

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 35
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending September 2, 1995

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Chase Manhattan Bank, New York, New York -- request for reconsideration of the Board's approval of the applications and notices to acquire U.S. Trust Corporation, New York, New York, U.S. Trust Company of New York, U.S. Trust Company of Wyoming, Cody, Wyoming, and Mutual Funds Service Company, Boston, Massachusetts.

Denied, August 29, 1995.

Norwest Corporation, Minneapolis, Minnesota -- to acquire Orlandi Valuta, Los Angeles, California, and Orlandi Valuta Nacional, Boulder City, Nevada, Iowa, and engage in the activity of transmitting money to a foreign country.

Approved, August 28, 1995.

U.S. Trust Corporation, New York, New York, United States Trust Company of New York, New USHC Holdings Corporation, and New U.S. Trust Company of New York -- request for reconsideration of the Board's approval of the applications and notices pertaining to the corporate reorganization of U.S. Trust Corporation.

Denied, August 29, 1995.

INTERNATIONAL OPERATIONS

Bank of Boston Corporation, Boston, Massachusetts -- to make an investment in Boston AIG Company Limited, a Bermuda corporation.

Permitted, August 29, 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

Kansas City	Bank One, Oklahoma City, Oklahoma -- to establish an automated teller machine at 2401 N.W. 23rd Street. Approved, September 1, 1995.
Chicago	DeMotte State Bank, DeMotte, Indiana -- to establish a branch at 3421 West State Road 10, Wheatfield, Indiana. Approved, August 28, 1995.
Chicago	First Source Bank, South Bend, Indiana -- to establish a branch at 1751 Lexington Avenue, Elkhart, Indiana, and 23164 U.S. 33. Approved, September 1, 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, August 31, 1995.
Richmond	Second Bank & Trust, Culpeper, Virginia -- to establish a branch at 36081 Goodwin Drive, Locust Grove, Virginia. Approved, September 1, 1995.
New York	United Jersey Bank, Hackensack, New Jersey -- to establish an off-site electronic facility at Bergen Pines Hospital, 230 East Ridgewood Road, Paramus, New Jersey. Approved, August 30, 1995.
Chicago	West Chester Savings Bank, West Chester, Iowa -- to establish a branch at 313 Franklin Street. Approved, August 30, 1995.

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

BANK HOLDING COMPANIES

Atlanta	American Bancshares, Inc., Bradenton, Florida -- to acquire American Bank of Bradenton. Approved, August 31, 1995.
Dallas	Blumberg Bancunits, L.P., Seguin, Texas -- to acquire Garden Ridge State Bank, Garden Ridge, Texas. Approved, August 28, 1995.
Dallas	Blumberg Family Partnership, L.P., Seguin, Texas -- to acquire Garden Ridge State Bank, Garden Ridge, Texas. Approved, August 28, 1995.
St. Louis	Boatmen's Bancshares, Inc., St. Louis, Missouri -- to acquire Citizens Bank of Jonesboro, Jonesboro, Arkansas. Approved, August 31, 1995.
San Francisco	Capital Corp of the West, Merced, California -- to acquire County Bank. Approved, August 29, 1995.
Dallas	Citizens National Bancshares of Bossier, Inc., Bossier City, Louisiana -- to acquire Citizens National Bank of Bossier City. Approved, August 30, 1995.
Minneapolis	Commercial Bank of Mott Employee Stock Ownership Plan and Trust, Mott, North Dakota -- to acquire Commercial Bank of Mott. Approved, August 30, 1995.
New York	Commerzbank AG, Frankfurt, Germany -- to acquire Martingale Asset Management, L.P., Boston, Massachusetts, and engage in providing investment and financial advisory services. Approved, August 28, 1995.

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

BANK HOLDING COMPANIES

Kansas City	Country Bank Shares, Inc., Milford, Nebraska -- to acquire The Bank of Wilber, Wilber, Nebraska. Approved, September 1, 1995.
Chicago	Dentel Bancorporation, Victor, Iowa, and Colfax Bancshares, Inc. -- to acquire Maxwell Bancorporation, Maxwell, Iowa, and Maxwell State Bank. Approved, September 1, 1995.
Director, BS&R	Eagle Financial Services, Inc., Berryville, Virginia -- registration statement. Approved, August 28, 1995.
San Francisco	ElDorado Bancorp, Tustin, California, and ElDorado Bank -- request for waiver of application for ElDorado Bank's acquisition and merger with Mariners Bancorp, San Clemente, California, and the simultaneous merger with Mariners Bank. Approved, August 30, 1995.
Dallas	FCT Bancshares, Inc., Mart, Texas -- to acquire First Central Holdings, Inc., Dover, Delaware, and First National Bank of Mart, Mart, Texas. Approved, August 28, 1995.
Dallas	First Central Holdings, Inc., Dover, Delaware -- to acquire First National Bank of Mart, Mart, Texas. Approved, August 28, 1995.
Chicago	Firstbank of Illinois Co., Springfield, Illinois -- to acquire Confluence Bancshares Corporation, St. Peters, Missouri, and Duechesne Bank. Approved, September 1, 1995.
New York	HSBC Holdings, PLC, London, England, and HSBC Holdings B.V., Amsterdam, The Netherlands -- to acquire an office of NatWest Securities Corporation, Washington, D.C., and engage in providing investment and financial advice. Approved, August 31, 1995.

