

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 36
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending September 9, 1995

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK BRANCHES, DOMESTIC

First Commercial Bank of Cullman County, Good Hope, Alabama -- request for review of the Atlanta Reserve Bank's approval of the application to establish a branch in Eva, Alabama.
Denied, September 7, 1995.

BANK HOLDING COMPANIES

ABN AMRO Bank, N.V., Amsterdam The Netherlands, and its parent companies -- request for temporary authority to retain Alfred Berg, Inc., New York, New York.
Granted, September 5, 1995.

Caisse Nationale de Credit Agricole, Paris, France -- to establish a representative office in Houston, Texas.
Approved, September 5, 1995.

Fulton Financial Corporation, Lancaster, Pennsylvania -- request for reconsideration of Board's approval of application to merge with Delaware National Bankshares Corporation, Georgetown, Delaware.
Denied, September 7, 1995.

BANK MERGERS

Fifth Third Bank, Cincinnati, Ohio -- request for reconsideration of Board's approval of applications to acquire certain assets and assume certain liabilities of 12 branches of PNC Bank, Ohio, N.A., and to establish branches at the current locations of eight PNC branches.
Denied, September 8, 1995.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BOARD OPERATIONS

Budget -- mid-year adjustments.
Approved, September 5, 1995.

ENFORCEMENT

United American Bank of Central Florida, Orlando,
Florida -- written agreement dated February 6,
1991, terminated August 17, 1995.
Announced, September 5, 1995.

UST Corp., Boston, Massachusetts -- written agreement
dated August 3, 1992, terminated July 21, 1995.
Announced, September 5, 1995.

FORMS

Annual Daylight Overdraft Capital Report for U.S.
Branches and Agencies of Foreign Banks (FR 2225) --
extension without revision.
Approved, September 5, 1995.

Application For Federal Reserve Bank Stock --
Organizing National Bank (FR 2030) and Application
For Federal Reserve Bank Stock -- Nonmember State
Bank Converting into National Bank (FR 2030A) --
extension without revision.
Approved, September 5, 1995.

Report of Commercial Paper Outstanding Placed By
Brokers and Dealers; Report of Commercial Paper
Outstanding Placed Directly by Issuers; and Daily
Report of Offering Rates on Commercial Paper
(FR 2957a, 2957b, and 2957c) -- extension with
revision.
Approved, September 5, 1995.

Report of Net Debit Cap (FR 2226) -- extension
without revision.
Approved, September 5, 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

Atlanta	AmSouth Bank of Alabama, Birmingham, Alabama -- to establish a branch at 3080 McGehee Road, Montgomery, Alabama. Approved, September 7, 1995.
Chicago	Bank of Oakfield, Oakfield, Wisconsin -- to establish a branch at N9525 Van Dyne Road, Van Dyne, Wisconsin. Approved, September 5, 1995.
Minneapolis	Grand Marais State Bank, Grand Marais, Minnesota -- to establish a branch at 211 East Highway 61. Approved, September 8, 1995.
Kansas City	Rice Insurance Agency, Inc., Strasburg, Colorado -- to acquire Collegiate Peaks Bancorporation, Inc., Buena Vista, Colorado. Approved, September 5, 1995.
New York	United Jersey Bank, Hackensack, New Jersey -- to establish an off-site electronic facility at Helene Fuld Medical Center, 750 Brunswick Avenue, Trenton, New Jersey. Approved, September 5, 1995.
New York	United Jersey Bank, Hackensack, New Jersey -- to establish an off-site electronic facility on the premises of St. Peter's College, 2641 Kennedy Boulevard, Jersey City, New Jersey. Approved, September 5, 1995.
Kansas City	WestStar Bank, Vail, Colorado -- to establish a de novo branch within a one-half mile radius of the intersection of U.S. Highway 6 and Broadway, Eagle, Colorado. Approved, September 5, 1995.
Atlanta	1st American Bank of Indian River County, Vero Beach, Florida -- to establish a branch at the intersection of U.S. Highway #1 and 8th Street. Approved, September 7, 1995.

