

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 15
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending April 15, 1995

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Chase Manhattan Corporation, New York, New York --
request for reconsideration of the Board's approval
of the application to acquire Chase Savings Bank.
Denied, April 12, 1995.

Huntington Bancshares Incorporated, Columbus, Ohio,
and Huntington Bancshares Florida -- to acquire
Security National Corporation, Maitland, Florida,
and Security National Bank.
Approved, April 12, 1995.

ENFORCEMENT

Toyo Trust & Banking Co., Ltd., Tokyo, Japan --
issuance of a combined cease and desist order and
order of prohibition against Andrew Persampire, a
certified public accountant, Persampire &
Associates, and MM&E Consulting, independent
contractors to the New York branch of Toyo Trust &
Banking Co.
Announced, April 10, 1995.

REGULATIONS AND POLICIES

Regulation O -- amendment to definition of unimpaired
capital and unimpaired surplus in calculating the
limit on loans by a national bank to a single
borrower (Docket R-0875).
Approved, April 14, 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

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

BANK BRANCHES, DOMESTIC

Richmond	Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 611 Arlington Boulevard, Greenville, North Carolina. Approved, April 14, 1995.
Chicago	Comerica Bank, Detroit, Michigan -- to establish a branch at 4225 Breton Road, S.E., Grand Rapids, Michigan. Approved, April 11, 1995.
Richmond	F & M Bank-Winchester, Winchester, Virginia -- to establish a branch at 300 Westminster-Canterbury Drive. Approved, April 14, 1995.
Cleveland	Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 1825 Snow Road, and 857 Graham Road, Stow, Ohio. Approved, April 14, 1995.
St. Louis	First Community Bank, Conway, Arkansas -- to establish a branch at 7 Wilson Farm Road, Greenbrier, Arkansas. Approved, April 10, 1995.
Minneapolis	First Community Bank, Glasgow, Montana -- to establish a branch at 215 Third Avenue South. Approved, April 14, 1995.

BANK HOLDING COMPANIES

Director, BS&R	Advance Bancorp, Inc., Homewood, Illinois -- request for relief from commitments made in connection with acquisition of South Chicago Savings Bank, Chicago, Illinois. Granted, April 11, 1995.
Director, BS&R	Banc One Corporation, Columbus, Ohio -- request for relief from certain conditions in connection with its acquisition of Valley National Corporation, Phoenix, Arizona, and certain of its subsidiaries. Granted, April 14, 1995.

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

BANK HOLDING COMPANIES

Director, BS&R	Bankers Trust New York Corporation, New York, New York -- request for relief from section 20 firewalls to permit foreign subsidiaries of subsidiary banks to market the services and securities of BT Securities Corporation. Granted, April 12, 1995.
Kansas City	BANKWEST, Goodland, Kansas -- to merge with BANKWEST, St. Francis, Kansas. Withdrawn, April 10, 1995.
Atlanta	Barnett Banks, Inc., Jacksonville, Florida -- to establish Barnett Dealer Financial Services, Inc., Jacksonville, Florida, and engage de novo in consumer finance activities. Approved, April 10, 1995.
Minneapolis	Brill Bancshares, Inc., Brill, Wisconsin -- to acquire Brill State Bank. Approved, April 12, 1995.
St. Louis	Capital Bancorporation, Inc., Cape Girardeau, Missouri -- to acquire Home Federal Savings and Loan Association, Jonesboro, Arkansas, and engage in credit-related insurance activities. Approved, April 14, 1995.
Kansas City	Commerce Bancshares, Inc., Kansas City, Missouri, and Commerce Bancshares, Inc. -- to acquire Chillicothe State Bancorp, Inc., Chillicothe, Illinois. Approved, April 12, 1995.
Kansas City	Community Bancshares, Inc., ESOP, Neosho, Missouri, and Community Bancshares, Inc. -- to acquire Seneca Management Company, Neosho, Missouri. Approved, April 14, 1995.
Minneapolis	Community First Bankshares, Inc., Fargo, North Dakota -- to acquire Abbott Bank Group, Alliance, Nebraska. Approved, April 14, 1995.

