

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 17
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending April 29, 1995

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

One-dollar coin for the current one-dollar banknote -
- statement by Governor Kelley to the Subcommittee
on Domestic and International Monetary Policy of
the House Committee on Banking and Financial
Services, May 3, 1995.
Authorized, April 28, 1995.

BANK HOLDING COMPANIES

Illinois Financial Services, Inc., Chicago,
Illinois -- request for reconsideration of Board's
approval of application to acquire Archer Financial
Corporation, Archer National Bank, and Chicago
National Bank.
Denied, April 24, 1995.

BANK MERGERS

Premier Bank, Inc., Wytheville, Virginia -- to
acquire certain assets and assume certain
liabilities of four branches of NationsBank of
Virginia, N.A., Richmond, Virginia, and to
establish branches.
Approved, April 24, 1995.

BANKS, FOREIGN

Banco Frances del Rio de la Plata S.A., Buenos Aires,
Argentina -- to establish a representative office
in New York, New York.
Approved, April 24, 1995.

Farmers Bank of China, Taipei, Taiwan -- to establish
a state-licensed, limited branch in Los Angeles,
California.
Approved, April 24, 1995.

INTERNATIONAL OPERATIONS

Chemical Bank, New York, New York -- to make an
investment in Chemical Investment Bank Limited,
London, England.
Permitted, April 28, 1995.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Public welfare investments by state member banks -- delegation of authority to Federal Reserve Banks to approve certain public welfare investments (Docket R-0877).
Approved, April 25, 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

Atlanta	Bank of Nashville, Nashville, Tennessee -- to establish an automated teller machine in the Cummins Station office building, 209 10th Street Avenue, South Nashville, Tennessee. Approved, April 28, 1995.
Richmond	F & M Bank-Winchester, Winchester, Virginia -- to establish a branch at 1855 Senseny Road. Approved, April 28, 1995.
Chicago	Fifth Third Bank of Central Indiana, Indianapolis, Indiana -- to establish a branch at 110 North Harrison Street, Shelbyville, Indiana. Approved, April 27, 1995.
Atlanta	Merchants Bank, Vicksburg, Mississippi -- to establish an automatic teller machine in the Vicksburg Outlet Mall, 4000 South Frontage Road. Approved, April 28, 1995.

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

BANK BRANCHES, DOMESTIC

Kansas City Shoshone First Bank, Cody, Wyoming -- to establish a branch at 1825 17th Street.
Approved, April 27, 1995.

Secretary Signet Bank / Virginia, Richmond, Virginia -- to establish a branch at 7799 Leesburg Pike, Tysons Corner, Virginia, and an electronic funds transfer facility at 1675-Y Crystal Square Arcade, Crystal Square Five Building, 1755 Jefferson Davis Highway, Arlington, Virginia.
Approved, April 24, 1995.

Dallas Texas State Bank, McAllen, Texas -- to establish a branch at 2009 West Expressway 83, Weslaco, Texas.
Approved, April 25, 1995.

BANK HOLDING COMPANIES

Dallas A.N.B. Holding Company, Ltd., Terrell, Texas -- to acquire ANB Corporation, ANB Delaware Corporation, and American National Bank of Terrell.
Approved, April 27, 1995.

Kansas City Ameribank Corporation, Shawnee, Oklahoma -- to acquire United Oklahoma Bankshares, Inc, Del City, Oklahoma.
Approved, April 27, 1995.

San Francisco American River Holdings, Sacramento, California -- to acquire American River Bank.
Approved, April 28, 1995.

Dallas ANB Delaware Corporation, Terrell, Texas -- to acquire American National Bank of Terrell.
Approved, April 27, 1995.

Dallas Brazosport Corporation-Nevada, Inc., Carson City, Nevada -- to acquire First Commerce Bank, Corpus Christi, Texas.
Approved, April 27, 1995.

