

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 44
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending November 4, 1995

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ADVISORY COUNCILS

Consumer Advisory Council.
Convened, November 2, 1995.

BANK HOLDING COMPANIES

SouthTrust Corporation, Birmingham, Alabama -- to engage de novo in private placement, riskless principal, and investment advisory activities through its section 20 subsidiary, SouthTrust Securities, Inc.
Approved, October 30, 1995.

Stichting Prioriteit ABN AMRO Holding, Amsterdam, The Netherlands, Stichting Administratiekantoor ABN AMRO Holding, ABN AMRO Holding N.V., and ABN AMRO Bank N.V. -- to retain Alfred Berg, Inc., New York, New York, and engage in underwriting and dealing in, to a limited extent, debt and equity securities and other securities activities.
Approved, October 30, 1995.

ENFORCEMENT

Daiwa Bank, Ltd., Osaka, Japan -- joint orders issued by the Board, the Federal Deposit Insurance Corporation, the New York State Banking Department, and the banking departments of California, Illinois, Massachusetts, Florida, and Georgia terminating Daiwa's United States banking operations.
Authorized, November 1, 1995.

Piedmont Trust Bank, Martinsville, Virginia -- termination of cease and desist order dated August 5, 1993.
Announced, November 3, 1995.

FORMS

Disclosure Requirements in Connection with Regulation CC (Availability of Funds) -- extension without revision.
Approved, October 30, 1995.

Recordkeeping and Disclosure Requirements in Connection with Regulation DD (Truth in Savings) -- extension without revision.
Approved, October 30, 1995.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

FORMS

Recordkeeping Requirements Associated with the Real Estate Lending Standards Regulation -- extension without revision.
Approved, October 30, 1995.

RESERVE BANK OPERATIONS

Priced services -- private sector adjustment factor for 1996.
Approved, November 1, 1995.

RESERVE BANK SERVICES

Federal Reserve priced services -- fee schedules for 1996.
Approved, November 1, 1995.

Federal Reserve priced services -- private sector adjustment factor for 1996.
Approved, November 1, 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

New York	Chemical Bank, New York, New York -- to establish branches on the premises of Mastercard International, at 2000 Purchase Street, Harrison, New York; and Krasdale Foods, Inc., at 400 Food Center Drive, Bronx, New York. Approved, October 30, 1995.
Cleveland	Commercial Bank, Delphos, Ohio -- to establish a branch at 2285 North Cole Street, Lima, Ohio. Approved, November 1, 1995.

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

BANK BRANCHES, DOMESTIC

St. Louis	Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky -- to establish a branch at Butler Traditional High School, 2222 Crums Lane. Approved, October 31, 1995.
New York	Fleet Bank, Albany, New York -- to establish three off-site electronic facilities on the premises of Carousel Center, 320 Hiawatha Boulevard, Syracuse; Brookhaven Memorial Hospital, 101 Hospital Road, East Patchogue; and Evelyn Hill Inc., Liberty Island, New York, New York. Approved, October 31, 1995.
Cleveland	Integra Bank, Pittsburgh, Pennsylvania -- to establish a branch at the University of Pittsburgh at Bradford, 300 Campus Drive, Bradford, Pennsylvania. Approved, November 3, 1995.
San Francisco	Wells Fargo & Company, San Francisco, California -- to install automated teller machines in Texas. Approved, November 3, 1995.

BANK HOLDING COMPANIES

St. Louis	Area Bancshares Corporation, Owensboro, Kentucky -- to acquire Citizens Deposit Bancshares, Inc., Calhoun, Kentucky, and Citizens Deposit Bank. Approved, November 1, 1995.
Kansas City	ASB Corporation, Tulsa, Oklahoma -- to engage in credit-related insurance activities. Withdrawn, October 31, 1995.
Kansas City	Aspen Bancshares, Inc., Aspen, Colorado -- to acquire Val Cor Bancorporation, Inc., Cortez, Colorado. Withdrawn, November 1, 1995.
Dallas	Austin County Bankshares Employee Stock Ownership Plan -- to acquire shares of Austin County Bankshares, Inc., Bellville, Texas. Returned, October 30, 1995.

