

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 24
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending June 17, 1995

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Bay Bancorporation, Green Bay, Wisconsin -- to
acquire Bay Bank, a de novo institution.
Approved, June 14, 1995.

Farmington Finance Corporation, B.V.I., Central, Hong
Kong, and Farmington Bancorp, Seattle, Washington -
- to acquire Farmington State Bank, Farmington,
Washington.
Approved, June 14, 1995.

Marshall & Illsley Corporation, Milwaukee,
Wisconsin -- to acquire Citizens Bancorp of
Delavan, Inc., Delavan, Wisconsin, Citizens Bank of
Delavan, and Sharon State Bank, Sharon, Wisconsin.
Approved, June 12, 1995.

Union Planters Corporation, Memphis, Tennessee -- to
acquire First State Bancorporation, Inc.,
Tiptonville, Tennessee, and First Exchange Bank.
Approved, June 12, 1995.

Westamerica Bancorporation, San Rafael, California --
request for reconsideration of the Board's approval
of the application to acquire CapitolBank
Sacramento, Sacramento, California.
Denied, June 12, 1995.

ENFORCEMENT

Cedar Vale Bank Holding Company, Inc., Wellington,
Kansas -- order of assessment of civil money
penalty issued upon consent against James J. Long.
Authorized, June 12, 1995.

Execufirst Bancorp, Inc., Philadelphia, Pennsylvania,
and the First Executive Bank -- written agreement
dated May 24, 1995.
Announced, June 14, 1995.

MEMBERSHIP

Bank of Floyd, Floyd, Virginia -- determination, in
connection with its application to become a member
of the Federal Reserve System, that its interest in
Virginia Title Center, L.L.C., is not inconsistent
with Federal statutes applicable to state member
banks.
Approved, June 12, 1995.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

MEMBERSHIP

M&I Northern Bank, Brookfield, Wisconsin -- to become a member of the Federal Reserve System.
Approved, June 12, 1995.

REGULATIONS AND POLICIES

Determination that State member bank participation in jointly owned title insurance agencies is not inconsistent with Federal statutes applicable to State member banks.
Approved, June 12, 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 America Nevada, Las Vegas, Nevada -- to establish a branch at the Vons Store at 6000 West Cheyenne and 1061 West Owens Avenue; and the Raley's Store at 3701 South Carson Street, Carson City, and 1075 North Hills Boulevard, Reno, Nevada. Approved, June 15, 1995.
Secretary	Compass Bank, Birmingham, Alabama -- to establish a branch at 4414 Old Shell Road, Mobile, Alabama. Approved, June 14, 1995.
Chicago	Farmers Bank of Mount Pulaski, Mt. Pulaski, Illinois -- to establish a branch at 104 West Cooke Street. Approved, June 14, 1995.
Atlanta	First Western Bank, Cooper City, Florida -- to establish a branch at 2581 North Hiatus Road, Cooper City, Florida. Approved, June 16, 1995.

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

BANK BRANCHES, DOMESTIC

- Chicago Liberty Bank, Milwaukee, Wisconsin -- to establish a branch at 8605 North Port Washington Road, Fox Point, Wisconsin.
Approved, June 16, 1995.
- Chicago Tri-County Bank, Brown City, Michigan -- to establish a branch at 6714 Beech Street, North Branch, Michigan.
Approved, June 15, 1995.

BANK HOLDING COMPANIES

- Richmond City Holding Company, Charleston, West Virginia -- to merge with First Merchants Bancorp, Inc., Montgomery, West Virginia.
Approved, June 16, 1995.
- Minneapolis Fidelity Bancorp, Inc., Medford, Wisconsin -- to acquire Fidelity Interim National Bank.
Approved, June 13, 1995.
- Richmond First Bancorporation, Inc., Beaufort, South Carolina -- to acquire FirstBank, N.A.
Approved, June 15, 1995.
- St. Louis First Banks, Inc., St. Louis, Missouri -- to acquire QCB Bancorp, Long Beach, California, and Queen City Bank, National Association.
Approved, June 16, 1995.
- Secretary First Interstate Bancorp, Los Angeles, California -- to acquire Tomball National Bancshares, Inc., and Texas National Bank.
Approved, June 14, 1995.
- Kansas City First State Bancorp, Inc., Mooreland, Oklahoma -- to acquire First State Bank, Woodward, Oklahoma.
Approved, June 16, 1995.
- Kansas City First State Bancorp of the Rockies, Fort Collins, Colorado -- to acquire First State Bank of Fort Collins.
Approved, June 13, 1995.

