

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 31
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending August 5, 1995

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Savings Association Insurance Fund (SAIF) and deposit insurance more generally -- statement by Chairman Greenspan before the Subcommittee on Financial Institutions and Consumer Credit of the House Committee on Banking and Financial Services, August 2, 1995.
Published, August 2, 1995.

BANK HOLDING COMPANIES

Canadian Imperial Bank of Commerce, Toronto, Canada -
- to acquire certain assets and assume certain liabilities of The Argosy Group L.P., New York, New York, and The Argosy Securities Group L.P., and to continue to engage in expanded underwriting and dealing in riskless principal, private placement and advisory activities through Wood Gundy Corporation.
Permitted, July 31, 1995.

ENFORCEMENT

Bankers Trust New York Corporation, New York, New York, Bankers Trust Company, and BT Securities Corporation -- amendment to the December 4, 1994, written agreement by and with the Federal Reserve Bank of New York to clarify the types of derivative transactions covered by the written agreement.
Announced, August 4, 1995.

BCCI -- Bank of Credit and Commerce International -- Federal Reserve, United States Department of Justice, and the District Attorney for the County of New York reached an agreement with Sheikh Hamaid bin Mohammed Al-Sharqi of Fujairah, United Arab Emirates, and Sheikh Humaid bin Rashid Al-Nuaimi of Ajman, United Arab Emirates to settle potential claims arising from the BCCI affair.
Announced, August 2, 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

Chicago	Bank of Lenawee, Adrian, Michigan -- to establish a mobile branch. Approved, August 2, 1995.
Philadelphia	Bank of Mid-Jersey, Bordentown, New Jersey -- to establish an in-store branch in the ShopRite Supermarket at Routes 206 and 518, Montgomery Township, New Jersey. Approved, August 1, 1995.
Chicago	Bank of Pontiac, Pontiac, Illinois -- to establish a branch at 1703 Reynolds Street. Approved, August 4, 1995.
Atlanta	Georgia First Bank, Gainesville, Georgia -- to establish a branch at the Southeast corner of Spout Springs Road and Holland Dam Road, Flowery Branch, Georgia. Approved, July 31, 1995.
Cleveland	Provident Bank, Cincinnati, Ohio -- to establish a customer-bank communication terminal at the Drake Center, 151 West Galbraith Road. Approved, July 31, 1995.
Secretary	SouthTrust Bank of West Florida, St. Petersburg, Florida -- to establish a branch at 1530 Pinehurst Drive, Spring Hill, Florida. Approved, August 4, 1995.
Kansas City	State Bank & Trust Company, Colorado Springs, Colorado -- to establish a mobile branch to operate within a 15 mile radius of 111 South Tejon. Approved, August 4, 1995.

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

BANK HOLDING COMPANIES

Chicago	A. E. Bancorp, Inc., Buffalo Grove, Illinois -- to acquire American Enterprise Bank. Approved, August 2, 1995.
St. Louis	Ambanc Corp., Vincennes, Indiana -- waiver of application to acquire First Robinson Bancorp, Robinson, Illinois. Approved, August 3, 1995.
Kansas City	Aspen Bancshares, Inc., Aspen, Colorado -- to acquire Val Cor Bancorporation, Inc., Cortez, Colorado. Withdrawn, August 2, 1995.
St. Louis	Community First Financial Group, Inc., English, Indiana -- to acquire shares of Peninsula National Bank, Rolling Hills Estates, California. Approved, August 2, 1995.
Minneapolis	Dakota Heritage Banking Corporation, Chancellor, South Dakota -- to acquire Dakota Heritage State Bank. Approved, August 1, 1995.
Kansas City	Equity Bancshares, Inc., Mulhall, Oklahoma -- to acquire Oklahoma State Bank. Withdrawn, August 3, 1995.
San Francisco	First Hawaiian, Inc., Honolulu, Hawaii -- to make an investment in Hawaii Affordable Housing Fund I through Pioneer Federal Savings Bank and First Hawaiian Credicorp, Inc. Permitted, August 2, 1995.
Atlanta	FirstBancorp, Inc., Marathon, Florida -- to acquire Gulf Coast National Bank of Naples, Naples, Florida. Approved, August 2, 1995.
Chicago	Garrett Bancshares Ltd., Bloomfield, Iowa -- to engage de novo in lending activities. Permitted, August 4, 1995.
Atlanta	Great Southern Bancorp, West Palm Beach, Florida -- to acquire Great Southern Bank. Approved, August 4, 1995.

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

BANK HOLDING COMPANIES

Chicago	Horizon Bancorp, Michigan City, Indiana -- to engage de novo in lending activities through The Loan Store, Inc. Permitted, August 3, 1995.
Chicago	Midstates Bancshares, Inc., Missouri Valley, Iowa -- to engage in investment advisory services through MidStates Financial Services, Inc., Harlan, Iowa. Permitted, August 3, 1995.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire The First National Bank in Big Spring, Big Spring, Texas. Approved, August 1, 1995.
St. Louis	Peninsula Banking Group, Inc., Rolling Hills Estates, California -- to acquire PNBank, and Bay Cities National Bank, Redondo Beach, California. Approved, August 2, 1995.
Chicago	Princeton / LeClaire Agency, Inc., Princeton, Iowa -- to engage in leasing activities. Permitted, August 1, 1995.
Secretary	Wachovia Corporation, Winston-Salem, North Carolina -- to engage de novo in providing certain types of investment or financial advice, arranging commercial real estate equity financing, and providing foreign exchange advisory and transactional services through Wachovia Capital Markets, Inc., Atlanta, Georgia. Permitted, August 4, 1995.

