

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 19
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending May 13, 1995

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Amalgamated Clothing and Textile Workers Union --
determination that an application need not be filed
in connection with the merger with International
Ladies Garment Workers Union, and that the
resulting labor organization would succeed to
ACTWU's exemption under the Bank Holding Company
Act.

Granted, May 8, 1995.

First Place Financial Corporation, Farmington, New
Mexico -- to acquire Western Bank, Gallup, New
Mexico.

Approved, May 8, 1995.

North Fork Bancorporation, Inc., Mattituck, New
York -- to acquire shares of Suffolk Bancorp,
Riverhead; The Suffolk County National Bank; and
Island Computer Corporation of New York, Inc.,
Bohemia, New York.

Approved, May 8, 1995.

Norwest Corporation, Minneapolis, Minnesota -- to
engage de novo in providing employment information
to third parties for a fee through Norwest Mortgage
Corporation, Des Moines, Iowa.

Permitted, May 8, 1995.

BANKS, FOREIGN

Donghwa Bank, Seoul, Korea -- to establish branch in
New York, New York.

Approved, May 8, 1995.

Taiwan Business Bank, Taipei, Taiwan -- to establish
a branch in Los Angeles, California.

Approved, May 8, 1995.

ENFORCEMENT

Lometa Bancshares, Inc., Lampasas, Texas, and Mid-
Texas Bancshares, Inc. -- order of assessment of a
civil money penalty against A.G. Cummings, Chairman
of the board of directors and President of Lometa,
and sole director and principal shareholder of Mid-
Texas.

Announced, May 9, 1995.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

FORMS

Finance Company Questionnaire (FR 3033p) --
quinquennial questionnaire to be conducted
in 1995.
Approved, May 8, 1995.

INTERNATIONAL OPERATIONS

MBNA American Bank, N.A., Newark, Delaware -- to make
an investment in MBNA International Bank Limited,
Chester, England.
Permitted, May 8, 1995.

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

ABBREVIATIONS: BS&R - Banking Supervision and Regulation; C&CA - Consumer and
Community Affairs; FOMC - Federal Open Market Committee; FRBO - Federal Reserve
Bank Operations; IF - International Finance; OSDM - Office of Staff Director
for Management

BANK BRANCHES, DOMESTIC

Chicago	Bankers Trust Company, Des Moines, Iowa -- to establish an automated teller at Mercy Medical Plaza, 411 Laurel. Approved, May 8, 1995.
Cleveland	Dime Bank, Marietta, Ohio -- to operate a mobile branch throughout the Washington County, Ohio, area. Approved, May 10, 1995.
Philadelphia	First Capitol Bank, York, Pennsylvania -- to establish a branch at 2290 South George Street, Pennsylvania. Approved, May 11, 1995.
Philadelphia	Meridian Bank Reading, Pennsylvania -- to establish a branch at 124 Memorial Highway, Dallas, Pennsylvania. Approved, May 8, 1995.

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

BANK BRANCHES, DOMESTIC

New York Salamanca Trust Company, Salamanca, New York -- to
 establish a branch at 2101 West State Street,
 Olean, New York.
 Approved, May 11, 1995.

BANK HOLDING COMPANIES

Director, BS&R BankAmerica Corporation, San Francisco, California --
 request for relief from commitment concerning
 amount of identification required to open an
 account.
 Granted, May 12, 1995.

Secretary Barnett Banks, Inc., Jacksonville, Florida -- request
 to cease bank-ineligible securities activities.
 Granted, May 12, 1995.

Chicago BB&T Bancshares Corp., Bloomingdale, Illinois -- to
 acquire Bloomingdale Bank and Trust.
 Approved, May 12, 1995.

Atlanta Brannen Banks of Florida, Inc., Inverness, Florida --
 to engage de novo in data processing activities
 through Brannen Banks Services, Inc., Hernando,
 Florida.
 Approved, May 10, 1995.

San Francisco Cache Valley Banking Company, Logan, Utah -- to
 acquire Cache Valley Bank -- report on competitive
 factors.
 Approved, May 12, 1995.

Kansas City Cameron Financial Corporation, Cameron, Missouri --
 registration statement.
 Approved, May 10, 1995.

Dallas Clyde Financial Corporation, Clyde, Texas --
 application to engage in lending activities.
 Returned, May 11, 1995.

