

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 42
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending October 21, 1995

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Mergers among U.S. banking organizations -- statement by Governor Yellen before the Subcommittee on Financial Institutions and Consumer Credit of the House Committee on Banking and Financial Services, October 17, 1995.
Published, October 17, 1995.

BANK HOLDING COMPANIES

Mercantile Bankshares Corporation, Baltimore, Maryland -- request for reconsideration of Board's approval of application to acquire The Sparks State Bank, Sparks, Maryland.
Approved, October 18, 1995.

National Australia Bank Limited, Melbourne, Australia; National Equities Limited; MNC Acquisition Co.; National Australia Group (UK) Limited, London, England, and National Americas Holdings Limited -- to acquire Michigan National Corporation, Farmington Hills, Michigan, Michigan National Bank, and the banking and nonbanking subsidiaries of Michigan National Corporation.
Approved, October 16, 1995.

NationsBank Corporation, Charlotte, North Carolina, and NB Holdings, Inc. to acquire Intercontinental Bank, Miami, Florida.
Approved, October 17, 1995.

NationsBank Corporation, Charlotte, North Carolina -- to acquire CSF Holdings, Inc., Miami, Florida, and Citizens Federal Bank, a Federal Savings Bank.
Approved, October 17, 1995.

Norwest Corporation, Minneapolis, Minnesota -- to acquire The Foothill Group, Inc., Los Angeles, California, and engage in asset-based lending and management of assets.
Approved, October 16, 1995.

Norwest Corporation, Minneapolis, Minnesota, and Norwest Financial Services, Inc., Des Moines, Iowa -- to engage de novo in the activity of transmitting money for customers to third parties within the United States and its territories through Orlandi, Valuta, Los Angeles, California, and Orlandi Valuta Nacional, Boulder City, Nevada.
Permitted, October 17, 1995.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Shorebank Corporation, Chicago, Illinois -- to
acquire Indecorp, Inc.
Approved, October 16, 1995.

SunTrust Banks, Inc., Atlanta, Georgia -- to engage
de novo in underwriting and dealing in revenue
bonds, leasing activities, and swap transactions
through its section 20 subsidiary, SunTrust Capital
Markets, Inc.
Permitted, October 16, 1995.

BOARD OPERATIONS

Mortgage loans to low- and moderate-income applicants
-- development of a computer software program
entitled "'Partners'" for financial institutions in
offering affordable mortgage loans.
Announced, October 19, 1995.

INTERNATIONAL OPERATIONS

Citibank Overseas Investment Corporation, New Castle,
Delaware -- to make an investment in Citibank a.s.,
Prague, Czech Republic.
Permitted, October 20, 1995.

Morgan Guaranty International Finance Company, New
York, New York -- to make an investment in the Bank
of the Philippine Islands, Manila, Philippines.
Permitted, October 16, 1995.

REGULATIONS AND POLICIES

National flood insurance program -- report to the
Congress on compliance by State member banks.
Approved, October 20, 1995.

Section 20 companies -- quarterly table to adjust
income for companies that adopt the Board's
alternative indexed revenue test to measure
compliance with the 10 percent limit on bank
ineligible securities activities.
Published, October 20, 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

Cleveland	Fifth Third Bank of Northeastern Ohio, Cleveland, Ohio -- to establish a branch at 21593 Lorain Road, Fairview Park, Ohio, and 10590 Lorain Road, Cleveland, Ohio. Approved, October 20, 1995.
Minneapolis	Geraldine State Bank, Geraldine, Montana -- to relocate its main office to Fort Benton, Montana, and establish a branch at its existing location in Geraldine. Approved, October 16, 1995.
Chicago	Hinsdale Bank & Trust Company, Hinsdale, Illinois -- to establish a branch at 130 West Chestnut Street. Approved, October 16, 1995.
Chicago	M&I Mid-State Bank, Stevens Point, Wisconsin -- to establish a branch at 1341 8th Street South, Wisconsin Rapids, Wisconsin. Approved, October 18, 1995.

