

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 41
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending October 14, 1995

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

CHANGE IN BANK CONTROL

Smoky Mountain Bancorp, Inc., Gatlinburg, Tennessee -
- change in bank control.
Permitted, October 10, 1995.

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

ABBREVIATIONS: BS&R - Banking Supervision and Regulation; C&CA - Consumer and
Community Affairs; FOMC - Federal Open Market Committee; FRBO - Federal Reserve
Bank Operations; IF - International Finance; OSDM - Office of Staff Director
for Management

BANK BRANCHES, DOMESTIC

New York	Chemical Bank, New York, New York -- to establish an offsite electronic facility at the Jacob K. Javits Convention Center of New York, 655 West 34th Street. Approved, October 12, 1995.
New York	Fleet Bank, Albany, New York -- to establish a branch at 25 Stonecastle Drive, Rock Tavern, New York. Approved, October 9, 1995.
Richmond	Union Bank and Trust Company, Bowling Green, Virginia -- to establish a branch at 620 Cambridge Street, Suite B, Fredericksburg, Virginia. Approved, October 10, 1995.
Atlanta	United American Bank of Central Florida, Orlando, Florida -- to establish a branch at 1550 Maguire Road, Ocoee, Florida. Approved, October 13, 1995.

BANK HOLDING COMPANIES

Chicago	Amcore Financial, Inc., Rockford, Illinois -- to engage de novo in the issuance of private label credit cards through Amcore Consumer Finance Company, Inc., Loves Park, Illinois. Returned, October 10, 1995.
Chicago	Associated Banc-Corp., Green Bay, Wisconsin -- to engage de novo in data processing services through Associated Banc-Corp Services, Inc. Returned, October 11, 1995.

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

BANK HOLDING COMPANIES

Minneapolis BancMidwest Corporation, St. Paul, Minnesota -- to acquire South St. Paul Bancshares, Inc., South St. Paul, Minnesota.
Approved, October 11, 1995.

Chicago Carroll County Bancshares, Inc., Carroll, Iowa -- to own and operate a consumer finance company, and engage in credit-related insurance activities through Carroll Credit, Inc.
Permitted, October 11, 1995.

Cleveland CNB Bancorp, Inc., Woodsfield, Ohio -- to acquire The Citizens National Bank of Woodsfield.
Approved, October 13, 1995.

Richmond Crestar Financial Corporation, Richmond, Virginia -- to merge with Loyola Capital Corporation, Baltimore, Maryland.
Approved, October 13, 1995.

Director, BS&R Exchange Bancshares, Inc., Luckey, Ohio -- registration as transfer agent.
Approved, October 13, 1995.

San Francisco First Savings Bank of Washington Bancorp, Inc., Walla, Walla, Washington -- to acquire First Savings Bank of Washington.
Approved, October 13, 1995.

Minneapolis FNB Bankshares, Inc., Milnor, North Dakota -- to acquire First National Bank of Milnor.
Approved, October 13, 1995.

Chicago FSB Corp., Sublette, Illinois -- to acquire Farmers State Bank of Sublette.
Approved, October 12, 1995.

Director, BS&R Jones Company, Waycross, Georgia, and Jones Bancshares, L.P. -- request for relief from commitment with respect to Bank of Blackshear, Blackshear, Georgia.

St. Louis Liberty Bancshares, Inc., Springfield, Missouri -- to acquire Liberty Bank.
Approved, October 11, 1995.

Director, BS&R Merchants Bancorp, Inc., Aurora, Illinois -- registration statement.
Withdrawn, October 10, 1995.

