

ANNOUNCEMENT

RESEARCH LIBRARY

H.2, 1994, No. 53

**BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM**

JAN 20 2 31 PM '95

Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received

During the Week Ending December 31, 1994

OF CLEVELAND

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

Citizens Bancshares, Inc., Walnut, Illinois, and
Citizens First State Bank of Walnut -- written
agreements dated September 28, 1994, with the
Federal Reserve Bank of Chicago.
Announced, December 29, 1994.

Hanmi Bank, Los Angeles, California -- written
agreement dated December 9, 1994, with the Federal
Reserve Bank of San Francisco.
Announced, December 29, 1994.

San Francisco Company, San Francisco, California --
written agreement dated December 16, 1994, with the
Federal Reserve Bank of San Francisco.
Announced, December 28, 1994.

Toyo Trust & Banking Co., Ltd., Tokyo, Japan --
combined order to cease and desist and of removal
and prohibition against James A. MacCallum, a
former vice president and institution-affiliated
party of the New York branch of Toyo Trust and an
officer and institution-affiliated party of the
Canadian Imperial Bank of Commerce, New York, New
York and the New York agency of the Canadian
Imperial Bank of Commerce, Toronto, Canada.
Authorized, December 29, 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

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

BANK BRANCHES, DOMESTIC

Atlanta	Barnett Bank of Volusia County, Deland, Florida -- to establish a branch at the southeast corner of Palm Coast Parkway and Belle Terre Parkway, Palm Coast, Florida. Approved, December 29, 1994.
Richmond	Marathon Bank, Stephens City, Virginia -- to establish a branch at 1041 Berryville Avenue, Winchester, Virginia. Approved, December 27, 1994.
Philadelphia	Meridian Bank, Reading, Pennsylvania -- to establish a branch inside the Wal-Mart Supercenter, Airport Road at Laurel Mall, Haselton, Pennsylvania. Approved, December 27, 1994.
Richmond	Rockingham Heritage Bank, Harrisonburg, Virginia -- to establish a branch at 2020 South Main Street. Approved, December 29, 1994.

BANK HOLDING COMPANIES

Chicago	American National Corporation, Chicago, Illinois -- to engage in lending activities through ANB Mezzanine Corp. Approved, December 30, 1994.
Atlanta	Broadstreet, Inc., Atlanta, Georgia -- relief from commitment in connection with distribution of money to shareholders from AmTrade International Bank of Georgia. Granted, December 28, 1994.
Atlanta	Community Bancshares of Mississippi, Inc., Forest, Mississippi -- to acquire M & M Bancorp, Inc., Laurel, Mississippi, and Merchants and Manufacturers Bank, Ellisville, Mississippi. Approved, December 29, 1994.
Atlanta	Farmers & Merchants Bank Employee Stock Ownership Plan, Forest, Mississippi -- relief from commitment. Granted, December 29, 1994.

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

BANK HOLDING COMPANIES

Minneapolis	First Southeastern BancGroup, Inc., Harmony, Minnesota -- to acquire Granger State Bank, Granger, Minnesota. Approved, December 29, 1994.
Richmond	First United Bancorporation, Anderson, South Carolina -- to acquire assets of Eagle Finance Company, Inc., Hartsville, South Carolina. Approved, December 30, 1994.
Chicago	Huxley Bancorp, Huxley, Iowa -- to engage in lending activities. Approved, December 30, 1994.
St. Louis	LCS Bancorp, Inc., Litchfield, Illinois -- to acquire Litchfield Community Savings, S.B. Approved, December 27, 1994.
Chicago	Marshall & Ilsley Corporation, Milwaukee, Wisconsin - - to acquire assets of Software Alliance Corporation, Berkeley, California. Approved, December 29, 1994.
Dallas	Menard Bancshares, Inc., Menard, Texas -- to acquire Menard National Bank. Approved, December 30, 1994.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire Parker Bankshares Inc., Parker, Colorado, and First National Bank of Parker. Approved, December 28, 1994.
Chicago	Old Kent Financial Corporation, Grand Rapids, Michigan -- to acquire First National Bank Corp., Mount Clemens, Michigan, and First National Bank in Macomb County. Approved, December 29, 1994.
Richmond	Premier Bankshares Corporation, Bluefield, Virginia - - to engage in trust services through Premier Trust Company. Approved, December 29, 1994.

