

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 29
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending July 22, 1995

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Monetary policy objectives -- statement by Chairman Greenspan before the House Committee on Banking and Financial Services, July 19, 1995.
Authorized, July 17, 1995.

BANK HOLDING COMPANIES

First Commerce Corporation, New Orleans, Louisiana -- request for reconsideration of the Board's approval of the application to acquire Lakeside Bancshares, Lake Charles, Louisiana, and Lakeside National Bank of Lake Charles.
Denied, July 20, 1995.

Fleet Financial Group, Inc., Providence, Rhode Island -- to hold public meetings in Boston, Massachusetts; Hartford, Connecticut; and Albany, New York, in connection within Fleet's application to acquire Shawmut National Corporation, Boston, Massachusetts. (For information, telephone 202-452-2389). 1/
Announced, July 27, 1995.

Hong Kong and Shanghai Banking Corporation, Limited, Hong Kong -- to establish a representative office in Dallas, Texas.
Approved, July 19, 1995.

Liu Chong Hing Bank Limited, Hong Kong -- to establish a state-licensed branch in San Francisco, California.
Approved, July 19, 1995.

BOARD OPERATIONS

Budget guidelines for 1996.
Approved, July 17, 1995.

ENFORCEMENT

First National Bancshares Corporation, Jackson, Tennessee -- order of prohibition against Ernest Vickers, III, a former officer and director, and principal shareholder.
Announced, July 17, 1995.

1/ Announcement made on July 27, 1995.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

Midland Bank of Kansas, Mission, Kansas; the Midland Bank, Kansas City, Missouri; the College Boulevard National Bank, Overland Park, Kansas; and the Premier Bank, Lenexa, Kansas, a state member bank - combined order of prohibition and for other affirmative relief; and stipulation and consent to the issuance of the order against John "Bud" Harlow, Jr., an appraiser, and institution-affiliated party.
Announced, July 18, 1995.

United Bank Limited, Karachi, Pakistan, and its New York Branch -- written agreement dated July 11, 1995, with the Federal Reserve Bank of New York, and the Superintendent of Banks of the State of New York.
Announced, July 17, 1995.

INTERNATIONAL OPERATIONS

Citibank, N.A., New York, New York -- to establish a branch in Johannesburg, South Africa.
Permitted, July 21, 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

Richmond	Bank of Ferrum, Ferrum, Virginia -- to establish a branch on the north side of Virgil H. Goode Highway, one-fourth mile south of State Route 697, Rocky Mount, Virginia. Approved, July 17, 1995.
Atlanta	Barnett Bank of Volusia County, Deland, Florida -- to establish a branch at Taylor Road and South Williamson Boulevard, Port Orange, Florida. Approved, July 17, 1995.

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JULY 17, 1995 TO JULY 21, 1995
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK BRANCHES, DOMESTIC

Philadelphia	Dauphin Deposit Bank and Trust Company, Harrisburg, Pennsylvania -- to establish a branch at 4206 Union Deposit Road. Approved, July 21, 1995.
Cleveland	Integra Bank, Pittsburgh, Pennsylvania -- to establish a customer-bank communication facility at USX Tower, 600 Grant Street. Approved, July 21, 1995.
Chicago	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish branches at 5656 South Packard Avenue, Cudahy, Wisconsin, and 1001 Marquette Avenue, South Milwaukee, Wisconsin. Approved, July 21, 1995.
Dallas	Texas State Bank, McAllen, Texas -- to establish a branch at 100 North Britten Avenue, Rio Grande City, Texas. Approved, July 19, 1995.
Dallas	Texas State Bank, McAllen, Texas -- to establish a branch at 1004 East Highway 83, Roma, Texas. Approved, July 19, 1995.

BANK HOLDING COMPANIES

Atlanta	Abess Properties, Ltd., Miami, Florida, and City National Bancshares, Inc., Miami, Florida -- to acquire Turnberry Savings & Loan Association, North Miami Beach, Florida. Approved, July 20, 1995.
Dallas	Andrews Bancshares, Inc., Andrews, Texas -- to acquire Andrews Delaware Financial Corp., Dover, Delaware, and National Bank of Andrews, Andrews, Texas. Approved, July 21, 1995.
Dallas	Andrews Delaware Financial Corporation, Dover, Delaware -- to acquire National Bank of Andrews, Andrews, Texas. Approved, July 21, 1995.