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

BANK BRANCHES, DOMESTIC

Richmond	Middleburg Bank, Middleburg, Virginia -- to establish a branch at the intersection of Catoctin Circle and Harrison Street, Leesburg, Virginia. Approved, October 20, 1995.
Kansas City	Poteau State Bank, Poteau, Oklahoma -- to establish a branch at 3108 North Broadway. Approved, October 16, 1995.
Minneapolis	Rocky Mountain Bank, Billings, Montana -- to establish an automated teller machine at 1610 Poly Drive. Approved, October 17, 1995.

BANK HOLDING COMPANIES

Richmond	Anderson Brothers Bancshares, Inc., Mullins, South Carolina -- to acquire Anderson Brothers Bank. Approved, October 20, 1995.
Cleveland	Banc One Corporation, Columbus, Ohio -- to form a joint venture with Card Establish Services, Inc., Melville, New York, and First Data Resources, Inc., Omaha, Nebraska, and engage in credit and debit card activities. Approved, October 19, 1995.
St. Louis	BancorpSouth, Inc., Tupelo, Mississippi -- request for waiver of application to merge with Wes-Tenn Bancorp, Inc., Covington, Tennessee. Approved, October 17, 1995.
Atlanta	Barnett Bank of Polk County, Lakeland, Florida -- to establish a branch at 5301 North Socrum Loop Road. Approved, October 16, 1995.
Boston	BayBanks, Inc., Boston, Massachusetts -- to acquire Cornerstone Financial Corporation, Derry, New Hampshire. Approved, October 20, 1995.

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

BANK HOLDING COMPANIES

Secretary	Brenham National Holding Corp., Nevada City, Nevada - - request for waiver of application to acquire Brenham National Bank. Approved, October 17, 1995.
Dallas	Caldwell Holding Company, Columbia, Louisiana -- to acquire 7.93 percent of the shares of Citizens Progressive Bank. Approved, October 19, 1995.
Boston	Camden National Corporation, Camden, Maine -- to acquire UnitedCorp., Bangor, Maine, and Trust Company of Maine, Inc. Approved, October 20, 1995.
St. Louis	Carlinville National Bank Shares, Inc., Carlinville, Illinois -- to engage in tax preparation services through Carlinville Tax Service. Permitted, October 18, 1995.
Kansas City	Castle Rock Bank Holding Company, Castle Rock, Colorado -- to retain shares of Colorado Imaging Company, Inc., Denver, Colorado, and engage in data processing services. Permitted, October 20, 1995.
Chicago	CF Bancorp, Inc., Davenport, Iowa -- request for waiver of application to acquire Citizens Federal Savings Bank, FSB. Approved, October 18, 1995.
Dallas	Citizens Bancorp of Delaware, Inc., Wilmington, Delaware -- to acquire Citizens National Bank, Victoria, Texas. Approved, October 18, 1995.
Dallas	CNB Bancshares of Victoria, Inc., Victoria, Texas -- to acquire Citizens Bancorp of Delaware, Inc., Wilmington, Delaware, and Citizens National Bank, Victoria, Texas. Approved, October 18, 1995.

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

BANK HOLDING COMPANIES

Atlanta	First American Corporation, Nashville, Tennessee -- to acquire Charter Federal Savings Bank, Bristol, Virginia, and engage in operating a savings and loan association and in the sale of credit-related insurance through Charter Financial Services Corporation and Highlands Services Corporation. Permitted, October 19, 1995.
Kansas City	First Community Bancshares, Inc., Kansas City, Kansas -- to acquire First Community Bank. Approved, October 19, 1995.
Chicago	First Midwest Bancorp, Inc., Itasca, Illinois -- to acquire CF Bancorp, Inc., Davenport, Iowa, and Citizens Federal Savings Bank, FSB. Approved, October 18, 1995.
Chicago	First Midwest Bancorp, Inc., Itasca, Illinois -- to engage in the operation of a savings association and engage in lending activities through the acquisition of CF Bancorp, Inc., Davenport, Iowa, and Citizens Federal Savings Bank, FSB. Permitted, October 18, 1995.
Chicago	First Midwest Bancorp, Inc., Itasca, Illinois -- to exercise an option to acquire up to 19.9 percent of the shares of CF Bancorp, Inc., Davenport, Iowa, and Citizens Federal Savings Bank, FSB. Approved, October 18, 1995.
Dallas	First Paducah Bancshares of Delaware, Inc., Dover, Delaware -- to acquire First National Bank of Paducah, Paducah, Texas. Approved, October 18, 1995.
Dallas	First Paducah Bancshares of Texas, Inc., Paducah, Texas -- to acquire First Paducah Bancshares of Delaware, Inc., Dover, Delaware, and First National Bank of Paducah, Paducah, Texas. Approved, October 18, 1995.

