ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 43
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending October 28, 1995

ACTIONS 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.

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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.
Permitted, October 23, 1995.

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

Citibank, N.A., New York, New York -- to establish a branch in Beirut, Lebanon.
Permitted, October 26, 1995.

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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 Colombus 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.

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

BANK HOLDING COMPANIES

Minneapolis	American Bank Shares, Inc., Rapid City, South Dakota -- to acquire American State Bank of Rapid City. Approved, October 26, 1995.
Atlanta	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. Approved, October 23, 1995.
Boston	Berkshire Bancorp, Pittsfield, Massachusetts --to acquire Berkshire Savings Bank. Approved, October 27, 1995.
New York	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. Approved, October 25, 1995.
St. Louis	Citizens National Bancshares, Inc., Hope, Arkansas -- to acquire Peoples Bank & Loan Company, Lewisville, Arkansas. Approved, October 24, 1995.
Chicago	CJSB Bancorporation, Columbus Junction, Iowa -- to acquire Columbus Junction State Bank. Withdrawn, October 26, 1995.
San Francisco	Draper Bancorp, Draper, Utah -- to acquire Draper Bank and Trust. Approved, October 24, 1995.
Kansas City	Estes Park Bank Restated Employee Stock Ownership 401 (K) Plan and Retirement Trust, Estes Park, Colorado -- to acquire shares of Estes Park Bank Corporation. Approved, October 23, 1995.

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

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.

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

BANK HOLDING COMPANIES

Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire AMFED Financial, Inc., Reno, Nevada, and American Federal Savings Bank. Approved, October 26, 1995.
Chicago	Pan American Bancshares, Inc., Chicago, Illinois -- to acquire Pan American Bank. Approved, October 27, 1995.
Minneapolis	Park Bank Corporation, Duluth, Minnesota -- to acquire Park State Bank. Approved, October 25, 1995.
Secretary	Rapides Bank and Trust Company, Alexandria, Louisiana -- to acquire certain assets and assume certain liabilities of Central Bank, Monroe, Louisiana. Approved, October 26, 1995.
Kansas City	Shamrock Bancshares, Inc., Coalgate, Oklahoma -- to acquire Clayton State Bank, Clayton, Oklahoma. Approved, October 23, 1995.
Philadelphia	Sun Bancorp, Selinsgrove, Pennsylvania -- to engage de novo in community development activities through Mifflin Place Associates, Mifflinburg, Pennsylvania. Permitted, October 25, 1995.
Secretary	SunTrust Banks, Inc., Atlanta, Georgia, and Sun Banks, Inc., Orlando, Florida -- to acquire Ponte Vedra Banking Corporation, Ponte Vedra Beach, Florida, and Ponte Vedra National Bank. Approved, October 23, 1995.
New York	United States Trust Company of New York 401 K Plan and Esop, New York, New York -- to acquire New USTC Holdings Corporation, and to engage in trust company functions, financial advisory and securities brokerage activities, community development activities, savings association operations, and riskless principal activities. Approved, October 25, 1995.

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

BANK HOLDING COMPANIES

Kansas City	Vectra Banking Corporation, Denver, Colorado -- to acquire First Denver Corporation, Englewood, Colorado, and Vectra Bank. 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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ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS UNDER DELEGATED AUTHORITY

BANKS, STATE MEMBER

San Francisco	Independence One Bank of California, Mission Viejo, California -- registration statement. Withdrawn, October 26, 1995.

CHANGE IN BANK CONTROL

Minneapolis	Milan Agency, Inc., Milan, Minnesota -- change in bank control. Permitted, October 26, 1995.