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

BANK HOLDING COMPANIES

San Francisco	Capital Corp of the West, Merced, California -- to acquire County Bank. Returned, July 17, 1995.
Cleveland	Fifth Third Bancorp, Cincinnati, Ohio -- to acquire Bank of Naples, Naples, Florida. Approved, July 20, 1995.
Chicago	First Business Bancshares, Inc., Madison, Wisconsin - - to engage de novo in commercial finance lending and leasing activities through First Madison Capital Corp. Permitted, July 19, 1995.
Atlanta	First Liberty Financial Corp., Doraville, Georgia -- waiver of application to acquire Tifton Banks, Inc., Tifton, Georgia, and Tifton Bank & Trust Company. Approved, July 21, 1995.
Atlanta	First Sterling Bancshares, Inc., Auburndale, Florida -- to merge with Commerce Bank Corporation, Winter Park, Florida, and acquire Commerce Bank of Central Florida. Approved, July 21, 1995.
Chicago	Foursquare Cornerstone, Inc., Brookfield, Wisconsin - - to acquire Cornerstone Bank. Approved, July 20, 1995.
Secretary	GNB Bancorporation, Grundy Center, Iowa -- to engage de novo in leasing activities through GNB Financial Co. Permitted, July 20, 1995.
Director, BS&R	Integra Financial Corporation, Pittsburgh, Pennsylvania -- relief from commitment in order to permit Altegra Credit Company to underwrite and approve loans in its regional offices. Granted, July 19, 1995.
Atlanta	Intervest Bancshares Corporation, New York, New York -- to engage de novo in lending activities. Permitted, July 17, 1995.

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

BANK HOLDING COMPANIES

Chicago	Libertyville Bancorp, Inc., Lake Forest, Illinois -- to acquire Libertyville Bank & Trust Company, Libertyville, Illinois. Returned, July 18, 1995.
Chicago	Panhandle Aviation, Inc., Clarinda, Iowa -- relief from certain commitments. Returned, July 19, 1995.
Kansas City	Pony Express Bancorp, Inc., Elwood, Kansas -- to acquire Farmers State Bank, Lucas, Kansas. Approved, July 20, 1995.
Chicago	Security Financial, Inc., Farnhamville, Iowa -- to acquire Security Savings Bank. Approved, July 21, 1995.
Kansas City	Siouxland National Corporation, South Sioux City, Nebraska -- to acquire Siouxland National Bank. Approved, July 21, 1995.
Dallas	Southwestern Bancshares, Inc., Glen Rose, Texas -- to acquire Southwestern Delaware Financial Corp., Dover, Delaware, and First National Bank, Glen Rose, Texas. Approved, July 18, 1995.
Dallas	Southwestern Delaware Financial Corporation, Dover, Delaware -- to acquire First National Bank, Glen Rose, Texas. Approved, July 18, 1995.
Richmond	Summit Financial Corporation, Greenville, South Carolina -- to acquire the assets of the St. George, South Carolina, office of Courtesy Management Corporation, DBA Courtesy Finance. Approved, July 19, 1995.
Minneapolis	Watford City Bancshares, Inc., Watford City, North Dakota -- to acquire First International Bank & Trust, Scottsdale, Arizona. Approved, July 19, 1995.

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

BANK HOLDING COMPANIES

Chicago	Wisconsin Bank Services, Inc., Black River Falls, Wisconsin -- to engage de novo in lending activities. Permitted, July 21, 1995.
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BANK MERGERS

Atlanta	Bank of Naples, Naples, Florida -- to merge with Fifth Third Trust Co. & Savings Bank, F.S.B. Approved, July 20, 1995.
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Richmond	First Virginia Bank-Colonial, Richmond, Virginia -- to purchase certain assets and assume the deposit liabilities of the four Richmond, Virginia, branches of Citizens Federal Bank, a Federal Savings Bank, Miami, Florida, and to establish branches. Approved, July 20, 1995.
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Chicago	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to merge with M&I South Shore Bank, South Milwaukee, Wisconsin, and to establish branches. Approved, July 21, 1995.
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Dallas	Texas State Bank, McAllen, Texas -- to acquire through a purchase and assumption transaction certain assets and assumption of certain liabilities of the Rio Grande City, Texas, and the Roma, Texas, branches of First National Bank of South Texas, San Antonio, Texas. Approved, July 19, 1995.
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CAPITAL STOCK

Minneapolis	Wabeno Bancorporation, Inc., Venice, Florida -- redemption of shares. Approved, July 19, 1995.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

CHANGE IN BANK CONTROL

Philadelphia	Continental Bancorporation, Laurel Springs, New Jersey -- change in bank control. Permitted, July 20, 1995.
Chicago	Kent Bancshares, Inc., Kent, Illinois -- change in bank control. Returned, July 18, 1995.
Atlanta	Sequatchie Valley Bancshares, Inc., Dunlap, Tennessee -- change in bank control. Permitted, July 18, 1995.
Atlanta	VB&T Bancshares Corporation, Valdosta, Georgia -- change in bank control. Permitted, July 17, 1995.
Atlanta	Wathall Capital Group, Ltd., Tylertown, Mississippi - change in bank control. Permitted, July 21, 1995.

