ACTION TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Banco Santander, S.A., Madrid, Spain, and FFB Participacoes e Servicos, S.A., Funchal, Portugal -- to acquire approximately 12 percent of the voting shares of First Union Corporation, Charlotte, North Carolina.

Approved, October 25, 1995.

Bank South Corporation, Atlanta, Georgia -- to engage through its section 20 subsidiary, Bank South Securities Corporation in underwriting and dealing in, to a limited extent, certain private ownership industrial development bonds for certain government utility services.

Approved, October 23, 1995.

Chemical Banking Corporation, New York, New York -- to hold a public meeting jointly with the New York State Banking Department on November 16, 1995, at the Federal Reserve Bank of New York, 33 Liberty Street, New York, New York 10045, at 9:00 a.m., E.S.T. on Chemical's applications to acquire The Chase Manhattan Corporation, New York, New York, and thereby to acquire Chase's banking and nonbanking subsidiaries; and extension of the comment period on the applications to November 24, 1995.

Approved, October 30, 1995.

First Union Corporation, Charlotte, North Carolina, and First Union Corporation of New Jersey, Newark, New Jersey -- to acquire First Fidelity Bancorporation, Newark, New Jersey, and Philadelphia, Pennsylvania, First Fidelity Bank, N.A., Elkton, Maryland; First Fidelity Bank, Stamford, Connecticut; and First Fidelity Bank, Delaware, Wilmington, Delaware, and the nonbanking subsidiaries of First Fidelity, and engage nationwide in permissible nonbanking activities.

Approved, October 25, 1995.

First Union Corporation, Charlotte, North Carolina -- to acquire RS Financial Corporation, Raleigh, North Carolina.

Approved, October 25, 1995.
ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

UB&T Financial Corporation, Dallas, Texas, and UB&T Delaware Financial Corporation, Dover, Delaware -- to acquire United Bank & Trust, N.A., and Southeast Bancshares, Inc.
Approved, October 23, 1995.

EXTENSIONS OF TIME

Chemical Banking Corporation, New York, New York -- extension to November 24, 1995, for interested parties to submit comments on Chemical's applications to acquire The Chase Manhattan Corporation, New York, New York, and its banking and nonbanking subsidiaries.
Granted, October 27, 1995.

INTERNATIONAL OPERATIONS

Bank of Boston Corporation, Boston, Massachusetts -- to make an investment in Banco de Boston, S.A., Sao Paulo, Brazil.

Bank of New York, New York, New York -- to establish a branch in Brussels, Belgium.
Permitted, October 27, 1995.

Permitted, October 26, 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

San Francisco Bank of America, Las Vegas, Nevada -- to establish an automated teller machine in the Gold River Casino, at 2700 South Casino Drive, Laughlin, Nevada.
Approved, October 26, 1995.

Chicago Byron Center State Bank, Byron Center, Michigan -- to establish a branch at 1221 Rosewood, Moline, Michigan.
Approved, October 27, 1995.

New York Chemical Bank, New York, New York -- to establish a branch at the New York Coliseum, 10 Columbus Circle.
Approved, October 23, 1995.

San Francisco Community Bank of Nevada, Las Vegas, Nevada -- to establish a mobile branch for non-cash items.
Approved, October 27, 1995.

Richmond F&M Bank-Winchester, Winchester, Virginia -- to establish an electronic funds transfer facility in the Landsdowne Conference Center, 44050 Woodridge Parkway, Leesburg, Virginia.
Approved, October 27, 1995.

Chicago First Bank of Berne, Berne, Indiana -- to establish a branch at 1111 South 13th Street, Decatur, Indiana.
Approved, October 25, 1995.

Secretary Rapides Bank and Trust Company, Alexandria, Louisiana -- to establish a branch at 3820 Jackson Street; 604 MacArthur Drive; 2265 South MacArthur Drive; and 2951 Cottingham Expressway, Pineville, Louisiana.
Approved, October 26, 1995.
## ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS UNDER DELEGATED AUTHORITY

### BANK HOLDING COMPANIES

<table>
<thead>
<tr>
<th>Location</th>
<th>Description</th>
<th>Approval Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minneapolis</td>
<td>American Bank Shares, Inc., Rapid City, South Dakota -- to acquire American State Bank of Rapid City.</td>
<td>October 26, 1995</td>
</tr>
<tr>
<td>Atlanta</td>
<td>Barnett Banks, Inc., Jacksonville, Florida, and 29 banking subsidiaries -- to invest in Barnett Merchant Processing Company that will engage, through a joint venture with First Data Corporation, Hackensack, New Jersey, and Card Establishment Services, Inc., Melville, New York, in merchant credit card processing activities.</td>
<td>October 23, 1995</td>
</tr>
<tr>
<td>Boston</td>
<td>Berkshire Bancorp, Pittsfield, Massachusetts -- to acquire Berkshire Savings Bank.</td>
<td>October 27, 1995</td>
</tr>
<tr>
<td>New York</td>
<td>Citicorp, New York, New York -- to engage in making equity and debt investments in corporations designed to promote community welfare through Citicorp North America, Inc.</td>
<td>October 25, 1995</td>
</tr>
<tr>
<td>Chicago</td>
<td>CJSB Bancorporation, Columbus Junction, Iowa -- to acquire Columbus Junction State Bank.</td>
<td>Withdrawn, October 26, 1995</td>
</tr>
<tr>
<td>San Francisco</td>
<td>Draper Bancorp, Draper, Utah -- to acquire Draper Bank and Trust.</td>
<td>October 24, 1995</td>
</tr>
<tr>
<td>Kansas City</td>
<td>Estes Park Bank Restated Employee Stock Ownership 401 (K) Plan and Retirement Trust, Estes Park, Colorado -- to acquire shares of Estes Park Bank Corporation.</td>
<td>October 23, 1995</td>
</tr>
</tbody>
</table>
BANK HOLDING COMPANIES

Kansas City
First National Bancshares, Inc., ESOP and 401(k) 
Trusts, Goodland, Kansas -- to acquire First 
National Bancshares, Inc. 
Approved, October 24, 1995.

Cleveland
FirstMerit Corporation, Akron, Ohio -- to establish a 
bank service subsidiary to conduct permissible 
mortgage loan activities. 
Approved, October 26, 1995.

Dallas
FSB Bancshares, Inc., Clute, Texas -- to acquire FSB 
Bancshares of Delaware, Inc., Wilmington, Delaware. 
and First State Bank, Clute, Texas. 
Approved, October 25, 1995.