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

BANK HOLDING COMPANIES

Minneapolis	Guaranty Development Company, Livingston, Montana -- to acquire American Bank (Whitefish), Whitefish, Montana Approved, June 15, 1995.
Minneapolis	International Bancorporation, Golden Valley, Minnesota -- to acquire American Bancorporation Holding Company of Brainerd, Brainerd, Minnesota. Approved, June 15, 1995.
Secretary	Keystone Financial, Inc., Harrisburg, Pennsylvania -- request for waiver of application to acquire Shawnee Financial Services Corporation, Everett, Pennsylvania, and The Everett Bank. Approved, June 14, 1995.
Philadelphia	MBNA Corporation, Newark, Delaware -- to engage in community development activities through MBNA Community Development Corporation. Approved, June 13, 1995.
Atlanta	North Fulton Bancshares, Inc., Roswell, Georgia -- request for relief from commitment. Approved, June 14, 1995.
St. Louis	Poplar Bluff Banc Holding Company, Poplar Bluff, Missouri -- to acquire Poplar Bluff Bancshares, Inc., and First Midwest Bank of Poplar Bluff. Approved, June 15, 1995.
Chicago	Prairie Financial Group, Inc., Stewardson, Illinois - - to acquire The Stewardson National Bank. Approved, June 14, 1995.
San Francisco	Sierra Tahoe Bancorp, Truckee, California -- to engage de novo in lending activities. Permitted, June 12, 1995.
San Francisco	Walla Walla Bancorp, Walla Walla, Washington -- request for determination of application requirement to acquire First Savings Bank of Washington, FSB. Returned, June 15, 1995.

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

CHANGE IN BANK CONTROL

Boston Mercantile Capital Corp., Boston, Massachusetts --
 change in bank control.
 Permitted, June 12, 1995.

San Francisco Monarch Bancorp, Laguna Niguel, California -- change
 in bank control.
 Withdrawn, June 16, 1995.

COMPETITIVE FACTORS REPORTS

San Francisco Bank of Lake County, Lakeport, California, proposed
 purchase of the assets and assumption of the
 liabilities of the Kelseyville, California, branch
 of Bank of America National Trust & Savings
 Association, San Francisco, California -- report on
 competitive factors.
 Submitted, June 14, 1995.

Chicago Chemical Bank Montcalm, Stanton, Michigan, proposed
 purchase of the assets and assumption of the
 liabilities of the Belding, Michigan, branch of
 First of America Bank, N.A., Kalamazoo, Michigan --
 report on competitive factors.
 Submitted, June 15, 1995.

Chicago Citizens Bank of Delavan, Delavan, Wisconsin,
 proposed merger with Sharon State Bank, Sharon,
 Wisconsin -- report on competitive factors.
 Submitted, June 12, 1995.

Chicago Dairyman's State Bank, Clintonville, Wisconsin,
 proposed acquisition of the assets and assumption
 of the liabilities of the Marion branch of M&I Bank
 S.S.B., Marion, Wisconsin -- report on competitive
 factors.
 Submitted, June 14, 1995.

Kansas City FirstTier Bank, N.A., Omaha, Nebraska, proposed merger
 with FirstTier Bank, N.A., Council Bluffs, Iowa --
 report on competitive factors.
 Submitted, June 16, 1995.

