

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 10
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending March 11, 1995

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Community Reinvestment Act, status of effort to reform system for assessing CRA performance -- statement by Governor Lindsey before Subcommittee on Financial Institutions and Consumer Credit of the House Committee on Banking and Financial Services, March 8, 1995.
Published, March 8, 1995.

Conduct of monetary policy and issues relevant to recent foreign exchange market developments -- statement by Chairman Greenspan before the House Committee on the Budget, March 8, 1995.
Published, March 8, 1995.

BANK HOLDING COMPANIES

Bank of Ireland, Dublin, Ireland, and Bank of Ireland First Holdings, Inc., Manchester, New Hampshire -- to acquire Great Bay Bancshares, Inc., Dover, New Hampshire, and Southeast Bank for Savings.
Approved, March 6, 1995.

Carbon County Holding Company, Englewood, Colorado -- to acquire Hanifen, Imhoff Management Co., Inc., Denver, Colorado, and engage in providing investment advisory and administrative services to one open-end investment company or mutual fund.
Approved, March 6, 1995.

Investors Banking Corporation, Salem, Oregon -- to acquire BKLA Bancorp, West Hollywood, California, and Bank of Los Angeles.
Approved, March 6, 1995.

Minnesota Mining & Manufacturing, St. Paul, Minnesota, and Eastern Heights Bank -- request for exemption from quantitative limits of section 23A of the Federal Reserve Act for Bank to purchase condominium owned by 3M.
Granted, March 6, 1995.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

CHANGE IN BANK CONTROL

Glen Burnie Bancorp, Glen Burnie, Maryland --
determination that shareholders are not required to
file change in bank control notice in connection
with proxy solicitation.
Granted, March 6, 1995.

ENFORCEMENT

Equitable Bank, North Miami Beach, Florida -- written
agreement dated February 23, 1995, with the Federal
Reserve Bank of Atlanta.
Announced, March 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

Richmond	FCNB Bank, Frederick, Maryland -- to establish a branch at the Brunswick Shopping Center at 94 Souder Road, Brunswick, Maryland. Approved, March 9, 1995.
Dallas	First State Bank of Mineral Wells, Mineral Wells, Texas, at Possum Kingdom Lake -- to establish a branch at 1404 Park Road, Graford, Texas. Approved, March 8, 1995.
Atlanta	Intervest Bank, Clearwater, Florida -- to establish a branch at 2575 Ulmerton Road. Approved, March 6, 1995.
Richmond	Mellon Bank (MD), Rockville, Maryland -- to establish a branch at 9822 Falls Road, Potomac, Maryland. Approved, March 6, 1995.
Cleveland	Orrville Savings Bank, Orrville, Ohio -- to establish a branch at 438 Lake Avenue, N.E., Massillon, Ohio. Approved, March 6, 1995.
Chicago	Shelby County State Bank, Shelbyville, Illinois -- to establish a branch at the corner of Commercial and Chestnut Street, Strasburg, Illinois. Approved, March 10, 1995.

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

BANK BRANCHES, DOMESTIC

New York	United Jersey Bank, Hackensack, New Jersey -- to establish a branch at 186-204 West Market Street, Newark, New Jersey. Approved, March 9, 1995.
Richmond	Virginia Community Bank, Louisa, Virginia -- to establish a branch at 10654 Courthouse Road, Fredericksburg, Virginia. Approved, March 10, 1995.

BANK HOLDING COMPANIES

San Francisco	Barnes Bancorporation, Kaysville, Utah -- to acquire Barnes Banking Company. Returned, March 7, 1995.
Richmond	City Holding Company, Charleston, West Virginia -- to engage de novo in providing data processing services to nonaffiliated financial institutions. Approved, March 7, 1995.
Atlanta	Deposit Guaranty Corporation, Jackson, Mississippi -- to merge with Citizens National Bancshares, Inc., Hammond, Louisiana, and acquire Citizens National Bank. Approved, March 8, 1995.
Cleveland	Fifth Third Bancorp, Cincinnati, Ohio -- to acquire Fifth Third Bank of Northeastern Ohio, Cleveland, Ohio. Approved, March 8, 1995.
Dallas	First Commercial Financial Corp., Seguin, Texas -- to acquire First Commercial Bank, N.A. Approved, March 6, 1995.
Dallas	First White Oak Delaware Financial Corporation, Dover, Delaware -- to acquire White Oak State Bank. Approved, March 7, 1995.
Chicago	Foxdale Bancorp, Inc., South Elgin, Illinois -- to acquire Foxdale Bank. Approved, March 8, 1995.