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

BANK HOLDING COMPANIES

Dallas	Charter Bancshares, Inc., Houston, Texas -- to acquire La Porte State Bank, La Porte, Texas. Approved, September 7, 1995.
Chicago	Comerica Incorporated, Detroit, Michigan, and Comerica California Incorporated, San Jose, California -- to acquire Metrobank, Los Angeles, California. Approved, September 6, 1995.
Chicago	Comerica Incorporated, Detroit, Michigan, and Comerica California Incorporated, San Jose, California -- to exercise option to acquire shares of Metrobank, Los Angeles, California. Approved, September 6, 1995.
Chicago	Comerica Incorporated, Detroit, Michigan, and Comerica Texas Incorporated, Houston, Texas -- to acquire QuestStar Bank, National Association, Houston, Texas. Approved, September 7, 1995.
Kansas City	Community First Bankshares, Inc., Denver, Colorado -- to engage de novo in lending activities. Permitted, September 8, 1995.
Kansas City	Coronado, Inc., Sterling, Kansas -- to engage de novo in the sale of mutual funds and provide financial planning services. Permitted, September 8, 1995.
Chicago	F&M Bancorporation, Inc., Kaukauna, Wisconsin -- to acquire Peoples State Bank of Bloomer, Bloomer Wisconsin. Approved, September 8, 1995.
Dallas	Finger Interests Number One, Ltd., Houston, Texas -- to acquire La Porte State Bank, La Porte, Texas. Approved, September 7, 1995.
Cleveland	First Financial Bancorp, Hamilton, Ohio -- to acquire Bright Financial Services, Inc., Flora, Indiana. Approved, September 7, 1995.

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

BANK HOLDING COMPANIES

Cleveland	First Financial Bancorp, Hamilton, Ohio -- to acquire a joint venture investment in Independent Bankers Life Insurance Company of Indiana, Roachdale, Indiana. Approved, September 7, 1995.
Richmond	First Savings Bancorp, Inc., Southern Pines, North Carolina -- to acquire First Savings Bank of Moore County, Inc., SSB. Approved, September 8, 1995.
Kansas City	FirstBank Holding Company of Colorado ESOP, Lakewood, Colorado -- to acquire additional shares of FirstBank Holding Company of Colorado, Lakewood, Colorado. Approved, September 8, 1995.
Atlanta	Hibernia Corporation, New Orleans, Louisiana -- to engage de novo in lending activities. Permitted, September 8, 1995.
San Francisco	Horizon Financial Corp., Bellingham, Washington -- to acquire Horizon Bank, A Savings Bank. Approved, September 8, 1995.
Minneapolis	Kensington Bancorp, Kensington, Minnesota -- to acquire First State Bank of Kensington. Approved, September 7, 1995.
New York	Midland Bancorporation, Inc., Paramus, New Jersey -- to acquire Adwilton Corporation, Hackensack, New Jersey. Approved, September 8, 1995.
Richmond	NationsBank Corporation, Charlotte, North Carolina -- waiver of application in connection with the proposed merger of Charter National Bank-Houston, Houston, Texas, and LaPorte State Bank, LaPorte, Texas. Approved, September 8, 1995.

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

BANK HOLDING COMPANIES

St. Louis	New Era Bancorporation, Inc., Fredericktown, Missouri -- to acquire Francois County Financial Corp., Farmington, Missouri, and St. Francois County Bank, F.S.B. Approved, September 7, 1995.
New York	Norwood Associates II, Hackensack, New Jersey -- to acquire Adwildon Corporation. Approved, September 8, 1995.
Chicago	Olympia Bancorporation, Inc., Employee Stock Ownership Plan, Chicago Heights, Illinois -- to acquire Olympia Bancorporation, Inc., and Heritage Olympia Bank. Approved, September 7, 1995.
Director, BS&R	Pinellas Bancshares Corporation, St. Petersburg, Florida -- relief from commitment in connection with application to acquire United Bank of Pinellas. Granted, September 6, 1995.
Chicago	Sable Bancshares, Inc., Chicago, Illinois -- to acquire Community Bank of Lawndale. Returned, September 6, 1995.
Minneapolis	Security State Bank Holding Company, Hannaford, North Dakota -- to acquire Security State Bank of Jamestown, Jamestown, North Dakota. Approved, September 7, 1995.
Boston	Shawmut National Corporation, Hartford, Connecticut - - to acquire Interpay, Inc., Mansfield, Massachusetts. Approved, September 8, 1995.