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

BANK HOLDING COMPANIES

Dallas Cullen / Frost Bankers, Inc., San Antonio, Texas -- to acquire National Commerce Bank, Houston, Texas. Approved, April 13, 1995.

Dallas Delaware Financial Bancorporation, Inc., Wilmington, Delaware -- to acquire Monmouth Financial Services, Inc., Minneapolis, Minnesota; Fulton State Bank, Fulton, Illinois; Monmouth Trust & Savings Bank, Monmouth, Illinois; and The First National Bank of Rosenberg, Rosenberg, Texas. Approved, April 11, 1995.

Richmond ESB Bancorp, Inc., Enfield, North Carolina -- to acquire Enfield Savings Bank, Inc., SSB. Approved, April 10, 1995.

Minneapolis First Community Bancorp, Inc., Glasgow, Montana -- to acquire Wolf Point Acquisition Bank, Wolf Point, Montana. Approved, April 14, 1995.

Minneapolis First Interstate BancSystem of Montana, Inc., Billings, Montana -- to acquire First Park County Bancshares, Inc., Livingston, Montana. Approved, April 11, 1995.

Atlanta First National Bancorp, Gainesville, Georgia -- to acquire FF Bancorp, Inc., New Smyrna Beach, Florida; Key Bancshares, Inc., Tampa, Florida; The Key Bank of Florida; First Federal Savings Bank of New Smyrna Beach, New Smyrna Beach, Florida, and First Federal Savings Bank of Citrus County, Inverness, Florida. Approved, April 13, 1995.

Dallas First National Bank, San Antonio, Texas -- to acquire National Commerce Bank, Houston, Texas. Approved, April 13, 1995.

Dallas FirstBank Group, Inc., Los Fresnos, Texas -- to merge with Raymondville State Bancshares, Inc., Raymondville, Texas. Approved, April 14, 1995.

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

BANK HOLDING COMPANIES

Dallas	FirstBank Group, Inc., Los Fresnos, Texas -- to acquire First Valley Delaware Financial Corp., Dover, Delaware, and First Valley Bank, Raymondville, Texas. Approved, April 14, 1995.
Richmond	Haywood Bancshares, Inc., Waynesville, North Carolina -- to acquire Haywood Savings Bank, Inc., SSB. Approved, April 13, 1995.
GC	Huntington Bancshares Inc., Columbus, Ohio -- determination that it has effectively divested certain property. Granted, April 10, 1995.
Kansas City	McCook National Company, McCook, Nebraska -- to engage de novo in the sale of credit-related insurance. Permitted, April 13, 1995.
St. Louis	Mercantile Bancorporation Inc., St. Louis, Missouri, and Mercantile Bancorporation Inc., of Arkansas -- to acquire TCBancshares, Inc., North Little Rock, Arkansas, and TCB's six subsidiary banks. Approved, April 10, 1995.
Dallas	Mesa Financial Corporation, Sweetwater, Texas -- to acquire Texas Delaware Bancshares, Inc., Dover, Delaware, and Texas National Bank, Sweetwater, Texas. Approved, April 10, 1995.
St. Louis	National City Bancshares, Inc., Evansville, Indiana - - to acquire United Financial Bancorp, Inc., Vincennes, Indiana, and United Federal Savings Bank of Vincennes. Approved, April 13, 1995.
Dallas	New Galveston Company, Wilmington, Delaware -- to acquire National Commerce Bank, Houston, Texas. Approved, April 13, 1995.