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

BANK HOLDING COMPANIES

Dallas	Bryant Irvin Delaware Corporation, Dover, Delaware -- to acquire Citizens National Bank, Fort Worth, Texas. Approved, April 26, 1995.
Minneapolis	Community First Bankshares, Inc., Fargo, North Dakota -- request for waiver from filing an application to acquire Community First Interim National Bank, Hankinson, North Dakota. Granted, April 27, 1995.
Minneapolis	Community First Bankshares, Inc., Fargo, North Dakota -- to acquire Community First Bankshares, Inc., and Snow Bankcorp, Inc., Dillon, Colorado. Approved, April 28, 1995.
St. Louis	CSB Financial Group, Inc., Centralia, Illinois -- to engage de novo in lending activities. Withdrawn, April 26, 1995.
St. Louis	Cuivre River Bancshares, Inc., Old Monroe, Missouri - - to acquire Bank of Old Monroe. Approved, April 24, 1995.
Cleveland	First Financial Bancorp, Monroe, Ohio -- to acquire Peoples Bank and Trust Company, Sunman, Indiana. Approved, April 28, 1995.
Director, BS&R	First Insurance Finance Company, Des Moines, Iowa -- relief from certain commitments in connection with determination that FIFCO has satisfactorily complied with the conditions and commitments in the FIFCO order to acquire Farmers and Miners State Bank, Lucas, Iowa. Granted, April 28, 1995.
Kansas City	First Mountain Company, Montrose, Colorado -- to acquire First Mountain State Bank. Approved, April 26, 1995.
Chicago	First Mutual Bancorp, M.H.C., Decatur, Illinois -- to acquire First Mutual Bank, S.B., and engage in lending activities. Approved, April 26, 1995.

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

BANK HOLDING COMPANIES

- St. Louis First Tennessee National Corporation, Memphis, Tennessee -- to acquire Financial Investment Corporation, Springdale, Arkansas, and First National Bank of Springdale.
Approved, April 25, 1995.
- St. Louis Mercantile Bancorporation Inc., St. Louis, Missouri -
- to acquire Mercantile Bank of Lebanon, Lebanon, Missouri.
Approved, April 25, 1995.
- St. Louis Mercantile Bancorporation Inc., St. Louis, Missouri -
- to acquire Plains Spirit Financial Corporation, Davenport, Iowa, and First Federal Savings Bank, and engage in credit related insurance activities in connection with extensions of credit by thrift.
Approved, April 26, 1995.
- St. Louis Mountain View Bancshares, Inc., Mountain View, Arkansas -- to acquire Bank of Mountain View.
Approved, April 26, 1995.
- St. Louis P & W Bancshares, Inc., Little Rock, Arkansas -- to engage de novo in lending activities through acquisition of single family first real estate mortgage loans from Central Bank & Trust, Little Rock, Arkansas.
Permitted, April 26, 1995.
- St. Louis Pleasant Hope Bancshares, Inc., Pleasant Hope, Missouri -- to acquire Premier Bancshares, Inc., Jefferson City, Missouri.
Approved, April 28, 1995.
- St. Louis Premier Bancshares, Inc., Jefferson City, Missouri -- to acquire Premier Bank.
Approved, April 28, 1995.
- St. Louis Union Illinois Company Employee Stock Ownership Trust, Swansea, Illinois -- to retain common stock of Union Illinois Company.
Approved, April 27, 1995.

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

BANK HOLDING COMPANIES

Chicago Union-Calhoun Investments, Ltd., Rockwell City,
Iowa -- to purchase the assets of Keith Insurance
and engage in general insurance agency and tax
preparation activities.
Permitted, April 26, 1995.

Minneapolis Western Bancorporation, Inc., Duluth, Minnesota -- to
engage de novo in industrial banking activities
through Premier Credit Corporation.
Permitted, April 26, 1995.

BANK MERGERS

Minneapolis Bank of Ellendale, Ellendale, Minnesota -- request
for waiver from filing an application to acquire
Farmers State Bank of Hope, Hope, Minnesota.
Granted, April 27, 1995.

BANK PREMISES

Atlanta Citizens First Bank of Ocala, Ocala, Florida --
investment in bank premises.
Approved, April 25, 1995.

Chicago First Commercial Bank, Chicago, Illinois -- investment
in bank premises.
Returned, April 28, 1995.

San Francisco Sierra Bank of Nevada, Reno, Nevada -- investment in
bank premises.
Approved, April 28, 1995.

BANKS, FOREIGN

New York Banco di Napoli, S.p.A. -- agreement pursuant to
section 8 of the Securities and Exchange Act of
1934 concerning extensions of credit to securities
brokers and dealers.
Approved, April 24, 1995.

