

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

RESEARCH LIBRARY H.2, 1995, No. 2
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending January 14, 1995
FEB 7 9 35 AM '95
FEDERAL RESERVE BANK
OF CLEVELAND

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Issues involved in producing the Budget of the United States Government -- statement by Chairman Greenspan before a joint hearing of the Senate and House Committees on the Budget, January 10, 1995. Published, January 10, 1995.

BANK HOLDING COMPANIES

BNCCORP, Inc., Bismarck, North Dakota -- to acquire JMS Systems, Inc., and engage in data processing and data transmission activities. Approved, January 9, 1995.

First Bancshares of Valley City, Inc., Valley City, North Dakota -- to acquire Insurance by Strehlow, Inc., Casselton, North Dakota, and The First State Bank of Casselton. Approved, January 11, 1995.

ENFORCEMENT

Genoa Banking Company, Genoa, Ohio -- public administrative hearing to commence on January 18, 1995, in Toledo, Ohio, in connection with an enforcement action against Robert L. Hotchkiss, a former official. Announced, January 9, 1995.

REGULATIONS AND POLICIES

Rules Regarding Access to Personal Information under the Privacy Act -- final revisions. Approved, January 8, 1995.

**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

Dallas	Citizens Bank and Trust Company of Baytown, Baytown, Texas -- to establish a branch at 3530 Market Street. Approved, January 9, 1995.
Richmond	Enterprise Bank and Trust Company, Winston-Salem, North Carolina -- to establish a branch at 131 East Mountain Street, Kernersville, North Carolina. Approved, January 9, 1995.
Kansas City	First State Bank, Taos, New Mexico -- to establish a branch facility at the Journal Center Commercial Business Park, Albuquerque, New Mexico. Approved, January 13, 1995.
Atlanta	Guaranty Bank and Trust Company, Venice, Florida -- to establish a branch at Jacaranda Boulevard and Indian Hills Avenue. Approved, January 13, 1995.
Cleveland	Integra Bank/Pittsburgh, Pittsburgh, Pennsylvania -- to establish a branch facility at Rite Aid Store #3367, 5160 Penn Avenue. Approved, January 11, 1995.
Richmond	Miners and Merchants Bank and Trust Company, Grundy, Virginia -- to establish a branch at 1897 Lee Highway, Bristol, Virginia. Approved, January 13, 1995.
Richmond	Miners and Merchants Bank and Trust Company, Grundy, Virginia -- to establish a branch at 914 West Main Street, Abingdon, Virginia. Approved, January 13, 1995.
Chicago	Northern Trust Company, Chicago, Illinois -- to establish an offsite electronic facility at Northwestern University, 619 Clark Street, Evanston, Illinois. Returned, January 10, 1995.

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

BANK HOLDING COMPANIES

Minneapolis	Aurora Holding Company, Aurora, Minnesota -- to acquire State Bank of Aurora. Approved, January 13, 1995.
New York	Banco Santander, S.A., Santander, Spain, and FFB Participacoes e Servicos, S.A., Funchal, Portugal -- to acquire up to 30 percent of the voting shares of First Fidelity Bancorporation, Lawrenceville, New Jersey, and up to 30 percent of First Fidelity International Bank, New York, New York, and Fidelity Overseas Investment, Inc. Approved, January 13, 1995.
Atlanta	BankAtlantic, F.S.B., Fort Lauderdale, Florida -- request for waiver of application to acquire Mega Bank, Miami, Florida. Granted, January 13, 1995.
Kansas City	Citizens National Corporation, Wisner, Nebraska -- to acquire The First National Bank of Attica, Attica, Kansas. Approved, January 12, 1995.
St. Louis	CNB Bancshares, Inc., Evansville, Indiana -- to acquire The Bank of Orleans, Orleans, Indiana. Approved, January 11, 1995.
Minneapolis	First Bank System, Inc., Minneapolis, Minnesota -- to acquire the assets of Western Insurance Agency, Sioux Falls, South Dakota, and engage in insurance agency activities. Approved, January 9, 1995.
Minneapolis	First Bank System, Inc., Minneapolis, Minnesota -- to acquire First Bank Fergus Falls, N.A., Fergus Falls; First Bank of Grand Rapids, N.A., Grand Rapids; First Bank Maple Grove, N.A., Maple Grove; First Bank Minneapolis South, N.A., Minneapolis; and First Bank St. Cloud, N.A., St. Cloud, Minnesota. Approved, January 10, 1995.
St. Louis	First Banks, Inc., Clayton, Missouri -- to acquire CCB Bancorp, Inc., Santa Ana, California, and Commercial Center Bank. Approved, January 13, 1995.

