

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 5
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending February 4, 1995

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Mexican economic and financial situation -- statement
by Chairman Greenspan before the Senate Committee
on Banking, Housing, and Urban Affairs, January 31,
1995.

Published, January 31, 1995.

BANK HOLDING COMPANIES

Bank of Tokyo, Ltd., Tokyo, Japan -- to acquire The
Chicago-Tokyo Bank, Chicago, Illinois.
Approved, January 30, 1995.

Battle Creek State Company, Battle Creek, Nebraska --
to acquire Battle Creek State Bank.
Approved, January 30, 1995.

Peak Banks of Colorado, Inc., Nederland, Colorado --
to acquire Peak National Bank.
Approved, January 30, 1995.

State Street Boston Corporation, Boston,
Massachusetts -- to acquire IFTC Holdings, Inc.,
Kansas City, Missouri, and Investors Fiduciary
Trust Company, and engage in trust and trust-
related activities.
Approved, January 30, 1995.

DISCOUNT RATES

Discount rate -- increase to 5-1/4 percent from 4-3/4
percent by the Federal Reserve Banks of Boston, New
York, Richmond, Chicago, St. Louis, Kansas City,
and San Francisco
Approved, February 1, 1995.

Discount rates -- increase by the Federal Reserve
Banks of Philadelphia, Atlanta, Minneapolis, and
Dallas to 5-1/4 percent from 4 3/4 percent.
Approved, February 2, 1995.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulations H and Y -- final rule to amend risk-based capital guidelines for state member banks and bank holding companies to implement section 350 of the Riegle Community Development and Regulatory Improvement Act regarding low-level recourse transactions (Docket R-0835).
Approved, February 2, 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

San Francisco	Bank of America, Nevada, Las Vegas, Nevada -- to establish branches at Cheyenne and Jones, and 1061 West Owens Avenue. Returned, February 1, 1995.
San Francisco	Bank of America Nevada, Las Vegas, Nevada -- to establish branches at 4047 South Virginia Street, Reno; 1075 North Hills Boulevard; Mount Rose Highway; and 3701 South Carson Street, Carson City, Nevada. Returned, February 1, 1995.
San Francisco	Bank of Ephraim, Ephraim, Utah -- to establish a branch at 1155 West Utah Avenue, Hildale, Utah. Approved, February 3, 1995.
Chicago	Lake Forest Bank & Trust Company, Lake Forest, Illinois -- to establish a branch at 810 A South Waukegan Road. Approved, January 30, 1995.

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

BANK HOLDING COMPANIES

Dallas	Abrams Centre Bancshares, Inc., Dallas, Texas -- to acquire Abrams Centre National Bank. Approved, February 3, 1995.
Dallas	ANB Corporation, Terrell, Texas -- to acquire ANB Delaware Corporation, and American National Bank of Terrell. Approved, February 3, 1995.
Dallas	ANB Delaware Corporation, Terrell, Texas -- to acquire American National Bank of Terrell, Terrell, Texas. Approved, February 3, 1995.
Dallas	A.N.B. Holding Company, Ltd., Terrell, Texas -- to acquire ANB Corporation, ANB Delaware Corporation, and American National Bank of Terrell. Approved, February 3, 1995.
St. Louis	BancorpSouth, Inc., Tupelo, Mississippi -- to operate a savings and loan association through acquisition of LF Bancorp, Inc., Laurel, Mississippi, thereby acquiring Laurel Federal Savings and Loan Association. Approved, January 30, 1995.
Secretary	Bank of Boston Corporation, Boston, Massachusetts, and BancBoston Holdings, Inc. -- to acquire Bank of Boston (Maine), National Association, South Portland, Maine. Approved, January 30, 1995.
Richmond	Bank of South Carolina Corporation, Charleston, South Carolina -- to acquire The Bank of South Carolina. Approved, February 2, 1995.
St. Louis	Barretville Corporation, Millington, Tennessee -- to acquire Somerville Bank and Trust Company, Somerville, Tennessee. Withdrawn, February 1, 1995.
Minneapolis	Bridger Company, Bridger, Montana -- to acquire Norwest Bank Wyoming, Lovell, N.A., Lovell, Wyoming. Approved, January 31, 1995.