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

BANK HOLDING COMPANIES

St. Louis	Oakland Financial Services, Inc., Oakland, Tennessee -- to acquire Oakland Deposit Bank. Approved, October 10, 1995.
Richmond	Piedmont Bancorp, Hillsborough, North Carolina -- to acquire Hillsborough Savings Bank, Inc., SSB. Approved, October 12, 1995.
Director, BS&R	Pikeville National Corporation, Pikeville, Kentucky - - registration statement. Withdrawn, October 10, 1995.
Atlanta	Pioneer Bancshares, Inc., Chattanooga, Tennessee -- to acquire Sweetwater Valley Corporation, Sweetwater, Tennessee, and Valley Bank. Approved, October 12, 1995.
Cleveland	Premier Financial Bancorp, Inc., Vanceburg, Kentucky -- to acquire The Citizens Bank, Sharpsburg, Kentucky. Approved, October 10, 1995.
Chicago	PSB Corporation, Wellsburg, Iowa -- to engage de novo in lending activities through PSB Finance, Inc. Permitted, October 10, 1995.
Cleveland	Snyder Holding Company, Kittaning, Pennsylvania, and F&A Financial Company -- to acquire The Farmers National Bank of Kittaning. Approved, October 13, 1995.
St. Louis	Universal Bancorp, Bloomfield, Indiana -- to engage de novo in lending and leasing activities though a joint venture investment in Bloomfield Financial, LLC, Indianapolis, Indiana. Permitted, October 10, 1995.
Chicago	WCN Bancorp, Inc., Wisconsin Rapids, Wisconsin -- to engage in lending activities. Permitted, October 11, 1995.

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

BANK MERGERS

Kansas City BankWest, Goodland, Kansas -- to merge with BankWest,
St. Francis, Kansas.
Approved, October 12, 1995.

BANK PREMISES

Dallas State Bank of Texas, Houston, Texas -- investment in
bank premises.
Approved, October 12, 1995.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Director, BS&R Chicago Trust Company, Belleville, Illinois --
registration statement.
Withdrawn, October 12, 1995.

Richmond Coherent Communications Systems Corporation,
Leesburg, Virginia -- registration statement.
Withdrawn, October 11, 1995.

Director, BS&R Key Trust Company of Maine, Portland, Maine --
registration statement.
Withdrawn, October 10, 1995.

BOARD OPERATIONS

Chairman Securities Investor Protection Corporation --
reappointment of Michael J. Prell as a member of
the board of directors for a three-year term
beginning January 1, 1996.
Approved, October 13, 1995.

CAPITAL STOCK

Minneapolis State Bancshares of Ulen, Ulen, Minnesota --
redemption of shares.
Approved, October 13, 1995.

CHANGE IN BANK CONTROL

Minneapolis Page Holding Company, Plankinton, South Dakota --
change in bank control.
Permitted, October 10, 1995.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Bank of Heard County, Franklin, Georgia, proposed merger with Interim Heard Corporation, Gainesville, Georgia -- report on competitive factors. Submitted, October 12, 1995.
Dallas	Bank of South Texas, Floresville, Texas, proposed acquisition of the assets and assumption of the liabilities of the Floresville, Texas, branch at Highway 181 Plaza Shopping Center of Bank of America Texas, N.A., Irving, Texas -- report on competitive factors. Submitted, October 12, 1995.
Richmond	Bank of Union, Monroe, North Carolina, proposed merger with Interim Bank of Union -- report on competitive factors. Submitted, October 12, 1995.
Chicago	Belmont National Bank of Chicago, Chicago, Illinois, proposed merger with Aetna Bank, National Association -- report on competitive factors. Submitted, October 12, 1995.
Chicago	Bluestem National Bank, Fairbury, Illinois, proposed purchase of certain assets and assumption of the liabilities of the Forrest, Illinois, branch of First of America Bank-Illinois, National Association, Bannockburn, Illinois -- report on competitive factors. Submitted, October 11, 1995.
Dallas	Brady National Bank, Brady, Texas, proposed acquisition of the assets and assumption of the liabilities of the Brady, Texas, branch at 201 East Main of Bank of America Texas, N.A., Irving, Texas -- report on competitive factors. Submitted, October 12, 1995.
St. Louis	Capital Bank of Cape Girardeau County, Cape Girardeau, Missouri, proposed merger with Capital Bank of Perryville, N.A., Perryville, Missouri -- report on competitive factors. Submitted, October 13, 1995.