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

BANK HOLDING COMPANIES

Boston	Executive Auto Lease, Inc., Andover, Massachusetts -- to acquire Fidelity Bank & Trust Company, Salem, New Hampshire, and to engage in leasing activities through The Southern New Hampshire Bank and Trust Company following consummation. Approved, May 12, 1995.
Atlanta	First American Corporation, Nashville, Tennessee -- to acquire Heritage Federal Bancshares, Inc., Kingsport, Tennessee. Approved, May 8, 1995.
Dallas	First Bancorp, Inc., Denton, Texas -- to acquire The First Colony Bank, Colony, Texas. Approved, May 12, 1995.
Minneapolis	First Dakota Financial Corporation Employee Stock Ownership Plan, Yankton, South Dakota -- to acquire shares of First Dakota Financial Corporation. Returned, May 8, 1995.
Dallas	First Delaware Bancorp, Inc., Wilmington, Delaware -- to acquire The First Colony Bank, Colony, Texas. Approved, May 12, 1995.
Chicago	Firststar Bank Milwaukee, N.A., Milwaukee, Wisconsin -- waiver of application to acquire Firststar Credit Card Bank, N.A., Waukegan, Illinois. Approved, May 11, 1995.
Chicago	Firststar Corporation, Milwaukee, Wisconsin, and Firststar Corporation of Wisconsin -- to acquire Firststar Credit Card Bank, N.A., Waukegan, Illinois. Approved, May 11, 1995.
Richmond	James River Bankshares, Inc., Suffolk, Virginia -- to acquire Bank of Suffolk, Suffolk, and The Bank of Waverly, Waverly, Virginia. Approved, May 9, 1995.
Cleveland	KeyCorp, Cleveland, Ohio, and Key Bancshares of Wyoming, Cheyenne, Wyoming -- to engage in consumer and mortgage lending activities. Approved, May 13, 1995.

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

BANK HOLDING COMPANIES

New York	North Fork Bancorporation, Inc., Mattituck, New York -- to acquire Great Neck Bancorp, Great Neck, New York, and Bank of Great Neck. Approved, May 12, 1995.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire Comfort Bancshares, Inc., Comfort, Texas. Approved, May 12, 1995.
Cleveland	Pikeville National Corporation, Pikeville, Kentucky, and Pikeville Acquisition Corporation -- to acquire Woodford Bancorp, Inc., Versailles, Kentucky. Approved, May 10, 1995.
Chicago	S.B.C.P. Bancorp, Inc., Cross Plains, Wisconsin -- to acquire State Bank of Cross Plains. Approved, May 11, 1995.
San Francisco	South Valley Bancorporation, Morgan Hill, California -- to engage de novo in loan participations through South Valley National Bank, Gilroy, California. Permitted, May 10, 1995.
Richmond	Summit Financial Corporation, Greenville, South Carolina -- to acquire the assets of the Bishopville, South Carolina, and Sumter, South Carolina, offices of Woodham Enterprises, Inc. Approved, May 11, 1995.
Dallas	Texas Financial Bancorporation, Inc., Minneapolis, Minnesota -- to acquire The First Colony Bank, Colony, Texas. Approved, May 12, 1995.
Philadelphia	Union National Financial Corporation, Mount Joy, Pennsylvania -- to engage de novo in community development activities through Nissley Chocolate Factory Apartments Limited Partnership. Permitted, May 12, 1995.
Director, BS&R	Vista Bancorp, Inc., Phillipsburg, New Jersey -- transfer agent registration. Approved, May 8, 1995.

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

BANK HOLDING COMPANIES

San Francisco Wells Fargo & Company, San Francisco, California --
to acquire Wells Fargo Bank (Arizona), National
Association, Phoenix, Arizona.
Approved, May 10, 1995.

San Francisco WSB Bancorp, Bellingham, Washington -- to acquire
Whatcom State Bank, Ferndale, Washington.
Approved, May 8, 1995.

Atlanta 1st Jackson Bancshares, Inc., Stevenson, Alabama --
to acquire The North Jackson Bank, Inc., Stevenson,
Alabama.
Approved, May 12, 1995.

BANK PREMISES

New York Salamanca Trust Company, Salamanca, New York --
investment in bank premises.
Approved, May 11, 1995.

BANKS, FOREIGN

New York Royal Bank of Canada, Montreal, Canada -- to open new
offices worldwide of its section 20 subsidiary, RBC
Dominion Securities Corporation, New York, New
York, and engage in activities previously approved
for Dominion in the United States.
Withdrawn, May 8, 1995.

