquire Laurel Savings Bank. Approved, December 12, 1994.
Atlanta	Lowndes Bancshares, Inc., Valdosta, Georgia -- to expand data processing and transmission services to Panama through Goldleaf Technologies, Inc., Mableton, Georgia. Approved, December 15, 1994.
Cleveland	Merchants Bancorp of Pennsylvania, Inc., Kittanning, Pennsylvania -- to acquire The Merchants National Bank of Kittanning. Approved, December 14, 1994.
Minneapolis	Minnesota Bancshares, Inc., Newport, Minnesota -- to engage de novo in lending activities. Permitted, December 12, 1994.
Director, BS&R	NationsBank Corporation, Charlotte, North Carolina -- determination that NationsBank Capital Markets, Inc., Charlotte, North Carolina, may begin underwriting and dealing in equity securities. Approved, December 16, 1994.

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

BANK HOLDING COMPANIES

Atlanta	New Prosperity Banking Corporation, St. Augustine, Florida -- to acquire Prosperity Banking Company and Prosperity Bank of St. Augustine. Approved, December 16, 1994.
Chicago	N.S. Bancorp, Chicago, Illinois -- to acquire Northwestern Savings Bank, and 5 percent of the voting shares of Firstfed Bancshares, Des Plains, Illinois, and engage in lending activities. Approved, December 14, 1994.
Chicago	Oak Bancorporation, Oakland, Iowa -- to acquire Security Bancorp, Stanton, Iowa, and Security State Bank. Approved, December 14, 1994.
Chicago	Principal National Bancorp, Inc., Pontiac, Illinois - - to acquire Home Guaranty Savings Association, Piper City, Illinois. Approved, December 16, 1994.
Chicago	Rantoul Bancorp, Inc., Rantoul, Illinois -- to acquire Bancorp of Rantoul, Inc., and Bank of Rantoul. Returned, December 16, 1994.
Cleveland	Rockcastle Bancorp, Inc., Brodhead, Kentucky -- to acquire Citizens Bank. Approved, December 14, 1994.
Chicago	Royal Bankshares, Inc., Elroy, Wisconsin -- to acquire Iowa-Grant Bankshares, Inc., Cobb, Wisconsin, and Cobb State Bank. Approved, December 16, 1994.
Chicago	San Jose Banco, Inc., Fremont, Indiana -- to acquire First National Bank of Fremont. Approved, December 15, 1994.
Boston	Shawmut National Corporation, Hartford, Connecticut - - to acquire Northeast Federal Corp., Hartford, Connecticut, and Northeast Savings, F.A. Approved, December 14, 1994.

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

BANK HOLDING COMPANIES

Atlanta	Southeastern Banking Corporation, Darien, Georgia -- determination that an application is not required to acquire Citizens Bank & Trust Company of Mount Vernon, Mount Vernon, Georgia. Granted, December 15, 1994.
Atlanta	Southeastern Banking Corporation, Darien, Georgia -- request for waiver of application to acquire Citizens Bank & Trust Company of Mount Vernon, Mount Vernon, Georgia. Granted, December 15, 1994.
Dallas	Texas Financial Bancorporation, Inc., Minneapolis, Minnesota -- to acquire Monmouth Financial Services, Inc.; Fulton State Bank, Fulton, Illinois, Monmouth Trust and Savings Bank, Monmouth, Illinois, and First National Bank of Rosenberg, Rosenberg, Texas. Approved, December 14, 1994.
Kansas City	UMB Financial Corporation, Kansas City, Missouri -- to act as a dealer in government obligations and money market instruments. Approved, December 16, 1994.
San Francisco	West Coast Bancorp, Newport Beach, California -- to acquire Business & Professional Bank, Woodland, California. Approved, December 13, 1994.

