

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
ACTIONS TAKEN BY THE BOARD OF GOVERNORS

H.2, 1995, No. 52
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending December 30, 1995

BANK HOLDING COMPANIES

First Bank System, Inc., Minneapolis, Minnesota, and Wells Fargo & Company, San Francisco, California -- simultaneous public meetings to be held on January 22 and 23 in Los Angeles and San Francisco on the applications to acquire First Interstate Bancorp, Los Angeles, California.

Announced, January 4, 1996.

U.S. Bancorp, Portland, Oregon -- request for reconsideration of the Board's approval of the application to merge with West One Bancorp, Boise, Idaho.

Denied, December 28, 1995.

GENERAL ACCOUNTING OFFICE

Bank Mutual Funds: Sales Practices and Regulatory Issues -- response to recommendation in the General Accounting Office report.
Published, December 29, 1995.

INTERNATIONAL OPERATIONS

First National Bank of Chicago, Chicago, Illinois -- to make an investment in First Chicago Limited, London, England.

Permitted, December 29, 1995.

REGULATIONS AND POLICIES

Rules Regarding Equal Opportunity -- amendment concerning access to investigative files (Docket R-0894).

Approved, December 27, 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

Minneapolis M&I Community State Bank, Eau Claire, Wisconsin -- to establish an automated teller machine branch in Eau Claire, Wisconsin.
Approved, December 28, 1995.

BANK HOLDING COMPANIES

San Francisco California State Bank, West Corvina, California -- request for waiver of application filed on behalf of California State Bank, in connection with proposed merger of Landmark Bancorp, La Habra, California, and Landmark Bank.
Returned, December 27, 1995.

Richmond Carolina First Corporation, Greenville, South Carolina -- to acquire Blue Ridge Finance Company, Inc.
Approved, December 29, 1995.

Secretary CCB Financial Corporation, Durham, North Carolina -- to engage in lending activities.
Approved, December 29, 1995.

Cleveland Colonial Banc Corp., Eaton, Ohio -- to acquire Ron Stewart Appraisal Enterprises and engage in real estate and personal property appraisal activities.
Approved, December 27, 1995.

San Francisco Columbia Bancorp, The Dalles, Oregon -- to become a bank holding company through the reorganization of Columbia River Banking Company.
Approved, December 29, 1995.

Kansas City Commercial Guaranty Bancshares, Inc., Shawnee Mission, Kansas -- to acquire First Commercial Bank, N.A., Overland Park, Kansas.
Approved, December 27, 1995.

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

BANK HOLDING COMPANIES

San Francisco	Dartmouth Capital Group, Inc., Encinitas, California, and SDN Bancorp, Inc. -- request for waiver of application filed on behalf of Dartmouth and SDN in connection with proposed acquisition and merger of Liberty National Bank, Huntington Beach, California, with Liberty Acquisition Bank, N.A., San Diego, California. Approved, December 29, 1995.
Atlanta	First Bancshares, Inc., Grove Hill, Alabama -- to continue engaging in insurance agency activities through I & I, Inc. Approved, December 28, 1995.
Kansas City	First Community Bancshares, Inc., Knob Noster, Missouri -- to engage de novo in credit-related insurance and lending activities through First American Mortgage Co., Inc. Approved, December 29, 1995.
Atlanta	First Hardee Holding Corporation, Wachula, Florida -- to acquire First National Bank of Wachula. Approved, December 27, 1995.
Minneapolis	First Manistique Corporation, Manistique, Michigan -- to acquire South Range State Bank, South Range, Michigan. Approved, December 29, 1995.
San Francisco	FNB Bancorp, Los Angeles, California -- to become a bank holding company through reorganization of Founders National Bank of Los Angeles, Los Angeles, California. Returned, December 26, 1995.

