

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 39
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending September 30, 1995

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

American Financial Group, Inc., Cincinnati, Ohio --
request for relief from certain commitments
involving its holdings in Provident Bancorp, Inc.
Granted, September 27, 1995.

First Commerce Corporation, New Orleans, Louisiana --
to acquire Central Corporation, Monroe, Louisiana,
and Central Bank.
Approved, September 25, 1995.

First Union Corporation, Charlotte, North Carolina;
NationsBank Corporation; Southern National
Corporation, Winston-Salem, North Carolina; and
Wachovia Corporation -- to each acquire more than
5 percent interest in Education Financing Services,
LLC, Winston-Salem, North Carolina, and provide
education financing advisory services nationwide to
State governments.
Permitted, September 25, 1995.

State Street Boston Corporation, Boston,
Massachusetts -- to invest in a de novo joint
venture, BancBoston State Street Investor Services,
L.P., Canton, Massachusetts, and engage in trust
related services and data processing activities.
Permitted, September 25, 1995.

ENFORCEMENT

Constitution Bancorp, Inc., Philadelphia,
Pennsylvania, and Constitution Bank -- written
agreement dated November 18, 1993, terminated
August 31, 1995.
Announced, September 29, 1995.

Security Bank Corporation, Manassas, Virginia --
written agreement dated April 1, 1992, terminated
September 11, 1995.
Announced, September 29, 1995.

Sparta State Bank, Sparta, Michigan -- written
agreement dated August 3, 1993, terminated July 31,
1995.
Announced, September 29, 1995.

Union State Bank, Upton, Wyoming -- written agreement
dated February 4, 1993, terminated September 5,
1995.
Announced, September 29, 1995.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Consumer Credit Advertising Under The Truth in Lending Act -- report to the Congress on possible changes to advertising rules.
Approved, September 25, 1995.

Regulation Z -- correction to final rule concerning "reverse mortgages" and mortgages bearing rates or fees above a certain percentage or amount (Docket R-0858).
Approved, September 25, 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

Philadelphia	Ambassador Bank of the Commonwealth, Allentown, Pennsylvania -- to establish a branch at 402 State Road, Emmaus, Pennsylvania. Approved, September 29, 1995.
Chicago	Bank of Illinois in Normal, Normal, Illinois -- to establish an offsite electronic facility at 103 East Beaufort. Approved, September 25, 1995.
Chicago	Bankers Trust Company, Des Moines, Iowa -- to establish an automated teller machine at Kum & Go., 1725 Northwest 86th, Clive, Iowa. Approved, September 29, 1995.
Chicago	Bankers Trust Company, Des Moines, Iowa -- to establish an automated teller machine at Kum & Go, 7265 Vista Drive, West Des Moines, Iowa. Approved, September 29, 1995.
Chicago	Baylake Bank, Sturgeon Bay, Wisconsin -- to establish a branch at the intersection of Voyager Drive and Huron Road, Green Bay, Wisconsin. Approved, September 29, 1995.

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

BANK BRANCHES, DOMESTIC

Chicago Baylake Bank, Sturgeon Bay, Wisconsin -- to retain the branch at 2260 Bay Settlement Road, Green Bay, Wisconsin.
Approved, September 29, 1995.

Cleveland Fifth Third Bank of Northeastern Ohio, Cleveland, Ohio -- to establish a branch at 18300 Royalton Road, Strongsville, Ohio.
Approved, September 27, 1995.

Kansas City Havelock Bank, Lincoln, Nebraska -- to establish a branch at 5651 South 59th Street.
Approved, September 29, 1995.

San Francisco Ireland Bank, Malad City, Idaho -- to establish a branch at 2715 Popeline Road, Pocatello, Idaho.
Approved, September 25, 1995.

Richmond Mellon Bank (MD), Rockville, Maryland -- to establish an electronic funds transfer facility at 4965 Elm Street, Bethesda, Maryland.
Approved, September 27, 1995.

Chicago Security Savings Bank, Farhamville, Iowa -- to establish branches at 127 South Ash Street, Harcourt, Iowa, and 116 Main Street, Lehigh, Iowa.
Approved, September 29, 1995.

BANK HOLDING COMPANIES

Dallas Alamo Corporation of Delaware, Wilmington, Delaware -
- to acquire Alamo Bank of Texas, Alamo, Texas.
Approved, September 27, 1995.

Dallas Camino Real Bancshares, Inc., San Antonio, Texas --
to acquire Texas Bank, N.A.
Approved, September 28, 1995.