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

BANK HOLDING COMPANIES

Chicago	First Moline Financial Corp., Moline, Illinois -- request for waiver of application to become a bank holding company. Granted, January 9, 1995.
Chicago	Firstar Corporation, Milwaukee, Wisconsin, and Firstar Corporation of Iowa, Des Moines, Iowa -- to acquire First Moline Financial Corp., Moline, Illinois, and First Federal Savings Bank of Moline. Approved, January 9, 1995.
Chicago	K.B.J. Enterprises, Inc., Omaha, Nebraska -- release from a commitment pertaining to nonvoting preferred stock and Sibley State Bank, Sibley, Iowa. Returned, January 11, 1995.
Chicago	Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to acquire 24.9 percent of the voting shares of Financial Services Corporation of the Midwest, Rock Island, Illinois, and Rock Island Bank. Approved, January 13, 1995.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire Independent Bancorp of Arizona, Inc., Phoenix, Arizona. Approved, January 12, 1995.
Chicago	Prairie Financial Corporation, Bridgeview, Illinois -- to acquire Prairie Bank and Trust Company. Approved, January 11, 1995.
Minneapolis	Security State Agency of Aitkin, Inc., Aitkin, Minnesota -- to engage in general insurance agency activities through Norshor Agency, Inc., Grand Marais, Minnesota. Approved, January 12, 1995.
Cleveland	Star Banc Corporation, Cincinnati, Ohio -- to engage in consumer finance lending activities through a wholly owned subsidiary. Permitted, January 9, 1995.

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

BANK HOLDING COMPANIES

GC	Sumitomo Trust & Banking Co., Ltd., Osaka, Japan -- determination that sale of certain property constitutes divestiture. Granted, January 11, 1995.
Atlanta	Synovus Financial Corp., Columbus, Georgia, and TB&C Bancshares, Inc. -- to acquire Sumbank Life Insurance Company, Columbia, South Carolina. Approved, January 12, 1995.
St. Louis	Wes-Tenn Bancorp, Inc., Covington, Tennessee -- to acquire West Tennessee Financial Corporation, Selmer, Tennessee, and Community Bank of West Tennessee. Approved, January 10, 1995.

BANK MERGERS

Minneapolis	First Interstate Bank of Commerce, Billings, Montana -- to purchase the assets and assume the liabilities of First Citizens Bank of Bozeman, Bozeman, Montana, and to establish a branch at 2800 West Main Street. Approved, January 12, 1995.
Secretary	South Trust Bank of West Florida, St. Petersburg, Florida -- to acquire the assets and assume the liabilities of the Tampa and New Port Richey, Florida, branches of Anchor Savings Bank, F.S.B., Hewlett, New York, and to establish branches. Approved, January 11, 1995.
Richmond	Triangle East Bank, Raleigh, North Carolina -- to merge with Standard Bank and Trust Company, Dunn, North Carolina, and Columbus National Bank, Whiteville, North Carolina, and to establish branches. Approved, January 10, 1995.

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

BANKS, STATE MEMBER

Minneapolis Farmers State Bank of Madelia, Madelia, Minnesota --
payment of a dividend.
Approved, January 12, 1995.

CAPITAL STOCK

Chicago American Chartered Bancorp, Inc., Schaumburg,
Illinois -- redemption of shares.
Returned, January 10, 1995.

Chicago First Waukegan Corporation, Glenview, Illinois --
redemption of shares.
Returned, January 9, 1995.