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

BANK HOLDING COMPANIES

Chicago	Loof Investment Co., Grand Junction, Iowa -- request for waiver of application in connection with proposed acquisition of Security National Bank, Jefferson, Iowa. Approved, December 27, 1995.
Richmond	Northern National Corporation, Winston-Salem, North Carolina -- to engage in lending activities. Approved, December 29, 1995.
San Francisco	Pacific Bank, National Association, San Francisco, California -- request for waiver of application in connection with proposed acquisition and merger of Burlingame Bancorp, Burlingame, California, and Burlingame Bank & Trust Co. with Pacific Bank. Approved, December 28, 1995.
Chicago	Shorebank Corporation, Chicago, Illinois -- to consolidate the Austin Labor Force Intermediary into the Neighborhood Institute, and engage in making equity and debt investments in corporations or projects designed to promote community welfare. Permitted, December 28, 1995.
Atlanta	TAC Bancshares, Inc., Miami, Florida, and Chase Federal Bank, A Federal Savings Bank, -- request for waiver of application in connection with proposal to acquire Founders Financial Corporation, Fort Myers, Florida, and Founders National Trust Bank. Approved, December 27, 1995.
Chicago	Thumb Bancorp, Inc., Pigeon, Michigan -- to acquire Thumb National Bank and Trust Company. Approved, December 27, 1995.

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

BANK MERGERS

- San Francisco Bank of Santa Maria, Santa Maria, California, request for waiver of application to merge with Citizens Bank of Paso Robles, N.A., Paso Robles, California. Returned, December 27, 1995.
- Cleveland Fifth Third Bank of Northeastern Ohio, Cleveland, Ohio -- to acquire certain assets and assume certain liabilities of 28 branches of First Nationwide Bank, FSB, Dallas, Texas. Approved, December 26, 1995.
- Atlanta Southeastern Bank of Florida, Alachula, Florida -- to acquire branches of Compass Bank, Jacksonville, Florida, at 300 West AIA, Yulee; 305 South Kings Road, Callahan; and 104 West Second Street, Hilliard, Florida. Approved, December 28, 1995.

BANK PREMISES

- Kansas City Premier Bank, Lenexa, Kansas -- investment in bank premises. Approved, December 27, 1995.
- New York Salamanca Trust Company, Salamanca, New York -- investment in bank premises. Approved, December 27, 1995.

BANKS, STATE MEMBER

- Kansas City First Union Bank, Neligh, Nebraska -- payment of a dividend. Approved, December 28, 1995.

CAPITAL STOCK

- Kansas City American Bancorp of Oklahoma, Inc., Edmond, Oklahoma -- redemption of shares. Approved, December 27, 1995.
- Chicago Thumb Bancorp, Inc., Pigeon, Michigan -- redemption of shares. Approved, December 27, 1995.

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

CHANGE IN BANK CONTROL

Atlanta Evergreen Bancshares, Inc., Tallahassee, Florida --
 change in bank control.
 Permitted, December 29, 1995.

Dallas First State Bankshares, Inc., Spearman, Texas --
 change in bank control.
 Permitted, December 27, 1995.

COMPETITIVE FACTORS REPORTS

Atlanta Bank of Florida, South Miami, Florida, proposed
 merger with BankUnited, FSB, Coral Gables,
 Florida -- report on competitive factors.
 Submitted, December 27, 1995.

San Francisco Bank of Santa Maria, Santa Maria, California,
 proposed merger with Citizens Bank of Paso Robles,
 N.A., Paso Robles, California -- report on
 competitive factors.
 Submitted, December 27, 1995.

San Francisco Burlingame Bank & Trust Co., Burlingame, California,
 proposed merger with Burlingame Bancorp. -- report
 on competitive factors.
 Submitted, December 23, 1995.

Atlanta Colonial Bank, Montgomery, Alabama, proposed purchase
 of certain assets and assumption of certain
 liabilities of the Enterprise, Alabama, branch of
 First Federal Bank, A FSB, Tuscaloosa, Alabama --
 report on competitive factors.
 Submitted, December 27, 1995.

Minneapolis First National Bank of Milnor, Milnor, North Dakota,
 proposed merger with First National Bank, Lisbon,
 North Dakota -- report on competitive factors.
 Submitted, December 29, 1995.