Dallas Camino Real Delaware, Inc., Wilmington, Delaware --
to acquire Texas Bank, N.A., San Antonio, Texas.
Approved, September 28, 1995.

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

BANK HOLDING COMPANIES

Richmond	Carolina Community Bancshares, Inc., Latta, South Carolina -- to acquire SouthTrust Bank of Dillon County. Approved, September 27, 1995.
Atlanta	Century South Banks, Inc., Dahlonega, Georgia -- to acquire Peoples Bank, Lavonia, Georgia. Approved, September 29, 1995.
Atlanta	Citizens Community Bank Shares, Inc., Winchester, Tennessee -- to acquire Citizens Community Bank. Approved, September 27, 1995.
Kansas City	Downs Bancshares, Inc., Downs, Kansas -- to retain shares of Cushing Insurance Agency, and to continue to engage in the sale of general insurance activities. Withdrawn, September 25, 1995.
Secretary	First United Bancshares, Inc., El Dorado, Arkansas -- to engage de novo in trust services through First Union Trust Company, N.A. Permitted, September 29, 1995.
Chicago	Hampton Banco, Inc., Hampton, Iowa -- request for relief from certain commitments. Returned, September 26, 1995.
Minneapolis	Lake Elmo Bancshares, Inc., Lake Elmo, Minnesota -- to acquire Lake Elmo Bancorp, Inc. Approved, September 27, 1995.
Cleveland	Lenox Bancorp, Inc., St. Bernard, Ohio -- to acquire Lenox Savings Bank. Withdrawn, September 29, 1995.
Cleveland	Mellon Bank Corporation, Pittsburgh, Pennsylvania -- to acquire Target Trust Company, Philadelphia, Pennsylvania. Permitted, September 25, 1995.

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

BANK HOLDING COMPANIES

Chicago	Merchants Bancorp, Inc., Aurora, Illinois -- to acquire Valley Banc Service Corp., Saint Charles; Anchor Bank, Third Lake; Hinckley State Bank, Hinckley; State Bank of Osco, Osco; and Fox Valley Bank, Saint Charles, Illinois. Approved, September 26, 1995.
Minneapolis	Midwest Bancorporation, Inc., Minnetonka, Minnesota, and Todd County Agency, Inc. -- to engage in general insurance agency activities through Graceville Insurance Agency, Inc., Graceville, Minnesota. Permitted, September 27, 1995.
San Francisco	Northern California Bancorp, Inc., Monterey, California -- to acquire Monterey County Bank. Returned, September 27, 1995.
Boston	People's Bancshares, Inc., South Easton, Massachusetts -- to acquire People's Savings Bank of Brockton. Approved, September 29, 1995.
Cleveland	PNC BankCorp., Pittsburgh, Pennsylvania -- to acquire Midlantic Corporation, Edison, New Jersey. Approved, September 26, 1995.
Richmond	Southern Financial Bancorp, Inc., Warrenton, Virginia -- to acquire Southern Financial Bank. Approved, September 28, 1995.
Dallas	Texas Bancorp Shares, Inc., San Antonio, Texas -- to acquire Camino Real Bancshares, Inc., San Antonio, Texas, Camino Real Delaware, Inc., Wilmington, Delaware, and Camino Real Bank, N.A., Eagle Pass, Texas. Approved, September 28, 1995.
Dallas	Trenton Bankshares, Inc., Trenton, Texas -- to acquire First National Bank of Trenton. Approved, September 28, 1995.

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

BANK HOLDING COMPANIES

Kansas City Unison Bancorp, Inc., Lenexa, Kansas -- to acquire Western National Bank.
Approved, September 29, 1995.

Minneapolis White Pine Bancorp, Inc., Pine River, Minnesota -- to acquire Norbanc Group, Inc.
Approved, September 27, 1995.

BANK MERGERS

Chicago 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.
Approved, September 29, 1995.

Richmond Southern Financial Bank, Warrenton, Virginia -- proposal to merge with Southern Financial Federal Savings Bank, and establish branches.
Approved, September 28, 1995.

BANK PREMISES

Kansas City Bank of Laramie, Laramie, Wyoming -- investment in bank premises.
Approved, September 25, 1995.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Director, BS&R USBancorp Trust Company, Johnstown, Pennsylvania -- registration statement.
Withdrawn, September 26, 1995.