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

BANK HOLDING COMPANIES

Chicago	Libertyville Bancorp, Inc., Lake Forest, Illinois -- to acquire Libertyville Bank & Trust Company, Libertyville, Illinois. Approved, August 30, 1995.
Philadelphia	MBNA Corporation, Newark, Delaware -- to engage de novo in lending activities through MBNA Consumer Services, Inc. Approved, August 29, 1995.
Philadelphia	MBNA Corporation, Newark, Delaware -- to engage de novo in credit-related insurance through MBNA Consumer Services, Inc. Permitted, August 29, 1995.
Minneapolis	Mott Bankshares, Inc., Mott, North Dakota -- to acquire Commercial Bank of Mott. Approved, August 30, 1995.
Chicago	NBD Bancorp, Inc., Detroit, Michigan -- to expand the geographic scope of NBD Real Estate Services, Inc., Indianapolis, Indiana, and engage nationwide in mortgage lending, leasing, appraising, management consulting and credit insurance activities. Permitted, August 30, 1995.
San Francisco	Northeast Portland Company Community Development Trust, Portland, Oregon, and Albina Community Bancorp -- to acquire Albina Community Bank. Approved, September 1, 1995.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to establish a joint venture, Southeastern Residential Mortgage, Raleigh, North Carolina, and engage in residential mortgage lending activities. Permitted, August 29, 1995.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire Liberty National Bank, Austin, Texas. Approved, September 1, 1995.

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

BANK HOLDING COMPANIES

Chicago Phillips Investment Company Limited Partnership,
Spring Hill, Florida -- to acquire Gratiot
Bancshares, Inc., Gratiot, Wisconsin, and Gratiot
State Bank.
Approved, September 1, 1995.

Dallas Seguin State Bank & Trust Company, Seguin, Texas --
to acquire Garden Ridge State Bank, Garden Ridge,
Texas.
Approved, August 28, 1995.

Chicago Spencer Bancorporation, Inc., Spencer, Wisconsin --
to engage de novo in community development
activities.
Permitted, August 31, 1995.

Atlanta Thomasville Bancshares, Inc., Thomasville, Georgia --
to acquire Thomasville National Bank.
Approved, August 31, 1995.

Secretary United Bancshares, Inc., Charleston, West Virginia --
to acquire Commercial Interim Bank and First
Commercial Bank, both of Arlington, Virginia.
Approved, August 29, 1995.

Chicago Withee Bank Shares, Inc., Withee, Wisconsin -- to
engage in community development activities through
Hometown Development Corporation.
Permitted, August 30, 1995.

BANK MERGERS

Richmond Triangle Bank, Raleigh, North Carolina, to acquire
certain assets and assume certain liabilities of
three branches and a stand-alone automated teller
machine facility of NationsBank, National
Association (Carolinas), Charlotte, North Carolina.
Approved, August 29, 1995.

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

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Director, BS&R LBC Interim Trust Company, Belleville, Illinois --
registration as transfer agent.
Approved, September 1, 1995.

CAPITAL STOCK

Richmond KS Bancorp, Inc., Kenly, North Carolina -- redemption
of shares.
Approved, August 30, 1995.

CHANGE IN BANK CONTROL

Kansas City Admire Bancshares, Inc., Emporia, Kansas -- change in
bank control.
Permitted, August 31, 1995.

St. Louis First National Bancshares in Newton, Inc., Newton,
Illinois -- change in bank control.
Permitted, August 29, 1995.

Kansas City Wheeler County Bancshares, Inc., Ericson, Nebraska --
change in bank control.
Permitted, September 1, 1995.

COMPETITIVE FACTORS REPORTS

San Francisco Bank of Los Angeles, West Hollywood, California,
proposed merger with BKLA Bancorp -- report on
competitive factors.
Submitted, August 28, 1995.

Boston Braintree Acquisition Savings Bank, Acton,
Massachusetts, proposed merger with the Braintree
Savings Bank, Braintree, Massachusetts -- report on
competitive factors.
Submitted, August 30, 1995.

St. Louis Citizens Bank of Central Indiana, Greenwood, Indiana,
proposed purchase of the assets and assumption of
the liabilities of the Shelbyville and Columbus,
Indiana, branches of The Citizens National Bank of
Evansville, Evansville, Indiana -- report on
competitive factors.
Submitted, August 31, 1995.