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

BANKS, STATE MEMBER

New York Bank of New York, New York, New York -- to acquire a limited partnership in L.P.A. Delaware Limited Partnership, which purchases and completes construction of low income housing. Withdrawn, April 25, 1995.

CHANGE IN BANK CONTROL

New York Chemung Financial Corporation, Elmira, New York -- change in bank control. Returned, April 26, 1995.

Chicago Heritage Community Bancorporation, Inc., Glenwood, Illinois -- change in bank control. Permitted, April 27, 1995.

San Francisco Pend Oreille Bancorp, Newport, Washington -- change in bank control. Permitted, April 26, 1995.

COMPETITIVE FACTORS REPORTS

Boston Affiliated Community Bancorp, Inc., Waltham, Massachusetts, proposed acquisition of the assets and assumption of the liabilities of Lexington Savings Bank, Lexington, Massachusetts -- report on competitive factors. Submitted, April 26, 1995.

St. Louis Bank of Mississippi, Tupelo, Mississippi, proposed merger with First Federal Bank For Savings, Starkville, Mississippi -- report on competitive factors. Submitted, April 25, 1995.

St. Louis Bank of Mitchell, Mitchell, Indiana, proposed merger with The First National Bank of Paoli, Paoli, Indiana -- report on competitive factors. Submitted, April 25, 1995.

Cleveland Bank One, Kenosha, N.A., Kenosha, Wisconsin, proposed merger with Bank One, Racine, N.A., Racine, Wisconsin -- report on competitive factors. Submitted, April 25, 1995.

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

COMPETITIVE FACTORS REPORTS

Richmond	Carrolton Bank, Baltimore, Maryland, proposed acquisition of certain assets and assumption of certain liabilities of the Conkling branch in Baltimore of First Union National Bank of Maryland, Rockville, Maryland -- report on competitive factors. Submitted, April 28, 1995.
Kansas City	Commerce Bank, National Association, Leavenworth, Kansas, and Commerce Bank, Lawrence, proposed merger with Commerce Bank National Association, Kansas City, Kansas -- report on competitive factors. Submitted, April 24, 1995.
Kansas City	Commerce Bank, N.A., Lenexa, Kansas, proposed merger with Commerce Bank, N.A., Kansas City, Missouri -- report on competitive factors. Submitted, April 24, 1995.
Kansas City	Community Bank, Alma, Nebraska, proposed merger with Stamford Bank, Stamford, Nebraska -- report on competitive factors. Submitted, April 24, 1995.
Minneapolis	Community First Interim National Bank of Hankinson, Hankinson, North Dakota, proposed acquisition of the assets and assumption of the liabilities of the Hankinson branch of First National Bank North Dakota, Grand Forks, North Dakota -- report on competitive factors. Submitted, April 24, 1995.
Minneapolis	Community First National Bank, Fargo, North Dakota, proposed merger with Community First Interim National Bank of Hankinson, Hankinson, North Dakota -- report on competitive factors. Submitted, April 24, 1995.

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

COMPETITIVE FACTORS REPORTS

- Cleveland** Fifth Third Bancorp, Cincinnati, Ohio, proposed acquisition of the assets and assumption of the liabilities of Falls Savings Financial, Inc., Cuyahoga Falls, Ohio, and Falls Savings Bank -- report on competitive factors.
Submitted, April 25, 1995.
- Atlanta** First American National Bank, Nashville, Tennessee, proposed acquisition of the assets and assumption of the liabilities of Heritage Federal Bank For Savings, Kingsport, Tennessee -- report on competitive factors.
Submitted, April 24, 1995.
- Minneapolis** First Dakota National Bank, Yankton, South Dakota, proposed acquisition of the Preston and Wagner branches of First Federal Bank, fsb, Beresford, South Dakota -- report on competitive factors.
Submitted, April 24, 1995.
- Cleveland** First Seminole Bank, Lake Mary, Florida, proposed consolidation with Huntington Interim National Bank, Sebring, Florida -- report on competitive factors.
Submitted, April 24, 1995.
- Dallas** First Texas Bank, Killeen, Texas, proposed merger with First Texas Bank, Copperas Cove, Texas -- report on competitive factors.
Submitted, April 28, 1995.
- Philadelphia** Main Line Federal Savings Bank, Villanova, Pennsylvania, proposed purchase of the IRA deposits from Colonial National Bank USA, Claymont, Delaware -- report on competitive factors.
Submitted, April 27, 1995.