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

BANK MERGERS

Philadelphia Orrstown Bank, Orrstown, Pennsylvania -- to acquire
certain assets and assume certain liabilities of
the branch at 15400 Path Valley Road, Spring Run,
Pennsylvania.
Approved, August 2, 1995.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Richmond Warrenton Farm Credit ACA, Warrenton, Virginia --
registration statement.
Withdrawn, July 31, 1995.

BANKS, STATE MEMBER

Chicago Hinsbrook Bank & Trust Co., Willowbrook, Illinois --
to engage in trust activities.
Approved, August 2, 1995.

CHANGE IN BANK CONTROL

Atlanta Brand Banking Company, Lawrenceville, Georgia --
change in bank control.
Permitted, July 31, 1995.

Boston Finest Financial Corporation, Pelham, New Hampshire -
- change in bank control.
Permitted, August 4, 1995.

Minneapolis First State Banking Corporation, Alcester, South
Dakota -- change in bank control.
Permitted, August 4, 1995.

Atlanta LaFourche Bancshares, Inc., Larose, Louisiana --
change in bank control.
Permitted, August 3, 1995.

COMPETITIVE FACTORS REPORTS

Richmond American National Savings Bank, F.S.B., Baltimore,
Maryland, proposed merger with American National
Interim Savings Bank, F.S.B. -- report on
competitive factors.
Submitted, July 31, 1995.

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

COMPETITIVE FACTORS REPORTS

New York	Chase Manhattan Bank, N.A., New York, New York, proposed merger with Chase Manhattan Bank of New Jersey, N.A. -- report on competitive factors. Submitted, July 31, 1995.
Dallas	Coupland State Bank, Coupland, Texas, proposed merger with Interim Coupland Bank -- report on competitive factors. Submitted, August 3, 1995.
Dallas	Farmers & Merchants National Bank of Kaufman, Kaufman, Texas, proposed merger with Terrell State Bank, Terrell, Texas -- report on competitive factors. Submitted, July 31, 1995.
Atlanta	First American National Bank, Nashville, Tennessee, proposed merger with First American Trust Company, N.A. -- report on competitive factors. Submitted, August 2, 1995.
Dallas	First International Bank, Bedford, Texas, proposed acquisition of the branch at 6828 Ranchester Drive, Houston, Texas, of Pacific Southwest Bank, A FSB, Corpus Christi, Texas -- report on competitive factors. Submitted, August 1, 1995.
St. Louis	First National Bank of Harrisburg, Harrisburg, Illinois, proposed merger with The Bank of Harrisburg -- report on competitive factors. Submitted, August 3, 1995.
Dallas	First National Bank of Trenton, Trenton, Texas, proposed merger with New Trenton Bank, Trenton, Texas -- report on competitive factors. Submitted, August 2, 1995.
Dallas	Liberty National Bank, Austin, Texas, proposed acquisition of the assets and assumption of the liabilities of Norwest Interim Bank Liberty, National Association -- report on competitive factors. Submitted, August 1, 1995.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Lowndes Bancshares, Inc., Mableton, Georgia, and Commercial Banking Company, proposed conversion to a unitary thrift holding company and a stock savings and loan association -- report on competitive factors. Submitted, July 31, 1995.
Dallas	Parker Square Bank, National Association, Wichita Falls, Texas, proposed acquisition of the assets and assumption of the liabilities of First State Bank in Archer City, Archer City, Texas -- report on competitive factors. Submitted, July 31, 1995.
Secretary	PTC Bank, Greenwich, Connecticut, proposed acquisition of the assets and assumption of the liabilities of The Putnam Trust Company of Greenwich -- report on competitive factors. Submitted, July 31, 1995.
Minneapolis	Security State Bank-Madison, Madison, Wisconsin, proposed acquisition of the assets and assumption of the liabilities of the Madison, Wisconsin, branch of First Bank, fsb, Fargo, North Dakota -- report on competitive factors. Submitted, August 3, 1995.
Richmond	Wesbanco Bank Parkersburg, Parkersburg, West Virginia, proposed merger with Wesbanco Bank Elizabeth, Elizabeth, West Virginia -- report on competitive factors. Submitted, August 3, 1995.

EXTENSIONS OF TIME

Kansas City	Bancok Corporation, Cook, Nebraska -- extension to September 31, 1995, to acquire The First National Bank of Summerfield, Summerfield, Kansas. Granted, July 31, 1995.
San Francisco	Columbia Banking System, Inc., Tacoma, Washington -- extension to divest certain property. Granted, August 2, 1995.