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

COMPETITIVE FACTORS REPORTS

Dallas	Citizens Interim National Bank, Victoria, Texas, proposed merger with Citizens National Bank -- report on competitive factors. Submitted, August 30, 1995.
Atlanta	Colonial Bank, Montgomery, Alabama, proposed merger with Farmers and Merchants Bank, Ariton, Alabama -- report on competitive factors. Submitted, August 30, 1995.
Richmond	Essex Savings Bank, F.S.B., Elizabeth City, North Carolina, proposed acquisition of the assets and assumption of the liabilities of Home Savings Bank, F.S.B., Norfolk, Virginia -- report on competitive factors. Submitted, August 28, 1995.
Boston	Family Mutual Savings Bank, Haverhill, Massachusetts, proposed merger with Family Bank of New Hampshire, Plaistow, New Hampshire -- report on competitive factors. Submitted, September 1, 1995.
Atlanta	First American Corporation, Nashville, Tennessee, proposed acquisition of the assets and assumption of the liabilities of Charter Federal Savings Bank, Bristol, Virginia -- report on competitive factors. Submitted, August 30, 1995.
Atlanta	First American National Bank, Nashville, Tennessee, proposed purchase of the assets and assumption of the liabilities of two branches in Bristol and one branch in Abingdon, Virginia; and one branch in Savierville, one branch in Bristol, and seven branches in Knoxville, Tennessee, of Charter Federal Savings Bank, Bristol, Virginia -- report on competitive factors. Submitted, August 30, 1995.

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

COMPETITIVE FACTORS REPORTS

Atlanta First National Bank and Trust Company, Louisville, Georgia, proposed purchase of the assets and assumption of the liabilities of the Tennille, Georgia, and Sandersville, Georgia, branches of Bank South, Atlanta, Georgia -- report on competitive factors.
Submitted, August 30, 1995.

Minneapolis FirstWest Bank of Glendive, Glendive, Montana, proposed merger with First National Bank and Trust, Wibaux, Montana -- report on competitive factors.
Submitted, August 29, 1995.

Dallas Great Southwest Bank, FSB, Houston, Texas, proposed merger with Houston Savings Association -- report on competitive factors.
Submitted, August 30, 1995.

Atlanta Home Bank of Tennessee, Ducktown, Tennessee, proposed purchase of certain assets and assumption of the liabilities of the Foothills Malls branch, Maryville, Tennessee, and Townsend branch, Townsend, Tennessee, of Union Planters Bank of East Tennessee, Knoxville, Tennessee -- report on competitive factors.
Submitted, August 30, 1995.

Richmond Lumbee Guaranty Bank, Pembroke, Virginia, proposed purchase of certain assets and assumption of the liabilities of the Red Springs and Rowland, North Carolina, branches of Centura Bank, Rocky Mount, North Carolina -- report on competitive factors.
Submitted, August 29, 1995.

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

COMPETITIVE FACTORS REPORTS

San Francisco Peninsula National Bank, Rolling Hills Estates, California, proposed merger with Bay Cities National Bank, Redondo Beach, California -- report on competitive factors.
Submitted, August 28, 1995.

St. Louis Roosevelt Bank, A Federal Savings Bank, Chesterfield, Missouri, proposed merger with Kirksville Federal Savings Bank -- report on competitive factors.
Submitted, August 28, 1995.

San Francisco Sacramento Commercial Bank, Sacramento, California, proposed merger with SACCB Merger Company -- report on competitive factors.
Submitted, August 28, 1995.

St. Louis Volunteer Bank, Jackson, Tennessee, proposed merger with Tennessee Community Bank, Covington, Tennessee -- report on competitive factors.
Submitted, August 31, 1995.

Boston Webster Financial Corporation, Waterbury, Connecticut, proposed acquisition of the assets and assumption of the liabilities, via merger, of Shelton Bancorp, Inc., and Shelton Savings Bank -- report on competitive factors.
Submitted, August 29, 1995.

EXTENSIONS OF TIME

San Francisco BankAmerica Corporation, San Francisco, California -- extensions to divest certain properties.
Granted, August 28, 1995.

St. Louis Cass Commercial Corporation, St. Louis, Missouri -- extension to October 31, 1995, to engage de novo through Cass Information Systems, Inc. in acquiring and holding credit card receivables.
Granted, August 29, 1995.

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

EXTENSIONS OF TIME

Dallas	Greater Brazos Valley Bancorp, Inc., College Station, Texas -- extension to December 4, 1995, to acquire Greater Brazos Valley Delaware Bancorp, Inc., Dover, Delaware, and Commerce National Bank, College Station, Texas. Granted, September 1, 1995.
Dallas	Greater Brazos Valley Delaware Bancorp, Inc., Dover, Delaware -- extension to December 4, 1995, to acquire Greater Brazos Valley Delaware Bancorp, Inc., Dover, Delaware, and Commerce National Bank, College Station, Texas. Granted, September 1, 1995.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- extension to December 1, 1995, to acquire a joint venture interest in Cornerstone Mortgage, Ho-Ho-Kus, New Jersey. Granted, August 28, 1995.
San Francisco	Pacific Rim Bancorporation, San Francisco, California -- extensions to divest certain properties. Granted, August 30, 1995.

