

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 14
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending April 8, 1995

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK BRANCHES, DOMESTIC

Manufacturers and Traders Trust Company, Buffalo, New York -- request for reconsideration of Board's approval to establish seven branches in the Rochester, New York, area.
Approved, April 6, 1995.

BANK HOLDING COMPANIES

Corporacion Bancaria de Espana , S.A., Madrid, Spain -- to retain shares of Banco Exterior de Espana, S.A.
Approved, April 5, 1995.

Mercantile Bancorporation, Inc., St. Louis, Missouri -- to acquire Central Mortgage Bancshares, Inc., Warrensburg, Missouri, and its banking and nonbanking subsidiaries.
Approved, April 5, 1995.

BANKS, FOREIGN

Banco Exterior de Espana, Madrid, Spain -- to establish a branch in New York, New York.
Approved, April 5, 1995.

BANKS, STATE MEMBER

First Interstate Bank of California, Los Angeles, California -- investments in five public welfare projects.
Approved, April 4, 1995.

ENFORCEMENT

Citizens State Bank and Trust Company, Ellsworth, Kansas, and Britton Bancshares, Inc. -- order of prohibition against Dane B. Britton, a former officer and institution-affiliated party.
Announced, April 5, 1995.

Commerce Exchange Bank, Beachwood, Ohio, written agreement dated July 28, 1993, terminated February 6, 1995.
Announced, April 3, 1995.

Investors Bancorporation, Inc., Roberts, Wisconsin -- order of assessment of a civil money penalty against Steven J. Hirsch, president and a director.
Announced, April 5, 1995.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

INTERNATIONAL OPERATIONS

Norwest Corporation, Minneapolis, Minnesota --to
acquire Financiera El Sol, S.A., Panama; Island
Finance N.V., Aruba; Credisol S.A., Costa Rica;
Island Finance N.V., Curacao, Netherlands Antilles;
Island Finance N.V. (St. Maarten), Netherlands
Antilles, and Island Finance N.V. (Bonaire),
Netherlands Antilles.
Permitted, April 7, 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

Kansas City	Community Bank and Trust, Neosho, Missouri -- to establish a branch at 3131 East Seventh Street, Joplin, Missouri. Approved, April 5, 1995.
Richmond	F & M Bank-Massanutten, Harrisonburg, Virginia -- to establish a branch at the intersection of Route 42 and American Legion Drive, Timberville, Virginia. Approved, April 6, 1995.
Richmond	F & M Bank-Massanutten, Harrisonburg, Virginia -- to establish an electronic funds transfer facility at 701 Port Republic Road. Approved, April 7, 1995.
Richmond	Highlands Union Bank, Abington, Virginia -- to establish a branch at 821 Commonwealth Avenue, Bristol, Virginia. Approved, April 6, 1995.
Chicago	Old Kent Bank, Grand Rapids, Michigan -- to establish a branch at 248 Culver, Saugatuck, Michigan. Approved, April 7, 1995.

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

BANK BRANCHES, DOMESTIC

Dallas	United Bank & Trust, Abilene, Texas -- to establish a branch at 1st and Hall Street, Bangs, Texas. Approved, April 7, 1995.
New York	United Jersey Bank, Hackensack, New Jersey -- to establish a branch at 250 Moore Street. Approved, April 3, 1995.
Philadelphia	United Valley Bank, Philadelphia, Pennsylvania -- to establish a branch at 610 Old York Road, Jenkintown, Pennsylvania. Approved, April 6, 1995.

BANK HOLDING COMPANIES

Chicago	Amcore Financial, Inc., Rockford, Illinois -- to acquire NBM Bancorp, Inc., Mendota, Illinois, National Bank of Mendota, and First National Bank in Peru, Peru, Illinois. Approved, April 5, 1995.
San Francisco	California Independent Bancorp, Yuba City, California -- to acquire Feather River State Bank. Approved, April 7, 1995.
St. Louis	Chambers Bancshares, Inc., Danville, Arkansas -- to acquire Bank of Atkins, Atkins, Arkansas. Approved, April 4, 1995.
Director, BS&R	Citicorp, New York, New York -- request to permit foreign Edge Act subsidiaries of Citicorp's subsidiary banks to market services and securities of Citicorp Securities, Inc. to overseas issuers and investors. Granted, April 5, 1995.
Kansas City	Community Bancshares, Inc., Employee Stock Ownership Plan, Neosho, Missouri -- to acquire Community Bank, Fayetteville, Arkansas, a de novo federal savings bank. Permitted, April 6, 1995.