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

EXTENSIONS OF TIME

Atlanta	First American Corporation, Nashville, Tennessee -- extension to November 8, 1995, to acquire Heritage Federal Bancshares, Inc., Kingsport, Tennessee. Granted, July 31, 1995.
Richmond	First Community Corporation, Columbia, South Carolina -- extension to November 5, 1995, to acquire First Community Bank, N.A., Lexington, South Carolina. Granted, August 4, 1995.
Philadelphia	InfiNet Payment Services, Inc., Hackensack, New Jersey -- extension to consummate certain activities, Granted, August 1, 1995.
Atlanta	SunTrust Banks, Inc., Atlanta, Georgia -- extension to November 7, 1995, to acquire shares of Peoples Bank of Lakeland, Lakeland, Florida. Granted, August 2, 1995.

INTERNATIONAL OPERATIONS

Director, BS&R	Republic International Bank of New York (Delaware), Wilmington, Delaware -- home office of RIB Delaware transferred to Wilmington, Delaware, from Beverly Hills, California. Approved, August 4, 1995.
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MEMBERSHIP

St. Louis	Bay-Hermann-Berger Bank, Hermann, Missouri -- to become a member of the Federal Reserve System. Approved, July 31, 1995.
St. Louis	First Bank of Arkansas, Searcy, Arkansas -- to become a member of the Federal Reserve System. Approved, August 2, 1995.
Minneapolis	M&I Bank Superior, Superior, Wisconsin -- to become a member of the Federal Reserve System. Approved, August 4, 1995.

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JULY 31, 1995 TO AUGUST 4, 1995
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

RESERVE BANK SERVICES

- Director, FRBO Federal Reserve Bank of St. Louis -- to reduce the fees for the selected weekend Other Fed products and to offer four new low dollar products.
Approved, August 3, 1995.
- Director, FRBO Federal Reserve Bank of San Francisco -- to implement several account sorting products for Electronic Check Presentment customers.
Approved, August 1, 1995.
- Director, FRBO Federal Reserve Bank of St. Louis -- to add three new group sort deposit options.
Approved, August 2, 1995.

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JULY 31, 1995 TO AUGUST 4, 1995
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ADDITIONS AND CORRECTIONS

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BOARD OPERATIONS

Ombudsman -- appointment of Barbara R. Lowery,
Associate Secretary of the Board, as Board
Ombudsman.
Approved, July 28, 1995.

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

BANKS, FOREIGN

New York

Deutsche Genossenschaftsbank ("DG Bank") -- agreement
pursuant to section 8 of the Securities and
Exchange Act of 1934 concerning extensions of
credit to securities brokers and dealers.
Approved, July 3, 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

<u>Institution</u>	<u>Examination Date</u>	<u>Rating**</u>
Merrill Merchants Bank 201 Main Street P.O. Box 925 Bangor, Maine 04402-0925 Phone: (207) 942-4801	5/31/95	"S"

*Subject to CRA.

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

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

United Jersey Bank, Hackensack, New Jersey, to
establish an offsite electronic facility at
Helene Fuld Medical Center, 750 Brunswick
Avenue, Trenton, New Jersey. 1/ 8/30/95

United Jersey Bank, Hackensack, New Jersey to
establish an offsite electronic facility at
Bergen Pines Hospital, 230 East Ridgewood Avenue,
Paramus, New Jersey. 1/ 8/27/95

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

The 401k Plan and ESOP of United States Trust Company
of New York and Affiliated Companies, (1) to acquire
between 25 and 35 percent of the common shares of New
USTC Holdings Corporation, New York, New York
("New Holdings"), a bank holding company with respect
to New U.S. Trust Company of New York, New York, New
York; U.S. Trust Company of Texas, N.A., Dallas, Texas;
and U.S. Trust Company of California, N.A., Los Angeles,
California; and (2) to engage through certain of New
Holdings' nonbanking subsidiaries in (a) trust company
functions, investment or financial advice, community
development, savings association operations, and
securities brokerage activities pursuant to
Sections 225.25(b)(3), (4), (6), (9), and (15) of
Regulation Y, and (b) riskless principal activities
pursuant to previous Board order. 1/ 8/30/95 3/

SNBNY Holdings Limited, Gibraltar ("Applicant"), to
become a bank holding company by acquiring 8.29 percent
of the shares of Safra National Bank of New York, New
York, New York ("SNB"). Applicant, together with its
controlling shareholders, control at least 25 percent
of SNB's voting shares. 1/ 9/3/95 3/

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

SECTION II

Applications Subject to Both Newspaper and Federal Register Notice con't

Comment Period
Ending Date

Fleet Financial Group, Inc., Providence, Rhode Island, Fleet New York, Inc., Albany, New York, and Fleet Bank, Albany, New York, to merge Fleet Bank with Shawmut Bank New York, N.A., Schenectady, New York, under the name charter of Fleet Bank. 1/

9/5/95 2/

Banco Santander, S.A., Santander, Spain ("Santander"), and its wholly-owned subsidiary, FFB Participacoes e Servicos, S.A., Funchal, Portugal ("FFBPS"), pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956, as amended, to acquire approximately 11.4 percent of the outstanding shares of First Union Corporation, Charlotte, North Carolina ("First Union") Santander and FFBPS are each bank holding companies with respect to their ownership of 29.9 percent of First Fidelity Bancorporation, Lawrenceville, New Jersey ("Fidelity") Santander and FFBPS will acquire the First Union shares in consideration for their interest in Fidelity, which will be acquired by First Union pursuant to a merger agreement between First Union, Fidelity, and PKC, Inc., a subsidiary of First Union. 1/

8/30/95 3/

SECTION III

Nonbanking Applications (subject to Federal Register Notice Only)

HSBC Holdings plc, London, England, and HSBC Holdings B.V., Amsterdam, The Netherlands (together, "Notificants"), to acquire through Notificants' indirect subsidiary, James Capel Incorporated, New York, New York, an office of NatWest Securities Corporation located in Washington, D.C., and thereby to engage in providing investment and financial advice pursuant to Section 225.25(b)(4)(iv) of Regulation Y.

