

ANNOUNCEMENT

BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 51  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending December 23, 1995

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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BANK HOLDING COMPANIES

Banco Santander, S.A., Madrid, Spain -- requests for reconsideration of the Board's approval of the application to acquire approximately 12 percent of First Union Corporation, Charlotte, North Carolina. Denied, December 22, 1995.

Barclays PLC, London, England, and Barclays Bank PLC -- to acquire Wells Fargo Investment Advisors, San Francisco, California, The Nikko Building U.S.A., Inc.; Wells Fargo Institutional Trust, N.A.; Wells Fargo Nikko Investment Advisors; Wells Fargo Nikko Investment Advisors International, and Wells Fargo Foreign Funds Advisors, and purchase and assume certain assets and liabilities of the 401(k) Master Works Division of Wells Fargo Bank, N.A., and engage in advisory and securities brokerage services. Approved, December 21, 1995.

Boatmen's Bancshares, Inc., St. Louis, Missouri -- to acquire Fourth Financial Corporation, Wichita, Kansas, Bank IV;, N.A.; and Bank IV Oklahoma, N.A.; and Bank IV Oklahoma, N.A., Tulsa, Oklahoma. Approved, December 21, 1995.

First Bank System, Inc., Minneapolis, Minnesota -- to acquire FirstTier Financial, Inc., Omaha, Nebraska. and its nonbanking subsidiaries, and engage in permissible nonbanking activities. Approved, December 18, 1995.

First Union Corporation, Charlotte, North Carolina -- requests for reconsideration of the Board's approval of the applications and notices to acquire First Fidelity Bancorporation, Newark, New Jersey, and Philadelphia, Pennsylvania; and RS Financial Corporation, Raleigh, North Carolina. Denied, December 22, 1995.

NationsBank Corporation, Charlotte, North Carolina -- to acquire Bank South Corporation, Atlanta, Georgia, Bank South, and its nonbanking subsidiaries. Approved, December 18, 1995.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**BANK HOLDING COMPANIES**

NBD Bancorp, Inc., Detroit, Michigan -- request for reconsideration of the Board's approval of the applications and notices to acquire First Chicago Corporation, Chicago, Illinois.  
Denied, December 18, 1995.

Norwest Corporation, Minneapolis, Minnesota -- to acquire Canton Bancshares, Inc., Canton, Illinois, and Canton State Bank.  
Approved, December 18, 1995.

Regulation B -- publication for comment of revisions to staff commentary to provide guidance on credit scoring, spousal signature rules, and other issues (Docket R-0910).  
Approved, December 22, 1995.

Shorebank Corporation, Chicago, Illinois -- requests for reconsideration of the Board's approval of the application to acquire Indecorp, Inc., Independence Bank, and Drexel National Bank.  
Denied, December 20, 1995.

**CHANGE IN BANK CONTROL**

New Mexico National Financial Incorporated, Roswell, New Mexico -- change in bank control.  
Permitted, December 21, 1995.

**FORMS**

Report of Changes in Investments (Made Pursuant to Subparts A and C of Regulation K (FR 2064) -- extension with revision.  
Proposed, December 20, 1995.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**FORMS**

Reports of Condition for Foreign Subsidiaries of U.S. Banking Organizations (FR 2314a and b) and Financial Information for Foreign Subsidiaries of U.S. Banking Organizations (FR 2314c) -- extension with revision.  
Proposed, December 20, 1995.

**INTERNATIONAL OPERATIONS**

BOT North America International, Inc., New York, New York -- to make an investment in Bank of Tokyo Mexico, S.A. Mexico City, Mexico.  
Permitted, December 21, 1995.

First Security Bank of Utah, N.A., Salt Lake City, Utah -- to establish First Security Hong Kong Agreement Corporation, and to engage in issuing commercial letters of credit.  
Approved, December 21, 1995.

Mellon Bank, N.A., Pittsburgh, Pennsylvania -- to make an investment in R-M Trust Company, Toronto, Canada.  
Permitted, December 21, 1995.

United Jersey Bank, Hackensack, New Jersey -- to establish UJB International Trade Finance Corp, Princeton, New Jersey, and engage in issuing commercial letters of credit.  
Approved, December 21, 1995.

**REGULATIONS AND POLICIES**

Capital and accounting standards used by the federal bank and thrift regulatory agencies -- report to the Congress.  
Approved, December 20, 1995.

Credit for Small Businesses and Small Farms -- report to the Congress.  
Approved, December 18, 1995.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**REGULATIONS AND POLICIES**

Regulation K -- to expand general consent authority for strongly capitalized and well-managed U.S. banking organizations.  
Approved, December 21, 1995.

Regulation K -- request for comment on proposed changes to rules concerning interstate operations of foreign banks.  
Approved, December 21, 1995.

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

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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**

Philadelphia	Bank of Mid-Jersey, Bordentown, New Jersey -- to establish a branch in the Princeton Meadows Shop N Bag Supermarket at 660 Plainsboro Road, Plainsboro, New Jersey. Approved, December 20, 1995.
St. Louis	Belgrade State Bank, Potosi, Missouri -- to establish a branch at 414 North State Street, Desloge, Missouri. Approved, December 18, 1995.
Richmond	Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 1316 Bridford Parkway, Greensboro, North Carolina. Approved, December 17, 1995.
St. Louis	Citizens Bank of New Haven, New Haven, Missouri -- to establish a branch at 542 East Osage, Pacific, Missouri. Approved, December 22, 1995.