CHANGE IN BANK CONTROL

Dallas Citizens Bancorp, Inc., Crockett, Texas -- change in
bank control.
Permitted, January 12, 1995.

Kansas City Delphos, Inc., Delphos, Kansas -- change in bank
control.
Permitted, January 12, 1995.

Chicago Mid-America National Bancorp, Inc., Chicago, Illinois
-- change in bank control.
Permitted, January 10, 1995.

Dallas Texas Gulf Bancshares, Inc., Freeport, Texas --
change in bank control.
Permitted, January 11, 1995.

Minneapolis Windom State Investment Company, Windom, Minnesota --
change in bank control.
Withdrawn, January 13, 1995.

COMPETITIVE FACTORS REPORTS

San Francisco Bank of America, N.A., Phoenix, Arizona, proposed
assumption of certain liabilities of Bank of
America Illinois, Chicago, Illinois -- report on
competitive factors.
Submitted, January 12, 1995.

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

COMPETITIVE FACTORS REPORTS

Richmond	Carolina First Bank, Greenville, South Carolina, proposed merger with Aiken County National Bank, Aiken, South Carolina -- report on competitive factors. Submitted, January 10, 1995.
Atlanta	Community Bank of Dawsonville, Dawsonville, Georgia, proposed merger with Dawsonville Interim Corporation -- report on competitive factors. Submitted, January 9, 1995.
Dallas	First Bank, Katy, Texas, proposed merger with Champions Bank, N.A., Houston, Texas -- report on competitive factors. Submitted, January 12, 1995.
Atlanta	First Federal Savings and Loan Association of Putnam County, Palatka, Florida, proposed conversion to a stock savings and loan association and formation of a mutual holding company -- report on competitive factors. Submitted, January 12, 1995.
Atlanta	First Liberty Bank, Macon, Georgia, proposed purchase of certain assets and liabilities of three branches of First Union National Bank of Georgia, Atlanta, Georgia -- report on competitive factors. Submitted, January 12, 1995.
Philadelphia	Fulton Bank, Lancaster, Pennsylvania, proposed acquisition of assets and assumption of liability to pay deposits made in two branches of Meridian Bank, Reading, Pennsylvania -- report on competitive factors. Submitted, January 12, 1995.
San Francisco	Lamorinda National Bank, Lafayette, California, proposed purchase of certain assets and assumption of certain liabilities of one branch of Alameda First National Bank, Alameda, California -- report on competitive factors. Submitted, January 12, 1995.

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

COMPETITIVE FACTORS REPORTS

Dallas	Midland National Bank, Midland, Texas, proposed merger with Texas National Bank -- report on competitive factors. Submitted, January 9, 1995.
Minneapolis	Norwest Bank Minnesota Central, N.A., St. Cloud, Minnesota, proposed merger with Community State Bank of Alexandria, Alexandria, Minnesota -- report on competitive factors. Submitted, January 12, 1995.
Atlanta	Peoples State Bank, New Port Richey, Florida, proposed merger with Sun Bank and Trust Company, Brooksville, Florida -- report on competitive factors. Submitted, January 11, 1995.
Atlanta	Peoples State Bank, New Port Richey, Florida, proposed merger with STI Subsidiary, Inc. -- report on competitive factors. Submitted, January 11, 1995.
Atlanta	Regions Bank of Louisiana, Baton Rouge, Louisiana, proposed merger with First National Bank of St. Bernard Parish, Chalmette, Louisiana -- report on competitive factors. Submitted, January 10, 1995.
Chicago	Republic Bank, Ann Arbor, Michigan, proposed purchase of the assets and assumption of liabilities of three branches of Standard Federal Bank, Troy, Michigan -- report on competitive factors. Submitted, January 13, 1995.
Atlanta	Republic National Bank of Miami, Miami, Florida, proposed merger with Plaza Bank of Miami -- report on competitive factors. Submitted, January 11, 1995.