BANKS, STATE MEMBER

Kansas City Bank of Commerce, Wetumka, Oklahoma -- payment of a dividend.
Approved, September 26, 1995.

Kansas City Morris State Bank, Morris, Oklahoma -- payment of a dividend.
Approved, September 26, 1995.

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

BANKS, STATE MEMBER

Kansas City Weleetka State Bank, Weleetka, Oklahoma -- payment of
a dividend.
Approved, September 26, 1995.

CAPITAL STOCK

San Francisco Bank of America Nevada, Las Vegas, Nevada --
redemption of shares.
Approved, September 25, 1995.

Minneapolis Dean Financial Services, Inc., St. Paul, Minnesota --
redemption of shares.
Approved, September 29, 1995.

Kansas City First National Bank of York, York, Nebraska --
redemption of shares.
Approved, September 27, 1995.

Kansas City First York Ban Corp, York, Nebraska -- redemption of
shares.
Approved, September 27, 1995.

CHANGE IN BANK CONTROL

Minneapolis Dean Financial Services, Inc., St. Paul, Minnesota --
change in bank control.
Permitted, September 29, 1995.

Kansas City Equitable Bankshares of Colorado, Inc., Denver,
Colorado -- change in bank control.
Returned, September 27, 1995.

Atlanta F.B.H. Corporation, Fayette, Alabama -- change in
bank control.
Permitted, September 29, 1995.

Kansas City Higginsville Bancshares, Inc., Higginsville, Missouri
-- change in bank control.
Withdrawn, September 26, 1995.

Cleveland Marblehead Bank, Marblehead, Ohio -- change in bank
control.
Permitted, September 26, 1995.

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

CHANGE IN BANK CONTROL

San Francisco SDN Bancorp, Encinitas, California -- change in bank control.
Permitted, September 26, 1995.

COMPETITIVE FACTORS REPORTS

Minneapolis American Commercial Bank, St. Paul, Minnesota, proposed merger with American Bank Burnsville, Burnsville, Minnesota -- report on competitive factors.
Submitted, September 25, 1995.

Boston Athol Savings Bank, Athol, Massachusetts, proposed purchase of certain assets and assumption of certain liabilities of the 52 Main Street, Ashburnham, Massachusetts, branch of the First National Bank of Boston, Boston, Massachusetts -- report on competitive factors.
Submitted, September 28, 1995.

Minneapolis BankFirst National Association, Sioux Falls, South Dakota, proposed merger with BankFirst National Association, Brookings, South Dakota -- report on competitive factors.
Submitted, September 28, 1995.

Dallas Camino Real Bank, N.A., Eagle Pass, Texas, proposed merger with Texas Bank, National Association, San Antonio, Texas -- report on competitive factors.
Submitted, September 29, 1995.

Atlanta Fidelity Federal Savings Bank, Dalton, Georgia, proposed acquisition of the assets and assumption of the liabilities of the branch at 200 West Main Street, Cartersville, Georgia, of Prudential Savings Bank, FSB.
Submitted, September 25, 1995.

Minneapolis First National Bank, Pierre, South Dakota, proposed merger with the Newell, South Dakota, branch of First Savings Bank, Beresford, South Dakota -- report on competitive factors.
Submitted, September 26, 1995.

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

COMPETITIVE FACTORS REPORTS

Chicago	Kankakee Federal Savings Bank, Kankakee, Illinois, proposed purchase of the assets and assumption of the liabilities of the Momence, Illinois, branch of First of America Bank-Illinois, National Association, Bannockburn, Illinois -- report on competitive factors. Submitted, September 26, 1995.
Dallas	L & B Financial, Inc., Sulphur Springs, Texas, proposed acquisition of assets and assumption of liabilities of Sulphur Springs Loan and Building Association -- report on competitive factors. Submitted, September 29, 1995.
Minneapolis	Marquette Bank, N.A., Golden Valley, Minnesota, proposed merger with Marquette Bank Cannon Falls, Cannon Falls, Minnesota -- report on competitive factors. Submitted, September 28, 1995.
New York	MSB Bancorp, Inc., Goshen, New York, proposed reorganization as a unitary savings and loan holding company, and the proposed conversion of MSB Bancorp's, subsidiary, Middletown Savings Bank, to a federal stock savings bank from a New York State-chartered stock savings bank-- report on competitive factors. Submitted, September 28, 1995.
Atlanta	Ponte Vedra National Bank, Ponte Vedra Beach, Florida, proposed merger with SunBank / North Florida, N.A., Jacksonville, Florida -- report on competitive factors. Submitted, September 27, 1995.
Philadelphia	Sun National Bank, Medford, New Jersey, proposed purchase of certain assets and assumption of certain liabilities of four branches of New Jersey National Bank, Ewing Township, New Jersey -- report on competitive factors. Submitted, September 25, 1995.

