

ANNOUNCEMENT

**BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM**

**H.2, 1995, No. 40
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending October 7, 1995**

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Electronic payment technologies -- statement by Vice Chairman Blinder before the Subcommittee on Domestic and International Monetary Policy of the House Committee on Banking and Financial Services, October 11, 1995.
Authorized, October 5, 1995.

BANK MERGERS

Signet Bank/Virginia, Richmond, Virginia -- to merge with Signet Bank/Maryland, Baltimore, Maryland, and establish branches.
Approved, October 2, 1995.

ENFORCEMENT

Daiwa Bank, Limited, Osaka, Japan, and Daiwa Bank Limited, New York Branch, New York, New York -- temporary cease and desist order and notice of charges and of hearing against the bank and its New York branch.
Authorized, October 2, 1995.

INTERNATIONAL OPERATIONS

Chemical International Finance Limited, New York, New York -- to engage in the execution and clearance of interest rate futures contracts on Norwegian government bonds on the Oslo Stock Exchange through Chemical Bank Norge, A.S., Oslo, Norway.
Approved, October 2, 1995.

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

ABBREVIATIONS: BS&R - Banking Supervision and Regulation; C&CA - Consumer and Community Affairs; FOMC - Federal Open Market Committee; FRBO - Federal Reserve Bank Operations; IF - International Finance; OSDM - Office of Staff Director for Management

BANK BRANCHES, DOMESTIC

| | |
|--------------|--|
| Minneapolis | Central Savings Bank, Sault Ste. Marie, Michigan -- to establish an automated teller machine in Sault Ste. Marie. Approved, October 5, 1995. |
| New York | Chemical Bank, New York, New York -- to establish an offsite electronic facility on the premises of Home Box Office, 1100 Avenue of The Americas, 7th Floor, New York, New York. Approved, October 5, 1995. |
| Richmond | Crestar Bank, Richmond, Virginia -- to establish a branch at 901 Semmes Avenue. Approved, October 4, 1995. |
| Richmond | F & M Bank-Winchester, Winchester, Virginia -- to establish an electronic funds transfer facility at 251 Front Royal Pike. Approved, October 6, 1995. |
| Cleveland | Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 411 Western Row Road, Mason, Ohio. Approved, October 2, 1995. |
| Cleveland | Integra Bank, Pittsburgh, Pennsylvania -- to establish a branch at BiLo Supermarket, 110 South Main Street, Titusville, Pennsylvania. Approved, October 3, 1995. |
| Philadelphia | Madison Bank, Blue Bell, Pennsylvania -- to establish a branch at Village of Centre Square Shopping Center, 1380 Skippack Pike, Blue Bell, Pennsylvania. Approved, October 5, 1995. |

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

BANK HOLDING COMPANIES

| | |
|----------------|--|
| Chicago | ABN AMRO Bank N.V., Amsterdam, The Netherlands; ABN AMRO Holding, N.V.; Stichting Administratiekantoor ABN AMRO Holding; Stichting Prioriteit ABN AMRO Holding; and MeesPierson N.V. -- to acquire shares of LINC Financial Services, Inc., Chicago, Illinois. Approved, October 6, 1995. |
| Atlanta | AmeriBank Bankshares, Inc., Hollywood, Florida -- to acquire First National Bancshares, Inc., and First National Bank of Hollywood. Approved, October 6, 1995. |
| Director, BS&R | Bellbrook Community Bank, Bellbrook, Ohio -- registration statement. Withdrawn, October 4, 1995. |
| Dallas | Big Bend Bancshares Corp., Presidio, Texas -- request for waiver of application to acquire an additional 4.5 percent of the shares of Marfa National Bank, Marfa, Texas. Approved, October 5, 1995. |
| Chicago | Calumet National Corporation, Hammond, Indiana -- to acquire Chicago Heights Bancorp, Inc., Chicago Heights, Illinois, and Chicago Heights National Bank. Approved, October 6, 1995. |
| Minneapolis | First Bank System, Inc., Minneapolis, Minnesota -- to engage in reinsurance of credit life and credit disability insurance through SWH & K Partnership, Omaha, Nebraska. Permitted, October 2, 1995. |
| Minneapolis | First Bank System, Inc., Minneapolis, Minnesota -- to acquire Midwestern Services, Inc., Omaha, Nebraska, and Southwest Holdings, Inc. Approved, October 2, 1995. |
| Minneapolis | First Bank System, Inc., Minneapolis, Minnesota -- to acquire SWH & K Partnership, Omaha, Nebraska, and FBS Interim Bank, fsb. Permitted, October 2, 1995. |