BANK MERGERS

Minneapolis	Dakota County State Bank, Mendota Heights, Minnesota -- to purchase the assets and assume the liabilities of The Phalen Bank, St. Paul, Minnesota, and establish a branch. Approved, December 13, 1994.
New York	United Jersey Bank, Hackensack, New Jersey -- to merge with Palisade Savings Bank, FSB, Ridgefield Park, New Jersey, and to establish branches. Approved, December 14, 1994.

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

BANK PREMISES

San Francisco	Community Bank of Nevada, Las Vegas, Nevada -- investment in bank premises. Returned, December 16, 1994.
Chicago	Harris Bank St. Charles, St. Charles, Illinois -- investment in bank premises. Approved, December 13, 1994.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Director, BS&R	United New Mexico Trust Company, Albuquerque, New Mexico -- transfer agent registration. Withdrawn, December 16, 1994.
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BANKS, STATE MEMBER

Kansas City	Bank of Colorado-Front Range, Windsor, Colorado -- payment of a dividend. Approved, December 15, 1994.
Kansas City	Citizens Bank & Trust Company, Torrington, Wyoming -- payment of a dividend. Approved, December 12, 1994.
Kansas City	Citizens Bank & Trust Company, Okmulgee, Oklahoma -- payment of a dividend. Approved, December 16, 1994.
Minneapolis	Culbertson State Bank, Culbertson, Montana -- payment of a dividend. Approved, December 14, 1994.

CAPITAL STOCK

Kansas City	Cook Investment, Inc., Beatrice, Nebraska -- redemption of shares. Approved, December 12, 1994.
Chicago	First Waukegan Corporation, Glenview, Illinois -- redemption of shares. Returned, December 13, 1994.

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

CHANGE IN BANK CONTROL

Kansas City	Berthoud Bancorp, Inc., Berthoud, Colorado -- change in bank control. Permitted, December 14, 1994.
Dallas	B.O.A. Bancshares, Inc., Houston, Texas -- change in bank control. Permitted, December 14, 1994.
Kansas City	Cherokee County Bancshares, Inc., Hulbert, Oklahoma - - change in bank control. Permitted, December 13, 1994.
Kansas City	Cook Investment, Inc., Beatrice, Nebraska -- change in bank control. Permitted, December 12, 1994.
Atlanta	Marion County Bancshares, Inc., Hamilton, Alabama -- change in bank control. Permitted, December 16, 1994.
Atlanta	Unisouth, Inc., Umatilla, Florida -- change in bank control. Permitted, December 16, 1994.

COMPETITIVE FACTORS REPORTS

St. Louis	Bank of Orleans, Orleans, Indiana, proposed merger with Orleans Interim Bank -- report on competitive factors. Submitted, December 13, 1994.
St. Louis	Boatmen's Bank of South Central Illinois, Mount Vernon, Illinois, proposed merger with Community State Bank, Salem, Illinois -- report on competitive factors. Submitted, December 16, 1994.
Atlanta	Chase Federal Bank, FSB, Miami, Florida, proposed purchase of the assets and assumption of the liabilities of the branches of Intercontinental Bank -- report on competitive factors. Submitted, December 14, 1994.

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

COMPETITIVE FACTORS REPORTS

Kansas City	Citizens State Bank, Osage City, Kansas, proposed acquisition of the assets and assumption of the liabilities of Bank Central, Beloit, Kansas -- report on competitive factors. Submitted, December 16, 1994.
Atlanta	Deposit Guaranty National Bank, Jackson, Mississippi, proposed purchase of the assets and assumption of the liabilities of the branches of Sunburst Bank, Grenada, Mississippi -- report on competitive factors. Submitted, December 14, 1994.
Kansas City	Federal Bank, F.S.B., Omaha, Nebraska, proposed acquisition of the assets and assumption of the liabilities of Provident Federal Savings Bank, Lincoln, Nebraska -- report on competitive factors. Submitted, December 13, 1994.
San Francisco	Golden West Financial Corporation, Oakland, California, proposed establishment of Interim Watchung Hills Federal Savings Bank, Warren, New Jersey, in order to acquire the assets and liabilities of Watchung Hills Savings Bank -- report on competitive factors. Submitted, December 13, 1994.
Secretary	Heart Federal Savings and Loan Association, Auburn, California, proposed merger with U.S. Bank of California, Sacramento, California -- report on competitive factors. Submitted, December 14, 1994.
Richmond	Industrial Bank, National Association, Washington, D.C., proposed merger with Industrial Interim Bank, National Association -- report on competitive factors. Submitted, December 14, 1994.
Minneapolis	M&I Merchants Bank, Rhinelander, Wisconsin, proposed merger with First Valley National Bank -- report on competitive factors. Submitted, December 14, 1994.