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

CURRENCY

- Director, FRBO Federal Reserve notes -- letter confirming request for printing order for fiscal year ending September 30, 1996.
Approved, September 28, 1995.
- Director, FRBO Federal Reserve notes -- increase in the 1995 new currency budget for printing and related costs.
Approved, September 28, 1995.

EXTENSIONS OF TIME

- San Francisco Bank of Tokyo, Ltd., Tokyo, Japan -- extension to December 31, 1995, to invest in Bank of Tokyo Mexico, S.A., Mexico, through BOT North America International, Inc., New York, New York.
Granted, September 27, 1995.
- Richmond NationsBanc-CRT Energy (UK), Ltd., London, England -- extension to December 26, 1995, to engage in certain futures commission merchant activities.
Granted, September 26, 1995.
- Minneapolis Norwest Corporation, Minneapolis, Minnesota -- -- extension to January 5, 1996, to engage de novo in financial and investment advisory activities through Norwest Investment Services, Inc.
Granted, September 27, 1995.
- Richmond Princess Anne Bank, Virginia Beach, Virginia -- extension to December 29, 1995, to acquire certain assets and assume certain liabilities of three branches of CENIT Bank, F.S.B., Norfolk, Virginia.
Granted, September 29, 1995.

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

MEMBERSHIP

Richmond Southern Financial Bank, Warrenton, Virginia -- to
become a member of the Federal Reserve System.
Approved, September 28, 1995.

REGULATIONS AND POLICIES

Secretary Federal Open Market Committee -- minutes of the
FOMC meeting on August 22, 1995.
Published, September 29, 1995.

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Atlanta -- renovation of cash
department at the Birmingham Branch.
Approved, September 25, 1995.

Director, FRBO Federal Reserve Bank of Cleveland -- to purchase
equipment for savings bond processing services at
the Pittsburgh Branch.
Approved, September 26, 1995.

Director, FRBO Federal Reserve Bank of New York -- to purchase
consulting services to complete installation of
telecommunications system.
Approved, September 28, 1995.

Director, FRBO Federal Reserve Bank of Richmond -- to replace and
upgrade certain systems associated with the head
office building.
Approved, September 25, 1995.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

FORMS

Bank Holding Company Report of Changes in Investments
and Activities (FR Y-6A) -- extension with
revision.
Approved, September 20, 1995.

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

ADDITIONS AND CORRECTIONS

BANK HOLDING COMPANIES

San Francisco BancWest Corporation, San Francisco, California -- to
acquire Bank of the West.
Approved, September 22, 1995.

EXTENSIONS OF TIME

San Francisco Dai-Icho Kangyo Bank, Limited, Tokyo, Japan --
extension to divest certain property.
Granted, September 21, 1995.

Chicago First National Company, Storm Lake, Iowa -- extension
to December 31, 1995, to acquire Buena Vista
Abstracting, Storm Lake, Iowa, and engage in
abstracting activities.
Granted, September 22, 1995.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

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

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution

Examination Date

Rating**

NONE

*Subject to CRA.

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

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Marine Midland Bank, Buffalo, New York, to acquire certain assets and assume certain liabilities of the two New York retail branch banking offices of its affiliate, Hang Seng Bank Limited, Hong Kong, and to establish branches at the two locations. 1/ 10/26/95

Fleet Bank, Albany, New York, to establish an offsite electronic facility at Carousel Center, 320 Hiawatha Blvd., Syracuse, New York. 1/ 10/26/95

Fleet Bank, Albany, New York, to establish an offsite electronic facility at Brookhaven Memorial Hospital, 101 Hospital Rd., East Patchogue, New York. 1/ 10/26/95

Fleet Bank, Albany, New York, to establish an offsite electronic facility at Evelyn Hill Inc., Liberty Island, New York, New York. 1/ 10/26/95

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

North Fork Bancorporation, Inc., Mattituck, New York, to acquire all of the voting shares of Extebank, Stony Brook, New York. Immediately thereafter, Extebank will be merged into Applicant's bank subsidiary, North Fork Bank, Mattituck, New York. 1/ 10/27/95³/

SECTION III

Nonbanking Applications
(subject to Federal Register Notice Only)