COMPETITIVE FACTORS REPORTS

Atlanta	American Bank of Hollywood, Hollywood, Florida, proposed merger with First National Bank of Hollywood, and establishment of three branches -- report on competitive factors. Submitted, July 19, 1995.
Boston	Berkshire County Savings Bank, Pittsfield, Massachusetts, proposed transfer of the majority of its assets and all of its deposit liabilities to a stock savings bank being formed incident to the conversion of the bank to a mutual holding company -- report on competitive factors. Submitted, July 21, 1995.

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

COMPETITIVE FACTORS REPORTS

Chicago	Brenton Bank and Trust Company of Cedar Rapids, Cedar Rapids, Iowa, proposed merger with Brenton Bank and Trust Company, Adel; Brenton Bank and Trust Company, Clarion; Brenton State Bank, Dallas Center; Brenton First National Bank, Davenport; Brenton Bank, National Association, Des Moines; Brenton Bank of Palo Alto County, Emmetsburg; Brenton National Bank - Poweshiek County, Grinnell; Warren County Brenton Bank & Trust, Indianola; Brenton State Bank of Jefferson, Jefferson; Brenton Bank, National Association Knoxville, Knoxville; Brenton Bank and Trust Company, Marshalltown, Marshalltown; and Brenton National Bank of Perry, Perry, Iowa -- report on competitive factors. Submitted, July 18, 1995.
San Francisco	CenFed Bank, Federal Savings Bank, Pasadena, California, proposed exchange of deposit liabilities and related assets with Coast Federal Bank, Federal Savings Bank, Los Angeles, California -- report on competitive factors. Submitted, July 19, 1995.
Richmond	Citizens Bank, Murphy, North Carolina, proposed acquisition of certain assets and assumption of the liability to pay deposits of the Franklin and Waynesville, North Carolina, branches of NationsBank, National Association (Carolinas), Charlotte, North Carolina -- report on competitive factors. Submitted, July 21, 1995.
Kansas City	Citizens State Bank, Moundridge, Kansas, proposed merger with The Farmers State Bank & Trust Co., Canton, Kansas -- report on competitive factors. Submitted, July 19, 1995.

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

COMPETITIVE FACTORS REPORTS

Richmond	Community Bank and Trust Company, Rutherfordton, North Carolina, proposed acquisition of certain assets and assumption of the liability to pay deposits of the Brevard and Black Mountain, North Carolina, branches of NationsBank National Association (Carolinas), Charlotte, North Carolina -- report on competitive factors. Submitted, July 21, 1995.
Richmond	Farmers & Merchants Bank and Trust, Hagerstown, Maryland, proposed purchase of the assets and assumption of the liabilities of the Hagerstown, Maryland, branch of Atlantic Federal Bank, Baltimore, Maryland -- report on competitive factors. Submitted, July 18, 1995.
Chicago	First American State Bank, Fort Dodge, Iowa, proposed acquisition of the deposits of the Fort Dodge, Iowa, branch of AmerUs Bank, Des Moines, Iowa -- report on competitive factors. Submitted, July 21, 1995.
Richmond	First Union National Bank of Virginia, Roanoke, Virginia, proposed merger with Columbia First Bank, a Federal Savings Bank, Arlington, Virginia -- report on competitive factors. Submitted, July 18, 1995.
Chicago	Firststar Bank Des Moines, National Association, Des Moines, Iowa, proposed purchase of the assets and assumption of the liabilities of Firststar Bank Burlington, National Association, Burlington, Iowa -- report on competitive factors. Submitted, July 19, 1995.