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

BANK HOLDING COMPANIES

Kansas City	Byron State, Inc., Byron, Nebraska -- to acquire Bryon State Bank. Approved, January 31, 1995.
Philadelphia	Dauphin Deposit Corporation, Harrisburg, Pennsylvania -- to engage in certain nonbanking activities through Loans USA. Incorporated, Pasadena, Maryland. Approved, February 3, 1995.
St. Louis	Diamond Bancorp, Inc., Washington, Missouri -- to acquire Bank of Washington. Approved, February 1, 1995.
Kansas City	Estes Park Bank Restated Employee Stock Ownership & Retirement Trust, Estes Park, Colorado -- to acquire Estes Bank Corporation. Approved, February 3, 1995.
Minneapolis	First Bank System, Inc., Minneapolis, Minnesota -- to merge with First Western Corporation, Sioux Falls, South Dakota. Approved, January 30, 1995.
Dallas	First Canadian Delaware Financial Corporation, Dover, Delaware -- to acquire First National Bank of Canadian, Canadian, Texas. Approved, February 1, 1995.
Secretary	First National of Nebraska, Inc., Omaha, Nebraska -- to engage in consumer finance lending and the sale of credit insurance through Platte Valley Finance Company, North Platte, Nebraska. Approved, February 3, 1995.
Kansas City	FirstBank Holding Company of Colorado ESOP, Lakewood, Colorado -- extension to April 30, 1995, to acquire Grants State Bank, Grants, New Mexico. Approved, February 1, 1995.
Chicago	GreatBanc, Inc., Aurora, Illinois -- to acquire GreatBank, Algonquin, Illinois. Returned, January 31, 1995.

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

BANK HOLDING COMPANIES

Chicago	Investors Bank Corp., Wayzata, Minnesota -- request for waiver of filing 3(a)(1) and 3(a)(3) application forms. Approved, January 31, 1995.
Cleveland	KeyCorp, Cleveland, Ohio -- to engage de novo in lending activities through KeyCorp Finance, Inc. Permitted, February 4, 1995.
Dallas	Mesquite Financial Services, Inc., Alice, Texas -- to acquire Mesquite Financial Services Delaware, Wilmington, Delaware, and Bank of Alice, Alice, Texas. Approved, February 2, 1995.
Dallas	Mesquite Financial Services Delaware, Inc., Wilmington, Delaware -- to acquire Bank of Alice, Alice, Texas. Approved, February 2, 1995.
New York	National Westminster Bank PLC, London, England, and Natwest Holdings Inc., New York, New York -- to acquire certain assets of BRS Capital Management, Inc., Boston, Massachusetts, and engage in investment advisory activities. Approved, February 3, 1995.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire the mortgage-servicing rights of Bank of Montana, N.A., Great Falls, Montana, and Montana Bank, N.A., Billings, Montana. Approved, January 31, 1995.
Chicago	Rantoul Bancorp, Inc., Rantoul, Illinois -- to acquire Bancorp of Rantoul, Inc. and Bank of Rantoul. Approved, February 1, 1995.
New York	Royal Bank of Canada, Montreal, Canada -- to engage de novo in lending activities through BFA Receivables Acquisition Corp., Wilmington, Delaware. Permitted, February 3, 1995.

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

BANK HOLDING COMPANIES

GC Signet Banking Corporation, Richmond, Virginia --
 determination that Signet will not control Capital
 One Bank, Richmond, Virginia, and Capital One
 Financial Corporation after Signet distributes
 remaining Capital Corporation shares to Signet's
 shareholders.
 Granted, January 31, 1995.

Atlanta Synovus Financial Corp., Columbus, Georgia, and TB&C
 Bancshares, Inc. -- to merge with NBSC Corporation,
 Columbia, South Carolina, and acquire National Bank
 of South Carolina.
 Approved, January 30, 1995.

Dallas Texas Bancshares, Inc., San Antonio, Texas -- to
 acquire State Bank of La Vernia, La Vernia, Texas.
 Approved, January 31, 1995.

Dallas Texas Bancshares Subsidiary Corporation, Inc.,
 Wilmington, Delaware -- to acquire State Bank of La
 Vernia, La Vernia, Texas.
 Approved, January 31, 1995.

Chicago Waupaca Bancorporation, Inc., Waupaca, Wisconsin --
 to acquire NBC Bancshares, Inc., Pampa, Texas, and
 National Bank of Commerce.
 Approved, January 31, 1995.

Chicago West Town Bancorp, Cicero, Illinois -- to engage de
 novo in servicing a loan through West Town Savings
 Bank for West Town Bancorp's employee stock
 ownership plan.
 Permitted, January 30, 1995.

