

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 32
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending August 12, 1995

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Federal Reserve Board sponsorship of a statistical study of household finances to provide policymakers with information on the economic condition of a broad array of American families.

Announced, August 7, 1995.

RESERVE BANK SERVICES

Automated clearing house service -- request for comment on benefits and costs of controlling access to the Federal Reserve's automated clearing house service (Docket R-0889).

Approved, August 9, 1995.

Fedwire -- to establish a firm closing time of 3:15 Eastern time for transfer originations and 3:30 Eastern time for reversals for the securities transfer service and to continue to close Fedwire securities transfer service earlier than the 3:15/3:30 p.m. closing times under certain circumstances, effective January 2, 1996 (Docket R-0866).

Approved, August 9, 1995.

Fedwire -- modifications to the Federal Reserve payment system risk policy relating to third-party access to Fedwire services (Docket R-0890).

Approved, August 9, 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 Lakeview, Lakeview, Michigan -- to establish a branch at 10049 Buchanan Road, Stanwood, Michigan.

Approved, August 11, 1995.

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

BANK BRANCHES, DOMESTIC

Richmond Crestar Bank, Richmond, Virginia -- to establish a
 branch at 2047 Pleasant Valley Road, Winchester,
 Virginia.
 Approved, August 11, 1995.

Dallas First Texas Bank - Texas City, Texas City, Texas --
 to establish a branch at 1100 Highway 146, Kemah,
 Texas.
 Approved, August 11, 1995.

Chicago Harris Trust and Savings Bank, Chicago, Illinois --
 to establish an offsite electronic facility at
 Loyola University Business School, 25 East Pearson
 Street.
 Approved, August 8, 1995.

Chicago Omni Bank, River Rouge, Michigan -- to establish
 branches at 25818 Market Street, Detroit, Michigan;
 14555 East Jefferson Avenue; and 1431 Washington
 Boulevard.
 Approved, August 11, 1995.

BANK HOLDING COMPANIES

New York Barclays PLC, London, England, and Barclays Bank
 PLC -- to engage de novo in securities brokerage
 services and investment advisory services through
 Barclays de Zoete Wadd Securities, New York, New
 York.
 Permitted, August 11, 1995.

Chicago Carroll County Bancshares, Inc., Carroll, Iowa -- to
 own and operate a finance company through Carroll
 Credit, Inc.
 Returned, August 10, 1995.

Chicago Central Illinois Financial Co., Inc., Champaign,
 Illinois -- to engage de novo in trust activities
 through Bank Illinois Trust Co.
 Permitted, August 11, 1995.

Atlanta Chatuge Bank Shares, Inc., Hiawassee, Georgia -- to
 acquire Bank of Hiawassee.
 Approved, August 11, 1995.

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

BANK HOLDING COMPANIES

Atlanta	Deposit Guaranty Arkansas Corporation, Fort Smith, Arkansas -- to acquire First Merchants Financial Corporation and Merchants National Bank. Approved, August 10, 1995.
Atlanta	Deposit Guaranty Corporation, Jackson, Mississippi, and Deposit Guaranty Arkansas Corporation, Fort Smith, Arkansas -- to merge with First Merchants Financial Corporation. Approved, August 10, 1995.
St. Louis	First Banks, Inc., Clayton, Missouri -- to operate a savings and loan association through acquisition of La Cumbre Savings Bank, F.S.B., Santa Barbara, California. Approved, August 7, 1995.
Kansas City	First National Corporation of Ardmore, Inc., Ardmore, Oklahoma -- to acquire Bank of Love County, Marietta, Oklahoma. Approved, August 10, 1995.
Secretary	First National of Nebraska, Inc., Omaha, Nebraska -- to engage de novo in certain data processing activities through First Technology Solutions, Inc. Approved, August 9, 1995.
Atlanta	First Trust Corporation, New Orleans, Louisiana -- request for release from commitment. Approved, August 11, 1995.
Minneapolis	Kandiyohi Bancshares, Inc., Kandiyohi, Minnesota -- to acquire Cosmos Bancorporation, Inc., Cosmos, Minnesota, and First State Bank of Cosmos. Approved, August 8, 1995.