CAPITAL STOCK

St. Louis FBL Bancshares, Inc., Liberty, Illinois -- redemption
of shares.
Approved, May 9, 1995.

Minneapolis First Dakota Financial Corporation, Yankton, South
Dakota -- redemption of shares.
Returned, May 8, 1995.

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

CHANGE IN BANK CONTROL

New York	BNB Financial Services Corporation, New York, New York -- change in bank control. Returned, May 10, 1995.
Minneapolis	First Dakota Financial Corporation, Yankton, South Dakota -- change in bank control. Returned, May 8, 1995.
Dallas	First Fabens Bancorporation, Inc., Fabens, Texas -- change in bank control. Permitted, May 12, 1995.
Kansas City	First Flo Corporation, Florence, Colorado -- change in bank control. Permitted, May 11, 1995.
Atlanta	First National Bancshares of Eunice, Eunice, Louisiana -- change in bank control. Permitted, May 11, 1995.
Chicago	Iowa State Bank Holding Company, Des Moines, Iowa -- change in bank control. Permitted, May 12, 1995.
St. Louis	Union Illinois Company, Swansea, Illinois -- change in bank control. Permitted, May 12, 1995.

COMPETITIVE FACTORS REPORTS

San Francisco	Bank of Whitman, Colefax, Washington, proposed purchase of certain assets and assumption of certain liabilities of the Othello, Washington, branch of Key Bank of Washington, Tacoma, Washington -- report on competitive factors. Submitted, May 11, 1995.
Chicago	Citizens Bank of Western Indiana, Terre Haute, Indiana, proposed purchase of the assets and assumption of the deposits of four branches of Household Bank, FSB, Newport Beach, California -- report on competitive factors. Submitted, May 11, 1995.

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

COMPETITIVE FACTORS REPORTS

Philadelphia	Commonwealth Savings Bank, Malvern, Pennsylvania, proposed acquisition of certain assets and assumption of certain liabilities of four Philadelphia branches of Fidelity Federal Savings and Loan Association -- report on competitive factors. Submitted, May 10, 1995.
Boston	First National Bank of Portsmouth, Portsmouth, New Hampshire, proposed acquisition of the assets and assumption of the liabilities of North Conway Bank, North Conway, New Hampshire -- report on competitive factors. Submitted, May 11, 1995.
Kansas City	First State Bank and Trust, Tonganoxie, Kansas, proposed merger with Home State Bank, Clearwater, Kansas -- report on competitive factors. Submitted, May 11, 1995.
Richmond	First United Bank of West Virginia, National Association, Piedmont, West Virginia (upon relocation of its main office to Oakland, Maryland), proposed merger with First United National Bank & Trust, Oakland, Maryland --report on competitive factors. Submitted, May 9, 1995.
Chicago	Firststar Bank Illinois, Naperville, Illinois, proposed merger with Firststar Trust Company of Illinois, and First Colonial Trust Company, Oak Park, Illinois -- report on competitive factors. Submitted, May 8, 1995.
Chicago	Gateway Bank Indiana, LaGrange, Indiana, proposed merger with Gateway Interim Bank -- report on competitive factors. Submitted, May 12, 1995.
Kansas City	Interstate Bank, Wakeeney, Kansas, proposed acquisition of the assets and assumption of the liabilities of Bank One, Otis, Kansas -- report on competitive factors. Submitted, May 10, 1995.

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

COMPETITIVE FACTORS REPORTS

Richmond	Jefferson National Bank, Charlottesville, Virginia, proposed purchase of certain assets and assumption of certain liabilities of the Richmond, Virginia, branch of Virginia First Savings Bank, F.S.B., Petersburg, Virginia -- report on competitive factors. Submitted, May 9, 1995.
Chicago	Lake City Bank, Warsaw, Indiana, proposed merger with Gateway Bank Indiana, LaGrange, Indiana -- report on competitive factors. Submitted, May 12, 1995.
Dallas	Lee County National Bank, Giddings, Texas, proposed merger with First National Bank in Cameron, Cameron, Texas -- report on competitive factors. Submitted, May 8, 1995.
Philadelphia	Mid-State Bank & Trust Company, Altoona, Pennsylvania, proposed merger with The Everett Bank, Everett, Pennsylvania -- report on competitive factors. Submitted, May 10, 1995.
Dallas	Norwest Trust Texas, N.A.-Waco, Waco, Texas, proposed merger with Norwest Bank Texas, Waco, N.A., -- report on competitive factors. Submitted, May 8, 1995.
Kansas City	Union Bank & Trust Co., Lincoln, Nebraska, proposed merger with Union Interim Federal Savings Bank, which will acquire seven branches of First Bank, f.s.b., Fargo, North Dakota -- report on competitive factors. Submitted, May 10, 1995.
Kansas City	Union Interim Federal Savings Bank, Seward, Nebraska, proposed merger with seven branches of First Bank, f.s.b., Fargo, North Dakota -- report on competitive factors. Submitted, May 10, 1995.