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

COMPETITIVE FACTORS REPORTS

Chicago	Firststar Bank Des Moines, National Association, Des Moines, Iowa, proposed merger with Firststar Bank Ames, Ames; Firststar Bank Cedar Falls, Cedar Falls; Firststar Bank Cedar Rapids, National Association, Cedar Rapids; Firststar Bank Council Bluffs, Council Bluffs; Firststar Bank Mt. Pleasant, Mt. Pleasant; Firststar Bank Ottumwa, Ottumwa; Firststar Bank Quad Cities, National Association, Davenport, and Firststar Bank Sioux City, National Association, Sioux City, Iowa -- report on competitive factors. Submitted, July 19, 1995.
New York	Greenpoint Bank, Brooklyn, New York, proposed purchase of certain assets and assumption of certain liabilities of sixty branches of Home Savings of America, FSB, Irwindale, California -- report on competitive factors. Submitted, July 20, 1995.
San Francisco	Household Bank (Nevada), National Association, Las Vegas, Nevada, proposed purchase of certain assets and assumption of certain liabilities of Household Bank (Illinois), National Association, Wood Dale, Illinois -- report on competitive factors. Submitted, July 19, 1995.
Kansas City	Intrust Bank, N.A., Wichita, Kansas, proposed merger with First National Bank, Ottawa, Kansas -- report on competitive factors. Submitted, July 21, 1995.
San Francisco	La Cumbre Savings Bank, F.S.B., Santa Barbara, California, proposed merger with La Cumbre Interim Federal Savings Bank -- report on competitive factors. Submitted, July 21, 1995.
Dallas	MetroBank, N.A., Houston, Texas, proposed merger with New MetroBank -- report on competitive factors. Submitted, July 20, 1995.

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

COMPETITIVE FACTORS REPORTS

Chicago	Northwestern Savings Bank & Trust, FSB, Traverse City, Michigan, proposed merger with First of America Bank-Michigan, National Association, Kalamazoo, Michigan -- report on competitive factors. Submitted, July 17, 1995.
Philadelphia	Progress Federal Savings Bank, Plymouth Meeting, Pennsylvania, proposed merger with Roxborough-Manayunk Federal Savings Bank, Philadelphia, Pennsylvania -- report on competitive factors. Submitted, July 20, 1995.
Dallas	Surety Bank, National Association, Lufkin, Texas, proposed purchase of the assets and assumption of the liabilities of a branch at 104 North Elm, Waxahachie, Texas, of Bank One Texas, National Association, Dallas, Texas -- report on competitive factors. Submitted, July 20, 1995.

EXTENSIONS OF TIME

Atlanta	AmSouth Bank of Walker County, Jasper, Alabama; AmSouth Bank of Florida, Tampa, Florida; AmSouth Bank of Georgia, Summerville, Georgia; and AmSouth Bank of Tennessee, Chattanooga, Texas -- extension to August 22, 1995, to become members of the Federal Reserve System. Granted, July 17, 1995.
San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, July 21, 1995.
Minneapolis	First Interstate Bank of Commerce, Billings, Montana -- extension to November 18, 1995, to acquire First National Bank in Livingston, Livingston, Montana. Granted, July 18, 1995.
San Francisco	Hanil Bank, Ltd., Seoul, Korea -- extension to divest certain property. Granted, July 20, 1995.

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

EXTENSIONS OF TIME

Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- extension to November 6, 1995, to engage de novo in providing employment histories to third parties for a fee. Granted, July 20, 1995.
Cleveland	Ohio Heritage Bancorp, Inc., Coshocton, Ohio -- extension to November 1, 1995, to acquire Ohio Heritage Bank. Granted, July 19, 1995.
Cleveland	Ohio Heritage Bank, Coshocton, Ohio -- extension to November 1, 1995, to become a member of the Federal Reserve System. Granted, July 20, 1995.
New York	Saban S.A., Panama, and RNYC Holdings Limited, Gibraltar -- extension of time for Saban to acquire 2.45 percent of the voting stock of Republic New York Corporation, New York, New York, and for RNYC to acquire, and thereby for Saban to indirectly acquire voting stock of RNYC. Granted, July 20, 1995.

INTERNATIONAL OPERATIONS

Chicago	Continental International Finance Corporation, Chicago, Illinois -- to change its name to BankAmerica International Investment Corporation. Approved, July 21, 1995.
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MEMBERSHIP

Chicago	Libertyville Bank & Trust Company, Libertyville, Illinois -- to become a member of the Federal Reserve System. Returned, July 18, 1995.
Minneapolis	MONYCOR Bank of Superior, Superior, Wisconsin -- to become a member of the Federal Reserve System. Approved, July 18, 1995.

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JULY 17, 1995 TO JULY 21, 1995

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

MEMBERSHIP

Cleveland Ohio Heritage Bank, Coshocton, Ohio -- to become a
 member of the Federal Reserve System.
 Approved, July 19, 1995.