BANK MERGERS

San Francisco Valliwide Bank, Fresno, California -- to merge with
 Community First Bank, Bakersfield, California.
 Returned, January 31, 1995.

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

BANK PREMISES

Chicago Hendricks County Bank and Trust Company, Brownsburg,
Indiana -- investment in bank premises.
Returned, January 30, 1995.

Chicago Old Kent Financial Corporation, Grand Rapids,
Michigan -- investment in bank premises.
Approved, February 2, 1995.

BANKS, STATE MEMBER

Director, BS&R Highlands Union Bank, Abington, Virginia -- transfer
agent registration.
Approved, February 1, 1995.

CAPITAL STOCK

St. Louis Ashley Bancstock Company, Crossett, Arkansas --
redemption of shares.
Approved, February 2, 1995.

Kansas City Guaranty Bancshares Corporation, Kansas City,
Kansas -- redemption of shares.
Approved, February 3, 1995.

Chicago Trimpe's Inc., Lisbon, Iowa -- redemption of shares.
Returned, February 2, 1995.

CHANGE IN BANK CONTROL

San Francisco First Indo-American Bank, San Francisco, California -
- change in bank control.
Returned, February 2, 1995.

Kansas City Guaranty Bancshares Corporation, Kansas City,
Kansas -- change in bank control.
Permitted, February 3, 1995.

COMPETITIVE FACTORS REPORTS

St. Louis American National Bank of Vincennes, Vincennes,
Indiana, proposed purchase of certain assets and
assumption of certain liabilities of the Princeton,
Indiana, branch of First Indiana Bank, FSB,
Indianapolis, Indiana -- report on competitive
factors.
Submitted, January 31, 1995.

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

COMPETITIVE FACTORS REPORTS

Boston	Awane Bank, FSB (in organization), Peterborough, New Hampshire, proposed purchase of the assets and assumption of the liabilities of Awane Credit Union -- report on competitive factors. Submitted, January 31, 1995.
Cleveland	Bank of Kentucky Financial Corporation, Covington, Kentucky, proposed acquisition of Burnett Federal Savings Bank -- report on competitive factors. Submitted, February 4, 1995.
Richmond	Carolina First Bank, Greenville, South Carolina, proposed merger with Midlands National Bank, Prosperity, South Carolina -- report on competitive factors. Submitted, February 3, 1995.
Minneapolis	First Bank of South Dakota, N.A., Sioux Falls, South Dakota, proposed merger with Western Bank -- report on competitive factors. Submitted, January 30, 1995.
Chicago	First Federal Savings Bank of LaCrosse-Madison, LaCrosse, Wisconsin, proposed purchase of the assets and assumption of the liabilities of the Manitowoc, Wisconsin, branch of M&I Bank-Fox Valley, Appleton, Wisconsin -- report on competitive factors. Submitted, January 30, 1995.
Atlanta	First Sterling Bank, Auburndale, Florida, proposed merger with Commerce Bank of Central Florida, Winter Haven, Florida -- report on competitive factors. Submitted, January 30, 1995.
Chicago	Firststar Federal Savings Bank of LaCrosse-Madison, LaCrosse, Wisconsin, proposed purchase of the assets and assumption of the liabilities of the Eau Claire, Wisconsin, branch of M&I Community State Bank -- report on competitive factors. Submitted, January 30, 1995.

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

COMPETITIVE FACTORS REPORTS

- San Francisco Glendale Federal Bank, FSB, Glendale, California,
proposed purchase of assets and assumption of
liabilities of five branches of Independence One
Bank of California, Mission Viejo, California --
report on competitive factors.
Submitted, January 31, 1995.
- Boston Peoples Heritage Savings Bank, Portland, Maine,
proposed acquisition of the branches of Fleet Bank
of Maine -- report on competitive factors.
Submitted, February 3, 1995.
- Atlanta Regions Financial Corporation, Birmingham, Alabama,
proposed acquisition of the assets and assumption
of the liabilities of Fidelity Federal Savings
Bank, Dalton, Georgia -- report on competitive
factors.
Submitted, February 1, 1995.
- Minneapolis Rural American Bank-Hinckley, Hinckley, Minnesota,
proposed merger with Sturgeon Lake Bank, Sturgeon
Lake, Minnesota -- report on competitive factors.
Submitted, January 31, 1995.
- Richmond Security Capital Bank, Salisbury, North Carolina,
proposed purchase of the assets and assumption of
the liabilities of North Carolina Financial
Services Corporation; Northbound, Ltd., Universal
Financial Services Corporation, Inc.; NC Financial
Services Corp.; and First Residential Mortgage
Group, Inc. -- report on competitive factors.
Submitted, January 30, 1995.
- Atlanta Walthall Citizens Bank, Tylertown, Mississippi,
proposed purchase of certain assets and assumption
of the liability to pay deposits made in the
Tylertown branch of Magnolia Bank for Savings,
Hattiesburg, Mississippi -- report on competitive
factors.
Submitted, February 1, 1995.