MEMBERSHIP

Secretary	Commercial Interim Bank (subsequently to be known as First Commercial Bank), Arlington, Virginia -- to become a member of the Federal Reserve System. Approved, August 29, 1995.
Chicago	First Farmers Bank & Trust Co., Converse, Indiana -- to become a member of the Federal Reserve System. Approved, September 1, 1995.
Chicago	First Security Bank of Cary-Grove, Cary, Illinois -- to become a member of the Federal Reserve System. Returned, August 31, 1995.
Chicago	Libertyville Bank & Trust Company, Libertyville, Illinois -- to become a member of the Federal Reserve System. Approved, August 30, 1995.

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

MEMBERSHIP

Chicago	M&I Bank Northeast, Green Bay, Wisconsin -- to become a member of the Federal Reserve System. Approved, September 1, 1995.
Chicago	M&I Central State Bank, Oshkosh, Wisconsin -- to become a member of the Federal Reserve System. Approved, August 28, 1995.
Chicago	Security Savings Bank, Eagle Grove, Iowa -- to become a member of the Federal Reserve System. Approved, August 30, 1995.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Profitability of Credit Card Plans -- annual report
to the Congress.

Approved, August 10, 1995.

Retail Fees and Services of Depository Institutions -
- annual report to the Congress.

Approved, August 10, 1995.

ADDITIONS AND CORRECTIONS

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

BANK BRANCHES, DOMESTIC

Cleveland

Fifth Third Bank of Columbus, Columbus, Ohio -- to
establish a branch at 3353 Cleveland Avenue.

Approved, August 25, 1995.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

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

<u>Application</u>		<u>Comment Period Ending Date</u>
People's Bancshares, Inc., South Easton, Massachusetts - section 3 notice to acquire 100% of the voting shares of People's Savings Bank of Brockton, South Easton, Massachusetts*	<u>Newspaper</u>	09-06-95

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

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

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

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

**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

Chemical Bank, New York, New York, to establish an offsite electronic facility at Home Box Office, 1100 Avenue of the Americas, New York, New York. 1/

10/3/95

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(subject to Federal Register Notice Only)

Waterhouse Investor Services, Inc., New York, New York ("Notificant"), a bank holding company, to engage through a de novo subsidiary, National Investor Services Corp., in providing execution, clearing and other services incidental to brokerage, for affiliates and for third-parties, as a result of a reorganization of those same functions, which currently are being conducted by Notificant's existing broker-dealer subsidiary, Waterhouse Securities, Inc., New York, New York.

N/A

SECTION IV

Applications Not Involving
Public Comment

None.

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

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending September 2, 1995

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
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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

NONE

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

Malvern Bancorporation, Malvern, PA to become a bank holding company through the acquisition of The National Bank of Malverne, Malverne, PA, pursuant to the Bank Holding Company Act.

Newspaper Notice comment period expires: N/Avail

Federal Register comment period expires: N/Avail

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

NONE

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

NONE

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending September 1, 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

This Applications Bulletin identifies final applications received by the Federal Reserve Bank of Cleveland during the week ending September 2, 1995. This Applications Bulletin is published weekly as a courtesy of the Federal Reserve and does not constitute notice of these applications.

If members of the public want to comment on an application, comments must be received by the Federal Reserve on or before the last day of the comment period. The comment period ends no earlier than the date specified in the newspaper notice and, in the case of bank holding company applications for which a Federal Register notice is published, may end later than that date. If you have any questions concerning procedures that should be followed in commenting on an application, you may contact Ms. Laura K. McGowan, Community Affairs Officer, at the Federal Reserve Bank of Cleveland at P. O. Box 6387, Cleveland, Ohio, 44101, or telephone (216) 579-2891.

If you cannot submit your comments by the end of the time period, you may request an extension of time by contacting the Secretary of the Federal Reserve Board, Washington, D.C., 20551. Your request for an extension of time must be received no later than the last date of the comment period and should explain why you are unable to submit your comments on time. You will find more information on how to request additional time in the Code of Federal Regulations ("CFR") at 12 CFR # 262.25(B) (as revised, Press Release (January 31, 1984), 49 Federal Register 5603 (February 14, 1984)).

For information on the Board's policy concerning the holding of public meetings, please see the Board's Policy Statement for Handling Protested Applications, 12 CFR # 262.25[©] and (D) (1984). The procedure for requesting a hearing can be found at 12 CFR # 262.3(e). You may wish to consult A Citizen's Guide to CRA, published by the Federal Financial Institutions Examination Council.

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

APPLICATIONS BULLETIN
(For the week ending September 2, 1995)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

- 1995 Received application from Lenox Bancorp, Inc., *F: September 28,
St. Bernard, Ohio, on August 28, 1995, to acquire
Lenox Savings Bank, St. Bernard, Ohio, pursuant to
Section 3 of the Bank Holding Company Act.
- 1995 Received application from Peoples of Fleming County *F: September 28,
Bancorp, Inc., Flemingsburg, Kentucky, on August 28,
1995, to acquire The Peoples Bank of Fleming County,
Flemingsburg, Kentucky, pursuant to Section 3 of the
Bank Holding Company Act.
- 1995 Received application from CNB Bancorp, Inc., *F: September 29,
Woodsfield, Ohio, on August 30, 1995, to acquire
The Citizens National Bank of Woodsfield,
Woodsfield, Ohio, pursuant to Section 3 of the
Bank Holding Company Act.
- 1995 Received application from F&A Financial Company *F: September 29,
and Snyder Holding Company, both of Kittanning,
Pennsylvania, on August 30, 1995, to acquire up to
95.850 percent of the outstanding voting shares of The
Farmers National Bank of Kittanning, Kittanning,
Pennsylvania, pursuant to Section 3 of the Bank Holding

* - 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

Company Act.