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of Cleveland -- to offer a mixed
 deposit plus MICR capture product at the fees
 proposed.
 Approved, July 17, 1995.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

FORMS

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

Proposed, July 10, 1995.

Application for Adjustment in Holding of Federal
Reserve Bank Stock (FR 2056) -- extension without
revision.

Proposed, July 10, 1995.

Application for Cancellation of Reserve Bank Stock --
Liquidating Member Bank (FR 2086), Application for
Cancellation of Reserve Bank Stock -- Member Bank
Merging or Consolidating with Nonmember Bank (FR
2086a), Application for Cancellation of Reserve
Bank Stock -- Converting National Bank (FR 2086b),
and Application for Cancellation of Reserve Bank
Stock -- Insolvent Member Bank (FR 2087) --
extension without revision.

Proposed, July 10, 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.

Proposed, July 10, 1995.

Bank Holding Company Report of Changes in Investments
and Activities (FR Y-6A) -- extension with
revisions.

Proposed, July 10, 1995.

International Applications and Prior Notifications
Under Subparts A and C of Regulation K (FR K-1) --
extension with revision.

Proposed, July 10, 1995.

Notification of Foreign Branch Status (FR 2058) --
extension without revision.

Proposed, July 10, 1995.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

FORMS

Report of Commercial Paper Outstanding Placed by Brokers and Dealers (FR 2957a), Report of Commercial Paper Outstanding Placed Directly by Issuers (FR 2957b), and Daily Report of Offering Rates on Commercial Paper (FR 2957d) -- extension with revisions for FR 2957a and FR 2957b, and extension without revision for FR 2957d.
Proposed, July 10, 1995.

Report of Net Debit Cap (FR 2226) -- extension without revision.
Proposed, July 10, 1995.

REGULATIONS AND POLICIES

Capital adequacy -- interim rule and request for comment on capital treatment of originated mortgage servicing rights (Docket R-0887).
Approved, July 14, 1995.

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

BANK BRANCHES, DOMESTIC

Cleveland	Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 1783 Ohio Pike, Amelia, Ohio. Approved, July 11, 1995.
Chicago	Hinsbrook Bank & Trust, Willowcreek, Illinois -- to establish a branch at 718 Ogden Avenue, Downers Grove, Illinois. Approved, July 14, 1995.
Cleveland	Huntington State Bank, Alexandria, Ohio -- to establish a bank subsidiary corporation to conduct agency activities and specifically, to engage in the sale of annuities and credit-related insurance. Approved, July 11, 1995.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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Andover Bancorp, Inc., <u>Newspaper</u>	07-28-95
Andover, MA and Andover Bancorp of New Hampshire, Inc., Concord, New Hampshire - 3(a)(1)/3(a)(3) application to acquire Andover Bank New Hampshire, Salem, New Hampshire, a <u>de novo</u> bank*	<u>Federal Register</u> Not Yet Established

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

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

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

<u>Application</u>

NONE

*Subject to CRA.

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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution

Examination Date

Rating**

NONE

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(subject to Federal Register Notice Only)

None

SECTION IV

Applications Not Involving
Public Comment

None.

1/ Subject to the provisions of the Community Reinvestment Act.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending July 22, 1995

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Bank of New York 48 Wall Street New York, New York 10286	Satisfactory	August 29, 1994

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

FEDERAL RESERVE BANK OF PHILADELPHIA

Section I - APPLICATIONS RECEIVED AND SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

NONE

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

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 July 14, 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 July 22, 1995)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

Received application from Pikeville National Corporation,
and Whitley Acquisition Corp., both of Pikeville, Kentucky,
on July 21, 1995, to acquire United Whitley Corp., Williamsburg,
Kentucky.

*N: August 23, 1995

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

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

Not Yet Known

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

NONE

* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

- Expected to End 30 Days from Date of Receipt

AVAILABILITY OF CRA PUBLIC EVALUATIONS (July 21, 1995)

The following state member banks have been examined by the Federal Reserve Bank of Cleveland for compliance with The Community Reinvestment Act. A public evaluation document became available from the bank(s) listed below during the week ended July 21, 1995. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Crestar Bank, Richmond, Virginia, to establish a branch at 2047 Pleasant Valley Road, Winchester, Virginia.*	8-6-95
First Virginia Bank, Falls Church, Virginia, to establish a branch at 7509 Huntsman Boulevard, Springfield, Virginia.*	8-14-95
The George Mason Bank, Fairfax, Virginia, to establish a branch at 5335 Lee Highway, Arlington, Virginia.*	8-17-95