UJB Financial Corp., Princeton, New Jersey, to purchase 114 ATM's from Berkeley Federal Bank and Trust, FSB, Palisades Park, New Jersey, and to engage, through a wholly-owned de novo subsidiary, in provision of data-processing services to financial institutions. N/A

SECTION IV

Applications Not Involving Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire 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 30, 1995

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
The Adirondack Trust Co. 473 Broadway Saratoga Springs, NY 12866	Satisfactory	October 24, 1994

-
- 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

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

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

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

Peoples Savings Financial Corporation, Ridgway, Pennsylvania, to engage directly in lending activities, pursuant to section 4(c)(8) of the Bank Holding Company Act and section 225.(b)(1) of Regulation Y.

Federal Register comment period expires: 10/12/95

Sun Bancorp, Selinsgrove, Pennsylvania to engage de novo in community development activities through its acquisition of 95% of Mifflin Place Associates, Mifflinburg, Pennsylvania, pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended and Section 225.25(b)(6) of Regulation Y.

Federal Register comment period expires: 10/13/95

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 29, 1995

Identification of Ratings

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
Wilmington Trust of PA 1522 McDaniel Drive West Chester, PA 19382	05/08/95	Satisfactory

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

APPLICATIONS BULLETIN
(For the week ending September 30, 1995)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received notice from Fifth Third Bank of Northeastern
1995 *October 13,
Ohio, Cleveland, Ohio, on September 25, 1995, of its
intent to establish branch facilities at 21593 Lorain
Road, Fairview Park, Ohio, and 10950 Lorain Road,
Cleveland, Ohio.

Received notice from The Commercial Bank, Delphos *October 25, 1995
Ohio, on September 25, 1995, of its intent to establish
a branch facility at 2285 North Cole Street, Lima, Ohio.

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

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received application from Banc One Corporation, October 30, 1995
Columbus, Ohio, on September 18, 1995, to acquire
the nonbank subsidiaries of Premier Bancorp, Inc.,
Baton Rouge, Louisiana, pursuant to Section 4 of
the Bank Holding Company Act.

**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 29, 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 29, 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.

The Citizens Savings Bank Co.
P.O. Box D
132 East Front Street
Pemberville, Ohio 43450
Rating: Satisfactory
Exam Date: 6-12-95

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Triangle Bank, Raleigh, North Carolina, to purchase the assets and assume the liabilities of four branches of First Union National Bank of North Carolina, Charlotte, North Carolina, located in Benson, Clayton, Havelock, and Mount Olive, North Carolina.*	10-27-95

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Anderson Brothers Bancshares, Inc., Mullins, South Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Anderson Brothers Bank, Mullins, South Carolina.*	10-6-95
NationsBank Corporation, Charlotte, North Carolina, to acquire Sun World, National Association, El Paso, Texas (successor to Sun World Savings Bank, FSB).*	10-27-95**

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

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending September 29, 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>
Commerce Bank Corporation 9658 Baltimore Avenue College Park, Maryland 20740-1346	7-10-95	Satisfactory
Peoples Bank of Montross King Highway Montross, Virginia 22520	7-10-95	Satisfactory
Citizens Bank of Tazewell 643 East Riverside Drive Tazewell, Virginia 24651	7-10-95	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 29, 1995

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Banco Osorno y la Union Santiago, Chile To establish an international agency located in Miami, Florida.	Not yet available*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Century South Banks, Inc. Dahlonega, Georgia To acquire Bank of Danielsville, Danielsville, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	10-26-95* Federal Register
First National Bancorp Gainesville, Georgia To acquire The Bank of Heard County, Franklin, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*
Community Bancshares of Mississippi, Inc. ESOP (formerly Farmers & Merchants Bank ESOP) Forest, Mississippi Along with its second-tier holding company subsidiary, Community Bancshares of Mississippi, Inc. (formerly Forest Bancorp, Inc.), Forest, Mississippi, to merge with Community Bancshares of Indianola, Mississippi, and thereby directly acquire Community Bank, Indianola, Mississippi, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First American Corporation Nashville, Tennessee To acquire Charter Federal Savings Bank, Bristol, Virginia, and thereby engage in operating a savings association, and to engage in the sale of credit related insurance through Charter Federal Savings Bank's wholly-owned subsidiaries, Charter Financial Services Corporation and Highlands Service Corporation, pursuant to Sections 225.25(b)(9) and 225.25(b)(8) of Regulation Y, and Section 4(c)(8) of the Bank Holding Company Act.	10-13-95