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

COMPETITIVE FACTORS REPORTS

Dallas	New Riverway Bank, Houston, Texas, proposed merger with Riverway Bank -- report on competitive factors. Submitted, December 16, 1994.
Dallas	New State Bank of La Vernia, La Vernia, Texas, proposed merger with State Bank of La Vernia -- report on competitive factors. Submitted, December 14, 1994.
Boston	People's Savings Bank of Brockton, Brockton, Massachusetts, proposed acquisition of certain assets and assumption of certain liabilities of the Brockton branch of Haymarket Co-operative Bank, Boston, Massachusetts -- report on competitive factors. Submitted, December 16, 1994.
Richmond	Provident Bank of Maryland, Baltimore, Maryland, proposed acquisition of certain assets and assumption of liability to pay certain deposits in the Columbia, Maryland, branch of Columbia First Bank, a Federal Savings Bank, Arlington, Virginia -- report on competitive factors. Submitted, December 16, 1994.
Boston	Shawmut Bank Connecticut N.A., Hartford, Connecticut, proposed purchase of assets and assumption of liabilities of eight branches of Northeast Savings, F.A., Hartford, Connecticut -- report on competitive factors. Submitted, December 12, 1994.
Atlanta	Southeastern Bank, Darien, Georgia -- proposed acquisition of the assets and assumption of the liabilities of the Citizens Bank and Trust Company of Mount Vernon, Eastman, Georgia -- report on competitive factors. Submitted, December 12, 1994.
Dallas	Valley National Bank, McAllen, Texas, proposed merger with Frost National Bank, San Antonio, Texas -- report on competitive factors. Submitted, December 13, 1994.

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

COMPETITIVE FACTORS REPORTS

Richmond 1st Washington Bancorp, Inc., Herndon, Virginia,
proposed acquisition of the assets and assumption
of the liabilities of Washington Federal Savings
Bank, Herndon, Virginia -- report on competitive
factors.
Submitted, December 13, 1994.

EXTENSIONS OF TIME

Atlanta Barnett Banks, Inc., Jacksonville, Florida --
extension to March 23, 1995, to engage de novo in
acting as agent in the private placement of
securities through Barnett Securities, Inc.,
Jacksonville, Florida.
Granted, December 14, 1994.

Richmond First Community Bank, Princeton, West Virginia --
extension to March 14, 1995, to merge with Flat Top
National Bank, Bluefield; Peoples Bank of Bluewell,
Bluewell; and First Federal Savings Bank,
Bluefield, West Virginia.
Granted, December 13, 1994.

Cleveland Peoples Bancorp of Mt. Pleasant, Inc., Mount
Pleasant, Ohio -- extension to March 15, 1995, to
acquire The Peoples National Bank of Mt. Pleasant.
Granted, December 15, 1994.

San Francisco Wells Fargo & Company, San Francisco, California --
extension to divest certain property.
Granted, December 13, 1994.

Dallas Western Commerce Bancshares of Carlsbad, Inc.,
Carlsbad, New Mexico -- extension to March 13,
1995, to acquire Western Bancshares of Clovis, Inc.
Granted, December 13, 1994.