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

BANK HOLDING COMPANIES

Philadelphia	Dauphin Deposit Corporation, Harrisburg, Pennsylvania -- to engage de novo in providing financial advice to state and local governments and foreign governments. Permitted, April 6, 1995.
St. Louis	Enterbank Holdings, Inc., St. Louis, Missouri -- to acquire Enterprise Bank. Approved, April 5, 1995.
Kansas City	First Ainsworth Company, Ainsworth, Nebraska -- to acquire Armstrong Agency and expand general insurance activities. Approved, April 6, 1995.
Chicago	Firststar Bank Milwaukee, N.A., Milwaukee, Wisconsin -- request for waiver of application to acquire Firststar Credit Card Bank, N.A., Gurnee, Illinois. Withdrawn, April 5, 1995.
Chicago	Firststar Corporation, Milwaukee, Wisconsin, and Firststar Corporation of Wisconsin -- to acquire Firststar Credit Card Bank, N.A., Gurnee, Illinois. Withdrawn, April 5, 1995.
St. Louis	Golden Bancshares, Inc., Golden, Illinois -- to acquire Maurice L. Quinn Properties, Inc., Northbrook, Illinois and Brown County State Bank, Mount Sterling, Illinois. Approved, April 5, 1995.
Atlanta	Hibernia Corporation, New Orleans, Louisiana, to merge with STABA Bancshares, Inc., Donaldsonville, Louisiana, and acquire State Bank and Trust Company. Approved, April 6, 1995.
Dallas	Hill Bancshares of Delaware, Inc., Wilmington, Delaware -- to acquire Hill Bank & Trust Co., Weimar, Texas. Approved, April 4, 1995.

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

BANK HOLDING COMPANIES

Chicago	Larch Bancorporation, Inc., Larchwood, Iowa -- to engage de novo in general insurance agency activities. Permitted, April 5, 1995.
Secretary	Lauritzen Corporation, Omaha, Nebraska -- determination that an application is not required to acquire York State Company, York, Nebraska, and York State Bank. Granted, April 4, 1995.
GC	Logan County BancShares, Inc., Logan, West Virginia - - request that William W. Wagner and Earle B. Queen continue their service with Logan while also serving as management officials at Eagle Bancorp, Inc. and First Empire Federal Savings and Loan Association. Granted, April 3, 1995.
Chicago	Marshall & Ilsley Corporation, Milwaukee, Wisconsin - - to acquire Newco, Milwaukee, Wisconsin, and engage in additional data processing and data transmission activities. Permitted, April 5, 1995.
St. Louis	Mercantile Bancorporation Inc., St. Louis, Missouri - - to acquire St. Louis Business Development Fund, St. Louis, Missouri, and engage in community development activities. Approved, April 7, 1995.
Chicago	NBD Bancorp, Inc., Detroit, Michigan, and NBD Illinois, Inc., Park Ridge, Illinois -- to acquire Deerbank Corporation, Deerfield, Illinois, Deerfield Federal Savings and Loan Association, and Northern Illinois Financial Service Corporation. Approved, April 5, 1995.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire New Braunfels Bancshares, Inc., New Braunfels, Texas. Approved, April 4, 1995.

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

BANK HOLDING COMPANIES

Chicago	PSB Holdings, Inc., Wausau, Wisconsin -- to acquire Peoples State Bank. Approved, April 7, 1995.
Chicago	S.B.C.P. Bancorp, Inc., Cross Plains, Wisconsin -- to acquire State Bank of Cross Plains, Cross Plains, Wisconsin. Returned, April 4, 1995.
Atlanta	Sequatchie Valley Bancshares, Inc., Dunlap, Tennessee -- to engage de novo in community development activities through Tennessee Business and Industrial Development Corporation, Chattanooga, Tennessee. Permitted, April 4, 1995.
St. Louis	Turner Bancshares, Inc., Belgrade, Missouri -- to acquire HDJ Turner Company, d/b/a Potosi Abstract Co., Potosi, Missouri, and engage in the sale of title insurance. Approved, April 3, 1995.
Chicago	Union Bancorporation, Defiance, Iowa -- to engage de novo in lending activities. Permitted, April 7, 1995.