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

BANK HOLDING COMPANIES

Atlanta Summerville / Trion Bancshares, Inc., Trion,
Georgia -- to acquire Adairsville Bancshares, Inc.,
Adairsville, Georgia, and Bank of Adairsville.
Approved, December 28, 1994.

BANK MERGERS

Secretary SouthTrust Bank of West Florida, St. Petersburg,
Florida -- to merge with Plant State Bank, Plant
City, Florida, and to establish branches.
Approved, December 28, 1994.

CHANGE IN BANK CONTROL

Chicago WFC, Inc., Waukon, Iowa -- change in bank control.
Permitted, December 27, 1994.

COMPETITIVE FACTORS REPORTS

San Francisco Bank of America National Trust & Savings Association,
San Francisco, California, proposed purchase of
certain assets and assumption of certain
liabilities of Bank of America Illinois, Chicago,
Illinois -- report on competitive factors.
Submitted, December 28, 1994.

Boston Bank of Western Massachusetts, Springfield,
Massachusetts, proposed merger with Chittenden
Acquisition Bank, Springfield, Massachusetts --
report on competitive factors.
Submitted, December 28, 1994.

Dallas First Bank of Texas, Tomball, Texas, proposed merger
with the Cleveland, Texas, branch at 1408 East
Houston, Cleveland, Texas, of Comerica Bank-Texas,
Dallas, Texas -- report on competitive factors.
Submitted, December 27, 1994.

Richmond First Union National Bank of Virginia, Roanoke,
Virginia, proposed merger with Ameribanc Savings
Bank, F.S.B., Annandale, Virginia -- report on
competitive factors.
Submitted, December 28, 1994.

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

COMPETITIVE FACTORS REPORTS

St. Louis	Jefferson Savings Bancorp, Inc., Ballwin, Missouri, proposed acquisition of First Federal Savings Bank of Longview, Longview, Texas, and Shelby-Panola Savings Association, Carthage, Texas -- report on competitive factors. Submitted, December 28, 1994.
St. Louis	Jones Financial Companies, A Limited Partnership, Maryland Heights, Missouri, proposed merger with Boone National Savings and Loan Association, F.A., Columbia, Missouri -- report on competitive factors. Submitted, December 27, 1994.
Philadelphia	Schuylkill Haven Trust Company, Schuylkill, Pennsylvania, proposed merger with The Miners National Bank, Pottsville, Pennsylvania -- report on competitive factors. Submitted, December 29, 1994.
Dallas	State Bank of La Vernia, La Vernia, Texas, proposed merger with First National Bank of South Texas, San Antonio, Texas -- report on competitive factors. Submitted, December 30, 1994.
St. Louis	Trans Financial Bank, N.A., Bowling Green, Kentucky, proposed purchase of assets and assumption of liabilities of the Bowling Green and Scottsville, Kentucky, branch of Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky -- report on competitive factors. Submitted, December 27, 1994.
St. Louis	Trans Financial Bank of Tennessee, F.S.B., Tullahoma, Tennessee, proposed merger with Trans Financial Bank, Federal Savings Bank, Russellville, Kentucky -- report on competitive factors. Submitted, December 28, 1994.

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

COMPETITIVE FACTORS REPORTS

St. Louis	Valley Bank, Cleveland, Mississippi, proposed purchase of assets and assumption of liabilities of the Tutwiler, Mississippi, branch of United Southern Bank, Clarksdale, Mississippi -- report on competitive factors. Submitted, December 27, 1994.
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EXTENSIONS OF TIME

Atlanta	AmSouth Bancorporation, Birmingham, Alabama -- extension to April 3, 1995, to establish an interim thrift subsidiary to acquire Community Federal Savings Bank, Fort Oglethorpe, Georgia, and by AmSouth Bancorporation and Am South Bank of Georgia, Summerville, Georgia, to acquire certain assets and assume certain liabilities of Community Federal Savings Bank. Granted, December 28, 1994.
Atlanta	Citizens Gwinnett Bankshares, Inc., Duluth, Georgia -- extension to April 5, 1995, to acquire Citizens Bank of Gwinnett. Granted, December 29, 1994.
Kansas City	CMB SOLO, Colorado Springs, Colorado -- extension to March 8, 1995, to acquire Shawnee Mountain Bank. Granted, December 30, 1994.
Atlanta	First Southern Bank, Boca Raton, Florida -- extension to January 3, 1996, to establish a branch at 21301 Powerline Road. Granted, December 29, 1994.
San Francisco	Foothill Independent Bancorp, Glendora, California -- extension to divest certain property. Granted, December 30, 1994.
San Francisco	Hanil Bank, Ltd., Seoul, Korea -- extension to divest certain property. Granted, December 30, 1994.