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

COMPETITIVE FACTORS REPORTS

Dallas	National Bank of Conroe, Conroe, Texas, proposed merger with Woodforest National Bank, Houston, Texas -- report on competitive factors. Submitted, April 28, 1995.
Chicago	Security Bank, S.B., Springfield, Illinois, proposed merger with United Bank, S.B. -- report on competitive factors. Submitted, April 25, 1995.
Philadelphia	Sun National Bank, Vineland, New Jersey, proposed purchase of certain assets and assumption of certain liabilities of four branches of NatWest Bank National Association, Jersey City, New Jersey -- report on competitive factors. Submitted, April 27, 1995.
St. Louis	United Planters Bank of Northeast Mississippi, N.A., New Albany, Mississippi, proposed purchase of the assets and assumption of the liabilities of five branches of Sunburst Bank, Grenada, Mississippi, and five branches of United Southern Bank, Clarksdale, Mississippi -- report on competitive factors. Submitted, April 28, 1995.
San Francisco	United Savings Bank, FSB, San Francisco, California, proposed acquisition of certain assets and assumption of liabilities of United Labor Bank, Oakland, California -- report on competitive factors. Submitted, April 28, 1995.
Minneapolis	Wolf Point Acquisition Bank, Wolf Point, Montana, proposed merger with Citizens First National Bank - - report on competitive factors. Submitted, April 28, 1995.

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

EXTENSIONS OF TIME

Dallas	ANB Corporation, Terrell, Texas -- extension to August 1, 1995, to acquire ANB Delaware Corporation and American National Bank of Terrell. Granted, April 27, 1995.
Cleveland	Banc One Corporation, Columbus, Ohio -- extension to August 1, 1995, to engage in data processing activities. Granted, April 28, 1995.
Kansas City	Barry Limited Partnership, Valparaiso, Nebraska -- extension to June 8, 1995, to acquire Valparaiso Enterprises, Inc. Granted, April 24, 1995.
San Francisco	First Security Corporation, Salt Lake City, Utah -- extension to divest certain property. Granted, April 25, 1995.
San Francisco	Hanil Bank, Ltd., Los Angeles, California -- extension to divest certain property. Granted, April 25, 1995.
Atlanta	Liberty Shares, Inc., Hinesville, Georgia -- extension to July 27, 1995, to engage de novo in consumer finance and insurance agency activities through Hinesville Finance, Inc. Granted, April 27, 1995.

INTERNATIONAL OPERATIONS

Director, BS&R	Chemical Bank, New York, New York -- to make an investment in Chemical Investment Bank Limited, London, England. Approved, April 28, 1995.
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MEMBERSHIP

Richmond	Virginia Commerce Bank, Arlington, Virginia -- to become a member of the Federal Reserve System. Approved, April 26, 1995.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of San Francisco -- to revise
the Other Fed forward and return products at all
offices.

Approved, April 25, 1995.

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ADDITIONS AND CORRECTIONS

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

BANK HOLDING COMPANIES

Chicago First Midwest Bancorp, Inc., Naperville, Illinois --
 to engage in lending activities.
 Withdrawn, April 21, 1995.

COMPETITIVE FACTORS REPORTS

Cleveland Peoples Savings Bank, Xenia, Ohio, proposed merger
 with Citizens Federal Bank, F.S.B., Dayton, Ohio --
 report on competitive factors.
 Submitted, April 10, 1995.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application Comment Period Ending Date
NONE

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

Application Comment Period Ending Date
NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application Comment Period Ending Date
NONE

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

Application
NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution Examination Date Rating**
NONE

*Subject to CRA.

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

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Bank of Smithtown, Smithtown, New York, to establish a
branch office at 836 Fort Salonga Road, Northport,
New York 11768. 1/ 5/30/95

Fleet Bank, Albany, New York, to establish a branch
office at Peter D. Kiernan Plaza, 575 Broadway, Albany,
New York 12207. 1/ 5/24/95

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving
Public Comment

None.

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

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 28, 1995

NAME OF BANK

RATING

EXAMINATION DATE

None.