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

BANK HOLDING COMPANIES

St. Louis	Community Bank Shares of Indiana, Inc., New Albany, Indiana -- to acquire Heritage Bank of Southern Indiana, Jeffersonville, Indiana. Approved, November 1, 1995.
St. Louis	Community Bank Shares of Indiana, Inc., New Albany, Indiana -- to continue operating its subsidiary thrift through retention of ownership of Community Bank of Southern Indiana, FSB. Permitted, November 1, 1995.
Atlanta	Greene County Bancshares, Inc., Greenville, Tennessee -- to acquire Premier Bancshares, Inc., Niota, Tennessee, and Premier Bank of East Tennessee. Approved, November 3, 1995.
Minneapolis	JDOB, Inc., Sandstone, Minnesota -- to acquire Prairie National Bank, Belle Plaine, Minnesota. Approved, November 3, 1995.
Dallas	Magnolia Partnership Investments, Ltd., Beaumont, Texas -- to acquire First of Groves Corporation, Groves; First Bank & Trust Company; and First National Bank, Silsbee, Texas. Approved, November 2, 1995.
Chicago	Milton Bancshares, Inc., Milton, Wisconsin -- to acquire Bank of Milton. Approved, November 1, 1995.
Minneapolis	Mountain West Financial Corp., Helena, Montana -- to acquire Mountain West Bank of Great Falls, N.A., Great Falls, Montana. Approved, November 1, 1995.
New York	National Bank of Canada, Montreal, Quebec, Canada -- to engage de novo in investment advisory activities, securities brokerage, and dealing in general obligations of the United States or Canada through Levesque Beaubien Geoffrion Ltd. Permitted, November 1, 1995.

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

BANK HOLDING COMPANIES

New York	National Westminster Bank PLC, London, England, and NatWest Holdings Inc., New York, New York -- to engage de novo in providing advisory services with respect to futures contracts and options on futures contracts. Permitted, November 3, 1995.
Chicago	NBRC Company, Rockwell City, Iowa --request for waiver of application to acquire Lake City Bancorporation, Lake City, Iowa, and Lake City State Bank. Approved, October 31, 1995.
Chicago	Pinnacle Financial Service, Inc., St. Joseph, Michigan -- to acquire Maco Bancorp, Inc., Merrillville, Indiana, and First Federal Savings Bank of Indiana. Permitted, November 3, 1995.
Boston	Royal Bank of Scotland Group, Plc., Edinburgh, Scotland, The Royal Bank of Scotland; and Citizens Financial Group, Inc., Providence, Rhode Island -- to engage in securities brokerage activities through Citizens Investment Securities, Inc. Withdrawn, October 30, 1995.
New York	UJB Financial Corp., Princeton, New Jersey -- to purchase 114 automated teller machines from Berkeley Federal Bank and Trust, FSB, Palisades, New Jersey, and to engage through the applicant's subsidiary, New Sub in data processing activities. Approved, October 31, 1995.
San Francisco	Valley Bancorp, Inc., Phoenix, Arizona -- to acquire Valley Bank of Arizona. Returned, October 30, 1995.
Boston	Walden Bancorp, Inc., Acton, Massachusetts -- to acquire The Co-operative Bank of Concord, and Braintree Savings Bank, Braintree, Massachusetts. Approved, November 3, 1995.

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

BANK HOLDING COMPANIES

Boston	Westfield Mutual Holding Company, Westfield, Massachusetts -- to acquire Westfield Savings Bank. Approved, November 2, 1995.
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BANKS, STATE MEMBER

Director, BS&R	Citizens Banking Company, Sandusky, Ohio -- registration as transfer agent. Approved, November 3, 1995.
Secretary	Elkridge Bank, Elkridge, Maryland -- payment of a dividend. Approved, November 3, 1995.

CAPITAL STOCK

New York	Marine Midland Bank, Buffalo, New York -- redemption of shares. Approved, November 3, 1995.
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CHANGE IN BANK CONTROL

Atlanta	First Colony Bankshares, Inc., Alpharetta, Georgia -- change in bank control. Permitted, October 30, 1995.
Dallas	First Sonora Bancshares, Inc., Sonora, Texas -- change in bank control. Returned, October 30, 1995.
Chicago	Pinnacle Financial Services, Inc., St. Joseph, Michigan -- change in bank control. Permitted, November 3, 1995.
St. Louis	W.B.T. Holding Company, Memphis, Tennessee -- change in bank control. Permitted, November 2, 1995.