APPLICATIONS BULLETIN
(For the week ending September 2, 1995)

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

NONE

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

NONE

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

AVAILABILITY OF CRA PUBLIC EVALUATIONS

(September 1, 1995)

The following state member banks have been examined by the Federal Reserve Bank of Cleveland for compliance with The Community Reinvestment Act. A public evaluation document became available from the bank(s) listed below during the week ended September 1, 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>
Mellon Bank (MD), Rockville, Maryland, to establish an Electronic Funds Transfer Facility at 4965 Elm Street, Bethesda, Maryland.*	9-20-95
F & M Bank-Winchester, Winchester, Virginia, to establish an Electronic Funds Transfer Facility at 251 Front Royal Pike, Winchester, Virginia.*	9-30-95

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, to acquire RS Financial Corp., Raleigh, North Carolina.*	10-2-95

Section III - Applications Subject to Federal Register Notice

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

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

<u>Application</u>
None.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending September 1, 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>
Citizens Bank and Trust Company 126 South Main Street Blackstone, Virginia 23824	6-19-95	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 1, 1995

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Citizens Bank of Talladega Talladega, Alabama To merge with Talladega Federal Savings and Loan Association, Talladega, Alabama, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*
Citizens Community Bancshares, Inc. Winchester, Tennessee Notice for 1-BHC formation, Citizens Community Bank, Winchester, Tennessee.	09-14-95*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Alabama National Bancorporation Shoal Creek, Alabama To merge with National Commerce Corporation, Birmingham, Alabama, and thereby acquire Commerce Bankshares, Inc., Birmingham, Alabama, and National Bank of Commerce, Birmingham, Alabama, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*
Quantum Capital Corp. Suwanee, Georgia 1-BHC formation, Quantum National Bank, Suwanee, Georgia (in organization)	Not yet available*
Home Savings Bank Employee Stock Ownership Plan Meridian, Mississippi 1-BHC formation, Home Savings Bank, SSB, Meridian, Mississippi.	Not yet available*

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 1, 1995

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
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SouthTrust Corporation Birmingham, Alabama	Not yet available
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For its Section 20 securities subsidiary, SouthTrust Securities, Inc., Birmingham, Alabama, proposes to engage de novo in (1) the private placement of all types of debt and equity securities. The Board has previously determined by order that these activities are so closely related to banking as to be a proper incident thereto under Section 4(c)(8) of the Bank Holding Company Act. See Bankers Trust New York Corporation, 75 Federal Reserve bulletin 829 (1989) ("Bankers Trust Order"), J.P. Morgan & Company Incorporated, 76 Federal Reserve Bulletin 26 (1990) ("J.P. Morgan Order") (2) to buy and sell all types of debt and equity securities on the order of customers as a "riskless principal." The Board has previously determined by order that these activities are also so closely related to banking as to be a proper incident thereto under Section 4(c)(8) of the Bank Holding Company Act. See Bankers Trust New York Corporation, 75 Federal Reserve bulletin 829 (1989) ("Bankers Trust Order"), J.P. Morgan & Company Incorporated, 76 Federal Reserve Bulletin 26 (1990) ("J.P. Morgan Order") (3) to engage in financial advisory activities, pursuant to Section 225.25(b)(4) of Regulation Y.

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

Application

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 1, 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 September 1, 1995

Recently Approved Applications

Approval Date

Georgia First Bank Gainesville, Georgia To establish a branch located at the Southeast corner of Spout Springs Road and Holland Dam Road, Flowery Branch, Georgia.	08-31-95
American Bancshares, Inc. Bradenton, Florida Notice for 1-BHC formation, American Bank of Bradenton, Bradenton, Florida.	08-31-95
Thomasville Bancshares, Inc. Thomasville, Georgia 1-BHC formation, Thomasville National Bank, Thomasville, Georgia.	08-31-95

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	Harris Trust and Savings Bank Chicago, Illinois 824 N. Western Avenue Lake Forest, Illinois	NP - 9-4-95
Branch	North Shore Community Bank & Trust Company Wilmette, Illinois 362 Park Avenue Glencoe, Illinois	NP - 8-30-95
Branch	Citizens Commercial & Savings Bank Flint, Michigan 35478 Groesbeck Highway Clinton, Michigan 8275 Holly Road Grand Blanc, Michigan	NP - 8-31-95
Branch	First Source Bank South Bend, Indiana 1751 Lexington Avenue Elkhart, Indiana 23164 U.S. 33 Elkhart, Indiana	NP - 8-27-95
EFT	Bank of Illinois in Normal Normal, Illinois 103 E. Beaufort Normal, Illinois	NP - 9-18-95
EFT	Bankers Trust Company Des Moines, Iowa Kum & Go 7265 Vista Drive West Des Moines, Iowa	NP - 9-22-95