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

BANK MERGERS

Chicago	Bank of Oakfield, Oakfield, Wisconsin -- to acquire certain assets and assume certain liabilities of the Van Dyne, Wisconsin, branch of M&I Central State Bank, Ripon, Wisconsin, and establish a branch. Approved, September 5, 1995.
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BANK PREMISES

San Francisco	Community Bank of Nevada, Las Vegas, Nevada -- investment in bank premises. Approved, September 8, 1995.
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CAPITAL STOCK

Chicago	Olympia Bancorporation, Inc., Chicago Heights, Illinois -- redemption of shares. Approved, September 7, 1995.
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CHANGE IN BANK CONTROL

Minneapolis	Dakota Western Bankshares, Inc., Bowman, North Dakota -- change in bank control. Permitted, September 6, 1995.
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COMPETITIVE FACTORS REPORTS

Philadelphia	Berkeley Federal Bank and Trust, FSB, Palisades Park, New Jersey, proposed purchase of the assets and assumption of the liabilities of two branches of Sovereign Bank, a Federal Savings Bank, Wyomissing, Pennsylvania -- report on competitive factors. Submitted, September 7, 1995.
Dallas	Buckner State Bank, Dallas, Texas, proposed merger with Seagoville State Bank, Seagoville, Texas -- report on competitive factors. Submitted, September 6, 1995.
Dallas	Charter-Houston Interim State Bank, Houston, Texas, proposed merger with La Porte State Bank, La Porte, Texas -- report on competitive factors. Submitted, September 6, 1995.

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

COMPETITIVE FACTORS REPORTS

Minneapolis	Dairy State Bank, Rice Lake, Wisconsin, proposed merger with First State Bank of Prairie Farm, Prairie Farm, Wisconsin -- report on competitive factors. Submitted, September 6, 1995.
San Francisco	First Charter Corporation, St. George, Utah, proposed merger with First Charter Savings Bank d/b/a Heritage Savings Bank -- report on competitive factors. Submitted, September 5, 1995.
Dallas	First National Bank of Taft, Taft, Texas, proposed merger with Citizens State Bank, Corpus Christi, Texas -- report on competitive factors. Submitted, September 6, 1995.
St. Louis	Mercantile Bank of Cape Girardeau, Cape Girardeau, Missouri, proposed purchase of certain assets and assumption of certain liabilities of the Cape Girardeau, Missouri, branch of AmeriFirst Bank, Sikeston, Missouri -- report on competitive factors. Submitted, September 8, 1995.
St. Louis	Mercantile Bank of Sikeston, Sikeston, Missouri, proposed merger with AmeriFirst Bank -- report on competitive factors. Submitted, September 8, 1995.
Dallas	New Mart Bank, Mart, Texas, proposed merger with First National Bank of Mart, Mart, Texas -- report on competitive factors. Submitted, September 6, 1995.
San Francisco	Norwest Bank Arizona, National Association, Phoenix, Arizona, proposed merger with First American National Bank, Chandler, Arizona -- report on competitive factors. Submitted, September 5, 1995.

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

EXTENSIONS OF TIME

Atlanta	Barnett Banks, Inc., Jacksonville, Florida -- extension to December 23, 1995, to engage de novo in acting as agent in the private placement of securities through Barnett Securities, Inc. Granted, September 7, 1995.
Richmond	FirstBancorporation, Inc., Beaufort, South Carolina - - extension to December 15, 1995, to acquire FirstBank, N.A. Granted, September 7, 1995.
Atlanta	Greater Rome Bancshares, Inc., Rome, Georgia -- extension to December 29, 1995, to acquire Greater Rome Bank. Granted, September 7, 1995.
Cleveland	Ohio Bank, Findlay, Ohio -- extension to September 14, 1995, to establish a branch at Fishinger Boulevard and Mill Run Road, Columbus, Ohio. Granted, September 8, 1995.
Richmond	Wachovia Corporation, Winston-Salem, North Carolina - - extension to December 5, 1995, to engage in lending and leasing activities through Wachovia Capital Markets, Inc. Granted, September 6, 1995.

RESERVE BANK OPERATIONS

Director, FRBO	Federal Reserve Bank of Atlanta -- to purchase equipment to support check services at the Birmingham Branch. Approved, September 6, 1995.
Director, FRBO	Federal Reserve Bank of San Francisco -- to purchase equipment for District voice communications and customer service. Approved, September 6, 1995.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulation M -- request for comment on proposed amendments to Regulation M, which implements the Consumer Leasing Act, and on changes to the official staff commentary (Docket R-0892).
Approved, August 23, 1995.

Systems of records -- amendments to FRB-Supervisory Tracking and Reference System.
Approved, August 21, 1995.

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

BANK HOLDING COMPANIES

Chicago Carroll County Bancshares, Inc., Carroll, Iowa -- to own and operate a finance company through Carroll Credit, Inc.
Returned, August 31, 1995.

COMPETITIVE FACTORS REPORTS

San Francisco Draper Bank and Trust, Draper, Utah, proposed merger with Draper Interim Bank -- report on competitive factors.
Submitted, September 6, 1994.