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

BANK HOLDING COMPANIES

Minneapolis	Jacob Schmidt Company, St. Paul, Minnesota, and American Bancorporation, Inc. -- to engage de novo in commercial finance activities in Minnesota and Wisconsin through American Credit Corporation. Permitted, March 8, 1995.
Atlanta	Jamestown Union Bancshares, Inc., Jamestown, Tennessee -- to engage de novo in insurance agency activities through Jamestown Loan & Thrift Company, Inc. Permitted, March 6, 1995.
San Francisco	Merchants Holding Company, Sacramento, California -- to acquire The Merchants National Bank of Sacramento. Approved, March 7, 1995.
Kansas City	MNB Bancshares, Inc., Manhattan, Kansas -- to acquire Auburn Bancshares, Inc., Auburn, Kansas. Approved, March 10, 1995.
St. Louis	New Era Bancorporation, Inc., Fredericktown, Missouri -- to acquire shares of St. Francois County Financial Corp., Farmington, Missouri, and thereby increase its ownership interest in St. Francois County Savings and Loan Association. Withdrawn, March 6, 1995.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire certain subsidiaries of and certain assets of ITT Financial Corporation, located in Puerto Rico and the U.S. Virgin Islands. Approved, March 8, 1995.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage de novo in financial and investment advisory services through Norwest Investment Services, Inc. Permitted, March 8, 1995.

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

BANK HOLDING COMPANIES

Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire Directors Mortgage Loan Corporation, Riverside, California, Mission Savings and Loan Association, and Stan-Shaw Corporation, Anaheim Hills, California. Approved, March 9, 1995.
Secretary	Old National Bancorp, Evansville, Indiana -- to acquire Citizens National Bank Corporation, Tell City, Indiana, and The Citizens First National Bank of Tell City. Approved, March 10, 1995.
Cleveland	Premier Financial Bancorp, Inc., Vanceburg, Kentucky -- to acquire Georgetown Bancorp, Inc., Georgetown, Kentucky. Approved, March 9, 1995.
Minneapolis	Progressive Growth Corporation, Gaylord, Minnesota -- to engage nationwide in real estate and personal property appraising, management consulting, and investment and financial advice through Sterling Capital Advisors, Inc. Approved, March 9, 1995.
Minneapolis	Progressive Growth Corporation, Gaylord, Minnesota -- to engage de novo in general insurance agency activities through Citizens Insurance Agency. Permitted, March 9, 1995.
Kansas City	State Bank Employees Stock Ownership Plan, Hoxie, Kansas -- to acquire Prairie State Bancshares, Inc. Approved, March 6, 1995.
Dallas	White Oak Delaware Financial Corporation, Dover, Delaware -- to acquire White Oak State Bank. Approved, March 7, 1995.
St. Louis	Wilson and Muir Bancorp, Inc., Bardstown, Kentucky -- to acquire Bankers Mortgage Corporation, Louisville, Kentucky, and engage in mortgage lending activities. Approved, March 10, 1995.

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

BANK MERGERS

Cleveland	Fifth Third Bank of Northeastern Ohio, Cleveland, Ohio -- to acquire certain assets and assume certain liabilities of The Fifth Third Bank, Cincinnati, Ohio, and to establish branches. Approved, March 8, 1995.
Chicago	Old Kent Bank, Grand Rapids, Michigan -- to merge with First National Bank in Macomb County, Mount Clemens, Michigan, and to establish 15 branches. Returned, March 7, 1995.
Chicago	Shelby County State Bank, Shelbyville, Illinois -- to merge with Strasburg State Bank, Strasburg, Illinois, and establish a branch. Approved, March 10, 1995.
San Francisco	Westamerica Bank, San Rafael, California -- to merge with CapitalBank Sacramento, Sacramento, California. Returned, March 7, 1995.

BANKS, STATE MEMBER

Director, BS&R	BankAmerica National Trust Company, New York, New York -- registration as transfer agent. Withdrawn, March 8, 1995.
Director, BS&R	Commerce Bank / Harrisburg, Camp Hill, Pennsylvania - - transfer agent registration. Withdrawn, March 10, 1995.
Director, BS&R	Southwest Georgia Bank, Moultrie, Georgia -- transfer agent registration. Approved, March 8, 1995.

CHANGE IN BANK CONTROL

Minneapolis	Chisholm Bancshares, Inc., Chisholm, Minnesota -- change in bank control. Permitted, March 10, 1995.
San Francisco	SDNB Financial Corp., San Diego, California -- change in bank control. Permitted, March 9, 1995.