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

COMPETITIVE FACTORS REPORTS

Richmond	Carroll County Bank and Trust Company, Westminster, Maryland, proposed purchase of certain assets and assumption of certain deposits of the Westminster, Maryland, branch of Bank of Maryland, Towson, Maryland -- report on competitive factors. Submitted, October 10, 1995.
Chicago	First Midwest Financial, Inc., Storm Lake, Illinois, and First Federal Savings Bank of the Midwest, proposed merger with Iowa Bancorp, Inc., Des Moines, Iowa, and Iowa Savings Bank, F.S.B. -- report on competitive factors. Submitted, October 13, 1995.
Atlanta	First National Bank of Alachua, Alachua, Florida, proposed purchase of certain assets and assumption of certain liabilities (Hastings office) of Compass Bank, Jacksonville, Florida -- report on competitive factors. Submitted, October 10, 1995.
Kansas City	First National Bank of Conway Springs, Conway Springs, Kansas, proposed merger with Farmers State Bank of Norwich, Norwich, Kansas -- report on competitive factors. Submitted, October 11, 1995.
New York	Kearny Federal Savings Bank, Kearny, New Jersey, proposed acquisition of certain assets and assumption of certain liabilities of the 532-536 Harrison Avenue branch, Harrison, New Jersey, of Oritant Savings and Loan Association, Hackensack, New Jersey -- report on competitive factors. Submitted, October 13, 1995.

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

COMPETITIVE FACTORS REPORTS

- Chicago Keokuk Savings Bank and Trust Company, Keokuk, Iowa, proposed acquisition of certain assets and assumption of the deposit liabilities of the Keokuk, Iowa, branch of Midwest Federal Savings & Loan Association of Eastern Iowa, Burlington, Iowa -- report on competitive factors. Submitted, October 13, 1995.
- Boston Mascoma Savings Bank, Lebanon, New Hampshire, proposed transfer of the majority of its assets and all of its deposit liabilities to a stock savings bank incident to the conversion of Mascoma Savings Bank to a mutual bank holding company -- report on competitive factors. Submitted, October 11, 1995.
- Chicago Northern Trust Bank of Florida, National Association, Miami, Florida, proposed merger with Northern Trust Bank of Vero Beach, Vero Beach, Florida -- report on competitive factors. Submitted, October 11, 1995.
- Dallas Norwest Bank Texas, Borger, N.A., Borger, Texas, Norwest Bank Texas, Canyon, N.A., Canyon; Norwest Bank Texas, Crane, Crane; Norwest Bank Texas, Denver City, Denver City; Norwest Bank Texas, Plainview, N.A., Plainview; and Norwest Bank Texas, Tulia, N.A., Tulia, Texas, proposed merger with Norwest Bank Texas, National Association, Lubbock, Texas -- report on competitive factors. Submitted, October 12, 1995.
- Dallas Norwest Interim Bank Robstown, N.A., Robstown, Texas, proposed merger with Bank of Robstown, National Association -- report on competitive factors. Submitted, October 12, 1995.
- Boston Norwich Savings Society, Norwich, Connecticut, proposed acquisition of the assets and assumption of the liabilities of the Bank of Southeastern Connecticut, Waterford, Connecticut -- report on competitive factors. Submitted, October 11, 1995.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Ogeechee Valley Bank, Millen, Georgia, proposed merger with Interim Ogeechee Valley Bank, Millen, Georgia -- report on competitive factors. Submitted, October 12, 1995.
San Francisco	South Valley National Bank, Morgan Hill, California, proposed purchase of certain assets and assumption of certain liabilities of one branch of Comerica Bank-California, San Jose, California, by South Valley National Bank, Morgan Hill, California -- report on competitive factors. Submitted, October 13, 1995.
Chicago	Star Financial Bank, Indianapolis, Indiana, Indianapolis, Indiana, proposed acquisition of the assets and assumption of the liabilities of the Tipton, Indiana, branch of First Federal Bank, a Federal Savings Bank, Vincennes, Indiana -- report on competitive factors. Submitted, October 12, 1995.
Chicago	Star Financial Bank, Marion, Indiana, proposed acquisition of the assets and assumption of the liabilities of the Kokomo, Indiana, branch of First Federal Bank, a Federal Savings Bank, Vincennes, Indiana -- report on competitive factors. Submitted, October 13, 1995.
Chicago	Thumb National Bank & Trust Company, Pigeon, Michigan, proposed merger with Thumb Interim Bank - report on competitive factors. Submitted, October 13, 1995.
St. Louis	Valley Bank, Cleveland, Mississippi, proposed acquisition of certain assets and assumption of certain liabilities of Bank of Webb, Webb, Mississippi -- report on competitive factors. Submitted, October 11, 1995.

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

ENFORCEMENT

Secretary InterAmericas Investments, Ltd., George Town, Cayman Islands, and The Woodlands, Texas -- extension to October 23, 1995, to file exceptions to the recommended decision of the Administrative Law Judge.
Granted, October 12, 1995.