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

BANK HOLDING COMPANIES

Cleveland	KeyCorp, Cleveland, Ohio -- to acquire AutoFinance Group, Inc., Westmont, Illinois, and engage in consumer lending activities. Approved, August 10, 1995.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire State National Bank, El Paso, Texas. Approved, August 8, 1995.
Atlanta	Peoples Holding Company, Winder, Georgia -- to engage de novo in commercial finance activities through TPB Leasing. Permitted, August 11, 1995.
Dallas	Security Shares, Inc., Abilene, Texas -- to merge with SSB Corporation, Big Spring, Texas. Approved, August 9, 1995.
Richmond	Suburban Bancshares, Inc., Greenbelt, Maryland -- to acquire Financial Institutions Holding Corporation, Riverdale, Maryland. Approved, August 11, 1995.
Atlanta	United Community Banks, Inc., Blairsville, Georgia -- to acquire White County Bancshares, Inc., Cleveland, Georgia, and White County Bank. Approved, August 9, 1995.
Chicago	West Bend Bancorp, West Bend, Iowa -- to engage in the sale of insurance through Security Insurance Inc. Permitted, August 11, 1995.

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

BANK MERGERS

Chicago Byron Center State Bank, Byron Center, Michigan -- to purchase the assets and assume certain liabilities of the Moline, Michigan, branch of First of America Bank-Michigan, National Association, Grand Rapids, Michigan.
Returned, August 7, 1995.

Richmond Triangle Bank, Raleigh, North Carolina -- to merge with The Village Bank, Chapel Hill, North Carolina.
Approved, August 11, 1995.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Director, BS&R Capital City Trust Company, Tallahassee, Florida -- registration as a transfer agent.
Approved, August 8, 1995.

BANKS, STATE MEMBER

Kansas City Bank of Commerce, Wetumka, Oklahoma -- payment of a dividend.
Approved, August 10, 1995.

Kansas City Morris State Bank, Morris, Oklahoma -- payment of a dividend.
Approved, August 10, 1995.

CAPITAL STOCK

Chicago MSB Holding Company, Inc., Moorhead, Iowa -- redemption of shares.
Returned, August 8, 1995.

CHANGE IN BANK CONTROL

Atlanta Citrus Financial Services, Inc., Vero Beach, Florida -- change in bank control.
Permitted, August 11, 1995.

Kansas City Financial Services of the Rockies, Inc., Colorado Springs, Colorado -- change in bank control.
Permitted, August 8, 1995.

Minneapolis Page Holding Company, Plankinton, South Dakota -- change in bank control.
Returned, August 8, 1995.

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

COMPETITIVE FACTORS REPORTS

San Francisco	Bank of Los Angeles, West Hollywood, California, proposed merger with World Trade Bank, N.A., Beverly Hills, California -- report on competitive factors. Submitted, August 9, 1995.
Chicago	Bank of Sugar Grove, Sugar Grove, Illinois, proposed merger with S.B. Bank -- report on competitive factors. Submitted, August 7, 1995.
Cleveland	Bank of Williamsburg, Williamsburg, Kentucky, proposed merger with Williamsburg Interim Bank, Inc. -- report on competitive factors. Submitted, August 12, 1995.
Chicago	Bloomington Bank and Trust, Bloomington, Illinois, proposed merger with Bloomington Interim Bank -- report on competitive factors. Submitted, August 7, 1995.
Richmond	Capital One, F.S.B., Falls Church, Virginia, proposed assumption of certain deposits of Signet Bank / Virginia, Richmond, Virginia -- report on competitive factors. Submitted, August 9, 1995.
St. Louis	Charter Bank, S.B., Sparta, Illinois, proposed merger with Charter Interim Savings Bank -- report on competitive factors. Submitted, August 10, 1995.
St. Louis	Crawford County State Bank, Robinson, Illinois, proposed purchase of certain assets and assumption of the deposit liabilities of the Sumner, Illinois, branch of First of America Bank, Illinois, N.A., Bannockburn, Illinois -- report on competitive factors. Submitted, August 10, 1995.
Kansas City	FBS Interim Bank, FSB, Omaha, Nebraska, proposed acquisition of the assets and assumption of the liabilities of First Bank, FSB -- report on competitive factors. Submitted, August 10, 1995.