BANK MERGERS

Chicago	Bank of Oakfield, Oakfield, Wisconsin -- to acquire the assets and assume deposit liabilities of the Van Dyne branch of M&I Central State Bank, Ripon, Wisconsin. Returned, April 3, 1995.
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BANK PREMISES

Dallas	Bank of El Paso, El Paso, Texas -- investment in bank premises. Approved, April 6, 1995.
Dallas	United Bank & Trust, Abilene, Texas -- investment in bank premises. Approved, April 5, 1995.

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

CHANGE IN BANK CONTROL

Minneapolis First Financial Services of Moose Lake, Inc., Moose
Lake, Minnesota -- change in bank control.
Permitted, April 4, 1995.

COMPETITIVE FACTORS REPORTS

Chicago Amcore Bank National Association, Rockford, Illinois,
proposed purchase of certain assets and assumption
of the deposit liabilities of the Rochelle,
Illinois, branch of Amcore Bank, Ashton-Rochelle,
Ashton, and the Carpentersville branch of Amcore
Bank National Association, Northwest, Woodstock,
Illinois -- report on competitive factors.
Submitted, April 7, 1995.

Minneapolis American Federal Savings Bank, East Grand Forks,
Minnesota, proposed purchase of the assets and
assumption of the liabilities of the Northwood,
North Dakota, branch of First Bank, fsb, Fargo,
North Dakota -- report on competitive factors.
Submitted, April 4, 1995.

Minneapolis Bank Windsor, Nerstrand, Minnesota, proposed purchase
of the assets and assumption of the liabilities of
the Sleepy Eye, Minnesota, branch of First Bank,
fsb, Fargo, North Dakota -- report on competitive
factors.
Submitted, April 5, 1995.

St. Louis Boatmen's National Bank of St. Louis, St. Louis,
Missouri, proposed merger with Boatmen's National
Bank of Belleville -- report on competitive
factors.
Submitted, April 4, 1995.

Richmond Citizens and Farmers Bank, West Point, Virginia,
proposed purchase of certain assets and assumption
of the liability to pay deposits made in the Saluda
and Tappahannock, Virginia, branches of First Union
National Bank of Virginia -- report on competitive
factors.
Submitted, April 4, 1995.

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

COMPETITIVE FACTORS REPORTS

St. Louis	Citizens Bank of Illinois, N.A., Harrisburg, Illinois, proposed purchase of certain assets and assumption of deposit liabilities of The Mt. Carmel, Illinois, branch of Union Federal Savings Bank, Evansville, Indiana -- report on competitive factors. Submitted, April 3, 1995.
St. Louis	Citizens National Bank Evansville, Evansville, Indiana, proposed merger with Union Federal Savings Bank -- report on competitive factors. Submitted, April 7, 1995.
Minneapolis	Citizens State Bank of Clara City, Clara City, Minnesota, proposed purchase of the assets and assumption of the liabilities of the Granite Falls, Minnesota, branch of First Bank, fsb, Fargo, North Dakota -- report on competitive factors. Submitted, April 4, 1995.
Kansas City	Cozad State Bank and Trust Company, Cozad, Nebraska, proposed acquisition of the assets and assumption of the liabilities of the Lexington, Nebraska, branch of First Bank, fsb, Fargo, North Dakota -- report on competitive factors. Submitted, April 6, 1995.
Richmond	Fidelity Bank, Fuquay-Varina, North Carolina, proposed purchase of certain assets and assumption of the liability to pay deposits in the Candor, North Carolina, branch of First Southern Savings Bank, S.S.B., Ashboro, North Carolina -- report on competitive factors. Submitted, April 5, 1995.
Chicago	First Federal Savings and Loan Association of Lincoln-Iowa, Council Bluffs, Iowa, proposed purchase of the assets and assumption of the liabilities of First Federal Savings and Loan Association of Lincoln, Lincoln, Nebraska -- report on competitive factors. Submitted, April 3, 1995.