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

BANK HOLDING COMPANIES

| | |
|---------------|--|
| San Francisco | First Commerce Bancorp, Inc., Logan, Utah -- to acquire First Commerce Bank. Returned, October 3, 1995. |
| Atlanta | Georgia Bancshares, Inc., Mount Vernon, Georgia -- to acquire Citizens Bank & Trust Company of Mount Vernon. Approved, October 6, 1995. |
| St. Louis | Harrell Bancshares, Inc., Camden, Arkansas -- to acquire First Bank of South Arkansas, Junction City, Arkansas, and Calhoun County Bank, Hampton, Arkansas. Approved, October 6, 1995. |
| New York | National Westminster Bank PLC, London, England, Natwest Holdings Inc., New York, New York, and National Westminster Bancorp Inc., Jersey City, New Jersey, and National Westminster Bancorp NJ -- to acquire Natwest Bank National Association (Pennsylvania), Scranton, Pennsylvania. Approved, October 6, 1995. |
| Cleveland | Peoples of Fleming County Bancorp, Inc., Flemingsburg, Kentucky -- to acquire The Peoples Bank of Fleming County. Approved, October 5, 1995. |
| Dallas | Rio Bancshares Corporation, Wilmington, Delaware -- request for waiver of application to acquire an additional 4.5 percent of the shares of Marfa National Bank, Marfa, Texas. Approved, October 5, 1995. |
| GC | Royal Bank of Scotland Group plc, and The Royal Bank of Scotland plc -- determination that they do not control Charterhouse plc following its sale to Credit Commercial de France and Berliner Handels- und Frankfurter Bank. Granted, October 2, 1995. |
| San Francisco | Sacramento Commercial Bancorp, Sacramento, California -- to acquire Sacramento Commercial Bank. Returned, October 2, 1995. |

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

BANK HOLDING COMPANIES

Philadelphia USABancShares, Inc., Philadelphia, Pennsylvania -- to
acquire Peoples Thrift Savings Bank, Norristown,
Pennsylvania.
Approved, October 3, 1995.

BANK MERGERS

Chicago Chicago Heights National Bank, Chicago Heights,
Illinois -- to merge with Chicago Heights Interim
Bank, National Association.
Approved, October 6, 1995.

BANK PREMISES

Kansas City Premier Bank, Lenexa, Kansas -- investment in bank
premises.
Approved, October 3, 1995.

Cleveland Summit Bank, Akron, Ohio -- investment in bank
premises.
Approved, October 3, 1995.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

San Francisco Albertson's Southern California Federal Credit Union,
Fullerton, California -- registration statement.
Withdrawn, October 2, 1995.

San Francisco Maxtor Corporation, San Jose, California --
registration statement.
Withdrawn, October 2, 1995.

San Francisco Semtech Corporation, Newbury Park, California --
registration statement.
Withdrawn, October 2, 1995.

CHANGE IN BANK CONTROL

Chicago Beaman Bancshares, Inc., Beaman, Iowa -- change in
bank control.
Permitted, October 4, 1995.

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

CHANGE IN BANK CONTROL

| | |
|-------------|--|
| Minneapolis | Flathead Holding Company, Bigfork, Montana -- change in bank control. Permitted, October 6, 1995. |
| Chicago | Kent Bancshares, Inc., Kent, Illinois -- change in bank control. Permitted, October 5, 1995. |
| Kansas City | LIT, Inc., Holdrege, Nebraska -- change in bank control. Permitted, October 5, 1995. |
| Minneapolis | Mountain Bank System, Inc., Whitefish, Montana -- change in bank control. Permitted, October 6, 1995. |

COMPETITIVE FACTORS REPORTS

| | |
|--------------|--|
| Kansas City | Central Oklahoma Bank, Depew, Oklahoma, proposed merger with American National Bank of Bristow, Bristow, Oklahoma -- report on competitive factors. Submitted, October 3, 1995. |
| Philadelphia | Citizens National Bank of Ashland, Ashland, Pennsylvania, proposed merger with Community Banks, National Association, Millersburg, Pennsylvania -- report on competitive factors. Submitted, October 5, 1995. |
| Minneapolis | Citizens State Bank of Glenville, Glenville, Minnesota, proposed merger with Twin Lakes State Bank, Twin Lakes, Minnesota -- report on competitive factors. Submitted, October 2, 1995. |
| Kansas City | Colorado Community First National Bank, Fort Morgan, Colorado, proposed merger with Colorado Community First National Bank, Englewood; Colorado Community First National Bank, Holyoke; Holyoke; Colorado Community First National Bank, Burlington; and Colorado Community First National Bank, Sterling, Colorado -- report on competitive factors. Submitted, October 5, 1995. |