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

EXTENSIONS OF TIME

Chicago	Horizon Bancorp Employee Stock Ownership Plan, Michigan City, Indiana, and Horizon Bancorp -- extension to April 3, 1995, to engage de novo in acting as insurance agent or broker through Horizon Insurance Group, Inc. Granted, December 29, 1994.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- extension to April 1, 1995, to acquire the mortgage servicing and origination business of American National Bank of Silver City, Silver City, New Mexico. Granted, December 28, 1994.
San Francisco	U.S. Bancorp, Portland, Oregon -- extension to divest certain property. Granted, December 28, 1994.

INTERNATIONAL OPERATIONS

Richmond	NationsBank of North Carolina, N.A., Charlotte, North Carolina -- to establish a branch in Taipei, Republic of China. Approved, December 30, 1994.
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RESERVE BANK OPERATIONS

Director, FRBO	Federal Reserve Bank of Atlanta -- to purchase reader / sorters for check processing operations. Approved, December 27, 1994.
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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Bank Brussels Lambert, Brussels, Belgium -- request for temporary exemption for certain foreign and U.S. activities of Group Brussels Lambert after GBL acquires shares of Bank Brussels Lambert.
Approved, December 12, 1994.

FORMS

Annual Report of Foreign Banking Organizations (FR Y-7) and the Foreign Banking Organization Confidential Report of Operations (FR 2068) -- extension with revision; and Structure Report of U.S. Banking and Nonbanking Activities (FR Y-7A), a new report.
Proposed, December 16, 1994.

Notification Required Pursuant to Section 221.23(h) of Regulation K on Acquisitions Made by Foreign Banking Organizations (FR 4002) -- to eliminate.
Proposed, December 16, 1994.

Survey of Consumer Finances (FR 3059) -- new survey.
Proposed, December 16, 1994.

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

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

BANK HOLDING COMPANIES

San Francisco Amerika Samoa Bank, Pago Pago, American Samoa -- to
reorganize into a bank holding company.
Returned, December 21, 1994.

BANKS, STATE MEMBER

Richmond Page Valley Bank, Luray, Virginia -- payment of a
dividend.
Approved, December 21, 1994.

COMPETITIVE FACTORS REPORTS

San Francisco First Pacific National Bank, Escondido, California,
proposed merger with Overland Bank, Temecula,
California -- report on competitive factors.
Submitted, December 19, 1994.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

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

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*

Newspaper Not Yet Established

Federal Register 01-05-95

Bank of Ireland, Dublin,
Ireland, Bank of Ireland First
Holdings, Inc. and First NH
Bank, both of Manchester, New
Hampshire - 3(a)(1)/3(a)(3)/4(c)(8)
application to acquire Great
Bay Bankshares, Inc., Southeast
Bank for Savings and Constitution
Trust Company, all of Dover, New
Hampshire*

Newspaper Not Yet Established

Federal Register 01-18-95

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

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

Manufacturers and Traders Trust Company, Buffalo, New York, to open branch offices in the following Rochester area Tops Markets, Inc. locations: 3507 Mount Read Boulevard, Town of Greece, Monroe County, New York, 14616; 3740 Ridge Road, Town of Greece, Monroe County, New York, 14625; 2345 Buffalo Road, Town of Gates, Monroe County, New York, 14624; 1100 Jefferson Road, Town of Henrietta, Monroe County, New York, 14623; 1900 Clinton Avenue, Town of Brighton, Monroe County, New York, 14618; 734 South Panorama Trail, Town of Penfield, Monroe County, New York, 14625; and 1854 Empire Boulevard, Town of Webster, Monroe County, New York, 14580. 1/

1/23/95

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving
Public Comment

None.