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

COMPETITIVE FACTORS REPORTS

- St. Louis Union Planters Bank of Northwest Mississippi, Clarksdale, Mississippi, proposed purchase of the assets and assumption of the liabilities of nineteen branches of Sunburst Bank, Grenada, Mississippi -- report on competitive factors. Submitted, May 8, 1995.
- San Francisco Western Bank, Los Angeles, California, proposed merger with Bank of Encino, Encino, California -- report on competitive factors. Submitted, May 10, 1995.

EXTENSIONS OF TIME

- San Francisco First Interstate Bancorp, Los Angeles, California -- extension to divest certain property, Granted, May 9, 1995.
- Minneapolis Norwest Corporation, Minneapolis, Minnesota -- extension to September 1, 1995, to acquire United Texas Financial Corporation, Wichita Falls, Texas. Granted, May 11, 1995.

MEMBERSHIP

- Philadelphia Bryn Mawr Trust Company, Bryn Mawr, Pennsylvania -- to become a member of the Federal Reserve System. Approved, May 10, 1995.
- Dallas First State Bank of Livingston, Livingston, Texas -- to become a member of the Federal Reserve System. Approved, May 10, 1995.

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

BANKS, STATE MEMBER

Director, BS&R Bank of Essex, Tappahanock, Virginia -- transfer agent registration.
Approved, May 5, 1995.

CHANGE IN BANK CONTROL

Minneapolis Community First Bancorp, Glendive, Montana -- change in bank control.
Permitted, May 5, 1995.

COMPETITIVE FACTORS REPORTS

Atlanta Union Planters Bank of Central Mississippi, Jackson, Mississippi -- proposed acquisition of the assets and assumption of the liabilities of thirty branches of Sunburst Bank, Grenada, Mississippi -- report on competitive factors.
Submitted, May 5, 1995.

Atlanta Union Planters Bank of Southern Mississippi, Hattiesburg, Mississippi, proposed acquisition of the assets and assumption of the liabilities of twenty branches of Sunburst Bank, Grenada, Mississippi -- report on competitive factors.
Submitted, May 5, 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>
Andover Bancorp, Inc., Andover, Massachusetts - 3(a)(3) application to acquire Finest Financial Corporation, Pelham, New Hampshire*	<u>Newspaper</u> 05-30-95 <u>Federal Register</u> 06-08-95

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

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

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

<u>Application</u>
NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

<u>Institution</u>	<u>Examination Date</u>	<u>Rating**</u>
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 Avoca, Avoca, New York, to establish a branch office at 28 1/2 Maple Avenue, Cohocton, New York 14826, and to make additional investment in bank premises in excess of regulatory limit, pursuant to Section 24A of the Federal Reserve Act. 1/

6/5/95

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Notice of Change in Bank Control on behalf of the 401K Plan and ESOP of United States Trust Company of New York and Affiliated Companies (the "Plan"), to acquire up to 24.9 percent of the common shares of New USTC Holdings Corporation, New York, New York, a bank holding company with respect to New U.S. Trust Company of New York, New York, New York, U.S. Trust Company of Texas, N.A., Dallas, Texas, and U.S. Trust Company of California, N.A., Los Angeles, California.

N/A

Notice of Change in Bank Control on behalf of Dalrymple Family Limited Partnership, L.P., and 2015 South Broadway Associates, L.P., both of Elmira, New York (together, the "Notificants"), to acquire 206,000 shares (103,000 shares by each Notificant), to 9.84 percent, of common stock of Chemung Financial Corporation, Elmira, New York ("Chemung"). The control group of Notificants has previously been authorized to control 17.53 percent of Chemung. The proposed transactions do not call for any additional acquisitions of common stock by the Dalrymples' control group.

