

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 50
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending December 16, 1995

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Deutsche Bank AG, Frankfurt, Germany -- to continue to engage in certain activities with respect to financial and nonfinancial commodities through retention of Deutsche Bank Sharps Pixley, Inc., New York, New York, and Deutsche Sharps Pixley Metals Inc.

Approved, December 13, 1995.

First American Corporation, Nashville, Tennessee -- to acquire First City Bancorp, Murfreesboro, Tennessee, and Citizens Bank, Smithville, Tennessee.

Approved, December 11, 1995.

Firststar Corporation, Milwaukee, Wisconsin, and Firststar Corporation of Iowa, Des Moines, Iowa -- to acquire Harvest Financial Corp, Dubuque, Iowa, and Harvest Savings Bank.

Approved, December 11, 1995.

Fleet Financial Group, Inc., Providence, Rhode Island -- request for reconsideration of Board's approval of the applications and notices to acquire Shawmut National Corporation, Boston, Massachusetts, and Hartford, Connecticut.

Denied, December 13, 1995.

U.S. Bancorp, Portland, Oregon -- to acquire West One Bancorp, Boise, Idaho, and its subsidiary banks; and to engage in trust company, insurance and residential and commercial mortgage servicing activities.

Approved, December 11, 1995.

Wells Fargo & Company, San Francisco, California -- to engage in commercial lending activities and to make equity investments in nonbanking companies through Wells Fargo Equity Capital.

Permitted, December 13, 1995.

1st United Bancorp, Boca Raton, Florida -- to acquire The American Bancorporation of the South, Merritt Island, Florida; and for 1st United Bank, Boca Raton, to merge with The American Bank of the South, Merritt Island, Florida, and to establish branches.

Approved, December 11, 1995.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BOARD OPERATIONS

CURRENCY

Federal Reserve notes -- 1996 new currency budget.
Approved, December 13, 1995.

EXTENSIONS OF TIME

Regulation M -- extension of comment period to
February 15, 1996, on proposed amendments to the
regulation (Docket R-0892 and R-0893).
Announced, December 11, 1995.

FORMS

Federal Reserve Check Fraud Survey (FR 3080) --
request for comment by February 20, 1996, on a
proposed one-time survey.

Approved, December 15, 1995.

INTERNATIONAL OPERATIONS

Bankers Trust Company, New York, New York -- to make
an investment in Bankers Trust Holdings (UK)
Limited, London, England, and Bankers Trust
International PLC., and Bankers Trust International
Investments Limited.

Permitted, December 15, 1995.

REGULATIONS AND POLICIES

Both Borrower and Lender -- availability of new
educational videotape on the home buying process.
Announced, December 14, 1995.

Capital adequacy -- press statement and communique by
the Basle Committee on Banking Supervision to amend
the Basle Capital Accord of July 1988 to take
account of market risk.

Announced, December 12, 1995.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulation L -- publication for comment of revision of the regulation implementing the Depository Institutions Management Interlocks Act to conform to the Riegle Community Development and Regulatory Improvement Act of 1994.
Approved, December 14, 1995.

Regulation S -- publication for comment of proposed amendments concerning reimbursement of costs incurred by financial institutions.
Approved, December 13, 1995.

RESERVE BANK OPERATIONS

Budgets for 1996.
Approved, December 13, 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

Atlanta	Bank South, Atlanta, Georgia -- to establish a branch at 4995 Jimmy Carter Boulevard, Norcross, Georgia. Approved, December 14, 1995.
Boston	Dauphin Deposit Bank and Trust Company, Harrisburg, Pennsylvania -- to establish a branch at 2190 East High Street, Pottstown, Pennsylvania. Approved, December 15, 1995.
Boston	Dauphin Deposit Bank and Trust Company, Harrisburg, Pennsylvania -- to establish a branch at 5021 Route 873, Schnecksville, Pennsylvania. Approved, December 15, 1995.

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

BANK BRANCHES, DOMESTIC

Minneapolis	First Interstate Bank of Commerce, Billings, Montana -- to establish an automated teller machine at Montana State University in Bozeman, Montana. Approved, December 12, 1995.
New York	Fleet Bank, Albany, New York -- to establish offsite electronic facilities at two separate locations at Crossgates Mall. Approved, December 15, 1995.
Chicago	Harris Trust and Savings Bank, Chicago, Illinois -- to establish an automated teller machine at St. Elizabeth Hospital, 1431 North Claremont Avenue. Returned, December 13, 1995.
Chicago	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish automatic teller machines at 2523 East Oklahoma Avenue; 7700 West Brown Deer Road, Brown Deer; 5300 South 76th Street, Greendale; and 2900 West Oklahoma Avenue, Milwaukee, Wisconsin. Approved, December 11, 1995.
Atlanta	United American Bank of Central Florida, Orlando, Florida -- to establish a branch at 1700 Vine Street, Kissimmee, Florida. Approved, December 15, 1995.
Richmond	Virginia Commerce Bank, Arlington, Virginia -- to establish a branch at 6500 Williamsburg Boulevard. Approved, December 15, 1995.

BANK HOLDING COMPANIES

Kansas City	Ameribank Corporation, Shawnee, Oklahoma -- to acquire United Oklahoma Bankshares, Inc., Del City, Oklahoma. Approved, December 13, 1995.
Richmond	Calvin B. Taylor Bankshares, Inc., Berlin, Maryland - to acquire Calvin B. Taylor Banking Company of Berlin. Approved, December 13, 1995.