Dallas
FSB Bancshares of Delaware, Inc., Wilmington, 
Delaware -- to acquire First State Bank, Clute, Texas. 
Approved, October 25, 1995.

Atlanta
Hibernia Corporation, New Orleans, Louisiana -- to 
acquire FNB Bancshares, Inc., Lake Providence, 
Louisiana, and The First National Bank of Lake 
Providence. 
Approved, October 23, 1995.

Atlanta
Home Savings Bank, SSB Employee Stock Ownership Plan, 
Meridian, Mississippi -- to acquire Home Savings 
Bank, SSB. 
Approved, October 26, 1995.

Boston
Investors Financial Services Corp., Boston, 
Massachusetts -- to acquire Investors Bank & Trust 
Company. 
Approved, October 24, 1995.

Kansas City
Lincoln National Bancorporation, Oklahoma City, 
Oklahoma -- to acquire Lincoln National Bank. 
Approved, October 27, 1995.

Chicago
Naperville Bancorp, Inc., Naperville, Illinois -- to 
acquire The Naperville Bank. 
Approved, October 26, 1995.
**BANK HOLDING COMPANIES**

<table>
<thead>
<tr>
<th>City</th>
<th>Company Name</th>
<th>Action</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minneapolis</td>
<td>Park Bank Corporation, Duluth, Minnesota -- to acquire Park State Bank.</td>
<td>Approved, October 25, 1995.</td>
<td></td>
</tr>
<tr>
<td>Secretary</td>
<td>Rapides Bank and Trust Company, Alexandria, Louisiana -- to acquire certain assets and assume certain liabilities of Central Bank, Monroe, Louisiana.</td>
<td>Approved, October 26, 1995.</td>
<td></td>
</tr>
</tbody>
</table>
ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY

BANK HOLDING COMPANIES

Kansas City

Approved, October 26, 1995.

BANK MERGERS

Chicago

Byron Center State Bank, Byron Center, Michigan, to purchase certain assets and assume certain liabilities of the Moline, Michigan, branch of First of America Bank-Michigan, National Association, Grand Rapids, Michigan, and to establish a branch at 1221 Rosewood, Moline, Michigan.
Approved, October 27, 1995.

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to acquire seven branches from Bank One Cincinnati, N.A., and to establish branches.
Approved, October 23, 1995.

Richmond

First Virginia Bank-Colonial, Richmond, Virginia -- to merge with First Virginia Bank-Southside, Farmville, Virginia.
Approved, October 26, 1995.

Kansas City

Vectra Bank, Denver, Colorado -- to merge with The First National Bank of Denver.
Approved, October 26, 1995.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

San Francisco

Hughes Aircraft Employee Federal Credit Union, Manhattan Beach, California -- registration statement.
Withdrawn, October 26, 1995.
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OCTOBER 23, 1995 TO OCTOBER 27, 1995
PAGE 8

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

BANKS, STATE MEMBER


CHANGE IN BANK CONTROL


COMPETITIVE FACTORS REPORTS


COMPETITIVE FACTORS REPORTS


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OCTOBER 23, 1995 TO OCTOBER 27, 1995
PAGE 10

COMPETITIVE FACTORS REPORTS

Richmond

Cleveland

Richmond

Dallas

Dallas
Longview Bank & Trust Company, Longview, Texas, proposed acquisition of the assets and assumption of the liabilities of the branch at 7th and Spruce, Cushing, Texas, of First Bank of Texas, Tomball, Texas -- report on competitive factors. Submitted, October 27, 1995.

St. Louis

Dallas
Competitive Factors Reports

Cleveland

Dallas

Chicago

St. Louis

Secretary

Extensions of Time

San Francisco

Chicago
EXTENSIONS OF TIME

Minneapolis

First National Corporation North Dakota, Grand Forks, North Dakota -- extension to January 24, 1996, to engage de novo in credit-related insurance on loans issued by First National Bank North Dakota.

Granted, October 25, 1995.

Atlanta

Great Southern Bancorp, West Palm Beach, Florida -- extension to February 4, 1996, to acquire Great Southern Bank, West Palm Beach, Florida.


Atlanta

Henderson Bancshares, Inc., Troy, Alabama -- extension to January 24, 1996, to acquire Troy Bank & Trust Company, Troy, Alabama; and Trust #3 under will of Charles Henderson to acquire Henderson Bancshares and Troy Bank & Trust Company.

Granted, October 24, 1995.

Atlanta

Liberty Shares, Inc., Hinesville, Georgia -- extension to January 27, 1996, to engage de novo in consumer finance activities through Hinesville Finance, Inc.

Granted, October 27, 1995.

Minneapolis

Northern Plains Investment, Inc., Jamestown, North Dakota -- extension to January 22, 1996, to increase control of Stutsman County State Bank.


St. Louis

Peninsula Banking Group, Inc., Rolling Hills Estates, California -- extension to January 1, 1996, to acquire Peninsula National Bank, and Bay Cities National Bank, Radiant Beach, California.

Granted, October 25, 1995.

Atlanta

South Banking Company, Alma, Georgia -- extension to February 14, 1996, to acquire Pineland State Bank, Metter, Georgia.


San Francisco

Tokai Bank, Limited, Nagoya, Japan -- extension to divest certain property.

Granted, October 24, 1995.
MEMBERSHIP

Minneapolis
F & M Bank-Lakeland, Woodruff, Wisconsin -- to become a member of the Federal Reserve System.
Approved, October 23, 1995.

St. Louis
Peoples Bank and Trust Company of Lincoln County, Troy, Missouri -- to become a member of the Federal Reserve System.
Approved, October 26, 1995.

SECURITIES REGULATION

Director, BS&R
Over-the-counter-stocks -- revised list of OTC stocks subject to margin requirements, and a list of foreign margin stocks.
Published, October 27, 1995.
ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS 
UNDER DELEGATED AUTHORITY

BANK HOLDING COMPANIES

Kansas City Pinnacle Bancorp, Inc., Central City, Nebraska -- to 
acquire The State Bank, Palmer, Nebraska, and 5.3 
percent of The Farmers National Bank of Central 
City, Central City, Nebraska. 
Approved, October 20, 1995.

Chicago Thumb Bancorp, Inc., Pigeon, Michigan -- to acquire 
Thumb National Bank & Trust Company. 
Returned, October 20, 1995.