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

MEMBERSHIP

San Francisco	Community Bank of Nevada, Las Vegas, Nevada -- to become a member of the Federal Reserve System. Returned, December 16, 1994.
Secretary	Elkridge National Bank, Elkridge, Maryland -- to become a member of the Federal Reserve System. Approved, December 16, 1994.
Chicago	Fifth Third Bank of Central Indiana, Indianapolis, Indiana -- to become a member of the Federal Reserve System. Approved, December 14, 1994.
Chicago	Fifth Third Bank of Southeastern Indiana, Batesville, Indiana -- to become a member of the Federal Reserve System. Approved, December 14, 1994.

RESERVE BANK SERVICES

Director, FRBO	Federal Reserve Bank of Cleveland -- to implement a range of image-based commercial check products at its four offices. Approved, December 12, 1994.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK BRANCHES, DOMESTIC

Cleveland Fifth Third Bank, Cincinnati, Ohio -- to establish a
 branch at 1700 West Park, Xenia, Ohio.
 Approved, December 5, 1994.

BANK HOLDING COMPANIES

Chicago Park Bancorporation, Inc., Madison, Wisconsin -- to
 engage in community development activities through
 Park Community Investment Corporation.
 Returned, December 7, 1994.

San Francisco Washington Mutual Federal Savings Bank, Lake Oswego,
 Oregon, proposed merger with Olympus Bank, A
 Federal Savings Bank, Salt Lake City, Utah --
 report on competitive factors.
 Approved, November 16, 1994.

EXTENSIONS OF TIME

San Francisco Community Bancorporation, Orem, Utah -- extension to
 March 19, 1995, to acquire Western Community Bank.
 Granted, December 8, 1994.

Minneapolis Community Bank-Missoula, Inc., Missoula, Montana --
 extension to February 25, 1995, to commence
 operations and to become a member of the Federal
 Reserve System.
 Granted, December 9, 1994.

Minneapolis Montana Community Bank, Inc., Ronan, Montana --
 extension to February 25, 1995, to acquire
 Community Bank-Missoula, Inc., Missoula, Montana.
 Granted, December 9, 1994.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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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
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SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

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

*Subject to CRA.

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

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

United Jersey Bank, Hackensack, New Jersey, to establish a
branch at 65 Madison Avenue, Morristown, New Jersey. 1/

1/11/95

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(subject to Federal Register Notice Only)

Union Bank of Switzerland, Zurich, Switzerland, to acquire
through its wholly owned indirect subsidiary, UBS Asset
Management (New York) Inc., substantially all of the assets
of Timberland Resources, Inc., and its subsidiary,
Resource Investments, Inc., both of Lebanon, New Hampshire,
and thereby engage in investment advisory activities,
specializing in real estate (timberland).

N/A

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 17, 1994

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
None.		

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- 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: 12/13/94*

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: N/A*

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.

***Correction: Keystone Financial Inc.'s FR comment period expiration date is 12/13/94. Susquehanna Bancshares, Inc. has not yet published.**

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 12, 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

Montour Bank
1519 Bloom Road
Danville, PA. 17821

5/2/94

Satisfactory

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

APPLICATIONS BULLETIN
(For the week ending December 24, 1994)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

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 #

Received application from The Provident Bank, Cincinnati, Ohio, on December 22, 1994, of its intent to acquire and merge with Heritage Savings Bank, Cincinnati, Ohio, pursuant to Sections 5(d)(3) and 18(c) of the Federal Deposit Insurance Act, and thereby establish branch offices pursuant to Section 9 of the Federal Reserve Act.

