

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 21
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending May 27 1995

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK BRANCHES, DOMESTIC

Marine Midland Bank, Buffalo, New York -- to
establish a branch at 4191 North Buffalo Street,
Orchard Park, New York.
Approved, May 25, 1995.

BANK HOLDING COMPANIES

AmSouth Bank of Florida, Tampa, Florida; AmSouth Bank
of Tennessee, Chattanooga, Tennessee; AmSouth Bank
of Georgia, Rome, Georgia; and AmSouth Bank of
Walker County, Jasper, Alabama -- to become members
of the Federal Reserve system.
Approved, May 22, 1995.

First Union Corporation, Charlotte, North Carolina --
request for review of the approval by the Federal
Reserve Bank of Richmond of First Union's notice to
acquire Coral Gables Fedcorp, Inc., Coral Gables,
Florida.
Denied, May 22, 1995.

HSBC Holdings plc, London, England, and HSBC Holdings
BV, Amsterdam, The Netherlands -- to engage in
securities brokerage, riskless principal, private
placement, and advisory activities through James
Capel Incorporated, New York, New York.
Approved, May 25, 1995.

REGULATIONS AND POLICIES

Credit card plans -- publication of "SHOP...The Card
You Pick Can Save You Money."
Published, May 22, 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

San Francisco Bank of Casa Grande Valley, Casa Grande, Arizona -- to establish a branch at 121 West Second Street. Approved, May 22, 1995.

Minneapolis First American Bank Valley, Grand Forks, North Dakota -- to merge with First American Bank and Trust of Grafton, Grafton, North Dakota, and to establish branches at Main Street, Hoople; at Main Street, Forest River; at Main Street, Fordville; and at 910 Hill Avenue, Grafton, North Dakota. Approved, May 25, 1995.

New York Fleet Bank, Albany, New York -- to establish a branch at Peter D. Kiernan Plaza, 575 Broadway. Approved, May 26, 1995.

Secretary SunTrust Banks, Inc., Orlando, Florida -- to establish a branch at 17802 North Dale Mabry, Lutz, Florida. Approved, May 26, 1995.

BANK HOLDING COMPANIES

San Francisco Barnes Bancorporation, Kaysville, Utah -- to acquire Barnes Banking Company. Approved, May 25, 1995.

Director, BS&R CCFNB Bancorp, Inc., Bloomsburg, Pennsylvania -- transfer agent registration. Withdrawn, May 22, 1995.

Chicago Charlevoix First Corporation, Charlevoix, Michigan -- to acquire Charlevoix State Bank. Approved, May 24, 1995.

Dallas CNB Delaware Company, Dover, Delaware -- to acquire Commercial National Bank, Beeville, Texas. Approved, May 22, 1995.

San Francisco Coast Bancorp, Santa Cruz, California -- to acquire Coast Commercial Bank. Approved, May 25, 1995.

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

BANK HOLDING COMPANIES

Kansas City	Commerce Bancshares, Inc., Kansas City, Missouri -- request for waiver of application requirements for merger of CBI Security Corporation to merge with CBI-Kansas, Inc. Approved, May 23, 1995.
Richmond	Community Capital Corporation, Greenwood, South Carolina -- to acquire Clemson Bank & Trust, Clemson, South Carolina. Approved, May 25, 1995.
Kansas City	CRACO, Inc., Vinita, Oklahoma -- to acquire The First National Bank of Grove, Grove, Oklahoma. Approved, May 25, 1995.
St. Louis	Farmers State Holding Corp., Alto Pass, Illinois -- to acquire Farmers State Bank. Approved, May 23, 1995.
Dallas	First Liberty National Bancshares, Inc., Liberty, Texas -- to acquire FLNB Shares, Inc., Wilmington, Delaware, and First Liberty National Bank, Liberty, Texas. Approved, May 22, 1995.
Atlanta	First Southern Bancshares, Inc., Florence, Alabama -- to acquire First Southern Bank. Approved, May 23, 1995.
Richmond	First Union Corporation, Charlotte, North Carolina -- to acquire United Financial Corporation of South Carolina, Inc., Greenwood, South Carolina. Approved, May 23, 1995.
Dallas	FLNB Shares, Inc., Wilmington, Delaware -- to acquire First Liberty National Bank, Liberty, Texas. Approved, May 22, 1995.
Dallas	Grimes County Capital Corporation, Houston, Texas -- to acquire CSB Mortgage Services. Permitted, May 24, 1995.