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>
EFT	Bankers Trust Company Des Moines, Iowa Kum-N-Go, 1725 NW 86th Clive, Iowa*	NP - 9-22-95
Merger/Branch	The Northern Trust Company Chicago, Illinois Northern Trust Bank/O'Hare, National Association Chicago, Illinois Northern Trust Bank/Lake Forest, National Association Lake Forest, Illinois Northern Trust Bank/DuPage Oakbrook Terrace, Illinois - Branch @ 8501 W. Higgins Road Chicago, Illinois	NP - **
Branch	The Northern Trust Company Chicago, Illinois One Oakbrook Terrace Oakbrook Terrace, Illinois*	NP - **
Branch	The Northern Trust Company Chicago, Illinois 120 E. Scranton Avenue Lake Bluff, Illinois*	NP - **
Branch	The Northern Trust Company Chicago, Illinois 1501 Woodfield Road Schaumburg, Illinois*	NP - **
Branch	The Northern Trust Company Chicago, Illinois 265 Deerpath Road Lake Forest, Illinois*	NP - **

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	The Northern Trust Company Chicago, Illinois 400 E. Diehl Road Naperville, Illinois*	NP - **
Branch	The Northern Trust Company Chicago, Illinois 6401 N. Harlem Avenue Chicago, Illinois*	NP - **
Branch	The Northern Trust Company Chicago, Illinois 701 S. McKinley Lake Forest, Illinois*	NP - **
Branch	The Northern Trust Company Chicago, Illinois 959 S. Waukegan Road Lake Forest, Illinois*	NP - **
Branch	Baylake Bank Sturgeon Bay, Wisconsin Intersection of Voyager Drive & Huron Road Green Bay, Wisconsin*	NP - 9-22-95
Branch	Baylake Bank Sturgeon Bay, Wisconsin 2260 Bay Settlement Road Green Bay, Wisconsin*	NP - 9-22-95
Merger/Branch	Byron Center State Bank Byron Center, Michigan Moline, Michigan Branch of First of America Bank, N.A. Grand Rapids, Michigan - Branch @ 1221 Rosewood Moline, Michigan*	NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Dentel Bancorporation Victor, Iowa Maxwell Bancorporation Maxwell, Iowa Maxwell State Bank Maxwell, Iowa*	FR - 8-4-95 NP - 8-28-95
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	NBD Bancorp, Inc. Detroit, Michigan NBD Bank Venice Florida*	FR - 8-28-95 NP - 8-21-95
CoC	Beaman Bancshares, Inc. Beaman, Iowa Glenn R. Hurlbutt and Neva Hurlbutt Revocable Trust, Glenn R. Hurlbutt, Trustee	FR - 9-5-95 NP - 9-6-95
Y-1	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

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	Comerica Texas Incorporated Dallas, Texas Questar Bank, National Association Houston, Texas*	FR - 8-28-95 NP - 9-1-95
Y-1	Sable Bancshares, Inc. Chicago, Illinois Community Bank of Lawndale Chicago, Illinois*	FR - 9-1-95 NP - **
Y-2	WFC, Inc. Waukon, Iowa Viking State Bank & Trust Decorah, Iowa (in organization)*	FR - 9-7-95 NP - **
Y-2	Merchants Bancorp, Inc. Aurora, Illinois Valley Banc Services Corp. St. Charles, Illinois Anchor Bank Third Lake, Illinois Hinckley State Bank Hinckley, Illinois State Bank of Osco Osco, Illinois Fox Valley Bank St. Charles, Illinois*	FR - 9-7-95 NP - 9-11-95
Y-1	Naperville Bancorp, Inc. Naperville, Illinois The Naperville Bank Naperville, Illinois*	FR - 9-15-95 NP - 9-19-95
Y-2	Calumet National Corporation Hammond, Indiana Chicago Heights Bancorp, Inc. Chicago Heights, Illinois Chicago Heights National Bank Chicago Heights, Illinois*	FR - 9-11-95 NP - 9-9-95

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

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	First Chicago Corporation Chicago, Illinois	FR - 9-29-95 NP - **
*	NBD Bancorp, Inc. Detroit, Michigan NBD Illinois Inc. Park Ridge, Illinois NBD Indiana, Inc. Indianapolis, Indiana NBD Bank Detroit, Michigan NBD Bank Wheaton, Illinois NBD Bank Columbus, Ohio National Bank of Detroit-Dearborn Dearborn, Michigan NBD Bank, FSB Venice, Florida NBD Bank, N.A. Skokie, Illinois NBD Bank Elkhart, Indiana NBD Bank, N.A. Indianapolis, Indiana Deerfield Federal Savings & Loan Association Deerfield, Illinois*	
Y-2	Shorebank Corporation Chicago, Illinois Indecorp, Inc. Chicago, Illinois Independence Bank of Chicago Chicago, Illinois Drexel National Bank Chicago, Illinois*	FR - 8-14-95 NP - 9-27-95