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

Section I - APPLICATIONS RECEIVED AND SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

SECTION II - APPLICATIONS RECEIVED AND 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: 5/15/95

Guaranty Bancshares Corporation, Shamokin, PA is the subject of a Change in Bank Control Notice filed by John and Maureen Moran of Shavertown, PA, who intend to acquire 45.4% of the bank holding company.

Newspaper comment period expires: 4/24/95
Federal Register comment period expires: N.Avail

SECTION III - APPLICATIONS RECEIVED AND SUBJECT TO FEDERAL REGISTER NOTICE ONLY

NONE

SECTION IV - APPLICATIONS RECEIVED AND 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 28, 1995.

Identification of Ratings

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
Miners Bank of Lykens 550 Main Street Lykens, PA	1/9/95	Satisfactory

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

APPLICATIONS BULLETIN
(For the week ending April 29, 1995)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received branch application from Integra Bank/Pittsburgh, * May 12, 1995
on April 25, 1995, to establish a branch at Indiana University
of Pennsylvania, 319 Pratt Drive, Indiana, Pennsylvania.

Received prior notice from PremierBank and Trust, Elyria, * May 12, 1995
Ohio, on April 24, 1995, to establish a CBCT facility at
561 West Central Avenue, Delaware, Ohio.

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

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received Section 4(c)(8) notice from Mellon Bank Corporation, Not Yet Known
Pittsburgh, Pennsylvania, on April 24, 1995, of its intent to acquire
Certus Financial Corporation, San Francisco, California.

Received Section 4(c)(8) notice from Premier Financial Bancorp, Inc., Not Yet Known
Vanceburg, Kentucky, on April 28, 1995, of its intent to engage in
permissible data processing activities through a de novo subsidiary,
Premier Data Services, Inc., Vanceburg, Kentucky.

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

NONE

* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

- Expected to End 30 Days from Date of Receipt

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(April 28, 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 28, 1995. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

The State Bank & Trust Co.
401 Clinton Street
Defiance, Ohio 43512
(419) 783-8950
Rating: Outstanding
Exam Date: January 17, 1995

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Summit Financial Corporation, Greenville, South Carolina, to acquire the assets of Woodham Enterprises, Inc. (d.b.a. First Finance) and engage in consumer finance activities in Bishopville and Sumter, South Carolina.	5-7-95
FirstBancorporation, Inc., Beaufort, South Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of FirstBank, N.A., Beaufort, South Carolina (successor to The Savings Bank of Beaufort County, FSB).*	5-20-95
Mellon Bank (MD), Rockville, Maryland, to establish a branch in Montgomery Mall, 7101 Democracy Boulevard, Bethesda, Maryland.*	5-23-95

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

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

Section III - Applications Subject to Federal Register Notice

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

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

None.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending April 28, 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 28, 1995

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Sun Bank of Tampa Bay Tampa, Florida To establish a branch located at 17802 North Dale Mabry, Lutz, Florida, to be known as the Van Dyke Office.	05-19-95*
United American Bank of Central Florida Orlando, Florida To establish a branch located at 5405 Silver Star Road, Orlando, Florida, to be known as the Pine Hills Office.	05-21-95*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Moundville Bancshares, Inc. Moundville, Alabama 1-BHC formation, Bank of Moundville, Moundville, Alabama.	Not yet available*
Gulf Bank Miami, Florida Change in control notice by 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. Total ownership will equal 25.4 percent.	Not yet available*
First Commerce Corporation New Orleans, Louisiana To merge with Lakeside Bancshares, Inc., Lake Charles, Louisiana, and thereby directly acquire Lakeside National Bank of Lake Charles, Lake Charles, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	04-28-95* Federal Register

*Subject to the provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 28, 1995

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Farmers & Merchants Employee Stock Ownership Plan Forest, Mississippi 1-BHC formation, Community Bancshares of Mississippi, Inc., Forest, Mississippi.	05-29-95* Newspaper

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Moundville Bancshares, Inc. Moundville, Alabama To engage de novo in credit insurance activities, pursuant to Section 225.25(b)(8)(i) of Regulation Y.	Not yet available

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

Application

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 28, 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