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

COMPETITIVE FACTORS REPORTS

San Francisco Zions First National Bank, Salt Lake City, Utah,
proposed merger with First Western National Bank,
Moab, Utah -- report on competitive factors.
Submitted, January 31, 1995.

EXTENSIONS OF TIME

Philadelphia First Fidelity Bancorporation, Lawrenceville, New
Jersey -- extension to engage in certain activities
in connection with application to acquire shares of
InfiNET Payment Services, Hackensack, New Jersey.
Granted, January 30, 1995.

MEMBERSHIP

St. Louis Bank of Hillsboro, Hillsboro, Missouri -- to become a
member of the Federal Reserve System.
Approved, January 31, 1995.

Cleveland Hocking Valley Bank, Athens, Ohio -- to become a
member of the Federal Reserve System.
Approved, February 4, 1995.

St. Louis State Bank of Dixon, Dixon, Missouri -- to become a
member of the Federal Reserve System.
Approved, January 30, 1995.

REGULATIONS AND POLICIES

FOMC Short-term interest rates -- increase in federal
funds rate.
Approved, February 1, 1995.

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Dallas -- to expand its
currency vault.
Approved, January 31, 1995.

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

EXTENSIONS OF TIME

New York	Banco Santander, S.A., Santander, Spain, The Bank of New York Company, New York, New York, the Chase Manhattan Corporation; Chemical Banking Corporation; Citicorp; HSBC Holdings PLC, London, England, HSBC Holdings B.V., Amsterdam, The Netherlands; Marine Midland Banks, Inc., Buffalo, New York; National Westminster Bank PLC, London, England, and Natwest Holdings, Inc., New York, New York -- extension to April 7, 1995, to engage through InfinET Payment Services, Inc., Hackensack, New Jersey, in certain activities related to a retail electronic funds transfer and automated teller machine network, including data processing and data transmission activities. Granted, January 26, 1995.
Cleveland	Bank One Corporation, Columbus, Ohio -- extension to engage in data processing activities through Processador 21, Mexico City, Mexico. Granted, January 26, 1995.

**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 JANUARY 30, 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>
None.		

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

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

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

<u>Application</u>	<u>Comment</u>	<u>Period Ending Date</u>
Pacific National Corporation, Nantucket, Massachusetts - Change in Bank Control Notification filed on behalf of the Josephine F. Waine Trust, Marco Island, Florida	<u>Newspaper</u> <u>Federal Register</u>	02-22-95 01-31-95
John P.M. Higgins, Nicholas H.S. Higgins, both of Portland, Maine and Robert C.S. Monks, Cape Elizabeth, Maine - Change in Bank Control notification to acquire 19.5%, 23.7% and 17.4%, respectively of Class E common stock of Atlantic Bancorp, South Portland, Maine	<u>Newspaper</u> <u>Federal Register</u>	02-16-95 02-16-95

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

<u>Application</u>	<u>Comment</u>	<u>Period Ending Date</u>
Berkshire Financial Services, Inc., Lee, Massachusetts - 4(c)(8) application to acquire Berkshire Financial Centers Inc., Lee, Massachusetts	<u>Federal Register</u>	Not Yet Established

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

<u>Application</u>
NONE

*Subject to CRA.

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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

SECTION I

Applications Subject to Newspaper
Notice Only

United Jersey Bank, Hackensack, New Jersey, to establish an offsite electronic facility at Meldisco, 933 MacArthur Boulevard, Mahwah, Bergen County, New Jersey. 1/

2/25/95

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

North Fork Bancorporation, Inc., Mattituck, New York ("Applicant"), to acquire (1) up to 19.9 percent of the outstanding common stock of Suffolk Bancorp, Riverhead, New York ("Suffolk"), and thereby to indirectly increase Applicant's interest in Suffolk's wholly-owned subsidiaries, The Suffolk County National Bank, Riverhead, New York, and Island Computer Corporation of New York, Inc, Bohemia, New York, a data processing company; and (2) up to 9.9 percent of the outstanding common stock of Sunrise Bancorp, Inc., Farmingdale, New York ("Sunrise"), and thereby to indirectly acquire an interest in Sunrise's wholly-owned federal savings bank subsidiary, Sunrise Federal Savings Bank, Farmingdale, New York. 1/