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

BANK HOLDING COMPANIES

Chicago	GreatBanc, Inc., Aurora, Illinois -- to acquire local Loan Company, Chicago Heights, Illinois, and engage in consumer finance activities. Approved, October 18, 1995.
St. Louis	Hensley Investment Limited Partnership, Springfield, Missouri -- to acquire Peoples Banking Company. Approved, October 17, 1995.
San Francisco	Humbolt Bancorp, Eureka, California -- request for waiver of application to acquire Humbolt Bank. Approved, October 20, 1995.
Philadelphia	Malvern Bancorporation, Malvern, Pennsylvania -- to acquire The National Bank of Malvern. Approved, October 18, 1995.
Secretary	Old National Bancorp, Evansville, Indiana -- to acquire First United Savings Bank, f.s.b., Greencastle, Indiana. Approved, October 20, 1995.
Dallas	Overton Delaware Corporation, Dover, Delaware -- to acquire 7.35 percent of the shares of Longview Financial Corporation. Approved, October 20, 1995.
Dallas	Overton Financial Corporation, Overton, Texas -- to acquire 7.35 percent of the shares of Longview Financial Corporation, Longview, Texas. Approved, October 20, 1995.
St. Louis	Peoples Banking Company, Springfield, Missouri -- to acquire Peoples Bank of The Ozarks, Nixa; Citizens Bank of The Ozarks, Camdenton; and Peoples Bank of Fordland, Fordland, Missouri. Approved, October 17, 1995.
Cleveland	Pikeville National Corporation, Pikeville, Kentucky - - to engage in data processing activities. Permitted, October 17, 1995.

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

BANK HOLDING COMPANIES

Minneapolis Randall Bancorp, Inc., Pine River, Minnesota -- to
acquire Randall Holding Company, Inc., and Norbanc
Group, Inc.
Approved, October 19, 1995.

Chicago Whitney Corporation of Iowa, Atlantic, Iowa -- to
engage in lending activities.
Approved, October 18, 1995.

BANKS, STATE MEMBER

Director, BS&R County Bank of Chesterfield, Midlothian, Virginia --
registration as transfer agent.
Approved, October 20, 1995.

Director, BS&R First Community Bank, Inc., Princeton, West
Virginia -- registration as transfer agent.
Approved, October 20, 1995.

CAPITAL STOCK

Chicago Baxter Insurance Agency, Inc., Baxter, Iowa --
redemption of shares.
Returned, October 16, 1995.

CHANGE IN BANK CONTROL

New York BNB Financial Services Corporation, New York, New
York -- change in bank control.
Returned, October 18, 1995.

Minneapolis Canton Bancshares, Inc., Canton, South Dakota --
change in bank control.
Permitted, October 17, 1995.

New York Independence Bancorp, Inc., Ramsey, New Jersey --
change in bank control.
Permitted, October 20, 1995.

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

CHANGE IN BANK CONTROL

San Francisco PNB Financial Group, Newport Beach, California --
change in bank control.
Permitted, October 17, 1995.

Atlanta Republic Security Financial Corporation, West Palm
Beach, Florida -- change in bank control.
Permitted, October 19, 1995.

COMPETITIVE FACTORS REPORTS

Dallas Community State Bank, Iola, Texas, proposed
acquisition of the assets and assumption of the
liabilities of branches at 590 W. Main Street,
Vidor; and 525 Brazos Avenue, West Columbia, Texas,
of Bank of America Texas, N.A., Irving, Texas --
report on competitive factors.
Submitted, October 16, 1995.

Cleveland Deposit Bank, DuBois, Pennsylvania, proposed merger
with Cenwest National Bank, Johnston; First
National Bank of Leechburg, Leechburg; National
Bank of the Commonwealth, Indiana; Unitas National
Bank, Chambersburg; Central Bank, Hollidaysburg;
Peoples Bank and Trust Company, Jennerstown; and
Peoples Bank of Western Pennsylvania, New Castle,
Pennsylvania -- report on competitive factors.
Submitted, October 16, 1995.