8/24/95

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 August 5, 1995

NAME OF BANK

RATING

EXAMINATION DATE

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 Availables

FEDERAL RESERVE BANK OF PHILADELPHIA

Section I - APPLICATIONS RECEIVED AND SUBJECT TO NEWSPAPER NOTICE ONLY

Meridian Bank, Reading, Pennsylvania to establish a branch office inside Redner's Market, 2074 Fruitville Pike, Lancaster, Pennsylvania, pursuant to Section 9 of the Federal Reserve Act.

Newspaper Notice comment period expires: 08/14/95

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

Financial Trust Corp, Carlisle, Pennsylvania to acquire Washington County National Bank, Williamsport, Pennsylvania, pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956, as amended.

Newspaper Notice comment period expires: 08/30/95
Federal Register comment period expires: N/Avail

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

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

Federal Register comment period expires: N/Avail

MBNA Corporation, Newark, Delaware to engage de novo in making, acquiring, and servicing consumer loans and credit card loans; and engage in acquiring and servicing mortgage loans, pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended and Sections 225.25(b)(1)(i);(ii);(iii) of Regulation Y through its nonbank subsidiary MBNA Consumer Services, Inc., Newark, Delaware.

Federal Register comment period expires: N/Avail

MBNA Corporation, Newark, Delaware to engage de novo in offering credit insurance (life, disability, and involuntary unemployment), pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended and Sections 225.25(b)(8)(i) of Regulation Y through its nonbank subsidiary MBNA Consumer Services, Inc., Newark, Delaware.

Federal Register comment period expires: N/Avail

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

NONE

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending August 4, 1995

Identification of Ratings

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Bank/Location

Examination Date

CRA Rating

Premier Bank
379 N. Main Street
Doylestown, PA

03/20/95

Satisfactory

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

APPLICATIONS BULLETIN
(For the week ending August 5, 1995)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received prior notice from Fifth Third Bank of Columbus,
Columbus, Ohio, on July 25, 1995, of its intent to establish
to establish a branch facility at 3353 Cleveland Avenue,
Columbus, Ohio.

*August 18, 1995

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

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

NONE

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

NONE

* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

- Expected to End 30 Days from Date of Receipt

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(August 4, 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 August 4, 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

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Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Signet Bank/Virginia, Richmond, Virginia, for prior approval to merge with Signet Bank/Maryland, Baltimore, Maryland.*	8-30-95
Southern Financial Bank, Warrenton, Virginia, an organizing bank, for prior approval to merge with Southern Financial Federal Savings Bank, Warrenton, Virginia.*	9-5-95
Southern Financial Bank, Warrenton, Virginia, for prior approval for membership in the Federal Reserve System.*	9-5-95

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Union Corporation, Charlotte, North Carolina, for prior approval to acquire First Fidelity Bancorporation, Newark, New Jersey, and Philadelphia, Pennsylvania.*	9-1-95**
First Union Corporation of New Jersey, Newark, New Jersey, for prior approval to become a bank holding company through the acquisition of First Fidelity Bank, N.A., Elkton, Maryland; First Fidelity Bank, Stamford, Connecticut; First Fidelity Bank, Delaware, Wilmington, Delaware; and First Executive Bank, Philadelphia, Pennsylvania (24.4%).*	9-1-95**
Southern Financial Bancorp, Inc., Warrenton, Virginia, for prior approval to become a bank holding company through the acquisition of Southern Financial Bank, Warrenton, Virginia.*	9-5-95

*Application is subject to CRA requirements.

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

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

First Union Corporation, Charlotte, North Carolina, to engage in acting as insurance agent or broker for credit life and health insurance in conjunction with credit transactions; acting as insurance agent or broker for the sale of credit-related property and casualty insurance protecting real and personal property which serves as collateral for a credit transaction and liability coverage as part of a package on home, automobile and business policies; and acting as an insurance agent or broker for insurance for affiliates through the acquisition of Broad & Lombardy Associates, Inc., Newark, New Jersey.

9-1-95**

First Union Corporation, Charlotte, North Carolina, to engage in reinsurance of credit life, disability and health insurance written by an outside insurance carrier in connection with loans extended by bank affiliates through the acquisition of Fidelcor Life Insurance Company, Phoenix, Arizona.

9-1-95**

First Union Corporation, Charlotte, North Carolina, to engage in community development activities through the acquisition of First Fidelity Community Development Corp, Newark, New Jersey.

9-1-95**

First Union Corporation, Charlotte, North Carolina, to engage in community development activities through the acquisition of Waller House Corporation, Philadelphia, Pennsylvania.

9-1-95**

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

Application

KS Bancorp, Inc., Kenly, North Carolina, to repurchase shares of its own stock.