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Piedmont Bancorp, Inc., Hillsborough, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Hillsborough Savings Bank, SSB, Hillsborough, North Carolina.*	8-11-95
First Bancorp, Inc., Lebanon, Virginia, to acquire First Bank and Trust Company of Tennessee, Johnson City, Tennessee, an organizing bank.*	8-14-95**

*Application is subject to CRA requirements.
**Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

Wachovia Corporation, Winston-Salem, North Carolina, to engage in acting as investment or financial adviser; providing foreign exchange advisory and transactional services; and acting as intermediary for the financing of commercial or industrial income-producing real estate by arranging for the transfer of title, control and risk of such real estate project to one or more investors.

7-28-95**

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

None.

****Expiration of comment period specified in the Federal Register.**

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending July 21, 1995

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

	<u>Examination Date</u>	<u>Rating</u>
First Virginia Bank - Commonwealth 4360 George Washington Memorial Highway Grafton, Virginia 23187	2-21-95	Satisfactory
The Middleburg Bank 111 West Washington Street Middleburg, Virginia 22117	5-1-95	Satisfactory
Miners Exchange Bank Route 58 Coeburn, Virginia 24230	5-8-95	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 21, 1995

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Sun Bank of Tampa Bay Tampa, Florida To establish a branch located at Tampa International Airport, Tampa, Florida, to be known as the Airport Office.	08-10-95*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Ameribank Bankshares, Inc. Hollywood, Florida To merge with First National Bancshares, Inc., Hollywood, Florida, and thereby directly acquire First National Bank of Hollywood, Hollywood, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	08-14-95* Federal Register
Thomasville Bancshares, Inc. Thomasville, Georgia 1-BHC formation, Thomasville National Bank, Thomasville, Georgia (in organization).	Not yet available*

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Peoples Holding Company Winder, Georgia To engage de novo in commercial lending activities, through its subsidiary, TPB Leasing, Winder, Georgia, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(1)(iv) of Regulation Y.	08-04-95

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 21, 1995

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

Application

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 21, 1995

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the insured depository institutions listed below became available during this week. Information about an institution's CRA evaluation may be obtained directly from the institution. In connection with the assessment of an institution's CRA performance, a rating is assigned from the following groups:

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

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

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

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

Examination

<u>Bank</u>	<u>Rating</u>	<u>Date</u>
Bank of Naples Post Office Box 413001 Naples, Florida 33941 (813)434-7200	Satisfactory	05-01-95
Metro Bank of Dade County, 1390 South Dixie Highway Coral Gables, Florida 33146 (305)662-1390	Satisfactory	05-01-95

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	Community State Bank Avilla, Indiana 115 E. Main Street Albion, Indiana	NP - 7-22-95
EFT	Harris Trust and Savings Bank Chicago, Illinois 2 EFT's at Loyola University Business School 25 East Pearson Street Chicago, Illinois	NP - 8-1-95
Membership	Security Savings Bank Eagle Grove, Iowa to become a member of the Federal Reserve System	NP - 7-21-95
Branch	Bank of Pontiac Pontiac, Illinois 1703 West Reynolds Street Pontiac, Illinois	NP - 7-29-95
Y-1 Notice	C.B. Bank Shares, Inc. Russiaville, Indiana Central Bank Russiaville, Indiana* (formerly Central National Bank of Howard County)	FR - 7-17-95 NP - 6-23-95
Branch	Liberty Bank Milwaukee, Wisconsin 312 East Silver Spring Drive Whitefish Bay, Wisconsin	NP - 7-21-95
Branch	1st Source Bank South Bend, Indiana 1751 Lexington Avenue Elkhart, Indiana	NP - 7-28-95
Branch	1st Source Bank South Bend, Indiana 23164 U.S. 33 Elkhart, IN	NP - 7-28-95

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
EFT	Comerica Bank Detroit, Michigan Kroger Store 23001 Michigan Avenue Dearborn, Michigan	NP - 7-23-95
Merger/Branch	Security Savings Bank Farhamville, Iowa to acquire the assets and assume the deposit liabilities of the Harcourt, Iowa and Lehigh, Iowa offices of Boatmen's Bank of Fort Dodge, Fort Dodge, Iowa and to establish branches at 127 South Ash Street, Harcourt, Iowa and 116 Main Street, Lehigh, Iowa	NP - **
Branch	Bank of Lakeview Lakeview, Michigan 10049 Buchanan Road Stanwood, Michigan	NP - 8-5-95
Merger	Bank of Oakfield Oakfield, Wisconsin Van Dyne Branch of M&I Central State Bank Ripon, Wisconsin	NP - **
Branch	Bank of Lenawee Adrian, Michigan to establish a mobile branch	NP - 7-26-95