N/A

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

SECTION III

Nonbanking Applications (subject to Federal Register Notice Only)

Societe Generale, Paris, France, to acquire indirectly through its wholly-owned indirect subsidiary, FIMAT Futures USA, Inc., Chicago, Illinois, substantially all of the assets of Brody, White & Company, Inc., New York, New York, and thereby to engage in executing and clearing, clearing without executing, executing without clearing, and providing investment advisory services with respect to certain futures contracts and options on futures contracts on certain financial and non-financial commodities contracts; to execute and clear through omnibus accounts with affiliated FCMs certain futures contracts and options on futures contracts; and to expand its previously authorized foreign exchange-related activities to include acting as riskless principal in spot, forward and over-the-counter options transactions in the foreign exchange market.

N/A

SECTION IV

Applications Not Involving Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending May 12, 1995

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Solvay Bank 1537 Milton Avenue Solvay, New York 13209	Satisfactory	September 12, 1994
BPD International Bank 152 West 57th, 5th Floor New York, New York 10019	Needs to Improve	November 2, 1994

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

Section I - APPLICATIONS RECEIVED AND SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

Omega Financial Corporation, State College, PA requests approval to acquire Montour Bank, Danville, PA, pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956, as amended.

Newspaper comment period expires: 5/31/95
Federal Register comment period expires: 6/05/95

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: 5/17/95

Fulton Financial Corporation, Lancaster, Pennsylvania requests approval to acquire Delaware National Bankshares Corp., Georgetown, DE and its wholly owned subsidiary, Delaware National Bank, pursuant to Section 3(a)(3) of the BHC Act.

Newspaper comment period expires: N/Avail
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 May 12, 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>
None	None	None

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

APPLICATIONS BULLETIN
(For the week ending May 13, 1995)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

- Received prior notice from The Apple Creek Banking Company, Apple Creek, Ohio, May 8, 1995, of its intent to establish a branch facility at 2400 South Locust Road, Canal Fulton, Ohio. * June 2, 1995
- Received prior notice from The Fifth Third Bank, Cincinnati, Ohio, on May 8, 1995, of its intent to establish a branch facility at 764 Compton Road, Cincinnati, Ohio. * May 31, 1995
- Received prior notice from PremierBank and Trust, Eyria, Ohio, on May 8, 1995, of its intent to establish a branch facility at the intersection of Wedgewood Boulevard and Powell Road, Liberty Township, Ohio. * May 28, 1995
- Received Section 4(c)(8) notice from Mid Am, Inc., Bowling Green, Ohio, on May 10, 1995, of its intent to acquire Certified Credit Systems, Inc., Sarasota, Florida. May 25, 1995
- Received OAKAR application from Fifth Third Bancorp, Cincinnati, Ohio, on May 12, 1995, to acquire Bank of Naples, Naples, Florida. * Not Yet Known #

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

- Received Section 3(a)(3) application from Fifth Third Bancorp, Cincinnati, Ohio, on May 12, 1995, to acquire Bank of Naples, Naples, Florida. *F: June 13, 1995

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

Received Section 4(c)(8) notice from Mellon Bank Corporation, May 30, 1995
Pittsburgh, Pennsylvania, on April 24, 1995, of its intent to acquire
Certus Financial Corporation, San Francisco, California.

**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

(May 12, 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 May 12, 1995. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

Application

Comment Period Ending Date

None.

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

Application

Comment Period Ending Date

Notice of Change in Control filed
by Marshall T. Reynolds, et al, with
respect to Abigail Adams National
Bancorp, Inc. Washington, D. C.

Not yet available.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

Wachovia Corporation, Winston-Salem, North
Carolina, to engage through a de novo sub-
sidiary, Wachovia Capital Markets, Inc.,
Winston-Salem, North Carolina, in leasing
real and personal property or acting as agent,
broker, or adviser in leasing such property.

5-31-95*

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

None.

*Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending May 12, 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 May 12, 1995

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Compass Bank Birmingham, Alabama To establish a branch located at 4414 Old Shell Road, Mobile, Alabama, to be known as the Spring Hill Branch.	06-02-95*
Bank of Naples Naples, Florida To merge with Fifth Third Trust Co. & Savings Bank, F.S.B., Naples, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*
Republic Security Bank West Palm Beach, Florida 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.	05-20-95*
The Bank of Nashville Nashville, Tennessee To establish an ATM facility located at 2425 Music Valley Drive, Nashville, Tennessee.	06-03-95*
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. The charter will be relocated to Johnson City, Tennessee, and renamed First Bank and Trust of Tennessee.	06-01-95*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Bankshares, Inc. Longwood, Florida 1-BHC formation, First National Bank of Central Florida, Longwood, Florida.	06-02-95* Newspaper