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

COMPETITIVE FACTORS REPORTS

Chicago	Independent Bank East Michigan, Caro, Michigan, proposed purchase of the assets and assumption of the liabilities of the Clio, Michigan, branch of Michigan National Bank, Farmington Hills, Michigan -- report on competitive factors. Submitted, June 15, 1995.
Boston	Mayflower Co-operative Bank, Middleboro, Massachusetts, proposed purchase of certain assets and assumption of certain liabilities of the Rochester, Massachusetts, branch of the Sandwich Cooperative Bank, Sandwich, Massachusetts -- report on competitive factors. Submitted, June 15, 1995.
Chicago	Merchants Bank & Trust Company, West Harrison, Indiana, proposed purchase of the assets and assumption of the liabilities of Patriot Federal Savings Bank, Harrison, Ohio -- report on competitive factors. Submitted, June 13, 1995.
Kansas City	Norwest Bank Colorado, Denver, Colorado, proposed merger with Goldenbank, N.A., Westminster, Colorado -- report on competitive factors. Submitted, June 13, 1995.
Boston	Plymouth Savings Bank, Wareham, Massachusetts, proposed purchase of certain assets and assumption of certain liabilities of the West Plymouth branch of Citizen Savings Bank of Massachusetts, Boston, Massachusetts -- report on competitive factors. Submitted, June 16, 1995.
San Francisco	United Savings Bank, Ogden, Utah, proposed establishment of USB Interim Federal Bank, Ogden, Utah, and United Western Financial Group, Inc. -- report on competitive factors. Submitted, June 16, 1995.

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

COMPETITIVE FACTORS REPORTS

Boston Vermont Federal Bank, FSB, Williston, Vermont, proposed merger with First Savings of New Hampshire, Exeter, New Hampshire -- report on competitive factors. Submitted, June 12, 1995.

Atlanta White County Bank, Cleveland, Georgia, proposed merger with White Interim Bank -- report on competitive factors. Submitted, June 14, 1995.

EXTENSIONS OF TIME

Cleveland Fifth Third Bancorp, Cincinnati, Ohio -- extension to October 19, 1995, to purchase certain assets and assume certain liabilities of Falls Savings Bank, F.S.B., Cuyahoga Falls, Ohio. Granted, June 16, 1995.

MEMBERSHIP

Minneapolis American Bank (Whitefish), Whitefish, Montana -- to become a member of the Federal Reserve System. Approved, June 15, 1995.

Chicago American Heritage Banco, Inc., Fremont, Indiana -- extension to September 15, 1995, to acquire First National Bank of Fremont. Approved, June 15, 1995.

Secretary Apollo Trust Company, Apollo, Pennsylvania -- to become a member of the Federal Reserve System. Approved, June 14, 1995.

Richmond Bank of Floyd, Floyd, Virginia -- to become a member of the Federal Reserve System. Approved, June 15, 1995.

St. Louis State Bank of DeQueen, DeQueen, Arkansas -- to become a member of the Federal Reserve System. Approved, June 15, 1995.

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

REGULATIONS AND POLICIES

Director, FRBO National Clearing House Association -- request to amend its regulations to eliminate a specified level of Tier 1 capital required for membership. Approved, June 14, 1995.

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Kansas City -- to purchase image archival / retrieval equipment and software and reader sorters for check processing. Approved, June 16, 1995.

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of Kansas City -- to change selected Other Fed regular and group sort, mixed, consolidated, and qualified Other Fed and mixed return deadlines at the Denver office in order to accommodate a change in the Interdistrict Transportation service. Approved, June 13, 1995.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANKS, FOREIGN

Banco Bandeirantes, S.A., Sao Paulo, Brazil -- to
establish a representative office in Miami,
Florida.
Approved, May 15, 1995.

REGULATIONS AND POLICIES

Basle Committee on Banking Supervision -- joint
framework for supervisory information about the
derivatives activities of banks and securities
firms.
Announced, May 16, 1995.

