

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 22
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending June 3, 1995

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

Consumer Advisory Council -- request for nominations
for nine new members.
Announced, June 1, 1995.

Thrift Institutions Advisory Council.
Convened, June 2, 1995.

BANK HOLDING COMPANIES

BayBanks, Inc., Boston, Massachusetts -- to acquire
NFS Financial Corp., Nashua, New Hampshire, NFS
Savings Bank; and Plaistow Cooperative Bank, FSB,
Plaistow, New Hampshire.
Approved, May 30, 1995.

First Union Corporation, Charlotte, North Carolina --
to expand the activities of section 20 subsidiary,
First Union Capital Markets Corporation to include
underwriting and dealing in debt and equity
securities, and providing advice on swaps and swap
derivative products.
Permitted, May 30, 1995.

CHANGE IN BANK CONTROL

San Francisco Company, San Francisco, California --
change in bank control.
Permitted, May 30, 1995.

ENFORCEMENT

Texas Coastal Bank, Pasadena, Texas; Charles R.
Vickery, Jr., the principal shareholder of the
bank; G. Warren Coles, Jr., former chairman of the
board and a director of the bank; and B.F. Holcomb,
chairman of the board and the president of the bank
-- cease and desist order; and orders of assessment
of a civil money penalty against Messrs. Vickery,
Coles, and Holcomb; Ben T. Harrison, a director of
the bank; and Constance M. Vickery, a former
director of the bank.
Announced, May 30, 1995.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Government securities, large positions -- letter to the Treasury responding to its Advanced Notice of Proposed Rulemaking pertaining to large-position reporting.

Approved, May 31, 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

New York	Bank of Smithtown, Smithtown, New York -- to establish a branch at 836 Fort Salong Road, Northport, New York. Approved, June 1, 1995.
New York	Chemical Bank, New York, New York -- to establish an off-site facility on the premises of the Menorah Home and Hospital For the Aged and Infirm, 1516 Oriental Boulevard, Brooklyn, New York. Approved, June 2, 1995.
Kansas City	Gunnison Bank and Trust Company, Gunnison, Colorado - - to establish a branch at the corner of Sixth Street and Gothic Avenue, Crested Butte, Colorado. Approved, June 1, 1995.
Richmond	Mellon Bank (MD), Rockville, Maryland -- to establish a branch in Montgomery Mall at 7101 Democracy Boulevard, Bethesda, Maryland. Approved, May 31, 1995.
Chicago	UnionBank, Streator, Illinois -- to establish a branch at 1311 Shooting Park Road, Peru, Illinois. Approved, June 2, 1995.

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

BANK HOLDING COMPANIES

Chicago	Amcore Financial, Inc., Rockford, Illinois -- to engage in check guaranty services through Rockford Mercantile Agency, Inc. Approved, June 1, 1995.
Dallas	Baylor / Delaware Corp., Wilmington, Delaware -- to acquire Memphis State Bank, Memphis, Texas. Approved, May 31, 1995.
Dallas	Baylor Bancshares, Inc., Seymour, Texas -- to acquire Memphis State Bank, Memphis, Texas. Approved, May 31, 1995.
Kansas City	BOK Financial Corporation, Tulsa, Oklahoma -- to acquire Security National Bancshares of Sapulpa, Inc., Sapulpa, Oklahoma. Approved, May 31, 1995.
Minneapolis	Citizens Investment Company, Inc., Glenville, Minnesota -- to acquire Twin Lakes State Bank, Twin Lakes, Minnesota. Approved, June 2, 1995.
Atlanta	Commerce Bankshares, Inc., Birmingham, Alabama -- to acquire National Bank of Commerce of Birmingham. Approved, June 2, 1995.
Secretary	Dacotah Banks, Inc., Huron, South Dakota -- to acquire Huron Title Company and act as agent in the sale of title insurance and engage in title abstract activities. Approved, May 31, 1995.
New York	Deutsche Bank AG, Frankfurt, Federal Republic of Germany -- to retain shares through Deutsche Bank Securities Corporation, New York, New York, of First Call Corporation, Boston, Massachusetts, and continue to engage in providing data processing services. Approved, May 30, 1995.