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 12, 1995

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Sterling Bancshares, Inc. Auburndale, Florida To merge with Commerce Bank Corporation, Winter Haven, Florida, and thereby directly acquires its subsidiary, Commerce Bank of Central Florida, Winter Haven, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*
Matenve, Ltd. Miami, Florida After-the-fact BHC formation to retain 25.97 percent of Ocean Bankshares, Inc., along with its subsidiary, Ocean Bank, both of Miami, Florida.	Not yet available*
Republic Security Financial Corporation West Palm Beach, Florida 1-BHC formation, Republic Security Bank, West Palm Beach, Florida.	05-20-95* Newspaper
Eastside Holding Corporation Snellville, Georgia 1-BHC formation, The Eastside Bank & Trust Company, Snellville, Georgia.	06-08-95* Newspaper
First Peoples Bancshares, Inc. Pine Mountain, Georgia 1-BHC formation, First Peoples Bank, Pine Mountain, Georgia.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Farmers & Merchants Bank Employee Stock Ownership Plan, Forest, Mississippi To acquire Bankers Capital Corporation, Forest, Mississippi, and thereby engage in making, acquiring or servicing loans or other extensions of credit, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(1) of Regulation Y.	05-26-95

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 12, 1995

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

Application

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 12, 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>
First Bank of Crestview Post Office Box 877 Crestview, Florida 32536 (904)682-2737	Satisfactory	05-03-95

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>
Branch	Tri-County Bank Brown City, Michigan Southeast corner of Huron Street and Beech Street North Branch, Michigan	NP - 6-8-95
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 - **
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
Y-1	Prairie Financial Group, Inc. Stewardson, Illinois Stewardson National Bank Stewardson, Illinois	NP - **

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	Citizens Bank and Trust Company Belle Plaine, Iowa to become a member of the Federal Reserve System.	NP - **
Branch	Liberty Bank Milwaukee, Wisconsin 8605 North Port Washington Road Fox Point, Wisconsin*	NP - **
Branch	Comerica Bank-Illinois Franklin Park, Illinois 4929 West Lawrence Avenue Chicago, Illinois*	NP - 6-2-95
Membership	Midwest Bank and Trust Company Elmwood Park, Illinois To become a member of the Federal Reserve System	NP - **
Membership	Midwest Bank of Hinsdale Hinsdale, Illinois To become a member of the Federal Reserve System	NP - **
Membership	Midwest Bank of McHenry County Union, Illinois To become a member of the Federal Reserve System	NP - **
EFT	Comerica Bank Detroit, Michigan Comerica Police Department 11th Precinct 511 East Nevada Detroit, Michigan*	NP - 5-27-95
EFT	Comerica Bank Detroit, Michigan Kroger Store, Westborn Mall 43001 Michigan Avenue Dearborn, Michigan*	NP - 5-27-95

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>
EFT	Comerica Bank Detroit, Michigan Detroit Police Department 12th Precinct 1441 W. 7 Mile Road Detroit, Michigan*	NP - 5-27-95
Branch	NBD Bank Detroit, Michigan 7301 Wyoming Dearborn, Michigan*	NP - 5-12-95

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	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
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
Reg K	ABN AMRO Bank, N.V. Amsterdam, The Netherlands Alfred Berg, Inc. Stockholm, Sweden	FR - ** NP - **
Reg K	ABN AMRO Holding, N.V. Amsterdam, The Netherland Alfred Berg, Inc. Stockholm, Sweden	FR - ** NP - **
Reg K	Stichting Administratiekantoor ABN AMRO Bank, N.V. Amsterdam, The Netherland Alfred Berg, Inc. Stockholm, Sweden	FR - ** NP - **
Reg K	Stichting Prioriteit ABN AMRO Holding, N.V. Amsterdam, The Netherlands Alfred Berg, Inc. Stockholm, Sweden	FR - ** NP - **
Reg K	Caisse Nationale De Credit Agricole Paris, France to establish a Representative Office in Houston Texas	FR - ** NP - **

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	Milford Bancorporation Milford, Iowa Ocheyedan Bancorporation Ocheyedan, Iowa Ocheyedan Savings Bank Ocheyedan, Iowa&	FR - 6-8-95 NP - 5-22-95
Y-2	Panhandle Aviation, Inc. Clarinda, Iowa Essex Iowa Bancorporation, Inc. Essex, Iowa First National Bank of Essex Essex, Iowa*	FR - 6-8-95 NP - **