San francisco Marine National Bank, Irvine, California, proposed
 merger with Shinhan Interim National Bank -- report
 on competitive factors.
 Submitted, December 23, 1995.

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

COMPETITIVE FACTORS REPORTS

Atlanta Wachovia Bank of Georgia, N.A., Atlanta, Georgia,
proposed merger with Southern Heritage Savings
Bank, Athens, Georgia -- report on competitive
factors.
Submitted, December 27, 1995.

EXTENSIONS OF TIME

BankAmerica Corporation, San Francisco, California --
extension to divest certain property.
Granted, December 27, 1995.

Richmond F & M Winchester, Winchester, Virginia -- extension
to January 27, 1997, to establish a branch at the
intersection of Route 50 and Route 340, Boyce,
Virginia.
Granted, December 29, 1995.

Richmond NationsBank Corporation, Charlotte, North Carolina --
extension to June 30, 1996, for NationsBank
Overseas Corporation to make an investment in a
commercial bank subsidiary in Mexico City, Mexico.
Granted, December 28, 1995.

San Francisco U.S. Bancorp, Portland, Oregon -- extension to divest
certain property.
Granted, December 29, 1995.

San Francisco Zions Bancorporation, Salt Lake City, Utah --
extensions to divest certain properties.
Granted, December 27, 1995.

MEMBERSHIP

Kansas City Union State Bank, Arkansas City, Kansas -- to become
a member of the Federal Reserve System.
Approved, December 27, 1995.

H.2
DECEMBER 26, 1995 TO DECEMBER 29, 1995
PAGE 8

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

REGULATIONS AND POLICIES

Secretary Compass Bancshares, Inc., Birmingham, Alabama --
 request for waiver of application for acquisition
 by Compass of Flower Mound Bancshares, Inc.,
 Birmingham, Alabama, and Security Bank.
 Granted, December 27, 1995.

RESERVE BANK OPERATIONS

GC Book-Entry Securities Account Maintenance and
 Transfer Services -- amendments to uniform
 operating circular concerning closing time for the
 Fedwire book-entry securities transfer system.
 Approved, December 27, 1995.

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

BANK BRANCHES, DOMESTIC

Chicago Security Trust & Savings Bank, Storm Lake, Iowa -- to establish an offsite electronic facility at 1500 North Lake Avenue.
Approved, December 21, 1995.

EXTENSIONS OF TIME

Chicago First National Company, Storm Lake, Iowa -- extension to March 31, 1996, within which to acquire Buena Vista Abstracting, and engage in abstracting activities.
Granted, December 22, 1995.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

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

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

<u>Application</u>	<u>Comment</u>	<u>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> <u>Federal Register</u>	01/14/96 Not Yet Established

Chittenden Corporation, Burlington, Vermont - 3(a)(3) application to acquire Flagship Bank and Trust Company, Worcester, Massachusetts*	<u>Newspaper</u> <u>Federal Register</u>	01/02/96 Not Yet Established
--	---	---------------------------------

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>Application</u>	<u>Comment</u>	<u>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 Mr. Young In Chung and Mrs. Hye Sun Chung, Warren, New Jersey, with respect to the acquisition of 6,000 additional shares of common stock of BNB Financial Services Corporation, New York, New York, representing 1.1 percent of the total outstanding shares, thereby increasing Notificants' aggregate holdings to 10.9 percent of Corporation's outstanding shares.

N/A

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 30, 1995

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
---------------------	---------------	-------------------------

None.

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

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: 01/03/96
Newspaper Notice comment period expires: 12/20/95

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: 01/22/96
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: 01/11/96

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 29, 1995.

Identification of Ratings

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Bank/Location

Examination Date

CRA Rating

NONE

NONE

NONE

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

APPLICATIONS BULLETIN
(For the week ending December 30, 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 Section 3(a)(5) application from First Financial Bancorp, Hamilton, Ohio, on December 29, 1995, to acquire F&M Bancorp, Rochester, Indiana.

