

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 26
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending July 1, 1995

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ADVISORY COUNCILS

Consumer Advisory Council.
Convened, June 29, 1995.

BANK HOLDING COMPANIES

CS Holding, Zurich, Switzerland, and Credit Suisse --
to engage in providing advisory services with
respect to futures and options on futures on
financial and non-financial commodities through BEA
Associates, New York, New York; and to delegate to
the Reserve Banks authority to act on notices to
conduct certain futures-related advisory
activities.

Approved, June 30, 1995.

First National Company, Storm Lake, Iowa -- to
acquire Buena Vista Abstracting.

Approved, June 30, 1995.

National City Corporation, Cleveland, Ohio -- to
acquire certain assets and assume certain
liabilities of Raffensperger, Hughes & Company,
Inc., Indianapolis, Indiana, and engage in limited
underwriting and dealing in debt and equity
securities through NatCity Investments, Inc.,
Cleveland, Ohio.

Approved, June 26, 1995.

Swiss Bank Corporation, Basel, Switzerland -- request
for temporary exemption under the Bank Holding
Company Act to engage indirectly in certain
securities activities as a result of SBC's
acquisition of the U.S. operations of S.G. Warburg
Group plc.

Granted, June 26, 1995.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

INTERNATIONAL OPERATIONS

Bank of America National Trust & Savings Association,
San Francisco, California -- to establish a branch
in Buenos Aires, Argentina.
Permitted, June 26, 1995.

Society National Bank, Cleveland, Ohio -- to
establish Key Trade Services Corporation,
Cleveland, Ohio, and to make an investment in Key
Trade Services, Ltd., Hong Kong.
Approved, June 26, 1995.

REGULATIONS AND POLICIES

Section 20 subsidiaries -- quarterly table to adjust
income for companies that adopt Board's alternative
index revenue test to measure compliance with the
10 percent limit on bank ineligible securities
activities.
Announced, June 30, 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 4361 North Rancho, Las Vegas,
Nevada.
Approved, June 29, 1995.

Chicago Bank of Lakeview, Lakeview, Michigan -- to establish
a branch at 10049 Buchanan Road, Stanwood,
Michigan.
Returned, June 27, 1995.

Chicago Bank of Lenawee, Adrian, Michigan -- to establish a
mobile branch.
Returned, June 27, 1995.

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

BANK BRANCHES, DOMESTIC

Chicago	Byron Center State Bank, Byron Center, Michigan -- to establish a branch at 4350 44th Street, Grandville, Michigan. Returned, June 27, 1995.
Chicago	Comerica Bank, Detroit, Michigan -- to establish a branch at 3410 Rememberance Road, N.W., Walker, Michigan. Approved, June 30, 1995.
Chicago	Community State Bank, Avilla, Indiana -- to establish a branch at 115 East Main Street, Albion, Indiana. Returned, June 29, 1995.
Richmond	First-Citizens Bank & Trust Company, Lawrenceville, Virginia -- to establish a branch at the intersection of Highway 29 and State Road 703, Chatham, Virginia. Approved, June 30, 1995.
Chicago	Harris Trust and Savings Bank, Chicago, Illinois -- to establish two offsite electronic facilities at Loyola University Business School, 25 East Pearson Street. Returned, June 30, 1995.
Cleveland	Integra Bank / Pittsburgh, Pittsburgh, Pennsylvania - - to establish a branch at Heidleburg Stop n'Save, 2100 Washington Pike, Raceway Plaza, Carnegie, Pennsylvania. Approved, June 30, 1995.
Richmond	Sterling Bank and Trust Co., Baltimore, Maryland -- to acquire the Annapolis, Maryland, branch of First Union National Bank of Maryland, Rockville, Maryland. Approved, June 29, 1995.