1

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	DeMotte State Bank DeMotte, Indiana 1501 South Heaton Knox, Indiana	NP - 4-28-95
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*	NP - 4-30-95
EFT	Bankers Trust Company Des Moines, Iowa 411 Laurel Des Moines, Iowa*	NP - 5-1-95
EFT	Commerce Bank (was Peoples Bank) Bloomington, Illinois #3 State Farm Plaza Bloomington, Illinois*	NP - 4-28-95
Branch	Tri-County Bank Brown City, Michigan Southeast corner of Huron Street and Beech Street North Branch, Michigan	NP - 5-4-95
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 I - Applications Subject to Newspaper
Notice Only
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	First Source Bank (1st) South Bend, Indiana 3395 Willowcreek Portage, Indiana	NP - 5-14-95
Branch	UnionBank Streator, Illinois 1311 Shooting Park Road Peru, Illinois	NP - **
EFT	Northern Trust Company (The) Chicago, Illinois Northwestern University, Shephard Hall 626 Univeristy Place Evanston, Illinois	NP - 4-22-95
Membership	M&I Bank of Racine Racine, Wisconsin to become a member of the Federal Reserve System	NP - **
Membership	M&I Bank of Menomonee Falls Menomonee Falls, Wisconsin to become a member of the Federal Reserve System	NP - **
Y-1	Charlevoix First Corporation Charlevoix, Michigan Charlevoix State Bank Charlevoix, Michigan	NP - 5-9-95

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	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	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
Y-2	Scott Bancshares, Inc. Bethany, Illinois Maroa Bancshares, 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

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	State Financial Services Corporation Hales Corners, Wisconsin Waterford Bancshares, Inc. Waterford, Wisconsin Waterford Bank Waterford, Wisconsin	FR - 5-8-95 NP - 5-22-95

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	MSB Holding Company, Inc. Moorhead, Iowa to engage <u>de novo</u> in lending activities	FR - 4-24-95
4(c)(8)	Royal Bancshares, Inc. Elroy, Wisconsin to engage <u>de novo</u> in insurance agency activities through its subsidiary, Royal Insurance Services, Elroy, Wisconsin	FR - 5-15-95
4(c)(8)	St. Francis Capital Corporation Milwaukee, Wisconsin to engage in the sale of annuities through its subsidiary, St. Francis Insurance Services Corp., Milwaukee, Wisconsin	FR - **

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
RoS	FBOP Corporation Oak Park, Illinois to redeem the outstanding preferred stock

N - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-day business day period the bank has to make the evaluation public has lapsed during the week ending April 28, 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>
-The State Bank of Coloma 209 North Paw Paw Street Coloma, Michigan 49038 (616) 468-3179	1/03/95	NI
-Rushville State Bank Liberty and Lafayette Rushville, Illinois 62681 (217) 322-3323	1/17/95	S
-The Bank of Illinois in Normal 102 West College Avenue Normal, Illinois 61761 (309) 452-1186	1/09/95	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING APRIL 28, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application **End of Comment Period**

None.

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

Application **End of Comment Period**

*Section 3(a)(3) application by CNB Bancshares, Inc., Evansville, Indiana, to acquire Citizens Bank of Illinois, N.A., Mt. Vernon, Illinois.

Newspaper: 5/24/95

Change in control notification involving Martinsburg Bancorp, Inc., Martinsburg, Missouri, by Mary K. Fennewald (previously reported during week ending 4/7/95).

Fed. Register: 4/25/95

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application **End of Comment Period**

None.

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

Application **End of Comment Period**

None.

*This application is subject to CRA.

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

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING April 28, 1995

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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	May 14, 1995
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	May 19, 1995
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	May 19, 1995

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Lois E. Morrison, to acquire 30.4% of the voting shares of Barron Investment Company, Golden Valley, MN	May 16, 1995 (Federal Register)
Windsor Bancshares, Inc., Glenville, MN, to acquire 100% of the voting shares of Twin Lakes State Bank, Twin Lakes, MN	May 20, 1995 (Newspaper)
Citizens Investment Company, Inc., Glenville, MN, to acquire 100% of the voting shares of Twin Lakes State Bank, Twin lakes, MN	May 30, 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

M&I Bank of Eagle River, Eagle
River, WI, for membership in the
Federal Reserve System

First American Bank Valley, Grand
Forks, ND, to declare a special
dividend not to exceed \$5,000,000

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending April 28, 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

NONE.

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

The Gunnison Bank and Trust Company, Gunnison, Colorado, for prior approval to establish a de novo branch banking facility in Crested Butte, Colorado.