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)	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 - **
4 (c) (8)	Amcore Financial Rockford, Illinois to engage in the provisions of check guaranty services through its subsidiary, Rockford Mercantile Agency, Inc., Rockford, Illinois	FR - 5-24-95
4 (c) (8)	First National Company Storm Lake, Iowa to engage in the business of abstracting	FR - **
4 (c) (8)	Independent Bankers' Bank of Illinois Springfield, Illinois to engage in trust activities	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	Ocheyedan Bancorporation Ocheyedan, Iowa To redeem 225 shares (100%) of its nonvoting common Stock from San Bancorp, Sanborn, Iowa

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 May 12, 1995. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

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

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

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

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
-Farmers & Merchants Savings Bank 101 East Main Street P.O. Box 588 Manchester, Iowa 52057 (319) 927-4475	2/13/95	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING MAY 12, 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 Sun Financial Corporation, Earth City, Missouri, to acquire Farmers Bank of Stover, Stover, Missouri.

Newspaper: 6/10/95

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application **End of Comment Period**

Section 4(c)(8) notification by Mountain Bancshares, Inc., Yellville, Arkansas to engage in data processing activities through a 20 percent investment in Financial Institution Services, Inc., Green Forest, Arkansas.

5/30/95

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

Application **End of Comment Period**

None.

*This application is subject to CRA.

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

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING May 12, 1995

Name of Bank	Bank Address	Examination Date	Examination Rating
City Bank and Trust Company	P. O. Box 160 Moberly, MO 65270	01-30-95	Outstanding

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

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

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
International Bancorporation, Golden Valley, MN, to merge with American Bancorporation Holding Company of Brainerd, Inc., Brainerd, MN, and thereby acquire American National Bank of Brainerd, Brainerd, MN*	June 9, 1995 (Federal Register)

*Subject to CRA

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

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

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

<u>Application</u>
NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending May 12, 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
The First State Bank of Malta Post Office Box (10 Malta, MT 59538-0910 (406) 654-2340	May 8, 1995	Satisfactory
Lake County Bank Post Office Box 644 St. Ignatius, MT 59865 (406) 745-3123	May 8, 1995	Satisfactory

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Mercantile Bank of Kansas City, Kansas City, Missouri, for prior approval to merge with Citizens-Jackson County Bank, Warrensburg, Missouri.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Thomas H. Olson, Lisco, Nebraska, to acquire 94.56 percent of the voting shares of Woodstock Land & Cattle Company, Fullerton, Nebraska.	Not Available
Lisco State company, Lisco, Nebraska, for prior approval to acquire 46.24 percent of the outstanding common stock of Woodstock Land & Cattle Company, Fullerton, Nebraska.*	Not Available
The Joy Partners, Ltd., and T.C. Craighead and Co., both of Ardmore, Oklahoma, for prior approval to acquire an additional 14.96 percent, for a total of 15.17 percent, of the voting shares of Citizens Commerce Corporation, Ardmore, Oklahoma.	May 30, 1995

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
C.S.B., Co., Cozad, Nebraska, for prior approval to acquire Cozad Interim Savings Bank, Lexington, Nebraska, a de novo savings bank.*	May 31, 1995

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

Federal Reserve Bank of Kansas City

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Professional Bank 4100 E. Mississippi Denver, Colorado 80222-3048	11-21-94	05-10-95	Satisfactory
The State Bank & Trust Co. P.O. Box 2077 Colorado Springs, Colorado 80901	01-30-95	05-11-95	Outstanding
The Jackson State Bank P.O. Box 1788 Jackson, Wyoming 83001-1788	02-06-95	05-11-95	Outstanding

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
 APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MAY 8, 1995

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

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 18(c) application by Texas State Bank, McAllen, TX, to acquire the assets and assume the liabilities of the Rio Grande City, TX branch of First National Bank of South Texas, Rio Grande City, TX (branch is located at 100 North Britton Ave., Rio Grande City, TX 78582) and thereby establish a branch pursuant to Section 9	95/06/15
*Section 18(c) application by Texas State Bank, McAllen, TX, to acquire the assets and assume the liabilities of the Roma, TX branch of First National Bank of South Texas, Rio Grande City, TX (branch is located at 1004 E. Hwy. 83, Roma, TX 78584) and thereby establish a branch pursuant to Section 9	95/06/15