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

BANK HOLDING COMPANIES

Cleveland	Citizens Bancshares, Inc., Salineville, Ohio -- to acquire Western Reserve Bank of Ohio, Lowellville, Ohio. Approved, December 11, 1995.
Atlanta	Citizens Community Bancorp, Inc., Marco Island, Florida -- to acquire Citizens Community Bank of Florida. Approved, December 15, 1995.
Cleveland	Community First Bancorp, Inc., Reynoldsville, Pennsylvania -- to acquire The First National Bank of Reynoldsville. Approved, December 13, 1995.
Boston	Eastern Bank Corporation, Lynn, Massachusetts -- to alter the activities of East Bank and Trust Company, Salem, Massachusetts, so that the Trust Company would meet the definition of a bank for purposes of the Bank Holding Company Act. Approved, December 13, 1995.
Minneapolis	Empire Bancshares, Incorporated, Sioux Falls, South Dakota -- to acquire Founders Trust National Bank. Approved, December 11, 1995.
Chicago	F & M Bancorporation, Inc., Kaukauna, Wisconsin -- to acquire Monycor Bancshares, Inc., Superior, Wisconsin, and Monycor Bank of Superior. Approved, December 12, 1995.
Kansas City	FCB Holding, Inc., Guthrie, Oklahoma -- to acquire First Capital Bankcorp, Inc. Approved, December 14, 1995.
Richmond	FCFT, Inc., Princeton, West Virginia -- to acquire First Community Bank of Mercer County, Inc. Approved, December 13, 1995.

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

BANK HOLDING COMPANIES

Dallas	First Financial Bankshares, Inc., Abilene, Texas -- to acquire Weatherford National Bancshares, Inc., Weatherford, Texas, Parker Bancshares, Inc., Dover, Delaware, and Weatherford National Bank, Weatherford, Texas. Approved, December 11, 1995.
Dallas	First Financial Bankshares of Delaware, Inc., Wilmington, Delaware -- to merge with Weatherford National Bankshares Inc., Weatherford, Texas. Approved, December 11, 1995.
Dallas	Fore Corporation, Wilmington, Delaware -- request for waiver of application to acquire Heritage Bank, Red Oak, Texas. Approved, December 12, 1995.
Richmond	Highlands Bankshares, Inc., Abingdon, Virginia -- to acquire Highlands Union Bank. Approved, December 14, 1995.
Kansas City	King Bancshares, Inc., Kingman, Kansas, and Sylvia, Kansas -- to expand its general insurance activities through the acquisition of Turon Insurance Agency, Inc., Turon, Kansas. Approved, December 12, 1995.
Minneapolis	MidAmerica Bancshares, Inc., Newport, Minnesota -- request for waiver of application to acquire Minnesota State Bancshares, Inc., St. Paul, Minnesota. Approved, December 15, 1995.
Minneapolis	MidAmerica Bank, Newport, Minnesota -- request for waiver of application to acquire Minnesota State Bancshares, Inc., St. Paul, Minnesota. Approved, December 15, 1995.
Dallas	NBT of Delaware, Inc., Wilmington, Delaware -- request for waiver of application to acquire NBC Bank-Eagle Pass, N.A., Eagle Pass, Texas, NBC Bank-Laredo, N.A., Laredo, Texas, NBC Bank-Rockdale, Rockdale, Texas. Approved, December 12, 1995.

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

BANK HOLDING COMPANIES

Kansas City	Padgett Agency, Inc., Greenleaf, Kansas -- to acquire Lansing Financial Corporation, Inc., Lansing, Kansas. Approved, December 15, 1995.
Minneapolis	Private Bancorporation, Inc., Minneapolis, Minnesota -- to acquire Private Bank Minnesota. Withdrawn, December 12, 1995.
Minneapolis	RMBI Acquisition Inc., Billings, Montana -- to acquire N.E. Montana Bancshares, Inc., Plentywood, Montana. Approved, December 15, 1995.
Minneapolis	Rocky Mountain Bancorporation, Inc., Billings, Montana -- to acquire N.E. Montana Bancshares, Inc., Plentywood, Montana. Approved, December 15, 1995.
Chicago	Security National Corporation, Sioux City, Iowa -- to acquire Sheldon Security Financial Corporation, Sheldon, Iowa, and Security State Bank. Approved, December 11, 1995.
St. Louis	Templar Fund, Inc., St. Louis, Missouri -- to acquire an additional 4.0 percent of Truman Bank. Approved, December 15, 1995.

BANK MERGERS

Richmond	First Community Bank of Mercer County, Inc., Princeton, West Virginia -- to acquire the assets and assume the liabilities of the Mercer County, West Virginia, branches of First Community Bank, Inc., and to establish branches. Approved, December 13, 1995.
San Francisco	Pacific Business Bank, Carson, California -- request for waiver of application to acquire Santa Fe National Bank, Norwalk, California. Approved, December 13, 1995.

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

CAPITAL STOCK

Dallas Bank of Van Zandt, Canton, Texas -- redemption of shares.
Approved, December 12, 1995.

CHANGE IN BANK CONTROL

Cleveland American Financial Group, Inc., Cincinnati, Ohio -- change in bank control.
Permitted, December 14, 1995.

Dallas Bosque Bancshares, Inc., Cranfills Gap, Texas -- change in bank control.
Returned, December 11, 1995.

Atlanta Community Bank of South Florida, Inc., Homestead, Florida -- change in bank control
Permitted, December 12, 1995.

Atlanta First State Corporation, Albany, Georgia -- change in bank control.
Permitted, December 12, 1995.

San Francisco North County Bancorp, Escondido, California -- change in bank control.
Permitted, December 14, 1995.

Dallas Spearman Bancshares, Inc. Spearman, Texas -- change in bank control.
Permitted, December 15, 1995.

New York Tompkins County Trustco, Inc., Ithaca, New York -- change in bank control.
Permitted, December 15, 1995.

Minneapolis U.P. Financial, Inc., Ontonagon, Michigan -- change in bank control.
Returned, December 15, 1995.