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 29, 1995

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

Application

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 29, 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>
First Southern Bank 9955 West Glade Road Boca Raton, Florida 33434 (407) 479-2100	Satisfactory	06-12-95
Central State Bank Post Office Box 180 Calera, Florida 35040 (205) 668-0711	Satisfactory	06-19-95

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 29, 1995

<u>Recently Approved Applications</u>	<u>Approval Date</u>
F.B.H. Corporation Fayette, Alabama After-the-fact notification by Mr. James W. Branyon to retain 19.11 percent of the outstanding shares of F.B.H. Corporation, Fayette, Alabama.	09-29-95
Century South Banks, Inc. Dahlonega, Georgia To acquire Peoples Bank, Lavonia, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	09-29-95
Citizens Community Bancshares, Inc., Winchester, Tennessee 1-BHC formation, Citizens Community Bank, Winchester, Tennessee.	09-27-95

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	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	M&I Mid State Bank Stevens Point, Wisconsin 1341 8th Street South Wisconsin Rapids, Wisconsin	NP - 10-11-95
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 - **
Merger/Branch	Byron Center State Bank Byron Center, Michigan Moline, Michigan Branch of First of America Bank, N.A. Grand Rapids, Michigan - Branch @ 1221 Rosewood Moline, Michigan	NP - **
Branch	Hinsdale Bank & Trust Company Hinsdale, Illinois Grant & Chestnut Streets Hinsdale, Illinois	NP - 10-10-95

Section I - Applications Subject to Newspaper
Notice Only
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Merger	Baylake Bank-Kewaunee Kewaunee, Wisconsin Baylake Bank Sturgeon Bay, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin intersection of Voyager Drive & Huron Road Green Bay, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin RR 1 Box 24 Washington Island, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin 12036 Highway 42 Ellison Bay, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin 217 North 4th Avenue Sturgeon Bay, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin 34 West Maple Street Sturgeon Bay, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin 636 South Bay Shore Drive Sister Bay, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin 7842 Egg Harbor Road Egg Harbor, Wisconsin	NP - 11-10-95

Section I - Applications Subject to Newspaper
Notice Only
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin 2260 Bay Settlement Road Green Bay, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin 9405 Highway 42 Fish Creek, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin 9679 Highway 57 Brussels, Wisconsin	NP - 11-10-95
Y-1	CJSB Bancorporation Columbus Junction, Iowa Columbus Junction State Bank Columbus Junction, Iowa	NP - **

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 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 - 9-22-95
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 - 9-25-95
Y-1	Milton Bancshares, Inc. Milton, Wisconsin Bank of Milton Milton, Wisconsin*	FR - 9-28-95 NP - 9-29-95
Y-1	FSB Corp. Sublette, Illinois Farmers State Bank of Sublette Sublette, Illinois*	FR - 10-6-95 NP- 10-1-95
Y-2	Dentel Bancorporation Victor, Iowa Corydon Bancorporation Corydon, Iowa Corydon State Bank Corydon, Iowa*	FR - ** 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	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
Y-2	First Chicago Corporation Chicago, Illinois 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*	FR - 9-29-95 NP - 9-22-95

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>
COC	Pinnacle Financial Services, Inc. St. Joseph, Michigan Cyrus A. Ansary	FR - 10-2-95 NP - 10-4-95
Y-1	Thumb Bancorp, Inc. Pigeon, Michigan Thumb National Bank & Trust Company Pigeon, Michigan*	FR - 10-25-95 NP - **
COC	Rigler Investment Co. New Hampton, Iowa Nancy A. Rigler John P. Rigler Robert P. Rigler	FR - 10-16-95 NP - **
Y-1	Sable Bancshares, Inc. Chicago, Illinois Community Bank of Lawndale Chicago, Illinois	FR - 9-1-95 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)	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

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 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)	Pinacle Financial Services, Inc. St. Joseph, Michigan Maco Bancorp, Inc. Merrillville, Indiana First Federal Savings Bank of Indiana Merrillville, Indiana	FR - 10-2-95 NP - 10-4-95
4(c)(8)	WCN Bancorp, Inc. Wisconsin Rapids, Wisconsin Purchase up to \$4,000,000 of loans from the Bank	FR - 10-2-95
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 - 10-4-95
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., New York, New York and thereby engage in certain securities underwriting and dealing activities.	FR - 10-19-95
4(c)(8)	PSB Corporation Wellsburg, Iowa PSB Finance, Inc. Wellsburg, Iowa	FR - 10-2-95