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

COMPETITIVE FACTORS REPORTS

Atlanta	First Federal Savings and Loan Association of the Palm Beaches, West Palm Beach, Florida, proposed acquisition through merger with Palm Beach Savings and Loan F.S.A. -- report on competitive factors. Submitted, August 9, 1995.
Atlanta	First South Bank, N.A., Fort Valley, Georgia, proposed merger with First South Bank of Middle Georgia, N.A., Macon, Georgia -- report on competitive factors. Submitted, August 9, 1995.
Atlanta	First Southwest Bancorp, Inc., Donaldsonville, Georgia, proposed acquisition of the assets and assumption of the liabilities of First Federal Savings Bank of Southwest Georgia -- report on competitive factors. Submitted, August 9, 1995.
Richmond	FTC Interim National Bank, Williamsport, Maryland, proposed merger with Washington County National Bank -- report on competitive factors. Submitted, August 8, 1995.
Cleveland	Grant County Deposit Bank, Williamstown, Kentucky, proposed acquisition of certain assets and assumption of certain liabilities of the Jonesville, Kentucky, branch of Community First Bank of Kentucky, Warsaw, Kentucky -- report on competitive factors. Submitted, August 8, 1995.
Minneapolis	Home State Bank, Kandiyohi, Minnesota, proposed merger with First State Bank, Cosmos, Minnesota -- report on competitive factors. Submitted, August 10, 1995.
Cleveland	Key Bank, USA, N.A., Cleveland, Ohio, proposed purchase of certain assets and assumption of certain liabilities of Key Bank, USA, N.A., Albany, New York -- report on competitive factors. Submitted, August 8, 1995.

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

COMPETITIVE FACTORS REPORTS

Dallas Parker Square Bank, National Association, Wichita Falls, proposed merger with Norwest Trust Texas, National Association - Wichita Falls -- report on competitive factors.
Submitted, August 7, 1995.

CURRENCY

Director, FRBO Federal Reserve notes -- printing order for fiscal 1996.
Approved, August 10, 1995.

EXTENSIONS OF TIME

Dallas A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to December 31, 1995, to acquire ANB Corporation, ANB Delaware Corporation, and American National Bank of Terrell.
Granted, August 11, 1995.

Chicago BB&T Bancshares Corp., Bloomingdale, Illinois -- extension to November 10, 1995, to acquire Bloomingdale Bank and Trust.
Granted, August 11, 1995.

Chicago Comerica Bank, Detroit, Michigan -- extension to August 15, 1996, to establish branches at 1965 Baldwin, Jenison, Michigan, and 515 10 Mile Road, N.E., Rockford, Michigan.
Granted, August 8, 1995.

Richmond Communitycorp, Walterboro, South Carolina -- extension to November 16, 1995, to acquire Bank of Walterboro.
Granted, August 11, 1995.

San Francisco Hanil Bank, Ltd., Seoul, Korea -- extension to divest certain property.
Granted, August 8, 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 29, 1995, to acquire the mortgage business of Goldenbank, N.A., Golden, Colorado. Granted, August 9, 1995.
New York	Royal Bank of Canada, Montreal, Canada -- extension to engage de novo through BFA Receivables Acquisition Corp., Wilmington, Delaware, in servicing receivables and other extensions of credit for BFA's account or the account of others. Granted, August 7, 1995.
San Francisco	Sun Capital Bancorp, St. George, Utah -- extension to acquire Sun Capital Bank. Granted, August 10, 1995.