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

Federal Reserve Bank of Richmond
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Availability of CRA Public Evaluations

Week ending August 4, 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>
Hanover Bank 7021 Mechanicsville Turnpike Mechanicsville, Virginia 23111	5-8-95	Satisfactory
Bank of Carroll 145 North Main Street Hillsville, Virginia 24343	5-15-95	Satisfactory
Security Bank Corporation 8780 Centreville Road Manassas, Virginia 22110	5-15-95	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 4, 1995

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
American Bancshares, Inc. Bradenton, Florida Notice for 1-BHC formation, American Bank of Bradenton, Bradenton, Florida.	Not yet available*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
F.B.H. Corporation Fayette, Alabama After-the-fact change in control notice by Mr. James Walter Branyon to retain 19.11 percent of the outstanding shares of F.B.H. Corporation, Fayette, Alabama.	Not yet available*
Century South Banks, Inc. Dahlonega, Georgia To acquire Peoples Bank, Lavonia, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	08-31-95* Federal Register
Heart of Georgia Bancshares, Inc. Mount Vernon, Georgia 1-BHC formation, Citizens Bank & Trust Company of Mount Vernon, Mount Vernon, Georgia.	Not yet available*
Thomasville Bancshares, Inc. Thomasville, Georgia 1-BHC formation, Thomasville National Bank, Thomasville, Georgia (in organization)	08-25-95* Federal Register
First Commerce Corporation New Orleans, Louisiana To acquire 9.85 percent of First United Bank of Farmerville, Farmerville, Louisiana, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	08-31-95* Federal Register
Farmers Bancshares, Inc. Cheneyville, Louisiana 1-BHC formation, The Farmers Bank & Trust of Cheneyville, Cheneyville, Louisiana.	Not yet available*

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 4, 1995

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Community Trust Financial Services Corporation Hiram, Georgia In a 75%/25% joint venture with Danny H. Drummond, to establish Community Loan Company, Hiram, Georgia, which will acquire Credit Services of Woodstock, Woodstock, Georgia, and thereby engage in consumer finance activities, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(1)(i) of Regulation Y.	08-16-95
First American Corporation Nashville, Tennessee To acquire Charter Federal Savings Bank, Bristol, Virginia, and thereby engage in operating a savings association, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(9) of Regulation Y.	08-24-95

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

Application

Prosperity Banking Corporation
St. Augustine, Florida
Commitment waiver request.

First City Bancorp, Inc.
Murfreesboro, Tennessee
Commitment waiver request.

First City Bancorp, Inc.
Murfreesboro, Tennessee
Commitment waiver request.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 4, 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</u> <u>Date</u>
None.		

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 4, 1995

Recently Approved Applications

Approval Date

FirstBancorp, Inc. Marathon, Florida To acquire Gulf Coast National Bank of Naples, Naples, Florida (in organization), pursuant to Section 3(a)(3) of the Bank Holding Company Act.	08-02-95
Great Southern Bank West Palm Beach, Florida 1-BHC formation, Great Southern Bank, West Palm Beach, Florida.	08-04-95
SouthTrust Bank of West Florida St. Petersburg, Florida To establish a branch located at 1530 Pinehurst Drive, Spring Hill, Florida.	08-04-95
Brand Banking Company Lawrenceville, Georgia Change in control notification by Mr. Bartow Morgan, Jr. and Mrs. Patricia B. Morgan, to acquire, as advisor and trustee, respectively, of a testamentary trust to be formed, 49.6 percent of the outstanding shares of Brand Banking Company, Lawrenceville, Georgia.	07-31-95
Lafourche Bancshares, Inc. Larose, Louisiana After-the-fact notification by Mr. Clinton J. Theriot, to retain 25.6 percent of the outstanding shares of Lafourche Bancshares, Inc., Larose, Louisiana.	08-03-95

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>
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
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 - **
EFT	Rolling Hills Bank & Trust Atlantic, Iowa 900 Main Street Griswold, Iowa	NP - 8-11-95
Branch	Harris Trust and Savings Bank Chicago, Illinois 824 N. Western Avenue Lake Forest, Illinois	NP - **
Branch	North Shore Community Bank & Trust Company Wilmette, Illinois 362 Park Avenue Glencoe, Illinois	NP - **
Branch	West Chester Savings Bank West Chester, Iowa 313 Franklin Street West Chester, Iowa	NP - 8-23-95

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>
Branch	DeMotte State Bank DeMotte, Indiana 3421 West State Road 10 Wheatfield, Indiana	NP - 8-21-95
Merger/Branch	Rolling Hills Bank & Trust Atlantic, Iowa Griswold State Bank Griswold, Iowa 1307 East Seventh Atlantic, Iowa 701 Main Street Anita, Iowa 600 Main Street Griswold, Iowa	NP - 8-21-95
Branch	OmniBank River Rouge, Michigan 25818 Market Street Detroit, Michigan 14555 East Jefferson Avenue Detroit, Michigan 1431 Washington Boulevard Detroit, Michigan	NP - 7-20-95
Membership	Security Savings Bank Eagle Grove, Iowa To become a member of the Federal Reserve System	NP - 7-31-95
EFT	Comerica Bank Detroit, Michigan Kroger Store 23001 Michigan Avenue Dearborn, Michigan	NP - 8-14-95