3/2/95 3/

SECTION III

Nonbanking Applications
(subject to Federal Register Notice Only)

Deutsche Bank AG, Frankfurt, Germany, to engage de novo through its subsidiary, Deutsche Bank Trust Company, New York, New York, in (1) trust company functions; (2) foreign exchange advisory and transactional services; and (3) consumer financial counseling, pursuant to Sections 225.25(b)(3), (b)(17) and (b)(20) of Regulation Y, respectively.

N/A

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 February 4, 1995

NAME OF BANK RATING EXAMINATION DATE

None.

-
- 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

Republic Bancorporation, Inc., Philadelphia, PA seeks approval to become a bank holding company, pursuant to Section 3(a)(1) of the Bank Holding Company Act. (The holding company will form over Republic Bank, Philadelphia, PA, a state member bank.)

Newspaper notice comment period expires: 02/28/95
Federal Register comment period expires: N/Avail

MNB Corporation, Bangor, PA, to form a bank holding company by acquiring 100% of the voting shares of The Merchants National Bank of Bangor, Bangor, PA, pursuant to Section 3(a)(1) of the Bank Holding Company Act. The Merchants National Bank of Bangor will merge with and into Merchants Interim National Bank in order to effect the formation.

Newspaper notice comment period expires: 02/10/95
Federal Register comment period expires: N/Avail

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.

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 February 3, 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.

Bank/Location

Examination Date

CRA Rating

NONE

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

APPLICATIONS BULLETIN
(For the week ending February 18, 1995)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

NONE

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

Application by certain Banc One Corporation, Columbus, Ohio, bank subsidiaries to organize and invest in a bank service corporation to engage in without geographic restriction merchant credit card processing activities.

* - 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
(February 10, 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 February 10, 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.

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
FCNB Bank, Frederick, Maryland, to establish an Electronic Funds Transfer Facility at the Frederick I-70 Truck Stop, 10 East Walser Drive, Frederick, Maryland.*	2-24-95
Mellon Bank (MD), Rockville, Maryland, to establish a branch at 9822 Falls Road, Potomac, Maryland.*	2-27-95
FCNB Bank, Frederick, Maryland, to establish a branch in the Brunswick Shopping Center at 94 Souder Road, Brunswick, Maryland.*	3-2-95

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Citizens BancShares, Inc., Raleigh, North Carolina, to merge with Old White Bankshares, Inc., White Sulphur Springs, West Virginia.*	2-24-95
F & M National Corporation, Winchester, Virginia, to acquire Bank of the Potomac, Inc., Herndon, Virginia.*	

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

Bank of Floyd, Floyd, Virginia,
for membership in the Federal
Reserve System.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending February 3, 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.

**Examination
Date**

Rating

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 2, 1994

Section 1 - Applications Subject to Newspaper Notice Only

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

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

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

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 2, 1994

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Synovus Financial Corp. Columbus, Georgia Along with TB&C Bancshares, Inc., Columbus, Georgia, to acquire Sumbank Life Insurance Company, Columbia, South Carolina, pursuant to Section 225.25(b)(8)(ii) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

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

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 2, 1994

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

Application

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 2, 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.