COMPETITIVE FACTORS REPORTS

Kansas City	Bank of Commerce, Wellington, Kansas, proposed merger with Sumner County Bancshares -- report on competitive factors. Submitted, October 23, 1995.
Atlanta	Bank of Danielsville, Daniesville, Georgia, proposed merger with Danielsville Interim Corporation, Gainesville, Georgia -- report on competitive factors. Submitted, October 23, 1995.
St. Louis	Bank of Mt. Carmel, Mt. Carmel, Illinois, proposed purchase of the assets and assumption of the liabilities of the Mt. Carmel, Illinois, branch of Citizens Bank of Illinois, N.A., Mt. Vernon, Illinois -- report on competitive factors. Submitted, October 27, 1995.
Boston	BayBank, N.A., Boston, Massachusetts, proposed merger with BayBank FSB, Nashua, New Hampshire -- report on competitive factors. Submitted, October 23, 1995.
Atlanta	Big Lake National Bank, Okeechobee, Florida, proposed purchase of certain assets and assumption of certain liabilities of the Lake Placid, Florida, branch of First of America Bank-Florida, F.S.B., St. Petersburg, Florida -- report on competitive factors. Submitted, October 25, 1995.

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

COMPETITIVE FACTORS REPORTS

Cleveland	Bourbon Bancshares, Inc., Paris, Kentucky, proposed acquisition of the assets and assumption of the liabilities of The Jessamine First Federal Savings and Loan Association of Nicholasville, Nicholasville, Kentucky -- report on competitive factors. Submitted, October 26, 1995.
Dallas	Cedar Creek Bank, Seven Points, Texas, proposed acquisition of the assets and assumption of the liabilities of the Corsicana branch at 321 North 12th Street of Bank of America Texas, N.A., Irving, Texas -- report on competitive factors. Submitted, October 23, 1995.
Cleveland	Consumers National Bank, Minerva, Ohio, proposed merger with CNB National Bank -- report on competitive factors. Submitted, October 26, 1995.
Chicago	Eureka Savings Bank, La Salle, Illinois, proposed acquisition of the assets and assumption of the liabilities of the Oglesby, Illinois, branch of First of America Bank-Illinois, N.A., Bannockburn, Illinois -- report on competitive factors. Submitted, October 27, 1995.
Richmond	First Colonial Bank, F.S.B., Hopewell, Virginia, proposed merger with FCB Acquisition Savings and Loan, F.A., -- report on competitive factors. Submitted, October 26, 1995.
Dallas	First Interim National Bank of Monahans, Texas, proposed merger with First National Bank of Monahans -- report on competitive factors. Submitted, October 27, 1995.
Chicago	First National Bank of Arcola, Arcola, Illinois, proposed purchase of certain assets and assumption of the liabilities of the Arthur, Illinois, branch of First of America Bank-Illinois, National Association, Bannockburn, Illinois -- report on competitive factors. Submitted, October 26, 1995.

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

COMPETITIVE FACTORS REPORTS

Richmond	First Union National Bank of North Carolina, Charlotte, North Carolina, proposed merger with Raleigh Federal Savings Bank, Raleigh, North Carolina -- report on competitive factors. Submitted, October 23, 1995.
Cleveland	FirstMerit Bank, FSB, Clearwater, Florida, proposed merger with FirstMerit Trust Company, National Association, Naples, Florida -- report on competitive factors. Submitted, October 23, 1995.
Richmond	Guaranty Savings and Loan, F.A., Charlottesville, Virginia, proposed merger with GSL Interim Federal Savings Association -- report on competitive factors. Submitted, October 23, 1995.
Dallas	Junction National Bank, Junction, Texas, proposed acquisition of the assets and assumption of the liabilities of the branch at 720 West Main, of Bank of America Texas, N.A., Irving, Texas -- report on competitive factors. Submitted, October 23, 1995.
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	Mercantile Bank of Conway County, N.A., Morrilton, Arkansas, proposed acquisition of the assets and assumption of the liabilities of the Morrilton, Arkansas, branch of Security Bank of Conway, F.S.B.,, Conway, Arkansas -- report on competitive factors. Submitted, October 27, 1995.
Dallas	Peoples Interim Bank, Plain Dealing, Louisiana, proposed merger with First State Bank & Trust Company -- report on competitive factors. Submitted, October 26, 1995.