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 31, 1994

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Bankers Trust Company 280 Park Avenue New York, NY 10017	Outstanding	July 25, 1994

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

FEDERAL RESERVE BANK OF PHILADELPHIA

Section I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Farmers Trust Bank, Lebanon, Pennsylvania requests approval to purchase the assets and assume the liabilities of the Schaefferstown branch office of Meridian Bank, Reading, Pennsylvania, pursuant to Section 18(c) of the Federal Deposit Insurance Act. The branch is located at Route 501, Schaefferstown, Pennsylvania.

Newspaper comment period expires: 1/20/95

Berks County Bank, Reading, PA, requests permission to establish a branch office to be located at 2 Woodland Road, Wyomissing, Berks County, PA, pursuant to Section 9 of the Federal Reserve Act. Expedited procedures.

Newspaper comment period expires: 1/21/95

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

United Valley Bancorp, Inc., Philadelphia, PA to form a Bank Holding Company by acquiring 100% of the voting shares of United Valley Bank, Philadelphia, PA. United Valley Bank will merge with United Valley Bank Interim Bank in order to effect the formation.

Newspaper comment period expires: 1/30/95

Federal register comment period expires: N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

NONE

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

NONE

1/ Subject to provisions of Community Reinvestment Act.

* N/A - not yet available.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

Identification of Ratings

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
None	None	None

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

APPLICATIONS BULLETIN
(For the week ending December 31, 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 Integra Bank/Pittsburgh, Pittsburgh, Pennsylvania, on December 27, 1994, of its intent to merge with Integra Bank/North, Titusville, Pennsylvania, and Integra Bank/South, Uniontown, Pennsylvania, pursuant to Section 18(c) of the Federal Deposit Insurance Act, and thereby establish branch offices pursuant to Section 9 of the Federal Reserve Act.

* January 22, 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

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

AVAILABILITY OF CRA PUBLIC EVALUATIONS (December 23, 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 23, 1994. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

The Castalia Banking Company
208 South Washington Street
Castalia, Ohio 44824
(419) 684-5333
Rating: Outstanding
Exam Date: October 3, 1994

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 purchase certain assets and assume the deposit liabilities of the Fayetteville, North Carolina, branch of Progressive Savings & Loan, Ltd., Lumberton, North Carolina.*	1-24-95
Pace American Bank, Lawrenceville, Virginia, to acquire nine branch offices of NationsBank of Virginia, N.A., Richmond, Virginia, located in Alberta, Bedford, Big Island, Brodnax, Chase City, Chatham, Crewe, Drakes Branch, and Victoria, Virginia.*	1-18-94

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

None.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending December 30, 1994

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

	<u>Examination Date</u>	<u>Rating</u>
Northern Neck State Bank 2 East Richmond Road Warsaw, Virginia 22572	10-11-94	Satisfactory

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

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Guaranty Bank & Trust Company Venice, Florida To establish a branch located at Jacaranda Boulevard and Indian Hills Avenue, Venice, Florida, to be known as the Jacaranda Branch.	01-08-95*
Trust Company Bank Atlanta, Georgia To establish a branch located at 5450 Peachtree Parkway, Norcross, Georgia.	12-27-94*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Persons Banking Company, Inc. Lithonia, Georgia To acquire Spivey Bank Shares, Inc., Swainsboro, Georgia, and thereby indirectly acquire its subsidiary, Spivey State Bank, Swainsboro, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	01-30-95* Federal Register
SunTrust Banks, Inc. Atlanta, Georgia To acquire Peoples State Bank, New Port Richey, Florida, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*
Synovus Financial Corp. Columbus, Georgia Along with TB&C Bancshares, Inc., Columbus, Georgia, to merge with Citizens & Merchants Corporation, Douglasville, Georgia, and thereby directly acquire Citizens & Merchants State Bank, Douglasville, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*

*Subject to provisions of the Community Reinvestment Act.

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

Section 3 - Applications Subject to Federal Register Only

Application

Comment Period Ending Date

City National Bancshares, Inc.
Miami, FL

01-17-95

To acquire 20.6 percent of the outstanding shares of Turnberry Savings & Loan Association, North Miami Beach, Florida, pursuant to Section 4(c)(8) of the Bank Holding Company Act.

Port St. Lucie National Bank Holding Corp.
Port St. Lucie, Florida

01-18-95

To engage **de novo** in making, acquiring, and servicing mortgages through its subsidiary, Spirit Mortgage Company, Port St. Lucie, Florida, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(1)(iii) of Regulation Y.