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

COMPETITIVE FACTORS REPORTS

Richmond	Fidelity Federal Savings Bank, Richmond, Virginia, proposed merger with Fidelity Interim Federal Savings Bank -- report on competitive factors. Submitted, March 7, 1995.
Chicago	First National Bank of Illinois, Lansing, Illinois, proposed purchase of certain assets and assumption of certain liabilities of the Joliet, Illinois, branch of LaSalle Talman, F.S.B., Chicago, Illinois -- report on competitive factors. Submitted, March 10, 1995.
Kansas City	Gering State Bank & Trust Company, Gering, Nebraska, proposed merger with First National Bank of Bayard, Bayard, Nebraska -- report on competitive factors. Submitted, March 9, 1995.
Kansas City	Independent Bank of Kersey, Kersey, Colorado, proposed merger with Independent Bank of Platteville, Platteville, Colorado -- report on competitive factors. Submitted, March 7, 1995.
Atlanta	Independent Bank of Oxford, Oxford, Alabama, proposed merger with Interim Independent Bank -- report on competitive factors. Submitted, March 6, 1995.
Kansas City	Key Bank of Colorado, Fort Collins, Colorado, proposed merger with OmniBank - Southeast, Denver; OmniBank - Aurora, Aurora; OmniBank - Commerce City, Commerce City; OmniBank - Parker Road, Aurora; and OmniBank - Illiff -- report on competitive factors. Submitted, March 9, 1995.
Chicago	M&I Central State Bank, Ripon, Wisconsin, proposed merger with M&I Bank of Oshkosh, Oshkosh, Wisconsin -- report on competitive factors. Submitted, March 7, 1995.
Boston	People's Savings Bank of Brockton, Brockton, Massachusetts, proposed merger with Bank of Taunton, A Co-operative Bank, Taunton, Massachusetts -- report on competitive factors. Submitted, March 8, 1995.

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

COMPETITIVE FACTORS REPORTS

Philadelphia Royal Bank of Pennsylvania, King of Prussia,
 Pennsylvania, proposed merger with Knoblauch State
 Bank, Reading, Pennsylvania -- report on
 competitive factors.
 Submitted, March 7, 1995.

EXTENSIONS OF TIME

New York Banco Santander, S.A., Santander, Spain -- extension
 to June 9, 1995, to engage de novo in providing
 investment and financial advisory services and
 engaging in securities brokerage activities through
 Santander Investment Securities Inc.
 Granted, March 9, 1995.

Atlanta Barnett Banks, Inc., Jacksonville, Florida --
 extension to June 23, 1995, to engage de novo in
 acting as agent in the private placement of
 securities through Barnett Securities, Inc.
 Granted, March 8, 1995.

Kansas City Capital City Bancshares, Inc, Topeka, Kansas --
 extension to June 9, 1995, to acquire Johnson
 County Bank, Overland Park, Kansas.
 Granted, March 9, 1995.

Atlanta Century South Banks, Inc., Dahlenega, Georgia --
 extension to June 22, 1995, to acquire First
 Community Bank of Dawsonville, Dawsonville,
 Georgia, and merge with Gwinnett Bancorp, Inc.,
 Duluth, Georgia, and acquire Gwinnett National Bank.
 Granted, March 8, 1995.

Atlanta Lowndes Bancshares, Inc., Valdosta, Georgia --
 extension to June 3, 1995, to expand data
 processing and data transmission services to
 Panama.
 Granted, March 8, 1995.

Chicago San Jose Banco, Inc., Fremont, Indiana -- extension
 to June 15, 1995, to acquire First National Bank of
 Fremont.
 Granted, March 8, 1995.

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

INTERNATIONAL OPERATIONS

Richmond First Union International Banking Corporation,
 Charlotte, North Carolina -- to establish a branch
 in Los Angeles, California.
 Permitted, March 9, 1995.

MEMBERSHIP

Cleveland Fifth Third Bank of Northeastern Ohio, Cleveland,
 Ohio -- to become a member of the Federal Reserve
 System.
 Approved, March 8, 1995.

Chicago Foxdale Bank, South Elgin, Illinois -- to become a
 member of the Federal Reserve System.
 Approved, March 8, 1995.

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Chicago -- to replace
 workstations and purchase computer equipment.
 Approved, March 6, 1995.

Director, FRBO Federal Reserve Bank of Chicago -- to lease space
 from the Peoria Airport Authority, Peoria,
 Illinois, for new satellite check processing
 facility.
 Approved, March 10, 1995.

Director, FRBO Financial Accounting Manual -- revisions.
 Approved, March 10, 1995.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Northern Trust Corporation, Chicago, Illinois, and Northern Trust of Florida Corporation, Miami, Florida -- to acquire Beach One Financial Services, Inc., Vero Beach, Florida, and The Beach Bank of Vero Beach.

Approved, February 27, 1995.