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

ADDITIONS AND CORRECTIONS

CAPITAL STOCK

Chicago	FBOP Corporation, Oak Park, Illinois -- relief from commitment to permit redemption of stock. Approved, June 9, 1995.
Chicago	Shorebank Corporation, Chicago, Illinois -- relief from commitment to permit redemption of stock. Approved, June 6, 1995.
Chicago	1st Source Bank, South Bend, Indiana -- redemption of shares. Approved, June 9, 1995.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application Comment Period Ending Date

NONE

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

Application Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution Examination Date Rating**

NONE

*Subject to CRA.

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

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

The Bank of New York, New York, New York, to establish a branch at 303 Sunnyside Blvd., Plainview, New York. <u>1/</u>	7/9/95
Banca Comerciala "Ion Tiriac", S.A. Bucharest, Romania, to establish a representative office in New York City.	7/6/95

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

HSBC Holdings plc, London, United Kingdom, HSBC Holdings BV, Amsterdam, Netherlands, Marine Midland Bank, Inc., Buffalo, New York (together "Notificants"), to acquire United Northern Federal Savings Bank, Watertown, New York ("Savings Bank"), and its parent holding company, United Northern Bancorp, Inc., Watertown, New York, and Notificants' bank subsidiary, Marine Midland Bank, Buffalo, New York ("MMB") to merge with Savings Bank, under the charter and title of MMB, and to establish branches. <u>1/</u>	7/6/95 <u>2/</u>
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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 June 17, 1995

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
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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 Availables

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: 06/14/95

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*

*Notice was returned on 6/08/95

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 16, 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>
Laurel Bank 111 West High Street Ebensburg, PA	02/06/95	Satisfactory

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

APPLICATIONS BULLETIN
(For the week ending June 17, 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 Section 18(c) application from Fifth Third Bank, Cincinnati, Ohio, on June 12, 1995, to acquire 12 Dayton, Ohio, area branches of PNC Bank, Ohio, N.A., Cincinnati, Ohio, and, incident thereto, establish branch facilities. * Not Yet Known #

Received prior notification from The Provident Bank, Cincinnati, Ohio, on June 15, 1995, to establish a CBCT facility at the Drake Center, 151 West Galbraith Road, Cincinnati, Ohio. * June 27, 1995

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

Received Section 3(a)(3) application from KeyCorp, Cleveland, Ohio, to acquire Key Bank, USA, National Association, Cleveland, Ohio. *N: July 12, 1995

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received notice from KeyCorp, Cleveland, Ohio, on June 13, 1995, of its intent to acquire AutoFinance Group, Inc., Westmont, Illinois, pursuant to Section 4(c)(8) of the Bank Holding Company Act. July 5, 1995

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- * - Subject to CRA
 - N - Newspaper Comment Period
 - F - Federal Register Comment Period
 - # - Expected to End 30 Days from Date of Receipt

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

APPLICATIONS BULLETIN
(For the week ending June 17, 1995)

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 16, 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

Application

Comment Period Ending Date

Bank of Ferrum, Ferrum, Virginia, to establish a branch on the north side of Vigil H. Goode Highway, one-fourth mile south of State Route 697, Rocky Mount, Virginia.*

7-10-95

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

Application

Comment Period Ending Date

First Savings Financial Corp., Reidsville, North Carolina, to become a bank holding company through the acquisition of 100% of the shares of First Savings Bank of Rockingham County, S.S.B., Reidsville, North Carolina.

7-5-95

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

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

None.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending June 16, 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.

	<u>Examination Date</u>	<u>Rating</u>
First Virginia Bank - Highlands 450 West Main Street Covington, Virginia 24426	2-27-95	Satisfactory
First Virginia Bank - Central 304 East Jefferson Street Charlottesville, Virginia 22902	2-27-95	Satisfactory
First Virginia Bank-Mountain Empire Cummings Street Abingdon, Virginia 24210	3-13-95	Satisfactory
First Virginia Bank-Southside 200 North Main Street Farmville, Virginia 23901	3-20-95	Satisfactory
Bank of Annapolis 2024 West Street Annapolis, Maryland	3-27-95	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 16, 1995