EXTENSIONS OF TIME

Atlanta First National Corporation, Folkston, Georgia -- extension to January 14, 1996, to acquire First National Bank.
Granted, October 13, 1995.

Kansas City First York Ban Corp, York, Nebraska -- extension to January 31, 1996, to redeem shares.
Granted, October 12, 1995.

Minneapolis Talco, Inc., Menomonie, Wisconsin -- extension to January 10, 1996, to acquire Menomonie Shares, Inc.; Clarence Talen Charitable Trust to acquire shares of MSI; MSI to acquire additional shares of Menomonie Financial Services, Inc.; and Talco, Trust, and MFS to engage in certain data processing, data transmission, and management consulting services through Electronic Strategies, Inc.
Granted, October 11, 1995.

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

BANK BRANCHES, DOMESTIC

San Francisco Bank of America Nevada, Las Vegas, Nevada -- to establish an automated teller machine at the Gold Casino, 2700 South Casino Drive, Laughlin, Nevada. Approved, October 5, 1995.

BANK HOLDING COMPANIES

Dallas Foxmeyer Corporation, Carrollton, Texas -- registration statement. Withdrawn, October 6, 1995.

Cleveland Northwest Bancorp, MHC, Warren, Pennsylvania -- to acquire Jamestown Savings Bank, Lakewood, New York. Approved, October 6, 1995.

Secretary SunTrust Banks, Inc., Atlanta, Georgia, and Trust Company of Georgia -- to engage in leasing and lending activities through acquisition of Stephens Diversified Leasing, Inc., Reno, Nevada. Permitted, October 5, 1995.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Dallas Thrift Fund of Exxon, Houston, Texas -- registration statement. Withdrawn, October 6, 1995.

COMPETITIVE FACTORS REPORTS

San Francisco First Los Angeles Bank, Los Angeles, California, proposed merger with City National Bank, Beverly Hills, California -- report on competitive factors. Submitted, October 5, 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.

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Notice of Change in Bank Control on behalf of Mr. Young In Chung and Mrs. Hye Sun Chung, Warren, New Jersey, with respect to the acquisition of 6,000 additional shares of common stock of BNB Financial Services Corporation, New York, New York, representing 1.1 percent of the total outstanding shares, thereby increasing Notificants' aggregate holdings to 10.9 percent of Corporation's outstanding shares.

N/A

SECTION III

Nonbanking Applications
(subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire

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 October 14, 1995

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

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

FEDERAL RESERVE BANK OF PHILADELPHIA

Section I - APPLICATIONS RECEIVED AND SUBJECT TO NEWSPAPER NOTICE ONLY

New Century Bank (In Organization), Phoenixville, PA, for approval to become a member of the Federal Reserve System, pursuant to section 9 of the Federal Reserve Act.

Newspaper Notice comment period expires: N/Avail

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

Execufirst Bancorp, Inc., Philadelphia, Pennsylvania is the subject of a Change in Bank Control Notice filed by Zeev Shenkman and The Shen Financial Fund I, L.P. to acquire up to 16.31% of the holding company.

Newspaper Notice comment period expires: N/Avail
Federal Register comment period expires: 10/17/95

Susquehanna Bancshares, Inc., Lititz, PA to acquire Fairfax Financial Corporation, and, indirectly, Fairfax Savings, F.S.B., both of Baltimore, MD, pursuant to Section 4(c)(8) of the Bank Holding Company Act and section 225.25(b)(9) of Regulation Y.

Newspaper Notice comment period expires: 09/14/95
Federal Register comment period expires: N/Avail

Susquehanna Bancshares, Inc., Lititz, PA to acquire Advantage Investments, Inc., Baltimore, MD, and thereby act as agent in the sale of retail securities brokerage activities, pursuant to section 4(c)(8) of the BHC Act and sections 225.25(b)(15)(i) and 225.25(b)(15)(ii) of Regulation Y.

Newspaper Notice comment period expires: 09/14/95
Federal Register comment period expires: N/Avail

Susquehanna Bancshares, Inc., Lititz, PA to acquire Fairfax Mortgage Corporation, Baltimore, MD, pursuant to section 4(c)(8) of the BHC Act and sections 225.25(b)(1) of Regulation Y.