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

EXTENSIONS OF TIME

San Francisco	California Commercial Bancshares, Newport Beach, California -- extension to divest certain property. Granted, January 10, 1995.
Director, BS&R	First Bank System, Inc., Minneapolis, Minnesota -- extension to divest certain property. Granted, January 9, 1995.
Richmond	First Citizens BancShares, Inc., Raleigh, North Carolina -- extension to February 28, 1995, to acquire Pace American Bank, Lawrenceville, Virginia. Granted, January 12, 1995.
Minneapolis	Flint Creek Holding Company, Philipsburg, Montana -- extension to April 10, 1995, to acquire Flint Creek Valley Bank. Granted, January 12, 1995.
Atlanta	Kislak Financial Corporation, Miami Lakes, Florida -- extension to April 14, 1995, to acquire a minority interest in Kislak National Bank, North Miami, Florida. Granted, January 13, 1995.
Chicago	Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- extension to April 11, 1995, to acquire Bank of Burlington, Burlington, Wisconsin. Granted, January 10, 1995.
Richmond	New Pace American Bank, Lawrenceville, Virginia -- extension to February 28, 1995, to merge with Pace American Bank and to become a member of the Federal Reserve System. Granted, January 12, 1995.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- extension to April 26, 1995, to establish a joint venture, Carlson Mortgage Company, Wakefield, Massachusetts. Granted, January 13, 1995.
Cleveland	PNC Bank Corp., Pittsburgh, Pennsylvania -- extension to March 13, 1995, to acquire Brentwood Financial Corporation, Cincinnati, Ohio. Granted, January 12, 1995.

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

EXTENSIONS OF TIME

Atlanta	Synovus Financial Corp., Columbus, Georgia -- extension to April 15, 1995, to establish a joint venture company, Total Systems Services de Mexico, S.A., de C.V., Mexico City, Mexico. Granted, January 11, 1995.
San Francisco	Wells Fargo & Company, San Francisco, California -- extension to divest certain property. Granted, January 10, 1995.

MEMBERSHIP

Atlanta	AuburnBank, Auburn, Alabama -- to become a member of the Federal Reserve System upon conversion from Auburn National Bank of Auburn. Approved, January 13, 1995.
St. Louis	Bank of Louisiana, Louisiana, Missouri -- to become a member of the Federal Reserve System and to retain its branch at 3308 West Georgia Street. Approved, January 11, 1995.
Kansas City	Poteau State Bank, Poteau, Oklahoma -- to become a member of the Federal Reserve System. Approved, January 12, 1995.

RESERVE BANK SERVICES

Director, FRBO	Federal Reserve Bank of Chicago -- to offer a reclearing information service at the Milwaukee Office. Approved, January 10, 1995.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

Secretary	Signet Banking Corporation, Richmond, Virginia -- to provide advisory services with respect to certain futures and options on futures on non-financial commodities through Signet Strategic Capital Corporation. Approved, January 6, 1995.
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COMPETITIVE FACTORS REPORTS

St. Louis	Simmons First National Bank, Pine Bluff, Arkansas, proposed merger with First State Bank, Gould, Arkansas -- report on competitive factors. Submitted, January 6, 1995.
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FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Pacific National Corporation,	<u>Newspaper</u> Not Yet Established
Nantucket, Massachusetts - Change in Bank Control Notification filed on behalf of the Josephine F. Wayne Trust, Marco Island, Florida	<u>Federal Register</u> 01-31-95
CFX Corporation, Keene, New Hampshire - 3(a)(3)	<u>Newspaper</u> Not Yet Established
application to acquire Orange Savings Bank, Orange, Massachusetts*	<u>Federal Register</u> 02-17-95

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

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

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

<u>Application</u>
NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

*Subject to CRA.