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

BANK HOLDING COMPANIES

Cleveland	KeyCorp, Cleveland, Ohio, and Key Banks of the Rocky Mountains, Inc., Denver, Colorado -- request for waiver of the application to acquire three second-tier holding company subsidiaries and one bank subsidiary of KeyCorp. Approved, May 31, 1995.
St. Louis	Mercantile Bancorporation Inc., St. Louis, Missouri - - to acquire AmeriFirst Bancorporation, Inc., Sikeston, Missouri, and AmeriFirst Bank. Approved, May 31, 1995.
Atlanta	National Commerce Corporation, Birmingham, Alabama, and Commerce Bancshares, Inc. -- to acquire Talladega Federal Savings and Loan Association, Talladega, Alabama. Approved, June 2, 1995.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage de novo in residential mortgage lending activities through Cornerstone Mortgage, Ho-Ho-Kus, New Jersey. Permitted, June 1, 1995.
Philadelphia	Royal Bancshares of Pennsylvania, Inc., Narberth, Pennsylvania -- to acquire Royal Bank of Pennsylvania. Approved, June 2, 1995.
Kansas City	Western Oklahoma Financial Services, Inc., Elk City, Oklahoma -- to acquire First National Bank & Trust of Elk City, Elk City, Oklahoma. Approved, June 2, 1995.

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

BANK HOLDING COMPANIES

Minneapolis Windsor Bancshares, Inc., Minneapolis, Minnesota --
to acquire Bank Windsor II, Chisholm, Minnesota.
Approved, May 30, 1995.

BANK MERGERS

Cleveland Fifth Third Bank, Cincinnati, Ohio -- to acquire the
Lebanon, Ohio, branch of Bank One, Dayton, N.A.,
Dayton, Ohio.
Approved, May 31, 1995.

Atlanta Home Bank, Guntersville, Alabama -- to merge with
Bank of Albertville, Albertville, Alabama.
Approved, June 2, 1995.

Chicago Old Kent Bank, Grand Rapids, Michigan -- to merge
with First National Bank in Macomb County, Mount
Clemens, Michigan, and to establish fifteen
branches.
Approved, June 1, 1995.

Secretary West One Bank, Idaho, Boise, Idaho -- to acquire
certain assets and assume certain liabilities of
the Burley, Idaho, branch of Washington Federal
Savings and Loan Association, Seattle, Washington.
Approved, June 1, 1995.

BANK PREMISES

Kansas City Gunnison Bank and Trust Company, Gunnison, Colorado -
- investment in bank premises.
Approved, May 31, 1995.

CAPITAL STOCK

Minneapolis Citizens Bancshares of Woodville, Inc., Woodville,
Wisconsin -- redemption of shares.
Approved, June 2, 1995.

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

CHANGE IN BANK CONTROL

Minneapolis Barron Investment Company, Golden Valley, Minnesota -
- change in bank control.
Permitted, June 2, 1995.

San Francisco FP Bancorp, Escondido, California -- change in bank
control.
Permitted, June 2, 1995.

St. Louis Martinsburg Bancorp, Inc., Martinsburg, Missouri --
change in bank control.
Permitted, May 31, 1995.

Atlanta Teche Bancshares, Inc., St. Martinville, Louisiana --
change in bank control.
Approved, May 31, 1995.

COMPETITIVE FACTORS REPORTS

Boston Atlantic Bank National Association, South Portland,
Maine -- proposed acquisition of certain assets and
assumption of certain liabilities of Casco Northern
Bank, National Association, Portland, Maine --
report on competitive factors.
Submitted, June 1, 1995.