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

BANK HOLDING COMPANIES

Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire Norwest Bank Grand Forks, N.A., Grand Forks, North Dakota . Approved, April 12, 1995.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire First Tule Bancorp, Inc., Tulia, Texas. Approved, April 13, 1995.
Kansas City	Ramsey Financial Corporation, Devils Lake, North Dakota -- to acquire the assets and assume certain liabilities of the Rugby, Cavalier, and Bottineau, North Dakota, branches of First Bank, fsb, Fargo, North Dakota. Returned, April 12, 1995.
Kansas City	Stine Family Partnership, Grand Island, Nebraska -- to acquire United Nebraska Financial Company. Approved, April 11, 1995.
Dallas	Victoria Bankshares, Inc., Victoria, Texas -- to merge with United Bancshares, Inc., Rosenberg, and Rosenberg Bank & Trust. Approved, April 12, 1995.
Dallas	Victoria Financial Services, Inc., Wilmington, Delaware -- to acquire United Bancshares, Inc., Rosenberg, Texas, and Rosenberg Bank & Trust. Approved, April 12, 1995.

BANK MERGERS

Kansas City	Community Bank and Trust, Neosho, Missouri -- to merge with State Bank of Seneca, Seneca, Missouri. Approved, April 14, 1995.
Minneapolis	First Community Bank, Glasgow, Montana -- to purchase the assets and assume the liabilities of Wolf Point Acquisition Bank, Wolf Point, Montana, and establish a branch at 215 Third Avenue South. Approved, April 14, 1995.

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

BANK PREMISES

Richmond Bank of White Sulphur Springs, White Sulphur Springs,
West Virginia -- investment in bank premises.
Approved, April 13, 1995.

St. Louis First State Bank of St. Robert, St. Robert,
Missouri -- investment in bank premises.
Approved, April 14, 1995.

CHANGE IN BANK CONTROL

Kansas City Farmers Bancshares of Oberlin, Inc., Oberlin,
Kansas -- change in bank control.
Permitted, April 11, 1995.

Chicago Jefferson County Bancorp, Inc., Jefferson,
Wisconsin -- change in bank control.
Permitted, April 10, 1995.

San Francisco Professional Bancorp, Inc., Santa Monica,
California -- change in bank control.
Returned, April 12, 1995.

COMPETITIVE FACTORS REPORTS

St. Louis Bank of Malvern, Malvern, Arkansas, proposed merger
with Merchants & Planters Bank & Trust Co.,
Arkadelphia; Bank of Hot Springs, Hot Springs, and
Grant County Bank, Sheridan, Arkansas -- report on
competitive factors.
Submitted, April 14, 1995.

St. Louis Bank of Old Monroe, Monroe, Missouri, proposed merger
with CR Interim State Bank, Old Monroe, Missouri --
report on competitive factors.
Submitted, April 11, 1995.

Kansas City Boatmen's First National Bank of Kansas City, Kansas
City, Missouri, proposed merger with Boatmen's
National Bank of Kansas -- report on competitive
factors.
Submitted, April 11, 1995.

Minneapolis First American Bank of Alexandria, Alexandria,
Minnesota, proposed merger with Morris State Bank,
Morris, Minnesota -- report on competitive factors.
Submitted, April 14, 1995.

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

COMPETITIVE FACTORS REPORTS

Dallas	First Continental Bank of Grand Prairie, N.A., Grand Prairie, Texas, proposed merger with New FCB Bank, Irving, Texas -- report on competitive factors. Submitted, April 11, 1995.
Chicago	First Federal Savings and Loan Association of Lincoln-Iowa, Council Bluffs, Iowa, proposed acquisition of the two branches of First Bank, FSB, Fargo, North Dakota -- report on competitive factors. Submitted, April 10, 1995.
Richmond	First National Bank of Maryland, Baltimore, Maryland, proposed purchase of certain assets and assumption of certain liabilities of the Annapolis, Maryland, branch of Riggs National Bank of Maryland, Rockville, Maryland -- report on competitive factors. Submitted, April 12, 1995.
San Francisco	Home Savings of America, FSB, Irwindale, California, proposed acquisition of branches, deposit liabilities, and related assets of the 51 California branches of Household Bank, f.s.b, Prospects Heights, Illinois -- report on competitive factors. Submitted, April 11, 1995.
Cleveland	Huntington Federal Savings Bank, Sebring, Florida, proposed merger with Security National Bank, Maitland, Florida -- report on competitive factors. Submitted, April 13, 1995.
Chicago	LaSalle Bank of Lisle, Lisle, Illinois, proposed merger with LaSalle Bank Westmont, Westmont, and LaSalle Bank Matteson, Matteson, Illinois -- report on competitive factors. Submitted, April 10, 1995.
Chicago	Madison National Bank, Niles, Illinois, proposed merger with Madison Bank and Trust Company, Chicago, Illinois -- report on competitive factors. Submitted, April 10, 1995.