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

COMPETITIVE FACTORS REPORTS

Cleveland	Potters Savings and Loan Company, East Liverpool, Ohio, proposed merger with Potters Merger Corp., an Interim Savings Association -- report on competitive factors. Submitted, October 26, 1995.
Dallas	State Bank & Trust Company, San Marcos, Texas, proposed merger with Frost National Bank, San Antonio, Texas -- report on competitive factors. Submitted, October 23, 1995.
Chicago	TCF Bank Wisconsin FSB, Milwaukee, Wisconsin, proposed acquisition of the assets and assumption of the liabilities of the Milwaukee, Wisconsin, branch of AmerUS Bank, Des Moines, Iowa -- report on competitive factors. Submitted, October 26, 1995.
St. Louis	Twin City Bank, North Little Rock, Arkansas, proposed purchase of the assets and assumption of the liabilities of the two Conway branches of Security Bank of Conway, F.S.B., Conway, Arkansas -- report on competitive factors. Submitted, October 24, 1995.
Secretary	Washington Mutual Bank, Seattle, Washington, proposed merger with Washington Mutual, a Federal Savings Bank -- report on competitive factors. Submitted, October 23, 1995.

EXTENSIONS OF TIME

San Francisco	BankAmerica Corporation, San Francisco, California -- extensions to divest certain properties. Granted, October 24, 1995.
Chicago	First Bank of Berne, Berne, Indiana -- extension to November 15, 1995, to establish a branch at 1111 South 13th Street, Decatur, Indiana. Granted, October 25, 1995.

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

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. Granted, October 23, 1995.
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. Granted, October 23, 1995.
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. Granted, October 23, 1995.
San Francisco	Tokai Bank, Limited, Nagoya, Japan -- extension to divest certain property. Granted, October 24, 1995.

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

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.

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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.

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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.

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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
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	Federal Register	11-08-95

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.

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Federal Reserve Bank of New York

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper Notice Only

Chemical Bank, New York, New York, to establish an offsite electronic facility at 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 3/

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.

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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 an 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

NAME OF BANK	RATING	EXAMINATION DATE
None.		

1/ Subject to provisions of Community Reinvestment Act.
2/ Later of dates specified in newspaper and Federal Register notices.
3/ Date specified in newspaper notice; a later date may be specified in the Federal Register notice.
4/ Date specified in Federal Register notice; a later date may be specified in the newspaper notice.
N/A - Not Availables

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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: 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 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

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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.

Bank/Location	Examination Date	CRA Rating
NONE	NONE	NONE

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

APPLICATIONS BULLETIN
(For the week ending October 28, 1995)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

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

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

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

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

Received Section 3(a)(5) application from National City Corporation, Cleveland, Ohio, on October 23, 1995, to acquire Integra Financial Corporation, Pittsburgh, Pennsylvania. — *F: November 24, 1995

Received Section 3(a)(3) application from Huntington Bancshares Incorporated, Columbus, Ohio, on — *F: November 24, 1995

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

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October 23, 1995, to acquire Peoples Bank of Lakeland, Lakeland, Florida.

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

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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. *F: November 16, 1995

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. *F: November 16, 1995

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. November 16, 1995

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. November 24, 1995

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

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* - Subject to CRA
N - Newspaper Comment Period
F - Federal Register Comment Period
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OR NEWSPAPER NOTICE

None

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

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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

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Federal Reserve Bank of St. Louis

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper Notice Only

Application	Comment Period Ending Date
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	Comment Period Ending Date
None.	

Section III - Applications Subject to Federal Register Notice

Application	Comment Period Ending Date
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.

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Federal Reserve Bank of St. Louis

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.