CHANGE IN BANK CONTROL

Chicago WFC, Inc., Waukon, Iowa -- change in bank control. 
Returned, October 18, 1995.

COMPETITIVE FACTORS REPORTS

Atlanta Effingham Bank & Trust, Rincon, Georgia, proposed 
merger with Effingham Interim Corporation, Macon, 
Georgia -- report on competitive factors. 
Submitted, October 20, 1995.

Chicago Farmers State Bank of Sublette, Sublette, Illinois, 
proposed merger with FSB Interim Bank -- report on 
competitive factors. 
Submitted, October 20, 1995.

Atlanta Highland Bank, Birmingham, Alabama, proposed merger 
with Citizens Bank of Leeds, Leeds, Alabama -- 
report on competitive factors. 
Submitted, October 20, 1995.

Chicago Ottawa Financial Corporation, Holland, Michigan, 
proposed acquisition of the assets and assumption 
of the liabilities of AmeriBank Federal Savings 
Bank, Muskegon, Michigan -- report on competitive 
factors. 
Submitted, October 20, 1995.

Atlanta Pineland State Bank, Metter, Georgia, proposed merger 
with Pineland Interim Corporation, Alma, Georgia -- 
report on competitive factors. 
Submitted, October 20, 1995.
ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY

COMPETITIVE FACTORS REPORTS

Chicago  South Shore Bank, Chicago, Illinois, proposed merger
         with Drexel National Bank, and Independence Bank --
         report on competitive factors.
         Submitted, October 20, 1995.

EXTENSIONS OF TIME

Minneapolis  Community First Bankshares, Inc., Fargo, North Dakota
            -- extension to January 12, 1996, to acquire the
            insurance agency operations of Colorado Community
            First National Bank, Holyoke, Colorado.
            Granted, October 20, 1995.
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

Federal Register
11-08-95

Berkshire Financial Services, Inc., Lee, Massachusetts - 4(c)(8) notification to engage de novo in securities brokerage services, mortgage origination activities, and marketing employee benefits plans offered by third parties through a newly formed subsidiary, Berkshire Financial Centers, Inc. Lee, Massachusetts

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.
SECTION I

Applications Subject to Newspaper Notice Only

Chemical Bank, New York, New York, to establish an offsite electronic facility at MasterCard International, 2000 Purchase Street, First Floor, Harrison, New York. 1/ 11/20/95

SECTION II

Applications Subject to Both Newspaper and Federal Register Notice

North Fork Bank, Mattitiuck, New York, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, to become a bank holding company by acquiring 100 percent of the outstanding shares of Extebank, Stony Brook, New York. This application is related to the application filed by North Fork Bancorporation, Mattituck, New York, pursuant to Section 3(a)(3), to acquire Extebank. 1/ 11/24/95 2/

SECTION III

Nonbanking Applications (subject to Federal Register Notice Only)

Compagnie Financiere de Paribas, Paris, France, to engage through an, as yet, unformed de novo subsidiary of its indirect subsidiary, Sema Group, London, England, to provide data processing services and facilities, particularly software for processing mobile telephone billing data, pursuant to Section 225.25(b)(7) of Regulation Y. N/A

National Westminster Bank Plc, London, England, to acquire Gleacher & Co., Inc., a Delaware corporation, through a merger of Gleacher with and into a proposed de novo subsidiary, and thereby engage in investment advisory activities, including merger and acquisition advisory services. The surviving entity of the proposed merger will be named Gleacher Natwest & Co. Inc. 11/16/95

National Westminster Bank Plc., London, England to engage de novo in making equity investments in corporations or projects designed primarily to promote community welfare. 11/16/95

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 28, 1995

<table>
<thead>
<tr>
<th>NAME OF BANK</th>
<th>RATING</th>
<th>EXAMINATION DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>None.</td>
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</tbody>
</table>

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
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: 11/17/95

Execufirst Bancorp, Inc., Philadelphia, PA is the subject of a Change in Bank Control filed by Shen Financial Fund I, L.P., Shen Management Partnership, L.P., Shen Management Corp. (collectively, the "Shen Fund") and Mr. Zeev Shenkman to acquire up to 16.31% of the holding company, pursuant to the Change in Bank Control Act.

Newspaper Notice comment period expires: N/Avail
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
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 30, 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.

<table>
<thead>
<tr>
<th>Bank/Location</th>
<th>Examination Date</th>
<th>CRA Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>NONE</td>
<td>NONE</td>
<td>NONE</td>
</tr>
</tbody>
</table>
APPLICATIONS BULLETIN
(For the week ending October 28, 1995)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received notice from Provident Bank of Kentucky, * November 14, 1995
Alexandria, Kentucky, on October 23, 1995 of its intent
to establish a branch facility at Popular Ridge Road
and Alexandria Pike, Alexandria, Kentucky

Received Section 18(c) application from The Fifth Third Bank of Northern Kentucky, Inc., Florence, Kentucky, * Not Yet Known
don October 25, 1995, to merge with Kentucky Enterprise Bank, FSB, Newport, Kentucky, and thereby establish branch facilities.

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

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

Received Section 3(a)(5) application from National City Corporation, Cleveland, Ohio, *F: November 24, 1995,
to acquire Integra Financial Corporation,
Pittsburgh, Pennsylvania.

Received Section 3(a)(3) application from Huntington Bancshares Incorporated, Columbus, Ohio, on
1995

* - 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


* - Subject to CRA
N - Newspaper Comment Period
F - Federal Register Comment Period
# - Expected to End 30 Days from Date of Receipt
APPLICATIONS BULLETIN
(For the week ending October 28, 1995)

SECTION II - APPLICATIONS SUBJECT TO BOTH NEWSPAPER AND FEDERAL REGISTER NOTICE (Cont.)

Received Section 4(c)(8) notice from Montgomery Bancorporation, Inc., Mount Sterling, Kentucky on October 25, 1995, to acquire Traditional Bank, FSB, Lexington, Kentucky.

Received Section 4(c)(8) notice from Fifth Third Bancorp, Cincinnati, Ohio, on October 25, 1995, of its intent to acquire Kentucky Enterprise Bancorp, Inc., Newport, Kentucky.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received notification on October 13, 1995, from Huntington 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.

Received Section 4(c)(8) notice from National City Corporation, Cleveland, Ohio, on October 23, 1995, to acquire the nonbank subsidiaries of Integra Financial Corporation, Pittsburgh, Pennsylvania.