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

BANK HOLDING COMPANIES

New York	HSBC Holdings PLC London, United Kingdom -- to retain Samuel Montagu Inc., New York, New York, and Midland International Trade Services (USA) Corporation, New York, New York, and engage in certain investment advisory services and trade financing activities. Approved, May 26, 1995.
Chicago	Irwin Financial Corporation, Columbus, Indiana -- to engage in commercial finance services through Capital Corp. Returned, May 25, 1995.
Cleveland	Mid Am, Inc., Bowling Green, Ohio -- to acquire Certified Credit Systems, Inc., Sarasota, Florida. Permitted, May 25, 1995.
Atlanta	Moundville Bancshares, Inc., Moundville, Alabama -- to engage de novo in credit related insurance activities. Permitted, May 25, 1995.
Dallas	Peoples Bancorp, Inc., Plano, Texas -- to acquire Peoples Bancorp of Delaware, Inc., Dover, Delaware, and Plano Bank & Trust, Plano, Texas. Approved, May 24, 1995.
Cleveland	Pikeville National Corporation, Pikeville, Kentucky - - to acquire Commercial Bank, Middlesboro, Kentucky. Approved, May 22, 1995.
Cleveland	Premier Financial Bancorp, Inc., Vanceburg, Kentucky -- to engage de novo in data processing activities. Permitted, May 26, 1995.
Chicago	Royal Bancshares, Inc., Elroy, Wisconsin to engage de novo in insurance agency activities through Royal Insurance Services, Inc. Permitted, May 23, 1995.

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

BANK HOLDING COMPANIES

New York Societe Generale, Paris, France -- to engage in investment or financial advisory services through Societe Generale Asset Management Corp., New York, New York.
Permitted, May 22, 1995.

Chicago State Financial Services Corporation, Hales Corner, Wisconsin -- to acquire Waterford Bancshares, Inc., Waterford, Wisconsin, and Waterford Bank.
Approved, May 26, 1995.

Chicago Suburban Illinois Bancorp, Inc., Elmhurst, Illinois -
- to acquire Suburban Bank of Elmhurst.
Approved, May 24, 1995.

BANK MERGERS

Minneapolis First American Bank Valley, Grand Forks, North Dakota -- to merge with First American Bank of Larimore, Larimore, North Dakota, and to establish a branch at 119 Towner Avenue.
Approved, May 25, 1995.

BANKS, NATIONAL

Director, BS&R Central Fidelity National Bank, Richmond, Virginia -- transfer agent registration.
Withdrawn, May 22, 1995.

BANKS, STATE MEMBER

Minneapolis First American Bank Valley, Grand Forks, North Dakota -- payment of a dividend.
Approved, May 25, 1995.

CHANGE IN BANK CONTROL

Atlanta First Monco Bancshares, Inc., Monroeville, Alabama -- change in bank control.
Permitted, May 24, 1995.

Dallas New Boston Bancshares, Inc., New Boston, Texas -- change in bank control.
Permitted, May 26, 1995.

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

CHANGE IN BANK CONTROL

Chicago Rudolph Bancshares, Inc., Rudolph, Wisconsin --
 change in bank control.
 Permitted, May 22, 1995.

Atlanta Wireglass Bancorporation, Ashford, Alabama -- change
 in bank control.
 Permitted, May 25, 1995.

COMPETITIVE FACTORS REPORTS

Richmond American National Bank and Trust Company, Danville,
 Virginia, proposed purchase of certain assets and
 assumption of certain liabilities of the Gretna,
 Virginia, branch of Crestar Bank, Richmond,
 Virginia -- report on competitive factors.
 Submitted, May 24, 1995.