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

COMPETITIVE FACTORS REPORTS

Kansas City	First National Bank, Ogalalla, Nebraska -- proposed acquisition of the assets and assumption of the liabilities of the Ogalalla branch of First State Bank, FSB, Fargo, North Dakota -- report on competitive factors. Submitted, April 5, 1995.
Chicago	Johnson International, Inc., Racine, Wisconsin, proposed merger with Seaboard Savings Bank, F.S.B., Stuart, Florida -- report on competitive factors. Submitted, April 5, 1995.
Minneapolis	Minwest Bank Ortonville, Ortonville, Minnesota, proposed purchase of the assets and assumption of the liabilities of the Ortonville, Minnesota, branch of First Bank, fsb, Fargo, North Dakota -- report on competitive factors. Submitted, April 5, 1995.
Chicago	NBD Bank, Wheaton, Illinois, proposed merger with Deerfield Federal Savings and Loan Association, Deerfield, Illinois -- report on competitive factors. Submitted, April 5, 1995.
Dallas	New Colony Bank, The Colony, Texas, proposed merger with First Colony Bank -- report on competitive factors. Submitted, April 4, 1995.
Chicago	Northwoods State Bank, Northwood, Iowa, proposed purchase of certain assets and assumption of certain liabilities of the Northwood, Iowa, branch of First Bank, FSB, Fargo, North Dakota -- report on competitive factors. Submitted, April 3, 1995.
Richmond	Premier Bank, National Association, Tazewell, Virginia, proposed merger with Premier Bank-Richlands, National Association, Richlands, Virginia -- report on competitive factors. Submitted, April 5, 1995.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Security Bank, N.A., North Lauderdale, Florida, proposal by Mario Nelson Ortellado Sosa, Asuncion, Paraguay, and Julio Mamerto Rejis Sanguina, to increase their ownership of Security Bank -- report on competitive factors. Submitted, April 4, 1995.
New York	Skylands Community Bank, Independence Township, New Jersey, proposed purchase of certain assets and assumption of certain liabilities of the Netcong Borough branch of Summit Bank, Chatham, New Jersey, and to establish a branch -- report on competitive factors. Submitted, April 4, 1995.
New York	Steuben Trust Company, Hornell, New York, proposed purchase of certain assets and assumption of certain liabilities of the Wellsville, New York, branch of First Federal Savings and Loan Association of Rochester, Rochester, New York -- report on competitive factors. Submitted, April 5, 1995.
St. Louis	United Illinois Bank of Southern Illinois, Benton, Illinois, proposed merger with Rend Lake Bank -- report on competitive factors. Submitted, April 4, 1995.

EXTENSIONS OF TIME

New York	Banco Santander, S.A., Santander, Spain, and FFB Participacoes E Servicos, S.A., Funchal, Portugal - extension to July 13, 1995, to acquire First Fidelity Bancorporation, Lawrenceville, New Jersey. Granted, April 7, 1995.
Richmond	CCB Financial Corporation, Durham, North Carolina -- extension to June 9, 1995, to acquire Security Capital Bancorp, Durham, North Carolina. Granted, April 5, 1995.

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

EXTENSIONS OF TIME

Richmond	Signet Banking Corporation, Richmond, Virginia -- extension to July 6, 1995, to engage in providing investment advice on certain futures and options on futures. Granted, April 6, 1995.
San Francisco	Zions Bancorporation, Salt Lake City, Utah -- extensions to divest certain properties. Granted, April 7, 1995.