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

BANK HOLDING COMPANIES

Boston	Affiliated Community Bancorp, Inc., Waltham, Massachusetts -- to acquire Main Street Community Bancorp, Inc. Permitted, June 28, 1995.
Chicago	Carroll County Bancshares, Inc., Carroll, Iowa -- to own and operate a finance company through Carroll Credit, Inc. Returned, June 28, 1995.
Richmond	CENIT Bancorp, Inc., Norfolk, Virginia -- to acquire Princess Anne Bank, Virginia Beach, Virginia. Approved, June 29, 1995.
Richmond	CENIT Bancorp, Inc., Norfolk, Virginia -- to engage in permissible savings and loan association activities through CENIT Bank, F.S.B. Approved, June 29, 1995.
Boston	Center Financial Corporation, Waterbury, Connecticut -- to acquire Centerbank. Approved, June 28, 1995.
Dallas	Community Bancshares of Delaware, Inc., Wilmington, Delaware -- to acquire Community Bank, Beaumont, Texas. Approved, June 28, 1995.
Atlanta	Eastside Holding Corporation, Snellville, Georgia -- to acquire Eastside Bank & Trust Company. Approved, June 27, 1995.
Chicago	FBOP Corporation, Oak Park, Illinois -- to purchase assets and liabilities of International Savings Bank, F.S.B., San Diego, California. Approved, June 28, 1995.
Atlanta	First Bankshares, Inc., Longwood, Florida -- to acquire First National Bank of Central Florida. Approved, June 27, 1995.
San Francisco	Interwest Bancorp, Inc., Oak Harbor, Washington -- to acquire Interwest Savings Bank. Approved, June 27, 1995.

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

BANK HOLDING COMPANIES

Dallas	Keene Bancorp, Inc., 401 (k) Employee Stock Ownership Plan & Trust, Keene, Texas -- to acquire Keene Bancorp, Inc., and Itasca State Bank, Itasca, Texas. Approved, June 27, 1995.
Boston	Lexington Holding, Inc., Waltham, Massachusetts -- to acquire Lexington Savings Bank, Lexington, Massachusetts. Approved, June 28, 1995.
Secretary	Lisco State Company, Lisco, Nebraska, and First Nebraska Banks, Inc., Sidney, Nebraska -- no objection to the proposed acquisition of Lingle Valley Banc-Shares, Inc., Lingle, Wyoming, and Lingle State Bank without the filing of a formal application. Granted, June 28, 1995.
Dallas	Live Oak Bancshares Corporation of Delaware, Wilmington, Delaware -- to acquire First National Bank in George West, George West, Texas. Approved, June 28, 1995.
Richmond	Mason-Dixon Bancshares, Inc., Westminster, Maryland - - to acquire Bank Maryland Corp., Towson, Maryland. Approved, June 30, 1995.
St. Louis	Mountain Bancshares, Inc., Yellville, Arkansas -- to retain shares of Financial Institution Services, Inc., Green Forest, Arkansas, and to continue to engage in data processing activities. Approved, June 28, 1995.
Philadelphia	Omega Financial Corporation, State College, Pennsylvania -- to acquire Montour Bank, Danville, Pennsylvania. Approved, June 26, 1995.
Minneapolis	Ramsey Financial Corporation, Devils Lake, North Dakota -- to acquire deposits and certain assets of the Rugby, Cavalier, and Bottineau branches of First Bank, fsb, Fargo, North Dakota. Withdrawn, June 29, 1995.

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

BANK HOLDING COMPANIES

- Dallas Southern Bancshares, Inc., Houston, Texas -- to
 acquire First State Bank Brazoria, Brazoria, Texas.
Approved, June 30, 1995.
- New York Swiss Bank Corporation, Basle, Switzerland -- to
 acquire one share of the common stock of Government
 Pricing Information System, Inc., New York, New
 York, and engage in data processing services.
Approved, June 30, 1995.

BANK MERGERS

- Philadelphia Montour Interim Bank, Danville, Pennsylvania -- to
 merge with Montour Bank, and to establish branches.
Approved, June 26, 1995.
- Richmond Princess Anne Bank, Virginia Beach, Virginia --
 proposal to purchase certain assets and assume
 certain liabilities of three branches of CENIT Bank
 F.S.B., Norfolk, Virginia, and to operate those
 branches as offices of Princess Anne Bank.
Approved, June 29, 1995.

BANKS, STATE MEMBER

- Chicago Central State Bank, Muscatine, Iowa -- payment of a
 dividend.
Approved, June 27, 1995.
- Chicago Firstar Bank Illinois, Naperville, Illinois -- to
 exercise full trust powers and provide full trust
 services.
Approved, June 27, 1995.
- Chicago Independent Bankers' Bank of Illinois, Springfield,
 Illinois -- to engage in trust activities.
Approved, June 27, 1995.