Richmond Bank of Franklin, Franklin, Virginia, proposed
purchase of certain assets and assumption of the
liabilities of the Holland Road, Suffolk, Virginia,
branch of Crestar Bank, Richmond, Virginia --
report on competitive factors.
Submitted, June 2, 1995.

Kansas City Bank of Tescott, Tescott, Kansas, proposed merger
with Saline Valley Bank, Lincoln, Kansas -- report
on competitive factors.
Submitted, May 31, 1995.

New York Bank of Westbury, A Federal Savings Bank, Westbury,
New York, proposed merger with Reliance Federal
Savings Bank, Garden City, New York -- report on
competitive factors.
Submitted, June 2, 1995.

St. Louis Banterra Bank of Gallatin County, Ridgway, Illinois,
proposed merger with Banterra Bank of Hamilton
County, McLeansboro, Illinois, and Banterra Bank of
Norris City, Norris City, Illinois -- report on
competitive factors.
Submitted, May 30, 1995.

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

COMPETITIVE FACTORS REPORTS

Richmond	Columbia Bank, Columbia, Maryland, proposed acquisition of certain assets and assumption of the deposits and certain liabilities of the Ellicott City, Maryland, branch of Citizens Bank of Maryland, Laurel, Maryland -- report on competitive factors. Submitted, May 31, 1995.
New York	Columbia Federal Savings Bank, Woodhaven, New York -- proposed acquisition of certain assets and assumption of certain liabilities of the Rockaway Beach branch, in Rockaway Beach, of Chemical Bank, New York, New York. Submitted, May 30, 1995.
Dallas	First Colony Bank, Colony, Texas, proposed merger with First State Bank of Texas, Denton, Texas -- report on competitive factors. Submitted, June 2, 1995.
Atlanta	First Liberty Financial Corporation, Macon, Georgia, and First Liberty Bank, proposed acquisition of the assets and assumption of the liabilities of Tifton Banks, Inc., Tifton, Georgia, and Tifton Bank & Trust Company -- report on competitive factors. Submitted, May 31, 1995.
Dallas	First National Bank of Andrews, Andrews, Texas, proposed merger with National Bank of Andrews -- report on competitive factors. Submitted, June 1, 1995.
San Francisco	First Nationwide Bank, A Federal Savings Bank, Dallas, Texas, proposed purchase of certain assets and assumption of certain liabilities of ITT Federal Bank, Federal Savings Bank, San Francisco, California -- report on competitive factors. Submitted, June 2, 1995.
San Francisco	Interwest Savings Bank, Oak Harbor, Washington, proposed merger with Interwest Savings Bank -- report on competitive factors. Submitted, June 1, 1995.

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

COMPETITIVE FACTORS REPORTS

St. Louis King City Federal Savings Bank, Mount Vernon, Illinois, proposed merger with Citizen Bank of Illinois, N.A., Harrisburg, Illinois -- report on competitive factors.
Submitted, June 2, 1995.

San Francisco Los Robles Bank, Thousand Oaks, California, proposed merger with L R. Merger Company -- report on competitive factors.
Submitted, June 1, 1995.

St. Louis Lynnville National Bank, Lynnville, Indiana, proposed purchase of certain assets and assumption of the liabilities of Chandler, Indiana, branch of The National City Bank of Evansville, Evansville, Indiana -- report on competitive factors.
Submitted, May 30, 1995.

Dallas New Andrews Bank, Andrews, Texas, proposed merger with National Bank of Andrews -- report on competitive factors.
Submitted, June 1, 1995.

Dallas New College Station Bank, College Station, Texas, proposed merger with Commerce National Bank -- report on competitive factors.
Submitted, June 2, 1995.

Dallas New Plano Bank, Plano, Texas, proposed merger with Plano Bank & Trust -- report on competitive factors.
Submitted, June 2, 1995.

Cleveland People's Savings Association, Cincinnati, Ohio, proposed purchase of three branches of Heritage Savings Bank -- report on competitive factors.
Submitted, June 2, 1995.