COMPETITIVE FACTORS REPORTS

Richmond American National Bank and Trust Company, Danville, Virginia, proposed merger with Mutual Savings Bank, F.S.B., Danville, Virginia -- report on competitive factors.
Submitted, December 13, 1995.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Bank of Sunset and Trust Company, Sunset, Louisiana, proposed merger with First Sunset Bank -- report on competitive factors. Submitted, December 13, 1995.
Secretary	Bank of Utah, Ogden, Utah, proposed merger with Browning Bancorp -- report on competitive factors. Submitted, December 12, 1995.
Atlanta	Bankers First Savings Bank, Augusta, Georgia, proposed merger with SouthTrust Bank of Georgia, N.A., Atlanta, Georgia -- report on competitive factors. Submitted, December 13, 1995.
Cleveland	Citizens Banking Company, Salineville, Ohio, proposed merger with Western Reserve Bank, Lowellville, Ohio -- report on competitive factors. Submitted, December 13, 1995.
Cleveland	Columbus National Bank, Cambridge, Ohio, proposed purchase of certain assets and assumption of certain liabilities of the Flushings and St. Clairsville, Ohio, branches of Bank One, Steubenville, N.A., Steubenville, Ohio -- report on competitive factors. Submitted, December 12, 1995.
Cleveland	Columbus National Bank, Cambridge, Ohio, proposed merger with Wheeling National Bank, St. Clairsville, Ohio -- report on competitive factors. Submitted, December 12, 1995.
St. Louis	Community Federal Bancorp, Inc., Tupelo, Mississippi, proposed acquisition of the Community Federal Savings Bank -- report on competitive factors. Submitted, December 13, 1995.
Chicago	First Farmers State Bank of Minier, Minier, Illinois, proposed purchase of the assets and assumption of the liabilities of the Delavan, Illinois, branch of Commerce Bank, N.A., Peoria, Illinois -- report on competitive factors. Submitted, December 13, 1995.

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

COMPETITIVE FACTORS REPORTS

Chicago	First Security Savings Bank, FSB, Bloomfield Hills, Michigan, proposed merger with Security Savings Bank, FSB, Jackson, Michigan-- report on competitive factors. Submitted, December 13, 1995.
Kansas City	First United Bank and Trust Company, Holdenville, Oklahoma, proposed merger with The First National Bank of Pauls Valley, Pauls Valley, Oklahoma -- report on competitive factors. Submitted, December 11, 1995.
Kansas City	Great Plains National Bank, Elk City, Oklahoma, proposed merger with First National Bank, Mangum, Oklahoma, and First State Bank and Trust, Hollis, Oklahoma -- report on competitive factors. Submitted, December 12, 1995.
San Francisco	Harrington West Financial Group, Inc., Overland Park, Kansas, proposed merger with Los Padres Savings Bank, F.S.B., Solvang, California -- report on competitive factors. Submitted, December 14, 1995.
Atlanta	Liberty National Bank, Bradenton, Florida, proposed merger with Key Florida Bank, FSB -- report on competitive factors. Submitted, December 13, 1995.
Kansas City	Lyons State Bank, Lyons, Kansas, proposed merger with The Home National Bank, Little River, Kansas -- report on competitive factors. Submitted, December 13, 1995.
Atlanta	Main Street Savings Bank, F.S.B., Winder, Georgia, proposed acquisition of certain assets and assumption of certain liabilities of offices of Southern Heritage Savings Bank. Winterville, Georgia, at 190 Gains School Road, Athens; 100 Moores Grove Road, Winterville; and 247 West Clayton Street, Athens, Georgia -- report on competitive factors. Submitted, December 13, 1995.

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

COMPETITIVE FACTORS REPORTS

Atlanta Merchants and Manufacturers Corporation, Ellisville, Mississippi, proposed merger with Merchants and Manufacturers Interim Bank -- report on competitive factors.
Submitted, December 13, 1995.

New York Midlantic Bank, National Association, Newark, New Jersey, proposed purchase of certain assets and assumption of certain liabilities of four New Jersey branches of First Nationwide Bank, A Federal Savings Bank, Dallas, Texas -- report on competitive factors.
Submitted, December 12, 1995.

Minneapolis New Bank of South Range, South Range, Michigan, proposed merger with South Range State Bank -- report on competitive factors.
Submitted, December 11, 1995.

San Francisco Preferred Bank, Los Angeles, California, proposed acquisition of the assets and assumption of the liabilities of The City of Industry, branch of Southern California Bank, Anaheim, California -- report on competitive factors.
Submitted, December 14, 1995.

EXTENSIONS OF TIME

St. Louis Capital Bancorporation, Inc., Cape Girardeau, Missouri -- extension to March 31, 1996, to consummate change in bank control.
Granted, December 13, 1995.

San Francisco Northeast Portland Community Development Trust, Portland, Oregon, and Albina Community Bancorp -- extension to March 31, 1996, to acquire Albina Community Bank.
Granted, December 11, 1995.

Dallas Southeast Bancorp of Texas, Inc., Winnie, Texas -- extension to March 15, 1995, to acquire Bonnet Financial Services, inc.
Granted, December 15, 1995.

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DECEMBER 11, 1995 TO DECEMBER 15, 1995

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

INTERNATIONAL OPERATIONS

Director, BS&R Bankers Trust Company, New York, New York -- waiver of the remainder of the 45-day period to make additional investments in certain subsidiaries in the United Kingdom.
Approved, December 15, 1995.

MEMBERSHIP

Richmond First Community Bank of Mercer County, Inc., Princeton, West Virginia -- to become a member of the Federal Reserve System.
Approved, December 13, 1995.

St. Louis Heber Springs State Bank, Heber Springs, Arkansas -- to become a member of the Federal Reserve System.
Approved, December 15, 1995.

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Atlanta -- to purchase high-speed reader sorters.
Approved, December 11, 1995.

Director, FRBO Federal Reserve Bank of San Francisco -- to purchase communications software.
Approved, December 11, 1995.