Newspaper Notice comment period expires: 09/14/95
Federal Register comment period expires: N/Avail

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

NONE

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

NONE

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending October 13, 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>
First Commercial Bank 1027 Arch Street Philadelphia, PA 19107	01/04/95	Satisfactory

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

APPLICATIONS BULLETIN
(For the week ending October 14, 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 notification on October 13, 1995 from Huntington	Not Yet Known
#	Bancshares, Inc., Columbus, Ohio, to engage in certain data processing activities through the acquisition of a minority interest in Five Paces Software, Inc., Atlanta, Georgia, a wholly owned subsidiary of Security First Network Bank, FSB, Pineville, Kentucky.	

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

None

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

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(October 13, 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 October 13, 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>
Peninsula Trust Bank, Incorporated, Gloucester, Virginia, to establish a branch at the southeast corner of Routes 33 and 17, Glenns, Virginia.*	11-3-95

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Citizens BancShares, Inc., Raleigh, North Carolina, to merge with Allied Bank Capital, Inc., Sanford, North Carolina.*	11-2-95

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Crestar Financial Corporation, Richmond, Virginia, to engage in making, acquiring, or servicing loans or other extensions of credit; providing portfolio investment advice; and leasing personal or real property or acting as agent, broker, or advisor in leasing such property, through its subsidiary, Crestar Securities Corporation, Richmond, Virginia.	Not yet available.

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

Application
None.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending October 13, 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>
Pee Dee State Bank 115 West Main Street Timmonsville, South Carolina 29161-1717	7-17-95	Satisfactory
Bank of Lancaster 100 South Main Street Kilmarnock, Virginia 22482	7-31-95	Outstanding
The Page Valley Bank 17 West Main Street Luray, Virginia 22835-1230	7-31-95	Satisfactory
The First Bank and Trust Company 236 West Main Street Lebanon, Virginia 24266-9705	8-7-95	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 13, 1995

Section 1 - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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Regions Financial Corporation Birmingham, Alabama To merge with Metro Financial Corporation, Atlanta, Georgia, and thereby directly acquire Metro Bank, Atlanta, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*
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Community Bank of South Florida, Inc. Homestead, Florida After-the-fact change in control notice by Mr. Neal Palmer Brooks to retain 11.64 percent of the outstanding shares of Community Bank of South Florida, Inc., Homestead, Florida.	Not yet available*
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Bank Corporation of Georgia Macon, Georgia To acquire Effingham Bank & Trust, Rincon, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*
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Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
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South Florida Banking Corp. Bonita Springs, Florida To engage <i>de novo</i> 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.	Not yet available
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Section 4 - Applications Not Subject to
Federal Register Notice or Newspaper Notice

Application

None.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 13, 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>
None.		

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 13, 1995

Recently Approved Applications

Approval Date

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.	10-17-95
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.	10-13-95
Jones Bancshares, L.P. Waycross, Georgia Commitment waiver request.	10-10-95
SunTrust Banks, Inc. Atlanta, Georgia To engage de novo through its Section 20 subsidiary, SunTrust Capital Markets, Inc., Atlanta, Georgia, in leasing activities, pursuant to Section 225.25(b)(5) of Regulation Y; to act as broker or agent with respect to interest rate and currency swap transactions and certain risk management products such as caps, floors, and collars, as well as options on caps, floors, and collars, and to act as advisor to corporate and institutional customers regarding financial strategies involving interest rate and currency swaps and swap derivative products; and to engage in underwriting and dealing in certain unrated municipal revenue bonds.	10-16-95
Pioneer Bancshares, Inc. Chattanooga, Tennessee To acquire Sweetwater Valley Corporation, Sweetwater, Tennessee, and thereby indirectly acquire its subsidiary, Valley Bank, Sweetwater, Tennessee, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	10-12-95
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.	10-10-95

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	M&I Mid State Bank Stevens Point, Wisconsin 1341 8th Street South Wisconsin Rapids, Wisconsin	NP - 10-11-95
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	Hinsdale Bank & Trust Company Hinsdale, Illinois 130 West Chestnut Street Hinsdale, Illinois	NP - 10-10-95
Merger	Baylake Bank-Kewaunee Kewaunee, Wisconsin Baylake Bank Sturgeon Bay, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin intersection of Voyager Drive & Huron Road Green Bay, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin RR 1 Box 24 Washington Island, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin 12036 Highway 42 Ellison Bay, Wisconsin	NP - 11-10-95