MEMBERSHIP

Richmond	Bank of Ferrum, Ferrum, Virginia -- to become a member of the Federal Reserve System. Approved, April 6, 1995.
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RESERVE BANK SERVICES

Director, FRBO	Federal Reserve Bank of Boston -- to offer an image- based early return item information service in the First District. Approved, April 4, 1995.
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ADDITIONS AND CORRECTIONS

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulation O -- revision to implement amendment to section 22(g) of the Federal Reserve Act, contained in the Riegle Community Development and Regulatory Improvement Act to provide that prior approval is not required for a member bank to make a loan to an executive officer secured by a first lien on the executive officer's residence (Docket R-0874).
Approved, March 28, 1995.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Pacific National Corporation, Nantucket, Massachusetts - Change in Bank Control Notification filed on behalf of the Josephine F. Wayne Trust, Marco Island, Florida	<u>Newspaper</u> 02-22-95 <u>Federal Register</u> 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> 02-16-95 <u>Federal Register</u> 02-16-95

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>Application</u>	<u>Comment 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	

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)

National Westminster Bank Plc, London, England, to engage de novo, through its wholly-owned subsidiary, NatWest Futures Inc., Chicago, Illinois, in the provision of execution, clearance and advisory services with respect to futures and options on futures on nonfinancial commodities both for affiliated and nonaffiliated persons.

N/A

Commerzbank AG, Frankfurt, Germany, to engage de novo, through its wholly-owned German subsidiary, Commerz Immobilien GmbH, Frankfurt, Germany, in (1) leasing real and personal property, or acting as agent, broker or adviser in leasing such property, pursuant to Sections 225.25(b)(5)(i) and (ii) of Regulation Y; and (2) making, acquiring, or servicing loans or other extensions of credit for the company's account or the account of others, pursuant to sections 225.25(b)(1) of Regulation Y. The proposed activities will be conducted throughout the United States.

N/A

1/ Subject to the provisions of the Community Reinvestment Act.

SECTION IV

Applications Not Involving Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending April 7, 1995

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Gateway State Bank 1630 Richmond Road Staten Island, N.Y. 10304	Outstanding	November 14, 1994

Week Ending April 7, 1995 con't

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Chemung Canal Trust Co. One Chemung Canal Plaza Elmira, New York 14902	Outstanding	October 31, 1994

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

Section I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

United Financial, M.H.C., Philadelphia, PA requests approval to form a mutual bank holding company by acquiring at least 51.0% of United Savings Bank, Philadelphia, PA, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.

Newspaper comment period expires:	5/14/95
Federal Register comment period expires:	N.Avail

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Financial Trust Corp., Carlisle, PA has filed notice of its intention to engage in trust activities through Financial Trust Services Company, Carlisle, PA, pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended, and Section 225.25(b)(3) of Regulation Y.

Federal Register comment period expires:	04/26/95
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Wilmington Trust Corporation, Wilmington, DE has filed notice of its intention to engage in trust activities through its wholly-owned subsidiaries, Wilmington Trust, FSB, Salisbury, MD and Wilmington Trust of Florida, National Association, Stuart, FLA, pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended, and Section 225.23(b)(3) of Regulation Y.

Federal Register comment period expires:	N. Avail
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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 Richmond

Section I - Applications Subject to Newspaper
Notice Only

Application

Comment Period Ending Date

Signet Bank/Virginia, Richmond, Virginia,
to establish an EFT Facility at 1803 West
Main Street, Salem, Virginia.*

4-30-95

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

Application

Comment Period Ending Date

None.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

Signet Banking Corporation, Richmond,
Virginia, to engage in acting as investment
advisor to a group of mutual funds and in
providing brokerage, marketing, and related
services through the acquisitions of Sheffield
Management Company and Sheffield Investments,
Inc., both of New York, New York.

4-27-95**

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

None.

*Application is subject to CRA requirements.

**Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending April 7, 1995

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

	<u>Examination Date</u>	<u>Rating</u>
Centura Bank 134 North Church Street Rocky Mount, North Carolina	10-24-94	Satisfactory
The Peoples Bank of Mullens 200 1st Street Mullens, West Virginia 25882	1-23-95	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 7, 1995

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
The Home Bank Guntersville, Alabama To merge with Bank of Albetville, Albertville, Alabama, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	05-05-95*
Compass Bank Jacksonville, Florida To merge with The American Bank of the South, Merritt Island, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*
The Terrace Bank of Florida Tampa, Florida To merge with niversity State Bank, Tampa, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	05-20-95*
The Bank of Nashville Nashville, Tennessee To establish an ATM facility located at the Cummins Station Office Building, 209 10th Avenue, South, Nashville, Tennessee.	04-22-95*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Commerce Bankshares, Inc. Birmingham, Alabama 1-BHC formation, National Bank of Commerce of Birmingham, Birmingham, Alabama.	Not yet available*
1st Jackson Bancshares, Inc. Stevenson, Alabama 1-BHC formation, The North Jackson Bank, Inc., Stevenson, Alabama.	04-13-95* Federal Register