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DECEMBER 11, 1995 TO DECEMBER 15, 1995
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ADDITIONS AND CORRECTIONS

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

Professional Bank, Denver, Colorado -- final decision
and cease and desist order against the bank.
Authorized, December 6, 1995.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
NONE	

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Beacon Bancorp, Taunton, Massachusetts - 3(a)(1) application to become a mutual bank holding company by acquiring Bristol County Savings Bank, Taunton, Massachusetts*	<u>Newspaper</u> 01/14/96 <u>Federal Register</u> Not Yet Established

Chittenden Corporation, Burlington, Vermont - 3(a)(3) application to acquire Flagship Bank and Trust Company, Worcester, Massachusetts*	<u>Newspaper</u> 01/02/96 <u>Federal Register</u> Not Yet Established
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SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
NONE	

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

<u>Application</u>
NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

<u>Institution</u>	<u>Examination Date</u>	<u>Rating**</u>
NONE		

*Subject to CRA.

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

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(subject to Federal Register Notice Only)

Corporacion Bancaria de Espana, S.A., Madrid, Spain, to engage through its subsidiary, Argentaria International Securities, Inc., in acting as investment and financial advisor pursuant to Section 225.25(b)(4) of Regulation Y and providing securities brokerage services pursuant to Section 225.25(b)(15) of Regulation Y and acting as private placement agent and "riskless principal" with respect to all types of securities.

N/A

HSBC Holdings plc, London, England, and HSBC Holdings BV, Amsterdam, the Netherlands, to engage through their subsidiary, HSBC Securities, Inc., in underwriting and dealing in debt and equity securities and acting as syndication agent in the making of loans.

N/A

SECTION IV

Applications Not Involving
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its

entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending December 16, 1995

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Manufacturers and Traders Trust Company One M&T Plaza Buffalo, New York 14240	Outstanding	December 19, 1994

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

FEDERAL RESERVE BANK OF PHILADELPHIA

Section I - APPLICATIONS RECEIVED AND SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

Drovers Bancshares Corporation, York, PA, is the subject of a Change in Bank Control filed by Robert H. Stewart, Jr., Karylee Gilbert, Terrence S. Stewart, and Gary A. Stewart, et al., York, PA, to retain control of up to 15% of the holding company, pursuant to the Change in Bank Control Act.

Federal Register comment period expires: 11/27/95
Newspaper Notice comment period expires: N/Avail

New Century Bank, Phoenixville, PA, is the subject of a Change in Bank Control filed by Kenneth B. Mumma and Moira F. Mumma, Chester Springs, PA, to acquire control of up to 27.5% of the proposed bank, pursuant to the Change in Bank Control Act.

Federal Register comment period expires: N/Avail
Newspaper Notice comment period expires: 12/20/95

Fulton Financial Corporation, Lancaster, Pennsylvania to acquire Gloucester County Bankshares, Inc., Woodbury, New Jersey, pursuant to Section 3(a)(5) of the Bank Holding Company Act of 1956, as amended.

Federal Register comment period expires: N/Avail
Newspaper Notice comment period expires: 01/08/96

CoreStates Financial Corp, Philadelphia, Pennsylvania to acquire Meridian Bancorp, Inc., Reading, Pennsylvania and thereby indirectly acquire Meridian Bank, Reading, Pennsylvania; Delaware Trust Company, Wilmington, Delaware; Meridian Bank, New Jersey, Cherry Hill, New Jersey; and all of Meridian Bancorp, Inc.'s nonbanking subsidiaries, pursuant to Sections 3 and 4 of the Bank Holding Company Act.

Federal Register comment period expires: N/Avail
Newspaper Notice comment period expires: 01/11/96

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 December 15, 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>
United Bank of Philadelphia 714 Market Street Philadelphia, PA	7/31/95	Outstanding

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

APPLICATIONS BULLETIN
(For the week ending December 16, 1995)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received application from PremierBank & Trust, Elyria, Ohio,
on December 11, 1995, of its intent to acquire 11 select offices
of Bank One, Cleveland, National Association, Cleveland, Ohio,
and incident thereto establish branch facilities.

* Not Yet Known #

Received notice from The Fifth Third Bank of Columbus,
Columbus, Ohio, on December 11, 1995, of its intent to
establish a branch facility at 7345 State Route 3,
Westerville, Ohio.

* January 2, 1996

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

Received application from Middlefork Financial Group, Inc.,
Hyden, Kentucky, on December 11, 1995, of its intent to
acquire Farmers & Traders Bank of Compton, Compton,
Kentucky.

*N: January 10, 1996

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

NONE

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

Received notice from Fifth Third Bancorp, Cincinnati, Ohio, on December 11, 1995, of its
intent to establish Fifth Third Trade Services, Ltd., an agreement corporation, through Fifth
Third Bank, Cincinnati, Ohio.

* - 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

(December 15, 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 December 15, 1995. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

Application

Comment Period Ending Date

The Bank of Waverly, Waverly, Virginia,
to acquire the Courtland and Franklin,
Virginia, branch offices of First Union
National Bank of Virginia, Roanoke,
Virginia.*

1-14-96

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

None.

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

Application

None.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending December 15, 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>
County Bank of Chesterfield 10400 Hull Street Road Midlothian, Virginia 23112	9-25-95	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 15, 1995