MEMBERSHIP

Chicago	Rolling Hills Bank & Trust, Atlantic, Iowa -- to become a member of the Federal Reserve System. Approved, August 8, 1995.
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RESERVE BANK OPERATIONS

Director, FRBO	Federal Reserve Bank of Atlanta -- to proceed with renovation of the Nashville Branch. Approved, August 11, 1995.
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RESERVE BANK SERVICES

Director, FRBO	Federal Reserve Bank of Chicago -- to modify the fees for check services at the Chicago, Detroit, Des Moines, Indianapolis, and Peoria offices. Approved, August 11, 1995.
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FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

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

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

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

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
State Street Boston Corporation, Boston, Massachusetts - section 4 notice to acquire 50% of BancBoston State Street Investors Services, L.P., Canton, Massachusetts	<u>Federal Register</u> Not Yet Established

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

<u>Application</u>
NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

<u>Institution</u>	<u>Examination Date</u>	<u>Rating**</u>
	NONE	

*Subject to CRA.

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

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

United Jersey Bank, Hackensack, New Jersey, to establish a branch at 200 Etra Rd., Hightstown, New Jersey. <u>1/</u>	9/2/95
United Jersey Bank, Hackensack, New Jersey, to establish an offsite electronic facility at St. Peter's College, 2641 Kennedy Blvd., Jersey City, New Jersey. <u>1/</u>	8/31/95

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 August 12, 1995

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

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

FEDERAL RESERVE BANK OF PHILADELPHIA

Section I - APPLICATIONS RECEIVED AND SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

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: 09/05/95

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

Sun Bancorp, Inc., Selinsgrove, PA 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

Keystone Financial, Inc., Harrisburg, Pennsylvania to engage in investment advisory services through the acquisition of Martindale Andres & Company, Inc., West Conshohocken, Pennsylvania, pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended and Section 225.25(b)(4) of Regulation Y.

Federal Register comment period expires: N/Avail

First Bank of Philadelphia, Philadelphia, PA is the subject of a Change in Bank Control Notice filed by the Irrevocable Trust of Sherri Shaffer, Amy Harrow, Karen Tarte, and Lynn Roseman and as voting trustee for Travel One, both of which intend to acquire up to 24.9% each of the bank.

Federal Register comment period expires: N/Avail

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

NONE

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 11, 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

None

None

None

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

APPLICATIONS BULLETIN
(For the week ending August 12, 1995)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

Received applications from PNC Bank Corp., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware, on August 7, 1995, to acquire Midlantic Corporation, Edison, New Jersey, pursuant to Sections 3 and 4 of the Bank Holding Company Act. *F: September 8, 1995

Received application from Premier Financial Bancorp, Georgetown, Kentucky, on August 7, 1995, to acquire The Citizens Bank, Sharpsburg, Kentucky, pursuant to Section 3 of the Bank Holding Company Act. *F: September 8, 1995

Received application from First State Bancorp, Inc., Winchester, Ohio, on August 7, 1995, to acquire The State Bank of Adams County, Winchester, Ohio, pursuant to Section 3 of the Bank Holding Company Act. *Not Yet Known#

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received notice from First Financial Bancorp, Hamilton, Ohio, on August 7, 1995, of its intent to acquire a 23.1911 percent interest in Independent Bankers Life Insurance Company of Indiana, Roachdale, Indiana, pursuant to Section 4 of the Bank Holding Company Act. Not Yet Known#

* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

- Expected to End 30 Days from Date of Receipt

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

**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 11, 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 11, 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>
First Savings Bancorp, Inc., Southern Pines, North Carolina, to become a bank holding company through the acquisition of First Savings Bank of Moore County, Inc., SSB, Southern Pines, North Carolina.	8-15-95
Hanover Bank, Mechanicsville, Virginia, to establish a branch in the Concourse at Wyndham near the intersection of Nuckols Road and Old Nuckols Road, Glen Allen, Virginia.*	9-7-95

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

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

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
First Union Corporation, Charlotte, North Carolina; NationsBank Corporation, Charlotte, North Carolina; Wachovia Corporation, Winston-Salem, North Carolina; and Southern National Corporation, Winston-Salem, North Carolina, to acquire shares of Education Financing Services, LLC, Winston-Salem, North Carolina.	9-8-95**

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

<u>Application</u>
None.