Chicago Peoples Bank and Trust Company, Sunman, Indiana, proposed merger with Newco Bank -- report on competitive factors.
Submitted, May 31, 1995.

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

COMPETITIVE FACTORS REPORTS

Cleveland	Peoples National Bank of New Lexington, New Lexington, Ohio, proposed merger with Peoples National Interim Bank -- report on competitive factors. Submitted, June 2, 1995.
Atlanta	Regional Investment Fund, Ltd., Tallahassee, Florida, and Regional Financial Corporation, proposed acquisition of FirstSouth Bank, FSB, Holiday, Florida -- report on competitive factors. Submitted, May 30, 1995.
Minneapolis	Security Bank Northwest, St. Michael, Minnesota, proposed merger with The Highland Bank, St. Paul, Minnesota -- report on competitive factors. Submitted, June 2, 1995.
St. Louis	Union Planters Bank of Northeast Arkansas, Jonesboro, Arkansas, proposed merger with Farmers and Merchants Bank, Reyno, Arkansas -- report on competitive factors. Submitted, May 31, 1995.
St. Louis	Volunteer Bank, Jackson, Tennessee, proposed acquisition of the assets and assumption of the liabilities of Shelby Bank, Bartlett, Tennessee -- report on competitive factors. Submitted, June 1, 1995.

EXTENSIONS OF TIME

Chicago	Associated Banc-Corp, Green Bay, Wisconsin -- extension to September 12, 1995, to serve as trustee for personal trusts, investment agency accounts, employee benefit plans and as trustee for Illinois Land Trusts through Associated Trust Company of Illinois, Inc., Chicago, Illinois. Granted, June 2, 1995.
Richmond	Carolina First Bancshares, Inc., Lincolnton, North Carolina -- extension to dispose of certain property. Granted, May 31, 1995.

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

EXTENSIONS OF TIME

- Secretary Ogden Bancshares, Inc., Ogden, Iowa -- extension to June 6, 1995, to submit a request for reconsideration of the Board's approval of the application to acquire City State Bank.
Granted, June 1, 1995.
- New York Union Bank of Switzerland, Zurich, Switzerland -- extension to August 13, 1995, to acquire certain assets of Timberland Resources, Inc., West Lebanon, New Hampshire, and engage in providing investment advisory services.
Granted, June 2, 1995.

MEMBERSHIP

- Atlanta Bank at Ormond By-The-Sea, Ormond Beach, Florida -- to become a member of the Federal Reserve System.
Approved, June 1, 1995.
- Minneapolis M&I Bank of Eagle River, Eagle River, Wisconsin -- to become a member of the Federal Reserve System.
Approved, June 2, 1995.

REGULATIONS AND POLICIES

- Secretary Regulation B -- final revisions to the official staff commentary to provide guidance on disparate treatment, special purpose credit programs, credit scoring systems, and marital status discrimination (Docket R-0865).
Approved, June 2, 1995.
- Secretary Regulation C -- publication for comment of staff commentary to provide guidance on issues including the treatment of prequalifications, participations, refinancings, home equity lines, mergers, and loan applications received through a mortgage broker (Docket R-0881).
Approved, June 2, 1995.

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

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of Chicago -- to implement check
service fee and service modifications at the
Chicago, Detroit, Indianapolis, and Milwaukee
offices.

Approved, June 1, 1995.

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ADDITIONS AND CORRECTIONS

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

BANK BRANCHES, DOMESTIC

Kansas City	Vail Bank, Vail, Colorado -- to establish a branch within one-half mile of U.S. Highway 6 and Edwards Access Road, Edwards, Colorado. Approved, May 10, 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.