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Community Bank of Mississippi Forest, Mississippi To acquire certain assets and assume certain liabilities of the Hinds and Rankin County Branches of Community Bank, Indianola, Mississippi, pursuant to Section 18(c) of the Federal Deposit Insurance Act. The branches are the Crossgates Branch, located at 110 Service Drive, Suite A, Brandon, Mississippi; the Lakeland Branch, located at 3500 Lakeland Drive, Suite A, Flowood, Mississippi; and the Old Canton Road Branch, located at 6258 Old Canton Road, Jackson, Mississippi.	12-30-95*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Regions Financial Corporation Birmingham, Alabama Along with its middle-tier bank holding company, Regions Merger Subsidiary, Inc., Gainesville, Georgia, and its thrift holding company Key Bancshares, Inc., Tampa, Florida, and thrift subsidiaries, First Federal Savings Bank of New Smyrna, New Smyrna Beach, Florida, and First Federal Savings Bank of Citrus County, Inverness, Florida, pursuant to Section 225.25(b)(9) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	Not yet available*
Regions Financial Corporation Birmingham, Alabama Along with its middle-tier bank holding company, Regions Merger Subsidiary, Inc., Gainesville, Georgia, to acquire First National Bancorp, Inc., Gainesville, Georgia, and thereby indirectly acquire its subsidiary banks, pursuant to Section 3(a)(3) of the Bank Holding Company Act. The subsidiaries are: The First National Bank of Gainesville, Gainesville, Georgia; First National Bank of Habersham, Cornelia, Georgia; Granite City Bank, Elberton, Georgia; Bank of Clayton, Clayton, Georgia; First National Bank of White County, Cleveland, Georgia; First National Bank of Jackson County, Jefferson, Georgia; The Citizens Bank, Toccoa, Georgia; Bank of Banks County, Homer, Georgia; First National Bank of Gilmer County, Ellijay, Georgia; The Peoples Bank of Forsyth County, Cumming, Georgia; Pickens County Bank, Jasper, Georgia; The First National Bank of Paulding County, Dallas, Georgia; Citizens Bank, Ball Ground, Georgia; Bank of Villa Rica, Villa Rica, Georgia; The Community Bank of Carrollton, Carrollton, Georgia; The Commercial Bank, Douglasville, Georgia; Barrow Bank & Trust Company, Winder, Georgia; and The Key Bank of Florida, Tampa, Florida.	Not yet available*
Regions Merger Subsidiary Gainesville, Georgia 1-BHC formation, First National Bancorp, Gainesville, Georgia, and its subsidiary banks. The subsidiaries are: The First National Bank of Gainesville, Gainesville, Georgia; First National Bank of Habersham, Cornelia, Georgia; Granite City Bank, Elberton, Georgia; Bank of Clayton, Clayton, Georgia; First National Bank of White County, Cleveland, Georgia; First National Bank of Jackson County, Jefferson, Georgia; The Citizens Bank, Toccoa, Georgia; Bank of Banks County, Homer, Georgia; First National Bank of Gilmer County, Ellijay, Georgia; The Peoples Bank of Forsyth County, Cumming, Georgia; Pickens County Bank, Jasper, Georgia; The First National Bank of Paulding County, Dallas, Georgia; Citizens Bank, Ball Ground, Georgia; Bank of Villa Rica, Villa Rica, Georgia; The Community Bank of Carrollton, Carrollton, Georgia; The Commercial Bank, Douglasville, Georgia; Barrow Bank & Trust Company, Winder, Georgia; and The Key Bank of Florida, Tampa, Florida.	Not yet available*

*Subject to the provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 15, 1995

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Citi-Bancshares, Inc. Leesburg, Florida To merge with Citizens First Bancshares, Inc., Ocala, Florida, and thereby directly acquire Citizens First Bank of Ocala, Ocala, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*
FABP Bancshares, Inc. Pensacola, Florida 1-BHC formation, First American Bank of Pensacola, National Association, Pensacola, Florida.	01-10-95* Federal Register
Whitney Holding Corporation Pensacola, Florida To merge with First Citizens BancStock, Inc., Morgan City, Louisiana, and thereby directly acquire First National Bank in St. Mary Parish, Morgan City, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	01-11-95* Federal Register
First Commerce Corporation New Orleans, Louisiana To acquire Louisiana Independent Bankshares, Inc., Baton Rouge, Louisiana, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*
Durden Bankshares, Inc. Twin City, Georgia 1-BHC formation, Durden Banking Company, Inc., Twin City, Georgia.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First American Corporation Nashville, Tennessee To acquire 67 percent of the outstanding shares of The SSI Group, Inc., Mobile, Alabama, and thereby engage in certain data processing activities, and certain collection activities, pursuant to Section 225.25(b)(7) and Section 225.25(b)(23) of Regulation Y.	01-02-96

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

<u>Application</u>
NGLC, Inc. Miami, Florida Commitment waiver request.

*Subject to the provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 15, 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>
Jefferson Bank 2412 North State Road 7 Lauderdale Lakes, Florida 33313 (305) 739-3400	Satisfactory	08-22-94
Jefferson Bank of Florida 301 41st Street Miami Beach, Florida 33140 (305) 532-6451	Satisfactory	08-22-94
Barnett Bank of Southwest Georgia Post Office Box 1497 Columbus, Georgia 31993 (706) 571-7827	Satisfactory	09-05-94
Sun Bank/Gulf Coast Post Office Box 2138 Sarasota, Florida 34230 (813) 951-3113	Satisfactory	07-05-95

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 15, 1995

<u>Recently Approved Applications</u>	<u>Approval Date</u>
Citizens Community Bancorp, Inc. Marco Island, Florida 1-BHC formation, Citizens Community Bank of Florida, Marco Island, Florida.	12-15-95
Community Bank of South Florida Homestead, Florida After-the-fact change in control notice by Mr. Neal Palmer Brooks to retain 11.64 percent of the outstanding shares of Community Bank of South Florida, Homestead, Florida.	12-12-95
United American Bank of Central Florida Orlando, Florida To establish a branch located at 1700 Vine Street, Kissimmee, Florida, to be known as the Kissimmee Office, pursuant to Section 9 of the Federal Reserve Act.	12-15-95
Bank South Atlanta, Georgia To establish a branch located at 4995 Jimmy Carter Boulevard, Norcross, Georgia, pursuant to Section 9 of the Federal Reserve Act.	12-14-95
First State Corporation Albany, Georgia After-the-fact change in control notice for Ms. Vernon Haley Warren to retain 12.67 percent of the outstanding shares of First State Corporation, Albany, Georgia.	12-12-95