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

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**BANK BRANCHES, DOMESTIC**

Richmond	Crestar Bank, Richmond, Virginia -- to establish a branch in the Wal-Mart Supercenter at 801 James Madison Highway, Culpeper, Virginia. Approved, December 20, 1995.
Chicago	M&I Central Bank & Trust, Marshfield, Wisconsin -- to establish an offsite electronic facility at 10492 Highway 13 South. Returned, December 20, 1995.
Minneapolis	M&I Community State Bank, Eau Claire, Wisconsin -- to establish a de novo automated teller machine in Menomonie, Wisconsin. Approved, December 19, 1995.
New York	Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at the Tops Markets Inc., 345 Amherst Street, Buffalo, New York. Approved, December 21, 1995.
Dallas	Sulphur Springs State Bank, Sulphur Springs, Texas -- to establish a branch 6609 Wesley, Greenville, Texas. Approved, December 21, 1995.
Dallas	Sulphur Springs State Bank, Sulphur Springs, Texas -- to establish a branch at 5122 Interstate 30, Greenville, Texas. Approved, December 21, 1995.
New York	United Jersey Bank, Hackensack, New Jersey -- to establish an offsite electronic facility at Kean College, 1000 Morris Avenue, Union, New Jersey. Approved, December 19, 1995.

**BANK HOLDING COMPANIES**

Kansas City	Archer, Inc., Osceola, Nebraska, and Osceola Insurance, Inc. -- to acquire an additional two percent of the stock of Guaranty Corporation, Denver, Colorado. Approved, December 21, 1995.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**BANK HOLDING COMPANIES**

Atlanta	Bank Corporation of Georgia, Macon, Georgia -- to acquire Effingham Bank & Trust, Rincon, Georgia. Approved, December 19, 1995.
Chicago	Bankmont Financial Corp., Chicago, Illinois, and Bank of Montreal, Toronto, Canada -- extension to March 22, 1996, to merge the U.S. subsidiaries of Burns Fry Corp & Timmins Holdings, Inc., Chicago, Illinois, into Harris Nesbitt Thomson Securities. Approved, December 22, 1995.
San Francisco	BankWest Nevada Corporation, Las Vegas, Nevada -- to acquire BankWest of Nevada. Approved, December 20, 1995.
Director, BS&R	Beverly National Corporation, Beverly, Massachusetts -- registration as transfer agent. Approved, December 18, 1995.
Cleveland	Bourbon Bancshares, Inc., Paris, Kentucky -- to acquire The Jassamine First Federal Savings and Loan Association of Nicholasville, Nicholasville, Kentucky. Approved, December 18, 1995.
Dallas	Bridgeport Bancshares, Inc., Dover, Delaware -- to acquire Bridgeport Securities Corporation, Bridgeport, Texas, and provide portfolio investment advice. Permitted, December 20, 1995.
Dallas	Bridgeport Financial Corporation, Bridgeport, Texas - - to acquire Bridgeport Securities Corporation, and provide portfolio investment advice. Permitted, December 20, 1995.

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

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**BANK HOLDING COMPANIES**

Dallas	Charlotte Bancshares, Inc., Charlotte, Texas -- change in bank control. Returned, December 22, 1995.
Dallas	Delaware Financial, Inc., Wilmington, Delaware -- request for waiver of application to acquire First Bank, Houston, Texas. Approved, December 18, 1995.
Cleveland	Fifth Third Bancorp, Cincinnati, Ohio -- to acquire Kentucky Enterprise Bancorp, Newport, Kentucky. Approved, December 21, 1995.
Atlanta	First Bank Employee Stock Ownership Plan, McComb, Mississippi -- relief from commitment to permit establishing a line of credit. Approved, December 21, 1995.
San Francisco	First Commerce Bancorp, Inc., Logan, Utah -- to acquire NuBanc, Inc., dba as First Commerce Bank. Returned, December 21, 1995.
Dallas	First Fabens Bancorporation, Inc., Fabens, Texas -- request for waiver of application to acquire The Bank of El Paso, El Paso, Texas. Approved, December 22, 1995.
St. Louis	First National Security Company, DeQueen, Arkansas -- to acquire American State Bancshares, Inc., Broken Bow, Oklahoma, and American State Bank. Approved, December 21, 1995.
Minneapolis	Forstrom Bancorporation, Inc., Clara City, Minnesota -- to engage de novo in lending activities. Permitted, December 19, 1995.
Atlanta	Hibernia Corporation, New Orleans, Louisiana -- to merge with Bunkie Bancshares, Inc., Bunkie, Louisiana, and acquire Bunkie Bank & Trust Company. Approved, December 22, 1995.