New York Bank and Trust Company of Old York Road, Willow
 Grove, Pennsylvania, proposed merger with Midlantic
 Bank, N.A., Newark, New Jersey -- report on
 competitive factors.
 Submitted, May 25, 1995.

Dallas Citizens State Bank, Roby, Texas, proposed merger
 with First National Bank, Sweetwater, Texas --
 report on competitive factors.
 Submitted, May 25, 1995.

Chicago Commerce Bank, National Association, Peoria,
 Illinois, proposed merger with Chillicothe State
 Bank, Chillicothe, Illinois -- report on
 competitive factors.
 Submitted, May 24, 1995.

Kansas City First State Bank, Junction City, Kansas, proposed
 merger with Community Bank, Chapman, Kansas --
 report on competitive factors.
 Submitted, May 24, 1995.

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

COMPETITIVE FACTORS REPORTS

Richmond	First Union National Bank of South Carolina, Greenville, South Carolina, proposed merger with United Savings Bank, FSB, Greenwood; and Home Federal Savings Bank of South Carolina, Rock Hill, South Carolina -- report on competitive factors. Submitted, May 26, 1995.
New York	Lakeland Savings Bank, Succasunna, New Jersey, proposed merger with Valley National Bank, Passaic, New Jersey -- report on competitive factors. Submitted, May 23, 1995.
Philadelphia	Montour Bank, Danville, Pennsylvania, proposed merger with Montour Interim Bank -- report on competitive factors. Submitted, May 24, 1995.
Dallas	New Bank of San Antonio, San Antonio, Texas, proposed merger with Stone Oak National Bank -- report on competitive factors. Submitted, May 23, 1995.
Dallas	Stone Oak National Bank, San Antonio, Texas, proposed merger with International Bank of Commerce, Laredo, Texas -- report on competitive factors. Submitted, May 23, 1995.
Dallas	Texas Guaranty National Bank, Houston, Texas, proposed acquisition of the assets and assumption of liabilities of two branches of Prime Bank, Channelview, Texas, at 1005 12th Street, Hempstead, Texas, and 2403 Main Street, Waller, Texas -- report on competitive factors. Submitted, May 26, 1995.
St. Louis	Union Planters Bank of Northeast Arkansas, Jonesboro, Arkansas, proposed merger with Security Bank, Paragould, Arkansas -- report on competitive factors. Submitted, May 23, 1995.

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

COMPETITIVE FACTORS REPORTS

Secretary	United States National Bank of Oregon, Portland, Oregon, proposed merger with U.S. Bank, National Association, Beaverton, Oregon -- report on competitive factors. Submitted, May 24, 1995.
Richmond	Virginia Savings Bank, F.S.B., Front Royal, Virginia, proposed merger with VSB Interim Federal Savings Bank, Front Royal, Virginia -- report on competitive factors Submitted, May 26, 1995.

EXTENSIONS OF TIME

San Francisco	BankAmerica Corporation, San Francisco, California -- extensions to divest certain properties. Granted, May 26, 1995.
Boston	Benjamin Franklin Bancorp, M.H.C., Franklin, Massachusetts -- extension to acquire Benjamin Franklin Savings Bank. Granted, May 23, 1995.
Richmond	Citizens Bank of Virginia, Vienna, Virginia -- extension to May 27, 1996, to establish a branch at the Kingstowne Shopping Center, Kingstowne Boulevard and South Van Dorn Street, Alexandria, Virginia. Granted, May 26, 1995.
Richmond	IBW Financial Corporation, Washington, D.C. -- extension to September 2, 1995, to acquire Industrial Bank of Washington, Washington, D.C. Granted, May 25, 1995.