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Commercial Bank of Cullman County Cullman, Alabama To establish a branch located at Highway 55, approximately 1 mile east of the intersection of Highway 55 and Highway 35, to be known as the Eva Office.	07-10-95*
Barnett Bank of Pinellas County St. Petersburg, Florida To establish a branch located at 3615 East Lake Road, Palm Harbor, Florida, to be known as the Lansbrook Office.	07-03-95*
Barnett Bank of Tallahassee Tallahassee, Florida To establish a branch located at 4449 Meandering Way, Tallahassee, Florida, to be known as the Westminster Oaks Office.	07-03-95*
Barnett Bank of Volusia County DeLand, Florida To establish a branch located at Taylor Road and South Williamson Boulevard, Port Orange, Florida, to be known as the Westport Office.	07-10-95*
First Southern Holding Bancorp Boca Raton, Florida Notice for 1-BHC formation, First Southern Bank, Boca Raton, Florida.	06-27-95*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
SouthTrust Corporation Birmingham, Alabama To merge with First Commercial Financial Corporation, Bradenton, Florida, and thereby directly acquire First Commercial Bank of Manatee County, Bradenton, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	07-14-95* Federal Register

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 16, 1995

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.	07-13-95* Newspaper
Citrus Financial Services, Inc. Vero Beach, Florida After-the-fact notification filed by Mr. Roy H. Lambert, the Roy H. Lambert Revocable Trust and James R. Thompson, as Trustee, to collectively retain an additional 1.69 percent of the outstanding shares of Citrus Financial Services, Inc., Vero Beach, Florida.	Not yet available*
Deposit Guaranty Corp. Jackson, Mississippi To merge with First Merchants Financial Corporation, Fort Smith, Arkansas, and thereby directly acquire Merchants National Bank, Fort Smith, Arkansas, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	07-10-95* Federal Register
Deposit Guaranty Arkansas Corp. Ft. Smith, Arkansas 1-BHC formation, Merchants National Bank, Fort Smith, Arkansas.	07-10-95* Federal Register

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 16, 1995

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Regions Financial Corporation Birmingham, Alabama To acquire Interstate Billing Service, Inc., Decatur, Alabama, and thereby engage in the business of purchasing accounts receivable at a discount from automobile dealerships and trucking and freight companies, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(1)(v) of Regulation Y.	07-07-95
Pointe Financial Corporation Boca Raton, Florida To engage de novo in mortgage brokerage related activities through a 50 percent-owned subsidiary, Parkside Mortgage Company, Boca Raton, Florida (Company), pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(1)(iii) of Regulation Y. Notificant's interest in Company will be held directly by its wholly-owned subsidiary, Pointe Investments Services, Inc.	07-05-95
Interinvest Bancshares Corporation New York, New York To engage de novo in making, acquiring, participating in and or servicing loans secured by mortgages on real estate for applicant's account or the account of others, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(1)(iii) of Regulation Y.	07-10-95
Commercial Bancgroup, Inc. Harrogate, Tennessee Through Tennessee Finance Company, Inc., Harrogate, Tennessee, to engage de novo in consumer finance activities, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(1)(i) of Regulation Y.	06-28-95

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

Application

Pinellas Bancshares Corporation
St. Petersburg, Florida
Commitment waiver request.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 16, 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	Comerica Bank Detroit, Michigan 3410 Rememberance Road, N.W. Walker, Michigan	NP - 6-24-95
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
Branch	Bank of Lakeview Lakeview, Michigan 10049 Buchanan Road Stanwood, Michigan	NP - **
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 - **
Branch	Byron Center State Bank Byron Center, Michigan 4350 44th Street Grandville, Michigan	NP - 5-19-95
Branch	Farmers Bank of Mount Pulaski Mt. Pulaski, Illinois 104 West Cooke Street Mt. Pulaski, Illinois	NP - 5-1-95
Membership	Libertyville Bank & Trust Company Libertyville, Illinois (in organization) To become a member of the Federal Reserve System	N - **