*Subject to the provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 7, 1995

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

<u>Application</u>	<u>Comment Period Ending Date</u>
SouthTrust Corporation Birmingham, Alabama	04-13-95* Federal Register
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.	
SouthTrust Corporation Birmingham, Alabama	5-01-95* Federal Register
Along with SouthTrust of Georgia, Inc., Atlanta, Georgia, to merge with Southern Bank Group, Inc., Roswell, Georgia, and thereby directly acquire Northside Bank & Trust Company, Roswell, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	
Gulf Bank Miami, Florida	Not yet available*
Change in control notice by Mr. Salvador Bonilla-Mathe, as trustee for the Salvador Bonilla-Mathe Revocable Trust, to acquire an additional 1.6 percent of the outstanding shares of Gulf Bank, Miami, Florida.	
Pilot Bancshares, Inc. Tampa, Florida	Not yet available*
1-BHC formation, Terrace Interim Bank, Tampa, Florida, which is the vehicle to acquire The Terrace Bank of Florida, Tampa, Florida.	
Teche Bancshares, Inc. St. Martinville, Louisiana	Not yet available*
After-the-fact notice by Mr. James B. Bulliard, Sr., to retain 10.41 percent of the outstanding shares of Teche Bancshares, Inc., St. Martinville, Louisiana.	

*Subject to the provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 7, 1995

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
National Commerce Corporation Birmingham, Alabama Along with Commerce Bankshares, Inc., Birmingham, Alabama, to acquire Talladega Federal Savings and Loan Association, Talladega, Alabama, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(9) of Regulation Y.	Not yet available
First American Corporation Nashville, Tennessee To acquire Heritage Federal Bancshares, Inc., Kingsport, Tennessee, and its thrift subsidiary, Heritage Federal Bank for Savings, Kingsport, Tennessee, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(9) of Regulation Y.	04-24-95

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

Application

The Terrace Bank of Florida
Tampa, Florida
Request for increase in bank premises.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 7, 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.

Examination

Bank

Rating

Date

None.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Merger/Branch	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 - 4-4-95
EFT	Isabella Bank and Trust Mount Pleasant, Michigan Wal-Mart Store, 4208 E. Bluegrass Road Mount Pleasant, Michigan	N - 4-15-95
Membership	First Evanston Bank & Trust Co. Evanston, Illinois to become a member of the Federal Reserve System	NP - 4-16-95
Branch	DeMotte State Bank DeMotte, Indiana 1501 South Heaton Knox, Indiana	NP - 4-28-95
Branch	Old Kent Bank Grand Rapids, Michigan 6075 North Hagadorn Road East Lansing, Michigan	NP - 4-16-95
Membership	Rolling Hills National Bank (to be named Rolling Hills Bank & Trust) Atlantic, Iowa to become a member of the Federal Reserve System	NP - 4-29-95

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-2	Greatbanc, Inc. Aurora, Illinois Greatbank Algonquin, Illinois*	FR - 4-7-95 NP - 4-16-95
Y-2	Norton Capital Corporation Morris, Illinois Sheridan Bancorp, Inc. Morris, Illinois Sheridan State Bank Sheridan, Illinois*	FR - 4-7-95 NP - 4-24-95
Y-1	PSB Holdings, Inc. Wausau, Wisconsin Peoples State Bank Wausau, Wisconsin*	FR - ** NP - 3-22-95
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 - 4-10-95 NP - **
CoC-HC	Rudolph Bancshares, Inc. Rudolph, Wisconsin by James R. Judd	FR - 4-5-95 NP - 4-14-95
Y-1	Milton Bancshares, Inc. Milton, Wisconsin Bank of Milton Milton, Wisconsin*	FR - 4-21-95 NP - 4-19-95