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

COMPETITIVE FACTORS REPORTS

New York	ALLBANK, FSB, Albany, New York, proposed acquisition of the assets and assumption of the liabilities of Marble Bank, Rutland, Vermont -- report on competitive factors. Submitted, October 30, 1995.
Chicago	Busey Bank, Urbana, Illinois, proposed purchase of the assets and assumption of the liabilities of the Gibson City, Illinois, and Paxton, Illinois, branches of First of America Bank-Illinois, National Association, Bannockburn, Illinois -- report on competitive factors. Submitted, November 1, 1995.
Boston	Centerbank, Waterbury, Connecticut, proposed merger with Great Country Bank, Ansonia, Connecticut -- report on competitive factors. Submitted, November 1, 1995.
Atlanta	Central and Southern Bank of Greensboro, Greensboro, Georgia, proposed merger with Central and Southern Bank of North Georgia -- report on competitive factors. Submitted, October 31, 1995.
Kansas City	Central National Bank, Junction City, Kansas, proposed consolidation with Gypsum Valley National Bank -- report on competitive factors. Submitted, November 2, 1995.
New York	Citizens National Bank of Malone, Malone, New York, proposed merger with The First National Bank of Hermon, Hermon, New York -- report on competitive factors. Submitted, October 30, 1995.
St. Louis	Citizens Union Bank of Shelbyville, Shelbyville, Kentucky, proposed purchase of the assets and assumption of the liabilities of the Bagdad, Kentucky, branch of Republic Bank and Trust Company, Louisville, Kentucky -- report on competitive factors. Submitted, November 1, 1995.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Community Bank, Blountsville, Alabama, proposed purchase of the assets and assumption of the liabilities of the Haleyville, Alabama, branch of Compass Bank, Birmingham, Alabama -- report on competitive factors. Submitted, November 3, 1995.
Minneapolis	Deuel County National Bank, Brookings, South Dakota, proposed purchase of the assets and assumption of the liabilities of the Gary, South Dakota, branch of BANKFIRST, N.A., Sioux Falls, South Dakota -- report on competitive factors. Submitted, October 31, 1995.
St. Louis	Enterprise National Bank, Memphis, Tennessee, proposed merger with ENB Interim National Bank -- report on competitive factors. Submitted, November 1, 1995.
St. Louis	First Bank, Lexington, Tennessee, proposed merger with The Bank of West Tennessee -- report on competitive factors. Submitted, November 1, 1995.
Dallas	First Bank Mainland, Lamarque, Texas, First Bank Pearland, Pearland; and Texas City Bank, Texas City, Texas, proposed merger with Merchants Bank, Houston, Texas -- report on competitive factors. Submitted, November 2, 1995.
Richmond	First Citizens Bank & Trust Company, Raleigh, North Carolina, proposed mergers with Summit Savings Bank, SSB, Sanford, North Carolina, and Peoples Savings Bank, SSB, Wilmington, North Carolina -- report on competitive factors. Submitted, November 1, 1995.

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

COMPETITIVE FACTORS REPORTS

San Francisco First Nationwide Bank, A Federal Savings Bank,
Dallas, Texas proposed purchase of certain assets
and assumption of certain liabilities of four
California branches of Citizens Federal Savings
Bank, Miami, Florida -- report on competitive
factors.
Submitted, October 31, 1995.

San Francisco First Nationwide Bank, A Federal Savings Bank,
Dallas, Texas, proposed merger with San Francisco
Federal Savings and Loan Association, San
Francisco, California -- report on competitive
factors.
Submitted, October 31, 1995.

Atlanta Hibernia National Bank, New Orleans, Louisiana,
proposed merger with Bunkie Bank and Trust Company,
Bunkie, Louisiana -- report on competitive factors.
Submitted, November 3, 1995.

Chicago Lake City State Bank, Lake City, Iowa, proposed
merger with The National Bank of Rockwell City,
Rockwell City, Iowa -- report on competitive
factors.
Submitted, October 31, 1995.

Dallas National Bank, Gatesville, Texas, proposed
acquisition of the assets and assumption of the
liabilities of a branch at 803 Main, Gatesville,
Texas, of Bank of America Texas, N.A., Irving,
Texas -- report on competitive factors.
Submitted, November 2, 1995.