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

EXTENSIONS OF TIME

Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- extension to August 31, 1995, to acquire the mortgage business of Goldenbank, N.A., Golden, Colorado. Granted, May 26, 1995.
Dallas	Peoples Bancorp of Delaware, Inc, Dover, Delaware -- extension to August 27, 1995, to acquire Plano Bank & Trust, Plano, Texas. Granted, May 24, 1995.
San Francisco	Tokai Bank, Limited, Nagoya, Japan -- extension to divest certain property. Granted, May 26, 1995.
New York	Union Bank of Switzerland, Zurich, Switzerland -- extension to August 12, 1995, to engage de novo in community development activities through UBS Community Development Corporation. Granted, May 25, 1995.
Minneapolis	West Concord Bancshares, Inc., West Concord, Minnesota -- extension to August 24, 1995, to engage in making loans for its own account. Granted, May 23, 1995.

INTERNATIONAL OPERATIONS

Chicago	Harris Bank International Corporation, Chicago, Illinois -- to amend Articles of Association to delete provision that all directors shall be citizens of the United States. Approved, May 24, 1995.
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MEMBERSHIP

Chicago	M&I Bank of Janesville, Wisconsin -- to become a member of the Federal Reserve System. Approved, May 24, 1995.
Chicago	M&I Lake Country Bank, Hartland, Wisconsin -- to become a member of the Federal Reserve System. Approved, May 24, 1995.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

FORMS

Agreement of Domestic and Foreign Nonmember Banks
(FR T-1 and T-2) -- extension without revision.
Proposed, May 15, 1995.

Annual Report on Status of Disposition of Assets
Acquired in Satisfaction of Debts Previously
Contracted (FR 4006) -- extension without revision.
Proposed, May 15, 1995.

Registration Statement for Persons who Extend Credit
Secured by Margin Stock, Deregistration Statement
for Persons Registered Pursuant to Regulation G,
and Annual Report (FR G-1, FR G-2, and FR G-4) --
extension with revision.
Proposed, May 15, 1995.

Statement of Purpose for an Extension of Credit
Secured by Margin Stock by a Person Subject to
Registration under Regulation G (FR G-3) --
extension without revision.
Proposed, May 15, 1995.

Statement of Purpose for an Extension of Credit
Secured by Margin Stock (FR U-1) -- extension
without revision.
Proposed, May 15, 1995.

Statement of Purpose of Extension of Credit by a
Creditor (FR T-4) -- extension without revision.
Proposed, May 15, 1995.

Written Security Program for State Member Banks
(FR 4004) -- extension without revision.
Proposed, May 15, 1995.

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

BANK BRANCHES, DOMESTIC

Cleveland	Integra Bank/Pittsburgh, Pittsburgh, Pennsylvania -- to establish a branch at Indiana University of Pennsylvania, Hadley Union Building 319 Pratt Drive, Indiana, Pennsylvania. Approved, May 18, 1995.
Chicago	NBD Bank, Detroit, Michigan -- to establish a branch at 7301 Wyoming, Dearborn, Michigan. Approved, May 19, 1995.

COMPETITIVE FACTORS REPORTS

Kansas City	First National Bank, Torrington, Wyoming, proposed merger with Lingle State Bank, Lingle, Wyoming -- report on competitive factors. Submitted, May 19, 1995.
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FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
Center Financial Corporation, Waterbury, Connecticut - section 3 notice to become a bank holding company through the acquisition of Centerbank, Waterbury, Connecticut	<u>Newspaper</u> 06-06-95

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 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

KOMERCNI BANKA a.s., Prague, Czech Republic, to establish a representative office in New York City. 6/23/95

Manufacturers and Traders Trust Company, Buffalo, New York ("M&T"), to continue to operate offsite electronic facilities ("OEFs") at each of the following locations: Terminal building of the Tompkins County Airport, 1 Culligan Drive, Village of Lansing, County of Tompkins, New York; Noyes Student Center at Cornell University, 635 Stewart Avenue, City of Ithaca, County of Tompkins, New York; Robert Purcell Union at Cornell University, George Jessup Road, City of Ithaca, County of Tompkins, New York; Egbert Union at Ithaca College, 953 Danby Road, Town of Ithaca, County of Tompkins, New York; and Center Ithaca on Ithaca Commons, City of Ithaca, County of Tompkins, New York. 1/ 6/19/95