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

Camden National Corporation, Camden, Maine - 3(a)(3)/ 3(a)(5)/4(c)(8) application to acquire 100% of the outstanding stock of UNITEDCORP, Bangor, Maine and indirectly 51% of Trust Company of Maine, Inc., Bangor, Maine*	<u>Newspaper</u>	Not Yet Established
	<u>Federal Register</u>	09-25-95

Passumpsic Bancorp, St. Johnsbury, Vermont - 3(a)(1) application to become a bank holding company by acquiring 100% of the voting shares of Passumpsic Savings Bank, St. Johnsbury, Vermont*	<u>Newspaper</u>	Not Yet Established
	<u>Federal Register</u>	10-06-95

Investors Financial Services Corp., Boston, Massachusetts - 3(a)(1) application to become a bank holding company through the acquisition of Investors Bank & Trust Company, Boston, Massachusetts*	<u>Newspaper</u>	Not Yet Established
	<u>Federal Register</u>	Not Yet Established

Walden Bancorp, Inc., Acton, Massachusetts - 3(a)(1)/ 3(a)(3) application to acquire The Co-operative Bank of Concord, Acton, Massachusetts and Braintree Savings Bank, Braintree, Massachusetts*	<u>Newspaper</u>	Not Yet Established
	<u>Federal Register</u>	Not Yet Established

*Subject to CRA.

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

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

Federal Reserve Bank of New York

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Fleet Bank, Albany, New York, to establish a branch at
25 Stonecastle Dr., Rock Tavern, New York. 1/ 10/2/95

Chemical Bank, New York, New York, to establish an offsite
electronic facility at Javits Convention Center, 655 W. 34th St.,
New York, New York. 1/ 10/9/95

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(subject to Federal Register Notice Only)

National Westminster plc, London, England, to engage de novo through
NatWest Investment Management, Inc., pursuant to Section 225.25(b) (19)
of Regulation Y, in providing advisory services to affiliated and non-
affiliated entities with respect to (1) futures contracts and options on
futures contracts of the type described in Section 225.25(b) (18) of
Regulations Y, and (2) certain futures contracts and options on futures
contracts which have been previously approved by the Board.

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 September 9, 1995

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
United Jersey Bank 210 Main Street Hackensack, New Jersey 07601	Satisfactory	November 29, 1994
Gotham Bank of New York 1412 Broadway New York, New York 10018	Satisfactory	May 1, 1995

- 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

Madison Bank, Blue Bell, PA requests approval to establish a branch office at Village of Centre Square Shopping Center, 1380 Skippack Pike, Blue Bell, PA pursuant to Section 9 of the Federal Reserve Act.

Newspaper Notice comment period expires: 09/28/95

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

Malvern Bancorporation, Malvern, PA to become a bank holding company through the acquisition of The National Bank of Malvern, Malvern, PA, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956 as amended.

Newspaper Notice comment period expires: N/Avail
Federal Register comment period expires: 10/05/95

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

Keystone Financial Corporation, Harrisburg, Pennsylvania to engage in investment advisory activities through the acquisition of Martindale Andres & Company, West Conshohocken, Pennsylvania, pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956 as amended and Section 225.(b)(4) of Regulation Y.

Federal Register comment period expires: 10/05/95

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

NONE

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending September 8, 1995

Identification of Ratings

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
None	None	None

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

APPLICATIONS BULLETIN
(For the week ending September 9, 1995)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

1995	Received notice from Integra Bank, Pittsburgh, Pennsylvania, on September 8, 1995, of its intent to establish a branch at BiLo Supermarket, 110 South Main Street, Titusville, Pennsylvania.	* September 28,
1995	Received notice from Banc One Corporation, Columbus, Ohio, on September 5, 1995, of its intent to purchase and assume certain assets and liabilities relating to the mortgage banking business of JP Mortgage Co., Columbus, Ohio.	September 16,
	Received notice from Mellon Bank Corporation, Pittsburgh, Pennsylvania, on September 8, 1995, of its intent to acquire Target Trust Company, Philadelphia, Pennsylvania.	Not Yet Known (Processed under expedited

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
(September 8, 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 September 8, 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.