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

Comment Period

Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(subject to Federal Register Notice Only)

Cooperative Centrale Raiffeisen-Boerenleenbank B.A., Rabobank Nederland, Utrecht, The Netherlands, to engage de novo through its indirect subsidiary, Utrecht-America Finance Co., New York, New York, in (i) making, acquiring or servicing loans or other extensions of credit, pursuant to Section 225.25(b)(1) of Regulation Y; and (ii) personal or real property leasing, and higher-residual-value leasing, pursuant to Section 225.25(b)(5) of Regulation Y. N/A

Westdeutsche Landesbank Girozentrale, Dusseldorf, Federal Republic of Germany, to retain through its indirect subsidiary, The Thomas Cook Group Limited, all of the outstanding common and preferred shares of Interpayment Services, Limited, London, England and thereby engage in the issuance and sale of travelers checks, as a wholesaler worldwide, and data processing, pursuant to Sections 225.25 (b)(12) and (b)(7) of Regulation Y, respectively, and certain incidental support activities. N/A

1/ Subject to provisions of Community Reinvestment Act.

SECTION IV

Applications Not Involving Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending January 14, 1995

NAME OF BANK

RATING

EXAMINATION DATE

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

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, pursuant to Section 3(a)(1) of the Bank Holding Company Act. United Valley Bank will merge with UVB 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 January 13, 1995.

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>
Woodlands Bank 2450 E. Third Street Williamsport, PA 17701	10/3/94	Satisfactory
Pennsylvania State Bank 2148 Market Street Camp Hill, PA 17011	09/26/94	Satisfactory

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

APPLICATIONS BULLETIN
(For the week ending January 14, 1995)

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

Received notification from Gillmor Financial Services, Inc.,
Old Fort, Ohio, on December 30, 1994, of its intent to retain
100percent of the voting shares of Old Fort Real Estate
Company, Old Fort, Ohio, pursuant to Section 4(c)(8) of
the Bank Holding Company Act and engage denovo in
permissible community development activities pursuant
to Section 225.25(b)(6) of Regulation Y.

January 24, 1995

Received notificationn from KeyCorp, Cleveland, Ohio,
on January 5, 1995, of its intent to engage de novo in
permissible loan servicing activities pursuant to Section
225.25(b)(1) of Regulation Y through its subsidiary KeyCorp
Finance, Inc., Cleveland, Ohio.

January 26, 1995

**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

(January 13, 1995)

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 January 13, 1995. 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 Andover Bank
Public Square
Andover, Ohio 44003
(419) 293-7605
Rating: Outstanding
Exam Date: October 18, 1994

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

Application

Comment Period Ending Date

Enterprise Bank and Trust Company,
Winston-Salem, North Carolina, to
acquire the Danbury, North Carolina,
branch of First Union National Bank
of North Carolina, Charlotte, North
Carolina*

2-13-95

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

Application

Comment Period Ending Date

None.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

The Palmer National Bancorp, Inc.,
Washington, D. C., to engage in
residential mortgage banking activities
through a new subsidiary, Palmer National
Mortgage, Inc., Rockville, Maryland.

Not yet available.

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 January 13, 1995

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 Farmers & Merchants Bank of Craig County 306 Main Street New Castle, Virginia 24127	10-31-94	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 13, 1995

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Compass Bank Birmingham, Alabama To establish a branch located at 456 Gunter Avenue, Guntersville, Alabama.	01-30-95*
Compass Bank Birmingham, Alabama To establish a branch located at 2677 Valleydale Road, Birmingham, Alabama.	01-30-95*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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.	02-13-95* Federal Register
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.	02-03-95* Federal Register
Bank Investors Limited Partnership Lafayette, Louisiana To acquire Royal Bankgroup of Acadiana, Inc., Lafayette, Louisiana, pursuant to Section 3(a)(3) 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 January 13, 1995

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Chance Investments, Inc. Lafayette, Louisiana To acquire Royal Bankgroup of Acadiana, Inc., Lafayette, Louisiana, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*
Hibernia Corporation New Orleans, Louisiana To merge with STABA Bancshares, Inc., Donaldsonville, Louisiana, and thereby directly acquire State Bank and Trust Company, Donaldsonville, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*
LBA Bankgroup, Inc. Lafayette, Louisiana 1-BHC formation, Bank of Lafayette, Lafayette, Louisiana.	Not yet available*
Royal Bankgroup of Acadiana Partnership, Lafayette, Louisiana 1-BHC formation, Royal Bankgroup of Acadiana, Inc., Lafayette, Louisiana.	Not yet available*
Royal BankGroup of Acadiana Partnership, Lafayette, Louisiana To acquire Royal Bankgroup of Acadiana, Inc., Lafayette, Louisiana, pursuant to Section 3(a)(3) 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 January 13, 1995

Section 3 - Applications Subject to Federal
Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
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Nashville Holding Company
Nashville, Georgia

02-02-95

To engage *de novo* in making, acquiring, or servicing loans or other extensions of credit, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(1) of Regulation Y.