Richmond First Bank, Troy, North Carolina, proposed purchase
of certain assets and assumption of certain
liabilities of branches in Laurinburg and
Rockingham, North Carolina, of First Scotland Bank,
Laurinburg, North Carolina -- report on competitive
factors.
Submitted, October 18, 1995.

Chicago First Midwest Bank, National Association, Moline,
Illinois, proposed merger with First Midwest Bank /
Quad Cities, National Association -- report on
competitive factors.
Submitted, October 18, 1995.

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

COMPETITIVE FACTORS REPORTS

Cleveland	First National Bank of Reynoldsburg, Reynoldsburg, Pennsylvania, proposed merger with Community First Interim Bank, National Association -- report on competitive factors. Submitted, October 17, 1995.
Kansas City	First United National Bank and Trust Company, Great Bend, Kansas, proposed acquisition of the assets and assumption of the liabilities of The Burdett State Bank, Burdett, Kansas -- report on competitive factors. Submitted, October 16, 1995.
Dallas	Herring National Bank, Vernon, Texas, proposed acquisition of the assets and assumption of the liabilities of a branch at 4102 Wilbarger Street, of Bank of America Texas, N.A., Irving, Texas -- report on competitive factors. Submitted, October 16, 1995.
Richmond	Life Savings Bank, FSB, Norfolk, Virginia, proposed merger with Seaboard Savings Bank, FSB, Virginia Beach, Virginia -- report on competitive factors. Submitted, October 20, 1995.
St. Louis	Magna Bank of Missouri, Brentwood, Missouri, proposed merger with Magna Bank of Illinois, Belleville, Illinois -- report on competitive factors. Submitted, October 20, 1995.
Cleveland	MB Bank, Marblehead, Ohio, proposed merger with The Marblehead Bank -- report on competitive factors. Submitted, October 17, 1995.
St. Louis	Merchants and Farmers Bank, Kosciusko, Mississippi, proposed merger with Farmers and Merchants Bank, Bruce, Mississippi -- report on competitive factors. Submitted, October 18, 1995.

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

COMPETITIVE FACTORS REPORTS

Philadelphia	Northern Central Bank, Williamsport, Pennsylvania, proposed merger with The First National Bank of Bradford County, Towanda, Pennsylvania -- report on competitive factors. Submitted, October 20, 1995.
Chicago	Norwest Bank Wisconsin, National Association, Milwaukee, Wisconsin, proposed purchase of the assets and assumption of the liabilities of a branch of Associate Bank Madison, Madison, Wisconsin -- report on competitive factors. Submitted, October 19, 1995.
New York	Summit Bank, Summit, New Jersey, proposed merger with Garden State Bank, Jackson Township, New Jersey -- report on competitive factors. Submitted, October 20, 1995.
Cleveland	Union Banking Company, West Mansfield, Ohio, proposed purchase of the assets and assumption of the liabilities of the Bell Center, Ohio, branch of The Huntington National Bank, Columbus, Ohio -- report on competitive factors. Submitted, October 17, 1995.
San Francisco	United Savings Bank, Ogden, Utah, proposed purchase of certain assets and assumption of certain liabilities of First Charter Savings Bank, St. George, Utah, dba Heritage Savings Bank -- report on competitive factors. Submitted, October 16, 1995.
San Francisco	Washington Mutual Bank, Seattle, Washington, proposed merger with Washington Mutual, A Federal Savings Bank -- report on competitive factors. Submitted, October 20, 1995.
San Francisco	Washington Mutual Federal Savings Bank, Lake Oswego, Washington, proposed acquisition of the assets and assumption of the liabilities of certain offices of Washington Mutual, A Federal Savings Bank, Seattle, Washington -- report on competitive factors. Submitted, October 20, 1995.

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

EXTENSIONS OF TIME

New York	Banco Santander, Spain, and FFB Participacoes E Servicos, S.A., Funchal, Portugal -- extension to January 13, 1996, to acquire First Fidelity Bancorporation, Lawrenceville, New Jersey. Granted, October 17, 1995.
St. Louis	First Commercial Corporation, Little Rock, Arkansas - - extension to December 31, 1995, to acquire West- Ark Bancshares, Inc., Clarksville, Arkansas. Granted, October 16, 1995.
St. Louis	First Commercial Corporation, Little Rock, Arkansas - - extension to December 31, 1995, to acquire FDH Bancshares, Inc. Granted, October 16, 1995.
San Francisco	Wells Fargo & Company, San Francisco, California -- extension to divest certain property. Granted, October 19, 1995.