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

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**BANK HOLDING COMPANIES**

Dallas	Las Cruces B.R.G., Inc., Las Cruces, New Mexico -- change in bank control. Returned, December 22, 1995.
Richmond	Monocacy Bancshares, Inc., Taneytown, Maryland -- to acquire Royal Oak Savings Bank, F.S.B., Randallstown, Maryland. Approved, December 22, 1995.
Richmond	NationsBank Corporation, Charlotte, North Carolina, and NationsBank Texas Bancorporation -- to acquire Interim Sun World, National Association, El Paso, Texas. Approved, December 21, 1995.
Dallas	North Central Texas Financial Corp., Wilmington, Delaware -- request for waiver of application to acquire Electra State Bank and Trust Company, Electra, Texas, and The State National Bank, Iowa Park, Texas. Approved, December 22, 1995.
Director, BS&R	Norwest Corporation, Minneapolis, Minnesota -- to engage in limited private placement activities through The Foothill Group, Inc., Los Angeles, California. Approved, December 18, 1995.
Chicago	Old Kent Financial Corporation, Grand Rapids, Michigan -- to acquire Republic Mortgage Corp., Salt Lake City, Utah, and engage in residential and commercial mortgage banking business. Permitted, December 19, 1995.
Minneapolis	Otto Bremer Foundation, St. Paul, Minnesota, and Bremer Financial Corporation -- to engage in general insurance activities through acquisition of United Insurance Agency, Inc., Minot, South Dakota. Approved, December 19, 1995.
Kansas City	Peabody State Bancorp, Inc., Peabody, Kansas - to acquire Peabody State Bank. Approved, December 18, 1995.



**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
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**BANK HOLDING COMPANIES**

Chicago	Premier Financial Services, Inc., Freeport, Illinois -- to engage in general insurance agency activities through Premier Insurance Services, Inc., Warren, Illinois. Permitted, December 21, 1995.
Atlanta	Regions Financial Corporation, Birmingham, Alabama -- to acquire Enterprise National Bank of Atlanta, Dunwoody, Georgia. Approved, December 21, 1995.
Chicago	Republic Bancorp, Inc., Owosso, Michigan -- to acquire Premier Partners-James R. Gary Realtors, Woodland Hills, California, and engage in mortgage lending activities. Permitted, December 19, 1995.
New York	Saban S.A., Marina Bay, Gibraltar, and RNYC Holdings Limited, and Republic New York Corporation, New York, New York -- to acquire Brooklyn Bancorp, Inc., Brooklyn, New York, and Crossland Federal Savings Bank, and engage in operating a savings association. Approved, December 22, 1995.
New York	Societe Generale, Paris, France -- to engage worldwide in data processing activities and consulting services through Fimat Facilities Management. Approved, December 22, 1995.
Dallas	SSSB Delaware Bancorporation, Inc., Dover, Delaware - request for waiver of application to acquire Colonial Bancshares of Greenville, Greenville, Texas, and Colonial Bank of Greenville, Approved, December 21, 1995.
Dallas	Sulphur Springs State Bank, Sulphur Springs, Texas -- request for waiver of application to acquire Colonial Bancshares of Greenville, Greenville, Texas, and Colonial Bank of Greenville. Approved, December 21, 1995.

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

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**BANK HOLDING COMPANIES**

Dallas Texas Security First Bancshares, Inc., Sulphur Springs, Texas -- request for waiver of application to acquire Colonial Bancshares of Greenville, Greenville, Texas, and Colonial Bank of Greenville. Approved, December 21, 1995.

San Francisco Valley Bancorp, Inc., Phoenix, Arizona -- to acquire Valley Bank of Arizona. Withdrawn, December 20, 1995.

Chicago WFC, Inc., Waukon, Iowa -- to acquire Viking State Bank & Trust, Decorah, Iowa. Approved, December 22, 1995.

**BANK MERGERS**

Richmond Bank of Essex, Tappahannock, Virginia -- to acquire certain assets and assume certain liabilities of the West Point, Virginia, branch of First Union National Bank of Virginia, Roanoke, Virginia. Approved, December 21, 1995.

Cleveland Fifth Third Bank of Northern Kentucky, Inc., Covington, Kentucky -- to acquire Kentucky Enterprise Bank, F.S.B., Newport, Kentucky, and to establish branches. Approved, December 21, 1995.

Dallas Sulphur Springs State Bank, Sulphur Springs, Texas request for waiver of application to merge with Colonial Bancshares, Inc., Greenville, Texas. Approved, December 21, 1995.

Dallas Sulphur Springs State Bank, Sulphur Springs, Texas -- to merge with Colonial Bank of Greenville, Greenville, Texas. Approved, December 21, 1995.

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

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**BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS**

San Francisco Anthem Electronics, Inc., San Jose, California --  
registration statement.  
Withdrawn, December 20, 1995.

**BANKS, STATE MEMBER**

Director, BS&R Crestar Bank, Richmond, Virginia -- transfer agent  
registration.  
Withdrawn, December 18, 1995.

Richmond Middleburg Bank, Middleburg, Virginia -- payment of a  
dividend.  
Approved, December 21, 1995.

Dallas State Bank & Trust Company, San Marcos, Texas --  
payment of a dividend.  
Approved, December 19, 1995.

**CAPITAL STOCK**

Dallas Charlotte Bancshares, Inc., Charlotte, Texas --  
redemption of shares.  
Returned, December 22, 1995.

**CHANGE IN BANK CONTROL**

Dallas First Baird Bancshares, inc., Baird, Texas -- change  
in bank control.  
Returned, December 18, 1995.

Dallas First San Benito Bancshares, Inc., San Benito,  
Texas -- change in bank control.  
Returned, December 19, 1995.

**COMPETITIVE FACTORS REPORTS**

Dallas Bank of El Paso, El Paso, Texas, proposed merger with  
First National Bank of Fabens, Fabens, Texas --  
report on competitive factors.  
Submitted, December 18, 1995.