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

COMPETITIVE FACTORS REPORTS

New York	NBT Bank, N.A., Norwich, New York, proposed purchase of certain assets and assumption of certain liabilities of three branches in New Hartford, Norwich, and Utica, New York, of Community Bank, N.A., Canton, New York -- report on competitive factors. Submitted, November 2, 1995.
New York	NorCrown Bank Acquisition Company, Florham Park, New Jersey, proposed merger with NorCrown Bank, Livingston, New Jersey -- report on competitive factors. Submitted, November 3, 1995.
New York	Reliance Federal Savings Bank, Garden City, New York, proposed merger with Sunrise Federal Savings Bank., Farmingdale, New York -- report on competitive factors. Submitted, November 1, 1995.
Dallas	Security State Bank, Abilene, Texas, proposed acquisition of the assets and assumption of the liabilities of branches at 309 Early Boulevard, Early, Texas; and Highway 6, Gorman, Texas, of Bank of America Texas, N.A., Irving, Texas -- report on competitive factors. Submitted, October 31, 1995.
Dallas	Tom Green National Bank, San Angelo, Texas, proposed merger with Boatmen's First National Bank of Amarillo, Amarillo, Texas -- report on competitive factors. Submitted, October 31, 1995.

EXTENSIONS OF TIME

San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, October 31, 1995.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

EXTENSIONS OF TIME

Richmond	First Virginia Bank, Falls Church, Virginia -- extension to November 21, 1995, to establish a branch at the intersection of Prince William Parkway and Minnieville Road, Woodbridge, Virginia. Granted, November 1, 1995.
Richmond	First Virginia Bank, Falls Church, Virginia -- extension to November 21, 1996, to establish a branch at the intersection of River Ridge Boulevard and Jefferson Davis Highway (Route 1), Woodbridge, Virginia. Granted, November 1, 1995.
Richmond	Horizon Bank of Virginia, Merrifield, Virginia -- extension to May 21, 1995, to establish a branch at 9720 Lee Highway, Fairfax, Virginia. Granted, November 1, 1995.
Dallas	Hutto State Bank, Hutto, Texas -- extension to March 31, 1996, to establish a branch at the southwest corner of Owen-Tech Boulevard and Wells Branch Parkway, Austin, Texas. Granted, November 3, 1995.
New York	Saban S.A., Panama, and RNYC Holdings Limited, Gibraltar -- extension to January 28, 1996, for Saban to acquire shares of Republic New York Corporation, New York, New York, and for RNYCH to acquire and for Saban to indirectly acquire shares of RNYC. Granted, November 1, 1995.
Boston	State Street Bank and Trust Company, Boston, Massachusetts -- extension to establish a branch in Taipei, Taiwan. Granted, November 3, 1995.
Richmond	Wachovia Corporation, Winston-Salem, North Carolina - extension to February 4, 1996, to engage in transactions involving arranging commercial real estate equity financing and providing foreign exchange advisory and transaction services through Wachovia Capital Markets, Inc. Granted, November 2, 1995.

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

MEMBERSHIP

San Francisco Home Bank, Signal Hill, California -- to become a
member of the Federal Reserve System.
Approved, October 30, 1995.

San Francisco Valley Bank of Arizona, Phoenix, Arizona -- to become
a member of the Federal Reserve System.
Returned, October 30, 1995.

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OCTOBER 30, 1995 TO NOVEMBER 3, 1995
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ADDITIONS AND CORRECTIONS

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

BANK BRANCHES, DOMESTIC

St. Louis	Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky -- to relocate a branch to 2012 Bardstown Road, from 2443 Bardstown Road. Approved, 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

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution

Examination Date

Rating**

NONE

*Subject to CRA.

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

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(subject to Federal Register Notice Only)

Societe Generale, Paris, France, to engage
through FIMAT Facilities Management, Chicago,
Illinois, in providing data processing services
pursuant to Section 225.25(b)(7) of Regulation Y.

N/A

U.S. Trust Corporation, New York, New York,
to engage through its subsidiary, U.S. Trust
Company of New Jersey, Princeton, New Jersey,
in tax preparation and tax planning services
pursuant to Section 225.25(b)(21) of Regulation Y.

N/A

SECTION IV

Applications Not Involving
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

capabilities.

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending November 4, 1995

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
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None.

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

FEDERAL RESERVE BANK OF PHILADELPHIA

Section I - APPLICATIONS RECEIVED AND SUBJECT TO NEWSPAPER NOTICE ONLY

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

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: 11/23/95

Federal Register comment period expires: 11/16/95

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

Newspaper Notice comment period expires: 09/14/95

Federal Register comment period expires: 11/16/95

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: 11/16/95

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: 11/16/95

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

NONE

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

NONE

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending November 6, 1995.