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 27, 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 27, 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

Application
Citizens Bank and Trust Company, Blackstone, Virginia, to establish a branch at the intersection of U. S. Route 15 South and Belmont Circle, Farmville, Virginia.* 11-20-95

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

Application
None.

Section III - Applications Subject to Federal Register Notice

Application
Wachovia Corporation, Winston-Salem, North Carolina, to acquire shares of Security First Network Bank, FSB, Pineville, Kentucky. 11-16-95**

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

Application
None.

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

Availability of CRA Public Evaluations

Week ending October 27, 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.

<table>
<thead>
<tr>
<th>Examination</th>
<th>Date</th>
<th>Rating</th>
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<tbody>
<tr>
<td>The Bank of Waverly</td>
<td>8-7-95</td>
<td>Satisfactory</td>
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<tr>
<td>Main Street</td>
<td></td>
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<tr>
<td>Waverly, Virginia 23890</td>
<td>8-14-95</td>
<td>Outstanding</td>
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<tr>
<td>Bank of Clarke County</td>
<td></td>
<td></td>
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<tr>
<td>2 East Main Street</td>
<td></td>
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</tr>
<tr>
<td>Berryville, Virginia 22611</td>
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</tbody>
</table>
Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 27, 1995

Section 1 - Applications Subject to Newspaper Notice Only

Application                  Comment Period Ending Date
Republic Security Bank       10-22-95*
West Palm Beach, Florida
To merge with Banyan Bank, Boca Raton, Florida, pursuant to Section 18(c) of
the Federal Deposit Insurance Act.

Republic Security Bank       Not yet available*
West Palm Beach, Florida
To merge with Century Bank, F.S.B., Sarasota, Florida, pursuant to Section 18(c)
of the Federal Deposit Insurance Act.

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

Application                  Comment Period Ending Date
Canebrake Bancshares, Inc.   11-16-95*
Uniontown, Alabama
Federal Register
Change in control by Mr. Richard Conrad Skates to acquire 74.35 percent of the

FirstFed Bancorp, Inc.        11-24-95*
Bessemer, Alabama
Federal Register
1-BHC formation, First State Bank of Bibb County, West Blocton, Alabama.

FirstFed Bancorp, Inc.        Not yet available*
Bessemer, Alabama
To retain ownership of First Federal Savings Bank, Bessemer, Alabama, 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.

Hibernia Corporation         11-24-95*
New Orleans, Louisiana
Federal Register
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.

Community Bancshares of Mississippi, Inc.  11-27-95*
Forest, Mississippi
Newspaper
Along with its second-tier holding company subsidiary, Community Bancshares of
Mississippi, Inc., Forest, Mississippi (formerly Forest Bancorp, Inc.), to merge
with Community Bancshares of Indianola, Mississippi, and thereby directly acquire
Community Bank, Indianola, Mississippi, pursuant to Section 3(a)(5) of the Bank
Holding Company Act.

Section 3 - Applications Subject to Federal Register Only

Application                  Comment Period Ending Date
SouthTrust Corporation       Not yet available
Birmingham, Alabama
Through its subsidiary, SouthTrust Securities, Inc., Birmingham, Alabama, to
engage 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.

*Subject to provisions of the Community Reinvestment Act.
Section 3 - Applications Subject to Federal Register Only

Application
Whitney Holding Company
New Orleans, Louisiana
To acquire WCDC, Inc., New Orleans, Louisiana, and thereby engage in making equity investments, loans, and project packaging assistance for a variety of housing and community development projects and to promote economic growth and revitalization of distressed communities, pursuant to Section 225.25(b)(6) of Regulation Y and 4(c)(8) of the Bank Holding Company Act.

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

Application
None.
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.

<table>
<thead>
<tr>
<th>Bank</th>
<th>Rating</th>
<th>Examination Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
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</tbody>
</table>
Recently Approved Applications

Barnett Banks, Inc.
Jacksonville, Florida
Along with Barnett Merchant Services Corporation, Jacksonville, Florida, and its 29 subsidiaries propose to acquire a percentage of a bank service corporation to be organized by Barnett Banks, Inc., Jacksonville, Florida, to engage in a joint venture with First Data Corporation, Hackensack, New Jersey, and its wholly-owned subsidiary, Card Establishment Services, Inc., Melville, New York, in merchant credit card processing activities. The subsidiaries and percentages are listed on the next page;

<table>
<thead>
<tr>
<th>Participating Banks</th>
<th>Percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barnett Bank of Alachua County, N.A., Gainesville, FL</td>
<td>01.59</td>
</tr>
<tr>
<td>Barnett Bank of Highlands County, Sebring, FL</td>
<td>00.74</td>
</tr>
<tr>
<td>Barnett Bank of Jacksonville, NA, Jacksonville, FL</td>
<td>06.52</td>
</tr>
<tr>
<td>Barnett Bank of the Keys, Key West, FL</td>
<td>02.88</td>
</tr>
<tr>
<td>Barnett Bank of Lake County, N.A., Bustois, FL</td>
<td>00.78</td>
</tr>
<tr>
<td>Barnett Bank of Lake Okeechobee, Okeechobee, FL</td>
<td>00.51</td>
</tr>
<tr>
<td>Barnett Bank of Lee County, N.A., Fort Myers, FL</td>
<td>02.98</td>
</tr>
<tr>
<td>Barnett Bank of Manatee County, N.A., Bradenton, FL</td>
<td>01.93</td>
</tr>
<tr>
<td>Barnett Bank of Marion County, N.A., Ocala, FL</td>
<td>01.30</td>
</tr>
<tr>
<td>Barnett Bank of Martin County, N.A., Stuart, FL</td>
<td>00.93</td>
</tr>
<tr>
<td>Barnett Bank of Naples, Naples, FL</td>
<td>02.28</td>
</tr>
<tr>
<td>Barnett Bank of Nassau County, Fernandina Beach, FL</td>
<td>00.52</td>
</tr>
<tr>
<td>Barnett Bank of North Central Florida, Lake City, FL</td>
<td>00.50</td>
</tr>
<tr>
<td>Barnett Bank of Northwest Florida, Fort Walton Beach, FL</td>
<td>00.93</td>
</tr>
<tr>
<td>Barnett Bank of Palm Beach County, West Palm Beach, FL</td>
<td>07.78</td>
</tr>
<tr>
<td>Barnett Bank of Pasco County, Port Richey, FL</td>
<td>01.77</td>
</tr>
<tr>
<td>Barnett Bank of Pinellas County, St. Petersburg, FL</td>
<td>08.10</td>
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<tr>
<td>Barnett Bank of Polk County, Lakeland, FL</td>
<td>02.20</td>
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<tr>
<td>Barnett Bank of South Florida, N.A., Miami, FL</td>
<td>10.99</td>
</tr>
<tr>
<td>Barnett Bank of Southeast Georgia, N.A., Brunswick, GA</td>
<td>00.58</td>
</tr>
<tr>
<td>Barnett Bank of Southwest Florida, N.A., Sarasota, FL</td>
<td>04.39</td>
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<tr>
<td>Barnett Bank of Southwest Georgia, Columbus, GA</td>
<td>00.32</td>
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<tr>
<td>Barnett Bank of the St. Johns, St. Augustine, FL</td>
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<tr>
<td>Barnett Bank of the Suncoast, N.A., Brooksville, FL</td>
<td>01.35</td>
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<tr>
<td>Barnett Bank of Tallahassee, Tallahassee, FL</td>
<td>01.57</td>
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<tr>
<td>Barnett Bank of Tampa, Tampa, FL</td>
<td>06.04</td>
</tr>
<tr>
<td>Barnett Bank to the Treasure Coast, Port St. Lucie, FL</td>
<td>01.86</td>
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<tr>
<td>Barnett Bank of Volusia County, Deland, FL</td>
<td>04.23</td>
</tr>
<tr>
<td>Barnett Bank of West Florida, Pensacola, FL</td>
<td>01.88</td>
</tr>
</tbody>
</table>