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

COMPETITIVE FACTORS REPORTS

| | |
|---------------|---|
| Philadelphia | Fidelity Federal Savings and Loan Association, Linwood, Pennsylvania, proposed merger with the Wilmington Savings Fund Society, FSB, Wilmington, Delaware -- report on competitive factors. Submitted, October 6, 1995. |
| Dallas | First National Bank in Lockney, Lockney, Texas, proposed acquisition of the assets and assumption of the liabilities of a branch at 920 Easley, Paducah, Texas, of Bank of America Texas, N.A., Irving, Texas -- report on competitive factors. Submitted, October 5, 1995. |
| Dallas | First National Bank of South Texas, San Antonio, Texas, proposed acquisition of the assets and assumption of the liabilities of a branch at 1112 West Oaklawn, Pleasanton, Texas, of Bank of America Texas, N.A., Irving, Texas -- report on competitive factors. Submitted, October 4, 1995. |
| Richmond | Lumbee Guaranty Bank, Pembroke, North Carolina, proposed purchase of certain assets and assumption of the liabilities of the Maxton, North Carolina, branch of First Scotland Bank, Laurinburg, North Carolina -- report on competitive factors. Submitted, October 2, 1995. |
| Kansas City | Mark Twain Kansas City Bank, Kansas City, Missouri, proposed merger with Mark Twain Kansas Bank, Shawnee, Kansas -- report on competitive factors. Submitted, October 5, 1995. |
| San Francisco | Monterey County Bank, Monterey, California, proposed merger with Monterey County Merger Corporation -- report on competitive factors. Submitted, October 2, 1995. |
| Richmond | Myersville Bank, Myersville, Maryland, proposed merger with First United National Bank and Trust, Oakland, Maryland -- report on competitive factors. Submitted, October 4, 1995. |

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

COMPETITIVE FACTORS REPORTS

| | |
|--------------|---|
| Dallas | New First State Bank, Clute, Texas, proposed merger with First State Bank -- report on competitive factors. Submitted, October 6, 1995. |
| Kansas City | Norwest Bank Grand Junction, N.A., Grand Junction, Colorado, proposed acquisition of the assets and assumption of the liabilities of Norwest Bank Colorado, N.A., Denver, Colorado -- report on competitive factors. Submitted, October 5, 1995. |
| Dallas | Peoples National Bank, Winters, Texas, proposed merger with First State Bank, National Association, Abilene, Texas -- report on competitive factors. Submitted, October 6, 1995. |
| Philadelphia | Peoples Thrift Savings Bank, Norristown, Pennsylvania, proposed merger with Peoples Thrift Interim Savings Bank, Philadelphia, Pennsylvania -- report on competitive factors. Submitted, October 6, 1995. |
| Richmond | Premier Bank-North, N.A., Haysi, Virginia, proposed merger with Premier Bank-Central, N.A., Honaker, Virginia -- report on competitive factors. Submitted, October 3, 1995. |
| Secretary | Seattle-First National Bank, Seattle, Washington, proposed merger with Bank of America Idaho, N.A., Coeur d'Alene, Idaho -- report on competitive factors. Submitted, October 4, 1995. |
| St. Louis | Security National Bank, Witt, Illinois, proposed purchase of certain assets and assumption of certain liabilities of the Coffeen, Illinois, branch of Illini Bank, Springfield, Illinois -- report on competitive factors. Submitted, October 6, 1995. |

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

COMPETITIVE FACTORS REPORTS

| | |
|-----------|--|
| Richmond | South Branch Valley National Bank, Moorefield, West Virginia, proposed purchase of certain assets and assumption of certain liabilities of the Petersburg, West Virginia, branch of Blue Ridge Bank, Inc., Martinsburg, West Virginia -- report on competitive factors. Submitted, October 2, 1995. |
| Dallas | Sun World Federal Savings Bank, Alamogordo, New Mexico, proposed merger with First Savings Bank, FSB, Beresford, South Dakota -- report on competitive factors. Submitted, October 4, 1995. |
| St. Louis | Union Planters Bank of Northeast Arkansas, Jonesboro, Arkansas, proposed merger with Capital Bank, A Federal Savings Bank -- report on competitive factors. Submitted, October 6, 1995. |

EXTENSIONS OF TIME

| | |
|----------------|---|
| Richmond | Allied Irish Banks, p.l.c., Dublin, Ireland -- extension to January 7, 1996, for AIB Investment Managers Limited, Dublin, Ireland, to engage in providing investment advice as a commodity trading advisor on the purchase and sale of financial futures and options on financial futures. Granted, October 6, 1995. |
| Minneapolis | BNCCORP, Inc., Bismarck, North Dakota -- extension to January 9, 1996, to acquire JMS Systems, Inc. Granted, October 6, 1995. |
| Atlanta | First Southern Holding Bancorp, Boca Raton, Florida - - to acquire First Southern Bank. Granted, October 6, 1995. |
| Director, BS&R | J.P. Morgan & Company Incorporated, New York, New York -- extension to August 19, 1997, to invest in J.P. Morgan Securities Ltd., London, England. Granted, October 5, 1995. |