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

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending August 11, 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>
Peoples Bank of Virginia 9970 Iron Bridge Road Chesterfield, Virginia 23832	5-22-95	Satisfactory
The Fauquier Bank 10 Courthouse Square Warrenton, Virginia 22186	5-22-95	Satisfactory
F & M Bank-Keyser, Inc. 87 North Main Street Keyser, West Virginia 26726	5-22-95	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 11, 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.	08-14-95*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Farmers Bancshares, Inc. Cheneyville, Louisiana 1-BHC formation, The Farmers Bank & Trust of Cheneyville, Cheneyville, Louisiana.	09-01-95* Federal Register
First Commerce Corporation New Orleans, Louisiana To merge with Peoples Bancshares, Inc., Chalmette, Louisiana, and thereby directly acquire Peoples Bank and Trust Company of St. Bernard, Chalmette, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	08-14-95* Federal Register

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Hibernia Corporation New Orleans, Louisiana To engage de novo in making, acquiring, or servicing loans or other extensions of credit, pursuant to Section 225.25(b)(1) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	08-31-95

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

Application
None.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 11, 1995

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

<u>Bank</u>	<u>Rating</u>	<u>Examination Date</u>
Commercial Bank of Florida 1550 S.W. 57 Avenue Miami, Florida 33144 (305)267-1200	Satisfactory	05-01-95

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 11, 1995

<u>Recently Approved Applications</u>	<u>Approval Date</u>
Citrus Financial Services, Inc. Vero Beach, Florida After-the-fact notification filed by Mr. Roy H. Lambert and Mr. James R. Thompson to collectively retain 2.67 percent of the outstanding shares of Citrus Financial Services, Inc., Vero Beach, Florida. Total ownership equals 11.27 percent.	08-11-95
Chatuge Bank Shares, Inc. Hiawassee, Georgia 1-BHC formation, Bank of Hiawassee, Hiawassee, Georgia.	08-11-95
Peoples Holding Company Winder, Georgia To engage de novo in commercial finance activities, through its existing subsidiary, TPB Leasing, Winder, Georgia, pursuant to Section 225.25(b)(1)(iv) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	08-11-95
United Community Banks, Inc. Blairsville, Georgia To acquire White County Bancshares, Inc., Cleveland, Georgia, and thereby through interim merger, acquire its subsidiary, White County Bank, Cleveland, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	08-09-95
FirstTrust Corporation New Orleans, Louisiana Commitment waiver request.	08-11-95
Deposit Guaranty Corporation Jackson, Mississippi Along with Deposit Guaranty Arkansas Corporation, Jackson, Mississippi, to merge with First Merchants Financial Corporation, Fort Smith, Arkansas, and thereby directly acquire Merchants National Bank, Fort Smith, Arkansas, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	08-10-95
Deposit Guaranty Arkansas Corp. Fort Smith, Arkansas 1-BHC formation, Merchants National Bank, Fort Smith, Arkansas.	08-10-95

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
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 - **
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 - 8-27-95
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
Branch	Citizens Commercial & Savings Bank Flint, Michigan 35478 Groesbeck Highway Clinton, Michigan 8275 Holly Road Grand Blanc, Michigan	NP - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	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
EFT	Comerica Bank Detroit, Michigan Kroger Store 23001 Michigan Avenue Dearborn, Michigan	NP - 8-14-95
Branch	First Source Bank South Bend, Indiana 1751 Lexington Avenue Elkhart, Indiana 23164 U.S. 33 Elkhart, Indiana	NP - 8-27-95
Branch	Baylake Bank Sturgeon Bay, Wisconsin to establish two branches	NP - 7-31-95

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-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	Colfax Bancshares, Inc. Victor, Iowa Maxwell Bancorporation Maxwell, Iowa Maxwell State Bank Maxwell, Iowa*	FR - 8-4-95 NP - 8-28-95
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
Y-2	F&M Bancorporation, Inc. Kaukauna, Wisconsin Peoples State Bank of Bloomer Bloomer, Wisconsin*	FR - 8-17-95 NP - 8-7-95