New York Crossland Federal Savings Bank, Brooklyn, New York,  
proposed merger with Republic National Bank of New  
York, New York, New York -- report on competitive  
factors.  
Submitted, December 22, 1995.

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

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**COMPETITIVE FACTORS REPORTS**

Dallas Cypress National Bank, Houston, Texas, proposed purchase of the assets and assumption of the liabilities of Charter National Bank-Colonial -- report on competitive factors. Submitted, December 22, 1995.

Cleveland Fifth Third Bancorp, Cincinnati, Ohio, proposed acquisition of the assets and assumption of the liabilities of Kentucky Enterprise Savings Bank, Newport, Kentucky -- report on competitive factors. Submitted, December 21, 1995.

Atlanta First American Bank, Decatur, Alabama, proposed acquisition of certain assets and assumption of certain liabilities of the Ardmore, Alabama, branch of Bankers Trust of Madison, Madison, Alabama -- report on competitive factors. Submitted, December 21, 1995.

Dallas First Continental Bank of Grand Prairie, N.A., Grand Prairie, Texas, proposed merger with Irving National Bank, Irving, Texas -- report on competitive factors. Submitted, December 21, 1995.

Dallas First National Bank, Midlothian, Texas, proposed merger with Surety Bank, N.A., Lufkin, Texas -- report on competitive factors. Submitted, December 21, 1995.

Atlanta First National Bank in St. Mary Parish, Morgan City, Louisiana, proposed merger with Whitney National Bank, New Orleans, Louisiana -- report on competitive factors. Submitted, December 20, 1995.

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

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**COMPETITIVE FACTORS REPORTS**

- New York** Hudson United Bank, Union City, New Jersey, proposed acquisition of the assets and assumption of the liabilities of the 1525 Irving Street, Rahway, New Jersey, 848 King George Road, Fords, New Jersey, and 761 Palisade Avenue, Cliffside Park, New Jersey, branches of Crossland Federal Savings Bank, Brooklyn, New York -- report on competitive factors.  
Submitted, December 18, 1995.
- New York** North Fork Bank, Mattituck, New York, proposed acquisition of certain assets and assumption of certain liabilities of the ten New York State branches of First Nationwide Bank, Dallas, Texas -- report on competitive factors.  
Submitted, December 18, 1995.
- Chicago** Norwest Bank Illinois, National Association, Galesburg, Illinois, proposed merger with Canton State Bank, Canton, Illinois -- report on competitive factors.  
Submitted, December 21, 1995.
- Dallas** Park National Bank of Houston, Houston, Texas, proposed merger with The Frost National Bank, San Antonio, Texas -- report on competitive factors.  
Submitted, December 18, 1995.
- New York** Republic National Bank of New York, New York, New York, proposed purchase of the assets and assumption of the liabilities of three New York City branches of First Nationwide Bank, Dallas, Texas -- report on competitive factors.  
Submitted, December 19, 1995.

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

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**EXTENSIONS OF TIME**

Dallas	A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to March 30, 1996, to acquire ANB Corporation, Terrell, Texas, ANB Delaware Corporation, and American National Bank of Terrell. Granted, December 20, 1995.
Atlanta	Ameribank Bancshares, Inc., Hollywood, Florida -- extension to April 6, 1996, to acquire First National Bank of Hollywood, Hollywood, Florida. Granted, December 19, 1995.
Minneapolis	BancMidwest Corporation, St. Paul, Minnesota -- extension to February 10, 1996, to acquire South St. Paul Bancshares, Inc., South St. Paul, Minnesota. Granted, December 20, 1995.
San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, December 20, 1995.
San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, December 20, 1995.
Atlanta	First National Corporation, Folkston, Georgia -- extension to April 14, 1996, to acquire First National Bank. Granted, December 21, 1995.
Cleveland	First State Bancorp, Inc., Winchester, Ohio -- extension to March 20, 1996, to acquire The First State Bank of Adams County, Winchester, Ohio. Granted, December 19, 1995.
Richmond	First Union Corporation, Charlotte, North Carolina, and NationsBank Corporation; and Wachovia Corporation, Winston Salem, North Carolina, and Southern National Corporation -- extension to March 25, 1996, to acquire Education Financing Services, LLC. Granted, December 22, 1995.

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

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**EXTENSIONS OF TIME**

**Boston** People's Bancshares, Inc., South Easton, Massachusetts -- extension to acquire People's Savings Bank of Brockton, South Easton, Massachusetts.  
Granted, December 22, 1995.

**San Francisco** Sukura Bank, Ltd., Tokyo, Japan -- extension to divest certain property.  
Granted, December 20, 1995.

**INTERNATIONAL OPERATIONS**

**Director, BS&R** BOT North America International, Inc., New York, New York -- waiver of the remainder of the 45-day period to make an investment in The Bank of Tokyo Mexico, S.A., Mexico City, Mexico.  
Approved, December 21, 1995.

**MEMBERSHIP**

**St. Louis** Bank of Bentonville, Bentonville, Arkansas -- to become a member of the Federal Reserve System.  
Approved, December 19, 1995.

**St. Louis** Farmers & Merchants Bank, Prairie Grove, Arkansas -- to become a member of the Federal Reserve System.  
Approved, December 19, 1995.

**Chicago** M&I Bank of Beloit, Beloit, Wisconsin -- to become a member of the Federal Reserve System.  
Approved, December 19, 1995.