Identification of Ratings

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
Wilmington Trust of PA 1522 Mc Daniel Drive West Chester, PA 19382	05/08/95	Satisfactory
Orrstown Bank 3580 Orrstown Road Orrstown, PA 17244	05/15/95	Satisfactory
First Commercial Bank 1027 Arch Street Philadelphia, PA 19107	01/04/95	Satisfactory

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

APPLICATIONS BULLETIN
(For the week ending November 4, 1995)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

- # Received Section 18(c) application from The Fifth Third * Not Yet Known
- 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.
- # Received Section 18(c) application from The Fifth Third * Not Yet Known
- Bank of Northeastern Ohio, Cleveland, Ohio, on November 3, 1995, to acquire through merger 28 Cleveland, Ohio, area offices of First Nationwide Bank FSB, Dallas, Texas, and thereby establish branch facilities.

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

- # Received Section 3(a)(3) application from Citizens * Not Yet Known
- Bancshares, Inc., Saineville, Ohio, on October 19, 1995, to acquire Western Reserve Bank of Ohio, Lowellville, Ohio
- # Received Section 4(c)(8) notice from Bourbon * Not Yet Known
- Bancshares, Inc., Paris, Kentucky, on November 3, 1995, of its intent to acquire The Jessamine First Federal Savings and Loan Company of Nicholasville, Nicholasville, Kentucky.
- 1995 Received Section 3(a)(1) application from Community * N: November 30,
First Bancorp, Inc., Reynoldsville, Pennsylvania, on

* - 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

November 2, 1995, to acquire The First National Bank
of Reynoldsville, Reynoldsville, Pennsylvania.

* - 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**

**APPLICATIONS BULLETIN
(For the week ending November 4, 1995)**

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

None

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

None

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

AVAILABILITY OF CRA PUBLIC EVALUATIONS

(November 3, 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 November 3, 1995. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

None

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Virginia Community Bank, Louisa, Virginia, to establish a branch at 701 South Main Street, Culpeper, Virginia.*	11-12-95
First Community Bank of Mercer County, Inc., Princeton, West Virginia (in organization), for membership in the Federal Reserve System.*	11-23-95
First Community Bank of Mercer County, Inc., Princeton, West Virginia (in organization), to acquire the assets and assume the liabilities of the Mercer County, West Virginia, banking offices of First Community Bank, Inc., Princeton, West Virginia.*	11-23-95
The George Mason Bank, Fairfax, Virginia, to establish a branch at 2300 Ninth Street, South, Arlington, Virginia.*	11-24-95
First Virginia Bank-Commonwealth, Grafton, Virginia, to establish a branch in Patrick Henry Mall, 12300 Jefferson Avenue, Newport News, Virginia.*	12-1-95

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Pioneer Community Group, Inc., Iaeger, West Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of The Iaeger Bank, Iaeger, West Virginia.*	11-15-95
FCFT, Inc., Princeton, West Virginia, to acquire 100% of the voting shares of First Community Bank of Mercer County, Inc., Princeton, West Virginia (in organization).*	11-23-95
FCNB Bancorp, Fayetteville, West Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of The Fayette County National Bank of Fayetteville, Fayetteville, West Virginia.*	12-4-95**

*Application is subject to CRA requirements.

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

Federal Reserve Bank of Richmond

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

Crestar Financial Corporation, Richmond, Virginia, to engage in making, acquiring, or servicing loans or other extensions of credit; providing portfolio investment advice; and leasing personal or real property or acting as agent, broker, or advisor in leasing such property, through its subsidiary, Crestar Securities Corporation, Richmond, Virginia.

11-16-95**

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

Application

None.

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

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending November 3, 1995

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

	<u>Examination Date</u>	<u>Rating</u>
Central Virginia Bank Route 60 and Flatrock Powhatan, Virginia 23139	8-14-95	Satisfactory
Virginia Heartland Bank 4700 Harrison Road Fredericksburg, Virginia 22408	8-14-95	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 3, 1995

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Southeastern Bank of Florida Alachua, Florida To acquire three branch offices of Compass Bank, Jacksonville, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act. The branches are located at 300 West AlA, Yulee, Florida; 305 South Kings Road, Callahan, Florida; and 104 West 2nd Street, Hilliard, Florida.	Not yet available*
Bank South Atlanta, Georgia To establish a branch located at 910 Highway 78, Loganville, Georgia, to be known as the Rosebud Kroger Branch.	11-27-95*
Bank South Atlanta, Georgia To establish a branch located at 100 Whitlock Avenue, Marietta, Georgia, to be known as the Burnt Hickory Branch.	11-27-95*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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.	11-24-95* Federal Register
Regions Financial Corp. Birmingham, Alabama To acquire Enterprise National Bank of Atlanta, Dunwoody, Georgia, pursuant to Section 3(a) (3) of the Bank Holding Company Act.	Not yet available*
Evergreen Bancshares, Inc. Tallahassee, Florida Change in control filed by Mr. David Andrew Barrett to acquire an additional 4.7 percent of the outstanding shares of Evergreen Bancshares, Inc., Tallahassee, Florida. Total ownership will equal 29.5 percent.	Not yet available*
First State Corporation Albany, Georgia After-the-fact change in control notice by Ms. Vernon Haley Warren to retain 12.67 percent of the outstanding shares of First State Corporation, Albany, Georgia.	11-21-95* Federal Register