REGULATIONS AND POLICIES

Federal Reserve System, Purposes & Functions -- revised and updated paperback book that explains the structure and operations of the Federal Reserve System.

Announced, March 2, 1995.

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

BANK BRANCHES, DOMESTIC

Richmond FCNB Bank, Frederick, Maryland -- to establish an electronic funds transfer facility at the Frederick I-70 Truck Stop 10, East Walser Drive.
Approved, March 3, 1995.

BANK HOLDING COMPANIES

Kansas City HNB Corporation, Arkansas City, Kansas -- to engage de novo in consumer finance lending through Personal Finance Company, Inc.
Permitted, March 1, 1995.

Chicago Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to acquire Citizens Bancorp of Delavan, Inc., Delavan, Citizens Bank of Delavan, and Sharon State Bank, Sharon, Wisconsin.
Returned, March 3, 1995.

Minneapolis Progressive Growth Corporation, Gaylord, Minnesota -- to engage de novo in consumer financial counseling.
Withdrawn, February 27, 1995.

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ADDITIONS AND CORRECTIONS

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

BANK HOLDING COMPANIES

San Francisco Zions Bancorporation, Salt Lake City, Utah -- request
 for waiver of filing of application to merge with
 First Western Bancorporation, Moab, Utah
 Granted, March 3, 1995.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

Executive Auto Lease, Inc.,
Andover, MA - 3(a)(1)/4(c)(8)
application to acquire
Southern New Hampshire Bank
and Trust Co., Salem, New
Hampshire*

Newspaper

Not Yet Established

Federal Register

03-20-95

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution

Examination Date

Rating**

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)

None.

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 March 11 1995

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
IBJ Schroder Bank and Trust Company One State Street New York, New York 10004	Outstanding	September 21, 1994

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

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

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 March 10, 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 March 11, 1995)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received application from Ohio Heritage Bank, Coshocton, Ohio, * Not Yet Known #
on March 8, 1995, requesting permission to become a member
of the Federal Reserve System.

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

Received Section 3(a)(1) application from Ohio Heritage Bancorp, *F: April 10, 1995
Inc., Coshocton, Ohio, on March 10, 1995, to acquire Ohio
Heritage Bank, Coshocton, Ohio (a de novo bank in formation).

Received application from National City Corporation, Cleveland *F: April 3, 1995
Ohio, to acquire United Bancorporation of Kentucky, Lexington,
Kentucky, and its bank and non-bank subsidiaries pursuant to
Sections 3 and 4 of the Bank Holding Company Act.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received Section 4(c)(8) notification from Mellon Bank March 31, 1995
Corporation, Pittsburgh, Pennsylvania, on February 17, 1995,
to enter into a joint venture relationship with Chemical Banking
Corporation, New York, New York, to each acquire a 50 percent
partnership interest in Chemical Mellon Shareholder Services and
thereby engage in certain securities transfer, record keeping, and
other related activities.

**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
(March 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 March 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>
F & M Bank-Massanutten, Harrisonburg, Virginia, to establish an Electronic Funds Transfer Facility at 701 Port Republic Road, Harrisonburg, Virginia.*	4-2-95

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

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

Section III - Applications Subject to Federal Register Notice

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

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

None.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending March 10, 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 March 10, 1995

Section 1 - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
1st Jackson Bancshares, Inc. Stevenson, Alabama 1-BHC formation, The North Jackson Bank, Inc., Stevenson, Alabama.	Not yet available*
SouthTrust Corporation Birmingham, Alabama Along with its bank holding company subsidiary, SouthTrust of Florida, Inc., Jacksonville, Florida, to merge with FBC Holding Company, Inc., Crestview, Florida, and thereby directly acquire First Bank of Crestview, Crestview, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*
First National Bancorp Gainesville, Georgia To merge with FF Bancorp, Inc., New Smyrna Beach, Florida, and thereby directly acquire its bank holding company subsidiary, Key Bancshares, Inc., Tampa, Florida, and its bank subsidiary, The Key Bank of Florida, Tampa, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*
First Security Corporation Norcross, Georgia After-the-fact change in control notice by Ralph Neal Barber to retain 18.26 percent of the outstanding shares of First Security Corporation, Norcross, Georgia.	03-29-95* Federal Register

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending March 10, 1995

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Wayne Bancorp, Inc. Jesup, Georgia Change in control notice by John Ashley Dukes, to acquire an additional .03 percent of the outstanding shares of Wayne Bancorp, Inc., Jesup, Georgia. Total ownership will equal 10.02 percent.	Not yet available*