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)	Greatbanc, Inc. Aurora, Illinois Local Loan Company Chicago Heights, Illinois	FR - 10-10-95
4(c)(8)	Whitney Corporation of Iowa Atlantic, Iowa to continue to purchase loan participations	FR - 10-10-95
4(c)(8)	Amcore Financial, Inc. Rockford, Illinois Amcore Consumer Finance Company, Inc. Rockford, Illinois	FR - 10-17-95

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
ROS	Rigler Investment Co. New Hampton, Iowa to redeem 4,500 shares of Stock

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 29, 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>
-Farmers State Bank of Breckenridge 316 East Saginaw Street Breckenridge, Michigan 48615 (517) 842-3191	5/08/95	S
-Clear Lake Bank & Trust 322 Main Avenue P.O. Box 8 Clear Lake, Iowa 50428 (515) 357-7121	6/19/95	S
-Bank of Oakfield 103 Main Street Oakfield, Wisconsin 53065 (414) 583-3191	6/26/95	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING SEPTEMBER 29, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

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

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
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Section 9 membership application by Peoples Bank
and Trust Company of Lincoln County, Troy,
Missouri.

N/A

*This application is subject to CRA.

FEDERAL RESERVE BANK OF ST. LOUIS

St. Louis, Missouri

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING September 29, 1995

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

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

Application

Comment Period
Ending Date

NONE.

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

Application

Comment Period
Ending Date

FW Financial, Inc., Huron,
South Dakota, to acquire 85.97% of
the voting shares of First Western
Bancorp, Inc., Huron, South Dakota*

October 27, 1995
(Federal Register)

JDOB, Inc., Sandstone, Minnesota,
to acquire 80% of the voting shares of
Prairie National Bank of Belle Plaine,
Belle Plaine, Minnesota, a de novo bank*

October 27, 1995
(Federal Register)

Mountain West Financial, Inc., Helena,
Montana, to acquire 100% of the voting
shares of Bank of Great Falls, N.A.,
Great Falls, Montana, a de novo bank*

October 30, 1995
(Federal Register)

Rocky Mountain Bancorporation, Inc.,
Billings, Montana, to acquire 100% of
the voting shares of N.E. Montana
Bancshares, Inc., Plentywood, Montana*

October 26, 1995
(Newspaper)

*Subject to CRA

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

Application

Comment Period
Ending Date

FW Financial, Inc., Huron, South
Dakota, to acquire First Western
Bancorp, Inc., and thereby indirectly
engage in insurance agency activities
pursuant to section 225.25(b)(8)(iv) of
Regulation Y

October 27, 1995
(Federal Register)

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 September 29, 1995

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
The Citizens State Bank of Ontonagon 501 River Street Ontonagon, MI 49953 (906) 884-4165	June 27, 1995	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending September 29, 1995

Continued

<u>BANK(S) EXAMINED</u>	<u>DATE OF EXAMINATION</u>	<u>CRA RATING</u>
Grand Marais State Bank PO Box 100 Grand Marais, MN 55604-0100 (218) 387-2441	June 19, 1995	Satisfactory
Liberty State Bank PO Box 64075 St. Paul, MN 55164-0075 (612) 646-8681	October 17, 1994	Satisfactory
Commercial Trust & Savings Bank 210 North Lawler PO Box 1366 Mitchell, SD 57301-1366 (605) 996-7755	June 19, 1995	Outstanding
The Northwestern Bank 20 East Central Street PO Box 49 Chippewa Falls, WI 54729 (715) 723-4461	June 26, 1995	Satisfactory