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Lincoln Bancorp Reinbeck, Iowa Garwin Bancorporation Garwin, Iowa Farmers Savings Bank Garwin, Iowa*	FR - 7-10-95 NP - 8-7-95
CoC-HC	First Community Bancshares, Corp. Milton, Wisconsin John C. Bradshaw	FR - 7-17-95 NP - 8-9-95
Y-2	Shorebank Corporation Chicago, Illinois U.S. Bank of Southwest Washington Vancouver, Washington*	FR - 8-4-95 NP - 7-31-95
Y-2	Colfax Bancshares, Inc. Victor, Iowa Maxwell Bancorporation Maxwell, Iowa Maxwell State Bank Maxwell, Iowa*	FR - 8-4-95 NP - 8-28-95
Y-1	Barlow Banking Corporation Iowa Falls, Iowa Iowa Falls State Bank Iowa Falls, Iowa*	FR - 8-4-95 NP - 7-26-95
Y-2	Ida Grove Bancshares, Inc. Ida Grove, Iowa American Bancshares, Inc. Holstein, Iowa American National Bank Holstein, Iowa*	FR - 8-10-95 NP - 8-6-95
Y-1	American Bancshares, Inc. Holstein, Iowa American National Bank Holstein, Iowa*	FR - 8-10-95 NP - 8-6-95
Y-1	Olympia Bancorporation, Inc. Employee Stock Owners Chicago Heights, Illinois Olympia Bancorporation, Inc. Chicago Heights, Illinois Heritage Olympia Bank Chicago Heights, Illinois*	FR - 8-11-95 NP - 9-4-95

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	F&M Bancorporation, Inc. Kaukauna, Wisconsin Peoples State Bank of Bloomer Bloomer, Wisconsin*	FR - 8-17-95 NP - **
Y-1	Philipps Investment Limited Partnership Spring Hill, Florida Gratiot Bancshares, Inc. Gratiot, Wisconsin Gratiot State Bank Gratiot, Wisconsin*	FR - 8-17-95 NP - 7-22-95
Y-2	Shorebank Corporation Chicago, Illinois Indecorp, Inc. Chicago, Illinois Independence Bank of Chicago Chicago, Illinois Drexel National Bank Chicago, Illinois*	FR - 8-14-95 NP - 8-10-95
Y-2	Beaman Bancshares, Inc. Beaman, Iowa Producers Savings Green Mountain, Iowa*	FR - 8-17-95 NP - 8-14-95
Y-2	Comerica Incorporated Detroit, Michigan Metrobank Los Angeles, California*	FR - 8-18-95 NP - **
Y-2	Comerica California Incorporated San Jose, California Metrobank Los Angeles, California*	FR - 8-18-95 NP - **
CoC-HC	Kent Bancshares, Inc. Kent, Illinois by Virgil L. Bocker & Delmar Kampen	FR - 8-3-95 NP - **
Y-2	Dentel Bancorporation Victor, Iowa Maxwell Bancorporation Maxwell, Iowa Maxwell State Bank Maxwell, Iowa*	FR - 8-4-95 NP - 8-28-95

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	National Australia Bank Limited Melbourne, Australia National Equities Limited Melbourne, Australia National Australia Group (UK) Limited London, England North Americas Holdings Limited London, England MNC Acquisition Co. Melbourne, Australia Michigan National Corporation Farmington Hills, Michigan Bloomfield Hills Bancorp, Inc. Bloomfield Hills, Michigan Bank of Bloomfield Hills Bloomfield Hills, Michigan Michigan National Banks Farmington Hills, Michigan*	FR - 8-24-95 NP - **
Y-2	Firstbank of Illinois Co. Springfield, Illinois Confluence Bancshares Corporation St. Peters, Missouri Duchesne Bank St. Peters, Missouri*	FR - 8-25-95 NP - 8-1-95
Y-2	NBD Bancorp, Inc. Detroit, Michigan NBD Bank Venice Florida*	FR - 8-28-95 NP - **
Y-1	Madison Holdings Limited Partnership Madison Heights, Michigan Madison Bancorp, Inc. Madison Heights, Michigan Madison National Bank Madison Heights, Michigan*	FR - 8-31-95 NP - 8-25-95
Y-2	Comerica Incorporated Detroit, Michigan Questar Bank, National Association Houston, Texas*	FR - 8-28-95 NP - **
Y-2	Comerica Texas Incorporated Dallas, Texas Questar Bank, National Association Houston, Texas*	FR - 8-28-95 NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Sable Bancshares, Inc. Chicago, Illinois Community Bank of Lawndale Chicago, Illinois*	FR - 9-1-95 NP - **
Y-2	WFC, Inc. Waukon, Iowa Viking State Bank & Trust Decorah, Iowa (in organization)*	FR - ** NP - **
Y-2	Merchants Bancorp, Inc. Aurora, Illinois Valley Banc Services Corp. St. Charles, Illinois Anchor Bank Third Lake, Illinois Hinckley State Bank Hinckley, Illinois State Bank of Osco Osco, Illinois V.B.H. Corporation St. Charles, Illinois Fox Valley Bank St. Charles, Illinois*	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)	Central Illinois Financial Co., Inc. Champaign, Illinois to engage in trust activities through it's subsidiary, BankIllinois Trust Co. Champaign, Illinois	FR - 8-4-95
4(c)(8)	West Bend Bancorp West Bend, Iowa to engage in the sale of insurance through it's subsidiary, Security Insurance Inc., West Bend, Iowa	FR - 8-3-95
4(c)(8)	Northern Trust Corporation Chicago, Illinois RCB International Inc. Stamford, Connecticut	FR - 8-10-95
4(c)(8)	Ida Grove Bancshares, Inc. Ida Grove, Iowa to engage in making & servicing loans	FR - 8-15-95
4(c)(8)	Horizon Bancorp Michigan City, Indiana to act as an agent or broker for insurance directly related to its extensions of credit	FR - 8-10-95
4(c)(8)	Crystal Valley Financial Corporation Middlebury, Indiana to invest in low-income housing project	FR - 8-10-95
4(c)(8)	Withee Bank Shares, Inc. Withee, Wisconsin to engage in community development activities through Hometown Development Corporation, Withee, Wisconsin	FR - 8-22-95
4(c)(8)	Spencer Bancorporation, Inc. Spencer, Wisconsin to engage <u>de novo</u> in community development activities	FR - 8-23-95