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 May 19, 1995

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Great Eastern Bank 41-48 Main Street Flushing, New York 11355	Needs to Improve	December 27, 1993
UBAF Arab American Bank 40 East 52nd Street New York, New York 10022	Satisfactory	December 12, 1994

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

Section I - APPLICATIONS RECEIVED AND SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

Continental Bancorporation, Laurel Springs, NJ, is the subject of a Change in Bank Control Notice filed by Jeffrey Howard Steinberg, Marlton, NJ. A proposed stock repurchase plan by Continental will cause Mr. Steinberg's stock ownership to exceed 10% (but remain less than a 25%).

Federal Register comment period expires: N/Avail
Newspaper comment period expires: N/Avail

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

MBNA Corporation, Newark, Delaware has filed a Notice to engage de novo in community development activities through a newly formed nonbank subsidiary, MBNA Community Development Corporation, Newark, Delaware, pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended and Section 225.25(b)(6) of Regulation Y.

Federal Register comment period expires: 6/09/95

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

NONE

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 26, 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 27, 1995)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

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|--|-------------------|
| Received OAKAR application from Fifth Third Bancorp, Cincinnati, Ohio, on May 12, 1995, to acquire Bank of Naples, Naples, Florida. | * Not Yet Known # |
| Received Section 18(c) application from The Provident Bank, Cincinnati, Ohio, on May 22, 1995, to acquire Heritage Savings Bank, Cincinnati, Ohio. | * June 19, 1995 |
| Received prior notice from Citizens Commercial Bank & Trust Company, Celina, Ohio, on May 22, 1995, of its intent to establish a branch facility in Celina, Ohio. | * May 31, 1995 |
| Received prior notice from Integra Bank/South, Uniontown, Pennsylvania, on May 26, 1995, of its intent to establish a branch facility in Canonsburg, Pennsylvania. | * June 15, 1995 |

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

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

NONE

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

NONE

-
- * - 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 26, 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 26, 1995. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Peoples Bankshares, Incorporated, Montross, Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of Peoples Bank of Montross, Montross, Virginia.*	5-11-95

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>
First Mariner Bancorp, Towson, Maryland, to engage <u>de novo</u> through its subsidiary, First Mariner Mortgage Corporation, in originating, funding, brokering, servicing, selling and otherwise dealing in mortgages.	Not yet available.
First Union Corporation, Charlotte, North Carolina, to acquire STATCO, Inc., Rome, Georgia, and its subsidiary, Home Federal Savings Bank, Rome, Georgia.	Not yet available.

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 May 26, 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 26, 1995

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Barnett Bank of the Treasure Coast Port St. Lucie, Florida To establish a branch located at the Northwest corner of St. Lucie West Boulevard and Northwest Country Club Drive, Port St. Lucie, Florida, to be known as the St. Lucie West Office.	06-12-95*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Walthall Capital Group, Ltd. Tylertown, Mississippi Change in control notice by Mr. William E. Hathorn to acquire an additional 1.2 percent of the outstanding shares of Walthall Capital Group, Inc., Tylertown, Mississippi. Total ownership will equal 25.3 percent.	Not yet available*
Sequatchie Valley Bancshares, Inc. Dunlap, Tennessee Change in control notice by Mr. H. Glenn Barker to increase his ownership of Sequatchie Valley Bancshares, Inc., Dunlap, Tennessee, from 22.7 percent to 28.4 percent.	Not yet available*
Sequatchie Valley Bancshares, Inc. Dunlap, Tennessee Change in control notice by Mr. L. Thomas Austin, to increase his ownership of Sequatchie Valley Bancshares, Inc., Dunlap, Tennessee, from 21.5 percent to 26.9 percent.	Not yet available*
Matenve, Ltd. Miami, Florida After-the-fact 1-BHC formation, to retain 25.97 percent of Ocean Bankshares, Inc., Miami, Florida, and its subsidiary, Ocean Bank, Miami, Florida.	06-13-95* Federal Register

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 26, 1995

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank South Corporation Atlanta, Georgia To engage in the underwriting of private ownership industrial revenue development bonds, through its subsidiary, Bank South Securities Corporation, Atlanta, Georgia, pursuant to Section 4(c)(8) of the Bank Holding Company Act.	Not yet available

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

Application

Barnett Banks, Inc.
Jacksonville, Florida
Commitment waiver request.