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

COMPETITIVE FACTORS REPORTS

Minneapolis	Minnwest Bank Montevideo, Montevideo, Minnesota, proposed purchase of the Montevideo, Minnesota, branch of First Bank, fsb, Fargo, North Dakota -- report on competitive factors. Submitted, April 13, 1995.
Dallas	New FCB Bank, Irving, Texas, proposed merger with First Continental Bank of Grand Prairie, N.A., Grand Prairie, Texas -- report on competitive factors. Submitted, April 11, 1995.
Chicago	Old Second Bancorp, Inc., Aurora, Illinois, proposed acquisition of Bank of Sugar Grove, Sugar Grove, Illinois -- report on competitive factors. Submitted, April 13, 1995.
New York	RCSB Financial Inc., Rochester, New York -- to acquire Rochester Community Savings Bank -- report on competitive factors. Submitted, April 13, 1995.
Kansas City	Security National Bank of Omaha, Omaha, Nebraska proposed acquisition of assets and assumption of liabilities of the Millard branch of Conservative Savings Bank, FSB -- report on competitive factors. Submitted, April 13, 1995.
Atlanta	SouthTrust Bank of Northwest Florida, Marianna, Florida, proposed merger with First Bank of Crestview, Crestview, Florida -- report on competitive factors. Submitted, April 12, 1995.

EXTENSIONS OF TIME

St. Louis	CNB Bancshares, Inc., Evansville, Indiana -- extension to July 10, 1995, to acquire The Bank of Orleans, Orleans, Indiana. Granted, April 11, 1995.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

EXTENSIONS OF TIME

Chicago	First of America Bank Corporation, Kalamazoo, Michigan -- extension to July 11, 1995, to engage in certain securities activities, including acting as riskless principal for and privately placing all types of securities and underwriting and dealing in debt securities, to a limited extent through First of America Securities, Inc. Granted, April 10, 1995.
Richmond	First Virginia Bank, Falls Church, Virginia -- extension to July 7, 1995, to establish a branch one block south of the intersection of Claiborne Parkway and Ashburn Farm Parkway, Ashburn, Virginia. Granted, April 13, 1995.
Richmond	NationsBank Corporation, Charlotte, North Carolina -- extension to July 13, 1995, to invest in Nations-CRT International, London, England. Granted, April 13, 1995.
Boston	Shawmut National Corporation, Hartford, Connecticut -- extension to acquire Shawmut Bank, New York, N.A., Schenectady, New York. Granted, April 14, 1995.
Atlanta	Synovus Financial Corp., Columbus, Ohio -- extension to July 15, 1995, to establish a joint venture company, Total Systems Services de Mexico, S.A., de C.V., Mexico City, Mexico. Granted, April 10, 1995.
Dallas	Texas Delaware Bancshares, Inc., Dover, Delaware -- extension to July 13, 1995, to acquire Texas National Bank, Sweetwater, Texas. Granted, April 10, 1995.
Atlanta	Valrico Bancorp, Inc., Valrico, Florida -- to acquire Valrico State Bank. Granted, April 14, 1995.
San Francisco	Wells Fargo & Company, San Francisco, California -- extension to divest certain property. Granted, April 12, 1995.