MEMBERSHIP

Chicago	M&I Bank Fox Valley, Appleton, Wisconsin -- to become a member of the Federal Reserve System. Approved, October 17, 1995.
Chicago	M&I Madison Bank, Madison, Wisconsin -- to become a member of the Federal Reserve System. Returned, October 17, 1995.
Atlanta	Republic Security Bank, West Palm Beach, Florida -- to become a member of the Federal Reserve System. Approved, October 19, 1995.

ADDITIONS AND CORRECTIONS

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

BANK HOLDING COMPANIES

Kansas City	Equity Bancshares, Inc., Mulhall, Oklahoma -- to acquire Oklahoma State Bank. Withdrawn, October 10, 1995.
San Francisco	Neighborhood Bancorp, San Diego, California -- to acquire Neighborhood Development Bank, National Association. Returned, October 13, 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

Growth Bank, Basking Ridge, New Jersey, to establish an offsite electronic facility at 32 Speedwell Avenue, Morristown, New Jersey. 1/	11/16/95
West Jersey Community Bank, Fairfield, New Jersey, to establish a branch at 378 Bloomfield Avenue, Caldwell, New Jersey. 1/	11/17/95

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Notice of Change in Bank Control on behalf of Tompkins County Trust Company, Ithaca, New York ("TCTC"), with respect to the acquisition of 1,042,972 shares (approximately 32.04 percent) of Tompkins County Trustco, Inc., Ithaca, New York ("Trustco"), upon Trustco becoming a bank holding company with respect to TCTC.	N/A
Tompkins County Trustco, Inc., Ithaca, New York, to become a bank holding company with respect to Tompkins County Trust Company, Ithaca, New York. 1/	11/17/95 3/

SECTION III

Nonbanking Applications
(subject to Federal Register Notice Only)

None.

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 21, 1995

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Chemical Bank 270 Park Avenue New York, New York 10017	Outstanding	March 13, 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 Available

FEDERAL RESERVE BANK OF PHILADELPHIA

Section I - APPLICATIONS RECEIVED AND SUBJECT TO NEWSPAPER NOTICE ONLY

New Century Bank (In Organization), Phoenixville, PA, for approval to become a member of the Federal Reserve System, pursuant to section 9 of the Federal Reserve Act.

Newspaper Notice comment period expires: N/Avail

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

BT Financial Corporation, Johnstown, PA to acquire 100% of the voting shares of The Huntington National Bank of Pennsylvania, Uniontown, PA ("Huntington Bank"), pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956, as amended. Applicant has also filed a concurrent Section 18(c) application with the FRB of Cleveland for permission to merge Huntington Bank with and into Applicant's subsidiary bank, Fayette Bank, Uniontown, PA.

Newspaper Notice comment period expires: 11/11/95
Federal Register comment period expires: N/Avail

***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

*Notice is being returned on 10/19/95 due to informational and legal insufficiency.

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 20, 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>
NONE	NONE	NONE

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

APPLICATIONS BULLETIN
(For the week ending October 21, 1995)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

- 1995 Received prior notice from Summit Bank, Akron, Ohio, *November 14,
on October 17, 1995, of its intent to establish a branch
facility at Cambridge Commons, Suite 15, 126 West
Streetsboro Street, Hudson, Ohio.
- 1995 Received Section 18(c) application from Fayette Bank, *November 11,
Uniontown, Pennsylvania, on October 16, 1995, to
acquire through merger The Huntington National Bank
of Pennsylvania, Uniontown, Pennsylvania.

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

- # Received Section 3(a)(3) application from Citizens * Not Yet Known
Bancshares, Inc., Saineville, Ohio, on October 19,
1995, to acquire Western Reserve Bank of Ohio,
Lowellville, Ohio

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

- # Received notification on October 13, 1995, from Huntington Not Yet Known
Bancshares Incorporated, Columbus, Ohio, to engage in
certain data processing activities through the acquisition of
a minority interest in Five Paces Software, Inc., Atlanta,
Georgia, a wholly owned subsidiary of Security First
Network Bank, FSB, Pineville,
Kentucky.

