

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 30
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending July 29, 1995

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Savings Association Insurance Fund (SAIF) and
deposit insurance more generally -- statement by
Chairman Greenspan before the Senate Committee on
Banking, Housing, and Urban Affairs on July 28,
1995.

Published, July 28, 1995.

BANK HOLDING COMPANIES

Chase Manhattan Corporation, New York, New York -- to
acquire the securities processing business and
related back-office operations of US Trust
Corporation, and United States Trust Company of New
York.

Approved, July 24, 1995.

Henderson Bancshares, Inc. Troy, Alabama, and The
Charles Henderson Trust -- to acquire Troy Bank &
Trust Company.

Approved, July 24, 1995.

U.S. Trust Corporation, New York, New York, United
States Trust Company of New York, New USHC Holdings
Corporation, and New U.S. Trust Company of New York
-- corporate reorganization of U.S. Trust
Corporation including specific applications and
notices.

Approved, July 24, 1995.

BANK MERGERS

Provident Bank, Cincinnati, Ohio -- to acquire
Heritage Savings Bank.

Approved, July 28, 1995.

Westamerica Bank, San Rafael, California -- to
acquire certain assets and assume certain
liabilities of the Point Arena branch of Bank of
America, National Trust & Savings Association, San
Francisco, California, and to establish a branch.

Approved, July 28, 1995.

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JULY 24, 1995 TO JULY 28, 1995
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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

EXTENSIONS OF TIME

Fleet Financial Group, Inc., Providence, Rhode Island -- to hold public meetings in Boston, Massachusetts; Hartford, Connecticut; and Albany, New York, in connection with Fleet's application to acquire Shawmut National Corporation, Boston, Massachusetts, with extension of the comment period to September 12, 1995.
Granted, July 27, 1995.

INTERNATIONAL OPERATIONS

Chase Manhattan Bank, N.A., New York, New York -- to establish a branch in Amsterdam, The Netherlands.
Permitted, July 28, 1995.

REGULATIONS AND POLICIES

Federal Reserve, joined by the National Foundation for Consumer Credit, and the USDA Cooperative State Research Education and Extension Service will sponsor two hour-long educational programs on the home buying process to be broadcast nationwide via satellite on October 14 and October 21, 1995.
Announced, July 25, 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

Dallas	Central Bank, Garland, Texas -- to establish a branch at 1107 East Pioneer Parkway, Arlington, Texas. Approved, July 24, 1995.
Chicago	Comerica Bank, Detroit, Michigan -- to establish an off-site electronic facility at the Kroger Store, 2001 Michigan Avenue, Dearborn, Michigan. Returned, July 24, 1995.
Chicago	Community State Bank, Avilla, Indiana -- to establish a branch at 115 East Main Street, Albion, Indiana. Approved, July 28, 1995.

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

BANK BRANCHES, DOMESTIC

Minneapolis	Dakota Bank, Mendota Heights, Minnesota -- to establish a branch in St. Paul, Minnesota. Approved, July 28, 1995.
Kansas City	First State Bank of Taos, Taos, New Mexico -- to establish a branch, including an automated teller machine, at the corner of State Road 44 and Don Tomas, Bernalillo, New Mexico. Approved, July 25, 1995.
New York	Growth Bank, Basking Ridge, New Jersey -- to establish a branch at 29 East Main Street, Mendham, New Jersey. Approved, July 25, 1995.
Chicago	Liberty Bank, Milwaukee, Wisconsin -- to establish a branch at 312 East Silver Drive, Whitefish Bay, Wisconsin. Approved, July 28, 1995.
Chicago	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish branches at 5656 South Packard Avenue, Cudahy, and 1001 Marquette Avenue, South Milwaukee, Wisconsin. Approved, July 28, 1995.
Chicago	North Shore Community Bank & Trust Company, Wilmette, Illinois -- to establish a branch at 722 12th Street. Approved, July 27, 1995.
Cleveland	PremierBank & Trust, Elyria, Ohio -- to establish branches at 4700 Great Northern Boulevard, North Olmstead, Ohio, and 200 Public Square, Cleveland, Ohio. Approved, July 27, 1995.
San Francisco	WestAmerica Bank, Novato, California -- to establish a branch in the vicinity of Willow Pass Road and Gateway Boulevard, Concord, California. Approved, July 27, 1995.

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

BANK HOLDING COMPANIES

San Francisco	Adaptec Inc., Milpitas, California -- registration statement. Withdrawn, July 26, 1995.
San Francisco	America West Airlines, Inc., Tempe, Arizona -- registration statement. Withdrawn, July 26, 1995.
Kansas City	American State Bank ESOP, Broken Bow, Oklahoma -- to acquire shares of American State Bancshares. Withdrawn, July 25, 1995.
Dallas	Andrews Bancshares, Inc., Andrews, Texas -- to acquire Andrews Delaware Financial Corporation, Dover, Delaware, and The National Bank of Andrews, Andrews, Texas. Approved, July 24, 1995.
Cleveland	Banc One Corporation, Columbus, Ohio -- waiver of application for a proposed corporate reorganization to combine certain banking subsidiaries of Banc One Ohio Corporation and Banc One West Virginia Corporation, Huntington, West Virginia, into a single bank that would operate branches in both states. Approved, July 27, 1995.
San Francisco	Bancorp Hawaii, Inc., Honolulu, Hawaii -- to engage de novo in community development activities through First Federal Savings and Loan Association of America. Permitted, July 27, 1995.
Atlanta	BancTenn Corporation, Kingsport, Tennessee -- to engage in data processing activities. Permitted, July 28, 1995.
Secretary	Bank of New York Company, Inc., New York, New York -- to acquire Putnam Trust Company of Greenwich, Greenwich, Connecticut. Approved, July 26, 1995.
Chicago	Capitol Bankshares, Inc., Madison, Wisconsin -- to acquire Capitol Bank. Approved, July 25, 1995.