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

MEMBERSHIP

San Francisco	Community Bank of Nevada, Las Vegas, Nevada -- to become a member of the Federal Reserve System. Approved, April 10, 1995.
Chicago	First Citizens Bank and Trust Company, Greencastle, Indiana -- membership in the Federal Reserve System. Withdrawn, April 10, 1995.
Minneapolis	M&I Community State Bank, Eau Claire, Wisconsin, M&I Bank of La Crosse, La Crosse, and M&I Citizens American Bank, Merrill, Wisconsin -- to become members of the Federal Reserve System. Approved, April 12, 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>
BayBanks, Inc., Boston, Massachusetts - section 4(c)(8) notification to acquire NFS Financial Corp., Nashua, New Hampshire*	<u>Newspaper</u> 04-24-95 <u>Federal Register</u> 04-24-95

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
Fleet Financial Group, Inc., Providence, Rhode Island - 4(c)(8) notification filed to merge Plaza Home Servicing Corporation, Albuquerque, New Mexico, a wholly-owned subsidiary of Fleet National Bank, Providence, Rhode Island, with and into Fleet Real Estate Funding Corp., Columbia, South Carolina	<u>Federal Register</u> 05-01-95

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>
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NONE

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Salamanca Trust Company, Salamanca, New York, to establish a branch office at 2101 West State Street, Olean, New York. 1/

5/8/95

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

UJB Financial Corp., Princeton, New Jersey ("UJBF"), to acquire Bancorp New Jersey, Inc., Somerville, New Jersey ("Bancorp"), which will be merged into UJBF. As a result, UJBF will indirectly acquire Bancorp's subsidiary, New Jersey Savings Bank, Somerville, New Jersey ("NJSB"). In addition, United Jersey Bank, Hackensack, New Jersey ("UJBank"), UJBF's bank subsidiary, proposes to subsequently merge with NJSB under the charter and title of UJBank and, incident thereto, to establish branches pursuant to Section 9 of the Federal Reserve Act. 1/

5/10/95 3/

SECTION III

Nonbanking Applications
(subject to Federal Register Notice Only)

Deutsche Bank AG, Frankfurt (Main), Federal Republic of Germany, to engage de novo through its wholly-owned subsidiary, Deutsche Bank Futures Corporation, New York, New York, in the following nonbanking activities: (i) executing and clearing, executing without clearing, and clearing without executing, on the Chicago Board of Trade and the Chicago Mercantile Exchange with respect to certain futures and options contracts; (ii) executing and clearing, and clearing without executing, through omnibus trading accounts with affiliated and nonaffiliated futures commission merchants or brokers with respect to certain futures and options contracts; (iii) providing related investment advisory services; (iv) providing securities brokerage services with respect to certain options on stock and bond indices traded on the American Stock Exchange, the Chicago Board Options Exchange and the Philadelphia Stock Exchange; and (v) providing related data processing services. The proposed activities will be conducted worldwide.

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 14, 1995

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
European American Bank EAB Plaza Uniondale, New York 11555	Satisfactory	July 18, 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 Available

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

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

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 April 14, 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

East Penn Bank
731 Chestnut Street
Emmaus, PA

11/28/94

Satisfactory

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

APPLICATIONS BULLETIN
(For the week ending April 15, 1995)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received application from Dime Bank, Marietta, Ohio, * May 8, 1995
on April 12, 1995, of its intent to establish a branch facility
at the intersections of State Routes 339 and 550, Barlow,
Ohio.

Received application from Apollo Trust Company, Apollo, * May 19, 1995
Pennsylvania, on March 21, 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)(3) application from Pikeville National *F: May 11, 1995
Corporation, Pikeville, Kentucky, on May 10, 1995, to acquire
Commercial Bank, Middlesboro, Kentucky.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received Section 4(c)(8) notice from KeyCorp, Cleveland, Ohio, May 1, 1995
and Key Bancshares of Wyoming, Cheyene, Wyoming, of their
intent to engage in mortgage and consumer lending activities through
a not-yet named subsidiary, pursuant to Section 225.25(b)(1) of
Regulation Y.