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
EFT	M&I Marshall & Ilsley Bank Milwaukee, Wisconsin 2523 East Oklahoma Avenue Milwaukee, Wisconsin	NP - 12-8-95
EFT	M&I Marshall & Ilsley Bank Milwaukee, Wisconsin 7700 West Brown Deer Road Brown Deer, Wisconsin	NP - 12-8-95
EFT	M&I Marshall & Ilsley Bank Milwaukee, Wisconsin 5300 South 76 Street Greendale, Wisconsin	NP - 12-8-95
EFT	M&I Marshall & Ilsley Bank Milwaukee, Wisconsin 2900 West Oklahoma Avenue Milwaukee, Wisconsin	NP - 12-8-95
EFT	M&I Central Bank & Trust Marshfield, Wisconsin 10492 Hwy 13 South Marshfield, Wisconsin	NP - 12-20-95
Branch	M&I First American Bank 10208 Park Plaza, Suite B Mosinee, Wisconsin	NP - 1-7-96
Branch	Harris Trust and Savings Bank Chicago, Illinois 7500 Central Avenue River Forest, Illinois	NP - **
EFT	Harris Trust and Savings Bank Chicago, Illinois St. Elizabeth Hospital 1431 North Claremont Ave. Chicago, Illinois	NP - 10-30-95

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Bank/branches	<p>Firststar Bank Minocqua Minocqua, Wisconsin Firststar Bank Madison, N.A. Madison, Wisconsin Firststar Bank Wausau, N.A. Wausau, Wisconsin Firststar Bank Grantsburg, N.A. Grantsburg, Wisconsin Firststar Bank Eau Claire, N.A. Eau Claire, Wisconsin Firststar Bank Rice Lake, N.A. Rice Lake, Wisconsin Firststar Bank Manitowoc Manitowoc, Wisconsin Firststar Bank Oshkosh, N.A. Oshkosh, Wisconsin Firststar Bank Green Bay Green Bay, Wisconsin Firststar Bank Fond du Lac, N.A. Fond du Lac, Wisconsin Firststar Bank Sheboygan, N.A. Sheboygan, Wisconsin Firststar Bank Appleton Appleton, Wisconsin and thereby establish 54 branches</p>	NP - **
Branch	<p>Harris Trust and Savings Bank Chicago, Illinois 6536 N. Sheridan Road Chicago, Illinois</p>	NP - 12-31-95

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-1	CJSB Bancorporation Columbus Junction, Iowa Columbus Junction State Bank Columbus Junction, Iowa*	NP - 12-22-95 FR - 12-22-95
Y-2	WFC, Inc. Waukon, Iowa Viking State Bank & Trust Decorah, Iowa (in organization)*	FR - 11-24-95 NP - 12-15-95
Y-1	West Pointe Bancshares, Inc. Oshkosh, Wisconsin West Pointe Bank Oshkosh, Wisconsin (in organization)*	FR - 12-22-95 NP - 12-18-95
Y-2	ISB Financial Corp. Iowa City, Iowa W.S.B. Inc. Washington, Iowa Washington State Bank Washington, Iowa*	FR - 12-11-95 NP - 12-8-95
Y-1	Storm Lake Security Bancorporation Storm Lake, Iowa Security Trust & Savings Bank Storm Lake, Iowa*	FR - 1-9-96 NP - **
Y-1	Crestmark Bancorp, Inc. Bloomfield Hills, Michigan Crestmark Bank (in organization) Troy, Michigan*	FR - 1-10-96 NP - **
Y-1	Tower Bancorp Holding Company Oak Brook, Illinois Westbank Westchester, Illinois*	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	Loof Investment Co. Grand Junction, Iowa Security National Bank Jefferson, Iowa*	FR - ** NP - **
2	Harbor Springs Financial Corporation Harbor Springs, Michigan Select Bank Grand Rapids, Michigan*	FR - ** NP - **
2	Oelwein Bancorporation Minneapolis, Minnesota Lakeside Credit Co., Inc. Minneapolis, Minnesota First Trust and Savings Bank Cedar Rapids, Iowa*	FR - 12-4-95 NP - 12-21-95
1	FNB Financial Corporation Three Rivers, Michigan First National Bank of Three Rivers Three Rivers, Michigan*	FR - 12-22-95 NP - 12-15-95
1	Reliance Bancshares, Inc. Milwaukee, Wisconsin Reliance Savings Bank Milwaukee, Wisconsin*	FR - 12-21-95 NP - 12-18-95
Y-2	Chemical Financial Corporation Midland, Michigan State Savings Bancorp, Inc. Caro, Michigan State Savings Bank of Caro Caro, Michigan*	FR - 1-2-96 NP - 1-6-96
Y-2	First Decatur Bancshares, Inc. Decatur, Illinois First Shelby Financial Group, Inc. Shelbyville, Illinois First Trust Bank of Shelbyville Shelbyville, Illinois*	FR - 1-2-96 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-1	Associated Banc-Shares, Inc. Madison, Wisconsin SBL Capital Bank Shares, Inc. Lodi, Wisconsin State Bank of Lodi Lodi, Wisconsin*	FR - 1-8-96 NP - **
Y-2	Associated Banc-Corp Green Bay, Wisconsin SBL Capital Bank Shares, Inc. Lodi, Wisconsin State Bank of Lodi Lodi, Wisconsin*	FR - 1-8-96 NP - **
COC-HC	Spencer Bancorporation, Inc. Spencer, Wisconsin Spencer Bancorporation, Inc., Employee Stock Ownership Plan and Trust Spencer, Wisconsin	FR - 12-29-95 NP - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Caisse Nationale de Credit Agricole S.A. Paris, France to provide investment and financial advisory services; engage in brokerage of various swap and swap derivative transaction and provide certain other financial services to Institutional customers through CAL FP (US), Inc., New York, New York, a <u>de novo</u> subsidiary of Credit Agricole Lazard Financial Products Bank	FR - 12-29-95
4(c)(8)	Old Kent Financial Corporation Grand Rapids, Michigan Republic Mortgage Corp. Salt Lake City, Utah to engage in residential and commercial mortgage banking business	FR - 12-11-95
4(c)(8)	Reliance Bancshares, Inc. Milwaukee, Wisconsin to engage in making and servicing loans	FR - 12-21-95
4(c)(8)	Premier Financial Services, Inc. Freeport, Illinois Premier Insurance Services, Inc. Warren, Illinois to engage in general insurance agency activities	FR - 12-12-95
4(c)(8)	Shorebank Corporation Chicago, Illinois to consolidate the Austin Labor Force Intermediary Chicago, Illinois, into The Neighborhood Institute and thereby engage in making equity & debt investments in corporations or projects designed primarily to promote community welfare	FR - 12-27-95 NP - 12-21-95