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	NBD Bank Detroit, Michigan Southfield-Outer Drive 8000 West Outer Drive Detroit, Michigan	NP - 6-16-95
Branch	North Shore Community Bank & Trust Company Wilmette, Illinois 722 12th Street Wilmette, Illinois	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 - **
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 - 6-12-95
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 - 6-21-95
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 - 6-21-95
Y-1	Libertyville Bancorp, Inc. Lake Forest, Illinois Libertyville Bank & Trust Company(in organization) Libertyville, Illinois	FR - ** NP - **
Y-1 Notice	C.B. Bank Shares, Inc. Russiaville, Indiana Central Bank Russiaville, Indiana (formerly Central National Bank of Howard County)	FR - ** NP - 6-23-95

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-1	Capitol Bankshares, Inc. Madison, Wisconsin Capitol Bank Madison, Wisconsin (in organization)*	FR - 7-6-95 NP - 7-6-95
Y-2	Lincoln Bancorp Reinbeck, Iowa Garwin Bancorporation Garwin, Iowa Farmers Savings Bank Garwin, Iowa*	FR - 7-10-95 NP - **

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)	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 - 6-14-95
4(c)(8)	Lincoln Bancorp Reinbeck, Iowa Garwin Insurance Garwin, Iowa	FR - 7-10-95
4(c)(8)	Marshall & Ilsley Corporation Milwaukee, Wisconsin Mutual Services, Inc. Braintree, Massachusetts	FR - 7-3-95
4(c)(8)	Associated Banc-Corp. Green Bay, Wisconsin Great Northern Mortgage Rolling Meadows, Illinois	FR - **
4(c)(8)	Caisse Nationale de Credit Agricole Paris, France to become a member firm and a clearing member of Coffee, Sugar & Cocoa Exchange, Inc. New York, New York, through its subsidiary, Credit Agricole Futures, Inc.	FR - **
4(c)(8)	GNB Bancorporation Grundy Center, Iowa GNB Financial Co. Grundy Center, Iowa	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 June 16, 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>
-Blencoe State Bank 401 Main Street P.O. Box 38 Blencoe, Iowa 51523 (712) 452-2291	3/20/95	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JUNE 16, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

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

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
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Section 4(c)(8) notification by National Commerce Bancorporation, Inc., Memphis, Tennessee, to engage in data processing activities through its 30 percent acquisition of Transplatinum Service Corp., Nashville, Tennessee.

Not yet available

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

<u>Application</u>	<u>End of Comment Period</u>
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Section 9 membership application by Winfield Banking Company, Winfield, Missouri.

N/A

Section 9 membership application by First Bank of Arkansas, Searcy, Arkansas.

N/A

Section 9 membership application by Bay-Hermann-Berger Bank, Hermann, Missouri.

N/A

*This application is subject to CRA.

FEDERAL RESERVE BANK OF ST. LOUIS

St. Louis, Missouri

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING June 16, 1995

Name of Bank	Bank Address	Examination Date	Examination Rating
The Citizens Bank	Batesville, Arkansas	2/27/95	Satisfactory
The Peoples Bank & Trust Company	Greenburg, Kentucky	3/13/95	Satisfactory

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

DCNB Holding Company, Clear Lake,
SD, to acquire 100% of the voting
shares of Deuel County National
Bank, Clear Lake, SD*

Not yet available

Watford City Bancshares, Inc.,
Watford City, ND, to acquire 100%
of the voting shares of the First
International Bank & Trust,
Scottsdale, AZ*

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

Norwest Corporation, Minneapolis,
MN, to engage in securities
brokerage activities through
the acquisition of the brokerage
business of Valley-Hi National
Bank, San Antonio, TX

Not yet available

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

Application

M&I First Superior Bank,
Superior, WI, for prior approval
to become a member of the Federal
Reserve System

MONYCOR Bank of Superior, Superior, WI,
for prior approval to become a member
of the Federal Reserve System