Received Section 4(c)(8) notice from National City Corporation, May 11, 1995
Cleveland, Ohio, on March 27, 1995, of its intent to acquire
Raffensperger, Hughes & Co., Incorporated, Indianapolis,
Indiana.

* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

- Expected to End 30 Days from Date of Receipt

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

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

Received application from KeyCorp, Cleveland, Ohio, to establish an agreement corporation, Key Trade Services Corporation, Cleveland, Ohio, through its wholly-owned subsidiary, Society National Bank, Cleveland, Ohio.

* - 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
(April 14, 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 April 14, 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.

Iron and Glass Bank
1114 Carson Street
Pittsburgh, PA 15203
(412) 488-5200
Rating: Satisfactory
Exam Date: January 23, 1995

Federal Reserve Bank of Richmond

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

Community Capital Corporation, Greenwood,
South Carolina, to acquire 100% of the
voting shares of Clemson Bank & Trust,
Clemson, South Carolina (in organization).*

5-12-95**

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

First Union Corporation, Charlotte, North
Carolina, to acquire United Financial
Corporation of South Carolina, Greenwood,
South Carolina.*

Not yet available.

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 14, 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 April 14, 1995

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
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.	05-06-95*
Merchants Bank Vicksburg, Mississippi To establish an ATM facility located within the Vicksburg Outlet Mall, 4000 South Frontage Road, Vicksburg, Mississippi.	04-22-95*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Compass Bancshares, Inc. Birmingham, Alabama To merge with American Bancorporation of the South, Merritt Island, Florida, and thereby directly acquire its subsidiary, The American Bank of the South, Merritt Island, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	05-06-95* Newspaper
Henderson Bancshares, Inc. Troy, Alabama 1-BHC formation, Troy Bank & Trust Company, Troy, Alabama.	Not yet available*
Pilot Bancshares, Inc. Tampa, Florida 1-BHC formation, Terrace Interim Bank, Tampa, Florida, which is the vehicle to acquire The Terrace Bank of Florida, Tampa, Florida.	05-20-95* Newspaper
Georgia Bancshares, Inc. Tucker, Georgia 1-BHC formation, DeKalb State Bank, Tucker, Georgia.	Not yet available*

*Subject to the provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 14, 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.	05-02-95
Brannen Banks of Florida, Inc. Inverness, Florida To engage de novo in data processing activities, through Brannen Banks Services, Inc., Inverness, Florida, pursuant to Section 225.25(b)(7) of Regulation Y.	05-02-95

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

Application

First National Bank of Newton County
Covington, Georgia
To become a member of the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act and Section 208.4 of Regulation H.

First Cumberland Bank of Madison
Madison, Tennessee
To become a member of the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act and Section 208.4 of Regulation H.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 14, 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

<u>Bank</u>	<u>Rating</u>	<u>Date</u>
Dadeland Bank Post Office Box 560785 Miami, Florida 33156 (305)667-8401	Satisfactory	09-19-94

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>
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
EFT	Bankers Trust Company Des Moines, Iowa Mercy West Medical Center 1601 NW 114th Clive, Iowa*	N - 4-30-96
EFT	Bankers Trust Company Des Moines, Iowa 411 Laurel Des Moines, Iowa*	N - **
EFT	Commerce Bank (was Peoples Bank) Bloomington, Illinois #3 State Farm Plaza Bloomington, Illinois*	N - 4-28-95
Branch	Tri-County Bank Brown City, Michigan Southeast corner of Huron Street and Beech Street North Branch, Michigan	N - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	NBD Bank Detroit, Michigan Marshall Mall Supermarket 28804 Gratiot Roseville, Michigan	N - 5-5-95
Branch	NBD Bank Detroit, Michigan 44855 Hayes Sterling Heights, Michigan	N - 5-5-95