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Milton Bancshares, Inc. Milton, Wisconsin Bank of Milton Milton, Wisconsin*	FR - 9-28-95 NP - **
Y-1	FSB Corp Sublette, Illinois Farmers State Bank of Sublette Sublette, Illinois*	FR - ** NP - **

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)	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 - 9-1-95
4(c)(8)	Central Illinois Bancorp, Inc. Sidney, Illinois Mortgage Services of Illinois, Inc., Bloomington, Illinois	FR - 9-6-95
4(c)(8)	Carroll County Bancshares, Inc. Carroll, Iowa to own and operate a finance company through its subsidiary, Carroll Credit, Inc., Carroll, Iowa	FR - 9-18-95
4(c)(8)	ABN AMRO Bank N.V. Amsterdam, Netherlands ABN AMRO Holding N.V. Amsterdam, Netherlands Stichting Administratiekantoor ABN AMRO Holding Amsterdam, Netherlands Stichting Prioriteit ABN AMRO Holding Amsterdam, Netherlands to acquire indirectly 100% of the outstanding voting shares of Alfred Berg, Inc., Stockholm, Sweden and thereby engage in certain securities underwriting and dealing activities.	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	NBD Bancorp, Inc. Detroit, Michigan Cash Station, Inc. Chicago, Illinois First Chicago Investment Corporation Chicago, Illinois First Chicago Capital Corporation Chicago, Illinois First Chicago Overseas Investment Corporation Chicago, Illinois ANB Mezzanine Corporation Chicago, Illinois First Chicago Leasing Corporation Chicago, Illinois First Chicago Realty Services Corporation Chicago, Illinois First Chicago Trust Company of New York New York, New York First Chicago Trust Company (Cayman) Ltd. Guernsey, Cayman Islands First Chicago Lease Holdings, Inc. Chicago, Illinois Palo Verde Leasing Corporation Chicago, Illinois G-W Life Insurance Company Phoenix, Arizona First Chicago Capital Markets, Inc. Chicago, Illinois	FR - 9-29-95
4(c)(8)	First Midwest Bancorp, Inc. Naperville, Illinois CF Bancorp, Inc. Davenport, Iowa Citizens Federal Savings Bank, FSB Davenport, Iowa	FR - 9-20-95

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

Continued

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

Federal Reserve Bank of Chicago

Section 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 September 1, 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>
-Beverly Bank Lockport 1103 East 9th Street Lockport, Illinois 60441-3200 (815) 835-5900	5/08/95	S
-Harris Bank, St. Charles One East Main Street Saint Charles, Illinois 60174-1981 (708) 377-4188	5/08/95	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING SEPTEMBER 1, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
*Section 3(a)(1) application by Harrell Bancshares, Inc., Camden, Arkansas, to acquire First Banks of South Arkansas, Junction City, Arkansas, and Calhoun County Bank, Hampton, Arkansas.	Newspaper: 9/30/95
*Section 3(a)(1) application by Liberty Bancshares, Inc., Springfield, Missouri, to acquire Liberty Bank, Springfield, Missouri (a de novo bank).	Newspaper: 9/29/95

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) notification by First United Bancshares, Inc., El Dorado, Arkansas, to engage de novo in trust activities through the acquisition of First United Trust Company, N.A., El Dorado, Arkansas.	Not yet available

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

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

*This application is subject to CRA.

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

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING September 1, 1995

Name of Bank	Bank Address	Examination Date	Examination Rating
None .			

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

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

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
First Bank System, Inc., Minneapolis, Minnesota, to acquire, through merger, Southwest Holdings, Inc., Omaha, Nebraska*	September 20, 1995 (Federal Register)
First Bank System, Inc., Minneapolis, Minnesota, to acquire, through merger, Midwestern Services, Inc., Omaha, Nebraska*	September 20, 1995 (Federal Register)
Richard Schneider, to acquire control of 27.3% of the voting shares of Dean Financial Services, Inc., St. Paul, Minnesota	Not yet available
BancMidwest Corporation, St. Paul, to acquire 100% of the voting shares of South Saint Paul Bancshares, Inc., South St. Paul, Minnesota*	September 25, 1995 (Federal Register)
Mille Lacs Bancorporation, Inc., Onamia, Minnesota, to acquire 100% of the voting shares of Mille Lacs Bancshares, Inc., Onamia, Minnesota*	September 29, 1995 (Federal Register)
Thomas Page, Hershell Page, and Ruth Ann Page Trust, to acquire control of 59.5% of the voting shares of The Page Holding Company, Plankinton, South Dakota*	August 22, 1995 (Federal Register)