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

Application

Barnett Banks, Inc.
Jacksonville, Florida
Commitment waiver request.

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

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

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 - 12-09-94
Branch	Comerica Bank-Illinois Franklin Park, Illinois Northeast Corner of the Intersection of Willow Road & Pfingsten Road Glenview, Illinois	N - 1-14-95
EFT	The Northern Trust Company Chicago, Illinois Northwestern University 619 Clark Street Evanston, Illinois	N - 1-12-95
EFT	Rushville State Bank Rushville, Illinois 551 W. Clinton Street Rushville, Illinois	N - 1-21-95
Branch	Lake Forest Bank & Trust Company Lake Forest, Illinois 810 A South Waukegan Road Lake Forest, Illinois	N - 1-23-95
Branch	Comerica Bank Detroit, Michigan 1625 Leonard, NE Grand Rapids, Michigan 23191 Marter Road St. Clair Shores, Michigan 25780 Middlebelt Farmington Hills, Michigan 3518 Plainfield, NE Grand Rapids, Michigan 47060 Pontiac Trail Walled Lake, Michigan 5270 Eastern Avenue, SE Grand Rapids, Michigan	N - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Reg K	Northern Trust Company (The) Chicago, Illinois Northern Global Financial Services Limited, Hongkong - to expand the securities lending activities in Hongkong and other Asia Pacific regions	N - **
Membership	Foxdale Bank South Elgin, Illinois to become a member of the Federal Reserve System	N - 1-12-95

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	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 - 12-09-94
Y-1	Community Bancorp, Inc. Norwalk, Wisconsin Community State Bank Norwalk, Wisconsin*	FR - 12-05-94 NP - 12-26-94
Y-2	FBOP Corporation Oak Park, Illinois North Houston Bank Houston, Texas*	FR - 1-9-95 NP - 12-28-94
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-1	Foxdale Bancorp, Inc. South Elgin, Illinois Foxdale Bank South Elgin, Illinois	FR - 10-31-94 NP - 1-12-95

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	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 - 12-31-94
Y-2	Comerica Incorporated Detroit, Michigan University Bank & Trust Company Palo Alto, California*	FR - 12-30-94 NP - 12-31-94
Y-2	Firstar 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	Firstar 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

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	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 - **
CoC-HC	Tama County Abstract Company Toledo, Iowa by Michael R. Mickelson & John M. Mickelson	FR - 1-10-95 NP - **
Y-2	National Bancorp, Inc. Streamwood, Illinois Northwest Community Bank Project Heights, Illinois*	FR - ** NP - 1-18-95
Y-2	First Michigan Bank Corporation Holland, Michigan Superior Financial Corporation Sault Sainte Marie, Michigan Sault Bank Sault Sainte Marie, Michigan*	FR - ** NP - **
Y-1	West Plains Investors, Inc. Jacksonville, Illinois Pleasant Plains State Bank Pleasant Plains, Illinois*	FR - ** 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
Y-1	Eiden Interests, Ltd. Gurnee, Illinois First Waukegan Corporation Glenview, Illinois Bank of Northern Illinois Glenview, Illinois Bank of Northern Illinois, N.A. Waukegan, Illinois*	FR - 11-25-94 NP - 11-26-94
Y-1	First Mutual Bancorp, Inc. Decatur, Illinois First Mutual Bank, S.B. Decatur, Illinois*	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	Firststar Corporation Milwaukee, Wisconsin 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
4 (c) (8)	Associated Banc-Corp Green Bay, Wisconsin Associated Investment Services, Inc. (F/K/A Citizens Securities Company) Green Bay, Wisconsin	FR - 1-10-95
4 (c) (8)	Shorebank Corporation Chicago, Illinois Shoretrust Trading Group, Inc. Ilwaco, Washington	FR - 1-10-95
4 (c) (8)	ISB Financial Corp. Iowa City, Iowa Joint Venture--Paymaster, Inc. Solon, Iowa and to engage in payroll processing services	FR - 1-18-95
4 (c) (8)	Banner Bancorp, Ltd Birnamwood, Wisconsin to engage in general insurance activities	FR - 1-18-95

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)	Eitzen Independents, Inc. Eitzen, Minnesota to engage in general insurance activities	FR - 1-18-95