Section 3 - Applications Subject to Federal
Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Barnett Banks, Inc. Jacksonville, Florida Through its newly formed acceptance corporation subsidiary, Barnett Dealer Financial Services, Inc., Jacksonville, Florida, to engage de novo in consumer finance activities and credit card activities, pursuant to Sections 225.25(b)(1)(i) and (ii) of Regulation Y and to engage in leasing personal or real property, pursuant to Section 225.25(b)(5)(i) and (ii) of Regulation Y.	Not yet available
Pointe Financial Corporation Boca Raton, Florida Notification by Pointe Financial Corporation, Boca Raton, Florida, to engage de novo in making and servicing loans, pursuant to Section 225.25(b)(1) of Regulation Y; (i) through its subsidiary, Pointe Financial Services, Inc., Boca Raton, Florida (which will perform mortgage processing functions for third parties), and (ii) through its subsidiary, Pointe Investments Services, Inc., Boca Raton, Florida, which will own a 50 percent interest in Parkside Mortgage, Boca Raton, Florida, a general partnership (which will engage in mortgage brokerage related activities).	Not yet available

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending March 10, 1995

Section 3 - Applications Subject to Federal
Register Only

Application

Comment Period Ending Date

First National Bancorp
Gainesville, Georgia

Not yet available

To acquire FF Bancorp, Inc., New Smyrna Beach, Florida, and thereby acquire its subsidiaries, First Federal Savings Bank of New Smyrna, New Smyrna Beach, Florida, and First Federal Savings Bank of Citrus County, Inverness, Florida, pursuant to Section 225.25(b)(9) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

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

Application

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending March 10, 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</u> <u>Bank</u>	<u>Rating</u>	<u>Date</u>
United Southern Bank of Morristown 800 W. Morris Blvd. Morristown, Tennessee 37814 (615)581-1230	Satisfactory	11-28-94
First Knoxville Bank Post Office Box 200 Knoxville, Tennessee 37901 (615)549-5100	Satisfactory	11-28-94

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>
Merger/Branch	Fifth Third Bank of Central Indiana Indianapolis, Indiana Fifth Third Bank of Southeastern Indiana Greensburg, Indiana & to establish 7 branches	N - **
Branch	Bank of Illinois in Normal Normal, Illinois 502 N. Prospect Road Normal, Illinois	N - 3-15-95
Branch	Quad City Bank and Trust Company Bettendorf, Iowa 4540 Brady Street Davenport, Iowa	N - 3-17-95
Branch	Old Kent Bank (formerly Old Kent Bank & Trust Company) Grand Rapids, Michigan 248 Culver Saugatuck, Michigan	N - 3-5-95
Merger/Branch	Old Kent Bank (formerly Old Kent Bank & Trust Company) Grand Rapids, Michigan First National Bank in Macomb County Mount Clemens, Michigan, and to establish 15 branches	N - **
Merger/Branch	Bank of Oakfield Oakfield, Wisconsin Van Dyne branch of M&I Central State Bank Ripon, Wisconsin	N - **
Branch	Comerica Bank Detroit, Michigan 4225 Breton Road, S.E. Grand Rapids, 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	Goodenow Bancorporation Okoboji, Iowa Jackson Bancorporation, Inc. Fairmont, Minnesota Bank Midwest, Minnesota Iowa, N.A. Fairmont, Minnesota*	FR - 2-16-95 NP - 3-11-95
Y-2	Firststar Corporation Milwaukee, Wisconsin Firststar Credit Card Bank, N.A. Gurnee, Illinois (in organization)*	FR - 3-9-95 NP - 3-5-95
Y-2	Firststar Corporation of Wisconsin Milwaukee, Wisconsin Firststar Credit Card Bank, N.A. Gurnee, Illinois (in organization)*	FR - 3-9-95 NP - 3-5-95
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 - 3-6-95 NP - 3-2-95
CoC-HC	Iowa State Bank Holding Company Des Moines, Iowa by Marvin R. Selden, Jr., Melvin H. Nielsen, Dennis L. Gallagher, Robert McLaughlin, Carl Selden as trustees of the Hugh N. Gallagher	FR - 3-8-95 NP - **
Y-2	Capitol Bancorp, Inc. Lansing, Michigan Grand Haven Bank Grand Haven, Michigan* (in organization)	FR - 3-17-95 NP - 3-3-95
CoC-HC	Jefferson County Bancorp, Inc. Jefferson, Wisconsin Robert L. Martin and Beverly S. Martin	FR - 3-20-95 NP - **
Y-1	Oconomowoc Bancshares, Inc. Oconomowoc, Wisconsin First Bank of Oconomowoc Oconomowoc, Wisconsin*	FR - 3-20-95 NP - 3-17-95