	Examination Date	Rating
The Bank of Waverly Main Street Waverly, Virginia 23890	8-7-95	Satisfactory
Bank of Clarke County 2 East Main Street Berryville, Virginia 22611	8-14-95	Outstanding

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Federal Reserve Bank of St. Louis

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 West Palm Beach, Florida To merge with Banyan Bank, Boca Raton, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	10-22-95*
Republic Security Bank 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.	Not yet available*

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

Application	Comment Period Ending Date
Canebrake Bancshares, Inc. Uniontown, Alabama Change in control by Mr. Richard Conrad Skates to acquire 74.35 percent of the outstanding shares of Canebrake Bancshares, Inc., Uniontown, Alabama.	11-16-95* Federal Register
FirstFed Bancorp, Inc. Bessemer, Alabama 1-BHC formation, First State Bank of Bibb County, West Blocton, Alabama.	11-24-95* Federal Register
FirstFed Bancorp, Inc. 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.	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.	11-24-95* Federal Register
Community Bancshares of Mississippi, Inc. Forest, Mississippi 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.	11-27-95* Newspaper

Section 3 - Applications Subject to Federal Register Only

Application	Comment Period Ending Date
SouthTrust Corporation 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.	Not yet available

*Subject to provisions of the Community Reinvestment Act.

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

Section 3 - Applications Subject to Federal Register Only

Application	Comment Period Ending Date
Whitney Holding Company New Orleans, Louisiana	Not Yet Available

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.

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Federal Reserve Bank of St. Louis

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 27, 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.

Bank	Rating	Examination Date
None.		

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

Recently Approved Applications — **Approval Date**

Barnett Banks, Inc. — 10-23-95
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;

Participating Banks	Percentages
Barnett Bank of Alachua County, N.A., Gainesville, FL	01.59
Barnett Bank of Highlands County, Sebring, FL	00.74
Barnett Bank of Jacksonville, NA, Jacksonville, FL	06.52
Barnett Bank of the Keys, Key West, FL	02.88
Barnett Bank of Lake County, N.A., Eustis, FL	00.78
Barnett Bank of Lake Okeechobee, Okeechobee, FL	00.51
Barnett Bank of Lee County, N.A., Fort Myers, FL	02.98
Barnett Bank of Manatee County, N.A., Bradenton, FL	01.93
Barnett Bank of Marion County, N.A., Ocala, FL	01.30
Barnett Bank of Martin County, N.A., Stuart, FL	00.93
Barnett Bank of Naples, Naples, FL	02.28
Barnett Bank of Nassau County, Fernandina Beach, FL	00.52
Barnett Bank of North Central Florida, Lake City, FL	00.50
Barnett Bank of Northwest Florida, Fort Walton Beach, FL	00.93
Barnett Bank of Palm Beach County, West Palm Beach, FL	07.78
Barnett Bank of Pasco County, Port Richey, FL	01.77
Barnett Bank of Pinellas County, St. Petersburg, FL	08.10
Barnett Bank of Polk County, Lakeland, FL	02.20
Barnett Bank of South Florida, N.A., Miami, FL	10.99
Barnett Bank of Southeast Georgia, N.A., Brunswick, GA	00.58
Barnett Bank of Southwest Florida, N.A., Sarasota, FL	04.39
Barnett Bank of Southwest Georgia, Columbus, GA	00.32
Barnett Bank of the St. Johns, St. Augustine, FL	02.23
Barnett Bank of the Suncoast, N.A., Brooksville, FL	01.35
Barnett Bank of Tallahassee, Tallahassee, FL	01.57
Barnett Bank of Tampa, Tampa, FL	06.04
Barnett Bank to the Treasure Coast, Port St. Lucie, FL	01.86
Barnett Bank of Volusia County, DeLand, FL	04.23
Barnett Bank of West Florida, Pensacola, FL	01.88

Bank South Corporation — 10-24-95
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 — 10-24-95
Atlanta, Georgia
Commitment modification request.

SunTrust Banks, Inc. — 10-23-95
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 — 10-23-95
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.