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4 (c) (8)	<p>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</p>	FR - 8-24-95
4 (c) (8)	<p>NBD Bancorp, Inc. Detroit, Michigan to expand the geographic scope of its subsidiary, NBD Real Estate Services, Inc. Detroit, Michigan, and thereby engage in mortgage lending and servicing, real property leasing, real estate appraising, management consulting and credit insurance activities.</p>	FR - 8-22-95

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Olympia Bancorporation, Inc. Chicago Heights, IL to redeem 7,750 shares of outstanding common stock
RoS	MSB Holding Company, Inc. Moorehead, Iowa to redeem 600 (50%) shares of voting common stock from Olaf Sandvold & Vivian Sandvold

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 August 5, 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 One, Antigo 700 5th Avenue P.O. Box 7 Antigo, Wisconsin 54409-0007 (715) 623-4148	4/24/95	O
-Hinsdale Bank & Trust Company 25 East First Street Hinsdale, Illinois 60521 (708) 323-4404	4/24/95	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING AUGUST 4, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
*Section 9 application by First Bank, Creve Coeur, Missouri, to establish a branch office at 9901 Manchester Road, Warson Woods, Missouri.	8/13/95

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 Old National Bancorp, Evansville, Indiana, to acquire City National Bancorp, Inc., Fulton, Kentucky.	Newspaper: 9/4/95

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

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 August 4, 1995

Name of Bank	Bank Address	Examination Date	Examination Rating
The First State Bank of Dongola	Dongola, Illinois	4-17-95	Satisfactory

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

Application

Comment Period
Ending Date

Grand Marais State Bank, Grand
Marais, Minnesota, to establish
a branch in Grand Marais, Minnesota

August 31, 1995

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

Application

Comment Period
Ending Date

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

August 28, 1995
(Federal Register)

Roger Berglund and Susan Berglund,
to acquire control of 27.8% and 30.0%,
respectively, of the voting common shares
of Dakota Western Bankshares, Inc., Bowman,
North Dakota

August 22, 1995
(Federal Register)

Kensington Bancorp, Inc., Kensington,
Minnesota, to acquire 87.6% of the voting
shares of First State Bank of Kensington,
Kensington, Minnesota*

September 1, 1995
(Federal Register)

Hershel R. Page, Thomas R. Page, and Ruth
Ann Page Trust, to acquire 59.5% of the
voting shares of The Page Holding Company,
Plankinton, South Dakota (Retroactive)

August 22, 1995
(Federal Register)

Lake Elmo Bancshares, Inc., Lake Elmo,
Minnesota, to acquire 70.57% of the voting
shares of Lake Elmo Bancorp, Inc., Lake Elmo,
Minnesota*

Not yet available

Western Dakota Holding Company, Timber Lake,
South Dakota, to acquire 50.02% of the voting
shares of Dewey County Bank, Timber Lake,
South Dakota*

Not yet available

Security State Bank Holding Company, Hannaford,
North Dakota, to acquire 100% of the voting
shares of Security State Bank of Jamestown,
Jamestown, North Dakota, a de novo bank*

Not yet available

*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,
to engage in the residential mortgage
lending business through the acquisition of an
interest in a joint venture, Southeastern
Residential Mortgage, Raleigh, North Carolina

August 22, 1995

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

Application

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending August 4, 1995

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
The Onida Bank 201 South Main Onida, South Dakota 57564 (612) 258-2641	January 4, 1995	Satisfactory

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Bank One, Oklahoma City, Oklahoma, for prior approval to establish an ATM in the Heritage Park Mall, Oklahoma City, Oklahoma.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Leonard C. Briscoe, Taloga, Oklahoma, for prior approval to acquire 100 percent of the voting shares of Dewey County Bancorporation, Inc., Taloga, Oklahoma.	Not Available
Jackie Lynn Poulsen, Ericson, Nebraska, and Gregory Gene Jenson, Ord, Nebraska, for prior approval to acquire an additional 3.86 percent of the voting shares of Wheeler County Bancshares, Inc., Ericson, Nebraska.	Not Available
Star Valley Bancshares, Inc., Afton, Wyoming, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Star Valley State Bank, Afton, Wyoming (in organization).	September 5, 1995
Bill J. Horne, Sr., Ada, Oklahoma, for prior approval to retain 27.14 percent and thereby retain control of the voting shares of First Ada Bancshares, Inc., Ada, Oklahoma.	August 18, 1995