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(subject to Federal Register Notice Only)

Canadian Imperial Bank of Commerce, Toronto, Ontario, Canada, to acquire indirectly through its subsidiary, Wood Gundy Corporation, New York, New York, certain of the assets, and assume certain of the liabilities, of The Argosy Group L.P., both of New York, New York, and thereby to engage in certain underwriting and dealing activities in debt and equity securities, private placement activities, and riskless principal transactions, approved in previous Board Orders, and in investment advisory activities, securities brokerage, and futures commission merchant activities as described in Sections 225.25(b)(4), (b)(15), and (b)(18), respectively, of Regulation Y.

N/A

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 June 2, 1995

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
None.		

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

FEDERAL RESERVE BANK OF PHILADELPHIA

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: 06/14/95
Newspaper comment period expires: N/Avail

Drovers Bancshares Corporation, York, PA, is the subject of a Change in Bank Control Notice filed by Stewart Associates, York, PA (General Partners: Robert H. Stewart, Jr., Karylee Gilbert, Terrence S. Stewart, and Gary A. Stewart), to acquire approximately 15% of the bank holding company.

Federal Register comment period expires: 06/21/95
Newspaper 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

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 June 2, 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 June 10, 1995)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received OAKAR application from Fifth Third Bancorp,
Cincinnati, Ohio, on May 12, 1995, to acquire Bank of
Naples, Naples, Florida.

* Not Yet Known #

Received notice from Integra Bank/Pittsburgh,
Pittsburgh, Pennsylvania, on June 6, 1995, of its
intent to establish a branch facility at Heidleberg
Shop n' Save, 2100 Washington Pike, Raceway
Plaza, Carnegie, Pennsylvania.

* June 24, 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

(June 9, 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 June 9, 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>
First-Citizens Bank & Trust Company, Lawrenceville, Virginia, to establish a branch at the intersection of Highway 29 and State Road 703, Chatham, Virginia.*	6-23-95
F & M Bank-Massanutten, Harrisonburg, Virginia, to establish an Electronic Funds Transfer Facility at the intersection of U. S. Route 33 and State Route 644, McGaheysville, Virginia.*	7-1-95

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Citizens Bancorporation of South Carolina, Inc., Columbia, South Carolina, for prior approval to acquire S.N.B. Financial Corporation, Summerville, South Carolina.*	7-5-95

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
First Union Corporation, Charlotte, North Carolina, to acquire STATCO, Inc., Rome, Georgia, and its subsidiary, Home Federal Savings Bank, Rome, Georgia.	6-19-95**

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

None.

*Application is subject to CRA requirements.
**Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending June 2, 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 June 2, 1995

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Banco Noroeste S.A. Sao Paulo, Brazil To establish an agency in Miami, Florida.	Not yet available*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Abess Properties, Ltd. Miami, Florida Along with City National Bancshares, Inc., Miami, Florida, to acquire 41.71 percent of the outstanding shares of Turnberry Savings & Loan Association, North Miami Beach, Florida, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(9) of Regulation Y.	Not yet available*
City Financial Corporation of Tampa Tampa, Florida After-the-fact change in control by Mr. Fredric R. LeVarge to retain an additional 11.2 percent of City Financial Corporation of Tampa. Total acquisition will equal 19.5 percent.	Not yet available*
Chatuge Bank Shares, Inc. Hiawassee, Georgia 1-BHC formation, Bank of Hiawassee, Hiawassee, Georgia.	Not yet available*
South Banking Company Alma, Georgia To acquire Pineland State Bank, Metter, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*

*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 2, 1995

Section 3 - Applications Subject to Federal Register Only

Application

Comment Period Ending Date

None.