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

BANK HOLDING COMPANIES

St. Louis	Central Bancompany, Inc., Jefferson City, Missouri -- to acquire Pleasant Hope Bancshares, Inc.; Pleasant Hope, Missouri, Pleasant Hope Bank, and Webster County Bank, Marshfield, Missouri. Approved, July 26, 1995.
Richmond	Citizens Bancshares Corporation, Olanta, South Carolina -- to engage de novo in consumer lending and credit-related insurance activities through E Z Loan Company, Inc., Lake City, South Carolina. Permitted, July 27, 1995.
Dallas	Diboll State Bancshares of Delaware, Inc., Wilmington, Delaware -- to acquire First Bank & Trust East Texas, Diboll, Texas. Approved, July 27, 1995.
Philadelphia	Financial Trust Corporation, Carlisle, Pennsylvania - - to engage in trust activities through Financial Trust Services Company. Permitted, July 26, 1995.
Richmond	First Citizens Bancorporation of South Carolina, Inc., Columbia, South Carolina -- to acquire S.N.B. Financial Corporation, Summerville, South Carolina. Approved, July 27, 1995.
Minneapolis	First National Corporation North Dakota, Grand Forks, North Dakota -- to engage de novo in credit-related insurance activities through Dakota First Insurance Company. Permitted, July 26, 1995.
Minneapolis	First National Corporation North Dakota, Grand Forks, North Dakota -- to engage de novo in lending activities. Permitted, July 26, 1995.
Kansas City	First State Bancorporation, Albuquerque, New Mexico - - to acquire First Bank of Grants, Grants, New Mexico. Approved, July 28, 1995.

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

BANK HOLDING COMPANIES

Minneapolis	First State Banking Corporation, Alcester, South Dakota -- to engage de novo in providing data processing services to other financial institutions. Permitted, July 26, 1995.
San Francisco	Insurance Auto Auctions, Inc., North Hollywood, California -- registration statement. Withdrawn, July 26, 1995.
Kansas City	Mountain Parks Financial Corporation, Minneapolis, Minnesota -- to engage de novo in servicing residential mortgage loans through Mountain Parks Mortgage Company. Approved, July 28, 1995.
Minneapolis	Northern Plains Investment, Inc., Jamestown, North Dakota -- to acquire shares of Stutsman County State Bank. Approved, July 26, 1995.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire Alice Bancshares, Inc., Alice, Texas. Approved, July 26, 1995.
Minneapolis	Security Northwest Bancorporation, Inc., Bloomington, Minnesota -- to acquire The Highland Bancorporation, Inc. Approved, July 28, 1995.
St. Louis	Sun Financial Corporation, Earth City, Missouri -- to acquire Farmers Bank of Stover, Stover, Missouri. Approved, July 28, 1995.
Secretary	SunTrust Banks, Inc., Atlanta, Georgia -- to engage de novo in leasing activities. Permitted, July 28, 1995.

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

BANK MERGERS

Cleveland	Cortland Savings and Banking Company, Cortland, Ohio -- to purchase the assets and assume the liabilities of a single branch in North Bloomfield, Ohio, of Bank One, Youngstown, N.A., Youngstown, Ohio. Approved, July 28, 1995.
Kansas City	First State Bank of Taos, Taos, New Mexico -- to merge with First Bank of Grants, Grants, New Mexico, and to establish branches. Approved, July 28, 1995.
Chicago	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to merge with M&I South Shore Bank, South Milwaukee, Wisconsin, and to establish branches. Approved, July 28, 1995.

BANK PREMISES

Chicago	North Shore Community Bank & Trust Company, Wilmette, Illinois -- investment in bank premises. Approved, July 27, 1995.
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BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

San Francisco	Olympus Bank, Salt Lake City, Utah -- registration statement. Withdrawn, July 26, 1995.
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BANKS, STATE MEMBER

St. Louis	Arkansas Bank & Trust Company, Hot Springs, Arkansas -- payment of a dividend. Approved, July 26, 1995.
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CAPITAL STOCK

Minneapolis	First State Banking Corporation, Alcester, South Dakota -- redemption of shares. Approved, July 26, 1995.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

CHANGE IN BANK CONTROL

Atlanta	City Financial Corporation of Tampa, Tampa, Florida - - change in bank control. Permitted, July 27, 1995.
Dallas	Lost Pines Bancshares, Inc., Smithville, Texas -- change in bank control. Permitted, July 26, 1995.
San Francisco	Marathon Bancorp, Los Angeles, California -- change in bank control. Returned, July 27, 1995.

COMPETITIVE FACTORS REPORTS

Kansas City	Albion National Bank, Albion, Nebraska, proposed merger with Bartlett Savings & Loan Association, Bartlett, Nebraska -- report on competitive factors. Submitted, July 25, 1995.
Kansas City	Alpine Bank and Trust, Glenwood Springs, Colorado, proposed merger with Alpine Bank, Carbondale, Carbondale; Alpine Bank, Snowmass Village, Snowmass Village; Alpine Bank, Basalt, Basalt; Alpine Bank, Eagle; Alpine Bank, Aspen, Aspen, and Alpine Bank, Grand Junction, Clifton, Colorado -- report on competitive factors. Submitted, July 27, 1995.
Dallas	Atlanta National Bank, Atlanta, Texas, proposed merger with American National Bank, Texarkana, Texas -- report on competitive factors. Submitted, July 25, 1995.
Cleveland	Bank of Boone County, Inc., Florence, Kentucky, proposed merger with Burnett Federal Savings Bank, Covington, Kentucky -- report on competitive factors. Submitted, July 26, 1995.

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

COMPETITIVE FACTORS REPORTS

Chicago	BankIllinois, Champaign, Illinois, proposed merger with The Champaign National Bank, Champaign, Illinois -- report on competitive factors. Submitted, July 24, 1995.
Chicago	Brenton State Bank, Dallas Center, Iowa, proposed merger with the Ankeny, Iowa, branch of Brenton Savings Bank, FSB, Ames, Iowa -- report on competitive factors. Submitted, July 28, 1995.
Atlanta	Central and Southern Bank of Georgia, Milledgeville, Georgia, proposed merger with Central Bank of Greensboro, Greensboro, Georgia -- report on competitive factors. Submitted, July 24, 1995.
Cleveland	Citizens National Bank of Woodfield, Woodfield, Ohio, proposed merger with CNB National Bank -- report on competitive factors. Submitted, July 26, 1995.
Minneapolis	Citizens State Bank of Barrett, Barrett, Minnesota, proposed acquisition of certain assets and assumption of certain liabilities of the Wheaton, Minnesota, and Elbow Lake, Minnesota, branches of First National Bank of Bertha-Verndale, Bertha, Minnesota -- report on competitive factors. Submitted, July 27, 1995.
Minneapolis	Citizens State Bank of Barrett, Barrett, Minnesota, proposed merger with First State Bank of Graceville, Graceville, Minnesota -- report on competitive factors. Submitted, July 27, 1995.
Kansas City	Colorado Community First State Bank of Steamboat Springs, Steamboat Springs, Colorado, proposed acquisition of the assets and assumption of the liabilities of the Craig, Colorado, branch of Bank One, Colorado, N.A., Denver, Colorado -- report on competitive factors. Submitted, July 27, 1995.