Bank South Corporation
Atlanta, Georgia
To engage in the underwriting of private ownership industrial revenue development bonds, through its subsidiary, Bank South Securities Corporation, Atlanta, Georgia, pursuant to Section 4(c)(8) of the Bank Holding Company Act.

Bank South Corporation
Atlanta, Georgia
Commitment modification request.

SunTrust Banks, Inc.
Atlanta, Georgia
Along with its bank holding company subsidiary, Sun Banks, Inc., Orlando, Florida, to merge with Ponte Vedra Banking Corporation, Ponte Vedra Beach, Florida, and thereby directly acquire Ponte Vedra National Bank, Ponte Vedra Beach, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act.

Hibernia Corporation
New Orleans, Louisiana
To merge with FNB Bancshares, Inc., Lake Providence, Louisiana, and thereby directly acquire The First National Bank of Lake Providence, Lake Providence, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.
<table>
<thead>
<tr>
<th>Recently Approved Applications</th>
<th>Approval Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rapides Bank and Trust Company</td>
<td>10-26-95</td>
</tr>
<tr>
<td>Alexandria, Louisiana</td>
<td></td>
</tr>
<tr>
<td>To merge with the four Rapides Parish branches of Central Bank, Monroe, Louisiana, pursuant to Section 18(c) of the Federal Deposit Insurance Act.</td>
<td></td>
</tr>
<tr>
<td>Home Savings Bank Employee Stock Ownership Plan</td>
<td>10-26-95</td>
</tr>
<tr>
<td>Meridian, Mississippi</td>
<td></td>
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<tr>
<td>1-BHC formation, Home Savings Bank, SSB, Meridian, Mississippi.</td>
<td></td>
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</tbody>
</table>

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 27, 1995
The Applications Bulletin identifies:

(1) final applications received by the Federal Reserve Bank of Chicago during the week ending October 27, 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 27, 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 27, 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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
</table>
| 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 - 10-10-95 |
| 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

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<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
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</thead>
<tbody>
<tr>
<td>Branch</td>
<td>Baylake Bank-Kewaunee Kewaunee, Wisconsin</td>
<td>NP - 11-10-95</td>
</tr>
<tr>
<td></td>
<td>636 South Bay Shore Drive Sister Bay, Wisconsin</td>
<td></td>
</tr>
<tr>
<td>Branch</td>
<td>Baylake Bank-Kewaunee Kewaunee, Wisconsin</td>
<td>NP - 11-10-95</td>
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<tr>
<td></td>
<td>7842 Egg Harbor Road Egg Harbor, Wisconsin</td>
<td></td>
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<tr>
<td>Branch</td>
<td>Baylake Bank-Kewaunee Kewaunee, Wisconsin</td>
<td>NP - 11-10-95</td>
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<tr>
<td></td>
<td>2260 Bay Settlement Road Green Bay, Wisconsin</td>
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<tr>
<td>Branch</td>
<td>Baylake Bank-Kewaunee Kewaunee, Wisconsin</td>
<td>NP - 11-10-95</td>
</tr>
<tr>
<td></td>
<td>9405 Highway 42 Fish Creek, Wisconsin</td>
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<tr>
<td>Branch</td>
<td>Baylake Bank-Kewaunee Kewaunee, Wisconsin</td>
<td>NP - 11-10-95</td>
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<tr>
<td></td>
<td>9679 Highway 57 Brussels, Wisconsin</td>
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<tr>
<td>Y1-Notice</td>
<td>CJSB Bancorporation Columbus Junction, Iowa</td>
<td>NP - 11-12-95</td>
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<td>Columbus Junction State Bank Columbus Junction, Iowa</td>
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<tr>
<td>Merger/Branch</td>
<td>Hawkeye Bank of Des Moines Des Moines, Iowa</td>
<td>NP - **</td>
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<tr>
<td></td>
<td>Hawkeye Bank of Ankeny Ankeny, Iowa</td>
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<tr>
<td></td>
<td>-Branch @ 305 S. Ankeny Blvd. Ankeny, Iowa</td>
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### Section I - Applications Subject to Newspaper Notice Only