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
*Section 3(a)(1) application by UB&T Financial Corporation, Dallas, TX, to acquire UB&T Delaware Financial Corporation, Dover, DE, and United Bank & Trust, N.A., Dallas, TX	N/A
*Section 3(a)(1) application by UB&T Delaware Financial Corporation, Dover, DE, to acquire United Bank & Trust, N.A., Dallas, TX	N/A
*Section 3(a)(1) application by The Berens Corporation, Houston, TX, to acquire Berens Delaware, Inc., Wilmington, DE, and First National Bank of Dayton, Dayton, TX	95/05/30
*Section 3(a)(1) application by Berens Delaware, Inc., Wilmington, DE, to acquire First National Bank of Dayton, Dayton, TX	95/05/30
*Section 3(a)(1) application by MetroCorp, Inc., Houston, TX, to acquire MetroCorp of Delaware, Inc., Wilmington, DE, and MetroBank, N.A., Houston, TX (Previously reported during the week of 4-3-95)	95/04/25

*Section 3(a)(1) application by
MetroCorp of Delaware, Inc., Wilmington, DE, to acquire
MetroBank, N.A., Houston, TX 95/04/25
(Previously reported during the week of 4-3-95)

*Section 3(a)(1) application by
Greater Brazos Valley Bancorp, Inc., College Station,
TX, to acquire Greater Brazos Valley Delaware Bancorp,
Inc., Dover, DE, and Commerce National Bank, College
Station, TX 95/05/19
(Previously reported during the week of 4-17-95)

*Section 3(a)(1) application by
Greater Brazos Valley Delaware Bancorp, Inc., Dover, DE,
to acquire Commerce National Bank, College Station, TX 95/05/19
(Previously reported during the week of 4-17-95)

Change in Control Notice by
Richard Lee Brown, Trustee of the M. L.
Rhea Estate, Trustee of the Fred D. Thompson, Jr. Trust,
Trustee of the John A. Thompson Trust, Frederick Dickson
Thompson, Trustee of the Cleaves Rhea Thompson Trust
under Will Louise R. & Floore, Trustee of the Frederick
Dickson Thompson, Jr. Trust under Will Louise R. Floore,
Trustee of the John Andrew Thompson Trust under Will
Louise R. Floore, Frederick Dickson Thompson, Jr., John
Andrew Thompson, Kelly R. Thompson, Executor of the 3
Estates of Jimmie K. Thompson, all located in Fort Worth,
TX, and Cleaves Rhea Thompson, Santa Clara, CA, to acquire an
interest in Central Bancorporation, Inc., Fort Worth, TX 95/05/17
(name was previously Texas Security Bancshares, Inc.)
(Previously reported during the week of 3-20-95)

**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 MAY 8, 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>
Citizens Bank 315 Landa Street P. O. Box 310909 New Braunfels, Texas 78131-0909	95/01/30	Satisfactory
First Bank & Trust Company Main Street P. O. Box 158 Dawson, Texas 76639-0158	95/01/30	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 5/12/95

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
The Bank of Casa Grande Valley, Casa Grande, Arizona, to establish a branch office at 121 W. Second Street, Casa Grande, Arizona. *	<u>Newspaper:</u> Not available

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

Refiled: Peter H. Huizenga Testametary Trust, Oak Brook, Illinois, to increase its ownership up to 14.5 percent of Monarch Bancorp, Laguna Nigual, California. *	<u>Newspaper:</u> 5/28/95
	<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> 5/28/95
	<u>Fed. Reg.:</u> 5/17/95

Section III - Applications Subject to Federal Register Only

Sierra Tahoe Bancorp, Truckee, California, to engage <u>de novo</u> in making or acquiring loans or other extensions of credit, directly or for the account of others.	<u>Fed. Reg.:</u> Not available
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Section IV - Applications Not Subject to Federal Register Notice or Newspaper Notice

None

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

Week ending 5/12/95

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending May 12, 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>
ValliWide Bank	4995 E. Clinton Fresno, CA 93727 (209) 221-2220	11/28/94	Satisfactory
Cuyamaca Bank	9955 Mission Gorge Rd. Santee, CA 92071 (619) 562-6400	2/06/95	Satisfactory

*Under the rating system an institution's CRA performance is assigned one of the following four ratings:

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

Satisfactory record of meeting community credit needs: An institution has a satisfactory record of ascertaining and meeting the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

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

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