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	Milton Bancshares, Inc. Milton, Wisconsin Bank of Milton Milton, Wisconsin*	FR - 4-21-95 NP - 4-19-95
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	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 - 4-20-95
Y-2	Northern Trust Corporation Chicago, Illinois Tanglewood Bancshares, Inc. Houston, Texas Tanglewood Bank, National Association Houston, Texas*	FR - 4-27-95 NP - 4-26-95
Y-1	Suburban Illinois Bancorp, Inc. Elmhurst, Illinois Suburban Bank of Elmhurst Elmhurst, Illinois*	FR - 4-24-95 NP - 4-23-95

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	Scott Bancshares, Inc. Bethany, Illinois Maroa Banchsares, Inc. Maroa, Illinois Bank of Maroa Maroa, Illinois	FR - 4-27-95 NP - 5-8-95
Y-2	Anita Bancorporation Newton, Iowa Griswold Bancshares, Inc., Griswold, Iowa Griswold State Bank Griswold, Iowa	FR - 5-8-95 NP - 4-28-95
Y-2	State Financial Services Corporation Hales Corners, Wisconsin Waterford Bancshares, Inc. Waterford, Wisconsin Waterford Bank Waterford, Wisconsin	FR - 5-8-95 NP - 5-5-95

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)	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	Greene Investment Co. Coon Rapids, Iowa to redeem 8,647 shares (53%) of voting common stock

N - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-day business day period the bank has to make the evaluation public has lapsed during the week ending April 14, 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>
-McHenry State Bank 3510 West Elm Street McHenry, Illinois 60050-4496 (815) 363-7474.	12/01/95	S
-Ripley County Bank 420 South Buckeye Osgood, Indiana 47037 (812) 689-4202	1/03/95	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING APRIL 14, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
*Section 3(a)(1) application by Farmers State Holding Corp., Alto Pass, Illinois, to acquire Farmers State Bank, Alto Pass, Illinois.	Newspaper: 5/5/95
*Section 3(a)(1) application by CSB Financial Group, Inc., Centralia, Illinois, to acquire Centralia Savings Bank, Centralia, Illinois.	Newspaper: 5/11/95
Change in Control notification involving Purchase Area Bancorp, Bardwell, Kentucky, by Keith Akin.	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 CSB Financial Group, Inc., Centralia, Illinois, to engage <u>de novo</u> in lending activities.	Not yet available
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>
Section 24A application by First State Bank, St. Robert, Missouri, for an investment in bank premises.	N/A

*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 14, 1995

Name of Bank	Bank Address	Examination Date	Examination Rating
Bank of Iberia	P.O. Box 205 Iberia, MO 65486	12-05-94	Satisfactory
Boatmen's Bank of Vandalia	200 South Main Street Vandalia, MO 63382	01-10-95	Satisfactory

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

April 20, 1995

First Interstate Bank of Commerce,
Billings, Montana, to merge with
First National Park Bank, Livingston,
Montana, and, incident thereto,
establish branches in Livingston
and Gardiner, Montana

Not yet available

First American Bank Valley, Grand
Forks, ND, to merge with First
American Bank & Trust of Grafton,
Grafton, ND, and, incident thereto,
establish branches in Grafton,
Fordville, Forest River, Hoople,
and St. Thomas, ND

Not yet available

First American Bank Valley, Grand
Forks, ND, to merge with First
American Bank of Larimore, Larimore,
ND, and, incident thereto, establish
a branch in Larimore, ND

Not yet available

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

Application

Comment Period
Ending Date

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

Returned
April 12, 1995

Norwest Corporation, Minneapolis,
Minnesota, to acquire 100% of the
voting shares of Dickinson Ban-
corporation, Inc., Dickinson, ND

May 15, 1995
(Federal Register)

Guaranty Development Company,
Livingston, MT, to acquire 100% of
American Bank (Whitefish), Whitefish,
MT

March 27, 1995
(Federal Register)

*Subject to CRA

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

Application

Comment Period
Ending Date

NONE.