The State Bank & Trust Company
401 Clinton Street
Defiance, Ohio 43512
(419) 783-8950
Rating: Outstanding
Exam Date: January 17, 1995

The Sabina Bank
135 North Howard Street
Sabina, Ohio 45169
(513) 584-2491
Rating: Satisfactory
Exam Date: March 20, 1995

Iron and Glass Bank
1114 Carson Street
Pittsburgh, PA 15203
(412) 488-5200
Rating: Satisfactory
Exam Date: January 23, 1995

The Corn City State Bank
120 West Commercial Street
Deshler, Ohio 43516
(419) 278-0015
Rating: Satisfactory
Exam Date: March 20, 1995

The Marblehead Bank
709 West Main Street
Marblehead, Ohio 43440
(419) 798-4471
Rating: Outstanding
Exam Date: February 27, 1995

The Exchange Bank
236 Main Street
Luckey, Ohio 43443
(419) 883-3401
Rating: Outstanding
Exam Date: April 3, 1995

The Provident Bank of Kentucky
US 27 & Main Street
Alexandria, KY 41001
(606) 635-2144
Rating: Outstanding
Exam Date: April 10, 1995

The Commercial & Savings Bank
6 West Jackson Street
Millersburg, Ohio 44654
(216) 674-9015
Rating: Outstanding
Exam Date: April 17, 1995

The Commercial Bank
230 East 2nd Street
Delphos, Ohio 45833
(419) 695-1055
Rating: Outstanding
Exam Date: April 27, 1995

The Twin Valley Bank
Two East Dayton Street
West Alexandria, Ohio 45381
(513) 839-4628
Rating: Outstanding
Exam Date: May 8, 1995

The Commercial Bank
230 East Second Street
Delphos, Ohio 45833
(419) 695-1055
Rating: Outstanding
Exam Date: April 24, 1995

The Fifth Third Bank
Fifth Third Center
38 Fountain Square Plaza
Cincinnati, Ohio 45263
(513) 579-4385
Rating: Outstanding
Exam Date: December 30, 1995

The Security Dollar Bank
1 South Main Street
Niles, Ohio 44446
(216) 544-7400
Rating: Satisfactory
Exam Date: May 15, 1995

Commerce Exchange Bank
25201 Chagrin Boulevard
Beachwood, Ohio 44122
(216) 765-0500
Rating: Satisfactory
Exam Date: May 30, 1995

The First State Bank of
West Manchester
P.O. Box 47
West Manchester, Ohio 45382
Rating: Satisfactory
Exam Date: June 5, 1995

The Dime Bank
P.O. Box 650
Marietta, Ohio 45750
Rating: Satisfactory
Exam Date: June 19, 1995

The Security Dollar Bank
1 South Main Street
Niles, Ohio 44446-0228
Rating: Satisfactory
Exam Date: May 15, 1995

Federal Reserve Bank of Richmond

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

Application

Comment Period Ending Date

None.

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

Application

None.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending September 8, 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>
Mellon Bank (MD) 1901 Research Boulevard Rockville, Maryland 20850-3164	6-5-95	Satisfactory
Resource Bank 3720 Virginia Beach Boulevard Virginia Beach, Virginia 23452-3414	6-19-95	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 8, 1995

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
1st United Bank Boca Raton, Florida To merge with The American Bank of the South, Merritt Island, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*
United American Bank of Central Florida Orlando, Florida To establish a branch located at 1550 Maguire Road, Ocoee, Florida, to be known as the Ocoee Office.	10-08-95*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
1st United Bancorp Boca Raton, Florida To acquire The American Bancorporation of the South, Merritt Island, Florida, and thereby indirectly acquire The American Bank of the South, Merritt Island, Florida, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*
South Florida Banking Corporation Bonita Springs, Florida After-the-fact change in control notice by Mr. David C. Jones, Jr., to retain 11.68 percent of the outstanding shares of South Florida Banking Corporation, Bonita Springs, Florida.	Not yet available*
Totalbank Corporation of Florida Miami, Florida Change in control by Mr. Myer Feldman to acquire an additional 86.55 percent of the outstanding shares of common stock. Total ownership will equal 86.80 percent.	Not yet available*
First Colony Bancshares, Inc. Alpharetta, Georgia Change in control notice by the First Colony Bank 401(K) Stock Bonus Plan (T. Ken Driskell and Daniel C. Chasteen as trustees) to acquire an additional 4.60 percent of the outstanding shares of First Colony Bancshares, Inc., Alpharetta, Georgia. Total ownership will equal 14.26 percent.	Not yet available*
Quantum Capital Corp. Suwanee, Georgia 1-BHC formation, Quantum National Bank, Suwanee, Georgia (in organization)	10-06-95* Federal Register

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 8, 1995

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
SunTrust Banks, Inc. Atlanta, Georgia Along with its wholly-owned subsidiary, Trust Company of Georgia, Atlanta, Georgia (Applicants), to acquire Stephens Diversified Leasing, Inc., Reno, Nevada, and thereby engage in (1) leasing personal or real property or acting as agent, broker, or adviser; and (2) making, acquiring, or servicing loans; pursuant to Sections 225.25(b) (5) and 225.25(b) (1) of Regulation Y and Section 4(c) (8) of the Bank Holding Company Act.	09-06-95