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

COMPETITIVE FACTORS REPORTS

Kansas City	Commercial Federal Corporation, Omaha, Nebraska, proposed acquisition of the assets and assumption of the liabilities of Railroad Financial Corporation, Wichita, Kansas -- report on competitive factors. Submitted, July 25, 1995.
Atlanta	Community First Bank, Hartsville, Tennessee, proposed acquisition of certain assets and assumption of certain liabilities of the Westmoreland, Tennessee, branch of First Union National Bank of Tennessee, Nashville, Tennessee -- report on competitive factors. Submitted, July 26, 1995.
Chicago	Corwith State Bank, Corwith, Iowa, proposed acquisition of certain assets and assumption of certain liabilities of the Wesley, Iowa, branch of Boatmen's Bank of North Iowa, Mason City, Iowa, and to establish a branch in Wesley, Iowa -- report on competitive factors. Submitted, July 24, 1995.
San Francisco	County Bank, Merced, California, proposed merger with County Merger Corporation to facilitate the reorganization of County Bank to form capital Corp of the West -- report on competitive factors. Submitted, July 25, 1995.
San Francisco	El Dorado Bank, Tustin, California, proposed merger with Mariners Bank, San Clemente, California -- report on competitive factors. Submitted, July 27, 1995.
Chicago	Farmers State Bank, Grafton, Iowa, proposed acquisition of certain assets and assumption of certain liabilities of the Ventura, Iowa, branch of Boatmen's Bank of North Iowa, Mason City, Iowa, and establishment of a branch in Ventura, Iowa -- report on competitive factors. Submitted, July 24, 1995.

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

COMPETITIVE FACTORS REPORTS

Dallas	First Bank of Texas, Tomball, Texas, proposed purchase of the assets and assumption of the liabilities of a branch at 18934 FM 1488, Magnolia, Texas, of Prime Bank, Channelview, Texas -- report on competitive factors. Submitted, July 25, 1995.
Atlanta	First National Bank of Lake Providence, Lake Providence, Louisiana, proposed merger with Hibernia Bank, New Orleans, Louisiana -- report on competitive factors. Submitted, July 26, 1995.
Kansas City	First National Bank of Missouri, Lee's Summit, Missouri, proposed merger with First State Bank of Missouri, Buckner, Missouri -- report on competitive factors. Submitted, July 27, 1995.
Kansas City	First Neodesha Bank, Neodesha, Kansas, proposed merger with Fall River State Bank, Fall River, Kansas -- report on competitive factors. Submitted, July 25, 1995.
San Francisco	First Savings Bank of Washington, Walla Walla, Washington, proposed merger with First Interim Savings Bank of Washington -- report on competitive factors. Submitted, July 27, 1995.
Minneapolis	First Southwest Bank-Bismarck, Bismarck, North Dakota, proposed merger with First Southwest Bank-Mandan, Mandan; The First National Bank of Oakes, Oakes; and The First National Bank & Trust Company of Ellendale, Ellendale, North Dakota -- report on competitive factors. Submitted, July 26, 1995.
St. Louis	Galatia Community State Bank, Galatia, Illinois, and First State Bank of Mounds, Mounds, Illinois, proposed merger with First National Bank of Metropolis, Metropolis, Illinois -- report on competitive factors. Submitted, July 24, 1995.

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

COMPETITIVE FACTORS REPORTS

Dallas	Gateway National Bank, Dallas, Texas, proposed purchase of the assets and assumption of the liabilities of a branch at 3636 Shepherd Lane, Balch Springs, Texas, of Comerica Bank - Texas, Dallas, Texas -- report on competitive factors. Submitted, July 25, 1995.
Chicago	Gibson Savings Bank, Gibson, Iowa, proposed acquisition of certain assets and assumption of certain liabilities of the Kenswick, Iowa, branch of Boatmen's Bank Iowa, N.A., Des Moines, Iowa -- report on competitive factors. Submitted, July 24, 1995.
Kansas City	Grand Lake Bank, Grove, Oklahoma, proposed merger with Peoples State Bank, Claremore, Oklahoma -- report on competitive factors. Submitted, July 26, 1995.
San Francisco	Horizon Bank, Bellingham, Washington, proposed merger with Horizon Interim Savings Bank -- report on competitive factors. Submitted, July 28, 1995.
Chicago	Iowa State Bank, West Bend, Iowa, proposed purchase of certain assets and assumption of certain liabilities of the Bode, Iowa, branch of Boatmen's Bank of North Iowa, Mason City, Iowa -- report on competitive factors. Submitted, July 24, 1995.
Dallas	La Porte State Bank, La Porte, Texas, proposed merger with Charter National Bank - Houston, Houston, Texas -- report on competitive factors. Submitted, July 25, 1995.
Cleveland	Liberty National Bank of Northern Kentucky, Erlanger, Kentucky, proposed merger with Bank One, Cincinnati, N.A., Cincinnati, Ohio -- report on competitive factors. Submitted, July 26, 1995.

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

COMPETITIVE FACTORS REPORTS

Cleveland	Marion Bank, Marion, Ohio, proposed merger with Marion Interim Bank -- report on competitive factors. Submitted, July 26, 1995.
St. Louis	Merchants and Farmers Bank, Holly Springs, Mississippi, proposed purchase of certain assets and assumption of certain liabilities of the Hickory Flat branch of First National Bank, New Albany, Mississippi -- report on competitive factors. Submitted, July 25, 1995.
Cleveland	Montgomery Bancorporation, Inc., Mount Sterling, Kentucky, proposed acquisition of the assets and assumption of the liabilities of Traditional Bank, FSB., a de novo institution -- report on competitive factors. Submitted, July 26, 1995.
Richmond	NationsBank, N.A. (Carolinas), Charlotte, North Carolina, proposed merger with NationsBank National Association, Richmond, Virginia -- report on competitive factors. Submitted, July 27, 1995.
Kansas City	Nebraska State Bank, South Sioux City, Nebraska, proposed merger with The Wakefield National Bank, Wakefield, Nebraska -- report on competitive factors. Submitted, July 26, 1995.
Chicago	North Bank, Hale, Michigan, proposed purchase of the assets and assumption of the liabilities of the Ossineke Township branch of First of America Bank, N.A., Grand Rapids, Michigan -- report on competitive factors. Submitted, July 28, 1995.
Minneapolis	Norwest Bank Minnesota, N.A., Duluth, Minnesota, proposed merger with Norwest Bank Minnesota Mesabi, N.A., Virginia, Minnesota -- report on competitive factors. Submitted, July 27, 1995.