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

CHANGE IN BANK CONTROL

New York	Chemung Financial Corporation, Elmira, New York -- change in bank control. Permitted, June 30, 1995.
Richmond	United Financial Banking Companies, Inc., Vienna, Virginia -- change in bank control Permitted, June 30, 1995.

COMPETITIVE FACTORS REPORTS

Atlanta	Citizens National Bank of Bossier City, Bossier City, Louisiana, proposed merger with CNB National Bank II -- report on competitive factors. Submitted, June 28, 1995.
Kansas City	Commerce Bank, El Dorado, Kansas, proposed merger with Commerce Bank, N.A., Wichita, Kansas -- report on competitive factors. Submitted, June 30, 1995.
Minneapolis	Farmers and Merchants Bank, Beach, North Dakota -- proposed acquisition of certain assets and assumption of certain liabilities of the Beach, North Dakota, branch of First Bank, fsb, Fargo, North Dakota -- report on competitive factors. Submitted, June 26, 1995.
San Francisco	First International Bank & Trust, Scottsdale, Arizona, proposed purchase of certain assets and assumption of certain liabilities of the Scottsdale and Mesa, Arizona, branches of First Bank, Federal Savings Bank, Fargo, North Dakota -- report on competitive factors. Submitted, June 26, 1995.
Atlanta	First National Bank of Alma, Alma, Georgia, proposed purchase of certain assets and assumption of liabilities of the Alma, Georgia, branch of First Georgia Bank, F.S.B., Brunswick, Georgia -- report on competitive factors. Submitted, June 28, 1995.

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

COMPETITIVE FACTORS REPORTS

Atlanta	First National Bank of Lake Charles, Lake Charles, Louisiana, proposed acquisition of the assets and assumption of the liabilities of Lakeside National Bank of Lake Charles -- report on competitive factors. Submitted, June 26, 1995.
Dallas	FNB Interim Bank, Houston, Texas, proposed merger with First National Bank of Dayton, Dayton, Texas - - report on competitive factors. Submitted, June 28, 1995.
Philadelphia	Harris Savings Bank, Harrisburg, Pennsylvania, proposed acquisition of certain assets and assumption of certain liabilities of two Hagerstown, Maryland, branches of Columbia First Bank, FSB, Arlington, Virginia -- report on competitive factors. Submitted, June 30, 1995.
Minneapolis	Interim National Bank of Clear Lake, Clear Lake, South Dakota, proposed merger with Deuel County National Bank -- report on competitive factors. Submitted, June 28, 1995.
San Francisco	Investors Finance, Inc., Honolulu, Hawaii, proposed merger with Realty Finance, Inc., Hilo, Hawaii -- report on competitive factors. Submitted, June 28, 1995.
Philadelphia	Jefferson Bank, Haverford, Pennsylvania, proposed merger with Constitution Bank, Philadelphia, Pennsylvania -- report on competitive factors. Submitted, June 30, 1995.
New York	Key Bank USA National Association, Albany, New York, New York, proposed merger with Key Bank USA National Association -- report on competitive factors. Submitted, June 27, 1995.

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

COMPETITIVE FACTORS REPORTS

Dallas	Kingwood Bank, National Association, Kingwood, Texas, proposed merger with Pinemont Bank, Houston, Texas -- report on competitive factors. Submitted, June 29, 1995.
Dallas	Kingwood Bank, Kingwood, Texas, proposed merger with Pinemont Bank (Interim), Houston, Texas -- report on competitive factors. Submitted, June 29, 1995.
Chicago	LaSalle Bank Lake View, Chicago, Illinois, proposed merger with LaSalle Bank Northbrook, Northbrook, Illinois -- report on competitive factors. Submitted, June 27, 1995.
New York	Middletown Savings Bank, Middletown, New York, proposed acquisition of certain assets and assumption of certain liabilities of the Central Valley branch in Central Valley, New York, of Citibank, N.A., New York, New York -- report on competitive factors. Submitted, June 29, 1995.
Kansas City	Mountain Parks Bank - East, Evergreen, Colorado, proposed merger with Midway Investment Corporation, Aurora, Colorado, parent of Peoples Bank and Trust -- report on competitive factors. Submitted, June 30, 1995.
Boston	People's Savings Bank of Brockton, Brockton, Massachusetts, proposed purchase of certain assets and assumption of certain liabilities of the 84 Copeland Drive, Mansfield, Massachusetts, branch of the First National Bank of Boston, Boston, Massachusetts -- report on competitive factors. Submitted, June 27, 1995.