* January 15, 1995

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 16, 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 16, 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 establish a branch at 74 Patton Avenue, Asheville, North Carolina.*	1-9-95
Centura Bank, Rocky Mount, North Carolina, to establish an Electronic Funds Transfer Facility in the W.H. Plemmons Student Union at Appalachian State University, Boone, North Carolina.*	1-9-95

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

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

Section III - Applications Subject to Federal Register Notice

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

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

The Page Valley Bank, Luray, Virginia,
to pay a dividend in excess of current
income and the previous two years'
retained income.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending December 19, 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>
The Pleasants County Bank 323 2nd Street St. Marys, West Virginia 26170	9-26-94	Outstanding
The Farmers Bank of Appomattox 18 Main Street Appomattox, Virginia 24522	9-26-94	Outstanding

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 16, 1994

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
TransAtlantic Bank Miami, Florida To establish a branch located at 102 N.W. 37 Avenue, Miami, Florida.	12-28-94*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
TAG Bancshares, Inc. Trenton, Georgia After-the-fact change in control notice by Mr. C. Lentz Reynolds, Jr., to retain 18.25 percent of the outstanding shares of TAB Bancshares, Inc., Trenton, Georgia.	01-09-95* Federal Register
United Bank Corporation Profit Sharing Stock Plan Barnesville, Georgia 1-BHC formation, United Bank Corporation, Barnesville, Georgia, and thereby acquire United Bank of Griffin, Griffin, Georgia, United Bank of Pike, Zebulon, Georgia, and United Bank, Barnesville, Georgia.	Not yet available*
Bancol y Cia. en C. (formerly known as Bancol S.A.) Santafe de Bogota, Colombia 1-BHC formation, Eagle National Bank of Miami, N.A., Miami, Florida.	

Section 3 - Applications Subject to Federal Register Only

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

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 16, 1994

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

Application

Broadstreet, Inc.
Atlanta, Georgia
Commitment waiver request.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 16, 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>
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 - **
Membership	Union State Bank Rockwell City, Iowa to become a member of the Federal Reserve System	N - **
Membership	Foxdale Bank South Elgin, Illinois to become a member of the Federal Reserve System	N - 10-26-94

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
CoC-HC	WFC, Inc. Waukon, Iowa James E. Sweeney and Margo Sweeney	FR - 11-8-94 N - 12-20-94
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
Y-2	FBOP Corporation Oak Park, Illinois North Houston Bank Houston, Texas*	FR - 1-9-95 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	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 - 12-25-94
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 - 12-25-94
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 - 1-9-95 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 - 1-9-95 NP - **
Y-1	B J Morgan Bancshares, Inc. Morgantown, Indiana First State Bank Morgantown, Indiana*	FR - 1-9-95 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-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	Firststar 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-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*	FR - 11-14-94 NP - 12-30-94
CoC-HC	Tama County Abstract Company Toledo, Iowa by Michael R. Mickelson & John M. Mickelson	FR - ** NP - **
Y-1	Foxdale Bancorp, Inc. South Elgin, Illinois Foxdale Bank South Elgin, Illinois	FR - 10-31-94 NP - 10-26-94

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
7-4	Bank of Montreal Toronto, Canada Burns Fry Holding Corporation Toronto, Canada	FR - 12-12-94
1(c)(8)	Associated Banc-Corp Green Bay, Wisconsin Associated Trust Company of Illinois, Inc. Chicago, Illinois	FR - 12-9-94
1(c)(8)	D & D Bancshares, Inc. Mount Auburn, Iowa to buy participation loans from the subsidiary bank	FR - 12-12-94
1(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	Marshall & Ilsley Corporation Milwaukee, Wisconsin Software Alliance Corporation Berkeley, California	FR - 12-20-94
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

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>
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
4(c)(8)	SBC, Inc. Countryside, Illinois Secure Holdings, Inc. Countryside, Illinois Secure Savings Bank FSB Fontana, California	FR - 11-15-94
4(c)(8)	Associated Banc-Corp Green Bay, Wisconsin Citizens Securities Company Green Bay, Wisconsin	FR - **
4(c)(8)	Shorebank Corporation Chicago, Illinois Shoretrust Trading Group, Inc. Ilwaco, Washington	FR - **