**Continued**

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<tr>
<td>EFT</td>
<td>Bankers Trust Company</td>
<td>NP - 11-6-95</td>
</tr>
<tr>
<td></td>
<td>Des Moines, Iowa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Kum &amp; Go</td>
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<tr>
<td></td>
<td>3200 SE 14th Street</td>
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<tr>
<td></td>
<td>Des Moines, Iowa</td>
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<tr>
<td>EFT</td>
<td>Comerica Bank</td>
<td>NP - 11-7-95</td>
</tr>
<tr>
<td></td>
<td>Detroit, Michigan</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Book Tower, 2800 Book Tower</td>
<td></td>
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<tr>
<td></td>
<td>Detroit, Michigan</td>
<td></td>
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<tr>
<td></td>
<td>Justin Music, 14621 Fenkell</td>
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<tr>
<td></td>
<td>Detroit, Michigan</td>
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<tr>
<td>Merger/Branch</td>
<td>Chemical Bank Bay Area</td>
<td>NP - **</td>
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<tr>
<td></td>
<td>Bay City, Michigan</td>
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<tr>
<td></td>
<td>Chemical Bank Huron</td>
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<tr>
<td></td>
<td>Standish, Michigan</td>
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<tr>
<td></td>
<td>220 S. Main Street</td>
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<td>Standish, Michigan</td>
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<tr>
<td>Branch</td>
<td>Chemical Bank Bay Area</td>
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<td>Bay City, Michigan</td>
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<td></td>
<td>144 W. Huron</td>
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<td>AuGres, Michigan</td>
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<td>Branch</td>
<td>Chemical Bank Bay Area</td>
<td>NP - **</td>
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<td>Bay City, Michigan</td>
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<td></td>
<td>211 Harrison</td>
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<td>Prescott, Michigan</td>
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<td>Branch</td>
<td>Chemical Bank Bay Area</td>
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<td>Bay City, Michigan</td>
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<td></td>
<td>3858 N. M-13</td>
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<tr>
<td></td>
<td>Pinconning, Michigan</td>
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<tr>
<td>Branch</td>
<td>First Farmers Bank &amp; Trust Company</td>
<td>NP - **</td>
</tr>
<tr>
<td></td>
<td>Converse, Indiana</td>
<td></td>
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<tr>
<td></td>
<td>10077 North State Road 37</td>
<td></td>
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<tr>
<td></td>
<td>Elwood, Indiana</td>
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</table>
## Section I - Applications Subject to Newspaper Notice Only

### Continued

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period</th>
<th>Ending Date</th>
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<tbody>
<tr>
<td>Merger/Branch</td>
<td>The Northern Trust Company&lt;br&gt;Chicago, Illinois&lt;br&gt;Northern Trust Bank/O'Hare, National Association&lt;br&gt;Chicgao, Illinois&lt;br&gt;Northern Trust Bank/Lake Forest, National Association&lt;br&gt;Lake Forest, Illinois&lt;br&gt;Northern Trust Bank/DuPage&lt;br&gt;Oakbrook Terrace, Illinois&lt;br&gt;-Branch @ 8501 W. Higgins Road&lt;br&gt;Chicago, Illinois</td>
<td></td>
<td>NP - 11-6-95</td>
</tr>
<tr>
<td>Branch</td>
<td>The Northern Trust Company&lt;br&gt;Chicago, Illinois&lt;br&gt;One Oakbrook Terrace&lt;br&gt;Oakbrook Terrace, Illinois</td>
<td></td>
<td>NP - 11-6-95</td>
</tr>
<tr>
<td>Branch</td>
<td>The Northern Trust Company&lt;br&gt;Chicago, Illinois&lt;br&gt;120 E. Scranton Avenue&lt;br&gt;Lake Bluff, Illinois</td>
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<td>NP - 11-6-95</td>
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<tr>
<td>Branch</td>
<td>The Northern Trust Company&lt;br&gt;Chicago, Illinois&lt;br&gt;1501 Woodfield Road&lt;br&gt;Schaumburg, Illinois</td>
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<td>NP - 11-6-95</td>
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<tr>
<td>Branch</td>
<td>The Northern Trust Company&lt;br&gt;Chicago, Illinois&lt;br&gt;265 Deepath Road&lt;br&gt;Lake Forest, Illinois</td>
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<td>NP - 11-6-95</td>
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<tr>
<td>Branch</td>
<td>The Northern Trust Company&lt;br&gt;Chicago, Illinois&lt;br&gt;400 E. Diehl Road&lt;br&gt;Naperville, Illinois</td>
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<td>NP - 11-6-95</td>
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<tr>
<td>Branch</td>
<td>The Northern Trust Company&lt;br&gt;Chicago, Illinois&lt;br&gt;6401 N. Harlem Avenue&lt;br&gt;Chicago, Illinois</td>
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<td>NP - 11-6-95</td>
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</tbody>
</table>
## Section I - Applications Subject to Newspaper Notice Only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
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<tbody>
<tr>
<td>Branch</td>
<td>The Northern Trust Company Chicago, Illinois 701 S. McKinley Lake Forest, Illinois</td>
<td>NP - 11-6-95</td>
</tr>
<tr>
<td>Branch</td>
<td>The Northern Trust Company Chicago, Illinois 959 S. Waukegan Road Lake Forest, Illinois</td>
<td>NP - 11-6-95</td>
</tr>
<tr>
<td>Branch</td>
<td>Comerica Bank Detroit, Michigan 3701 Hamlin Road Auburn Hills, Michigan</td>
<td>NP - 11-3-95</td>
</tr>
<tr>
<td>Branch</td>
<td>1st Source Bank South Bend, Indiana 1209 Calumet Avenue Valparaiso, Indiana</td>
<td>NP - 11-9-95</td>
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</tbody>
</table>
## Federal Reserve Bank of Chicago

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period</th>
<th>Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Y-2</td>
<td>Dental Bancorporation</td>
<td>FR - 10-31-95</td>
<td>NP - **</td>
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<tr>
<td></td>
<td>Victor, Iowa</td>
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<tr>
<td></td>
<td>Corydon Bancorporation</td>
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<td>Corydon, Iowa</td>
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<td>Corydon State Bank</td>
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<td>Corydon, Iowa*</td>
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<td>Y-1</td>
<td>Sable Bancshares, Inc.</td>
<td>FR - 9-1-95</td>
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<td></td>
<td>Chicago, Illinois</td>
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<tr>
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<td>Community Bank of Lawndale</td>
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<td>Chicago, Illinois*</td>
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<tr>
<td>Y-2</td>
<td>United Community Bancorp</td>
<td>FR - 11-27-95</td>
<td>NP - 11-5-95</td>
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<tr>
<td></td>
<td>Chatham, Illinois</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>State Bank of Auburn</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Auburn, Illinois*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>COC-HC</td>
<td>WFC, Inc.</td>
<td>FR - 11-16-95</td>
<td>NP - **</td>
</tr>
<tr>
<td></td>
<td>Waukon, Iowa</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Alan J. Johnson</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Robert A. Schultz</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Y-2</td>
<td>WFC, Inc.</td>
<td>FR - 11-24-95</td>
<td>NP - 10-10-95</td>
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<tr>
<td></td>
<td>Waukon, Iowa</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Viking State Bank &amp; Trust</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Decorah, Iowa (in organization)*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Y-2</td>
<td>Heritage Financial Services, Inc.</td>
<td>FR - 11-24-95</td>
<td>NP - **</td>
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<tr>
<td></td>
<td>Tinley Park, Illinois</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>First National Bank of Lockport</td>
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<tr>
<td></td>
<td>Lockport, Illinois*</td>
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<td></td>
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</table>
### Section II - Applications Subject to Both Newspaper and Federal Register Notice