Not Available

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

APPLICATION

COMMENT PERIOD ENDING DATE

Wendell D. Bruner and Willard D. Heyne, both of Fremont, Nebraska, for prior approval to each acquire an additional 6.10 percent of the voting shares of American Banc Corporation, Fremont, Nebraska.*

May 16, 1995

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>
Bank of Louisville P.O. Box 309 Louisville, Colorado 80027-0309	01-17-95	04-26-95	Satisfactory
Rio Grande County Bank P.O. Box 158 Del Norte, Colorado 81132-0158	01-23-95	04-27-95	Satisfactory
The First Bank P.O. Box 6369 Moore, Oklahoma 73153-0369	01-30-95	04-27-95	Satisfactory

Federal Reserve Bank of Kansas City

The First Bank of Fairland P.O. Box 779 Fairland, Oklahoma 74343	01-30-95	04-27-95	Satisfactory
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*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF APRIL 24, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

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

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
Change in Control Notice by William Donald Skov, Clint, TX, and Robert E. Skov, El Paso, TX, to retain (as the result of a stock redemption) an interest in First Fabens Bancorporation, Inc., Fabens, TX (Filed during the week of 4-3-95)	95/05/10
Change in Control Notice by Otis Truman Arnold, and Anita Ray Arnold, Texarkana, TX, to acquire an interest in New Boston Bancshares, Inc., New Boston, TX (Previously reported during the week of 3-20-95)	95/05/04
*Section 3(a)(3) application by Baylor Bancshares, Inc., Seymour, TX, to acquire Memphis State Bank, Memphis, TX	95/05/21
*Section 3(a)(3) application by Baylor/Delaware Corp., Wilmington, DE, to acquire Memphis State Bank, Memphis, TX	95/05/21
Change in Control Notice by Jon Black, Crowell, TX, to acquire an interest in Crowell Bancshares, Inc., Crowell, TX	N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
Section 4(c)(8) notification by Grimes County Capital Corporation, Houston, TX, d/b/a CSB Mortgage Services, Houston, TX (making and servicing mortgage loans or other extensions of credit for the account of others)	95/05/16

**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 24, 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>
Bank of Houston 5115 Main Street P.O. Box 8306 Houston, TX 77288	95/01/09	Outstanding

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 4/28/95

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
West One Bank, Idaho, Boise, Idaho, to acquire the Burley, Idaho, branch of Washington Federal Savings and Loan Association, Seattle, Washington. *	<u>Newspaper:</u> 5/18/95
Refiled: Coast Bancorp, Santa Cruz, California, to become a bank holding company by acquiring Coast Commercial Bank, Santa Cruz, California. *	<u>Newspaper:</u> 4/06/95
American Pacific Bank, Portland, Oregon, to establish a limited purpose branch at 10260 S.W. Greenburg, Suite 700, Portland, Oregon. *	<u>Newspaper:</u> Not available
M&I Thunderbird Bank, Phoenix, Arizona, to become a member of the Federal Reserve System.	<u>Newspaper:</u> Not available

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

James L. Ryan, Orinda, California, to acquire up to 10.65 percent of BWC Financial Corp., Walnut Creek, California. *	<u>Newspaper:</u> 5/12/95
	<u>Fed. Reg.:</u> 5/09/95
Refiled: Joel W. Kovner, Santa Monica, California, to acquire an additional 19.77 percent of Professional Bancorp, Inc., Santa Monica, California. *	<u>Newspaper:</u> 4/21/95
	<u>Fed. Reg.:</u> 5/05/95
Refiled: Peter H. Huizenga Testamentary Trust, Oak Brook, Illinois, to increase its ownership up to 14.5 percent of Monarch Bancorp, Laguna Niguel, California. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 5/17/95
Refiled: Robert A. Schoellhorn Revocable Trust, Highland Park, Illinois, to increase its ownership up to 13.9 percent of Monarch Bancorp, Laguna Niguel, California. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 5/17/95
John C. Bell, John C. Bell Family Trust and K & G Family Trust, Burbank, California, to increase their ownership up to 14.47 percent of Western Security Bancorp, Burbank, California. *	<u>Newspaper:</u> 5/08/95
	<u>Fed. Reg.:</u> 5/22/95

Section III - Applications Subject to Federal Register Only

None

* Subject to CRA.

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

Week ending 4/28/95

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 28, 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.