Federal Reserve Bank of Chicago

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

Type Application

RoS	First Waukegan Corporation Glenview, Illinois to purchase & redeem up to 313,794 shares 149.7% of its issued & outstanding common stock
RoS	American Chartered Bancorp Schaumburg, Illinois to redeem 229,012 shares of nonvoting preferred stock

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

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-day business day period the bank has to make the evaluation public has lapsed during the week ending December 16, 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>
-Baylake Bank 217 North 4th Avenue P. O. Box 9 Sturgeon Bay, Wisconsin 54235 (414) 743-5551	9/12/94	O

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING December 16, 1994

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
*Section 3(a)(1) notification by Confluence Bancshares Corporation, St. Peters, Missouri, to acquire Duchesne Bank, St. Peters, Missouri.	12/28/94

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 Linn Holding Company, Inc., Linn, Missouri, to acquire Heritage Bank, Loose Creek, Missouri.	Newspaper: 1/7/95
*Section 3(a)(1) application by Whipple Family Limited Partnership, Arkadelphia, Arkansas, to acquire Central Arkansas Bancshares, Inc., Arkadelphia, Arkansas.	Newspaper: 1/15/95
*Section 3(a)(3) application by First Banks, Inc., St. Louis, Missouri, to acquire HNB Financial Group, Huntington Beach, California.	Newspaper: 1/11/95
*Change in control notification involving Regional Bancshares, Inc., Alton, Illinois, by the Paul Utterback Trust.	Newspaper: 12/23/94

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) notification by Mercantile Bancorporation Inc., St. Louis, Missouri, to engage in mortgage banking activities through its acquisition of Central Mortgage Bancshares, Inc., Kansas City, Missouri.	Not yet available

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 16, 1994

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

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

Application

Comment Period
Ending Date

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

January 6, 1995

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*

January 9, 1995
(Federal Register)

Kootenai Bancorp, Inc., Libby, MT
to acquire 100% of the voting shares
of First National Bank of Montana,
Butte, MT*

January 17, 1995
(Federal Register)

Winton Jones Limited Partnership
and Anchor Bancorp, Inc., Wayzata,
MN, to acquire 100% of the voting
shares of First National Bank of
Farmington, Farmington, MN*

January 17, 1995
(Federal Register)

John Holdhusen, Richard Holdhusen,
and Thomas Holdhusen, to acquire
control of 27.6%, 27.6%, and 33.7%,
respectively, of the voting shares
of Yellowstone Trail Bancorporation,
Ipswich, SD*

Not yet available

First Bank System, Inc., Minneapolis,
MN, for prior approval to merge with
First Western Corporation, Sioux
Falls, SD*

Not yet available

*Subject to CRA

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Stearns Financial Services, Inc., ESOP, Albany, Minnesota, to engage in general insurance agency activities through the acquisition of Stearns Financial Services, Inc., Albany, MN	January 9, 1995
Security State Agency of Aitkin, Inc., Aitkin, MN, to engage in general insurance agency activities through the acquisition of Norshor Agency Inc.'s insurance agency business located in Grand Marais, MN	Not yet available

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

Application

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending December 16, 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
Farmers State Bank P.O. Box 338 Viborg, SD 57070 (605) 326-5226	September 12, 1994	Outstanding