Continued

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
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<tbody>
<tr>
<td>Y-2</td>
<td>Oelwein Bancorporation Minneapolis, Minnesota</td>
<td>FR - **</td>
</tr>
<tr>
<td></td>
<td>Lakeside Credit Co., Inc. Minneapolis, Minnesota</td>
<td>NP - **</td>
</tr>
<tr>
<td></td>
<td>First Trust and Savings Bank Cedar Rapids, Iowa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>B. P. Corp. Minneapolis, Minnesota</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Iowa State Savings Bank Clinton, Iowa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Iowa Financial Bancorporation Minneapolis, Minnesota</td>
<td></td>
</tr>
<tr>
<td></td>
<td>The First National Bank of Oelwein Oelwein, Iowa*</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Baxter Insurance Agency, Inc. Baxter, Iowa</td>
<td>FR - 11-16-95</td>
</tr>
<tr>
<td></td>
<td>John F Edge</td>
<td>NP - 11-20-95</td>
</tr>
<tr>
<td></td>
<td>Thumb Bancorp, Inc. Pigeon, Michigan</td>
<td>FR - 10-20-95</td>
</tr>
<tr>
<td></td>
<td>Thumb National Bank &amp; Trust Company Pigeon, Michigan*</td>
<td>NP - 10-19-95</td>
</tr>
<tr>
<td></td>
<td>Security National Corporation Sioux City, Iowa</td>
<td>FR - **</td>
</tr>
<tr>
<td></td>
<td>Sheldon Security Bancorporation Sheldon, Iowa</td>
<td>NP - **</td>
</tr>
<tr>
<td></td>
<td>Sheldon Security Financial Corporation Sheldon, Iowa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Security State Bank Sheldon, Iowa*</td>
<td></td>
</tr>
</tbody>
</table>
Section III - Applications Subject to Federal Register
Notice Only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>4(c)(8)</td>
<td>Greatbanc, Inc.</td>
<td>FR - 11-8-95</td>
</tr>
<tr>
<td></td>
<td>Aurora, Illinois</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Local Loan Company</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Chicago Heights, Illinois</td>
<td></td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>Associated Banc-Corp.</td>
<td>FR - 10-24-95</td>
</tr>
<tr>
<td></td>
<td>Green Bay, Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Associated Banc-Corp Services, Inc.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Green Bay, Wisconsin</td>
<td></td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>Grinnell Bancshares, Inc.</td>
<td>FR - 11-2-95</td>
</tr>
<tr>
<td></td>
<td>Grinnell, Iowa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>to engage in the activity of making and servicing loans</td>
<td></td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>Firstar Corporation</td>
<td>FR - 11-16-95</td>
</tr>
<tr>
<td></td>
<td>Milwaukee, Wisconsin</td>
<td>NP - 11-14-95</td>
</tr>
<tr>
<td></td>
<td>Harvest Financial Corp.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Dubuque, Iowa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Harvest Savings Bank, F.S.B.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Dubuque, Iowa</td>
<td></td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>Firstar Corporation of Iowa</td>
<td>FR - 11-16-95</td>
</tr>
<tr>
<td></td>
<td>Milwaukee, Wisconsin</td>
<td>NP - 11-14-95</td>
</tr>
<tr>
<td></td>
<td>Harvest Financial Corp.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Dubuque, Iowa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Harvest Savings Bank, F.S.B.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Dubuque, Iowa</td>
<td></td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>ABN AMRO Bank N.V.</td>
<td>FR - **</td>
</tr>
<tr>
<td></td>
<td>Amsterdam, The Netherlands</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Neville Leasing, Inc.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Atlanta, Georgia</td>
<td></td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>ABN AMRO HOLDING, N.V.</td>
<td>FR - **</td>
</tr>
<tr>
<td></td>
<td>Amsterdam, The Netherlands</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Neville Leasing, Inc.</td>
<td></td>
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<tr>
<td></td>
<td>Atlanta, Georgia</td>
<td></td>
</tr>
<tr>
<td>Type</td>
<td>Application</td>
<td>Comment Period Ending Date</td>
</tr>
<tr>
<td>-------</td>
<td>-----------------------------------------------------------------------------</td>
<td>----------------------------</td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>Stichting Administratiekantoor ABN AMRO HOLDING Amsterdam, Netherlands Neville Leasing, Inc. Atlanta, Georgia</td>
<td>FR - **</td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>Stichting Prioriteit ABN AMRO HOLDING Amsterdam, The Netherlands Neville Leasing, Inc. Atlanta, Georgia</td>
<td>FR - **</td>
</tr>
</tbody>
</table>
Federal Reserve Bank of Chicago

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
</tr>
</thead>
</table>
| 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 27, 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.

<table>
<thead>
<tr>
<th>BANK NAME/LOCATION</th>
<th>EXAMINATION DATE</th>
<th>RATINGS</th>
</tr>
</thead>
<tbody>
<tr>
<td>-Evergreen State Bank</td>
<td>7/17/95</td>
<td>S</td>
</tr>
<tr>
<td>602 Main Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Poy Sippi, Wisconsin 54967</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(414) 987-5131</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-G.W. Jones Exchange Bank</td>
<td>7/17/95</td>
<td>S</td>
</tr>
<tr>
<td>115 West Main Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marcellus, Michigan 49067-9766</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(616) 646-2151</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-Iowa State Bank</td>
<td>7/25/95</td>
<td>S</td>
</tr>
<tr>
<td>1101 Main</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hull, Iowa 51239</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(712) 439-1025</td>
<td></td>
<td></td>
</tr>
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</table>
Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING OCTOBER 27, 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
None.