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	NBD Bancorp, Inc. Detroit, Michigan NBD Bank Venice Florida*	FR - 8-28-95 NP - 8-21-95
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 - 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 - 8-20-95
Y-2	Comerica California Incorporated San Jose, California Metrobank Los Angeles, California*	FR - 8-18-95 NP - 8-20-95
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 - 8-21-95
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	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 - 9-1-95
Y-2	Comerica Texas Incorporated Dallas, Texas Questar Bank, National Association Houston, Texas*	FR - 8-28-95 NP - 9-1-95

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	Sable Bancshares, Inc. Chicago, Illinois Community Bank of Lawndale Chicago, Illinois*	FR - 9-1-95 NP - **
Y-2	WFC, Inc. Waukon, Iowa Viking State Bank & Trust Decorah, Iowa (in organization)*	FR - 9-7-95 NP - **
Y-2	Merchants Bancorp, Inc. Aurora, Illinois Valley Banc Services Corp. St. Charles, Illinois Anchor Bank Third Lake, Illinois Hinckley State Bank Hinckley, Illinois State Bank of Osco Osco, Illinois V.B.H. Corporation St. Charles, Illinois Fox Valley Bank St. Charles, Illinois*	FR - 9-7-95 NP - **
Y-2	Calumet National Corporation Hammond, Indiana Chicago Heights Bancorp, Inc. Chicago Heights, Illinois Chicago Heights National Bank Chicago Heights, 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 Ending Date</u>
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
4 (c) (8)	ABN AMRO Holding N.V. Amsterdam, Netherlands ABN AMRO Bank N.V. Amsterdam, Netherlands Meespierson N.V. Amsterdam, Netherlands Stichting Administratiekantoor ABN AMRO HOLDING Amsterdam, Netherlands Stichting Prioriteit ABN AMRO HOLDING Amsterdam, Netherlands Linc Financial Services, Inc. Chicago, Illinois	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4 (c) (8)	<p>ABN AMRO Bank N.V. Amsterdam, Netherlands ABN AMRO Holding N.V. Amsterdam, Netherlands Stichting Administratiekantoor ABN AMRO Holding Amsterdam, Netherlands Stichting Prioriteit ABN AMRO Holding Amsterdam, Netherlands to acquire indirectly 100% of the outstanding voting shares of Alfred Berg, Inc., Stockholm, Sweden and thereby engage in certain securities underwriting and dealing activities.</p>	FR - **
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 III - Applications Subject to Federal Register

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c) (8)	Carroll County Bancshares, Inc. Carroll, Iowa to establish an industrial loan company, Carroll Credit, Inc., which will acquire a portion of the assets of Personal Lenders, Inc.	FR - 8-30-95

Federal Reserve Bank of Chicago

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

Type Application

-None-

- 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 11, 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>
-Americanmidwest Bank & Trust 1600 West Lake Street Melrose Park, Illinois 60160 (708) 531-5691	4/17/95	S
-Royal American Bank 1604 Colonial Parkway Inverness, Illinois 60067-4725 (708) 202-8300	5/01/95	S
-First Trust & Savings Bank 111 East 2nd Avenue P.O. Box 247 Aurelia, Iowa 51005-0247 (712) 434-2291	5/08/95	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING AUGUST 11, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
*Section 9 application by Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky, to relocate its branch office from 2331 Nicholasville Road to 2197 Nicholasville Road, Lexington, Kentucky.	8/20/95

**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 Mansfield Bankstock, Inc., Mansfield, Arkansas, by J. Michael Shaw.	Federal Register: 8/29/95
*Section 4(c)(8) notification by New Era Bancorporation, Inc., Fredericktown, Missouri, to acquire St. Francois County Financial Corp., Farmington, Missouri, and thereby acquire St. Francois County Savings and Loan Association, Farmington, Missouri.	Newspaper: 9/3/95

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 11, 1995

Name of Bank	Bank Address	Examination Date	Examination Rating
First Community Bank	P.O. Box 938 Conway, AR	04-17-95	Satisfactory
Bank of Ste. Genevieve	P.O. Box 408 Ste. Genevieve, MO	04-24-95	Satisfactory

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

215 Holding Company, Minneapolis,
Minnesota, to acquire 100% of Valley
Bancorporation, Inc., LeSueur, Minnesota*

September 1, 1995
(Newspaper)