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	American Chartered Bancorp Schaumburg, Illinois to redeem 229,012 shares of nonvoting preferred stock
RoS	First Waukegan Corporation Glenview, Illinois to purchase & redeem up to 313,794 shares (49.7%) of its issued and 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 30, 1994. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

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

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

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

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
-1st Source Bank 1st Source Center 100 North Michigan South Bend, Indiana 46634 (219) 235-2000	9/06/94	S
-Farmers State Bank of Western Illinois 600 Main Street New Windsor, Illinois 61465 (309) 667-2730	9/26/94	S
-Central State Bank 102 North Main Street Elkader, Iowa 52043 (319) 245-2110	9/22/94	S
-Templeton Savings Bank 103 South Main Street Templeton, Iowa 51463 (712) 669-3322	10/03/94	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING December 30, 1994

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
*Section 3(a)(1) notification by St. Peter Bancshares, Inc., St. Peter, Illinois, to acquire Bank of St. Peter, St. Peter, Illinois.	1/6/95

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

<u>Application</u>	<u>End of Comment Period</u>
*Section 3(a)(5) application by First Tennessee National Corporation, Memphis, Tennessee, to merge with Peoples Commercial Service Corporation, Senatobia, Mississippi.	Newspaper: 1/27/95
*Section 3(a)(3) application by AMBANC Corp., Vincennes, Indiana, to acquire First Robinson Bancorp, Robinson, Illinois.	Newspaper: 1/21/95

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) notification by Cabot Bankshares, Inc., Cabot, Arkansas, to engage <u>de novo</u> in mortgage banking activities through the acquisition of Bank of Cabot Mortgage Company, Cabot, Arkansas (previously reported during week ending 12/23/94).	1/11/95

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 30, 1994

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to

Newspaper Notice Only

Application

Comment Period

Ending Date

None.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section II - Applications Subject to Both

Newspaper and Federal Register Notice

Application

Comment Period

Ending Date

Douglas J. Hanson, to acquire 25.01 %
of Security State Bank Shares, Polson,
MT*

January 17, 1995
(Federal Register)

Rosemount Financial Services, Inc.,
Rosemount, MN, to acquire 100% of
Rosemount National Bank, Rosemount,
MN*

January 27, 1994
(Federal Register)

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

**Section III - Applications Subject
to Federal Register Notice Only**

Application

Comment Period

Ending Date

Norwest Corporation, Minneapolis, MN, to
engage in credit bureau activities through
its subsidiary, Norwest Mortgage, Inc.,
Des Moines, IA*

January 17, 1995
(Federal Register)

Norwest Corporation, Minneapolis, MN,
to acquire the mortgage servicing
rights of Montana Bank, N.A.
Billings, Montana and Bank of Montana N.A.,
Great Falls, Montana

Not yet available

Otto Bremer Foundation, St. Paul, MN, and
Bremer Financial Corporation, St. Paul, MN to
engage in general insurance agency activities
through the acquisition of Morris State Agency,
Morris, 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 30, 1994**

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
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None.		
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Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
The Atoka State Bank, Atoka, Oklahoma, for prior approval to become a member of the Federal Reserve System.	Not Available
First State Bank of Taos, Taos, New Mexico, for prior approval to establish a branch facility at the corner of Jefferson Street N.W., and Tiburon, Albuquerque, New Mexico.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
MNB Bancshares, Inc., Manhattan, Kansas, for prior approval to acquire 100 percent of the voting shares of Auburn Security Bancshares, Inc., Auburn, Kansas.*	Not Available
State Bank Employees Stock Ownership Plan, Hoxie, Kansas, for prior approval to become a bank holding company through the acquisition of 45 percent of the voting shares of Prairie State Bancshares, Inc., Bucklin, Kansas.*	Not Available
Bill Taylor, Lansing, Kansas, for prior approval to increase his ownership interest in Lansing Financial Corporation, Lansing, Kansas, by 9.99 percent for a total of 11.12 percent.	Not Available
Gary D. Grable, Kansas City, Kansas, John H. Ferguson, Liberty, Missouri, Russell J. Bysel, Prairie Village, Kansas, Richard L. Bond, Overland Park, Kansas, Carl Edward Bradley, Lake Waukomis, Missouri, Gregory R. Walton, Leawood, Kansas, Angela L. Mitchell, Overland Park, Kansas, James D. Robertson, Liberty, Missouri, and W. Jackson Letts, Mission Hills, Kansas, for prior approval to acquire 8.81 percent, 2.94 percent, 5.87 percent, 4.41 percent, 0.73 percent, 3.67 percent, 1.47 percent, 2.94 percent, and 1.47 percent, respectively, of the voting shares of Guaranty Bancshares Corporation, Kansas City, Kansas.	Not Available