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

EXTENSIONS OF TIME

| | |
|---------------|---|
| Richmond | Signet Banking Corporation, Richmond, Virginia -- extension to January 6, 1995, for Signet Strategic Capital Corporation to engage in providing advisory services on certain futures and options on futures on nonfinancial commodities. Granted, October 6, 1995. |
| San Francisco | Zions Bancorporation, Salt Lake City, Utah -- extensions to divest certain properties. Granted, October 4, 1995. |

MEMBERSHIP

| | |
|---------|---|
| Chicago | M&I Bank Southwest, Spring Green, Wisconsin -- to become a member of the Federal Reserve System. Approved, October 4, 1995. |
| Chicago | State Bank of Niantic, Niantic, Illinois -- membership in the Federal Reserve System. Withdrawn, October 3, 1995. |

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Electronic Filing and Public Access to Bank Reports of Condition, Savings Association Financial Reports, and Bank Holding Company Financial Statements -- report to the Congress.
Approved, September 22, 1995.

Federal Reserve Regulatory Review Projects
Timetable -- timetable of regulatory reviews under Section 303 of the Riegle Community Development and Regulatory Improvement Act of 1994 detailed in Federal Register document (Docket R-0898).
Published, September 29, 1995.

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

ADDITIONS AND CORRECTIONS

BANK HOLDING COMPANIES

Secretary Old National Bancorp, Evansville, Indiana -- to
acquire City National Bancorp, Fulton, Kentucky,
and City National Bank.
Approved, September 29, 1995.

BANKS, FOREIGN

New York Kredietbank N.V. of Brussels, Belgium -- agreement
pursuant to section 8 of the Securities and
Exchange Act of 1934 concerning extensions of
credit to securities brokers and dealers,
Approved, September 28, 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

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Great Falls Bancorp, Totowa, New Jersey, to
acquire all of the outstanding shares of Bergen
Commercial Bank, Paramus, New Jersey. 1/

11/03/95 2/

Applications and notices (the "Applications")
by Chemical Banking Corporation ("Chemical"), and
its wholly-owned subsidiary, Chemical Bank, both
located in New York, New York. Application is
made by Chemical, pursuant to Section 3(a)(5)
of the Bank Holding Company Act of 1956, as
amended (the "BHC Act"), to merge The Chase
Manhattan Corporation, New York, New York
("Chase") with and into Chemical, and notice is
given pursuant to Section 4(c)(8) of the BHC Act,
for Chemical to indirectly acquire the nonbanking
subsidiaries of Chase. Application is also made,
pursuant to Section 3(a)(3) of the BHC Act, for
Chemical to acquire Chase Manhattan Holding
Corporation, New York, New York, a three-bank
holding company subsidiary of Chase.
Application is made by Chemical Bank, pursuant
to Section 18(c) of the Federal Deposit Insurance
Act, to merge Chase Manhattan Bank, N.A.,
New York, New York ("Chase Bank") with and into
Chemical Bank, and incident thereto, pursuant to
Section 9 of the Federal Reserve Act, to
establish branches. Notice is given by Chemical
Bank to acquire the following foreign entities
of Chase Bank: (a) the branches of Chase Bank
located in countries in which Chemical Bank does
not currently have a banking presence, pursuant
to Section 211.3(a)(3) of Regulation K;
(b) Chase Leasing (Japan), pursuant to
Sections 211.5(c) and 211.5(f) of Regulation K;
and (c) Chase Trade, Inc., pursuant to
Section 211.34 of Regulation K.

In connection with the proposal, Chemical and Chase seek the Board's prior approval, pursuant to Sections 3(a)(3) and 4(c)(8) of the BHC Act, to acquire up to 19.9 percent of the voting shares of the other through the exercise of an option which is granted only upon the occurrence of certain events. 1/

11/03/95 3/

Independence Community Bank Corp, Brooklyn, New York, to acquire Bay Ridge Bancorp, Inc. and its subsidiary, Bay Ridge Federal Savings Bank, both of Brooklyn, New York, and thereby to engage in operating a savings association. In connection with this proposal, Bay Ridge Federal Savings Bank will subsequently be merged into Independence Savings Bank. 4/

10/30/95

SECTION III

Nonbanking Applications (subject to Federal Register Notice Only)

Notice by National Bank of Canada, Montreal, Quebec, Canada, to engage de novo through its indirect U.S. subsidiary, Lévesque Beaubien Geoffrion Ltd., in provision of investment or financial advice; securities brokerage; and underwriting and dealing in obligations of the United States or Canada, general obligations of states and their political subdivisions, and other obligations that member banks of the Federal Reserve System may be authorized to underwrite and deal in under 12 U.S.C. §24 and 335.