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Adams Bank & Trust, Ogallala, Nebraska, for prior approval to become a member of the Federal Reserve System.	Not Available
Poteau State Bank, Poteau, Oklahoma, for prior approval to become a member of the Federal Reserve System.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Byron State, Inc., Byron, Nebraska, for prior approval to become a bank holding company through the acquisition of 80 percent of the voting shares of Byron State Bank, Byron, Nebraska.*	January 12, 1995
Hoeme Family Partnership, Scott City, Kansas, for prior approval to become a bank holding company through the acquisition of 33.5 percent of the voting shares of The First National Bancshares of Scott City, Ltd., Scott City, Kansas.*	January 17, 1995
Commerce Bancshares, Inc., Kansas City, Missouri, for prior approval to acquire 100 percent of the voting shares of Union Bancshares, Inc., Wichita, Kansas, and thereby indirectly acquire Union National Bank of Wichita, Wichita, Kansas.*	January 4, 1995
Barry Limited Partnership, Valparaiso, Nebraska, for prior approval to become a bank holding company through the acquisition of 69.7 percent of the voting shares of Valparaiso Enterprises, Inc., Valparaiso, Nebraska, and thereby indirectly acquire Oak Creek Valley Bank, Valparaiso, Nebraska.*	January 9, 1995

Citizens National Corporation,
Wisner, Nebraska, for prior approval
to acquire 100 percent of the voting
shares of The First National Bank of
Attica, Attica, Kansas.*

January 10, 1995

Union Bancshares, Inc., Wichita,
Kansas, for prior approval to acquire
100 percent of the voting shares of
CBI-Central Kansas, Inc., Kansas
City, Missouri.*

January 4, 1995

The Estes Park Bank Restated Employee
Stock Ownership 401(K) Plan &
Retirement Trust, Estes Park,
Colorado, for prior approval to
acquire 47.43 percent of the voting
shares of Estes Bank Corporation,
Estes Park, Colorado.*

January 12, 1995

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

APPLICATION

COMMENT PERIOD ENDING DATE

First Commerce Bancshares, Inc.;
Stuart Family Partnership; Catherine
Stuart Schmoker Family Partnership;
James Stuart, Jr. Family Partnership;
and Scott Stuart Family Partnership,
all of Lincoln, Nebraska, for prior
approval to acquire 50 percent of
Community Mortgage Company, Lincoln,
Nebraska, and to engage in the
nonbanking activity of real estate
loans.*

Not Available

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
The Morris State Bank P.O. Box 70 Morris, Oklahoma 74445-2035	09-12-94	12-14-94	Satisfactory
Bank One, Oklahoma City P.O. Box 656 Oklahoma City, Oklahoma 73101-0656	08-22-94	12-14-94	Outstanding
Riverton State Bank P.O. Drawer BE Riverton, Wyoming 82501-1230	09-12-94	12-15-94	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF DECEMBER 12, 1994

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

*Section 9 application received from
Citizens Bank and Trust Company of Baytown,
Baytown, TX, to establish a branch at 3530 Market
Street, Baytown, TX

95/01/02

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

APPLICATION

** NOTICE EXP

Change in Control Notice by
Citizens National Bank Employee Stock Ownership Plan,
Crockett, TX, to acquire an interest in Citizens Bancorp,
Inc., Crockett, TX
(Previously reported during the week of 11-21-94)

94/12/31

*Section 3(a)(3) application by
Nacogdoches Commercial Bancshares, Inc., Nacogdoches, TX,
to acquire Security National Bank, Nacogdoches, TX

N/A

*Section 3(a)(3) application by
A.N.B. Holding Company, Ltd., Terrell, TX, to acquire
The ANB Corporation, Terrell, TX; The ANB Delaware
Corporation, Terrell, TX; and The American National
Bank of Terrell, Terrell, 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 DECEMBER 12, 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 Pearland 3102 E. Broadway P. O. Box 1950 Pearland, TX 77588-1950	94/09/12	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

94-50

Week ending 12/16/94

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

Amerika Samoa Bank, Pago Pago, American Samoa,
to form a bank holding company that will result
from corporate reorganization involving
substantially the same shareholders. *

Newspaper: 12/09/94

Fed. Reg.: Not yet published

Section III - Applications Subject to Federal Register Notice Only

None

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

Northrim Bank, Anchorage, Alaska, to purchase up to 110,000 shares of outstanding
common stock.

* Subject to CRA.

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

94-50

Week Ending 12/16/94

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending December 16, 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>
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.

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.