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
ROS	Northern Trust Corporation Chicago, Illinois to redeem its 6.25% cumulative convertible preferred stock, Series E
ROS	Nichols Bancorp, Incorporated Nichols, Wisconsin to redeem 119 shares of cumulative preferred stock
ROS	Pioneer Development Company Sergeant Bluff, Iowa to redeem 70 shares of its common stock

N - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

Federal Reserve Bank of Chicago

Section V - 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 December 15, 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>
First Bank South 102 Galena Avenue Dixon, Illinois 61021 (815) 284-3333	9/05/95	S
The Fairmount State Bank 101 North Main Street Fairmount, Indiana 46928-1655 (317) 948-4330	9/05/95	S
Bank of Lakeview 506 Lincoln Lakeview, Michigan 48850-9719 (517) 352-7271	8/28/95	S

Federal Reserve Bank of Chicago

Section VI - CRA Examinations Scheduled

The following state member banks are tentatively scheduled for a CRA examination during the first quarter of 1996. Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

- | | | |
|-----|--|-------------------------|
| 1. | M&I Marshall & Ilsley Bank | Milwaukee, Wisconsin |
| 2. | McHenry State Bank | McHenry, Illinois |
| 3. | The State Bank of Coloma | Coloma, Michigan |
| 4. | Blissfield State Bank | Blissfield, Michigan |
| 5. | First State Bank of Maple Park | Maple Park, Illinois |
| 6. | The State Bank of Geneva | Geneva, Illinois |
| 7. | Community State Bank | Avilla, Indiana |
| 8. | Westby-Coon Valley State Bank | Westby, Wisconsin |
| 9. | The Auburn State Bank | Auburn, Indiana |
| 10. | Lapeer County Bank & Trust Co. | Lapeer, Michigan |
| 11. | The Friendship State Bank | Friendship, Indiana |
| 12. | Security Savings Bank | Farnhamville, Iowa |
| 13. | Linden State Bank | Linden, Indiana |
| 14. | 1st Source Bank | South Bend, Indiana |
| 15. | New Asia Bank | Chicago, Illinois |
| 16. | First State Bank | Manchester, Iowa |
| 17. | St. Ansgar State Bank | St. Ansgar, Iowa |
| 18. | Bank of Lenawee | Adrian, Michigan |
| 19. | Hendricks County Bank & Trust Company | Brownsburg, Indiana |
| 20. | Bank of Brodhead | Brodhead, Wisconsin |
| 21. | Central State Bank | Elkader, Iowa |
| 22. | Iowa State Bank and Trust Company | Fairfield, Iowa |
| 23. | Chemical Bank Bay Area | Bay City, Michigan |
| 24. | Farmers State Bank of Western Illinois | New Windsor, Illinois |
| 25. | Security Bank | Marshalltown, Iowa |
| 26. | Tri-County Bank | Brown City, Michigan |
| 27. | Security Trust & Savings Bank | Storm Lake, Iowa |
| 28. | Security State Bank | Hartley, Iowa |
| 29. | The Farmers Bank of Mt. Pulaski | Mount Pulaski, Illinois |
| 30. | Onsted State Bank | Onsted, Michigan |
| 31. | Templeton Savings Bank | Templeton, Iowa |
| 32. | Villa Park Trust & Savings Bank | Villa Park, Illinois |
| 33. | M&I Bank of Burlington | Burlington, Wisconsin |
| 34. | Bank One, Bloomington-Normal | Bloomington, Illinois |
| 35. | Huron Community Bank | East Tawas, Michigan |
| 36. | State Bank of Caledonia | Caledonia, Michigan |
| 37. | Farmers State Bank of Breckenridge | Breckenridge, Michigan |
| 38. | Citizens Commercial & Savings Bank | Flint, Michigan |

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING DECEMBER 15, 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**

Change in control notification involving B.B. Bancshares, Inc., Shell Knob, Missouri, by Julie Yarbrough (conservator of estate of Herbert Weaver). Federal Register: 1-2-96

Change in control notification involving Paducah Bank Shares, Inc., Paducah, Kentucky, by Joseph H. Framptom (previously reported during week ending 12-8-95). Federal Register: 1-3-96

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application **End of Comment Period**

None.

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

Application **End of Comment Period**

None.

*This application is subject to CRA.