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	Sword Limited Partnership 1994 Horicon, Wisconsin Sword Financial Corporation Horicon, Wisconsin Horicon State Bank Horicon, Wisconsin*	FR - 4-14-95 NP - **
Y-1	BB&T Bancshares Corp. Bloomington, Illinois Bloomington Bank and Trust Bloomington, Illinois*	FR - 4-14-95 NP - 4-8-95
Y-1	First Evanston Bancorp Evanston, Illinois First Evanston Bank & Trust Company Evanston, Illinois (in organization)*	FR - 4-27-95 NP - 4-16-95
Y-2	Heartland Financial USA, Inc. Dubuque, Iowa Riverside Community Bank Rockford, Illinois (in organization)*	FR - 4-21-95 NP - **
Y-2	Northern Trust Corporation Chicago, Illinois Tanglewood Bancshares, Inc. Houston, Texas Tanglewood Bank, National Association Houston, Texas*	FR - 4-27-95 NP - **
Y-1	Suburban Illinois Bancorp, Inc. Elmhurst, Illinois Suburban Bank of Elmhurst Elmhurst, Illinois*	FR - 4-24-95 NP - **
Y-1	S.B.C.P. Bancorp, Inc. Cross Plains, Wisconsin State Bank of Cross Plains Cross Plains, Wisconsin*	FR - 4-21-95 NP - **
Y-2	Scott Bancshares, Inc. Bethany, Illinois Maroa Bancshares, Inc. Maroa, Illinois Bank of Maroa Maroa, Illinois	FR - 4-27-95 NP - 4-21-95

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 P eriod</u> <u>Ending Date</u>
Y-2	Anita Bancorporation Newton, Iowa Griswold Bancshares, Inc., Griswold, Iowa Griswold State Bank Griswold, Iowa	FR - ** NP - 4-28-95
Y-2	State Financial Services Corporation Hales Corners, Wisconsin Waterford Bancshares, Inc. Waterford, Wisconsin Waterford Bank Waterford, 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)	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
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)	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)	First National Company Storm Lake, Iowa to engage in the businees of abstracting	FR - **
4 (c) (8)	First Midwest Bancorp, Inc. Naperville, Illinois to engage in making, acquiring or servicing of loans or other extensions of credit for the company's account or for the account of others	FR - 4-12-95
4 (c) (8)	Union-Calhoun Investments, LTD Rockwell City, Iowa to acquire the assets of Keith Insurance and thereby engage in general insurance agency	FR - 4-19-95
4 (c) (8)	MSB Holding Company, Inc. Moorhead, Iowa to engage <u>de novo</u> in lending activities	FR - 4-24-95

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	None

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 April 7, 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>
-State Bank of Blue Mound 8 Niles Street Blue Mound, Illinois 62513 (217) 692-2157	1/03/95	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING APRIL 7, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
*Section 9 application by Southern Commercial Bank, St. Louis, Missouri, to establish a branch office at 4433-4439 Meramec Bottom Road, St. Louis, Missouri.	4/29/95
*Section 9 application by First Community Bank, Conway, Arkansas, to establish a branch office in Greenbrier, Arkansas.	4/3/95
*Section 9 application by Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky, to relocate its main office to 401 South 4th Street, Louisville, Kentucky.	4/24/95

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 First Banks, Inc., St. Louis, Missouri, to acquire Irvine City Financial, Irvine, California.	Newspaper: 5/2/95
*Section 3(a)(3) application by Mercantile Bancorporation Inc., St. Louis, Missouri, to acquire Southwest Bancshares, Inc., Bolivar, Missouri.	Newspaper: 5/5/95
*Section 3(a)(1) application by Community Financial Corp., Olney, Illinois, to acquire Community Bank & Trust, N.A., Olney, Illinois.	Newspaper: 5/6/95
Change in control notification involving Martinsburg Bancorp, Inc., Martinsburg, Missouri, by Mary K. Fennewald.	Not yet available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) notification by P&W Bancshares, Inc., Little Rock, Arkansas, to engage <u>de novo</u> in lending activities (previously reported during week ending 3/31/95).	4/19/95

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 April 7, 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

American Bank, Whitefish, MT, a
de novo bank, for prior approval to
become a member of the Federal
Reserve System

Not yet available

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

Application

Comment Period
Ending Date

Steven L. Ohs proposes to acquire 20%
of Community First Bancorp, Inc.,
Glendive, MT*

April 21, 1995
(Federal Register)

Ramsey Financial Corporation, Devils
Lake, ND, to acquire the Rugby, Cavalier
and Bottineau, ND, branches of
First Bank, fsb, Fargo, ND*

Not yet available

*Subject to CRA

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

Application

Comment Period
Ending Date

NONE.