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

COMPETITIVE FACTORS REPORTS

Boston	Shawmut Bank Connecticut, N.A., Hartford, Connecticut, proposed merger with Shawmut Trust Company of Rhode Island, East Providence, Rhode Island -- report on competitive factors. Submitted, June 28, 1995.
Atlanta	TAG Bancshares, Inc., Trenton, Georgia, proposal by TAG to convert Citizens Bank & Trust, Inc. to a federal stock savings bank through a merger with Interim Citizens Bank & Trust -- report on competitive factors. Submitted, June 27, 1995.

EXTENSIONS OF TIME

Kansas City	Community Bancshares, Inc., Employee Stock Ownership Plan, Neosho, Missouri, and Community Bancshares, Inc. -- extension to October 4, 1995, to acquire Community Bank, Fayetteville, Arkansas. Granted, June 29, 1995.
Kansas City	First Place Financial Corporation, Farmington, New Mexico -- extension to October 3, 1995, to acquire Western Bank, Gallup, New Mexico. Granted, June 28, 1995.
St. Louis	First Tennessee National Corporation, Memphis, Tennessee -- extension to October 25, 1995, to acquire Financial Investment Corporation, Springdale, Arkansas. Granted, June 27, 1995.

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

EXTENSIONS OF TIME

Richmond NationsBank Corporation, Charlotte, North Carolina -- extension to September 26, 1995, for NationsBank-CRT Energy U.K. Ltd., London, England, to engage in certain futures commission merchant activities. Granted, June 26, 1995.

New York North Fork Bancorporation, Inc., Mattituck, New York -- extension to September 29, 1995, to acquire Sunrise Bancorp, Inc., Farmingdale, New York, and Sunrise Federal Savings Bank and Paumanok Service Corp. Granted, June 26, 1995.

INTERNATIONAL OPERATIONS

Secretary Society National Bank, Cleveland, Ohio -- to purchase and hold shares of Key Trade Services Corporation, and for Key Trade Services Ltd., Hong Kong, to engage in issuing letters of credit. Permitted, June 26, 1995.

MEMBERSHIP

Atlanta Bank South, Atlanta, Georgia -- to become a member of the Federal Reserve System. Approved, June 28, 1995.

Chicago First American Bank of Kankakee, Kankakee, Illinois - - to become a member of the Federal Reserve System. Approved, June 27, 1995.

Richmond First Bank of Stuart, Stuart, Virginia -- to become a member of the Federal Reserve System. Approved, June 28, 1995.

Dallas First Texas Bank - Texas City, Texas City, Texas -- to become a member of the Federal Reserve System. Approved, June 28, 1995.

Chicago Hedrick Savings Bank, Hedrick, Iowa -- to become a member of the Federal Reserve System. Approved, June 29, 1995.

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

MEMBERSHIP

Philadelphia Montour Interim Bank, Danville, Pennsylvania -- to
become a member of the Federal Reserve System.
Approved, June 26, 1995.

Chicago Pullman Bank and Trust Company, Chicago, Illinois --
to become a member of the Federal Reserve System.
Approved, June 30, 1995.

St. Louis State Bank of Jerseyville, Jerseyville, Illinois --
to become a member of the Federal Reserve System.
Approved, June 30, 1995.

St. Louis Winfield Banking Company, Winfield, Missouri -- to
become a member of the Federal Reserve System.
Returned, June 28, 1995.

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of New York -- to acquire
telecommunications cabling system.
Approved, June 26, 1995.

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of New York -- to increase
return item processing fees, to modify certain
current check service levels, fees and deadlines,
and to implement certain new check products.
Approved, June 26, 1995.