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

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING December 15, 1995

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

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

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

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Dennis Christenson, Richard Wartman, Eugene Halker, to acquire control of 92.82% of the voting shares of U.P. Financial, Inc., Ontonagon, Michigan.	December 15, 1995 (Returned)
Beulah Bancorporation, Inc., Sioux Falls, South Dakota, for prior approval to become a bank holding company through the acquisition of 94.04% of the voting shares of Fairview Bank, Fairview, Montana.	January 12, 1996 (Federal Register)
Inter-Mountain Bancorp, Inc., Bozeman, Montana, for prior approval to acquire 100% of the voting shares of the First Security Bank of Belgrade, Montana.	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

Firststar Bank Minocqua, Minocqua,
Wisconsin, to become a member of the
Federal Reserve System.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending December 15, 1995

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
First Valley Bank P.O. Box 720 Seeley Lake, Montana 59868 (406) 677-2464	September 11, 1995	Outstanding

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
First State Bank of Taos, Taos, New Mexico, for approval to establish a branch facility to be located at the corner of Avenida Vista Grande and Caliente Road, Santa Fe, New Mexico.	Not Available
Premier Bank, Lenexa, Kansas, for prior approval to invest an additional \$60,000 in bank premises.	Not Available
Mercantile Bank of Jackson County, Kansas City, Missouri, a de novo bank, for membership in the Federal Reserve System, to merge with Mercantile Bank of Kansas City, Kansas City, Missouri, and to establish branch facilities in Kansas City, Missouri; and Overland Park; Kansas City; Fairway; Prairie Village; and Olathe, Kansas.	Not Available
Mercantile Bank of Kansas, Overland Park, Kansas, for prior membership in the Federal Reserve System, to merge with Mercantile Bank of Jackson County, Kansas City, Missouri, and to establish branch facilities in Kansas City; Independence; Blue Springs; Raytown; and Lee's Summit, Missouri.	

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
FirstBank Holding Company of Colorado, Lakewood, Colorado, for prior approval to acquire 100 percent of the voting shares of The Bank of Douglas County, Castle Rock, Colorado.*	January 11, 1996
First National Bancshares, Inc., Edmond, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First national Bank of Edmond, Edmond, Oklahoma (in organization).*	Not Available

Federal Reserve Bank of Kansas City

Ameribanc, Inc., St. Louis, Missouri, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of MidAmerican Corporation, Roeland Park, Kansas.*	Not Available
Mercantile Bancorporation, Inc., St. Louis, Missouri, for prior approval to acquire 100 percent of the voting shares of Mercantile Bank of Jackson County, Kansas City, Missouri (in organization).*	Not Available
Bancshares of Nichols Hills, Inc., Ponca City, Oklahoma, for prior approval to acquire 80 percent of the voting shares of Bank of Nichols Hills, Oklahoma City, Oklahoma (in organization).*	Not Available
Pioneer Bancshares, Inc., and Pioneer Bancshares, Inc., ESOP, both of Ponca City, Oklahoma, for prior approval to acquire 80 percent of the voting shares of Bancshares of Nichols Hills, Inc., Ponca City, Oklahoma.*	Not Available
Lindsey Bancshares, Inc., Harrisonville, Missouri, for prior approval to become a bank holding company through the acquisition 100 percent of the voting shares of Harrisonville Bancshares, Inc., Harrisonville, Missouri.*	Not Available
Platte County Bancshares, Inc., Platte City, Missouri, for prior approval to acquire 12.5 percent of the voting shares of Lindsey Bancshares, Inc., Harrisonville, Missouri.*	Not Available
Peoples Bancshares, inc., Clay Center, Kansas, for prior approval to acquire 45.8 percent of the voting shares of Lindsey Bancshares, Inc., Harrisonville, Missouri.*	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Swanton Agency, Inc., Swanton, Nebraska, for prior approval to acquire Plymouth Investment Company, Plymouth, Nebraska, and thereby engage in the sale of general insurance in a town of less than 3,000.	January 2, 1996
Ameribanc, Inc., St. Louis, Missouri, for prior approval to acquire MidAmerican Insurance Agency, Inc., Roeland Park, Kansas, and thereby engage in the sale of general insurance activities.	Not Available

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Boatmen's Bank of Southwest Missouri P.O. Box 637 Carthage, Missouri 64836-0637	09-05-95	12-12-95	Outstanding

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF DECEMBER 11, 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
Rodney G. Joy, Cranfills Gap, TX, and Bosque
Bancshares, Inc. Employee Stock Ownership Plan,
Rodney G. Joy, Trustee, Cranfills Gap, TX,
to acquire an interest in Bosque Bancshares, Inc.,
Cranfills Gap, TX
(Previously reported during the week of 12-4-95)

95/12/22

Change in Control Notice by
Jose M. Ramirez, Jr., San Ygnacio, TX, to acquire an interest
in Zapata Bancshares, Inc., Mercedes, TX
(Previously reported during the week of 11-20-95)

96/01/02

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE
NOTICE ONLY

APPLICATION

NOTICE EXP

Section 4(c)(8) notification by
Central Bancorporation, Inc., Fort Worth, Texas
to engage in the activity of operating a savings
association through a subsidiary known as First
American Savings Bank, S.S.B., Bedford, TX

N/A

Section 4(c)(8) notification by
Central Bancorporation of Delaware, Inc.,
Wilmington, DE, to engage in the activity of
operating a savings association through a subsidiary
known as First American Savings Bank, S.S.B., Bedford, TX

N/A

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

APPLICATION

None.

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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF DECEMBER 11, 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>
Silsbee State Bank 100 E. Ave. G P. O. Box 487 Silsbee, TX 77656-0487	95/08/28	Satisfactory
Texas Coastal Bank 6731 Spencer Hwy. P. O. Box 5626 Pasadena, TX 77508-5626	95/09/11	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 12/15/95

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

Home Bank, Signal Hill, California, to acquire certain assets and assume certain liabilities of the Signal Hill, California, branch of Southern California Bank, Downey, California. *

Newspaper: 1/11/96

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

None

Section III - Applications Subject to Federal Register Only

Wells Fargo & Company, San Francisco, California, to engage in venture capital and lending activities through the acquisition of First Interstate Resource Finance Associates, Newport Beach, California.

Fed. Reg.: 12/22/95

Wells Fargo & Company, San Francisco, California, to acquire First Interstate Bancorp's interest in Liberty Brokerage, Inc., New York, New York (a joint venture).

Fed. Reg.: 12/22/95

Wells Fargo & Company, San Francisco, California, to invest in Star System, Inc.

Fed. Reg.: 12/22/95

Section IV - Applications Not Subject to Federal Register Notice
or Newspaper Notice (Cont'd.)

None

* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 12/15/95

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending December 15, 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.