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	Old Second Bancorp, Inc. Aurora, Illinois Bank of Sugar Grove Sugar Grove, Illinois*	FR - 3-17-95 NP - 3-11-95
Y-2	Greatbanc, Inc. Aurora, Illinois Greatbank Algonquin, Illinois*	FR - ** NP - 12-25-94
CoC-HC	Heritage Community Bancorporation, Inc. Glenwood, Illinois (formerly Riverdale Bancorporation, Inc.) John M. Saphir	FR - 3-21-95 NP - 3-19-95
Y-2	Citizens Financial Corporation Employee Stock Ownership Plan Fort Atkinson, Wisconsin Citizens Financial Corporation Fort Atkinson, Wisconsin Citizens State Bank Fort Atkinson, Wisconsin*	FR - 3-31-95 NP - 3-30-95
CoC-HC	Rudolph Bancshares, Inc. Rudolph, Wisconsin James R. Judd	FR - ** NP - **
Y-2	Norton Capital Corporation Morris, Illinois Sheridan Bancorp, Inc. Morris, Illinois Sheridan State Bank Sheridan, Illinois	FR - 4-7-95 NP - **
Y-1	First Mutual Bancorp, Inc. Decatur, Illinois First Mutual Bank, F.S.B. Decatur, Illinois*	FR - 2-3-95 NP - 3-20-95
Y-1	PSB Holdings, Inc. Wausau, Wisconsin Peoples State Bank Wausau, Wisconsin*	FR - ** NP - 3-22-95

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-1	New Central Illinois Financial Co., Inc. Champaign, Illinois BankIllinois Financial Corporation Champaign, Illinois BankIllinois Champaign, Illinois Central Illinois Financial Corporation Champaign, Illinois Champaign National Bank Champaign, Illinois*	FR - ** NP - **
Y-1	Sword Limited Partnership 1994 Horicon, Wisconsin Sword Financial Corporation Horicon, Wisconsin Horicon State Bank Horicon, Wisconsin*	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)	First Mutual Bancorp, Inc. Decatur, Illinois making a loan to the ESOP to purchase stock of First Mutual Bank S.B.	FR - 3-1-95
4(c)(8)	Quad City Holdings, Inc. Bettendorf, Iowa Quad City Bancard, Inc. Bettendorf, Iowa	FR - 3-7-95
4(c)(8)	Marshall & Ilsley Corporation Milwaukee, Wisconsin Newco Milwaukee, Wisconsin and to engage in additional data processing & data transmission activities	FR - 3-8-95
4(c)(8)	Ogle County Bancshares, Inc. Rochelle, Illinois to continue to engage in lending activities	FR - 3-14-95
4(c)(8)	Castle Banc Group, Inc. DeKalb, Illinois Premier Home Financing, Inc. Oak Brook, Illinois	FR - 3-15-95
4(c)(8)	NBD Bancorp, Inc. Detroit, Michigan Deerbank Corporation Deerfield, Illinois Deerfield Federal Savings & Loan Association Deerfield, Illinois	FR - 3-21-95 NP - 4-3-95
4(c)(8)	NBD Bancorp, Inc. Detroit, Michigan Northern Illinois Financial Service Corp Deerfield, Illinois	FR - 3-21-95 NP - 4-3-95
4(c)(8)	NBD Illinois, Inc. Park Ridge, Illinois Deerbank Corporation Deerfield, Illinois Deerfield Federal Savings and Loan Association Deerfield, Illinois	FR - 3-21-95 NP - 4-3-95

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	NBD Illinois, Inc. Park Ridge, Illinois Northern Illinois Financial Service Corporation Deerfield, Illinois	FR - 3-21-95 NP - 4-3-95
4(c)(8)	Sidell Bancorp, Inc. Sidell, Illinois to purchase their subsidiary's overline loans	FR - 3-20-95
4(c)(8)	Larch Bancorporation, Inc. Larchwood, Iowa to engage in general insurance agency activities	FR - 3-27-95
4(c)(8)	Southwest Bancorp, Inc. Worth, Illinois to establish Interbanx Southwest, Inc. and to be operated as an export trading company	FR - **
4(c)(8)	Associated Banc-Corp Green Bay, Wisconsin to engage in riskless principal thru its subsidiary, Associated Investment Services, Inc., Green Bay, Wisconsin	FR - **
4(c)(8)	Union Bancorporation Defiance, Iowa to engage in making and servicing loans	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Sheridan Bancorp, Inc. Morris, Illinois to repurchase 103 (47.03%) of its issued and outstanding shares of 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 March 10, 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>
-Farmers Bank and Trust 635 1st Street Webster City, Iowa 50595-2234 (515) 832-1133	12/05/94	S
-Farmers State Bank 702 Main Street Jewell, Iowa 50130-2006 (515) 827-5443	12/15/94	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING MARCH 10, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
*Section 3(a)(1) notification by Enterbank Holdings, Inc., St. Louis, Missouri, to acquire Enterprise Bank, St. Louis, Missouri.	3/21/95