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.
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 27, 1995

<table>
<thead>
<tr>
<th>Name of Bank</th>
<th>Bank Address</th>
<th>Examination Date</th>
<th>Examination Rating</th>
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</thead>
<tbody>
<tr>
<td>None.</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Section I - Applications Subject to Newspaper Notice Only

Application

Farmers State Bank of Conrad, Conrad, Montana, to acquire, through merger, the Farmers State Bank of Cut Bank, Montana, and incident thereto, to establish a branch in Cut Bank, Montana

First Western Bancorp, Inc., Huron, South Dakota, to engage in general insurance agency activities, through the acquisition of Owen Johnson Insurance Agency, Inc., Hill City, South Dakota

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

Application

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

Norwest Corporation, Minneapolis, Minnesota, to acquire 100% of the voting shares of the Irene Bancorporation, Inc., Sioux Falls, South Dakota

Farmers & Merchants Financial Services, Inc., St. Paul, Minnesota, to acquire 80.2% of the voting shares of the Farmers State Bank of Huntley, Huntley, Minnesota

First Community Bancorp, Inc., Glasgow, Montana, to acquire 100% of the voting shares of the Culbertson Ban Corp, Culbertson, Montana

*Subject to CRA

Comment Period Ending Date

Not yet available

November 3, 1995

Not yet available

November 27, 1995

November 24, 1995

(Federal Register)
FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject to Federal Register Notice Only

Application

NONE.

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

Application

NONE.
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.

<table>
<thead>
<tr>
<th>BANK(S) EXAMINED</th>
<th>DATE OF EXAMINATION</th>
<th>CRA RATING</th>
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<tbody>
<tr>
<td>Le Sueur State Bank</td>
<td>July 10, 1995</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>229 South Main Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>P.O. Box 106</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Le Sueur, Minnesota</td>
<td>56058-0106</td>
<td></td>
</tr>
<tr>
<td>(612) 665-6465</td>
<td></td>
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</table>
### SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<table>
<thead>
<tr>
<th>APPLICATION</th>
<th>COMMENT PERIOD ENDING DATE</th>
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</thead>
<tbody>
<tr>
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### SECTION II - APPLICATIONS SUBJECT TO BOTH NEWSPAPER AND FEDERAL REGISTER NOTICE

<table>
<thead>
<tr>
<th>APPLICATION</th>
<th>COMMENT PERIOD ENDING DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>BOK Financial Corporation, Tulsa, Oklahoma, for prior approval to acquire 11 percent of the voting shares of Security National Bancshares of Sapulpa, Inc., Sapulpa, Oklahoma.*</td>
<td>November 24, 1995</td>
</tr>
<tr>
<td>FSC Bancshares, Inc., Cameron, Missouri, for prior approval to acquire 100 percent of the voting shares of Farmers and Valley Bank, Tarkio, Missouri.*</td>
<td>November 24, 1995</td>
</tr>
<tr>
<td>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, and at least 50.1 percent of the voting shares of Baca State Bank, Springfield, Colorado.*</td>
<td>November 24, 1995</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>APPLICATION</th>
<th>COMMENT PERIOD ENDING DATE</th>
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<tr>
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### SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE OR NEWSPAPER NOTICE

<table>
<thead>
<tr>
<th>APPLICATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Broken Arrow Corporation, Broken Arrow, Oklahoma, for prior approval to redeem 50,000 shares of its own outstanding common stock.</td>
</tr>
</tbody>
</table>
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.

<table>
<thead>
<tr>
<th>Bank/Location</th>
<th>Exam Date</th>
<th>CRA Public Date</th>
<th>CRA Rating</th>
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</thead>
<tbody>
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<td>None.</td>
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*Application is subject to CRA.*
## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

### APPLICATION

<table>
<thead>
<tr>
<th>Section</th>
<th>Application</th>
<th>Notice Exp</th>
</tr>
</thead>
<tbody>
<tr>
<td>18(c)</td>
<td>*Section 18(c) application from Sulphur Springs State Bank, Sulphur Springs, TX, to merge with Colonial Bank of Greenville, Greenville, TX</td>
<td>N/A</td>
</tr>
<tr>
<td>9</td>
<td>*Section 9 application from Sulphur Springs State Bank, Sulphur Springs, TX, to establish a branch at 6609 Wesley, Greenville, TX 75404</td>
<td>N/A</td>
</tr>
<tr>
<td>9</td>
<td>*Section 9 application from Sulphur Springs State Bank, Sulphur Springs, TX, to establish a branch at 5122 Interstate 30, Greenville, TX 75404</td>
<td>N/A</td>
</tr>
</tbody>
</table>

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

### APPLICATION

<table>
<thead>
<tr>
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<tr>
<td>** NOTICE EXP</td>
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</table>

<table>
<thead>
<tr>
<th>Section</th>
<th>Application</th>
<th>Notice Exp</th>
</tr>
</thead>
<tbody>
<tr>
<td>3(a)(3)</td>
<td>*Section 3(a)(3) application by First Financial Bankshares, Inc., Abilene, TX, to acquire Weatherford National Bancshares, Inc., Weatherford, TX, Parker Bancshares, Inc., Dover, Delaware, and Weatherford National Bank, Weatherford, TX</td>
<td>95/11/24</td>
</tr>
<tr>
<td>3(a)(5)</td>
<td>*Section 3(a)(5) application by First Financial Bankshares of Delaware, Inc., Wilmington, DE, to acquire Weatherford National Bancshares, Inc., Weatherford, TX, Parker Bancshares, Inc., Dover, DE, and Weatherford National Bank, Weatherford, TX</td>
<td>95/11/24</td>
</tr>
</tbody>
</table>
SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE
NOTICE ONLY

APPLICATION
None.

APPLICATION
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 23, 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.

<table>
<thead>
<tr>
<th>Bank</th>
<th>Date of Examination</th>
<th>CRA Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Section I - Applications Subject to Newspaper Notice Only

Application

Viking Financial Services Corporation, Seattle, Washington, to become a bank holding company by acquiring Viking Community Bank, Seattle, Washington. *

Comment Period Ending Date

Newspaper: 11/03/95

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


Newspaper: Not available

Fed. Reg.: 11/13/95

Northern California Bancorp, Inc., to become a bank holding company by acquiring Monterey County Bank, both of Monterey, California. *

Newspaper: 11/20/95

Fed. Reg.: 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. *

Newspaper: 10/21/95

Fed. Reg.: 10/20/95

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.

Fed. Reg.: Not available

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

None

* Subject to CRA.
Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending October 27, 1995. Information about a particular institution's CRA evaluation may be obtained directly from the institution.

<table>
<thead>
<tr>
<th>Institution Location</th>
<th>Examination Date</th>
<th>Rating*</th>
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<tbody>
<tr>
<td>None</td>
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*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.