<u>Examination</u>		
<u>Bank</u>	<u>Rating</u>	<u>Date</u>
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	Old Kent Bank Elmhurst, Illinois Edgewood Bank Countryside, Illinois & to establish branches at 1023 West 55th Street, Countryside, Illinois and 7515 Jones Avenue Woodridge, Illinois	N - 2-6-95
Member	Central National Bank of Howard County Russiaville, Indiana to become a member of the Federal Reserve System	N - 2-8-95
Branch	Comerica Bank Detroit, Michigan 5700 Beckley Road Battle Creek, Michigan	N - 2-4-95
Branch	Comerica Bank Detroit, Michigan 294 Highland Avenue Battle Creek, Michigan	N - 2-4-95
Membership	M&I Mid-State Bank National Association Stevens Point, Wisconsin to become a member of the Federal Reserve System	N - **
Membership	M&I Bank of Shawano, National Association Shawano, Wisconsin to become a member of the Federal Reserve System	N - **
Membership	M&I First American National Bank Wausau, Wisconsin to become a member of the Federal Reserve System	N - **
Membership	M&I Central Bank & Trust Marshfield, Wisconsin to become a member of the Federal Reserve System	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>
Merger/Branch	Firststar Bank Illinois Naperville, Illinois All American Bank Chicago, Illinois Colonial Bank Chicago, Illinois Community Bank & Trust Company of Edgewater Chicago, Illinois Michigan Avenue National Bank Chicago, Illinois First Colonial Bank Southwest Burbank, Illinois First Colonial Bank of McHenry County Crystal Lake, Illinois First Colonial Bank of Downers Grove Downers Grove, Illinois York State Bank Elmhurst, Illinois Fox Lake State Bank Fox Lake, Illinois First Colonial Bank/Highwood Highwood, Illinois First Colonial Bank/Mundelein Mundelein, Illinois First Colonial Bank of DuPage County Naperville, Illinois First Colonial Bank/Northlake Northlake, Illinois Avenue Bank of Oak Park Oak Park, Illinois First Colonial Bank/Rosemont Rosemont, Illinois First Colonial Bank of Lake County Vernon Hills, Illinois First Colonial Bank Northwest Niles, Illinois and to establish 30 branches	N - **
Merger/Branch	Shelby County State Bank Shelbyville, Illinois Strasburg State Bank Strasburg, Illinois & to establish a branch at the corner of Commercial and Chestnut Street, Strasburg, Illinois	N - 1-30-95

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>
Y-1	B J Morgan Bancshares, Inc. Morgantown, Indiana First State Bank Morgantown, Indiana*	FR - 1-9-95 NP - 2-6-95
Y-2	National Bancorp, Inc. Streamwood, Illinois Northwest Community Bank Project Heights, Illinois*	FR - 2-6-95 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 - 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 - 2-13-95
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 - 2-8-95
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 - 2-27-95

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	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
Y-2	Goodenow Bancorporation Okoboji, Iowa Jackson Bancorporation, Inc. Fairmont, Minnesota Bank Midwest, Minnesota Iowa, N.A. Fairmont, Minnesota*	FR - 2-16-95 NP - **
Y-1	American Community Bankshares, Inc. Wausau, Wisconsin American Community Bank Wausau, Wisconsin (in organization)*	FR - 2-17-95 NP - 2-13-95
Y-2	Marshall & Ilsley Corporation Milwaukee, Wisconsin Citizens Bancorp of Delavan, Inc. Delavan, Wisconsin Citizens Bank of Delavan Delavan, Wisconsin Sharon State Bank Sharon, Wisconsin*	FR - 3-3-95 NP - **
CoC-HC	Waterford Bancshares, Inc. Waterford, Wisconsin by Gerald F. Fitzgerald, Jr.	FR - 2-15-95 NP - **
Y-2	Amcore Financial, Inc. Rockford, Illinois NBM Bancorp, Inc. Mendota, Illinois First National Bank in Peru Peru, Illinois National Bank of Mendota Mendota, Illinois*	FR - ** NP - 3-2-95

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	
Y-2	Firstar Corporation	FR - **
	Milwaukee, Wisconsin	NP - **
	Firstar Credit Card Bank, N.A.	
	Gurnee, Illinois (in organization)*	
Y-2	Firstar Corporation of Wisconsin	FR - **
	Milwaukee, Wisconsin	NP - **
	Firstar Credit Card Bank, N.A.	
	Gurnee, Illinois (in organization)*	

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)	Country Bank Shares Corporation Mount Horeb, Wisconsin to engage <u>de novo</u> in providing to others data processing & data transmission services	FR - 2-7-95
4(c)(8)	First of America Bank Corporation Kalamazoo, Michigan to engage <u>de novo</u> in high residual value leasing	FR - 2-8-95
4(c)(8)	Lakeview Financial Corp Lakeview, Michigan Lakeview Mortgage Corporation Lansing, Michigan to engage <u>de novo</u> in making and servicing of loans	FR - 2-9-95
4(c)(8)	National Bancorp, Inc. Melrose Park, Illinois National Bancorp Data Systems, Inc. Melrose Park, Illinois to provide data processing services to their subsidiaries	FR - 2-10-95
4(c)(8)	First Chicago Corporation Chicago, Illinois First Chicago Capital Markets, Inc. Chicago, Illinois	FR - 2-21-95
4(c)(8)	Whitewater Bancorp, Inc. Whitewater, Wisconsin to purchase loan participations and make direct loans	FR - 2-22-95

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Trimpe's Inc. Lisbon, Iowa to redeem 2,333 shares of stock from Karen Trimpe

- 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 February 03, 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.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
-DeMotte State Bank 210 South Halleck Street DeMotte, Indiana 46310-9502 (219) 987-4141	10/17/94	S
-Iowa State Bank & Trust Company Broadway and Court Fairfield, Iowa 52556 (515) 472-3161	10/24/94	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING FEBRUARY 3, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application **End of Comment Period**

None.