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

Application

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 8, 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>
Gulf Bank Post Office Box 015-299 Miami, Florida 33145 (305)443-4853	Satisfactory	05-30-95

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 8, 1995

Recently Approved Applications

Approval Date

Hibernia Corporation

09-08-95

New Orleans, Louisiana

To engage *de novo* in making, acquiring, or servicing loans or other extensions of credit, pursuant to Section 225.25(b)(1) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

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	Harris Trust and Savings Bank Chicago, Illinois 824 N. Western Avenue Lake Forest, Illinois	NP - 9-4-95
EFT	Bank of Illinois in Normal Normal, Illinois 103 E. Beaufort Normal, Illinois	NP - 9-18-95
EFT	Bankers Trust Company Des Moines, Iowa Kum & Go 7265 Vista Drive West Des Moines, Iowa	NP - 9-22-95
EFT	Bankers Trust Company Des Moines, Iowa Kum-N-Go, 1725 NW 86th Clive, Iowa*	NP - 9-22-95
Merger/Branch	The Northern Trust Company Chicago, Illinois Northern Trust Bank/O'Hare, National Association Chicago, Illinois Northern Trust Bank/Lake Forest, National Association Lake Forest, Illinois Northern Trust Bank/DuPage Oakbrook Terrace, Illinois - Branch @ 8501 W. Higgins Road Chicago, Illinois	NP - **
Branch	The Northern Trust Company Chicago, Illinois One Oakbrook Terrace Oakbrook Terrace, Illinois*	NP - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	The Northern Trust Company Chicago, Illinois 120 E. Scranton Avenue Lake Bluff, Illinois*	NP - **
Branch	The Northern Trust Company Chicago, Illinois 1501 Woodfield Road Schaumburg, Illinois*	NP - **
Branch	The Northern Trust Company Chicago, Illinois 265 Deerpath Road Lake Forest, Illinois*	NP - **
Branch	The Northern Trust Company Chicago, Illinois 400 E. Diehl Road Naperville, Illinois*	NP - **
Branch	The Northern Trust Company Chicago, Illinois 6401 N. Harlem Avenue Chicago, Illinois*	NP - **
Branch	The Northern Trust Company Chicago, Illinois 701 S. McKinley Lake Forest, Illinois*	NP - **
Branch	The Northern Trust Company Chicago, Illinois 959 S. Waukegan Road Lake Forest, Illinois*	NP - **

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	Baylake Bank Sturgeon Bay, Wisconsin Intersection of Voyager Drive & Huron Road Green Bay, Wisconsin*	NP - 9-22-95
Branch	Baylake Bank Sturgeon Bay, Wisconsin 2260 Bay Settlement Road Green Bay, Wisconsin*	NP - 9-22-95
Merger/Branch	Byron Center State Bank Byron Center, Michigan Moline, Michigan Branch of First of America Bank, N.A. Grand Rapids, Michigan - Branch @ 1221 Rosewood Moline, Michigan	NP - **
Branch	NBD Bank Detroit, Michigan 225 S. Main Street Royal Oak, Michigan	NP - 8-31-95
Branch	NBD Bank Detroit, Michigan 23000 Michigan Avenue Dearborn, Michigan	NP - 8-31-95

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	Olympia Bancorporation, Inc. Employee Stock Owners Chicago Heights, Illinois Olympia Bancorporation, Inc. Chicago Heights, Illinois Heritage Olympia Bank Chicago Heights, Illinois*	FR - 8-11-95 NP - 9-4-95
CoC	Beaman Bancshares, Inc. Beaman, Iowa Glenn R. Hurlbutt and Neva Hurlbutt Revocable Trust, Glenn R. Hurlbutt, Trustee	FR - 9-5-95 NP - 9-6-95
Y-1	Sable Bancshares, Inc. Chicago, Illinois Community Bank of Lawndale Chicago, Illinois*	FR - 9-1-95 NP - **
Y-2	WFC, Inc. Waukon, Iowa Viking State Bank & Trust Decorah, Iowa (in organization)*	FR - 9-7-95 NP - **
Y-2	Merchants Bancorp, Inc. Aurora, Illinois Valley Banc Services Corp. St. Charles, Illinois Anchor Bank Third Lake, Illinois Hinckley State Bank Hinckley, Illinois State Bank of Osco Osco, Illinois Fox Valley Bank St. Charles, Illinois*	FR - 9-7-95 NP - 9-11-95