Director, FRBO Federal Reserve Bank of San Francisco -- to increase
the cash letter fee for High Dollar Group Sort
deposits at the San Francisco and Los Angeles
offices.
Approved, June 26, 1995.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulation Y -- final rule concerning requirements
for "no control" determination under the Bank
Holding Company Act (Docket R-0872).
Approved, June 23, 1995.

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

ADDITIONS AND CORRECTIONS

COMPETITIVE FACTORS REPORTS

Richmond	CIB Bank, Hillside, Illinois, proposed merger with DuPage Valley State Bank, Woodbridge, Illinois -- report on competitive factors. Submitted, June 22, 1995.
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SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution Examination Date Rating**

NONE

Comment Period
Ending Date

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)

Commerzbank AG, Frankfurt (Main), Federal Republic of Germany, to acquire indirectly, through its wholly-owned subsidiary, Commerz International Capital Management GmbH, Frankfurt, Germany, at least 60 percent, and up to 100 percent, of Martingale Asset Management, L.P., Boston, Massachusetts, thereby to engage in providing investment advice and effecting private placements.

N/A

SECTION IV

Applications Not Involving
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending July 1, 1995

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

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

FEDERAL RESERVE BANK OF PHILADELPHIA

Section I - APPLICATIONS RECEIVED AND SUBJECT TO NEWSPAPER NOTICE ONLY

Republic Bank, Philadelphia, Pennsylvania, to establish a branch office at 233 Lancaster Avenue, Ardmore, Pennsylvania, pursuant to Section 9 of the Federal Reserve Act.

Newspaper comment period expires: 07/21/95

Orrstown Bank, Orrstown, PA, requests approval to acquire certain assets and assume the deposit liabilities of one branch office of Dauphin Deposit Bank and Trust Company, Harrisburg, PA, pursuant to Section 18(c) of the FDI Act. (The branch is located at 16400 Path Valley Road, Spring Run, PA).

Newspaper comment period expires: 07/21/95

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

NONE

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 30, 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.

Bank/Location

Examination Date

CRA Rating

None

None

None

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

APPLICATIONS BULLETIN
(For the week ending July 1, 1995)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

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 pursuant to Section 9 of the Federal Reserve Act.

* Not Yet Known #

Received prior notification from PremierBank & Trust, Elyria, Ohio, on June 28, 1995, of its intent to establish branch facilities at 4700 Great Northern Boulevard, North Olmsted, Ohio, and 200 Public Square, Cleveland, Ohio.

* July 20, 1995

Received prior notification from Integra Bank/Pittsburgh, Pittsburgh, Pennsylvania, on June 29, 1995, of its intent to establish a branch facility at USX Tower, 600 Grant Street, Pittsburgh, Pennsylvania.

* July 15, 1995

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

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

NONE

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

NONE

* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

- Expected to End 30 Days from Date of Receipt

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(June 30, 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 30, 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>
Triangle Bank, Raleigh, North Carolina, to merge with The Village Bank, Chapel Hill, North Carolina.*	7-14-95
First Commercial Bank, Arlington, Virginia, to merge with Bank First, N.A., McLean, Virginia.*	7-31-95

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

<u>Application</u>	<u>Comment Period Ending Date</u>
United Bankshares, Inc., Charleston, West Virginia, to acquire First Commercial Bank, Arlington, Virginia.*	7-31-95

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Citizens Bancshares Corporation, Olanta, South Carolina, to engage <u>de novo</u> in operating as a consumer finance company and making consumer loans, and to act as agent in the sale of credit insurance directly related to an extension of credit and limited to ensuring the repayment of the outstanding balance, through its sub- sidiary, E Z Loan Company, Inc., Lake City, South Carolina.	7-19-95**

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 30, 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>
The Chase Manhattan Bank of Maryland 10 East Baltimore Street Baltimore, Maryland 21202	2-6-95	Satisfactory
First Virginia Bank - Colonial 700 East Main Street Richmond, Virginia 23219	2-13-95	Satisfactory
First Virginia Bank-Piedmont 7901 Timberlake Road Lynchburg, Virginia 24502	3-20-95	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 30, 1995