10/26/95

Citicorp, New York, New York, to engage through its subsidiary, Citicorp North America, Inc., in making equity and debt investments in corporations or projects designed primarily to promote community welfare.

10/24/95

U.S. Trust Corporation, New York, New York, to engage de novo through its subsidiary, U.S. Trust Company of New Jersey, Princeton, New Jersey, in making personal loans and small business loans.

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 October 7, 1995

| <u>NAME OF BANK</u> | <u>RATING</u> | <u>EXAMINATION DATE</u> |
|---|---------------|-------------------------|
| Great Eastern Bank 41-48 Main Street Flushing, New York 11355 | Satisfactory | June 19, 1995 |
| Tioga State Bank 1 North Main Street Spencer, New York 14883 | Satisfactory | April 17, 1995 |

-
- 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

United Valley Bank, Philadelphia, PA to establish a branch office at 100 North Presidential Blvd., Bala Cynwyd, PA, pursuant to Section 9 of the FRA.

Newspaper Notice comment period expires: 11/04/95

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

Susquehanna Bancshares, Inc., Lititz, PA to acquire Fairfax Financial Corporation, and, indirectly, Fairfax Savings, F.S.B., both of Baltimore, MD, pursuant to Section 4(c)(8) of the Bank Holding Company Act and section 225.25(b)(9) of Regulation Y.

Newspaper Notice comment period expires: 09/14/95
Federal Register comment period expires: N/Avail

Susquehanna Bancshares, Inc., Lititz, PA to acquire Advantage Investments, Inc., Baltimore, MD, and thereby act as agent in the sale of retail securities brokerage activities, pursuant to section 4(c)(8) of the BHC Act and sections 225.25(b)(15)(i) and 225.25(b)(15)(ii) of Regulation Y.

Newspaper Notice comment period expires: 09/14/95
Federal Register comment period expires: N/Avail

Susquehanna Bancshares, Inc., Lititz, PA to acquire Fairfax Mortgage Corporation, Baltimore, MD, pursuant to section 4(c)(8) of the BHC Act and sections 225.25(b)(1) of Regulation Y.

Newspaper Notice comment period expires: 09/14/95
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 October 6, 1995

Identification of Ratings

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Bank/Location

Examination Date

CRA Rating

NONE

NONE

NONE

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

**APPLICATIONS BULLETIN
(For the week ending October 7, 1995)**

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received notice from Integra Bank, Pittsburgh,
Pennsylvania, of its intent to establish a branch
facility at the University of Pittsburgh at Bradford,
300 Campus Drive, Bradford, Pennsylvania.

*October 27, 1995

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

Received notice from Ohio State Bancshares, Inc.,
Marion, Ohio, of its intent to acquire The Marion
Bank, Marion, Ohio, pursuant to Section 3(a)(1)
of the Bank Holding Company Act.

*F: October 31, 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
(October 6, 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 October 6, 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> |
|--|-----------------------------------|
| Miners Exchange Bank, Coeburn, Virginia, to establish a branch on Depot Avenue, Appalachia, Virginia.* | 11-4-95 |

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

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|---|-----------------------------------|
| Monocacy Bancshares, Inc., Taneytown, Maryland, to acquire 100% of the voting shares of Royal Oak Savings Bank, FSB, Randallstown, Maryland.* | 11-2-95 |
| First Charter Corporation, Concord, North Carolina, to acquire 100% of the voting shares of Bank of Union, Monroe, North Carolina.* | 11-3-95** |

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

Application

NationsBank, N.A., Charlotte, North
Carolina, to establish a branch in
Seoul, Korea.

*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 October 6, 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> |
|--|-----------------------------|---------------|
| Chesapeake Bank 1 North Main Street Kilmarnock, Virginia 22482 | 7-17-95 | Satisfactory |

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 6, 1995

Section 1 - Applications Subject to Newspaper Notice Only

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|---|-----------------------------------|
| Barnett Bank of Polk County Lakeland, Florida To merge with First Federal Savings & Loan Association of Lake Wales, Lake Wales, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act. | 10-30-95* |
| Barnett Bank of Polk County Lakeland, Florida To acquire certain assets and assume certain liabilities of First Federal Savings and Loan Association of Lake Wales, Lake Wales, Florida, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991. | 10-30-95* |

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

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|--|-----------------------------------|
| Barnett Banks, Inc. Jacksonville, Florida Along with its wholly-owned subsidiary, Barnett Merger Corporation, Jacksonville, Florida, to acquire First Financial Bancshares of Polk County, Inc., Lake Wales, Florida, and thereby engage in operating a savings association, pursuant to Section 225.25(b)(9) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act. | 10-30-95* Newspaper |
| 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. | 10-21-95* Federal Register |
| First State Corporation Albany, Georgia After-the-fact change in control notice by Ms. Vernon H. Warren to retain 12.67 percent of the outstanding shares of First State Corporation, Albany, Georgia. | Not yet available* |

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 6, 1995

Section 3 - Applications Subject to Federal Register Only

Application

Comment Period Ending Date

None.