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

COMPETITIVE FACTORS REPORTS

Minneapolis	Norwest Bank Minnesota Southeast, N.A., Rochester, Minnesota, proposed merger with Norwest Bank Minnesota South Central, N.A., Mankato; Norwest Bank Minnesota Central N.A., St. Cloud; and Norwest Bank Waseca, N.A., Waseca, Minnesota -- report on competitive factors. Submitted, July 27, 1995.
Minneapolis	Norwest Bank Waseca, N.A., Waseca, Minnesota, proposed purchase of the assets and assumption of the liabilities of Norwest Bank Minnesota South, N.A., Faribault, Minnesota -- report on competitive factors. Submitted, July 27, 1995.
St. Louis	One National Bank, Little Rock, Arkansas, proposed purchase of the assets and assumption of the liabilities of the Hot Springs, Arkansas, branch of Boatmen's National Bank of Hot Springs -- report on competitive factors. Submitted, July 28, 1995.
Atlanta	Peoples Bank & Trust Company of St. Bernard, Chalmette, Louisiana, proposed merger with First National Bank of Commerce, New Orleans, Louisiana - - report on competitive factors. Submitted, July 26, 1995.
Minneapolis	Perham State Bank, Perham, Minnesota, proposed purchase of the assets and assumption of the liabilities of the Frazee, Minnesota, branch of First Integrity Bank, Staples, Minnesota -- report on competitive factors. Submitted, July 26, 1995.
Minneapolis	Security State Bank of North Dakota, Hannaford, North Dakota, proposed merger with Security State Bank of Jamestown, Jamestown, North Dakota -- report on competitive factors. Submitted, July 26, 1995.

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

COMPETITIVE FACTORS REPORTS

New York	United States Trust Company of New York, New York, New York, proposed merger with Chase Manhattan Bank, National Association -- report on competitive factors. Submitted, July 28, 1995.
Boston	Westfield Savings Bank, Westfield, Massachusetts, proposed transfer of the majority of its assets and all of its deposit liabilities to a stock savings bank that is being formed incident to the conversion of the bank to a mutual holding company -- report on competitive factors. Submitted, July 28, 1995.
Cleveland	Winton Savings and Loan Company, Cincinnati, Ohio, proposed merger with Blue Chip Savings Bank -- report on competitive factors. Submitted, July 26, 1995.

EXTENSIONS OF TIME

San Francisco	Bank of Seoul, Seoul, Korea -- extension to divest certain property. Granted, July 25, 1995.
San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, July 27, 1995.
Chicago	First Evanston Bancorp, Inc., Evanston, Illinois -- extension to October 5, 1995, to acquire First Evanston Bank & Trust Company. Granted, July 28, 1995.
Chicago	First Evanston Bank & Trust Company, Evanston, Illinois -- extension to October 5, 1995, to become a member of the Federal Reserve System. Granted, July 28, 1995.
San Francisco	First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, July 25, 1995.

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

EXTENSIONS OF TIME

Atlanta	Liberty Shares, Inc., Hinesville, Georgia -- extension to October 27, 1995, to engage in consumer finance activities and insurance agency activities through Hinesville Finance, Inc. Granted, July 27, 1995.
New York	North Fork Bancorporation, Inc., Mattituck, New York -- extension to November 8, 1995, to acquire Suffolk Bancorp, Riverhead, New York, and The Suffolk County National Bank, and Island Computer Corporation of New York, Inc., Bohemia, New York. Granted, July 28, 1995.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- extension to October 23, 1995, to establish a joint venture, Carlson Mortgage Company, Wakefield, Massachusetts. Granted, July 25, 1995.
Atlanta	Pointe Financial Corporation, Boca Raton, Florida -- extension to November 2, 1995, to engage de novo in mortgage processing activities for third parties. Granted, July 27, 1995.
San Francisco	Sakura Bank, Ltd., Tokyo, Japan -- extensions to divest certain properties. Granted, July 25, 1995.

INTERNATIONAL OPERATIONS

Director, BS&R	International Bank of Detroit, Detroit, Michigan -- to decrease IBD's capital stock. Approved, July 27, 1995.
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MEMBERSHIP

Chicago	F&M Bank, Kaukauna, Wisconsin -- to become a member of the Federal Reserve System. Approved, July 27, 1995.
Chicago	F&M Bank Lancaster, Lancaster, Wisconsin -- to become a member of the Federal Reserve System. Approved, July 27, 1995.

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

MEMBERSHIP

Chicago	F&M Bank Winnebago County, Omro, Wisconsin -- to become a member of the Federal Reserve System. Approved, July 27, 1995.
Chicago	F&M Bank-Appleton, Appleton, Wisconsin -- to become a member of the Federal Reserve System. Approved, July 27, 1995.
Chicago	F&M Bank-Fennimore, Fennimore, Wisconsin -- to become a member of the Federal Reserve System. Approved, July 27, 1995.
Chicago	F&M Bank-Hilbert, Hilbert, Wisconsin -- to become a member of the Federal Reserve System. Approved, July 27, 1995.
Chicago	F&M Bank-Kiel, Kiel, Wisconsin -- to become a member of the Federal Reserve System. Approved, July 27, 1995.
Chicago	F&M Bank-New London, New London, Wisconsin -- to become a member of the Federal Reserve System. Approved, July 27, 1995.
Chicago	F&M Bank-Northeast, Pulaski, Wisconsin -- to become a member of the Federal Reserve System. Approved, July 27, 1995.
Chicago	F&M Bank-Portage County, Park Ridge, Wisconsin -- to become a member of the Federal Reserve System. Approved, July 27, 1995.
Chicago	F&M Bank-Potosi, Potosi, Wisconsin -- to become a member of the Federal Reserve System. Approved, July 27, 1995.
Chicago	F&M Bank-Waushara County, Wautoma, Wisconsin -- to become a member of the Federal Reserve System. Approved, July 27, 1995.
Atlanta	First Bank and Trust Company of Tennessee, Johnson City, Tennessee -- to become a member of the Federal Reserve System. Approved, July 28, 1995.