Bank South Corporation
Atlanta, Georgia
Commitment modification request.

First Liberty Financial Corporation
Doraville, Georgia
Request for waiver of the application requirement of Section 3(a)(1) of the Bank Holding Company Act for the proposal to acquire Tifton Banks, Inc., Tifton, Georgia, and thereby acquire Tifton Bank & Trust Company, Tifton, Georgia.

First Security Bankshares, Inc.
Lavonia, Georgia
Commitment waiver request.

Investors Financial Corporation
Bainbridge, Georgia
Commitment waiver request.

VB&T Bancshares Corporation
Valdosta, Georgia
Commitment waiver request.

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

First Southwest Corporation
McComb, Mississippi
Commitment waiver request.

First Southwest Corporation
McComb, Mississippi
Commitment waiver request.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 26, 1995

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the insured depository institutions listed below became available during this week. Information about an institution's CRA evaluation may be obtained directly from the institution. In connection with the assessment of an institution's CRA performance, a rating is assigned from the following groups:

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

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

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

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

Examination

Bank

Rating

Date

None.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	Tri-County Bank Brown City, Michigan Southeast corner of Huron Street and Beech Street North Branch, Michigan	NP - 6-8-95
Branch	UnionBank Streator, Illinois 1311 Shooting Park Road Peru, Illinois	NP - 5-27-95
Branch	Liberty Bank Milwaukee, Wisconsin 8605 North Port Washington Road Fox Point, Wisconsin*	NP - 6-9-95
Branch	Comerica Bank-Illinois Franklin Park, Illinois 4929 West Lawrence Avenue Chicago, Illinois*	NP - 6-2-95
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
Branch	Comerica Bank Detroit, Michigan 3410 Rememberance Road, N.W. Walker, Michigan	NP - **
EFT	Comerica Bank Detroit, Michigan Detroit Police Department 12th Precinct 1441 W. 7 Mile Road Detroit, 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>
Merger/Branch	First Source Bank South Bend, Indiana 1st Source Bank of Starke County Hamlet, Indiana & establish branches at 19 West Davis Street Hamlet, Indiana 1904 S. Heaton Knox, Indiana	NP - **
Branch	Fort Madison Bank & Trust Company Fort Madison, Iowa Hy-Vee Food Store 2606 Avenue L Fort Madison, Iowa	NP - 6-17-95

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	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	Caisse Nationale De Credit Agricole Paris, France to establish a Representative Office in Houston Texas	FR - ** NP - **
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 - 6-10-95
CoC-HC	Delhi Bancshares, Inc. Delhi, Iowa By Bernard D. Cooper	FR - 6-6-95 NP - **
Y-1	Foursquare Cornerstone, Inc. Brookfield, Wisconsin Cornerstone Bank Brookfield, Wisconsin* (in organization)	FR - 6-16-95 NP - **
CoC-HC	Huxley Bancorp Huxley, Iowa By William A. Moore	FR - 6-8-95 NP - 6-15-95
Y-2	Associated Banc-Corp. Green Bay, Wisconsin GN Bancorp, Inc. Chicago, Illinois Gladstone-Norwood Trust and Savings Bank Chicago, Illinois*	FR - ** NP - **

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 Ending Date</u>
Y-2	Associated Illinois Banc-Corp. Green Bay, Wisconsin GN Bancorp, Inc. Chicago, Illinois Gladstone-Norwood Trust and Savings Bank Chicago, Illinois*	FR - ** NP - **
Y-2	Heartland Financial USA, Inc. Dubuque, Iowa Riverside Community Bank Rockford, Illinois* (in organization)	FR - 4-21-95 NP - 4-20-95