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

<u>Application</u>	<u>End of Comment Period</u>
*Section 4(c)(8) notification by National City Bancshares, Inc., Evansville, Indiana, to acquire United Financial Bancorp, Inc., Vincennes, Indiana.	Newspaper: 4/6/95
*Section 3(a)(3) application by Mercantile Bancorporation Inc., St. Louis, Missouri, to acquire Mercantile Bank of Lebanon, Lebanon, Missouri (a <u>de novo</u> bank).	Newspaper: 4/3/95
*Section 3(a)(1) application by Premier Bancshares, Inc., Jefferson City, Missouri, to acquire Premier Bank, Jefferson City, Missouri (a <u>de novo</u> bank).	Newspaper: 4/10/95
*Section 3(a)(1) application by NC Bancorp, Inc., Shepherdsville, Kentucky, to acquire Nelson County Banking Company, Bardstown, Kentucky (a <u>de novo</u> bank).	Newspaper: 3/16/95
*Section 3(a)(3) application by Pleasant Hope Bancshares, Inc., Pleasant Hope, Missouri, to acquire 8.57 percent of Premier Bancshares, Inc., Jefferson City, Missouri.	Newspaper: 4/14/95
*Section 4(c)(8) notification by Capital Bancorporation, Inc., Cape Girardeau, Missouri, to acquire Home Federal Savings and Loan Association, Jonesboro, Arkansas.	Newspaper: 4/8/95

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) notification by Mercantile Bancorporation Inc., St. Louis, Missouri, to acquire 6.25 percent of St. Louis Business Development Fund, St. Louis, Missouri.	Not yet available
Section 4(c)(8) notification by Cass Commercial Corporation, St. Louis, Missouri, to engage <u>de novo</u> in lending (purchase of credit card receivables) through its subsidiary, Cass Information Systems, Inc., Bridgeton, Missouri (previously reported during week ending 3/3/95).	3/24/95

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) notification by Turner Bancshares, Inc., Potosi, Missouri, to acquire HDJ Turner Company, d/b/a Potosi Abstract, Potosi, Missouri (previously reported during week ending 3/3/95).	3/27/95

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

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

*This application is subject to CRA.

FEDERAL RESERVE BANK OF ST. LOUIS
St. Louis, Missouri

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING March 10, 1995

Name of Bank	Bank Address	Examination Date	Examination Rating
Mid-America Bank of Louisville & Trust Co.	P.O. Box 1101 Louisville, KY 40201-1101	9-26-94	Satisfactory

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
First Community Bank, Glasgow, MT, for prior approval to merge with Wolf Point Acquisition Bank, Wolf Point, MT, and incident thereto, to establish a branch in Wolf Point, MT	April 10, 1995

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
First Interstate BancSystem of Montana, Inc., Billings, MT, to acquire 100% of the voting shares of First Park County Bancshares, Inc., Livingston, MT*	April 3, 1995 (Federal Register)
First Community Bancorp, Inc., Glasgow, MT, to acquire 100% of the voting shares of the Wolf Point Acquisition Bank, Wolf Point, MT	April 10, 1995 (Federal Register)
Security Richland Bancorporation, Miles City, MT, to acquire 100% of the voting shares of the FirstWest Bank, Billings, MT, a <u>de novo</u> bank	Not yet available
Norwest Corporation, Minneapolis, MN, to acquire 100% of the voting shares of the Norwest Bank Grand Forks, N.A., Grand Forks, ND, a <u>de novo</u> bank	April 7, 1995 (Federal Register)

*Subject to CRA

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

Application

Norwest Corporation, Minneapolis,
MN, to engage in making, and
servicing loans through the
acquisition of the mortgage
origination and servicing business
of First National Bank of Parker,
Parker, CO

Comment Period
Ending Date

March 24, 1995

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

Application

M&I Citizens American Bank,
Merrill, WI, for prior approval
to become a member of the
Federal Reserve System

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending March 10, 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
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NONE.