Section 3 - Applications Subject to Federal Register Only

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

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 3, 1995

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

Application

The First Bank Employee Stock Ownership Plan
McComb, Mississippi
Commitment waiver request.

Compass Bancshares, Inc.
Birmingham, Alabama

Along with Compass Bancorporation of Texas, Inc., and Compass Banks of Texas, Inc., request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act for the proposal to merge with Flower Mound Bancshares, Inc., Flower Mound, Texas, and thereby directly acquire its subsidiary, Security Bank, Flower Mound, Texas.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 3, 1995

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the insured depository institutions listed below became available during this week. Information about an institution's CRA evaluation may be obtained directly from the institution. In connection with the assessment of an institution's CRA performance, a rating is assigned from the following groups:

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

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

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

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

<u>Bank</u>	<u>Rating</u>	<u>Examination Date</u>
Barnett Bank of Nassau County 520 Centre Street Fernandina Beach, Florida 32034 (904) 321-1000	Outstanding	09-06-94
Barnett Bank of the St. Johns Post Office Box 1929 St. Augustine, Florida 32085 (904) 797-1130	Outstanding	09-06-94
Barnett Bank of N.W. Florida 189 Eglin Parkway, N.W. Fort Walton Beach, Florida 32548 (904) 729-4300	Outstanding	09-06-94
Barnett Bank of Tallahassee 315 S. Calhoun Street Tallahassee, Florida (904) 561-1776	Satisfactory	09-06-94
Friendship Community Bank 8375 S.W. State Road 200 Ocala, Florida 34481 (904) 854-2265	Satisfactory	07-24-95

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 3, 1995

Recently Approved Applications

Approval Date

SouthTrust Corporation
Birmingham, Alabama

10-30-95

Through its subsidiary, SouthTrust Securities,, Inc., Birmingham, Alabama, to engage in private placement, riskless principal transactions, and financial advisory activities, pursuant to Section 20 of Regulation Y.

First Colony Bank 401(K) Stock Bonus Plan
Alpharetta, Georgia

10-30-95

Change in control notice by the First Colony Bank 401(K) Stock Bonus Plan (T. Ken Driskell and Daniel C. Chasteen as trustees) to acquire an additional 4.60 percent of the outstanding shares of First Colony Bancshares, Inc., Alpharetta, Georgia. Total ownership will equal 14.26 percent.

Greene County Bancshares, Inc.
Greeneville, Tennessee

11-3-95

To acquire Premier Bancshares, Inc., Niota, Tennessee (formerly Niota Bancshares, Inc.), and thereby indirectly acquire Premier Bank of East Tennessee, Niota, Tennessee (formerly Bank of Niota), both of Niota, Tennessee, pursuant to Section 3(a)(3) of the Bank Holding Company Act.

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 November 3, 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 November 3, 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 November 3, 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^c and (D) (1984). The procedure for requesting hearing can be found at 12 CFR #262.3(e). You may wish to consult A Citizens Guide to CRA, published by the Federal Financial Institutions Examination Council.

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

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

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

Section I - Applications Subject to Newspaper

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin 2260 Bay Settlement Road Green Bay, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin 9405 Highway 42 Fish Creek, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin 9679 Highway 57 Brussels, Wisconsin	NP - 11-10-95
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 - **
Merger	Tri-County Bank Brown City, Michigan Peck, Michigan branch of NBD Bank Detroit, Michigan	NP - **
Merger	Tri-County Bank Brown City, Michigan Yale, Michigan branch of NBD Bank Detroit, Michigan	NP - **

Section I - Applications Subject to Newspaper

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
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 11-27-95

Section I - Applications Subject to Newspaper
Notice Only
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Merger/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

Section I - Applications Subject to Newspaper
Notice Only
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
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
Branch	Byron Center State Bank Byron Center, Michigan 4350 44th Street Grandville, Michigan	NP - 11-23-95