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

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

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

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 20, 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 20, 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 Farmers Citizens Bank
P.O. Box 567
Bucyrus, Ohio 44820
Rating: Satisfactory
Exam. Date: 5-22-95
Disclosure: 10-4-95

The Navaree Deposit Bank Co.
15 N. Main Street
P.O. Box 26
Navarre, Ohio 44662
Rating: Satisfactory
Exam Date: 7-20-95
Disclosure: 10-13-95

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 Laurel Avenue, Coeburn, Virginia.*	11-12-95
Centura Bank, Rocky Mount, North Carolina, to establish a branch at 1304 Bridford Parkway, Greensboro, North Carolina.*	11-17-95

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

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

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Wachovia Corporation, Winston-Salem, North Carolina, to acquire shares of Security First Network Bank, FSB, Pineville, Kentucky.	Not yet available.

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

<u>Application</u>
None.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending October 20, 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>
First Community Bank, Inc. 101 Mercer Street Princeton, West Virginia 24740	7-24-95	Outstanding
Sterling Bank & Trust Co. 111 Water Street, Suite 201 Baltimore, Maryland 21202-1046	7-31-95	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 20, 1995

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Compass Bank Birmingham, Alabama To establish a branch located at 210 Cox Creek Parkway, Florence, Alabama, to be known as Cox Creek Branch.	10-29-95*
Barnett Bank of Pasco County Port Richey, Florida To establish a branch located at 13707 Dallas Drive, Hudson, Florida, to be known as the Windsor Woods Branch.	11-06-95*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Citizens Community Bancorp, Inc. Marco Island, Florida 1-BHC formation, Citizens Community Bank of Florida, Marco Island, Florida (in organization).	Not yet available*
Hibernia Corporation New Orleans, Louisiana To merge with Bunkie Bancshares, Inc., Bunkie, Louisiana, and thereby directly acquire Bunkie Bank & Trust Company, Bunkie, Louisiana, 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>
South Florida Banking Corp. Bonita Springs, Florida To engage de novo in making, acquiring, or servicing loans or other extensions of credit, pursuant to Section 225.25(b)(1) Of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	11-07-95

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

Application

None.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 20, 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>
Bank of Alabama 2340 Woodcrest Place Birmingham, Alabama 35209 (205) 870-1039	Satisfactory	07-17-95
Barnett Bank of North Central Florida 150 West Madison Street Lake City, Florida 32056 (904) 752-8943		

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 20, 1995

<u>Recently Approved Applications</u>	<u>Approval Date</u>
Barnett Bank of Polk County Lakeland, Florida To establish a branch located at 5301 North Socrum Loop Road, Lakeland, Florida, to be known as the Plantation Square Office.	10-16-95
Republic Security Financial Corporation West Palm Beach, Florida 1-BHC formation, Republic Security Bank, West Palm Beach, Florida.	10-19-95
Republic Security Bank West Palm Beach, 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.	10-19-95
South Florida Banking Corporation Bonita Springs, Florida After-the-fact change in control notice by Mr. David C. Jones, Jr., to retain 11.68 percent of the outstanding shares of South Florida Banking Corporation, Bonita Springs, Florida.	10-19-95
First American Corporation Nashville, Tennessee To acquire Charter Federal Savings Bank, Bristol, Virginia, and thereby engage in operating a savings association, pursuant to Section 225.25(b)(9) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act. Notificant also proposes to engage in sale of credit-related insurance through Charter Federal Savings Bank's wholly-owned subsidiaries, Charter Financial Services Corporation and Highlands Service Corporation, pursuant to Section 225.25(b)(8) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	10-20-95

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	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 - **
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

**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 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
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 - **

Section I - Applications Subject to Newspaper
Notice Only
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
EFT	Bankers Trust Company Des Moines, Iowa Kum & Go 3200 SE 14th Street Des Moines, Iowa	NP - 11-6-95