*Subject to CRA

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation, Minneapolis, Minnesota, and Norwest Financial Services, Inc., Des Moines, IA, to engage <u>de novo</u> in money transmission activity within the U.S.	October 4, 1995
First Bank System, Inc., Minneapolis, Minnesota, to engage in savings association activities through the acquisition of FBS Interim Bank, fsb, Omaha, Nebraska, which is being formed to acquire the Nebraska offices of First Bank, fsb, Fargo, North Dakota	September 20, 1995
First Bank System, Inc., Minneapolis, Minnesota, to engage in reinsurance of credit life and credit disability insurance, through the acquisition of SWH & K Partnership, Omaha, Nebraska	September 20, 1995
MidWest Bancorporation, Inc., Minnetonka Minnesota, and Todd County Agency, Inc., Minnetonka, Minnesota, propose to establish a wholly-owned subsidiary, West Central Agency, Inc., to acquire the assets of Graceville Insurance Agency, Graceville, Minnesota	September 20, 1995

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

Application

F&M Bank-Lakeland, Woodruff, Wisconsin, to become a member of the Federal Reserve System	Not yet available
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FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending September 1, 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
First Interstate Bank of Commerce 401 North 31st Street Billings, MT 59116-0918 (406) 255-5000	April 3, 1995	Satisfactory
Citizens State Bank P.O. Box 378 Arlington, SD 57212-0378 (605) 983-5594	May 30, 1995	Satisfactory

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
WestStar Bank, Vail, Colorado, for prior approval to establish a de novo branch located within a one-half mile radius of intersection U.S. Highway 6 and Broadway, Eagle, Colorado, and a branch facility at 700 Main Street, Frisco, Colorado.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Liscomb J. Titus and Paul E. Titus, Trustees of the Louis G. Titus Revocable Trust, Holdrege, Nebraska, to retain 51.2 percent; Paula E. Titus, Holdrege, Nebraska, to acquire an additional 27.6 percent; and John L. Titus, Holdrege, Nebraska, to retain 39.3 percent of the voting shares of LJT, Inc., Holdrege, Nebraska.	September 21, 1995
Hoeme Family Partnership, Scott City, Kansas, for prior approval to acquire an additional 1.05 percent, for a total of 35.49 percent of the voting shares of First National Bancshares of Scott City, Ltd., Scott City, Kansas.*	September 28, 1995
Aspen Bancshares, Inc., Aspen, Colorado, for prior approval to acquire 100 percent of the voting shares of Val Cor Bancorporation, Inc., Cortez, Colorado.*	September 29, 1995.
First National Bank Shares, Ltd., Great Bend, Kansas, for prior approval to acquire 9.9 percent of the voting shares of Unison Bancorp, Inc., Lenexa, Kansas.*	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Castle Rock Bank Holding Company, Castle Rock, Colorado, for prior approval to acquire Colorado Imaging Company, Inc., Castle Rock, Colorado, and thereby engage in data processing activities.

September 18, 1995

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

APPLICATION

First York Ban Corp., York, Nebraska, for prior approval to redeem 75,000 shares of their par value common stock.

Not Available

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>
The Bank of Versailles P.O. Box 29 Versailles, Missouri 65084-0029	05/11/95	08/28/95	Satisfactory
Anadarko Bank & Trust P.O. Box 667 Anadarko, Oklahoma 73005-0667	05/30/95	08/29/95	Satisfactory
The Bank of Holyrood P.O. Box 128 Holyrood, Kansas 67450-0128	06/12/95	09/01/95	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF AUGUST 28, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

** NOTICE EXP

*Section 3(a)(1) application by
CNB Bancshares of Victoria, Inc., Victoria, TX, to
acquire Citizens Bancorp of Delaware, Inc., Wilmington, DE,
and Citizens National Bank, Victoria, TX N/A

*Section 3(a)(1) application by
Citizens Bancorp of Delaware, Inc., Wilmington, DE, to
acquire Citizens National Bank, Victoria, TX N/A

*Section 3(a)(1) application by
Magnolia Partnership Investments, Ltd., Beaumont, TX, to
acquire First of Groves Corporation, Groves, TX
(First Bank & Trust Company, Groves, TX, and First National
Bank, Silsbee, TX) N/A

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

Change in Control Notice by
Andrew Rayford Bounds, Jr., and Mary Lou Bounds, jointly,
Cleveland, TX, to acquire an interest in First Bancorporation
of Cleveland, Inc., Cleveland, TX N/A
(Resubmission)

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

Section 24A application by
The State Bank of Texas, Houston, TX, to invest in
bank premises in excess of bank's capital stock

* 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 28, 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>
Colorado Valley Bank 143 N. Main P.O. Box 796 La Grange, TX 78945-0796	95/05/22	Satisfactory
United Bank & Trust 1049 N. 3rd St. P. O. Box 3157 Abilene, TX 79604-3157	95/05/22	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 09/01/95

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Horizon Financial Corp., Bellingham, Washington, to become a bank holding company through the reorganization of Horizon Bank, a savings bank, Bellingham, Washington. *	<u>Newspaper:</u> 08/18/95
Ireland Bank, Malad, Idaho, to establish a branch office at 2715 Poleline Road, Pocatello, Idaho. *	<u>Newspaper:</u> 09/18/95

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

None

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

Week ending 09/01/95

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending September 1, 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.