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	Naperville Bancorp, Inc. Naperville, Illinois The Naperville Bank Naperville, Illinois*	FR - 9-15-95 NP - 9-19-95
Y-2	Calumet National Corporation Hammond, Indiana Chicago Heights Bancorp, Inc. Chicago Heights, Illinois Chicago Heights National Bank Chicago Heights, Illinois*	FR - 9-11-95 NP - 9-9-95
Y-1	Pan American Bancshares, Inc. Chicago, Illinois Pan American Bank Chicago, Illinois* (in organization)	FR - 9-21-95 NP - **
Y-2	NBD Bancorp, Inc. Detroit, Michigan First Chicago Corporation Chicago, Illinois FCC National Bank Wilmington, Delaware American National Corporation Chicago, Illinois American National Bank and Trust Company Chicago, Illinois*	FR - 9-29-95 NP - 9-22-95
Y-2	First Midwest Bancorp, Inc. Naperville, Illinois CF Bancorp, Inc. Davenport, Iowa Citizens Federal Savings Bank, FSB Davenport, Iowa*	FR - 9-20-95 NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	First Chicago Corporation Chicago, Illinois NBD Bancorp, Inc. Detroit, Michigan NBD Illinois Inc. Park Ridge, Illinois NBD Indiana, Inc. Indianapolis, Indiana NBD Bank Detroit, Michigan NBD Bank Wheaton, Illinois NBD Bank Columbus, Ohio National Bank of Detroit-Dearborn Dearborn, Michigan NBD Bank, FSB Venice, Florida NBD Bank, N.A. Skokie, Illinois NBD Bank Elkhart, Indiana NBD Bank, N.A. Indianapolis, Indiana Deerfield Federal Savings & Loan Association Deerfield, Illinois*	FR - 9-29-95 NP - 9-22-95
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 - 9-27-95

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-1	Milton Bancshares, Inc. Milton, Wisconsin Bank of Milton Milton, Wisconsin*	FR - 9-28-95 NP - **
Y-1	FSB Corp Sublette, Illinois Farmers State Bank of Sublette Sublette, Illinois*	FR - ** NP - **
COC	Pinnacle Financial Services, Inc. St. Joseph, Michigan Cyrus A. Ansary	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)	<p>NBD Bancorp, Inc. Detroit, Michigan Cash Station, Inc. Chicago, Illinois First Chicago Investment Corporation Chicago, Illinois First Chicago Capital Corporation Chicago, Illinois First Chicago Overseas Investment Corporation Chicago, Illinois ANB Mezzanine Corporation Chicago, Illinois First Chicago Leasing Corporation Chicago, Illinois First Chicago Realty Services Corporation Chicago, Illinois First Chicago Trust Company of New York New York, New York First Chicago Trust Company (Cayman) Ltd. Guernsey, Cayman Islands First Chicago Lease Holdings, Inc. Chicago, Illinois Palo Verde Leasing Corporation Chicago, Illinois G-W Life Insurance Company Phoenix, Arizona First Chicago Capital Markets, Inc. Chicago, Illinois</p>	FR - 9-29-95
4(c)(8)	<p>First Midwest Bancorp, Inc. Naperville, Illinois CF Bancorp, Inc. Davenport, Iowa Citizens Federal Savings Bank, FSB Davenport, Iowa</p>	FR - 9-20-95

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	First Chicago Corporation Chicago, Illinois NBD Insurance Agency, Inc. Detroit, Michigan ML Inc. Detroit, Michigan BHC Financial, Inc. Philadelphia, Pennsylvania Charter Agency, Incorporated Northfield, Illinois Corporate Funding, Inc. Grand Rapids, Michigan FNW Capital, Inc. Mount Prospect, Illinois NBD Brokerage Services, Inc. Indianapolis, Indiana NBD Community Development Corporation Detroit, Michigan NBD Financial Services of Michigan, Inc. Traverse City, Michigan NBD Insurance Company Detroit, Michigan NBD Leasing, Inc. Indianapolis, Indiana NBD Mortgage Company Detroit, Michigan NBD Neighborhood Revitalization Corporation Indianapolis, Indiana NBD Real Estate Services, Inc. Indianapolis, Indiana NBD Securities, Inc. Detroit, Michigan NBD Service Corporation Belleville, Michigan	FR - 9-29-95