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Community Bank of the Islands Sanibel, Florida To merge with Interim Bank of the Islands, an uninsured state-chartered interim bank.	07-24-95*
Great Southern Bancorp West Palm Beach, Florida 1-BHC formation notice, Great Southern Bank, Lantana, Florida.	Not yet available*
SouthTrust Bank of West Florida St. Petersburg, Florida To establish a branch located at 1530 Pinehurst Drive, Spring Hill, Florida.	07-28-95*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Barnett Banks, Inc. Jacksonville, Florida To acquire Community Bank of the Islands, Sanibel, Florida, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	08-04-95* Federal Register
First Commerce Corporation New Orleans, Louisiana To merge with Central Corporation, Monroe, Louisiana, and thereby directly acquire its subsidiary, Central Bank, Monroe, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
SunTrust Banks, Inc. Atlanta, Georgia To engage de novo in leasing personal or real property or acting as leasing agent, broker, or adviser, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(5)(i) and (ii) of Regulation Y.	07-21-95

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 30, 1995

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
BancTenn Corp. Kingsport, Tennessee To acquire Tennessee General Corporation, Johnson City, Tennessee, and thereby engage in data processing activities, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(7) of Regulation Y.	Not yet available

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

Application

Community Bank of the Islands
Sanibel, Florida
To become a member of the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act and Section 208.4 of Regulation H.

Interim Bank of the Islands
Sanibel, Florida
To become a member of the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act and Section 208.4 of Regulation H.

Premier Bancorp, Inc.
Baton Rouge, Louisiana
Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act to merge with HNB Corporation, Homer, Louisiana, and thereby directly acquire its subsidiary bank, Homer National Bank, Homer, Louisiana.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 30, 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 Atlanta
Applications Bulletin for Week Ending June 30, 1995

Recently Approved Applications

Approval Date

First Bankshares, Inc. Longwood, Florida 1-BHC formation, First National Bank of Central Florida, Longwood, Florida.	06-27-95
Bank South Atlanta, Georgia To become a member of the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act and Section 208.4 of Regulation H.	06-28-95
Eastside Holding Corporation Snellville, Georgia 1-BHC formation, The Eastside Bank & Trust Company, Snellville, Georgia.	06-27-95

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	Bank of Lakeview Lakeview, Michigan 10049 Buchanan Road Stanwood, Michigan	NP - 6-30-95
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 - 7-1-95
Membership	Libertyville Bank & Trust Company Libertyville, Illinois (in organization) To become a member of the Federal Reserve System	N - **
Branch	North Shore Community Bank & Trust Company Wilmette, Illinois 722 12th Street Wilmette, Illinois	NP - 7-10-95
Branch	Community State Bank Avilla, Indiana 115 E. Main Street Albion, Indiana	NP - 7-22-95
Branch	Bank of Lenawee Adrian, Michigan to establish a mobile branch	NP - **
EFT	Harris Trust and Savings Bank Chicago, Illinois 2 EFT's at Loyola University Business School 25 East Pearson Street Chicago, Illinois	NP - **
Membership	Security Savings Bank Eagle Grove, Iowa to become a member of the Federal Reserve System	NP - 7-21-95

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	First State Bank of Maple Park Maple Park, Illinois Southeast corner of Route 47 and Prairie Valley Street Elburn, Illinois	NP - **
Branch	Bank of Pontiac Pontiac, Illinois 1703 West Reynolds Street Pontiac, Illinois	NP - 7-19-95
Reg K	Caisse Nationale De Credit Agricole Paris, France to establish a Representative Office in Houston Texas	NP - 6-26-95
Y-1 Notice	C.B. Bank Shares, Inc. Russiaville, Indiana Central Bank Russiaville, Indiana* (formerly Central National Bank of Howard County)	FR - 7-17-95 NP - 6-23-95
Branch	Liberty Bank Milwaukee, Wisconsin 312 East Silver Spring Drive Whitefish Bay, Wisconsin	NP - 7-21-95