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

Seacoast Banking Corporation of Florida
Stuart, Florida

Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act for the proposal of its subsidiary, First National Bank & Trust Company of the Treasure Coast, Stuart, Florida, to merge with American Bank Capital Corporation of Florida, Stuart, Florida, and thereby directly acquire American Bank of Martin County, Stuart, Florida.

A. Wilbert's Sons Lumber and Shingle Company
Plaquemine, Louisiana

Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act for the proposal to merge with Bayoulands Financial Corporation, Plattenville, Louisiana.

Iberville Bank
Plaquemine, Louisiana

Request for waiver of the application requirement of Section 3(a)(1) of the Bank Holding Company Act for the proposal to acquire Bayouland Financial Corporation, Plattenville, Louisiana, and thereby acquire its subsidiary, Bayouland Bank, Plattenville, Louisiana.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 13, 1995

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.

<u>Examination Bank</u>	<u>Rating</u>	<u>Date</u>
Towns County Bank Post Office Box 729 Hiawassee, Georgia 30549 (706)896-4186	Satisfactory	10-03-94

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	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 - **
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 I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Merger/Branch	Old Kent Bank Elmhurst, Illinois Edgewood Bank Countryside, Illinois & to establish a branch at 1023 West 55th Street, Countryside, Illinois	N - **
Branch	Comerica Bank Detroit, Michigan 5700 Beckley Road Battle Creek, Michigan	N - **
Branch	Comerica Bank Detroit, Michigan 294 Highland Avenue Battle Creek, Michigan	N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	FBOP Corporation Oak Park, Illinois North Houston Bank Houston, Texas*	FR - 1-9-95 NP - 12-28-94
Y-1	Foxdale Bancorp, Inc. South Elgin, Illinois Foxdale Bank South Elgin, Illinois	FR - 10-31-94 NP - 1-12-95
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 - 1-4-95
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 - 1-4-95
Y-1	B J Morgan Bancshares, Inc. Morgantown, Indiana First State Bank Morgantown, Indiana*	FR - 1-9-95 NP - 2-6-95
CoC-HC	Tama County Abstract Company Toledo, Iowa by Michael R. Mickelson & John M. Mickelson	FR - 1-10-95 NP - 1-12-95
Y-2	National Bancorp, Inc. Streamwood, Illinois Northwest Community Bank Project Heights, Illinois*	FR - 2-6-95 NP - 1-18-95

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	First Michigan Bank Corporation Holland, Michigan Superior Financial Corporation Sault Sainte Marie, Michigan Sault Bank Sault Sainte Marie, Michigan*	FR - 2-6-95 NP - 1-28-95
Y-1	West Plains Investors, Inc. Pleasant Plains, Illinois Pleasant Plains State Bank Pleasant Plains, Illinois*	FR - 2-6-95 NP - **
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-1	First Mutual Bancorp, Inc. Decatur, Illinois First Mutual Bank, S.B. Decatur, Illinois*	FR - 2-3-95 NP - **
Y-1	First National Independent Bancorp, Inc. LaGrange, Illinois F.N.B.C. of LaGrange, Inc. LaGrange, Illinois Wesco Investment Corporations LaGrange, Illinois*	FR - 11-21-94 NP - 2-10-95
Y-2	Albert City Bankshares, Inc. Albert City, Iowa Citizens State Bank Marathon, Iowa*	FR - 2-6-95 NP - 2-3-95
Y-2	Ida Grove Bancshares, Inc. Ida Grove, Iowa American National Bank Ida Grove, Iowa*	FR - 2-13-95 NP - 1-29-95

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</u> <u>Ending Date</u>
Y-2	Goodenow Bancorporation Okoboji, Iowa Jackson Bancorporation, Inc. Fairmont, Minnesota Bank Midwest, Minnesota Iowa, N.A. Fairmont, Minnesota*	FR - ** NP - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
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
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	Founders Bancorp, Inc. Scottsdale, Arizona to redeem 4,250 shares of the 23,000 shares outstanding of series A 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 January 13, 1995. 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.