Section I - Applications Subject to Newspaper

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin 217 North 4th Avenue Sturgeon Bay, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin 34 West Maple Street Sturgeon Bay, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin 636 South Bay Shore Drive Sister Bay, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin 7842 Egg Harbor Road Egg Harbor, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin 2260 Bay Settlement Road Green Bay, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin 9405 Highway 42 Fish Creek, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin 9679 Highway 57 Brussels, Wisconsin	NP - 11-10-95
Y-1	CJSB Bancorporation Columbus Junction, Iowa Columbus Junction State Bank Columbus Junction, Iowa	NP - **

Section I - Applications Subject to Newspaper
Notice Only
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Merger/Branch	Hawkeye Bank of Des Moines Des Moines, Iowa Hawkeye Bank of Ankeny Ankeny, Iowa -Branch @ 305 S. Ankeny Blvd. Ankeny, Iowa	NP - **
EFT	Bankers Trust Company Des Moines, Iowa Kum & Go 3200 SE 14th Street Des Moines, Iowa	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	Dentel Bancorporation Victor, Iowa Corydon Bancorporation Corydon, Iowa Corydon State Bank Corydon, Iowa*	FR - 10-31-95 NP - **
Y-1	Thumb Bancorp, Inc. Pigeon, Michigan Thumb National Bank & Trust Company Pigeon, Michigan*	FR - 10-25-95 NP - **
COC	Rigler Investment Co. New Hampton, Iowa Nancy A. Rigler John P. Rigler Robert P. Rigler	FR - 10-16-95 NP - 10-19-95
Y-1	Sable Bancshares, Inc. Chicago, Illinois Community Bank of Lawndale Chicago, Illinois*	FR - 9-1-95 NP - **
Y-2	United Community Bancorp Chatham, Illinois State Bank of Auburn Auburn, Illinois	FR - ** NP - 11-5-95
COC	WFC, Inc. Waukon, Iowa Waukon State Bank Waukon, Iowa Alan J. Johnson Robert A. Schultz	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>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., New York, New York and thereby engage in certain securities underwriting and dealing activities.</p>	FR - 10-19-95
4(c)(8)	<p>Greatbanc, Inc. Aurora, Illinois Local Loan Company Chicago Heights, Illinois</p>	FR - 10-10-95
4(c)(8)	<p>Whitney Corporation of Iowa Atlantic, Iowa to continue to purchase loan participations</p>	FR - 10-10-95
4(c)(8)	<p>Amcore Financial, Inc. Rockford, Illinois Amcore Consumer Finance Company, Inc. Rockford, Illinois</p>	FR - 10-17-95
4(c)(8)	<p>Associated Banc-Corp. Green Bay, Wisconsin Associated Banc-Corp Services, Inc. Green Bay, Wisconsin</p>	FR - 10-24-95

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)	Grinnell Bancshares, Inc. Grinnell, Iowa to engage in the activity of making and servicing loans	FR - **
4(c)(8)	Firstar Corporation Milwaukee, Wisconsin Harvest Financial Corp. Dubuque, Iowa Harvest Savings Bank, F.S.B. Dubuque, Iowa	FR - **
4(c)(8)	Firstar Corporation of Iowa Milwaukee, Wisconsin Harvest Financial Corp. Dubuque, Iowa Harvest Savings Bank, F.S.B. Dubuque, Iowa	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
ROS	Rigler Investment Co. New Hampton, Iowa to redeem 4,500 shares of Stock
ROS	Baxter Insurance Agency, Inc. Baxter, Iowa to redeem 3,410 shares of common stock from Ann Ed

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 October 13, 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>
-Commercial Trust and Savings Bank 600 Lake Avenue Storm Lake, Iowa 50588-1852 (712) 732-2190	7/05/95	S
-The Millbrook-Newark Bank Route 71 and Union P.O. Box 2 Newark, Illinois 60541 (815) 695-5113		

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING OCTOBER 13, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
*Section 9 application by First Bank of Arkansas, Searcy, Arkansas, to establish a branch at 1621 Beebe Capps Freeway, Searcy, Arkansas.	11-10-95

**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 First National Security Company, DeQueen, Arkansas, to acquire First National Bank of Lewisville, Lewisville, Arkansas.	Newspaper: 11-6-96