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
BOK Financial Corporation, Tulsa, Oklahoma, to acquire 9.9 percent of Liberty Bancorp, Inc., Oklahoma City, Oklahoma, and thereby acquire Liberty Trust Company, Oklahoma City, Oklahoma, and thereby engage in trust company activities; Mid-America Credit Life Assurance Co., Oklahoma City, Oklahoma, and Mid-America Insurance Agency, Oklahoma City, Oklahoma, and thereby engage in underwriting credit-related, life, accident, and health insurance sold in connection with credit extensions made by subsidiaries of Liberty Bancorp, Inc., and personal property leasing.	August 23, 1995

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Heartland Bank 120 South Washington Jewell, Kansas 66949	05-01-95	08-04-95	Satisfactory
Colorado Bank & Trust P. O. Box 499 La Junta, Colorado 81050-0499	05-01-95	08-04-95	Outstanding

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JULY 31, 1995

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

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 3(a)(1) formation notice by F & M Bancshares, Inc., DeLeon, TX, to acquire Farmers & Merchants Bank, DeLeon, TX	95/07/28

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
*Section 3(a)(1) application by FCT Bancshares, Inc., Mart, TX, to acquire First Central Holdings, Inc., Dover, DE, and The First National Bank of Mart, Mart, TX (Previously reported during the week of 7-10-95)	95/08/05
*Section 3(a)(1) application by First Central Holdings, Inc., Dover, DE, to acquire The First National Bank of Mart, Mart, TX (Previously reported during the week of 7-10-95)	95/08/05
*Section 3(a)(1) application by Maedgen & White, Ltd., Lubbock, TX, to acquire Plains Capital Corporation, Lubbock, TX, and Plains National Bank of West Texas, Lubbock, TX (Previously reported during the week of 7-10-95)	95/08/06
*Section 3(a)(3) application by Maedgen & White, Ltd., Lubbock, TX, to acquire Friona Bancorporation, Inc., Friona, TX, and Friona State Bank, Friona, TX (Previously reported during the week of 7-10-95)	95/08/06
*Section 3(a)(3) application by Plains Capital Corporation, Lubbock, TX, to acquire Friona Bancorporation, Inc., Friona, TX, and Friona State Bank, Friona, TX (Previously reported during the week of 7-10-95)	95/08/06

*Section 3(a)(3) application by
 Texas Bancorp Shares, Inc., San Antonio, TX, to
 acquire Camino Real Delaware, Inc., Wilmington, DE;
 Camino Real Bancshares, Inc., San Antonio, TX; and Camino
 Real Bank, N.A., Eagle Pass, TX
 (Previously reported during the week of 7-24-95) 95/08/26

*Section 3(a)(1) application by
 TBSI Merging Co., Inc., San Antonio, TX, to acquire
 Camino Real Delaware, Inc., Wilmington, DE; Camino Real
 Bancshares, Inc., San Antonio, TX; and Camino Real Bank,
 N.A., Eagle Pass, TX
 (Previously reported during the week of 7-24-95) 95/08/26

Change in Control Notice by
 Ralph L. Matteucci, Anna M. Matteucci, James L. Mateucci,
 Phoenix, AZ, and Richard L. Matteucci, Albuquerque, NM,
 to acquire an interest in New Mexico National Financial
 Incorporated, Roswell, NM N/A

Change in Control Notice by
 Homer Lee Bryce, Henderson, TX, to acquire an interest in
 Fredonia Bancshares, Inc., Nacogdoches, TX N/A

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

<u>APPLICATION</u>	<u>NOTICE EXP</u>
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 JULY 31, 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>
Central Bank 300 DeSiard St. P.O. Box 4928 Monroe, Louisiana 71211	95/03/20	Outstanding

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 8/04/95

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending August 4, 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.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 8/04/95

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

ValliWide Bank, Fresno, California, to merge with Commerce Bank of San Luis Obispo, National Association, San Luis Obispo, California. *

Newspaper: 8/31/95

Capital Corp of the West, Merced, California, to become a bank holding company by acquiring County Bank, Merced, California. *

Newspaper: 8/19/95

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

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

Newspaper: 8/08/95

Fed. Reg.: 8/21/95

ValliCorp Holdings, Inc., Fresno, California, to merge with CoBank Financial Corporation, San Luis Obispo, California, thereby acquiring Commerce Bank of San Luis Obispo, National Association, San Luis Obispo, California. *

Newspaper: 8/31/95

Fed. Reg.: Not available

Allen Barbieri, Martin Hart, Doug Heller, G. Mitchell Morris, Jon Salquist, James Schuler and David Stein, to acquire up to 67.79 percent of PNB Financial Group, Newport Beach, California. *

Newspaper: Not available

Fed. Reg.: Not available

John C. Bell, John C. Bell Family Trust and K & G Trust, Burbank, California, to increase ownership up to 13.83 percent of Western Security Bancorp, Burbank, California. *

Newspaper: Not available

Fed. Reg.: 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.