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Dentel Bancorporation Victor, Iowa Corydon Bancorporation Corydon, Iowa Corydon State Bank Corydon, Iowa*	FR - 10-31-95 NP - **
Y-1	Sable Bancshares, Inc. Chicago, Illinois Community Bank of Lawndale Chicago, Illinois*	FR - 9-1-95 NP - 9-1-95
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 - **
Y-2	F & M Bancorporation, Inc. Kaukauna, Wisconsin Monycor Bancshares, Inc. Superior, Wisconsin Monycor Bank of Superior Superior, Wisconsin	FR - ** NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Oelwein Bancorporation Minneapolis, Minnesota Lakeside Credit Co., Inc. Minneapolis, Minnesota First Trust and Savings Bank Cedar Rapids, Iowa*	FR - 12-4-95 NP - **
COC-HC	Baxter Insurance Agency, Inc. Baxter, Iowa John F. Edge	FR - 11-16-95 NP - 11-20-95
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 - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Greatbanc, Inc. Aurora, Illinois Local Loan Company Chicago Heights, Illinois	FR - 11-8-95
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 - **
4(c)(8)	Stichting Administratiekantoor ABN AMRO HOLDING Amsterdam, Netherlands Neville Leasing, Inc. Atlanta, Georgia	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Stichting Prioriteit ABN AMRO HOLDING Amsterdam, The Netherlands Neville Leasing, Inc. Atlanta, Georgia	FR - **
4(c)(8)	Guaranty Bankshares, Ltd. Cedar Rapids, Michigan to engage in making and servicing of loans	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
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 November 03, 1995. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

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

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

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

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
-The Garrett State Bank 120 West King Garrett, Indianas 46738-1148 (219) 357-3133	7/24/95	S
-The First State Bank of Bourbon 101 West Center Bourbon, Indiana 46504 (219) 342-2415	7/24/95	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING NOVEMBER 3, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
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*Section 9 application by Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky, to establish a branch at Butler Traditional High School, 2222 Crums Lane, Louisville, Kentucky.	10-24-95
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Section 4(c)(8) notification by Banterra Corp., Eldorado, Illinois, to acquire Tanner Insurance Agency, Galatia, Illinois (expedited procedure for small nonbank acquisition).	11-11-95
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SECTION II - APPLICATIONS SUBJECT TO BOTH NEWSPAPER AND FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
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*Section 3(a)(1) notification by Campbellsville Bancorp, Inc., Campbellsville, Kentucky, to acquire Campbellsville National Bank, Campbellsville, Kentucky.	Newspaper: 11-10-95
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*Section 3(a)(1) application by Arkansas National Bancshares, Inc., Bentonville, Arkansas, to acquire Arkansas National Bank, Bentonville, Arkansas (received as draft during week ending 10-20-95; converted to final application)	Newspaper: 11-14-95
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*Section 3(a)(3) application by Union Planters Corporation, Memphis, Tennessee, to acquire Eastern National Bank, Miami, Florida.	Newspaper: 11-19-95
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*Section 3(a)(3) application by First National Security Company, DeQueen, Arkansas, to acquire American State Bancshares, Inc., Broken Bow, Oklahoma.	Newspaper: 11-30-95
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SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

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

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

*This application is subject to CRA.

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

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING November 3, 1995

Name of Bank	Bank Address	Examination Date	Examination Rating
Bank of Gainesville	P.O. Box 68 Gainesville, MO 65655	7-17-95	Outstanding
The State Bank of Lima	P.O. Box 68 Lima, IL 62348	8-07-95	Satisfactory

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

Dakota Western Bank, Bowman, North
Dakota, to establish a branch in
Scranton, North Dakota.

November 20, 1995

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

Application

Comment Period
Ending Date

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

Not yet available

D.I.A. Bank Trust, Mankato, Minnesota, to
acquire control of 18.61% of the voting
shares of National City Bancorporation,
Minneapolis, Minnesota.

Not yet available

***Subject to CRA**

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.