**St. Louis** McIlroy Bank & Trust, Fayetteville, Arkansas -- to become a member of the Federal Reserve System.  
Approved, December 21, 1995.

**Minneapolis** Pioneer Bank, Mapleton, Minnesota -- to become a member of the Federal Reserve System.  
Approved, December 20, 1995.

**St. Louis** Springdale Bank & Trust, Springdale, Arkansas -- to become a member of the Federal Reserve System.  
Approved, December 19, 1995.

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

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**MEMBERSHIP**

San Francisco Valley Bank of Arizona, Phoenix, Arizona -- to become  
a member of the Federal Reserve System.  
Withdrawn, December 20, 1995.

**REGULATIONS AND POLICIES**

FOMC Short term interest rates -- decrease in federal  
funds rate.  
Approved, December 19, 1995.

**RESERVE BANK OPERATIONS**

Director, FRBO Federal Reserve Bank of Richmond -- to purchase  
reader / sorters, and related software and  
microfilmer equipment.  
Approved, December 19, 1995.

Director, FRBO Federal Reserve Rank of Richmond -- to proceed with  
third and fourth floor renovation projects.  
Approved, December 21, 1995.



**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**FORMS**

Report of Assets and Liabilities of a Non-U.S. Branch that is Managed or Controlled by a U.S. Branch or Agency of a Foreign (Non-U.S.) Bank (FFIEC 002S) -- extension with revision.  
Proposed, November 27, 1995.

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

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**BANK BRANCHES, DOMESTIC**

Chicago	M&I First American Bank, Wausau, Wisconsin -- to establish an automatic teller machine at 200 3rd Street. Approved, December 15, 1995.
Chicago	M&I Mid State Bank, Stevens Point, Wisconsin -- to establish an automatic teller machine at 1000 East Riverview Express, Wisconsin Rapids, Wisconsin. Approved, December 15, 1995.

**BANK HOLDING COMPANIES**

Chicago	Sable Bancshares, Inc., Chicago, Illinois -- to acquire Community Bank of Lawndale. Approved, December 15, 1995.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**BANK HOLDING COMPANIES**

Chicago United Community Bancorp, Inc., Chatham, Illinois --  
to acquire State Bank of Auburn, Illinois.  
Approved, December 15, 1995.

**COMPETITIVE FACTORS REPORTS**

Chicago State Bank of Auburn, Auburn, Illinois, proposed  
merger with UCB Interim State Bank, Auburn,  
Illinois -- report on competitive factors.  
Submitted, December 15, 1995.

**MEMBERSHIP**

Chicago Firststar Bank of Minocqua, Minocqua, Wisconsin -- to  
become a member of the Federal Reserve System.  
Returned, December 15, 1995.

Philadelphia New Century Bank, Phoenixville, Pennsylvania -- to  
become a member of the Federal Reserve System.  
Approved, December 15, 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

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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

Notice of Change in Bank Control on behalf of Robert G. Wilmers, Buffalo, New York, with respect to 24.9 percent of the shares of First Empire State Corporation, Buffalo, New York.

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SECTION III

Nonbanking Applications  
(subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving  
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending December 23, 1995

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
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 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: 12/29/95

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: 01/10/96  
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

Harris Financial MHC, Harrisburg, Pennsylvania to acquire First Federal Savings & Loan of Harrisburg, Harrisburg, Pennsylvania, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(9) of Regulation Y.

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

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

CoreStates Financial Corp, Philadelphia, Pennsylvania to engage in enhanced media services including the issuance of travelers checks, postage stamps, & money orders through EPS, pursuant to Section 4 of the Bank Holding Company Act.

Federal Register comment period expires: N/Avail

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

NONE

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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**SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS**

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending December 22, 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>
First Bank of Philadelphia 1401 Walnut Street Philadelphia, PA	04/10/95	Satisfactory

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

**APPLICATIONS BULLETIN**  
**(For the week ending December 23, 1995)**

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

Received application from Premier Bank & 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 application from The Ohio Bank, Findlay, Ohio, on December 18, 1995, of its intent to acquire 5 select offices of Society National Bank, Cleveland, Ohio, and incident thereto establish branch facilities.

\* Not Yet Known #

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

Received application from Whitaker Bank Corporation of Kentucky, Lexington, Kentucky, on December 18, 1995, of its intent to acquire Mount Sterling National Holding Corporation, Mount Sterling, Kentucky, pursuant to Sections 3 and 4 of the Bank Holding Company Act.

\*N: January 20, 1996

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

Received notice from Ohio Valley Banc Corp., Gallipolis, Ohio, on December 22, 1995, of its intent to engage in permissible consumer finance activities through a wholly-owned subsidiary, Loan Central, Inc., Gallipolis, Ohio.

January 19, 1996

Received notice from KeyCorp, Cleveland, Ohio, on December 19, 1995, of its intent to engage in permissible securities activities through a wholly-owned subsidiary, Key Capital Markets, Inc., Cleveland, Ohio.

January 11, 1996

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\* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

# - Expected to End 30 Days from Date of Receipt



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

**APPLICATIONS BULLETIN  
(For the week ending December 23, 1995)**

Received notice from KeyCorp, Cleveland, Ohio; National City Corporation, Cleveland, Ohio; Banc One Corporation, Columbus, Ohio; and PNC Bank Corp., Pittsburgh, Pennsylvania, December 20, 1995, of their intent to provide enhanced ATM activities through Electronic Payment Services, Inc., Wilmington, Delaware.