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Pitkin County Bank & Trust Company, Aspen, Colorado, for prior approval to establish a detached banking facility in the Mill Street Station Shopping Complex on North Mill Street, Aspen, Colorado.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
First Mountain Company, Montrose, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First Mountain State Bank, Montrose, Colorado.*	Not Available
Ameribank Corporation, Shawnee, Oklahoma, for prior approval to acquire 100 percent of the voting shares of United Oklahoma Bankshares, Inc., Del City, Oklahoma.*	Not Available
Western Oklahoma Financial Services, Inc., Elk City, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bank, Elk City, Oklahoma.*	Not Available
Armstrong Bancshares, Inc., Vian, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Vian State Bank, Vian, Oklahoma.*	Not Available
Gibbon Exchange Company, Gibbon, Nebraska, for prior approval to acquire 100 percent of the voting shares of Nebraska National Bank, Kearney, Nebraska, in formation.*	Not Available

Federal Reserve Bank of Kansas City

Louis G. Titus Revocable Trust dated 07-05-79,
Paula E. Titus & Liscomb J. Titus, voting trusts, all
of Lincoln, Nebraska, to retain 51.17 percent of the
voting shares of LJT, Inc., Holdredge, Nebraska.

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

First Ainsworth Company, Ainsworth, Nebraska, for
prior approval to engage in performing insurance
activities in a town having a population no
exceeding, 5,000.*

March 27, 1995

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

APPLICATION

Stratton Bancshares, Inc., Stratton, Colorado, for
prior approval to redeem 487 shares of its own
voting common stock.

Not Available

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

Federal Reserve Bank of Kansas City

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 MARCH 6, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 9 application received from United Bank & Trust, Abilene, TX, to establish a branch at 1st and Hall Street, Bangs, TX 76823	95/04/01

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
Change in Control Notice by David Randall Martin Trust #1, W. Scott Martin, Trustee, Tulsa, OK; Timothy Christopher Martin Trust #1, W. Scott Martin, Trustee, Tulsa, OK, and Julie Catherine Martin Trust #1, W. Scott Martin, Trustee, Tulsa, OK, to acquire an interest in First Burkburnett Bancshares, Inc., Burkburnett, TX (Previously reported during the week of 1-23-95)	95/03/22
*Section 3(a)(3) application by Texas Financial Bancorporation, Inc., Minneapolis, MN, to acquire First Bank, Houston, TX	N/A
*Section 3(a)(3) application by Texas Financial Bancorporation, Inc., Minneapolis, MN, to acquire First Colony Bank, The Colony, TX	N/A
*Section 3(a)(3) application by First Bancorp, Inc., Denton, TX, to acquire First Colony Bank, The Colony, TX	N/A
*Section 3(a)(3) application by First Delaware Bancorp, Inc., Wilmington, DE, to acquire First Colony Bank, The Colony, TX	N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

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

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

APPLICATION

None.

* SUBJECT TO CRA.
** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.
N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF MARCH 6, 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 SAN FRANCISCO

Week ending 3/10/95

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Refiled: Community Bank of Nevada (In Organization), Las Vegas, Nevada, to become a member of the Federal Reserve System. *	<u>Newspaper:</u> 3/17/95
Refiled: California Independent Bancorp, Yuba City, California, to become a bank holding company by acquiring Feather River State Bank, Yuba City, California. *	<u>Newspaper:</u> 2/25/95
Refiled: WSB Bancorp, Bellingham, Washington, to become a bank holding company by acquiring Whatcom State Bank, Bellingham, Washington. *	<u>Newspaper:</u> 3/03/95

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

Westamerica Bancorporation, San Rafael, California, to acquire North Bay Bancorp, Novato, California. *	<u>Newspaper:</u> 3/30/95
	<u>Fed. Reg.:</u> 4/10/95
Glenn F. Bergau, Usk, Washington, to increase his ownership from 9.49 percent to 10.39 percent of Pend Oreille Bancorp, Newport, Oregon. *	<u>Newspaper:</u> 3/21/95
	<u>Fed. Reg.:</u> Not available

Section III - Applications Subject to Federal Register Only

Wells Fargo & Company, San Francisco, California, to engage <u>de novo</u> in making and servicing commercial loans through Wells Fargo Equity Capital, Inc., San Francisco, California.	<u>Fed. Reg.:</u> 3/29/95
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Section IV - Applications Not Subject to Federal Register Notice
or Newspaper Notice

None

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

Week ending 3/10/95

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending March 10, 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>
Liberty Bank	500 Linden Avenue South San Francisco, CA 94080 (415) 871-2400	11/21/94	Satisfactory
Verdugo Banking Co.	500 North Brand Blvd. Glendale, CA 91203 (818) 549-1000	11/28/94	Satisfactory
Bank of Encino	15910 Ventura Blvd. Encino, CA 91436 (818) 789-9001	11/28/94	Needs to Improve
Westside Bank	60 West 10th Street Tracy, CA 95376 (209) 836-5500	12/05/94	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.