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

Application

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending April 14, 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
Marquette Capital Bank 4000 Dain Bosworth Plaza 60 South Sixth Street Minneapolis, MN 55402 (612) 661-4000	April 11, 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

BOK Financial Corporation, Tulsa, Oklahoma, for prior approval to acquire 7.5 percent of the voting shares of Security National Bancshares of Sapulpa, Inc., Sapulpa, Oklahoma.*

May 15, 1995

Craco, Inc., Vinita, Oklahoma, for prior approval to acquire 100 percent of the voting shares of The First National Bank of Grove, Grove, Oklahoma.*

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

First National of Nebraska, Inc., Omaha, Nebraska, for prior approval to engage in de novo nonbanking activities.*

Not Available

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

APPLICATION

NKC Bancshares, Inc., North Kansas City, Missouri, for prior approval to redeem 3,950 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 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>
Ark Valley Independent Bank P.O. Box 930 La Junta, Colorado 81050-0930	01-09-95	04-13-95	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF APRIL 10, 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)(3) application by Texas Financial Bancorporation, Inc., Minneapolis, MN, to acquire First Bank, Houston, TX (Previously reported during the week of 3-20-95)	95/05/12
*Section 3(a)(3) application by Delaware Financial Bancorporation, Inc., Wilmington, DE, to acquire First Bank, Houston, TX (Previously reported during the week of 3-27-95)	95/05/12
*Section 3(a)(1) application by Blumberg Banc, L.P., Seguin, TX, to acquire Seguin State Bank & Trust Company, Seguin, TX (Previously reported during the week of 3-13-95)	95/04/07
*Section 3(a)(1) application by Blumberg Family Partnership, L.P., Seguin, TX, to acquire Seguin State Bank & Trust Company, Seguin, TX (Previously reported during the week of 3-13-95)	95/04/07
*Section 3(a)(1) application by First Grayson Bancshares, Inc., Employee Stock Ownership Plan, Whitesboro, TX, to acquire First Grayson Bancshares, Inc., Whitesboro, TX, and Security Bank of Whitesboro, Whitesboro, TX	N/A
*Section 3(a)(1) application by Metroplex North Bancshares, Inc., Employee Stock Ownership Plan, Whitesboro, TX, to acquire Metroplex North Bancshares, Inc., Whitesboro, TX, and The First Bank of Celeste, Celeste, TX	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 10, 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 4/14/95

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Santa Barbara Bank & Trust, Santa Barbara, California, to become a member of the Federal Reserve System. *	<u>Newspaper:</u> May 4, 1995
First Security Bank of Nevada, Las Vegas, Nevada, to establish a branch office at 520 West Mesquite Boulevard, Mesquite, Nevada. *	<u>Newspaper:</u> Not available

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

InterWest Bancorp, Inc., Oak Harbor, Washington, to become a bank holding company by acquiring InterWest Savings Bank, Oak Harbor, Washington. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> April 28, 1995
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> April 21, 1995
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> May 08, 1995
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> May 08, 1995
Barnes Bancorporation, Kaysville, Utah, to become a bank holding company by acquiring Barnes Banking Company, Kaysville, Utah. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> May 12, 1995
Sun Capital Bancorp, St. George, Utah, to become a bank holding company by acquiring Sun Capital Bank, St. George, Utah. *	<u>Newspaper:</u> April 30, 1995 <u>Fed. Reg.:</u> May 12, 1995

Section III - Applications Subject to Federal Register Notice Only

South Valley Bancorporation, Morgan Hill, California, to retroactively engage in loan participations through its subsidiary, South Valley National Bank, Gilroy, California.	<u>Fed. Reg.:</u> May 02, 1995
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* Subject to CRA

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

Week ending 4/14/95

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 14, 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>
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None

*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.