January 11, 1996

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

NONE

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\* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

# - Expected to End 30 Days from Date of Receipt

## AVAILABILITY OF CRA PUBLIC EVALUATIONS

(December 22, 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 22, 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.

### **Chippewa Valley Bank**

20 South Main Street

P.O. Box 26

Rittman, Ohio 44270

**Rating: Satisfactory**

**Exam Date: 8-14-95**

**Due to a clerical error, an incorrect rating was disclosed for the Chippewa Valley Bank in the December 1, 1995 report. The correct rating is noted above.**

### **The Genoa Banking Company**

P.O. Box 98

Genoa, Ohio 43430

**Rating: Outstanding**

**Exam Date: 9-11-95**

### **Shore Bank & Trust Company**

540 East 105th Street

Cleveland, Ohio 44108

**Rating: Satisfactory**

**Exam Date: 8-8-95**

### **The Hamler State Bank**

210 Randolph Street

Hamler, Ohio 43524

**Rating: Satisfactory**

**Exam Date: 8-21-95**

### **Premier Bank & Trust**

124 Middle Avenue

Elyria, Ohio 44036-2001

**Rating: Outstanding**

**Exam Date: 6-26-95**

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
FCNB Bank, Frederick, Maryland, to relocate its main office from 1 North Market Street, Frederick, Maryland, to 5625 FCNB Court, Frederick, Maryland, and to operate a branch at the former main office location.*	1-5-96
The Patapsco Bank, Dundalk, Maryland (proposed successor to Patapsco Federal Savings and Loan Association), for membership in the Federal Reserve System.*	1-14-96

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Patapsco Bancorp, Inc., Dundalk, Maryland, to become a bank holding company through the acquisition of 100% of the voting shares of The Patapsco Bank, Dundalk, Maryland (proposed successor to Patapsco Federal Savings and Loan Association).*	1-14-96

Section III - Applications Subject to Federal Register Notice

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

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

<u>Application</u>
None.

\*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending December 22, 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>
Bruceton Bank Morgantown Street Bruceton Mills, West Virginia	10-2-95	Outstanding

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending December 22, 1995

Section 1 - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Aileen International Co., Inc. Coral Gables, Florida 1-BHC formation, Eagle National Bank of Miami, N.A., Miami, Florida.	Not yet available*
Bloice Enterprises Corp. Coral Gables, Florida 1-BHC formation, Eagle National Bank of Miami, N.A., Miami, Florida.	Not yet available*
Caprice Maritime Limited Coral Gables, Florida 1-BHC formation, Eagle National Bank of Miami, N.A., Miami, Florida.	Not yet available*
Citizens Community Bancorp, Inc. Marco Island, Florida Change in control notice by Mr. Paul Franciscus Janssens-Lens to acquire 14 percent of the outstanding shares of Citizens Community Bancorp, Inc., Marco Island, Florida.	01-11-96* Federal Register
Colonel County, Inc. Coral Gables, Florida 1-BHC formation, Eagle National Bank of Miami, N.A., Miami, Florida.	Not yet available*
Early Haven Investments Corp. Coral Gables, Florida 1-BHC formation, Eagle National Bank of Miami, N.A., Miami, Florida.	Not yet available*
Feldome Worldwide Corp. Coral Gables, Florida 1-BHC formation, Eagle National Bank of Miami, N.A., Miami, Florida.	Not yet available*
Foye Investments, Inc. Coral Gables, Florida 1-BHC formation, Eagle National Bank of Miami, N.A., Miami, Florida.	Not yet available*
Garbay Isle Investments, Inc. Coral Gables, Florida 1-BHC formation, Eagle National Bank of Miami, N.A., Miami, Florida.	Not yet available*
Jacklyn Finance Co. Ltd. Coral Gables, Florida 1-BHC formation, Eagle National Bank of Miami, N.A., Miami, Florida.	Not yet available*
Swain Finance Co., Inc. Coral Gables, Florida 1-BHC formation, Eagle National Bank of Miami, N.A., Miami, Florida.	Not yet available*
J.G.D.S., Limitada Santa fe de Bogota, Colombia 1-BHC formation, Eagle National Bank of Miami, N.A., Miami, Florida.	Not yet available*

\*Subject to the provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending December 22, 1995

Section 3 - Applications Subject to Federal Register Only

Application

Comment Period Ending Date

None.

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

Application

First National Sylacauga Corporation  
Sylacauga, Alabama

Request for waiver of the application requirement of Section 3(a)(3) of the Bank Holding Company Act to acquire City Banc Corporation, Childersburg, Alabama, and thereby indirectly acquire City Bank of Childersburg, Childersburg, Alabama.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending December 22, 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>
Admiralty Bank 4400 PGA Boulevard Suite 200 Palm Beach Gardens, Florida 33410 (407) 627-2700	Satisfactory	09-11-95

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending December 22, 1995

<u>Recently Approved Applications</u>	<u>Approval Date</u>
Regions Financial Corporation Birmingham, Alabama To acquire Enterprise National Bank of Atlanta, Dunwoody, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	12-21-95
Bank Corporation of Georgia Macon, Georgia To acquire Effingham Bank & Trust, Rincon, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	12-19-95
Hibernia Corporation New Orleans, Louisiana To merge with Bunkie Bancshares, Inc., Bunkie, Louisiana, and thereby directly acquire Bunkie Bank & Trust Company, Bunkie, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	12-22-95
First Bank Employee Stock Ownership Plan McComb, Mississippi Commitment waiver request.	12-22-95