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Premier Bank, Lenexa, Kansas, for prior approval to invest an additional \$25,000 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>
Steven Bangert, Denver, Colorado, for prior approval to acquire an additional 1.72 percent, for a total of 26.36 percent, and Howard Ross, Chicago, Illinois, to acquire an additional 1.73 percent, for a total of 25.62 percent, of the voting shares of Equitable Bankshares of Colorado, Inc., Denver, Colorado.	October 13, 1995
Coronado, Inc., Sterling, Kansas, for prior approval to acquire 100 percent of the voting shares of Lyons Bankshares, Inc., Lyons, Kansas.*	October 26, 1995
R. Banking Limited Partnership, Oklahoma City, Oklahoma, for prior approval to acquire additional shares of its subsidiary BancFirst Corporation, Oklahoma City, Oklahoma, and BancFirst Corporation, Oklahoma City, Oklahoma, for prior approval to merge with Johnston County Bancshares, Inc., Tishomingo, Oklahoma.*	October 27, 1995
UMB Financial Corporation, Kansas City, Missouri, for prior approval to acquire 100 percent of the voting shares of First Sooner Bancshares, Inc., Oklahoma City, Oklahoma.*	October 27, 1995
Dickinson Financial Corporation, Kansas City, Missouri, for prior approval to acquire an additional 3.71 percent, for a total of 7.64 percent of the voting shares of UMB Financial Corporation, Kansas City, Missouri.*	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
First National of Nebraska, Inc., Omaha, Nebraska, for prior approval to engage de novo in certain data processing activities through First Technology Solutions, Inc., Omaha, Nebraska.	Not Available

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

APPLICATION

First Broken Arrow Corporation, Broken Arrow, Oklahoma, for prior approval to redeem 50,000 shares of its own voting common stock.

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 & Trust Co. P.O. Box 760 Torrington, Wyoming 82240-2709	06/26/95	09/27/95	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF SEPTEMBER 25, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
None.	

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
*Section 3(a)(3) application by Overton Financial Corporation, Overton, TX, to acquire additional shares of Longview Financial Corporation, Longview, TX (Previously reported during the week of 9-11-95)	95/10/07
*Section 3(a)(3) application by Overton Delaware Corporation, Dover, DE, to acquire additional shares of Longview Financial Corporation, Longview, TX (Previously reported during the week of 9-11-95)	95/10/07
*Section 3(a)(1) application by Hillister Enterprises II, Inc., Beaumont, TX, to acquire Umphrey II Family Limited Partnership, Beaumont, TX, Southeast Texas Bancshares, Inc., Beaumont, TX, and Community Bank, Beaumont, TX (Previously reported during the week of 9-18-95)	95/10/30
*Section 3(a)(1) application by Umphrey II Family Limited Partnership, Beaumont, TX, to acquire Southeast Texas Bancshares, Inc., Beaumont, TX, and Community Bank, Beaumont, TX (Previously reported during the week of 9-18-95)	95/10/30

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
Section 4(c)(8) <u>de novo</u> notification by Bridgeport Financial Corporation, Bridgeport, TX, to engage in providing portfolio investment advice and securities brokerage services through First National Bridgeport Securities Corporation, Bridgeport, TX	95/10/18

Section 4(c)(8) de novo notification by
Bridgeport Bancshares, Inc., Dover, DE, to engage in
providing portfolio investment advice and securities
services through First National Bridgeport Securities
Corporation, Bridgeport, TX

95/10/18

**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 SEPTEMBER 25, 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>
Texas Heritage Bank 500 W. Hwy 79 P.O. Box 249 Hutto, TX 78634-0249	95/06/19	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 9/29/95

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank of America Nevada, Las Vegas, Nevada, to establish a remote automated teller machine in the Gold River Casino, 2700 S. Casino Drive, Laughlin, Nevada. *	<u>Newspaper:</u> 10/19/95

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

U.S. Bancorp, Portland, Oregon, to acquire and merge with West One Bancorp, Boise, Idaho, *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 10/20/95
U.S. Bancorp, Portland, Oregon, to acquire an option to purchase 19.9 percent of West One Bancorp, Boise, Idaho. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 10/20/95
West One Bancorp, Boise, Idaho, to acquire an option to purchase 19.9 percent of U.S. Bancorp Portland, Oregon. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 10/20/95
BankWest Nevada Corporation, Las Vegas, Nevada, to become a bank holding company by acquiring BankWest of Nevada, Las Vegas, Nevada. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 10/27/95
Neighborhood Bancorp, San Diego, California, to become a bank holding company by acquiring Neighborhood Development Bank, N.A. (in organization), San Diego, California. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 10/20/95
Sacramento Commercial Bancorp, Sacramento, California, to become a bank holding company by acquiring Sacramento Commercial Bank, Sacramento, California. *	<u>Newspaper:</u> 10/15/95 <u>Fed. Reg.:</u> 10/20/95
Robert L. Oltman, Pasadena, California, to retroactively acquire 11.01 percent of Marathon Bancorp, Los Angeles, California. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 10/20/95

Section III - Applications Subject to Federal Register Only

None

* Subject to CRA.

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

Week ending 9/29/95

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

None

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending September 29, 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>
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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.