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Dentel Bancorporation Victor, Iowa Corydon Bancorporation Corydon, Iowa Corydon State Bank Corydon, Iowa*	FR - 10-31-95 NP - **
Y-1	Thumb Bancorp, Inc. Pigeon, Michigan Thumb National Bank & Trust Company Pigeon, Michigan*	FR - 10-20-95 NP - 10-19-95
COC-HC	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 - **
Y-2	United Community Bancorp Chatham, Illinois State Bank of Auburn Auburn, Illinois*	FR - ** NP - 11-5-95
COC-HC	WFC, Inc. Waukon, Iowa Alan J. Johnson Robert A. Schultz	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	WFC, Inc. Waukon, Iowa Viking State Bank & Trust Decorah, Iowa (in organization)*	FR - ** NP - **
Y-2	Heritage Financial Services, Inc. Tinley Park, Illinois First National Bank of Lockport Lockport, Illinois*	FR - 11-24-95 NP - **
Y-2	Security National Corporation Sioux City, Iowa Sheldon Security Financial Corporation Sheldon, Iowa Security State Bank Sheldon, Iowa*	FR - ** NP - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	ABN AMRO 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)	Greatbanc, Inc. Aurora, Illinois Local Loan Company Chicago Heights, Illinois	FR - 11-8-95
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 III - Applications Subject to Federal Register

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Grinnell Bancshares, Inc. Grinnell, Iowa to engage in the activity of making and servicing loans	FR - 11-2-95
4(c)(8)	Firststar Corporation Milwaukee, Wisconsin Harvest Financial Corp. Dubuque, Iowa Harvest Savings Bank, F.S.B. Dubuque, Iowa	FR - **
4(c)(8)	Firststar Corporation of Iowa Milwaukee, Wisconsin Harvest Financial Corp. Dubuque, Iowa Harvest Savings Bank, F.S.B. Dubuque, Iowa	FR - **

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 20, 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 & Merchants Bank of Orfordville 303 Spring Street Orfordville, Wisc. 53576 (608) 879-2911	7/10/95	S
-The First Commercial Bank 6945 North Clark Street Chicago, Illinois 60626 (312)_ 761-4300	6/19/95	S
-Grayling State Bank 305 Michigan Avenue Grayling, Michigan 49738-1615 (517) 348-7631	6/26/95	O

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING OCTOBER 20, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application **End of Comment Period**

None.

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

Application **End of Comment Period**

*Section 3(a)(3) application by Lonoke Bancshares,
Inc., Lonoke, Arkansas, to acquire First State
Bank of Gurdon, Gurdon, Arkansas.

Newspaper: 11-15-95

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application **End of Comment Period**

None.

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

Application **End of Comment Period**

None.

*This application is subject to CRA.

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

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING October 20, 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

Parkers Prairie Bancshares, Inc.,
Parkers Prairie, Minnesota, to
acquire 100% of the voting shares
Waubun Bancshares, Inc., Waubun,
Minnesota*

November 16, 1995
(Federal Register)

MidAmerica Bancshares, Inc., Newport,
Minnesota, to indirectly acquire 100%
of the voting shares of Minnesota State
Bancshares, Inc., St. Paul, Minnesota*

November 16, 1995
(Federal Register)

MidAmerica Bank, Newport, Minnesota, to
directly acquire, by merger, 100% of the
voting shares of Minnesota State
Bancshares, Inc., St. Paul, Minnesota*

November 16, 1995
(Federal Register)

RMBI Acquisition, Inc., Billings,
Montana, to acquire 83.63% of the
voting shares of Security State
Bank, Plentywood, Montana*

October 30, 1995
(Federal Register)

BANKFIRST Corporation, Inc., Sioux
Falls, South Dakota, to acquire 100%
of the voting shares of BANKFIRST, N.A.,
Sioux Falls, South Dakota*

Not yet available

First Bank System, Inc., Minneapolis,
Minnesota, to acquire, through merger,
FirstTier Financial, Inc., Omaha, Nebraska*

November 17, 1995
(Federal Register)