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 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	Comerica Bank Detroit, Michigan 4421 West Centre Portage, Michigan	NP - 1-3-96
Branch	North Shore Community Bank & Trust Company Wilmette, Illinois 794 Oak Street Winnetka, Illinois	NP - **
Branch	Midwest Guaranty Bank Troy, Michigan to relocate its branch office from 33897 Five Mile Road to 37601 Five Mile Road Livonia, Michigan	NP - **

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>
Merger/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
EFT	<p>Security Trust &amp; Savings Bank                      Storm Lake, Iowa                      1500 North Lake Avenue                      Storm Lake, Iowa</p>	NP - 12-12-95

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-1	West Pointe Bancshares, Inc. Oshkosh, Wisconsin West Pointe Bank Oshkosh, Wisconsin (in organization)*	FR - 12-22-95 NP - 12-18-95
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 - 1-19-96 NP - **
Y-2	Harbor Springs Financial Corporation Harbor Springs, Michigan Select Bank (in organization) Grand Rapids, Michigan*	FR - 1-19-96 NP - 1-12-96
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 - 12-21-95

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	FNB Financial Corporation Three Rivers, Michigan First National Bank of Three Rivers Three Rivers, Michigan*	FR - 12-22-95 NP - 12-15-95
Y-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 - 12-22-95
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 - **

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	Fidelity Company Dyersville, Iowa Valley State Bank Guttenberg, Iowa (in organization)*	FR - ** NP - **
Y-2	Hamburg Financial, Inc. Hamburg, Iowa Thurman State Corporation Lincoln, Nebraska United National Bank of Iowa Sidney, Iowa*	FR - ** NP - **
COC-HC	Spencer Bancorporation, Inc. Spencer, Wisconsin Spencer Bancorporation, Inc., Employee Stock Ownership Plan and Trust Spencer, Wisconsin	FR - 12-29-95 NP - **
COC-HC	United Community Financial Corporation Wayland, Michigan Arthur Johnson, Patricia Johnson and Patlin Leasing Company	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)	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)	Reliance Bancshares, Inc. Milwaukee, Wisconsin to engage in making and servicing loans	FR - 12-21-95
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
4(c)(8)	S.B.C.P. Bancorp, Inc. Cross Plains, Wisconsin to acquire the assets of T&S Insurance Agency and thereby engage in insurance agency activities	FR - 1-11-96

Federal Reserve Bank of Chicago

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

Type                      Application

None

**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 22, 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 substantial noncompliance 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 Commerce Bank 120 North Center Street Bloomington, Illinois 61701 (309) 823-7000	8/28/95	S
Midwest Guaranty Bank 201 West Big Beaver Road Troy, Michigan 48007-7091 (810) 689-1200	9/11/95	S
AMCORE Bank, Aledo 201 West Main Aledo, Illinois 61231-0289 (309) 582-5171	9/11/95	S



**Federal Reserve Bank of St. Louis**

**FOR THE WEEK ENDING DECEMBER 22, 1995**

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

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

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

<b><u>Application</u></b>	<b><u>End of Comment Period</u></b>
*Section 3(a)(3) application by CNB Bancshares, Inc., Evansville, Indiana, to acquire Du Quoin Bancorp, Inc., Du Quoin, Illinois.	Newspaper: 1-17-96
*Section 3(a)(1) application by Barretville Corporation, Barretville, Tennessee, to acquire Somerville Bank & Trust Company, Somerville, Tennessee.	Newspaper: 1-13-96
*Section 3(a)(3) application by Marine Bancorp, Inc., Springfield, Illinois, to acquire Marine Bank, Springfield, Illinois.	Newspaper: 1-21-96

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

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

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

<b><u>Application</u></b>	<b><u>End of Comment Period</u></b>
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 22, 1995

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

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

Application

Comment Period  
Ending Date

NONE.

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

Application

Comment Period  
Ending Date

Inter-Mountain Bancorp, Inc., Bozeman, Montana,  
for prior approval to acquire 100% of the voting  
shares of the First Security Bank of Belgrade,  
Montana.\*

January 19, 1996  
(Federal Register)

Carl Axness, Dennis Stephenson, and Paul Dettloff,  
to increase their ownership to 25.8%, 25.8%, and 48.4%,  
respectively, of the voting shares of H.R.  
Financial, Inc., Blair, Wisconsin.

January 10, 1996  
(Federal Register)

Gerald Long to acquire control of 14.75% of the  
voting shares of State Bank of Bottineau  
Holding Company, Bottineau, North Dakota.

Not yet available

Norwest Corporation, Minneapolis, Minnesota, for  
prior approval to acquire 100% of the voting  
shares of Victoria Bankshares, Inc., Victoria,  
Texas.\*

Not yet available

Norwest Corporation, Minneapolis, Minnesota, for  
prior approval to acquire 100% of the voting  
shares of Henrietta Bancshares, Inc., Henrietta,  
Texas.\*

Not yet available

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\*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

H.R. Financial, Inc., Blair,  
Wisconsin, to redeem 52.0% of  
its voting shares.