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

MEMBERSHIP

Chicago	M&I Bank of Mayville, Mayville, Wisconsin -- to become a member of the Federal Reserve System. Approved, July 28, 1995.
Minneapolis	M&I Merchants Bank, Rhinelander, Wisconsin -- to become a member of the Federal Reserve System. Approved, July 25, 1995.
Chicago	Security Savings Bank, Eagle Grove, Iowa -- to become a member of the Federal Reserve System. Returned, July 27, 1995.
St. Louis	Union Bank of Illinois, Swansea, Illinois -- to become a member of the Federal Reserve System. Approved, July 26, 1995.

RESERVE BANK OPERATIONS

Director, FRBO	Federal Reserve Bank of New York -- to proceed with renovation of the A Level and the construction of two staging areas in head office building. Approved, July 24, 1995.
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SECURITIES REGULATION

Director, BS&R	Over-the-counter stocks -- revised list of OTC stocks subject to margin requirements, and a list of foreign margin stocks. Published, July 28, 1995.
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ADDITIONS AND CORRECTIONS

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Capital adequacy -- final rule incorporating interest rate risk into risk-based capital standards; and a related proposed joint agency policy statement to be published for comment concerning the measurement of interest rate risk (Docket R-0802).
Approved, June 30, 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

Chemical Bank, New York, New York, to establish
a branch office at Morgan Stanley & Co., Inc.,
1585 Broadway, New York, New York. 1/

8/29/95

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Norwood Associates II, Hackensack, New Jersey
("Norwood"), to acquire shares of Adwildon
Corporation, Hackensack, New Jersey ("Adwildon"),
and Midland Bancorporation, Paramus, New Jersey
("Midland"), to merge with Adwildon. Each of
Norwood, Adwildon, and Midland, is a bank holding
company with respect to Midland Bank, Paramus,
New Jersey, and the transactions are designed
to effect a corporation reorganization of the
ownership of Midland. 1/

8/26/95 3/

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 July 29, 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 Available

FEDERAL RESERVE BANK OF PHILADELPHIA

Section I - APPLICATIONS RECEIVED AND SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

NONE

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

Sun Bancorp, Inc., Selinsgrove, PA requests approval to engage de novo in community development activities through a 95% limited partnership interest in Mifflin Place Associates, pursuant to Section 4(c)(8) of the Bank Holding Company of 1956, as amended and Section 225.25(b)(6) of Regulation Y.

Federal Register comment period expires: N/Avail

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 July 28, 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>
Bank Of Landisburg P.O. Box 179 Landisburg, PA 17040	03/27/95	Satisfactory

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

APPLICATIONS BULLETIN
(For the week ending July 29, 1995)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received notice from Cardinal Bancshares, Inc., Lexington, August 18,
1995

Kentucky, on July 12, 1995, of its intent to engage in computer banking services pursuant to Section 225.25(b)(9) of Regulation Y; marketing and providing computer-related electronic data processing services pursuant to Section 225.25(b)(7) of Regulation Y; and offering mutual fund products and securities brokerage services pursuant to Section 225.25(b)(15) of Regulation Y.

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
(July 28, 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 July 21, 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>
Second Bank & Trust, Culpeper, Virginia, to establish a branch at 36081 Goodwin Drive, Locust Grove, Virginia.*	8-25-95
Crestar Bank MD, Bethesda, Maryland, to purchase the assets and assume the liabilities of The Chase Manhattan Bank of Maryland, Baltimore, Maryland.*	8-26-95

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

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

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
First Union Corporation, Charlotte, North Carolina; NationsBank Corporation, Charlotte, North Carolina; Wachovia Corporation, Winston- Salem, North Carolina; and Southern National Corporation, Winston-Salem, North Carolina, to acquire shares of Education Financing Services, LLC, Winston-Salem, North Carolina.	Not yet available.

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

Capital One Bank, Richmond, Virginia,
to establish a branch in London, England.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending July 28, 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>
St. Michaels Bank 213 Talbot Street St. Michaels, Maryland 21663	5-8-95	Satisfactory
Farmers & Merchants Bank of Stanley P. O. Box 10 Stanley, Virginia 22851	5-8-95	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 28, 1995

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Southern Bank Boca Raton, Florida To establish a branch located at 2800 East Oakland Park Boulevard, Fort Lauderdale, Florida, to be known as the Oakland Park Branch.	08-19-95*
Georgia First Bank Gainesville, Georgia To establish a branch located at the Southeast corner of Spout Springs Road and Holland Dam Road, Flowery Branch, Georgia.	08-24-95*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Century South Banks, Inc. Dahlonega, Georgia To acquire Peoples Bank, Lavonia, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*
South Banking Company Alma, Georgia To acquire Pineland State Bank, Metter, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	08-11-95 Federal Register
First Commerce Corporation New Orleans, Louisiana To acquire 9 percent of First United Bank of Farmerville, Farmerville, Louisiana, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*
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.	08-10-95 Federal Register

*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 28, 1995

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Hibernia Corporation New Orleans, Louisiana To merge with FNB Bancshares, Inc., Lake Providence, Louisiana, thereby directly acquiring The First National Bank of Lake Providence, Lake Providence, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*
Smoky Mountain Bancorp, Inc. Gatlinburg, Tennessee Change in control notice by Mr. James L. Clayton, to acquire 60.6 percent of the outstanding shares of Smoky Mountain Bancorp, Inc., Gatlinburg, Tennessee.	08-08-95* Federal Register

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
SunTrust Banks, Inc. Atlanta, Georgia Along with Trust Company of Georgia, Atlanta, Georgia, to engage de novo in making, acquiring, or servicing loans or other extensions of credit through Personal Express Loans, Inc., Atlanta, Georgia, pursuant to Section 225.25(b)(1)(i) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	08-18-95

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

Application

Barnett Banks, Inc.
Jacksonville, Florida
Along with Barnett Merchant Services Corporation, Jacksonville, Florida, and its 31 subsidiaries propose to acquire a percentage of a bank service corporation to be organized by Barnett Banks, Inc., Jacksonville, Florida, to engage in a joint venture with First Data Corporation, Hackensack, New Jersey, and its wholly-owned subsidiary, Card Establishment Services, Inc., Melville, New York, in merchant credit card processing activities. The subsidiaries and percentages are listed on the next page;