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

Application

Coconut Grove Bank
Miami, Florida

To become a member of the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act and Section 208.4 of Regulation H.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 6, 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>Examination Bank</u> | <u>Rating</u> | <u>Date</u> |
|---|---------------|-------------|
| Carney Bank Post Office Box 3219 Boynton Beach, Florida 33424 (407) 736-8300 | Satisfactory | 06-26-95 |
| Monroe County Bank Post Office Box 806 Monroeville, Alabama 36461 (334) 575-3132 | Satisfactory | 06-26-95 |

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 6, 1995

Recently Approved Applications

Approval Date

| | |
|--|----------|
| Ameribank Bancshares, Inc. Hollywood, Florida To merge with First National Bancshares, Inc., Hollywood, Florida, and thereby directly acquire First National Bank of Hollywood, Hollywood, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act. | 10-06-95 |
| United American Bank of Central Florida Orlando, Florida To establish a branch located at 1550 Maguire Road, Ocoee, Florida, to be known as the Ocoee Office. | 10-13-95 |
| Heart of Georgia Bancshares, Inc. Mount Vernon, Georgia 1-BHC formation, Citizens Bank & Trust Company of Mount Vernon, Mount Vernon, Georgia. | 10-6-95 |
| SunTrust Banks, Inc. Atlanta, Georgia Along with its wholly-owned subsidiary, Trust Company of Georgia, Atlanta, Georgia (Applicants), to acquire Stephens Diversified Leasing, Inc., Reno, Nevada, and thereby engage in (1) leasing personal or real property or acting as agent, broker, or adviser; and (2) making, acquiring, or servicing loans; pursuant to Sections 225.25(b)(5) and 225.25(b)(1) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act. | 10-05-95 |
| Farmers Bancshares, Inc. Alexandria, Louisiana 1-BHC formation, The Farmers Bank & Trust of Cheneyville, Cheneyville, Louisiana. | 10-06-95 |

APPLICATIONS BULLETIN

Federal Reserve Bank of Chicago

The Applications Bulletin identifies:

- (1) final applications received by the Federal Reserve Bank of Chicago during the week ending October 6, 1995 which are not subject to Federal Register or Newspaper notice;
- (2) final applications being processed by the Federal Reserve Bank of Chicago, which are subject to Federal Register and/or Newspaper notice with comment periods ending during or after the week ending October 6, 1995, or with comment periods which are unknown at this time;
- (3) Community Reinvestment Act (CRA) Ratings for state member banks whose CRA examinations become publicly available during the week ending October 6, 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 Alicia Williams, Assistant Vice President at the Federal Reserve Bank of Chicago at 230 South LaSalle Street, Chicago, Illinois 60690 (312) 322-5910.

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 of Handling Protested Applications, 12 CFR #262.25[©] and (D) (1984). The procedure for requesting hearing can be found at 12 CFR #262.3(e). You may wish to consult A Citizens Guide to CRA, published by the Federal Financial Institutions Examination Council.

Please note that public comment periods may expire without being published in the Applications Bulletin. Individuals interested in comment periods pertaining to a particular application are encouraged to contact Medelyn Cabriga, Applications Division at (312) 322-6145.

Federal Reserve Bank of Chicago
Section I - Applications Subject to Newspaper
Notice Only

| <u>Type</u> | <u>Application</u> | <u>Comment Period</u> <u>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 - 10-2-95 |
| Branch | The Northern Trust Company Chicago, Illinois One Oakbrook Terrace Oakbrook Terrace, Illinois* | NP - 10-2-95 |
| 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 - 10-2-95 |
| Branch | The Northern Trust Company Chicago, Illinois 1501 Woodfield Road Schaumburg, Illinois* | NP - 10-2-95 |
| Branch | The Northern Trust Company Chicago, Illinois 265 Deerpath Road Lake Forest, Illinois* | NP - 10-2-95 |

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> |
|---------------|--|---------------------------------------|
| Branch | The Northern Trust Company Chicago, Illinois 400 E. Diehl Road Naperville, Illinois* | NP - 10-2-95 |
| Branch | The Northern Trust Company Chicago, Illinois 6401 N. Harlem Avenue Chicago, Illinois* | NP - 10-2-95 |
| Branch | The Northern Trust Company Chicago, Illinois 701 S. McKinley Lake Forest, Illinois* | NP - 10-2-95 |
| Branch | The Northern Trust Company Chicago, Illinois 959 S. Waukegan Road Lake Forest, Illinois* | NP - 10-2-95 |
| 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 - ** |
| Branch | Hinsdale Bank & Trust Company Hinsdale, Illinois 130 West Chestnut Street Hinsdale, Illinois | NP - 10-10-95 |