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

Application **End of Comment Period**

*Section 3(a)(3) application by National City Bancshares, Inc., Evansville, Indiana, to acquire White County Bank, Carmi, Illinois. Newspaper: 3/3/95

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application **End of Comment Period**

Section 4(c)(8) notification by Carlinville National Bank Shares, Inc., Carlinville, Illinois, to engage in community development activities through investment in Macoupin County Community Development Corporation, Carlinville, Illinois. 2/21/95

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

Application **End of Comment Period**

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 February 3, 1995

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

James A. Redding and Mary Gene Clark,
to acquire 74% of the voting shares of
Windom State Investment Company,
Windom, MN*

February 15, 1995
(Federal Register)

Susan and Roger Berglund, Albert and
Lorraine Bowman, Gwenn Jones, Wendy
Jorgenson, Bruce Bowman and Dakota
Western Bank Profit Sharing Plan, to
acquire 100% of the voting shares of
Dakota Western Bankshares, Inc.,
Bowman, ND*

Not yet available

Otto Bremer Foundation and Bremer
Financial Corporation, both of
St. Paul, MN, to acquire 100% of
the voting shares of Morris State
Bancorporation, Inc., Morris, MN*

March 6, 1995
(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 trust company activities
Stan-Shaw Corporation, Anaheim Hill,
CA

February 13, 1995

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Norwest Corporation, Minneapolis, MN, to engage in insurance agency activities through the acquisition of Directors Insurance Service, Riverside, CA	February 13, 1995
Norwest Corporation, Minneapolis, MN, to engage in mortgage origination and servicing and savings association activities, through the acquisition of Directors Mortgage Loan Corporation, Riverside, CA	February 13, 1995
Norwest Corporation, Minneapolis, MN, to engage in making and servicing loans through the acquisition of the mortgage business of First National Bank of Kerrville, Kerrville, TX	February 23, 1995
Norwest Corporation, Minneapolis, MN, to engage in securities brokerage activities through the acquisition of the securities brokerage business of Texas National Bank, Midland, TX	February 23, 1995
Norwest Corporation, Minneapolis, MN to engage in making and servicing loans through the acquisition of the mortgage business of Community State Bank of Alexandria, Alexandria, MN	February 23, 1995
Norwest Corporation, Minneapolis, MN, to engage in making and servicing loans through the acquisition of the mortgage business of Goldenbank, N.A., Golden, CO	February 23, 1995

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 February 3, 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
State Bank of Allester Post Office Box 168 Alcester, SD 57001-0168 (605) 934-2500	October 31, 1994	Outstanding
Bank of Lemmon Post Office Box 359 Lemmon, SD 57638-0359 (605) 374-3853	November 14, 1994	Satisfactory

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

COMMENT PERIOD ENDING DATE

American State Bank ESOP, Broken Bow, Oklahoma, for prior approval to become a bank holding company through the acquisition of 37.04 percent of the voting shares of American State Bancshares, Inc., Broken Bow, Oklahoma.*

Not Available

Overland Bancorp, Inc., Belton, Missouri, for prior approval to become a bank holding company through the acquisition of 80 percent of the voting shares of The Bank of Belton, Belton, Missouri.*

Not Available

Carl L. Frickey, Revocable Trust dated April 10, 1991, Charles L. Frickey, Revocable Trust dated June 22, 1993, and R.D. Jones Trust #1, all of Oberlin, Kansas, to increase their ownership interest from 45.49 percent to 66.53 percent, in Farmers Bancshares of Oberlin, Inc., Oberlin, Kansas.*

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

HNB Corporation, Arkansas City, Kansas, for prior approval to establish a subsidiary corporation to open a consumer finance company in Arkansas City, Kansas.*

Not Available

Bolder Bancorporation, Boulder, Colorado, for prior approval to engage in permissible nonbanking activities.*