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

Application

Brannen Banks of Florida, Inc.
Inverness, Florida
Commitment waiver request.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 2, 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 Boaz Post Office Box 757 Boaz, Alabama 35957 (205)593-8670	Satisfactory	02-21-95
First State Bank of Post Office Box 188 West Blocton, Alabama 35184 (205)938-7881	Satisfactory	02-21-95

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	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
Branch	Comerica Bank Detroit, Michigan 3410 Remembrance Road, N.W. Walker, Michigan	NP - **
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 - 6-12-95
Branch	Fort Madison Bank & Trust Company Fort Madison, Iowa Hy-Vee Food Store 2606 Avenue L Fort Madison, Iowa	NP - 6-17-95
Membership	M&I Bank Northeast Green Bay, Wisconsin to become a member of the Federal Reserve System	NP - **
Branch	Bank of Lakeview Lakeview, Michigan 10049 Buchanan Road Stanwood, Michigan	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>
Merger/Branch	M&I Marshall & Ilsley Bank Milwaukee, Wisconsin M&I South Shore Bank South Milwaukee, Wisconsin 5656 South Packard Avenue Cudahy, Wisconsin 1001 Marquette Avenue South Milwaukee, Wisconsin	NP - **
Membership	Hedrick Savings Bank Hedrick, Iowa to become a member of the Federal Reserve System	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>
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 - 6-15-95
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 - 6-29-95 NP - **
Y-2	Associated Illinois Banc-Corp. Green Bay, Wisconsin GN Bancorp, Inc. Chicago, Illinois Gladstone-Norwood Trust and Savings Bank Chicago, Illinois*	FR - 6-29-95 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-1	Capitol Bankshares, Inc. Madison, Wisconsin Capitol Bank Madison, Wisconsin (in organization)*	FR - ** NP - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4 (c) (8)	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)	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 - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Shorebank Corporation Chicago, Illinois to redeem its capital stock

N - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-day business day period the bank has to make the evaluation public has lapsed during the week ending June 02, 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>
-First State Bank 300 East Main Street P.O. Box 308 Manchester, Iowa 52057 (319) 927-3814	2/13/95	S
-Cole Taylor Bank 850 West Jackson Chicago, Illinois 60607 (312) 738-2000	1/23/95	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JUNE 2, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
*Section 3(a)(5) application by Simmons First National Corporation, Pine Bluff, Arkansas, to acquire DSB Bancshares, Inc., Dermott, Arkansas.	Newspaper: 7/1/95
Change in control notification involving Delta Bancshares, Inc., Eudora, Arkansas, by Roger and Vivian Hensley.	Newspaper: 6/20/95

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

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

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

*This application is subject to CRA.

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

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING June 2, 1995

Name of Bank	Bank Address	Examination Date	Examination Rating
None .			

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

Application

Comment Period
Ending Date

NONE.

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

Application

Comment Period
Ending Date

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

Not yet available

*Subject to CRA

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

Application

Comment Period
Ending Date

Community National Corporation,
Grand Forks, North Dakota, to
engage de novo in data processing
activities, through Document
Processing and Imaging Corporation,
Grand Forks, ND

Not yet available

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 June 2, 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 State Bank of Malta P.O. Box 910 Malta, MT 59538-0910 (406) 654-2763	February 27, 1995	Satisfactory

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 29, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

****** NOTICE EXP

*Section 3(a)(1) application by
Keene Bancorp, Inc., 401(k) Employee Stock Ownership
Plan & Trust, Keene, TX, to acquire Keene Bancorp, Inc.,
Keene, TX, First State Bank, Keene, TX, and Itasca State
Bank, Itasca, TX
(Previously reported during the week of 5-1-95)

95/06/23

*Section 3(a)(1) application by
Trenton Bankshares, Inc., Trenton, TX, to acquire First
National Bank of Trenton, Trenton, TX

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

* SUBJECT TO CRA.
** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.
N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF MAY 29, 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>
State Bank & Trust Company P. O. Box 649 Guadalupe & Hutchinson San Marcos, Texas 78667-0649	95/02/27	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 6/02/95

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Interstate Bank of California, Los Angeles, California, to establish a branch office at 4012 Grand Avenue, Suite A, Chino, California. *	<u>Newspaper:</u> 6/26/95

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> 6/17/95
	<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.

Week ending 6/02/95

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending June 2, 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>
None			

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

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

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

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

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

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.