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

Recently Approved Applications	Approval Date
Rapides Bank and Trust Company Alexandria, Louisiana To merge with the four Rapides Parish branches of Central Bank, Monroe, Louisiana, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	10-26-95
Home Savings Bank Employee Stock Ownership Plan Meridian, Mississippi 1-BHC formation, Home Savings Bank, SSB, Meridian, Mississippi.	10-26-95

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APPLICATIONS BULLETIN

Federal Reserve Bank of Chicago

The Applications Bulletin identifies:

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

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Federal Reserve Bank of St. Louis

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper Notice Only

Type	Application	Comment Period Ending Date
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

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Section I - Applications Subject to Newspaper
Notice Only
Continued

Type	Application	Comment Period Ending Date
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
Y1-Notice	CJSB Bancorporation Columbus Junction, Iowa Columbus Junction State Bank Columbus Junction, Iowa	NP - 11-12-95
Merger/Branch	Hawkeye Bank of Des Moines Des Moines, Iowa Hawkeye Bank of Ankeny Ankeny, Iowa -Branch @ 305 S. Ankeny Blvd. Ankeny, Iowa	NP - **

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Section I - Applications Subject to Newspaper
Notice Only
Continued

Type	Application	Comment Period Ending Date
EFT	Bankers Trust Company Des Moines, Iowa Kum & Go 3200 SE 14th Street Des Moines, Iowa	NP - 11-6-95
EFT	Comerica Bank Detroit, Michigan Book Tower, 2800 Book Tower Detroit, Michigan Justin Music, 14621 Fenkell Detroit, Michigan	NP - 11-7-95
Merger/Branch	Chemical Bank Bay Area Bay City, Michigan Chemical Bank Huron Standish, Michigan 220 S. Main Street Standish, Michigan	NP - **
Branch	Chemical Bank Bay Area Bay City, Michigan 144 W. Huron AuGres, Michigan	NP - **
Branch	Chemical Bank Bay Area Bay City, Michigan 211 Harrison Prescott, Michigan	NP - **
Branch	Chemical Bank Bay Area Bay City, Michigan 3858 N. M-13 Pinconning, Michigan	
Branch	First Farmers Bank & Trust Company Converse, Indiana 10077 North State Road 37 Elwood, Indiana	NP - **

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Section I - Applications Subject to Newspaper Notice Only
Continued

Type	Application	Comment Period Ending Date
Merger/Branch	The Northern Trust Company Chicago, Illinois Northern Trust Bank/O'Hare, National Association Chicgao, Illinois Northern Trust Bank/Lake Forest, National Association Lake Forest, Illinois Northern Trust Bank/DuPage Oakbrook Terrace, Illinois -Branch @ 8501 W. Higgins Road Chicago, Illinois	NP - 11-6-95
Branch	The Northern Trust Company Chicago, Illinois One Oakbrook Terrace Oakbrook Terrace, Illinois	NP - 11-6-95
Branch	The Northern Trust Company Chicago, Illinois 120 E. Scranton Avenue Lake Bluff, Illinois	NP - 11-6-95
Branch	The Northern Trust Company Chicago, Illinois 1501 Woodfield Road Schaumburg, Illinois	NP - 11-6-95
Branch	The Northern Trust Company Chicago, Illinois 265 Deepath Road Lake Forest, Illinois	NP - 11-6-95
Branch	The Northern Trust Company Chicago, Illinois 400 E. Diehl Road Naperville, Illinois	NP - 11-6-95
Branch	The Northern Trust Company Chicago, Illinois 6401 N. Harlem Avenue Chicago, Illinois	NP - 11-6-95

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Section I - Applications Subject to Newspaper Notice Only
Continued

Type	Application	Comment Period Ending Date
Branch	The Northern Trust Company Chicago, Illinois 701 S. McKinley Lake Forest, Illinois	NP - 11-6-95
Branch	The Northern Trust Company Chicago, Illinois 959 S. Waukegan Road Lake Forest, Illinois	NP - 11-6-95
Branch	Comerica Bank Detroit, Michigan 3701 Hamlin Road Auburn Hills, Michigan	NP - 11-3-95
Branch	1st Source Bank South Bend, Indiana 1209 Calumet Avenue Valparaiso, Indiana	NP - 11-9-95