Not Available

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

Federal Reserve Bank of Kansas City

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Citizens Bank of Edmond P.O. Box 30 Edmond, Oklahoma 73083-0030	10-24-94	01-30-95	Satisfactory
Bank of Love County P.O. Box 10 Marietta, Oklahoma 73448-0010	10-24-94	01-30-95	Satisfactory
Pitkin County Bank & Trust P.O. Box 3677 Aspen, Colorado 81612	10-24-94	01-31-95	Outstanding
Western Bank of Cody P.O. Box 218 Cody, Wyoming 82414-0218	10-24-94	01-31-95	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JANUARY 30, 1995

**SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY**

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 9 application received from Bank of Houston, Houston, TX, to establish a branch at: 8002 Kirby, Houston, TX 77054	95/02/25

The following was incorrectly reported during the week of January 16, 1995:

*Section 18(c) application received from Minden Bank & Trust Company, Minden, LA, to merge with Hibernia National Bank, Shreveport, LA	95/02/13
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It should have read as follows:

*Section 18(c) application received from Minden Bank & Trust Company, Minden, LA, to acquire certain assets and assume certain liabilities of 3 branches of Hibernia National Bank, New Orleans, LA	95/02/13
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**SECTION II - APPLICATIONS SUBJECT TO BOTH
NEWSPAPER AND FEDERAL REGISTER NOTICE**

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
*Section 3(a)(1) application by T&A Bancshares, Inc., Inc., Texarkana, TX, to acquire New Boston Bancshares, Inc., New Boston, TX, and The First National Bank of New Boston, New Boston, TX	N/A
*Section 3(a)(3) application by Gulf Southwest Bancorp, Inc., Houston, TX, to acquire Texas Gulf Coast Bancorp, Inc., Houston, TX; First Bank Mainland, LaMarque, TX; First Bank Pearland, Pearland, TX; and Texas City Bank, Texas City, TX	N/A
*Section 3(a)(3) application by Gulf Southwest Nevada Bancorp, Inc., Reno, NV, to acquire Texas Gulf Coast Bancorp, Inc., Houston, TX; First Bank Mainland, LaMarque, TX; First Bank Pearland, Pearland, TX; and Texas City Bank, Texas City, TX	N/A

*Section 3(a)(1) application by CRB Financial Corp., San Antonio, TX, to acquire Camino Real Delaware, Inc., Wilmington, DE; Camino Real Bancshares, Inc., San Antonio, TX; and Camino Real Bank, N.A., Eagle Pass, TX	N/A
*Section 3(a)(1) application by First Commercial Financial Corp., Seguin, TX, to acquire First Commercial Bank, N.A., Seguin, TX	94/12/21
*Section 3(a)(5) application by Cullen/Frost Bankers, Inc., San Antonio, TX, to acquire by merger Valley Bancshares, Inc., McAllen, TX (Previously reported during the week of 1-16-95)	95/02/16
*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 (Previously reported during the week of 12-26-94)	95/01/24
*Section 3(a)(1) application by Peoples Bancorp of Delaware, Inc., Dover, DE, to acquire Plano Bank & Trust, Plano, TX (Previously reported during the week of 12-26-94)	95/01/24
Change in Control Notice by Frank Moore Carter, Miami, TX; Phebe Carter Hethcock, Sewanee, TN; and Patrick Casey Carter, Pampa, TX, to acquire an interest in Miami Bancshares, Inc., Miami, TX (Previously reported during the week of 1-23-95)	95/02/16

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

APPLICATION

NOTICE EXP

Section 4(c)(8) <u>de novo</u> notification by Central Louisiana Capital Corporation, Vidalia, LA, to engage in selling finance company credit property insurance, including credit-life, accident and health insurance, property insurance, non filing fee insurance and vendor's single interest policy insurance, through a subsidiary known as Community Credit Centers, Inc., Lake Providence, LA	95/02/23
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FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 2/03/95

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

Cascade Bancorp, Inc., Auburn, California, to become a bank holding company through the acquisition of Cascade Community Bank, Auburn, California. *

Newspaper: 2/17/95

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

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

Week Ending 2/03/95

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending February 3, 1995. 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>
Enterprise Bank	11225 S.E. 6th Bellevue, WA 98004-6441 (206) 454-7070	10/17/94	Satisfactory
Valley Community Bank	723 North Baker McMinnville, OR 97128-4926 (503) 472-0534	10/24/94	Satisfactory

*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.