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
Dakota Bank 750 South Plaza Drive Mendota Heights, Minnesota 55120-1320 (612) 452-1302	July 24, 1995	Satisfactory
Culbertson State Bank of Culbertson 205 Broadway P.O. Box 579 Culbertson, Montana 59218-0579 (406) 787-6661	July 31, 1995	Satisfactory

BANK(S) EXAMINED**DATE OF EXAMINATION****CRA RATING**

Ridgedale State Bank
1730 Plymouth Road
Minnetonka, Minnesota
55305
(612) 544-2444

July 31, 1995

Satisfactory

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
BancFirst, Oklahoma City, Oklahoma, for prior approval to merge with City Bank and Trust, Oklahoma City, Oklahoma.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Grandview Bankshares, Inc., Tahlequah, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Cherokee County Bancshares, Inc., Hulbert, Oklahoma.*	Not Available
United Nebraska Financial Co., Grand Island, Nebraska, for prior approval to acquire 100 percent of the voting shares of Lexington Bankshares, Inc., Lexington, Nebraska.*	Not Available
Padgett Agency, Inc., Greenleaf, Kansas, for prior approval to acquire 100 percent of the voting shares of Lansing Financial Corporation, Inc., Lansing, Kansas.*	Not Available
American National Corporation, Omaha, Nebraska, for prior approval to acquire 100 percent of the voting shares of The Fairbury State Bank, Fairbury, Nebraska.*	Not Available
Harold W. Hall, Jr., and Juanita A. Hall, both of Dighton, Kansas, to each acquire an additional 6.93 percent, for a total of 27.16 percent, of the voting shares of Dighton National Bankshares, Inc., Dighton, Kansas.	November 16, 1995
Mackey BanCo, Inc., Ansley, Nebraska, for prior approval to become a bank holding company through the acquisition of 80 percent of the voting shares of Security State Bank, Ansley, Nebraska.*	November 27, 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

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Federal Reserve Bank of Kansas City

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Citizens State Bank 215 East 7th Galena, Kansas 66739-1230	07-31-95	10-30-95	Outstanding
First Bank of Turley P.O. Box 6538 Tulsa, Oklahoma 74156-0538	05-15-95	11-01-95	Needs to Improve
Farmers State Bank 103 East Second Pine Bluffs, Wyoming 82082	08-07-95	11-02-95	Satisfactory
Tri-State Bank 616 East Speer Blvd. Denver, Colorado 80203	07-24-95	11-02-95	Outstanding

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF OCTOBER 30, 1995

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

APPLICATION

NOTICE EXP

None.

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

APPLICATION

**** NOTICE EXP**

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
(Previously reported during the week of 10-23-95)

95/11/15

Change in Control Notice by
Donald Grobowsky, Temple, TX, to acquire an interest
in Central Community Corporation, Temple, TX

N/A

Change in Control Notice by
Jack H. Hart, Amarillo, TX, to acquire an interest in
Spearman Bancshares, Inc., Spearman, TX

N/A

*Section 3(a)(1) application by
First Celina Corporation, Celina, TX, to acquire
First State Bank, Celina, TX

N/A

*Section 3(a)(1) application by
C Bar M, Inc., Carrizo Springs, TX, to acquire
Union State Bank, Carrizo Springs, TX

N/A

*Section 3(a)(3) application by
Cullen/Frost Bankers, Inc., San Antonio, TX, to
acquire S.B.T. Bancshares, Inc., San Marcos, TX, and
State Bank & Trust Company, San Marcos, TX
(Previously reported during the week of 10-9-95)

95/11/03

*Section 3(a)(5) application by
The New Galveston Company, Wilmington, DE, to acquire
S.B.T. Bancshares, Inc., San Marcos, TX, and State
Bank & Trust Company, San Marcos, TX
(Previously reported during the week of 10-9-95)

95/11/03

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

Notice by The Bank of Van Zandt, Canton, TX,
to redeem up to 27,778 shares of its common stock

* SUBJECT TO CRA.
** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.
N/A - NOT AVAILABLE AT THIS TIME.

16 22

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF OCTOBER 30, 1995

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
Minden Bank & Trust Company P. O. Box 400 401 Main St. Minden, Louisiana 71058-0400	95/07/10	Outstanding

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 11/03/95

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

West One Bank, Idaho, Boise, Idaho, to establish a branch office on the premises of Albertson's Supermarket, 1901 D.2500 East, Ammon, Idaho. *

Newspaper: 11/13/95

Liberty Bank, South San Francisco, California, to establish a branch office in the vicinity of Highway 9 and Mill Street, Ben Lomand, California. *

Newspaper: 11/25/95

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: 11/11/95

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.: 11/24/95

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.

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

Week ending 11/03/95

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending November 3, 1995. Information about a particular institution's CRA evaluation may be obtained directly from the institution.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>	<u>Rating*</u>
None			

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

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

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

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

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

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