*Subject to CRA

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Sleepy Eye Bancorporation, Inc., Sleepy Eye, Minnesota, to engage <u>de novo</u> in community development activities, through the acquisition of a limited partnership interest in Meadowview Townhomes Limited Partnership, Sleepy Eye, Minnesota	November 7, 1995
First Bank System, Inc., Minneapolis, Minnesota, to indirectly acquire: (1) FirstTier Insurance, Inc., Omaha, Nebraska, and thereby engage in the sale of credit- related insurance, (2) FirstTier Mortgage Company, Omaha, Nebraska, and thereby engage in mortgage lending activities and (3) Wyoming Trust Management Company, Gillette, Wyoming, and thereby provide fiduciary and asset management services for individuals and corporations	November 17, 1995
Community First Bankshares, Inc., Fargo, North Dakota, to purchase certain assets of Boelke Insurance Agency, Hankinson, North Dakota	November 2, 1995

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

Application

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending October 20, 1995

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

BANK(S) EXAMINED

DATE OF EXAMINATION

CRA RATING

First Security Bank
of Havre
435 Third Street
P.O. Box 2090
Havre, Montana 59501-2090
(406) 265-1241

August 16, 1994

Substantial
Non-Compliance

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
None.	

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
FCB Holdings, Inc., Guthrie, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First Capital Bancorp, Inc., Guthrie, Oklahoma.*	November 17, 1995
Osceola Insurance, Inc., Osceola, Nebraska, for prior approval to acquire 2.00 percent of the voting shares of Guaranty Corporation, Denver, Colorado.*	Not Available
Archer, Inc., Palmer, Nebraska, for prior approval to acquire .71 percent of the voting shares of Guaranty Corporation, Denver, Colorado.*	Not Available
FSC Bancshares, Inc., Cameron, Missouri, for prior approval to acquire 100 percent of the voting shares of Farmers and Valley Bank, Tarkio, Missouri.*	Not Available
Southeast Bankshares, Inc., Lamar, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of ColoEast Bankshares, Inc., Lamar, Colorado.*	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
ASB Corporation, Tulsa, Oklahoma, for prior approval to acquire 100 percent of LM&R Insurance, Inc., Tulsa, Oklahoma.*	Not Available

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

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>
Farmers State Bank P.O. Box 798 Fort Morgan, Colorado 80701-0798	05/01/95	10/19/95	Satisfactory

Federal Reserve Bank of Kansas City

Bank of Colorado - Western Slope P.O. Box 968 Grand Junction, Colorado 81502-0968	07/10/95	10/19/95	Outstanding
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*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF OCTOBER 16, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

** NOTICE EXP

None.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE
NOTICE ONLY

APPLICATION

NOTICE EXP

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 16, 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 10/20/95

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Security Bank of Nevada, Las Vegas, Nevada, to establish a branch office at 2820 W. Charleston, Suite B15, Las Vegas, Nevada. *	<u>Newspaper:</u> 11/10/95
American Pacific State Bank, Sherman Oaks, California, to establish a branch office at 9301 Tampa Avenue, Space 162, Northridge, California. *	<u>Newspaper:</u> 10/31/95

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

Valley Bancorp, Inc., Phoenix, Arizona, to become a bank holding company by acquiring Valley Bank of Arizona (In organization), Phoenix, Arizona. *	<u>Newspaper:</u> 11/15/95 <u>Fed. Reg.:</u> 11/13/95
Refiled: Financial Institution Partners, L.P., and Hovde Capital, Inc., Buffalo Grove, Illinois, to acquire 24.99 percent of North County Bancorp, Escondido, California. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 11/13/95
Northern California Bancorp, Inc., to become a bank holding company by acquiring Monterey County Bank, both of Monterey, California. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> Not available
Refiled: Neighborhood Bancorp, San Diego, 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> Not available

Section III - Applications Subject to Federal Register Only

Neighborhood Bancorp to engage directly and indirectly in community development activities through Neighborhood Capital Advisors, Inc., and Neighborhood Housing Development Corporation, all of San Diego, California.	<u>Fed. Reg.:</u> Not available
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Section IV - Applications Not Subject to Federal Register Notice or Newspaper Notice

None

* Subject to CRA.

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

Week ending 10/20/95

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending October 20, 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>
Millennium Bank (formerly First Indo-American Bank)	180 Sansome Street San Francisco, CA 94104 (415) 434-2265	7/10/95	Satisfactory
Valley Commerical	P.O. Box 766 Forest Grove, OR 97116 (503) 359-4495	7/17/95	Outstanding
Barnes Banking Company	P.O. Box 207 Kaysville, UT	7/17/95	Satisfactory

*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.