Section I - Applications Subject to Newspaper
Notice Only
Continued

| <u>Type</u> | <u>Application</u> | <u>Comment Period</u> <u>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</u> <u>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 - ** |
| Merger/Branch | Hawkeye Bank of Des Moines Des Moines, Iowa Hawkeye Bank of Ankeny Ankeny, Iowa -Branch @ 305 S. Ankeny Blvd. Ankeny, 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-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 - 10-31-95 NP - ** |
| 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 - 10-19-95 |
| 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</u> <u>Ending Date</u> |
|-------------|--|---|
| 4(c)(8) | Pinance 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 |
| 4(c)(8) | Associated Banc-Corp. Green Bay, Wisconsin Associated Banc-Corp Services, Inc. Green Bay, Wisconsin | FR - 10-24-95 |

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 |
| ROS | Baxter Insurance Agency, Inc. Baxter, Iowa to redeem 3,410 shares of common stock from Ann Edge |

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 October 06, 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 401 Main Street Lake View, Iowa 51450 (712) 657-8525 | 6/05/95 | S |
| -Titonka Savings Bank 173 Main Street North Titonka, Iowa 50480 (515) 928-2142 | 6/05/95 | S |

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING OCTOBER 6, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

| <u>Application</u> | <u>End of Comment Period</u> |
|--|------------------------------|
| *Section 9 application by Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky, to relocate its branch office from 2443 Bardstown Road to 2012 Bardstown Road, Louisville, Kentucky. | 10-14-95 |

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

| <u>Application</u> | <u>End of Comment Period</u> |
|---|------------------------------|
| *Section 3(a)(3) application by Mercantile Bancorporation Inc., St. Louis, Missouri, to acquire Hawkeye Bancorporation, Des Moines, Iowa. | Newspaper: 10-29-95 |
| *Section 3(a)(3) application by Boatmen's Bancshares, Inc., St. Louis, Missouri, to acquire Fourth Financial Corporation, Wichita, Kansas. | Newspaper: 10-29-95 |
| *Section 3(a)(1) application by Acquisition Sub, Inc., St. Louis, Missouri, to acquire Fourth Financial Corporation, Wichita, Kansas. | Newspaper: 10-29-95 |
| *Section 4(c)(8) notification by Mercantile Bancorporation Inc., St. Louis, Missouri, to acquire Bank of Conway, FSB, Conway, Arkansas. | Newspaper: 10-29-95 |
| *Section 3(a)(3) application by Mercantile Bancorporation Inc., St. Louis, Missouri, to acquire First Sterling Bancorp, Inc., Sterling, Illinois. | Newspaper: 10-29-95 |
| *Section 3(a)(3) application by Bren-Mar Properties, Inc., Columbia, Missouri, to acquire the remaining 50% of Jack's Fork Bancorporation, Inc., Columbia Missouri. | Newspaper: 11-6-95 |

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

| <u>Application</u> | <u>End of Comment Period</u> |
|--|------------------------------|
| Section 4(c)(8) notification by Mercantile Bancorporation Inc., St. Louis, Missouri, to acquire: | |
| Hawkeye Guaranteed Loans, Inc., Des Moines, Iowa. | 11-3-95 |
| Hawkeye Leasing Corporation, Des Moines, Iowa. | 11-3-95 |
| Section 4(c)(8) notification by Boatmen's Bancshares, Inc., St. Louis, Missouri, to acquire: | |
| Bank IV Affordable Housing Corporation, Wichita, Kansas. | 11-3-95 |

| | |
|---|-------------------|
| Bank IV Community Development Corporation, Wichita, Kansas. | 11-3-95 |
| Fourth Investment Advisors, Inc., Wichita, Kansas. | 11-3-95 |
| Fourth Financial Insurance Co., Wichita, Kansas. | 11-3-95 |
| Southgate Trust Company, Wichita, Kansas. | 11-3-95 |
| Section 4(c)(8) notification by CNB Bancshares, Inc. Evansville, Indiana, to engage de novo in trust activities through the acquisition of Citizens Trust Company of Indiana, N.A., Evansville, Indiana. | Not yet available |

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

| <u>Application</u> | <u>End of Comment Period</u> |
|---|------------------------------|
| Section 9 membership application by Citizens Bank, Marion, Arkansas. | 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 October 6, 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

FNB Bankshares, Inc., Milnor,
North Dakota, to become a bank
holding company through the
acquisition of 87.07% of the
voting shares of The First
National Bank of Milnor,
Milnor, North Dakota*

Comment Period
Ending Date

October 7, 1995

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

Application

Norwest Corporation, Minneapolis,
Minnesota, to acquire 100% of the
voting shares of The Bank of Robstown,
Robstown, Texas*

Comment Period
Ending Date

November 5, 1995
(Federal Register)

Omega City Holding Company, LaMoure,
North Dakota, to acquire, through merger,
100% of the voting shares of Marion Bank
Holding Company, Marion, North Dakota*

November 3, 1995
(Federal Register)

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

Application

NONE.