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	Libertyville Bancorp, Inc. Lake Forest, Illinois Libertyville Bank & Trust Company Libertyville, Illinois* (in organization)	FR - 7-21-95 NP - 7-14-95
Y-1	A. E. Bancorp, Inc. Buffalo Grove, Illinois American Enterprise Bank Buffalo Grove, Illinois* (in organization)	FR - 7-21-95 NP - 7-16-95
Y-2	Lincoln Bancorp Reinbeck, Iowa Garwin Bancorporation Garwin, Iowa Farmers Savings Bank Garwin, Iowa*	FR - 7-10-95 NP - 8-7-95
CoC-HC	First Community Bancshares, Corp. Milton, Wisconsin John C. Bradshaw	FR - 7-17-95 NP - **
Y-2	Shorebank Corporation Chicago, Illinois U.S. Bank of Southwest Washington Vancouver, Washington*	FR - 8-4-95 NP - 7-31-95
Y-2	Colfax Bancshares, Inc. Victor, Iowa Maxwell Bancorporation Maxwell, Iowa Maxwell State Bank Maxwell, Iowa*	FR - 8-4-95 NP - 7-31-95
Y-1	Barlow Banking Corporation Iowa Falls, Iowa Iowa Falls State Bank Iowa Falls, Iowa*	FR - 8-4-95 NP - 7-26-95
Y-2	Ida Grove Bancshares, Inc. Ida Grove, Iowa American Bancshares, Inc. Holstein, Iowa American National Bank Holstein, Iowa*	FR - 8-10-95 NP - **

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	American Bancshares, Inc. Holstein, Iowa American National Bank Holstein, Iowa*	FR - 8-10-95 NP - **
Y-2	F&M Bancorporation, Inc. Kaukauna, Wisconsin Peoples State Bank of Bloomer Bloomer, Wisconsin*	FR - 8-17-95 NP - **
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 - 8-9-95
Y-1	Philipps Investment Limited Partnership Spring Hill, Florida Gratiot Bancshares, Inc. Gratiot, Wisconsin Gratiot State Bank Gratiot, Wisconsin*	FR - 8-17-95 NP - 7-22-95
Y-2	Shorebank Corporation Chicago, Illinois Indecorp, Inc. Chicago, Illinois Independence Bank of Chicago Chicago, Illinois Drexel National Bank Chicago, Illinois*	FR - 8-14-95 NP - **
Y-2	Beaman Bancshares, Inc. Beaman, Iowa Producers Savings Green Mountain, Iowa*	FR - 8-17-95 NP - 8-14-95
Y-2	Comerica Incorporated Detroit, Michigan Metrobank Los Angeles, California*	FR - ** NP - **
Y-2	Comerica California Incorporated San Jose, California Metrobank Los Angeles, California*	FR - ** NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
CoC-HC	Kent Bancshares, Inc. Kent, Illinois by Virgil L. Bocker & Delmar Kampen	FR - 8-3-95 NP - **
Y-1	National Australia Bank Limited Melbourne, Australia National Equities Limited Melbourne, Australia National Australia Group (UK) Limited London, England North Americas Holdings Limited London, England MNC Acquisition Co. Melbourne, Australia Michigan National Corporation Farmington Hills, Michigan Bloomfield Hills Bancorp, Inc. Bloomfield Hills, Michigan Bank of Bloomfield Hills Bloomfield Hills, Michigan Michigan National Banks Farmington Hills, Michigan	FR - ** NP - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

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

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

Federal Reserve Bank of Chicago

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

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

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

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-day business day period the bank has to make the evaluation public has lapsed during the week ending July 21, 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>
-Bank of Elmwood 2704 Lathrop Avenue P.O. Box 081160 Racine, Wisconsin 53408 (414) 554-5321	4/03/95	S
-Chemcial Bank Michigan 807 McEwan Street P.O. Box 710 Clare, Michigan 48617 (517) 386-3411	3/20/95	

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JULY 21, 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>
Change in control notification involving First National Bancshares in Newton, Inc., Newton, Illinois by Robert T. Heath, trustee of the Pennington, Heath 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 National City Bancshares, Inc., Evansville, Indiana, to engage in the sale of credit related insurance.	Not yet available

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 July 21, 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

NONE.