BANK NAME/LOCATION

EXAMINATION DATE

RATINGS

-Glenwood State Bank
32 North Walnut
Glenwood, Iowa 51534-1739
(712) 527-3157

10/11/94

S

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 January 13, 1995

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING January 13, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
*Section 9 application by Bank of Cairo and Moberly, Moberly, Missouri, to establish a branch office in the Wal-Mart Supercenter at the intersection of Highways 63 and 24, Moberly, Missouri.	1/30/95

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

<u>Application</u>	<u>End of Comment Period</u>
*Section 3(a)(1) application by L.B.S. McMullan Limited Partnership, Shelbyville, Kentucky, to acquire Citizens Union Bancorp of Shelbyville, Inc., Shelbyville, Kentucky.	Newspaper: 2/6/95
WITHDRAWN - *Section 3(a)(3) application by AMBANC Corp., Vincennes, Indiana, to acquire First Robinson Bancorp, Robinson, Illinois (previously reported during week ending 12/30/94).	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 Whipple Family Limited Partnership, Arkadelphia, Arkansas, to acquire First Banc Securities, Inc., Arkadelphia, Arkansas (securities brokerage).	1/31/95

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 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

James A. Redding and Mary Gene Clark,
to each acquire 25.51% of the voting
shares of Windom State Investment
Company, Windom, MN*

Withdrawn
January 12, 1995

Susan and Roger Berglund, Albert Edward
Bowman and Lorraine Bowman,
Gwen Jones, Wendy Jorgenson, Bruce
Bowman, and Dakota Western Bank Profit
Sharing Plan, Bowman, ND, to acquire
control of Dakota Western Bankshares,
Inc., Bowman, ND*

Returned
January 13, 1995

Norwest Corporation, Minneapolis, MN,
to acquire 100% of the voting shares
of First American National Bank,
Chandler, AZ*

February 10, 1995
(Federal Register)

Community First Bankshares, Inc.,
Fargo, North Dakota, to acquire 100%
of the voting shares of First Community
Bankshares, Inc., Englewood, CO

Not yet available

*Subject to CRA

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

Application

Comment Period
Ending Date

Norwest Corporation, Minneapolis,
MN, to engage in mortgage lending
through the acquisition of a joint
venture interest in Mountain Pacific
Mortgage, San Diego, CA

February 1, 1995

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

Application

Farmers State Bank of Denton,
Denton, MT, for retroactive
approval to pay a \$105M dividend

Farmers State Bank of Madelia,
Madelia, MN, to pay a \$370M
dividend

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending January 13, 1995

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
Flint Creek Valley Bank P.O. Box 10 Philipsburg, MT 59858 (406) 859-3241	October 3, 1994	Satisfactory
Valley Bank of Ronan P.O. Box 129 Ronan, MT 59864-0129 (406) 676-2000	September 26, 1994	Outstanding

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Vectra Bank, Denver, Colorado, for prior approval to merge with The First National Bank of Denver, Denver, Colorado.