Comment Period
Ending Date

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

Application

NONE.

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending October 6, 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 |
|--|---------------------|-------------|
| Peoples State Bank of Plainview 300 West Broadway P.O. Box 607 Plainview, Minnesota 55964-0607 | July 3, 1995 | Outstanding |

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Citizens Bank, Lawton, Oklahoma, for prior approval to invest an additional \$343,806 in bank premises.

Not Available

Adams Bank & Trust, Ogallala, Nebraska, for prior approval to merge with Adams Savings & Loan Association, North Platte, Nebraska, and establish a branch facility in North Platte, Nebraska.

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

APPLICATION

COMMENT PERIOD ENDING DATE

Richard J. Thompson, Oklahoma City, Oklahoma, for prior approval to retain a total of 13.74 percent of the voting shares of First Ada Bancshares, Inc., Ada, Oklahoma.

October 24, 1995

DFC Acquisition Corporation Two, Kansas City, Missouri, and Dickinson Financial Corporation, Kansas City, Missouri, for prior approval to acquire 7.64 percent of the voting shares of UMB Financial Corporation, Kansas City, Missouri.*

November 3, 1995

Lincoln National Bancorporation, Oklahoma City, Oklahoma, for prior approval to become a bank holding company through the acquisition of 80 percent of Lincoln National Bank, Oklahoma City, Oklahoma.*

Not Available

Central Trust Company, Lander, Wyoming, for prior approval to acquire 93.44 percent of the voting shares of Buffalo Investment Corporation, Edina, Minnesota.*

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

Federal Reserve Bank of Kansas City

| <u>Bank/Location</u> | <u>Exam Date</u> | <u>CRA Public Date</u> | <u>CRA Rating</u> |
|---|------------------|----------------------------|-----------------------|
| Bank of Holden 123 West 2nd Holden, Missouri 64040-1322 | 07/17/95 | 10/05/95 | Satisfactory |
| Lafayette State Bank 811 South Public Road Lafayette, Colorado 80026-2127 | 07/10/95 | 10/05/95 | Outstanding |

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF OCTOBER 2, 1995

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

| <u>APPLICATION</u> | <u>NOTICE EXP</u> |
|---|-------------------|
| *Section 18(c) application by Wellington State Bank, Wellington, TX, to effect a merger, consolidation, acquisition of assets or assumption of deposit liabilities with Bank of America Texas, N.A., Irving, TX | N/A |
| *Section 9 application by Wellington State Bank, Wellington, TX, to establish a branch at 423 N. Main, Childress, TX 79201 (acquired from Bank of America Texas, N.A., Irving, TX) | N/A |
| *Section 9 application by Wellington State Bank, Wellington, TX, to establish a branch at 119 S. 6th Street, Memphis, TX 79245 (acquired from Bank of America Texas, N.A., Irving, TX) | N/A |

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

| <u>APPLICATION</u> | <u>** NOTICE EXP</u> |
|---|----------------------|
| *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) (Previously reported during the week of 8-28-95) | 95/10/01 |

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

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

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

APPLICATION

None.

* SUBJECT TO CRA.

** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.

N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF OCTOBER 2, 1995

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

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

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 10/06/95

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

None

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

U.S. Bancorp, Portland, Oregon, to acquire and
merge with West One Bancorp, Boise, Idaho, *

Newspaper: 10/16/95

Fed. Reg.: 10/20/95

U.S. Bancorp, Portland, Oregon, to acquire an
option to purchase 19.9 percent of West One
Bancorp, Boise, Idaho. *

Newspaper: Not published

Fed. Reg.: 10/20/95

West One Bancorp, Boise, Idaho, to acquire an
option to purchase 19.9 percent of U.S. Bancorp
Portland, Oregon. *

Newspaper: Not published

Fed. Reg.: 10/20/95

BankWest Nevada Corporation, Las Vegas, Nevada,
to become a bank holding company by acquiring
BankWest of Nevada, Las Vegas, Nevada. *

Newspaper: 10/25/95

Fed. Reg.: 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. *

Newspaper: 10/21/95

Fed. Reg.: 10/20/95

Robert L. Oltman, Pasadena, California, to
retroactively acquire 11.01 percent of
Marathon Bancorp, Los Angeles, California. *

Newspaper: Not available

Fed. Reg.: 10/20/95

Section III - Applications Subject to Federal Register Only

None

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

None

* Subject to CRA.

Week ending 10/06/95

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending October 6, 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.