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) notification by Carlinville National Bank Shares, Inc., Carlinville, Illinois, to acquire Carlinville Tax Service, Carlinville, Illinois (previously reported during week ending 9-22-95).	10-16-95
Section 4(c)(8) notification by CNB Bancshares, Inc., Evansville, Indiana, to engage de novo in trust activities through the acquisition of Citizens Trust Company of Indiana, N.A., Evansville, Indiana (previously reported during week ending 10-2-95).	10-30-95
Section 4(c)(8) notification by Area Bancshares Corporation, Owensboro, Kentucky, to engage in data processing activities through investment in Five Paces Software, Inc., Atlanta, Georgia.	Not yet available

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

<u>Application</u>	<u>End of Comment Period</u>
Section 9 membership application by Bank of Bentonville, Bentonville, Arkansas.	N/A
Section 9 membership application by McIlroy Bank & Trust, Fayetteville, Arkansas.	N/A
Section 9 membership application by Farmers & Merchants Bank, Prairie Grove, Arkansas.	N/A
Section 9 membership application by Springdale Bank & Trust, Springdale, Arkansas.	N/A

***This application is subject to CRA.**

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

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING October 13, 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

Parkers Prairie Bancshares, Inc.,
Parkers Prairie, Minnesota, to
acquire 100% of the voting shares
Waubun Bancshares, Inc., Waubun,
Minnesota*

Not yet available

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

Application

Comment Period
Ending Date

Community First Bankshares, Inc.,
Fargo, North Dakota, to purchase
certain assets of Boelke Insurance
Agency, Hankinson, North Dakota

Not yet available

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

Application

NONE.

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending October 13, 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
Security State Bank & Trust Company P.O. Box 1291 Polson, MT 59860-1291 (406) 883-5363	July 10, 1995	Outstanding

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF OCTOBER 9, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

** NOTICE EXP

Change in Control Notice by
Ralph L. Matteucci, Anna Maria Matteucci, James L.
Matteucci, Phoenix, AZ; and Richard L. Matteucci,
Albuquerque, NM, to acquire an interest in New Mexico
National Financial Incorporated, Roswell, NM
(Resubmission)
(Previously reported during the week of 8-28-95)

95/10/06

*Section 3(a)(3) application by
Cullen/Frost Bankers, Inc., San Antonio, TX, to
acquire S.B.T. Bancshares, Inc., San Marcos, TX, and
State Bank & Trust Company, San Marcos, TX

N/A

*Section 3(a)(5) application by
The New Galveston Company, Wilmington, DE, to acquire
S.B.T. Bancshares, Inc., San Marcos, TX, and State
Bank & Trust Company, San Marcos, TX

M/A

*Section 3(a)(1) application by
Chaparral Bancshares, Inc., Richardson, TX, to acquire
Chaparral Delaware Bancshares, Inc., Dover, DE, and Canyon
Creek National Bank, Richardson, TX

N/A

*Section 3(a)(1) application by
Chaparral Delaware Bancshares, Inc., Dover, DE, to acquire
Canyon Creek National Bank, Richardson, TX

N/A

*Section 3(a)(3) application by
Peoples Holding Corporation, Minden, LA, to acquire
First State Bank & Trust Company, Plain Dealing, LA

N/A

**SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE
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 OCTOBER 9, 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>
First Bank of Snook FM Loop 2155 P.O. Box 39 Snook, TX 77878-0039	95/07/10	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 10/13/95

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Home Bank, Signal Hill, California, to become a member of the Federal Reserve System. *	<u>Newspaper:</u> Not available
Valley Bank of Arizona (In organization), Phoenix, Arizona, to become a member of the Federal Reserve System. *	<u>Newspaper:</u> 11/15/95

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

Robert L. Oltman, Pasadena, California, to retroactively acquire 11.01 percent of Marathon Bancorp, Los Angeles, California. *	<u>Newspaper:</u> 10/27/95
	<u>Fed. Reg.:</u> 10/20/95
Valley Bancorp, Inc., Phoenix, Arizona, to become a bank holding company by acquiring Valley Bank of Arizona (In organization), Phoenix, Arizona. *	<u>Newspaper:</u> 11/15/95
	<u>Fed. Reg.:</u> Not available

Section III - Applications Subject to Federal Register Only

None

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

None

* Subject to CRA.

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

Week ending 10/13/95

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending October 13, 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.