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	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 Libertyville, Illinois* (in organization)	FR - 7-21-95 NP - **
Y-1	A. E. Bancorp, Inc. Buffalo Grove, Illinois American Enterprise Bank Buffalo Grove, Illinois* (in organization)	FR - 7-21-95 NP - 7-16-95
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 - **
CoC-HC	First Community Bancshares, Corp. Milton, Wisconsin John C. Bradshaw	FR - 7-17-95 NP - **
Y-2	Shorebank Corporation Chicago, Illinois U.S. Bank of Southwest Washington Vancouver, Washington*	FR - ** NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Colfax Bancshares, Inc. Victor, Iowa Maxwell Bancorporation Maxwell, Iowa Maxwell State Bank Maxwell, Iowa*	FR - ** NP - **
Y-1	Barlow Banking Corporation Iowa Falls, Iowa Iowa Falls State Bank Iowa Falls, Iowa*	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 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)	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 - 6-30-95 NP - 6-25-95
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 - 7-6-95
4 (c) (8)	GNB Bancorporation Grundy Center, Iowa GNB Financial Co. Grundy Center, Iowa	FR - 7-10-95
4 (c) (8)	First Business Bancshares, Inc. Madison, Wisconsin To engage in commercial financial lending and leasing activities through its subsidiary, First Madison Capital Corp., Madison, Wisconsin	FR - 7-10-95
4 (c) (8)	Carroll County Bancshares, Inc. Carroll, Iowa to own and operate a finance company through its subsidiary, Carroll Credit, Inc. Carroll, Iowa	FR - 7-12-95

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)	Wisconsin Bank Services, Inc. Black River Falls, Wisconsin to engage in making and servicing loans	FR - 7-14-95
4(c)(8)	Midstates Bancshares, Inc. Missouri Valley, Iowa to engage in investment advisory services thru Midstates Financial Services, Inc. Harlan, 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 30, 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>
-Calumet County Bank 103 North Main P.O. Box 39 Brillion, Wisconsin 54110 (414) 756-2181	4/03/95	S
-Central State Bank 301 Iowa Avenue P.O. Box 146 Muscatine, Iowa 52761 (319) 263-3131	3/20/95	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JUNE 30, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application End of Comment Period

None.

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

Application End of Comment Period

*Section 3(a)(5) application by First Commercial Corporation, Little Rock, Arkansas, to acquire FDH Bancshares, Inc., Little Rock, Arkansas. Newspaper: 7/29/95

*Section 3(a)(3) application by First Commercial Corporation, Little Rock, Arkansas, to acquire West-Ark Bancshares, Inc., Clarksville, Arkansas. Newspaper: 7/29/95

Change in control notification involving Lauderdale County Bancshares, Inc., Halls, Tennessee, by Rebecca C. McWilliams. Not Yet Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application End of Comment Period

None.

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

Application End of Comment Period

None.

*This application is subject to CRA.

FEDERAL RESERVE BANK OF ST. LOUIS

St. Louis, Missouri

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING June 30, 1995

Name of Bank	Bank Address	Examination Date	Examination Rating
Bank of Cairo and Moberly	P.O. Box 547 Moberly, MO	03-30-95	Satisfactory
Bank of Louisiana	P.O. Box 487 Louisiana, MO	11-28-94	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

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

July 17, 1995
(Federal Register)

Norwest Corporation, Minneapolis, MN,
to acquire 100% of the voting shares of
The First National Bank in Big Spring,
Big Spring, TX*

July 27, 1995
(Federal Register)

Merlyn and Sherran Sommervold, to increase
their ownership in First State Banking
Corporation, Alcester, SD, from 19.3%
to 37.8%*

July 19, 1995
(Federal Register)

Dakota Heritage Banking Corporation,
Chancellor, SD, to acquire 96.67% of
Dakota Heritage State Bank, Chancellor, SD*

July 28, 1995
(Federal Register)

Norwest Corporation, Minneapolis, MN, to
acquire 100% of the voting shares of State
National Bank, El Paso, TX*

Not yet available

Kandiyohi Bancshares, Inc., Kandiyohi, MN,
to acquire 100% of Cosmos Bancorporation,
Inc., Cosmos, MN*

Not yet available

Ramsey Financial Corporation,
Devils Lake, ND, to indirectly
acquire certain assets and assume
certain deposits of the Rugby, Cavalier,
and Bottineau, ND offices of First Bank,
fsb, Fargo, ND, through its subsidiary
Heritage Federal Savings Bank, fsb,
Cando, ND

July 17, 1995
(Withdrawn)