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

Application

M&I First National Bank of Ashland,
Ashland, WI, to become a member of
the Federal Reserve System

M&I First National Bank of Superior,
Superior, WI, to become a member of
the Federal Reserve System

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending April 7, 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
Fulton State Bank PO Box 560 Mitchell, South Dakota 57301 (605) 996-5731	April 4, 1995	Outstanding
Farmers State Bank of Cut Bank 125 West Main Street PO Box 1139 Cut Bank, Montana 59427-1139 (406) 873-5517	April 7, 1995	Satisfactory

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

None.

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

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Greenhorn Valley Bank #1 N. Parkway P.O. Box 33 Colorado City, Colorado 81019	01-03-95	04-06-95	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF APRIL 3, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

** NOTICE EXP

*Section 3(a)(1) application by
Midland American Bancshares, Inc., Midland, TX, to
acquire MAB Bancshares of Delaware, Inc., Wilmington,
DE, and Midland American Bank, Midland, TX

N/A

*Section 3(a)(1) application by
MAB Bancshares of Delaware, Inc., Wilmington, DE, to
acquire Midland American Bank, Midland, TX

N/A

*Section 3(a)(1) application by
MetroCorp, Inc., Houston, TX, to acquire MetroCorp of
Delaware, Inc., Wilmington, DE, and MetroBank, N.A.,
Houston, TX

N/A

*Section 3(a)(1) application by
MetroCorp of Delaware, Inc., Wilmington, DE, to acquire
MetroBank, N.A., Houston, TX

N/A

*Section 3(a)(3) application by
Southern Bancshares, Inc., Houston, TX, to acquire
First State Bank Brazoria, Brazoria, TX (de novo)

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

* SUBJECT TO CRA.

** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.

N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF APRIL 3, 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>
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None.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 4/07/95

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Refiled: Westamerica Bank, San Rafael, California, merge with CapitolBank Sacramento, Sacramento, California. *	<u>Newspaper:</u> 3/16/95
American River Holdings, Sacramento, California, to become a bank holding company by acquiring Ameican River Bank, Sacramento, California. *	<u>Newspaper:</u> 4/21/95

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

InterWest Bancorp, Inc., Oak Harbor, Washington, to beome a bank holding company by acquiring InterWest Savings Bank, Oak Harbor, Washington. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 4/28/95
Joel W. Kovner, Santa Monica, California, to acquire an additional 19.77 percent of Professional Bancorp, Inc., Santa Monica, California. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 4/21/95
Duane R. Roberts, Murrieta, California; Robert W. Klemme, Palos Verdes Estates, California; Randall C. Luce, Anaheim, California; Richard B. Thomas, Corona Del Mar, California; and Entrepreneurial Capital Corporation, Riverside, California, to increase their ownership from 6.22 to 23.85 percent of FP Bancorp, Escondido, California. *	<u>Newspaper:</u> 4/22/95 <u>Fed. Reg.:</u> 4/24/95
Northeast Portland Community Development Trust and Albina Community Bancorp, both of Portland, Oregon, to become bank holding companies by acquiring Albina Community Bank (In Organization), Portland, Oregon. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 5/08/95
Cache Valley Banking Company, Logan, Utah, to become a bank holding company by acquiring Cache Valley Bank, Logan, Utah. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 5/08/95

Section III -Applications Subject to Federal Register Only

None

* Subject to CRA.

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

Week ending 4/07/95

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

None

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending April 7, 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>
Concord Commercial Bank	2118 Willow Pass Road Concord, CA 94520-2453 (510) 798-2233	1/03/95	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.