Not Available

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

APPLICATION

COMMENT PERIOD ENDING DATE

Vectra Banking Corporation, Denver, Colorado, for prior approval to merge with First Denver Corporation, Denver, Colorado.*

Not Available

Gary D. Grable, Kansas City, Missouri, to acquire 8.81 percent; John H. Ferguson, Liberty, Missouri, to acquire 2.94 percent; Russell J. Bysel, Prairie Village, Kansas, to acquire 5.87 percent; Richard L. Bond, Overland Park, Kansas, to acquire 4.41 percent; Carl Edward Bradley, Lake Waukomis, Missouri, to acquire .73 percent; Gregory R. Walton, Leawood, Kansas, to acquire 3.67 percent; Angela L. Mitchell, Overland Park, Kansas, to acquire 1.47 percent; James D. Robertson, Liberty, Missouri, to acquire 2.94 percent; and W. Jackson Letts, Mission Hills, Kansas, to acquire 1.47 percent, of the voting shares of Guaranty Bancshares Corporation, Kansas City, Missouri, and thereby indirectly acquire Guaranty Bank and Trust, Kansas City, Kansas.

January 27, 1995

Bill Taylor, Lansing, Kansas, for prior approval to acquire an additional 1.13 percent, for a total of 11.12 percent of the voting shares of Lansing Financial Corporation, Lansing, Kansas.

January 27, 1995

MNB Bancshares, Inc., Manhattan, Kansas, for prior approval to merge with Auburn Security Bancshares, Inc., Auburn, Kansas, and thereby indirectly acquire The Security State Bank, Auburn, Kansas.*

February 10, 1995

Federal Reserve Bank of Kansas City

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., Hoxie, Kansas.*

February 10, 1995

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

First National of Nebraska, Inc., Omaha, Nebraska,
for prior approval to acquire Platte Valley Finance
Company, North Platte, Nebraska, and thereby
engage in consumer finance lending and credit
insurance activities.

January 27, 1995

**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>
None.			

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JANUARY 9, 1995

**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
The ANB Corporation, Terrell, TX, to acquire
THE ANB Delaware Corporation, Terrell, TX, and
The American National Bank of Terrell, Terrell, TX
(Previously reported during the week of 12-5-94) 95/01/28

*Section 3(a)(1) application by
The ANB Delaware Corporation, Terrell, TX, to acquire
The American National Bank of Terrell, Terrell, TX
(Previously reported during the week of 12-5-94) 95/01/28

*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
(Previously reported during the week of 12-12-94) 95/01/28

Change in Control Notice by
Lois Bir, Dallas, TX, Herman Duhr, Jr., Bremond, TX, Calvin
Wiese, Robinson, TX, and Cooper Wiese, Calvert, TX, to
acquire an interest in Farmers & Merchants Bancshares, Inc.,
Mart, TX 94/12/14
(Previously reported during the week of 11-28-94)

**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.

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SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF JANUARY 9, 1995

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>
Alice Bank of Texas 601 E. Main Street P. O. Box 1790 Alice, Texas 78333-1790	94/09/26	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 01/13/95

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period</u>	<u>Ending Date</u>
ValliWide Bank, Fresno, California, to merge with Community First Bank, Bakersfield, California. *	<u>Newspaper:</u>	Not yet available
Bank of Ephraim, Ephraim, Utah, to establish a branch office at 1155 West Utah Avenue, Hildale, Utah. *	<u>Newspaper:</u>	Not yet available
Community Bank of Nevada, In Organization, Las Vegas, Nevada, to become a member of the Federal Reserve System. *	<u>Newspaper:</u>	December 16, 1994

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

Westamerica Bancorporation, San Rafael, California, to acquire 100 percent of CapitolBank Sacramento, Sacramento, California. *	<u>Newspaper:</u>	Not available
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Section III - Applications Subject to Federal Register Notice Only

U.S. Bancorp, Portland, Oregon, to engage in the issuance and paying letters of credit and conduct related processing activities in Hong Kong and worldwide through U.S. Trade Services, Inc., Portland, Oregon.	<u>Fed. Reg.:</u>	February 01, 1995
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Section IV - Applications Not Subject to Federal Register Notice
or Newspaper Notice

None

* Subject to CRA

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

Week ending 01/13/95

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending 01/13/95. 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>
Oak Valley Community Bank	125 North Third Street Oakdale, CA 95361 Tel: (209) 848-2265	10/03/94	Satisfactory
Capital Bank of North County	2602 El Camino Real Carlsbad, CA 92008 Tel: (619) 434-3344	10/03/94	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.