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Federal Reserve Bank of Chicago

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

Type	Application	Comment Period Ending Date
Y-2	Dentel Bancorporation Victor, Iowa Corydon Bancorporation Corydon, Iowa Corydon State Bank Corydon, Iowa*	FR - 10-31-95 NP - **
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 - 11-27-95 NP - 11-5-95
COC-HC	WFC, Inc. Waukon. Iowa Alan J. Johnson Robert A. Schultz	FR - 11-16-95 NP - **
Y-2	WFC, Inc. Waukon, Iowa Viking State Bank & Trust Decorah, Iowa (in organization)*	FR - 11-24-95 NP - 10-10-95
Y-2	Heritage Financial Services, Inc. Tinley Park, Illinois First National Bank of Lockport Lockport, Illinois*	FR - 11-24-95 NP **

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Federal Reserve Bank of Chicago

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

Type	Application	Comment Period Ending Date
Y-2	Oelwein Bancorporation Minneapolis, Minnesota Lakeside Credit Co., Inc. Minneapolis, Minnesota First Trust and Savings Bank Cedar Rapids, Iowa B. P. Corp. Minneapolis, Minnesota Iowa State Savings Bank Clinton, Iowa Iowa Financial Bancorporation Minneapolis, Minnesota The First National Bank of Oelwein Oelwein, Iowa*	FR - ** NP - **
COC-HC	Baxter Insurance Agency, Inc. Baxter, Iowa John F Edge	FR - 11-16-95 NP - 11-20-95
Y-1	Thumb Bancorp, Inc. Pigeon, Michigan Thumb National Bank & Trust Company Pigeon, Michigan*	FR - 10-20-95 NP - 10-19-95
Y-2	Security National Corporation Sioux City, Iowa Sheldon Security Bancorporation Sheldon, Iowa Sheldon Security Financial Corporation Sheldon, Iowa Security State Bank Sheldon, Iowa*	FR - ** NP - **

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Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register Notice Only

Type	Application	Comment Period Ending Date
4(c)(8)	Greatbanc, Inc. Aurora, Illinois Local Loan Company Chicago Heights, Illinois	FR - 11-8-95
4(c)(8)	Associated Banc-Corp. Green Bay, Wisconsin Associated Banc-Corp Services, Inc. Green Bay, Wisconsin	FR - 10-24-95
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)	Firstar Corporation Milwaukee, Wisconsin Harvest Financial Corp. Dubuque, Iowa Harvest Savings Bank, F.S.B. Dubuque, Iowa	FR - 11-16-95 NP - 11-14-95
4(c)(8)	Firstar Corporation of Iowa Milwaukee, Wisconsin Harvest Financial Corp. Dubuque, Iowa Harvest Savings Bank, F.S.B. Dubuque, Iowa	FR - 11-16-95 NP - 11-14-95
4(c)(8)	ABN AMRO Bank N.V. Amsterdam, The Netherlands Neville Leasing, Inc. Atlanta, Georgia	FR - **
4(c)(8)	ABN AMRO HOLDING, N.V. Amsterdam, The Netherlands Neville Leasing, Inc. Atlanta, Georgia	FR - **

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Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register Notice Only

Type	Application	Comment Period Ending Date
4(c)(8)	Stichting Administratiekantoor ABN AMRO HOLDING Amsterdam, Netherlands Neville Leasing, Inc. Atlanta, Georgia	FR - **
4(c)(8)	Stichting Prioriteit ABN AMRO HOLDING Amsterdam, The Netherlands Neville Leasing, Inc. Atlanta, Georgia	FR - **

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Federal Reserve Bank of Chicago

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

Type	Application
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

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Federal Reserve Bank of St. Louis

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.