*Subject to CRA

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

Application

Comment Period
Ending Date

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

Not yet available

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

Not yet available

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

Not yet available

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

Application

LeSueur State Bank, LeSueur,
Minnesota, to increase its investment
in bank premises

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending July 21, 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
Dacotah Bank 113 North Commercial Clark, South Dakota 57225-0298 (605) 532-3626	April 17, 1995	Satisfactory

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

First State Bank of Taos, Taos, New Mexico, for prior approval to establish a branch located at the corner of State Road 44 and Don Tomas Road, Bernalillo, New Mexico.

Not Available

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

APPLICATION

COMMENT PERIOD ENDING DATE

First National Corporation of Ardmore, Inc., Ardmore, Oklahoma, for prior approval to acquire 50.50 percent of the voting shares of Bank of Love County, Marietta, Oklahoma.*

August 14, 1995

Doniphan Bancshares, Inc., Doniphan, Nebraska, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank of Doniphan, Doniphan, Nebraska.*

August 14, 1995

Jack L. Grimmit, Jr., and Robert Brent Grimmit, both of Pauls Valley, Oklahoma, for prior approval to increase their ownership interest in Valley Bancshares Inc., Pauls Valley, Oklahoma, by 23.76 percent.

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

APPLICATION

COMMENT PERIOD ENDING DATE

Stuart Family Partnership, Lincoln, Nebraska, for prior approval to engage in the business of making loans.

Not Available

**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.

Federal Reserve Bank of Kansas City

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
The Stock Exchange Bank P.O. Box 273 Caldwell, Kansas 67022-0273	04-17-95	07-18-95	Satisfactory
Community Bank & Trust P.O. Box 400 Neosho, Missouri 64850-0400	04-10-95	07-20-95	Outstanding
First Mountain State Bank 200 North Townsend Avenue Montrose, Colorado 81401	04-17-95	07-21-95	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JULY 17, 1995

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

APPLICATION

NOTICE EXP

None.

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

APPLICATION

**** NOTICE EXP**

*Section 3(a)(1) application by
The Berens Corporation, Houston, TX, to acquire
Berens Delaware, Inc., Wilmington, DE, and First
National Bank of Dayton, Houston, TX
(Resubmission)

95/05/30

*Section 3(a)(1) application by
Berens Delaware, Inc., Wilmington, DE, to acquire
First National Bank of Dayton, Dayton, TX
(Resubmission)

95/05/30

Change in Control Notice by
Ronald Franklin Yates, Sr., Marble Falls, Tx, to
acquire an interest in Marble Falls National Bancshares,
Inc., Marble Falls, TX
(Previously reported during the week of 6-26-95)

95/08/02

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

APPLICATION

NOTICE EXP

Section 4(c)(8) de novo notification by
Riverside Bancshares, Inc., Logansport, LA, to engage
in the making and servicing of loans through Gateway
Finance, Inc., Logansport, LA

95/08/08

Section 4(c)(8) de novo notification by
The Berens Corporation, Houston, TX, to engage in leasing
activities and in the making and servicing of loans through
Berens Credit Corporation, Houston, TX
(Resubmission)

95/06/13

**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 JULY 17, 1995

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
None.		

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 7/21/95

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

None

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

Banque Nationale de Paris ("BNP"), Paris, France,
and BancWest Corporation, San Francisco,
California, to establish BancWest Corporation,
as a shell bank holding company for BNP's
investment in Bank of the West, San Francisco,
California. *

Newspaper: 8/12/95

Fed. Reg.: 8/21/95

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

Newspaper: Not available

Fed. Reg.: 8/21/95

Section III - Applications Subject to Federal Register Only

Wells Fargo & Company, San Francisco, California,
formation of a joint venture between a wholly-owned
subsidiary of Norwest Corporation, Norwest Ventures,
Inc., and a wholly-owned subsidiary of Wells Fargo &
Company, Wells Fargo Ventures, Inc., to be named
Towne Square Mortgage, which will engage in residential
mortgage lending activities.

Fed. Reg.: 8/10/95

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 7/21/95

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending July 21, 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>
Harris Trust Bank	6263 North Scottsdale Rd. Scottsdale, AZ 85250-5401 (602) 951-4900	3/27/95	Satisfactory
Bank of Ephraim	2 North Main Street Ephraim, UT 84627-1102 (801) 283-4621	4/10/95	Satisfactory
Oregon Pacific Banking Co.	1355 Highway 101 Florence, OR 97439-9619 (503) 997-7121	4/10/95	Outstanding

*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.