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)	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 - 6-13-95
4 (c) (8)	State Banco, Ltd. Spirit Lake, Iowa to engage directly in making, acquiring, or servicing loans or other extensions of credit for the company's account or for the account of others	FR - **
4 (c) (8)	Irwin Financial Corporation Columbus, Indiana To engage in certain expanded finance activities to include commercial finance services through its subsidiary Affiliated Capital Corp., Columbus, Indiana	FR - **

Federal Reserve Bank of Chicago

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

Type Application

None

- N - Newspaper
- FR - Federal Register
- * - Subject to Provisions of Community Reinvestment Act
- ** - Not available at this time

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-day business day period the bank has to make the evaluation public has lapsed during the week ending May 26, 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>
-Union Bank & Trust Company Two East Main Street P.O. Box 15 Evansville, Wisconsin 53536 (608) 882-5200	2/13/95	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING MAY 26, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application **End of Comment Period**

*Section 3(a)(1) notification by Sunwest Texas, Inc., Albuquerque, New Mexico, to acquire Sunwest Bank of El Paso, El Paso, Texas (Sunwest Bank of El Paso is a direct subsidiary of Boatmen's Sunwest, Inc., Albuquerque, New Mexico, which is a direct subsidiary of Boatmen's Bancshares, Inc., St. Louis, Missouri. All stock of Sunwest Texas, Inc. will be owned by Boatmen's Sunwest, Inc.)

6/15/95

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

Application **End of Comment Period**

None.

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 May 26, 1995

Name of Bank	Bank Address	Examination Date	Examination Rating
State Bank of Farina	P. O. Box 246 Farina, IL 62838	2-27-95	Satisfactory

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

Application

Fidelity Bancorp, Inc., Medford, Wisconsin, to acquire 100% of the voting shares of Fidelity Interim National Bank, Medford, Wisconsin. In a related transaction, Fidelity Interim National Bank proposes to merge with Fidelity National Bank, Medford, WI

Comment Period
Ending Date

May 25, 1995
(Newspaper)

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

Application

Northern Plains Investment, Inc. Jamestown, ND, to increase its indirect control to 40.02% of the voting shares of Stutsman County State Bank, Jamestown, ND

Comment Period
Ending Date

Not yet available

*Subject to CRA

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

Application

NONE.

Comment Period
Ending Date

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

Application

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending May 26, 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
First Security Bank of Missoula 1704 Dearborn P.O. Box 4506 Missoula, MT 59806-4506 (406) 728-3115	January 23, 1995	Outstanding
Ravalli County Bank 224 Pinckney Street P.O. Box 113 Hamilton, MT 59840 (406) 363-1222	February 21, 1995	Satisfactory
Merchants State Bank P.O. Box 399 Freeman, SD 57029-0399 (605) 925-4222	February 21, 1995	Outstanding

-

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
The Jackson State Bank, Jackson Wyoming, for prior approval to establish a branch facility at 4010 West Lake Creek Drive, Suite 102, The Aspens Commercial Area, Teton County, Wyoming	Not Available
Wyoming Bank and Trust Company, Buffalo, Wyoming, for prior approval to become a member of the Federal Reserve System.	Not Available
Bank of Jackson Hole, Jackson, Wyoming, for prior approval to establish a branch facility at 3523 N. Moose/Wilson Road, Teton County, Wyoming.	Not Available
First State Bank of Taos, Taos, New Mexico, for prior approval to merge with First Bank of Grants, Grants, New Mexico.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
First State Bancorporation, Albuquerque, New Mexico, for prior approval to acquire 100 percent of the voting shares of First Bank of Grants, Grants, New Mexico.	Not Available
Lisco State Company, Lisco, Nebraska, for prior approval to acquire 94.56 percent of the outstanding common stock of Woodstock Land & Cattle Company, Fullerton, Nebraska.	Not Available
Guaranty Bancshares, Inc., Oklahoma City, Oklahoma, for prior approval to acquire 100 percent of the voting shares of First Oklahoma Finance Company, Inc., Bethany, Oklahoma, thereby to engage directly or indirectly in certain nonbanking activities.	Not Available