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4c8	Pinacle Financial Services, Inc. St. Joseph, Michigan Maco Bancorp, Inc. Merrillville, Indiana First Federal Savings Bank of Indiana Merrillville, Indiana	FR - **
4c8	WCN Bancorp, Inc. Wisconsin Rapids, Wisconsin Purchase up to \$4,000,000 of loans from the Bank	FR - **
4(c)(8)	Central Illinois Bancorp, Inc. Sidney, Illinois Mortgage Services of Illinois, Inc., Bloomington, Illinois	FR - 9-6-95
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 - 9-18-95
4(c)(8)	ABN AMRO Bank N.V. Amsterdam, Netherlands ABN AMRO Holding N.V. Amsterdam, Netherlands Stichting Administratiekantoor ABN AMRO Holding Amsterdam, Netherlands Stichting Prioriteit ABN AMRO Holding Amsterdam, Netherlands to acquire indirectly 100% of the outstanding voting shares of Alfred Berg, Inc., Stockholm, Sweden and thereby engage in certain securities underwriting and dealing activities.	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
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	-None-
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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 September 8, 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>
-Port Byron State Bank 124 North Main P.O. Box 627 Port Byron, Illinois 61275-0627 (309) 523-2161	5/22/95	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING SEPTEMBER 8, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
*Section 3(a)(3) application by Area Bancshares Corporation, Owensboro, Kentucky, to acquire Citizens Deposit Bancshares, Inc., Calhoun, Kentucky.	Newspaper: 9-27-95
*Section 3(a)(5) application by Citizens National Bancshares, Inc., Hope, Arkansas, to acquire Peoples Bancshares, Inc., Lewisville, Arkansas.	Newspaper: 10-7-95
Change in control notification involving W.B.T. Holding Company, Memphis, Tennessee, by Martin A. Grusin as trustee of U.A.B. Holding Trust.	Not yet available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) notification by First United Bancshares, Inc., El Dorado, Arkansas, to engage de novo in trust activities through the acquisition of First United Trust Company, N.A., El Dorado, Arkansas (previously reported during week ending 9-1-95).	9-25-95

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

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

*This application is subject to CRA.

FEDERAL RESERVE BANK OF ST. LOUIS

St. Louis, Missouri

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING September 8, 1995

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Geraldine State Bank, Geraldine Montana, to relocate its main office to Fort Benton, Montana, and branch back to Geraldine, Montana*	Not yet available

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Richard Schneider, to acquire control of 27.3% of the voting shares of Dean. Financial Services, Inc., St. Paul, Minnesota	September 15, 1995 (Federal Register)

*Subject to CRA

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

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

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

<u>Application</u>
NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending September 8, 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

Poteau State Bank, Poteau, Oklahoma, for prior approval to establish a branch facility at 3108 N. Broadway, Poteau, Oklahoma.

Not Available

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

APPLICATION

COMMENT PERIOD ENDING DATE

Estes Park Bank Restated ESOP and 401(K) and Restated Trust, Estes Park, Colorado, for prior approval to acquire 51.45 percent of The Estes Bank Corp., Estes Park, Colorado.*

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Downs Bancshares, Inc., Downs, Kansas, for prior approval to acquire Cushing Insurance, Inc., Downs, Kansas, and thereby engage in the sale of general insurance in a town of less than 5,000 in population.

September 26, 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>
Union State Bank P.O. Box 518 Clay Center, Kansas 67432-0518	06/12/95	09/07/95	Outstanding
Boulder Valley Bank & Trust P.O. Box 17040 Boulder, Colorado 80308-7040	06/05/95	09/08/95	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF SEPTEMBER 4, 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

None.

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 SEPTEMBER 4, 1995

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
The First State Bank of Matador Main & Dundee P.O. Box 60 Matador, TX 79244	95/05/30	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 9/08/95

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

Community Bank of Nevada, Las Vegas, Nevada, to
establish a mobile branch for non-cash items. *

Newspaper: 9/22/95

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

Dartmouth Capital Group, Inc., and Dartmouth
Capital Group, L.P., Gilford, New Hampshire,
to acquire SDN Bancorp, Encinitas, California. *

Newspaper: 9/10/95

Fed. Reg.: 9/22/95

Section III - Applications Subject to Federal Register Only

United Security Bancorporation, Spokane,
Washington, to engage in leasing personal or
real property through USB Leasing, Inc.,
Spokane, Washington.

Fed. Reg.: 9/15/95

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 9/08/95

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending September 8, 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>
California Center Bank	2222 W. Olympic Blvd. Los Angeles, CA 90006-2118 (213) 386-2222	5/15/95	Needs to Improve

*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.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS APPROVED DURING THE WEEK OF SEPTEMBER 4, 1995

APPLICATION

DATE

None.