Baltz Family Partners, Ltd., Parker, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First United Bancorporation, Parker, Colorado, and thereby indirectly acquire First United Bank, Parker, Colorado.*

January 27, 1995

First Centralia Bancshares, Inc., Centralia, Kansas, for prior approval to acquire 16.5 percent of the voting shares of Onaga Bancshares, Inc., Onaga, Kansas, and thereby indirectly acquire First National Bank of Onaga, Onaga, Kansas.*

January 27, 1995

Morrill Bancshares, Inc., Sabetha, Kansas, for prior approval to acquire 46.5 percent of the voting shares of Onaga Bancshares, Inc., Onaga, Kansas, and thereby indirectly acquire First National Bank of Onaga, Onaga, Kansas.*

January 27, 1995

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
First National of Nebraska, Inc., Omaha, Nebraska, for prior approval to acquire 100 percent of the voting shares of Platte Valley Finance Company, North Platte, Nebraska.	Not Available

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

<u>APPLICATION</u>
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 Eaton Bank P.O. Box 428 Eaton, Colorado 80615-0428	10-03-94	01-05-95	Outstanding

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF DECEMBER 26, 1994

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

** NOTICE EXP

*Section 3(a)(1) application by
Peoples Bancorp, Inc., Plano, TX, to acquire
Peoples Bancorp of Delaware, Inc., Dover, DE, and
Plano Bank & Trust, Plano, TX

N/A

*Section 3(a)(1) application by
Peoples Bancorp of Delaware, Inc., Dover, DE, to
acquire Plano Bank & Trust, Plano, TX

N/A

*Section 3(a)(1) application by
Kidd Partners, Ltd., Chandler, TX, to acquire
Chandler Bancorp, Inc., Chandler, TX, and Citizens
State Bank, Chandler, TX
(Previously reported during the week of 11-28-94)

95/01/25

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 26, 1994

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
Central Bank 4555 W. Walnut P. O. Box 462267 Garland, Texas 75046-2267	94/09/26	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 12/30/94

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Commercial Bank of Fremont, Fremont, California, to acquire and merge with two Fremont branches of Alameda First National Bank, Alameda, California. *	<u>Newspaper:</u> Not available
The Bank of San Ramon Valley, San Ramon, California, to acquire and merge with the San Ramon branch of Alameda First National Bank, Alameda, California. *	<u>Newspaper:</u> Not available
Concord Commercial Bank, Concord, California, to acquire and merge with the Concord branch of Alameda First National Bank, Alameda, California. *	<u>Newspaper:</u> Not available
ValliWide Bank, Fresno, California, to merge with Community First Bank, Bakersfield, California. *	<u>Newspaper:</u> Not available
Northrim Bank, Anchorage, Alaska, to establish an automated teller machine at the Alaska Native Hospital, 255 Gambell Street, Anchorage, Alaska. *	<u>Newspaper:</u> 1/16/95
Tri-State Bank, Montpelier, Idaho, to become a member of the Federal Reserve System. *	<u>Newspaper:</u> 1/31/95

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

Michael J. Corliss, Sumner, Washington, to hold more than 10 percent, but less than 25 percent of Valley Bancorporation, Sumner, Washington.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 1/17/95
Wells Fargo & Company, San Francisco, California, to acquire Wells Fargo Bank (Arizona), National Association, Phoenix, Arizona. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> Not available

Section III - Applications Subject to Federal Register Notice Only

None

* Subject to CRR.

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

Week Ending 12/30/94

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

None

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending December 30, 1994. Information about a particular institution's CRA evaluation may be obtained directly from the institution.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>	<u>Rating*</u>
Citizens State Bank of Santa Paula	948 Main Street Santa Paula, CA 93060 (805) 525-4413	9/12/94	Outstanding

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

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

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

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

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