Pony Express Bancorp, Inc., Elwood, Kansas, for prior approval to acquire 100 percent of the voting shares of Farmers State Bank, Lucas, Kansas. Not Available

First State Bancorp, Inc., Woodward, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First State Bank, Woodward, Oklahoma. Not Available

John R. Suderman and Gwen Suderman, Newton, Kansas, to acquire an additional 14.00 percent and James H. Suderman and Francis G. Suderman, Newton, Kansas, to acquire an additional 14.00 percent of the voting shares of Midland Financial Corporation, Newton, Kansas. Not Available

Equity Bancshares, Inc., Mulhall, Oklahoma, for prior approval to become a bank holding company through the acquisition of 96.6 percent of the outstanding voting shares of Oklahoma State Bank, Mulhall, Oklahoma. Not Available

Thomas H. Olson to acquire 182 additional shares and Lisco State Company, Lisco, Nebraska, to acquire 2,126 shares for a total of 94.56 percent in Woodstock Land & Cattle Company, Fullerton, Nebraska. Not Available

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

Woodstock Land & Cattle Company, Fullerton, Nebraska, for prior approval to redeem 3,752 shares of its own voting common stock. Not Available

Adrian Bancshares, Inc., Adrian, Missouri, for prior approval to redeem 613 shares of its own voting common stock.

Not Available

Farmers State Bancshares of Andrew County, Inc., Savannah, Missouri, for prior approval to repurchase 1,001.5 shares so its outstanding common stock.

Not Available

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
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None.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MAY 22, 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>
*Section 3(a)(3) application by Victoria Bankshares, Inc., Victoria, TX, to acquire Cattlemen's Financial Services, Inc., Austin, TX, Cattlemen's Financial Services of Delaware, Inc., Wilmington, DE, and Cattlemen's State Bank, Austin, TX	N/A
*Section 3(a)(3) application by Victoria Financial Services, Inc., Wilmington, DE, to acquire Cattlemen's State Bank, Austin, TX	N/A
*Section 3(a)(1) application by SNB Bancshares, Inc., Houston, TX, to acquire SNB Corporation, Wilmington, DE, and Southern National Bank of Texas, Houston, TX (Previously reported during the week of 5-1-95)	95/05/27
*Section 3(a)(1) application by SNB Corporation, Wilmington, DE, to acquire Southern National Bank of Texas, Houston, TX (Previously reported during the week of 5-1-95)	95/05/27

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
Section 4(c)(8) <u>de novo</u> notification by The Berens Corporation, Houston, TX, to engage through Berens Credit Corporation, Houston, TX, in making and arranging loans and other extensions of credit, and leasing activities	95/06/13

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

APPLICATION

Section 9 application received from
Gulf State Bank, Texas City, TX (currently Gulf
National Bank) to become a member of the Federal Reserve
System

* 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 22, 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>
The First State Bank P. O. Box 38 125 E. DaVilla Granger, Texas 76530-0038	95/02/13	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 5/26/95

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Westamerica Bank, San Rafael, California, to acquire the assets and assume the liabilities of the Point Arena, California, branch of Bank of America NT&SA, San Francisco, California. *	<u>Newspaper:</u> 6/30/95
First Interstate Bank of California, Los Angeles, California, to establish a branch office at 4012 Grand Avenue, Suite A, Chino, California. *	<u>Newspaper:</u> Not available

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

Michael J. Corliss, Sumner, Washington, to acquire 14.10 percent of Valley Bancorporation, Sumner, Washington. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 6/09/95
Robert G. Sarver, Scottsdale, Arizona, et. al., to acquire Bancomer Holding Company, Los Angeles, California, which owns Grossmont Bank, La Mesa, California. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> Not available

Section III - Applications Subject to Federal Register Only

None

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

None

* Subject to CRA.

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

Week ending 5/26/95

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending May 26, 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>
Farmers & Merchants of Central California	121 West Pine Street Lodi, CA 95240-2184 (209) 334-1101	1/23/95	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.