BANK NAME/LOCATION	EXAMINATION DATE	RATINGS
-Evergreen State Bank 602 Main Street Poy Sippi, Wisconsin 54967 (414) 987-5131	7/17/95	S
-G.W. Jones Exchange Bank 115 West Main Street Marcellus, Michigan 49067-9766 (616) 646-2151	7/17/95	S
-Iowa State Bank 1101 Main Hull, Iowa 51239 (712) 439-1025	7/25/95	S

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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.

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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 27, 1995

Name of Bank	Bank Address	Examination Date	Examination Rating
None.			

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

Application	Comment Period Ending Date
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	Not yet available
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	November 3, 1995

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

Application	Comment Period Ending Date
BANKFIRST Corporation, Inc., Sioux Falls, South Dakota, to acquire 100% of the voting shares of BANKFIRST, N.A., Sioux Falls, South Dakota*	November 20, 1995 (Federal Register)
Norwest Corporation, Minneapolis, Minnesota, to acquire 100% of the voting shares of the Irene Bancorporation, Inc., Sioux Falls, South Dakota	Not yet available
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	November 27, 1995 (Federal Register)
First Community Bancorp, Inc., Glasgow, Montana, to acquire 100% of the voting shares of the Culbertson Ban Corp, Culbertson, Montana	November 24, 1995 (Federal Register)

*Subject to CRA

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

Application	Comment Period Ending Date

NONE.

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

Application

NONE.

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FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending October 27, 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
Le Sueur State Bank 229 South Main Street P.O. Box 106 Le Sueur, Minnesota 56058-0106 (612) 665-6465	July 10, 1995	Satisfactory

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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
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.*	November 24, 1995
FSC Bancshares, Inc., Cameron, Missouri, for prior approval to acquire 100 percent of the voting shares of Farmers and Valley Bank, Tarkio, Missouri.*	November 24, 1995
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.*	November 24, 1995

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION	COMMENT PERIOD ENDING DATE
None.	

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

APPLICATION

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

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SECTION V - AVAILABILITY OF CRA PUBLICEVALUATIONS

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.

Bank/Location	Exam Date	CRA Public Date	CRA Rating
None.			

*Application is subject to CRA.

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FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF OCTOBER 23, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION	NOTICE EXP
*Section 18(c) application from Sulphur Springs State Bank, Sulphur Springs, TX, to merge with Colonial Bank of Greenville, Greenville, TX	N/A
*Section 9 application from Suphur Springs State Bank, Sulphur Springs, TX, to establish a branch at 6609 Wesley, Greenville, TX 75404	N/A
*Section 9 application from Sulphur Springs State Bank, Sulphur Springs, TX, to establish a branch at 5122 Interstate 30, Greenville, TX 75404	N/A

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

APPLICATION	** NOTICE EXP
Change in Control Notice by Roy Edward Aldwell, II, New York, New York, to acquire an interest in First Sonora Bancshares, Inc., Sonora, TX	N/A
Change in Control Notice by Austin County Bankshares Employee Stock Ownership Plan, Bellville, TX, to acquire an interest in Austin County Bankshares, Inc., Bellville, TX	N/A
*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	95/11/24
*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	95/11/24

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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.

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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.

Bank	Date of Examination	CRA Rating
None.		

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FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 10/27/95

Section I - Applications Subject to Newspaper Notice Only

Application	Comment Period Ending Date
Viking Financial Services Corporation, Seattle, Washington, to become a bank holding company by acquiring Viking Community Bank, Seattle, Washington. *	Newspaper: 11/03/95

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

Refiled: Financial Institution Partners, L.P., and Hovde Capital, Inc., Buffalo Grove, Illinois, to acquire 24.99 percent of North County Bancorp, Escondido, California. *	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.

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Week ending 10/27/95

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.

Institution	Location	Examination Date	Rating*
None			

*Under the rating system an institution's CRA performance is assigned one of the following four ratings:

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

Satisfactory record of meeting community credit needs: An institution has a satisfactory record of ascertaining and meeting the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

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

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

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.

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