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 28, 1995

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

Application

<u>Participating Banks</u>	<u>Percentages</u>
Barnett Bank of Alachua County, N.A., Gainesville, FL	01.59
Barnett Bank of Broward County, N.A., Fort Lauderdale, FL	11.01
Barnett Bank of Central Florida, N.A., Orlando, FL	09.31
Barnett Bank of Highlands County, Sebring, FL	00.74
Barnett Bank of Jacksonville, NA, Jacksonville, FL	06.52
Barnett Bank of the Keys, Key West, FL	02.88
Barnett Bank of Lake County, N.A., Eustis, FL	00.78
Barnett Bank of Lake Okeechobee, Okeechobee, FL	00.51
Barnett Bank of Lee County, N.A., Fort Myers, FL	02.98
Barnett Bank of Manatee County, N.A., Bradenton, FL	01.93
Barnett Bank of Marion County, N.A., Ocala, FL	01.30
Barnett Bank of Martin County, N.A., Stuart, FL	00.93
Barnett Bank of Naples, Naples, FL	02.28
Barnett Bank of Nassau County, Fernandina Beach, FL	00.52
Barnett Bank of North Central Florida, Lake City, FL	00.50
Barnett Bank of Northwest Florida, Fort Walton Beach, FL	00.93
Barnett Bank of Palm Beach County, West Palm Beach, FL	07.78
Barnett Bank of Pasco County, Port Richey, FL	01.77
Barnett Bank of Pinellas County, St. Petersburg, FL	08.10
Barnett Bank of Polk County, Lakeland, FL	02.20
Barnett Bank of South Florida, N.A., Miami, FL	10.99
Barnett Bank of Southeast Georgia, N.A., Brunswick, GA	00.58
Barnett Bank of Southwest Florida, N.A., Sarasota, FL	04.39
Barnett Bank of Southwest Georgia, Columbus, GA	00.32
Barnett Bank of the St. Johns, St. Augustine, FL	02.23
Barnett Bank of the Suncoast, N.A., Brooksville, FL	01.35
Barnett Bank of Tallahassee, Tallahassee, FL	01.57
Barnett Bank of Tampa, Tampa, FL	06.04
Barnett Bank to the Treasure Coast, Port St. Lucie, FL	01.86
Barnett Bank of Volusia County, DeLand, FL	04.23
Barnett Bank of West Florida, Pensacola, FL	01.88

Jones Bancshares, L.P.

Waycross, Georgia

Commitment waiver request.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 28, 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.

<u>Bank</u>	<u>Rating</u>	<u>Examination Date</u>
Transatlantic Bank 48 East Flagler Street Miami, Florida 33131 (305) 377-0200	Satisfactory	04-05-95

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 28, 1995

Recently Approved Applications

Approval Date

City Financial Corporation of Tampa
Tampa, Florida

07-27-95

After-the-fact change in control by Mr. Fredric R. LeVarge to retain an additional 11.2 percent of City Financial Corporation of Tampa. Total acquisition will equal 19.5 percent.

BancTenn Corporation
Kingsport, Tennessee

07-28-95

To acquire Tennessee General Corporation, Johnson City, Tennessee and thereby engage in data processing activities, pursuant to Section 225.25(b)(7) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

First Bank and Trust Company of Tennessee
Johnson City, Tennessee

07-28-95

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.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
EFT	Harris Trust and Savings Bank Chicago, Illinois 2 EFT's at Loyola University Business School 25 East Pearson Street Chicago, Illinois	NP - 8-1-95
Branch	Bank of Pontiac Pontiac, Illinois 1703 West Reynolds Street Pontiac, Illinois	NP - 7-29-95
Branch	1st Source Bank South Bend, Indiana 1751 Lexington Avenue Elkhart, Indiana	NP - 7-28-95
Branch	1st Source Bank South Bend, Indiana 23164 U.S. 33 Elkhart, IN	NP - 7-28-95
EFT	Comerica Bank Detroit, Michigan Kroger Store 23001 Michigan Avenue Dearborn, Michigan	NP - 7-23-95
Merger/Branch	Security Savings Bank Farhamville, Iowa to acquire the assets and assume the deposit liabilities of the Harcourt, Iowa and Lehigh, Iowa offices of Boatmen's Bank of Fort Dodge, Fort Dodge, Iowa and to establish branches at 127 South Ash Street, Harcourt, Iowa and 116 Main Street, Lehigh, Iowa	NP - **
Branch	Bank of Lakeview Lakeview, Michigan 10049 Buchanan Road Stanwood, Michigan	NP - 8-5-95
Merger	Bank of Oakfield Oakfield, Wisconsin Van Dyne Branch of M&I Central State Bank Ripon, Wisconsin	NP - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Branch	Bank of Lenawee Adrian, Michigan to establish a mobile branch	NP - 7-26-95
EFT	Rolling Hills Bank & Trust Atlantic, Iowa 900 Main Street Griswold, Iowa	NP - 8-11-95
Branch	Harris Trust and Savings Bank Chicago, Illinois 824 N. Western Avenue Lake Forest, Illinois	NP - **
Branch	North Shore Community Bank & Trust Company Wilmette, Illinois 366 Park Avenue Glencoe, Illinois	NP - **
Branch	West Chester Savings Bank West Chester, Iowa 313 Franklin Street West Chester, Iowa	NP - 8-23-95
Branch	DeMotte State Bank DeMotte, Indiana 3921 West State Road 10 Wheatfield, Indiana	NP - **
Merger/Branch	Rolling Hills Bank & Trust Atlantic, Iowa Griswold State Bank Griswold, Iowa 1307 East Seventh Atlantic, Iowa 701 Main Street Anita, Iowa 600 Main Street Griswold, Iowa	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	Lincoln Bancorp Reinbeck, Iowa Garwin Bancorporation Garwin, Iowa Farmers Savings Bank Garwin, Iowa*	FR - 7-10-95 NP - 8-7-95
CoC-HC	First Community Bancshares, Corp. Milton, Wisconsin John C. Bradshaw	FR - 7-17-95 NP - 8-9-95
Y-2	Shorebank Corporation Chicago, Illinois U.S. Bank of Southwest Washington Vancouver, Washington*	FR - 8-4-95 NP - 7-31-95
Y-2	Colfax Bancshares, Inc. Victor, Iowa Maxwell Bancorporation Maxwell, Iowa Maxwell State Bank Maxwell, Iowa*	FR - 8-4-95 NP - 7-31-95
Y-1	Barlow Banking Corporation Iowa Falls, Iowa Iowa Falls State Bank Iowa Falls, Iowa*	FR - 8-4-95 NP - 7-26-95
Y-2	Ida Grove Bancshares, Inc. Ida Grove, Iowa American Bancshares, Inc. Holstein, Iowa American National Bank Holstein, Iowa*	FR - 8-10-95 NP - 8-6-95
Y-1	American Bancshares, Inc. Holstein, Iowa American National Bank Holstein, Iowa*	FR - 8-10-95 NP - 8-6-95
Y-1	Olympia Bancorporation, Inc. Employee Stock Owners Chicago Heights, Illinois Olympia Bancorporaton, Inc. Chicago Heights, Illinois Heritage Olympia Bank Chicago Heights, Illinois*	FR - 8-11-95 NP - 8-9-95