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

September 1, 1995
(Newspaper)

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

September 5, 1995
(Federal Register)

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*

September 5, 1995
(Federal Register)

Hershell 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
(Returned 8-8-95)

*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 acquire 100% of The
Foothill Group, Inc., Los Angeles,
California

Not yet available

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 11, 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

Root River State Bank
Post Office Box 517
Chatfield, MN 55923-0517
(507) 867-4120

May 8, 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 a deposit taking ATM at 2401 N.W. 23rd Street, Oklahoma City, Oklahoma.	Not Available
Bank of Colorado-Western Slope, Grand Junction, Colorado, for prior approval to invest an additional \$2,350,000 in bank premises.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
First National Bank Shares, Ltd., Great Bend, Kansas, for prior approval to acquire an additional 9.9 percent of the voting shares of Unison Bancorp, Inc., Lenexa, Kansas.*	Not Available
Jackie Lynn Poulson, Ericson, Nebraska, and Gregory Gene Jensen, Ord, Nebraska, for prior approval to each acquire an additional 3.86 percent, of the voting shares of Wheeler County Bancshares, Inc., Ericson, Nebraska.	August 25, 1995
FirstBank Holding Company of Colorado Employee Stock Ownership Plan, Lakewood, Colorado, for prior approval to acquire 27.2 percent of the voting shares of FirstBank Holding Company of Colorado, Lakewood, Colorado.*	September 5, 1995
BFM Bancshares, Inc., Kingman, Kansas, for prior approval to become a bank holding company through the acquisition of 81.025 percent of the voting shares of State Bank of Kingman, Kingman, Kansas.*	September 7, 1995

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Community First Bankshares, Inc., Denver, Colorado, for prior approval to engage in lending activities.*

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.

Federal Reserve Bank of Kansas City

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>
Citizens Bank P.O. Box 888 Lawton, Oklahoma 73502-0888	05-01-95	08-09-95	Outstanding
Bank of Papillion P.O. Box 28967 Papillion, Nebraska 68128-0967	05-08-95	08-10-95	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF AUGUST 7, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 3(a)(1) formation notice by ABNA Holdings, Inc., Denton, TX, to acquire American Bank, N.A., Dallas, TX	95/08/11

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
*Section 3(a)(3) application by UB&T Financial Corporation, Dallas, TX, to acquire Southeast Bancshares, Inc., Dallas, TX, and Commercial National Bank, Dallas, TX (Previously reported during the week of 7-10-95)	95/08/17
*Section 3(a)(3) application by UB&T Delaware Financial Corporation, Dover, DE, to acquire Southeast Bancshares, Inc., Dallas, TX, and Commercial National Bank, Dallas, TX (Previously reported during the week of 7-10-95)	95/08/17

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
Section 4(c)(8) notification by First Houston Bancshares, Inc., Houston, TX, to acquire 40 percent of the voting common stock of Vision Software, Inc., Austin, TX, and engage in the development, sale, and servicing of medical payment services and software, and provide data processing services for all aspects surrounding the payment of medial claims through a subsidiary known as First Houston Financial Services, Inc., Houston, TX, d/b/a Altair Corp., Austin, TX	N/A

**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 AUGUST 7, 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 8/11/95

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Farmers & Merchants Bank of Central California, Lodi, California, to establish an automated teller machine at the Richland Market, 3801 Yosemite Boulevard, Modesto, California. *	<u>Newspaper:</u> 8/31/95
West One Bank, Idaho, Boise, Idaho, to establish an automated teller machine at the Turning Point Convenience Store Junction at Highway 55 and 95, New Meadows, Idaho. *	<u>Newspaper:</u> 9/05/95

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

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. *	<u>Newspaper:</u> 8/31/95	<u>Fed. Reg.:</u> 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. *	<u>Newspaper:</u> Not available	<u>Fed. Reg.:</u> 8/28/95
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. *	<u>Newspaper:</u> Not available	<u>Fed. Reg.:</u> 8/28/95

Section III - Applications Subject to Federal Register Only

None

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

None

* Subject to CRA.

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

Week ending 8/11/95

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending August 11, 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.