**FEDERAL RESERVE BANK OF MINNEAPOLIS**  
Section V - Availability of  
CRA Public Evaluations  
week ending December 22, 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.

<b>BANK(S) EXAMINED</b>	<b>DATE OF EXAMINATION</b>	<b>CRA RATING</b>
Welcome State Bank P.O. Box 238 Welcome, Minnesota 56181-0238 (507)728-8251	September 18, 1995	Satisfactory

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Rio Grande County Bank, Del Norte, Colorado, for prior approval to establish a branch at 213 Worth Street, Center, Colorado.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
BestBanc Corp., Boulder, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of BestBank, Boulder, Colorado.*	Not Available
A.B. Bayouth and/or Saud Bayouth, Skiatook, Oklahoma, to acquire an additional 45.20 percent; James M. Patrick and/or Margaretta Patrick, Okarche, Oklahoma, to acquire an additional 4.5 percent; The Rudolph J. Wolf Revocable Trust, Rudolph J. Wolf, Trustee, Skiatook, Oklahoma, to acquire a total of 4.5 percent, Matthew J. Kane, Jr., Pawhuska, Oklahoma, to acquire an additional .4 percent, Carolyn Kane, Pawhuska, Oklahoma, to acquire an additional 4.3 percent; Nezra Koury and Elaine Shartouni Abdo, and/or Elie Shartouni Abdo, all of Tulsa, Oklahoma, to acquire an additional 2.2 percent of the voting shares of Skiatook Bancshares, Inc., Skiatook, Oklahoma.*	January 10, 1996
Bancshares of Nichols Hills, Inc., Ponca City, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank of Nichols Hills, Oklahoma City, Oklahoma (in organization) and Pioneer Bancshares, Inc., ESOP, and its subsidiary Pioneer Bancshares, Inc., Ponca City, Oklahoma, for prior approval to acquire 100 percent of the voting shares of Bancshares of Nichols Hills, Inc., Oklahoma City, Oklahoma.*	January 10, 1996

*Federal Reserve Bank of Kansas City*

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Lindsey Bancshares, Inc., Harrisonville, Missouri, and Peoples Bancshares of Schuyler County, Kansas City, Missouri, for prior approval to become bank holding companies through the acquisition of 100 percent of the voting shares of Harrisonville Bancshares, Inc., Harrisonville, Missouri, and Platte Valley Bancshares, Inc., Kansas City, Missouri, for prior approval to acquire voting shares of Harrisonville Bancshares, Inc., Harrisonville, Missouri.\*

January 19, 1996

Mercantile Bancorporation, Inc., St. Louis, Missouri, for prior approval to merge its subsidiary, Ameribanc, Inc., St. Louis, Missouri, with MidAmerican Corporation, Inc., Roeland Park, Kansas.\*

January 19, 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).\*

January 19, 1995

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

**APPLICATION**

**COMMENT PERIOD ENDING DATE**

Mercantile Bancorporation, Inc., St. Louis, Missouri, for prior approval to acquire MidAmerican Insurance Agency, Inc., Roeland Park, Kansas, and thereby engage in owning and operating an insurance agency which conducts grandfathered insurance agency activities.

January 19, 1996

**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>
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None.

\*Application is subject to CRA.



FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF DECEMBER 18, 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  
Robert Dirks, George West, TX, Paul Dirks, Live Oak  
County, Texas, and Marcia Wallace, Wimberly, TX, to  
acquire an interest in Charlotte Bancshares, Inc.,  
Charlotte, TX

N/A

Change in Control Notice by  
Fred and Jayne Esgar; Dave Esgar and Julie Phillips  
Esgar; Dave Esgar, for the benefit of Shea Esgar, a  
minor; Dave Esgar, for the benefit of Leah Esgar, a  
minor; Dave Esgar, for the benefit of Zach Esgar, a  
minor, Wiley, Colorado, to acquire an interest in  
Panhandle Bancshares, Inc., Panhandle, TX

N/A

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 (Resubmission)  
(Previously reported during the week of 12-11-95)

95/12/22

Change in Control Notice by  
Conrad Milton Newton, III, Dawson, TX, to acquire an  
interest in Dawson Bancshares, Inc., Dawson, TX  
(Resubmission)  
(Previously reported during the week of 11-27-95)

N/A

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

<u>APPLICATION</u>	<u>NOTICE EXP</u>
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	96/01/10
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	96/01/10

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

APPLICATION

Notice by Charlotte Bancshares, Inc.,  
Charlotte, TX, to redeem 29,994 shares  
of its common stock

Notice by Quanah Financial Corporation,  
Quanah, TX, to redeem 8,545 shares of its  
Class B common stock

\* 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 18, 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>
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None.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 12/22/95

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

FNB Bancorp, Los Angeles, California, to become a bank holding company by acquiring Founders National Bank of Los Angeles, Los Angeles, California. \*

Newspaper: Not available

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

Shinhan Bank, Seoul, Korea, to become a bank holding company by acquiring Marine National Bank, Irvine, California. \*

Newspaper: Not available

Fed. Reg.: 1/22/96

Section III - Applications Subject to Federal Register Only

Wells Fargo & Company, San Francisco, California, to engage de novo in providing data processing and data transmission services through the ownership, installation, operation and maintenance of automated teller machines in the state of Oregon.

Fed. Reg.: 1/19/96

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

None

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\* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 12/22/95

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending December 22, 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			

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

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

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

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

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

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