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	F&M Bancorporation, Inc. Kaukauna, Wisconsin Peoples State Bank of Bloomer Bloomer, Wisconsin*	FR - 8-17-95 NP - **
Y-1	Philipps Investment Limited Partnership Spring Hill, Florida Gratiot Bancshares, Inc. Gratiot, Wisconsin Gratiot State Bank Gratiot, Wisconsin*	FR - 8-17-95 NP - 7-22-95
Y-2	Shorebank Corporation Chicago, Illinois Indecorp, Inc. Chicago, Illinois Independence Bank of Chicago Chicago, Illinois Drexel National Bank Chicago, Illinois*	FR - 8-14-95 NP - 8-10-95
Y-2	Beaman Bancshares, Inc. Beaman, Iowa Producers Savings Green Mountain, Iowa*	FR - 8-17-95 NP - 8-14-95
Y-2	Comerica Incorporated Detroit, Michigan Metrobank Los Angeles, California*	FR - 8-18-95 NP - **
Y-2	Comerica California Incorporated San Jose, California Metrobank Los Angeles, California*	FR - 8-18-95 NP - **
CoC-HC	Kent Bancshares, Inc. Kent, Illinois by Virgil L. Bocker & Delmar Kampen	FR - 8-3-95 NP - **
Y-2	Dentel Bancorporation Victor, Iowa Maxwell Bancorporation Maxwell, Iowa Maxwell State Bank Maxwell, Iowa*	FR - 8-4-95 NP - 7-31-95

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	National Australia Bank Limited Melbourne, Australia National Equities Limited Melbourne, Australia National Australia Group (UK) Limited London, England North Americas Holdings Limited London, England MNC Acquisition Co. Melbourne, Australia Michigan National Corporation Farmington Hills, Michigan Bloomfield Hills Bancorp, Inc. Bloomfield Hills, Michigan Bank of Bloomfield Hills Bloomfield Hills, Michigan Michigan National Banks Farmington Hills, Michigan*	FR - 8-24-95 NP - **
Y-2	Firstbank of Illinois Co. Springfield, Illinois Confluence Bancshares Corporation St. Peters, Missouri Duchesne Bank St. Peters, Missouri*	FR - 8-25-95 NP - 8-1-95
Y-2	NBD Bancorp, Inc. Detroit, Michigan NBD Bank Venice Florida*	FR - ** NP - **
Y-1	Madison Holdings Limited Partnership Madison Heights, Michigan Madison Bancorp, Inc. Madison Heights, Michigan Madison National Bank Madison Heights, Michigan*	FR - ** NP - 8-25-95
Y-2	Comerica Incorporated Detroit, Michigan Questar Bank, National Association Houston, Texas*	FR - ** NP - **
Y-2	Comerica Texas Incorporated Dallas, Texas Questar Bank, National Association Houston, Texas*	FR - ** NP - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4 (c) (8)	Midstates Bancshares, Inc. Missouri Valley, Iowa to engage in investment advisory services thru Midstates Financial Services, Inc. Harlan, Iowa	FR - 7-27-95
4 (c) (8)	Princeton/LeClaire Agency, Inc. Princeton, Iowa to engage in leasing activities	FR - 7-25-95
4 (c) (8)	Horizon Bancorp Michigan City, Indiana to engage <u>de novo</u> in consumer finance and mortgage lending through its subsidiary, The Loan Store, Inc., Michigan City, Indiana	FR - 7-27-95
4 (c) (8)	Garrett Bancshares Ltd. Bloomfield, Iowa to engage <u>de novo</u> in making and servicing loans	FR - 7-28-95
4 (c) (8)	Central Illinois Financial Co., Inc. Champaign, Illinois to engage in trust activities through it's subsidiary, BankIllinois Trust Co. Champaign, Illinois	FR - 8-4-95
4 (c) (8)	West Bend Bancorp West Bend, Iowa to engage in the sale of insurance through it's subsidiary, Security Insurance Inc., West Bend, Iowa	FR - 8-3-95
4 (c) (8)	Northern Trust Corporation Chicago, Illinois RCB International Inc. Stamford, Connecticut	FR - 8-10-95
4 (c) (8)	Ida Grove Bancshares, Inc. Ida Grove, Iowa to engage in making & servicing loans	FR - 8-15-95

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)	Horizon Bancorp Michigan City, Indiana to act as an agent or broker for insurance directly related to its extensions of credit	FR - 8-10-95
4(c)(8)	Crystal Valley Financial Corporation Middlebury, Indiana to invest in low-income housing project	FR - 8-10-95
4(c)(8)	National Australia Bank Limited Melbourne, Australia National Equities Limited Melbourne, Australia National Australia Group (UK) Limited London, England North Americas Holdings Limited London, England MNC Acquisition Co. Melbourne, Australia MNC Operations and Services, Inc. Farmington Hills, Michigan MNC Leasing Company Detroit, Michigan Independence One Life Insurance Company Phoenix, Arizona Independence One Capital Management Corp. Farmington Hills, Michigan Michigan Bank, F.S.B. Troy, Michigan Independence One Asset Management Corporation Irvine, California	FR - 8-24-95

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Olympia Bancorporation, Inc. Chicago Heights, IL to redeem 7,750 shares of outstanding common stock

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

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-day business day period the bank has to make the evaluation public has lapsed during the week ending July 28, 1995. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

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

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

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

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
-First State Bank 111 East Traer Greene, Iowa 50636 (515) 823-4132	4/10/95	S
-Shelby County Bank 130 South Morgan Shelbyville, Illinois 62565-2242 (217) 774-3911	4/17/95	S

Federal Reserve Bank of St. Louis

For the week ending JULY 28, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Cmt. Period</u>
Change in control notification involving First National Bancshares in Newton, Inc., Newton, Illinois, by Robert T. Heath, trustee of the Pennington/Heath Trust (previously reported during week ending 7/21/95).	Fed. Reg.: 8/11/95
*Section 3(a)(3) application by First Banks, Inc., St. Louis, Missouri, to acquire First Commercial Bancorp, Inc., Sacramento, California.	Fed. Reg.: 8/11/95
*Section 3(a)(5) application by Boatmen's Bancshares, Inc., St. Louis, Missouri, to acquire Citizens Bancshares Corporation, Little Rock, Arkansas.	Newspaper: 8/19/95

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Cmt. Period</u>
Section 4(c)(8) notification by National City Bancshares, Inc., Evansville, Indiana, to engage in the sale of credit related insurance (previously reported during week ending 7/21/95).	8/11/95

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

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

* This application is subject to CRA.