*Subject to CRA

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First State Banking Corporation, Alcester, SD, to engage in providing data processing services for other financial institutions	July 19, 1995
First National Corporation North Dakota, Grand Forks, ND, to engage <u>de novo</u> in lending activities	July 19, 1995
First National Corporation North Dakota, Grand Forks, ND, to engage <u>de novo</u> through its subsidiary, Dakota First Insurance Company, in underwriting and reinsuring credit life insurance on loans issued by its subsidiary bank	July 19, 1995

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

Application

First State Banking Corporation, Alcester, SD, to redeem 4,985 shares (37.79%) of its stock	July 19, 1995 (Federal Register)
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FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending June 30, 1995

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
The State Bank of Ewen Cedar Street P.O. Box 290 Ewen, MI 49925 (906) 988-2821	March 28, 1995	Satisfactory

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Premier Bank, Lenexa, Kansas, for prior approval to invest an additional \$50,000 in bank premises.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Clear Creek Bank Corp., Idaho Springs, Colorado, for prior approval to organize a bank in Anguilla, British West Indies. The name of the bank will be Dahtbank International Ltd.	Not Available
FirstBank Holding Company of Colorado Employee Stock Ownership Plan and its subsidiary FirstBank Holding Company of Colorado, both of Lakewood, Colorado, for prior approval to acquire 100 percent of the voting shares of FirstBank of Colorado Springs, Colorado Springs, Colorado, a de novo bank.*	August 4, 1995

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Mountain Parks Financial Corp., Denver, Colorado, for prior approval to engage de novo through its subsidiary, Mountain Parks Mortgage Co., Denver, Colorado, in the business of making, acquiring and servicing residential mortgages as an approved HUD mortgagee.	July 21, 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 26, 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
Ronald Franklin Yates, Sr., Marble Falls, Tx, to
acquire an interest in Marble Falls National Bancshares,
Inc., Marble Falls, TX

N/A

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
(resubmission)

95/06/27

*Section 3(a)(3) application by
Central Corporation, Monroe, LA, to acquire
First United Bank of Farmerville, Farmerville, LA

N/A

*Section 3(a)(1) application by
Citizens National Bancshares of Bossier, Inc.,
Bossier City, LA, to acquire Citizens National Bank of
Bossier City, Bossier City, LA

N/A

*Section 3(a)(1) application by
Coupland Bancshares, Inc., Coupland, TX, to acquire
Coupland Bancshares-Nevada, Inc., Carson City, Nevada,
and The Coupland State Bank of Coupland, Coupland, TX

95/07/15

*Section 3(a)(1) application by
Coupland Bancshares-Nevada, Inc., Carson City, Nevada,
to acquire The Coupland State Bank of Coupland, Coupland, TX

95/07/15

**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 26, 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>
Texas City Bank 701 6th Street P.O. Box 2070 Texas City, TX 77592	95/02/27	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 6/30/95

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

Wells Fargo & Company, San Francisco, California, to acquire Wells Fargo HSBC Trade Bank, N.A., San Francisco, California, in connection with a joint venture transaction with HSBC Holdings, PLC, London, England, and certain of its affiliates, including Marine Midland Banks, Inc., Buffalo, New York. *

Newspaper: 7/24/95

Fed. Reg.: 7/25/95

Robert G. Sarver, Scottsdale, Arizona, et al, to acquire Bancomer Holding Company, Los Angeles, California, which owns Grossmont Bank, Los Angeles, California. *

Newspaper: Not available

Fed. Reg.: Not available

Section III - Applications Subject to Federal Register Only

Bancorp Hawaii, Inc., Honolulu, Hawaii, to engage de novo in making equity and debt investments to promote community welfare through its subsidiary, First Federal Savings and Loan Association of America, Honolulu, Hawaii.

Fed. Reg.: Not available

First Hawaiian, Inc., Honolulu, Hawaii, to engage de novo in making community welfare investments through Pioneer Federal Savings Bank and First Hawaiian Credit Corp., Inc., both of Honolulu, Hawaii.

Fed. Reg.: Not available

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

None

* Subject to CRA.

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

Week ending 6/30/95

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending June 30, 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>
Bank of Utah	2605 Washington Blvd. Ogden, UT 84401-3613 (801) 625-3500	3/06/95	Satisfactory

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

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

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

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

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