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending June 16, 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
Plaza Park State Bank PO Box 337 Waite Park, MN 56387 (612) 252-4200	February 27, 1995	Satisfactory
First Citizens Bank of Butte PO Box 3149 Butte, MT 59702-3149	March 9, 1995	Satisfactory
First State Bank of Warner One Main Street PO Box 8 Warner, SD 57479 (605) 225-9605	March 13, 1995	Satisfactory

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

COMMENT PERIOD ENDING DATE

BOK Financial Corporation, Tulsa, Oklahoma, for prior approval to acquire 9.9 percent of the voting shares of Liberty Bancorp, Inc., Oklahoma City, Oklahoma.*

July 14, 1995

Pony Express Bancorp, Inc., Elwood, Kansas, for prior approval to acquire 100 percent of the voting shares of Farmers State Bank, Lucas, Kansas.*

July 14, 1995

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

First National of Nebraska, Inc., Omaha, Nebraska, for prior approval to engage in de novo activities through its subsidiary, First Technology Solutions, Inc., Omaha, Nebraska, in providing data processing services.*

July 5, 1995

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<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 JUNE 12, 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**

Change in Control Notice by
Grover Lynn Shade, Muldoon, TX, and
Nelda Sue Shade, Muldoon, TX, to acquire an interest in
Lost Pines Bancshares, Inc., Smithville, TX

N/A

*Section 3(a)(1) application by
UB&T Financial Corporation, Dallas, TX, to acquire
UB&T Delaware Financial Corporation, Dover, DE, and
United Bank & Trust, N.A., Dallas, TX
(Previously reported during the week of 5-8-95)

6/07/95

*Section 3(a)(1) application by
UB&T Delaware Financial Corporation, Dover, DE, to
acquire United Bank & Trust, N.A., Dallas, TX
(Previously reported during the week of 5-8-95)

6/07/95

*Section 3(a)(1) application by
Andrews Bancshares, Inc., Andrews, TX, to acquire
Andrews Delaware Financial Corporation, Dover, DE, and
National Bank of Andrews, Andrews, TX
(Previously reported during the week of 5-15-95)

6/06/95

*Section 3(a)(1) application by
Andrews Delaware Financial Corporation, Dover, DE,
to acquire National Bank of Andrews, Andrews, TX
(Previously reported during the week of 5-15-95)

6/06/95

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

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF JUNE 12, 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>
None.		

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 6/16/95

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Los Robles Bancorp, Thousand Oaks, California, to become a bank holding company by acquiring Los Robles Bank, Thousand Oaks, California. *	<u>Newspaper:</u> 7/07/95
Kittitas Valley Bancorp, Ellensburg, Washington, to become a bank holding company by acquiring Kittitas Valley Bank, N.A., Ellensburg, Washington. *	<u>Newspaper:</u> 6/21/95
Refiled: Bank of America Nevada, Las Vegas, Nevada, to establish a branch office at 4361 North Rancho, Las Vegas, Nevada. *	<u>Newspaper:</u> 5/12/95

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

Neighborhood Bancorp, San Diego, California, to become a bank holding company by acquiring Neighborhood Development Bank, National Association (In Organization), San Diego, California. *	<u>Fed. Reg.:</u> 7/10/95
	<u>Newspaper:</u> 6/22/95

Section III - Applications Subject to Federal Register Only

First Hawaiian, Inc., Honolulu, Hawaii, to expand the geographic scope of leasing personal and real property to be worldwide through First Hawaiian Leasing, Inc., Honolulu, Hawaii.	<u>Fed. Reg.:</u> 7/07/95
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Section IV - Applications Not Subject to Federal Register Notice
or Newspaper Notice

None

* Subject to CRA.

Week ending 6/16/95

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending June 16, 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>
First American	8941 E. Valley Blvd. Rosemead, CA 91770-1831 (818) 287-6100	2/13/95	Satisfactory
Garfield Bank	2417 W. Whittier Blvd. Montebello, CA 90640-3040 (213) 726-1411	3/06/95	Satisfactory
Tehama County	237 S. Main Street Red Bluff, CA 96080-0890 (916) 529-0436	2/27/95	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.