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

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING July 28, 1995

Name of Bank	Bank Address	Examination Date	Examination Rating
None .			

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

Application

Comment Period
Ending Date

NONE.

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

Application

Comment Period
Ending Date

Norwest Corporation, Minneapolis,
Minnesota, to acquire 100% of the
voting shares of Liberty National
Bank, Austin, Texas*

Not yet available
(Federal Register)

Ramsey Financial Corporation, Devils Lake,
Minnesota, to acquire, through its subsidiary,
Heritage Federal Savings Bank, fsb, Cando,
North Dakota, deposits and certain assets of
three branches of First Bank, fsb, Fargo,
North Dakota, located in Rugby, Cavalier and
Bottineau, North Dakota*

August 18, 1995
(Newspaper)

*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, Minnesota,
and Norwest Financial Services, Inc., Des Moines,
Iowa, to acquire the assets and assume certain
liabilities of Orlandi Valuta, Los Angeles,
California, and Orlandi Valuta Nacional,
Boulder City, Nevada

August 16, 1995

Norwest Corporation, Minneapolis, Minnesota,
and Wells Fargo and Company, San Francisco,
California, to form a joint venture, Towne
Square Mortgage, San Diego, California, which
will engage de novo in the residential mortgage
lending business

August 10, 1995

Dacotah Banks, Inc., Aberdeen, South Dakota,
to engage de novo in making, acquiring or
servicing loans

August 10, 1995

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

Application (Continued)

Comment Period
Ending Date

New York Mills Bancshares, Inc., New York
Mills, Minnesota, to engage de novo in
lending activities

August 18, 1995

JDOB, Inc., Sandstone, Minnesota, to retroactively
engage de novo in lending activities

August 18, 1995

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

Application

Community Bank Group, Inc.
Eden Prairie, Minnesota, to
redeem 482 shares of its
outstanding voting stock

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending July 28, 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
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NONE.

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Bank One, Oklahoma City, Oklahoma, for prior approval to establish additional branch facilities at 3817 N.W. Expressway, 14001 N. Pennsylvania, and 5601 N.W. Expressway, all in Oklahoma City, Oklahoma.*

Not Available

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

APPLICATION

COMMENT PERIOD ENDING DATE

Rice Insurance Agency, Inc., Strasburg, Colorado, for prior approval to acquire 100 percent of the voting shares of Collegiate Peaks Bancorporation, Inc., Buena Vista, Colorado.

Not Available

FirstBank Holding Company of Colorado Employee Stock Ownership Plan, Lakewood, Colorado, for prior approval to acquire 27.2 percent of the voting shares of FirstBank Holding Company of Colorado, Lakewood, Colorado.*

Not Available

Ward H. Ressman, Falls City, Nebraska, Sondra J. Stoltenberg, Gretna, Nebraska, and Robyn Ecklund, Lincoln, Nebraska, to acquire an additional 27.09 percent, 3.09 percent and 3.09 percent, respectively, in Admire Bancshares, Inc., Emporia, Kansas.*

Not Available

Bill J. Horne, Ada, Oklahoma, to acquire an additional 12.59 percent of the voting shares of First Ada Bancshares, Inc., Ada, Oklahoma.

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Coronado, Inc., Sterling, Kansas, for prior approval to engage de novo through its subsidiary, Farmers State Agency, Inc., Sterling, Kansas, in acting as a full service securities broker.

August 18, 1995

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

APPLICATION

Amcorp Financial, Inc., Ardmore, Oklahoma, for prior approval to redeem 30,996 shares of its own common stock.

Not Available

Admire Bancshares, Inc., Emporia, Kansas, for prior approval to redeem 50 percent of its own common stock.

Not Available

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
First State Bank & Trust 116 West 6th Larned, Kansas 67550-3044	04-13-95	07-27-95	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JULY 24, 1995

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

APPLICATION

NOTICE EXP

None.

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

APPLICATION

**** NOTICE EXP**

*Section 3(a)(3) application by
Texas Bancorp Shares, Inc., San Antonio, TX, to
acquire Camino Real Delaware, Inc., Wilmington, DE;
Camino Real Bancshares, Inc., San Antonio, TX; and Camino
Real Bank, N.A., Eagle Pass, TX

N/A

*Section 3(a)(1) application by
TBSI Merging Co., Inc., San Antonio, TX, to acquire
Camino Real Delaware, Inc., Wilmington, DE; Camino Real
Bancshares, Inc., San Antonio, TX; and Camino Real Bank,
N.A., Eagle Pass, TX

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
(Previously reported during the week of 6-26-95)

95/07/24

**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

Section 9 application received from
Memphis State Bank, Memphis, TX, to become a
member of the Federal Reserve System

* SUBJECT TO CRA.

** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.

N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF JULY 24, 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>
Sunwest Bank of Grant County 1203 N. Hudson P.O. Box 1449 Silver City, New Mexico 88062	95/04/24	Outstanding

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 7/28/95

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

Draper BanCorp, Draper, Utah, to become a bank holding company by acquiring Draper Bank & Trust, Draper, Utah. *

Newspaper: Not available

Fed. Reg.: 8/21/95

Northeast Portland Community Development Trust and Albina Community Bancorp, both of Portland, to become bank holding companies by acquiring Albina Community Bank (In Organization), Portland, Oregon. *

Newspaper: 8/20/95

Fed. Reg.: 8/28/95

First Savings Bank of Washington Bancorp, Inc., Walla Walla, Washington, to become a bank holding company by acquiring First Savings Bank of Washington, Walla Walla, Washington. *

Newspaper: 8/19/95

Fed. Reg.: 8/25/95

Section III -Applications Subject to Federal Register Only

None

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

None

* Subject to CRA.

Week ending 7/28/95

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending July 28, 1995. Information about a particular institution's CRA evaluation may be obtained directly from the institution.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>	<u>Rating*</u>
None			

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

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

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

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

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

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