*N: January 27, 1996

Received Section 3(a)(3) application from FirstMerit Corporation, Akron, Ohio, on December 29, 1995, to acquire FirstMerit Trust Company, N.A., Naples, Florida.

* Not Yet Known #

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received Section 4(c)(8) Notice from Whitaker Bank Corporation of Kentucky, Lexington, Kentucky, on December 28, 1995, of its intent to acquire Independence Financial, Inc., a wholly-owned subsidiary of Mount Sterling National Holding Corporation, Mount Sterling, Kentucky.

* Not Yet Known #

* - 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 30, 1995)**

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

NONE

*** - Subject to CRA**

N - Newspaper Comment Period

F - Federal Register Comment Period

- Expected to End 30 Days from Date of Receipt

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(December 29, 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 29, 1995. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Triangle Bank, Raleigh, North Carolina, to establish a branch at 123 Rowan Street, Fayetteville, North Carolina.*	1-15-96

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Union Corporation, Charlotte, North Carolina, to acquire 100% of the voting shares of Society First Federal Savings Bank, Fort Myers, Florida.*	1-22-96
Matewan Bancshares, Inc., Williamson, West Virginia, to acquire 100% of the voting shares of Bank One, N.A., Pikeville, Kentucky.*	1-22-96

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

Application
None.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending December 29, 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>
Virginia Community Bank P. O. Box 888 Louisa, Virginia 23093-0888	10-2-95	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 29, 1995

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
CBG Compagnie Bancaire Genève Geneva, Switzerland To establish an international representative office located in Miami, Florida.	Not yet available*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
The Weatherford Foundation of Red Bay, Alabama Red Bay, Alabama After-the-fact change in control notice by Ms. Ruth Cain Thorne to retain the power to vote, in her capacity as trustee of The Weatherford Foundation of Red Bay, Alabama, Inc., Red Bay, Alabama (Foundation), 60.90 percent of Independent Bancshares, Inc., Red Bay, Al (Bancshares). Foundation is the top tier bank holding company of Bancshares, which, in turn, owns Bank of Red Bay, Red Bay, Alabama.	12-31-95* Newspaper
Wilson Bank Holding Company Lebanon, Tennessee To acquire DeKalb Bank & Trust, Smithville, Tennessee (in organization), pursuant to Section 3(a)(3) of the Bank Holding Company Act.	01-08-96* Federal Register

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Pinellas Bancshares Corporation St. Petersburg, Florida To acquire Eickhoff, Pieper & Willoughby, Inc., Tampa, Florida, and thereby engage in investment or financial advice, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(iii) of Regulation Y.	Not yet available*

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

Application
None.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 29, 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>
The Bank of Nashville Post Office Drawer 198986 Nashville, Tennessee 37219 (615) 271-2000	Satisfactory	09-18-95

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 29, 1995

Recently Approved Applications

Approval Date

Compass Bancshares, Inc. Birmingham, Alabama Along with Compass Bancorporation of Texas, Inc., and Compass Banks of Texas, Inc., request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act for the proposal to merge with Flower Mound Bancshares, Inc., Flower Mound, Texas, and thereby directly acquire its subsidiary, Security Bank, Flower Mound, Texas.	12-27-95
First Bancshares, Inc. Grove Hill, Alabama After-the-fact notice to continue engaging, through its subsidiary, I & I, Inc., Grove Hill, Alabama, in insurance agency activities, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(8)(iii) of Regulation Y.	12-28-95
Evergreen Bancshares, Inc. Tallahassee, Florida Change in control notice filed by Mr. David A. Barrett, to acquire an additional 4.7 percent of the outstanding shares of Evergreen Bancshares, Inc., Tallahassee, Florida. The acquisition will increase his total ownership to 29.5 percent.	12-29-95
First Hardee Holding Corporation Wachula, Florida 1-BHC formation, First National Bank of Wachula, Wachula, Florida.	12-27-95
Southeastern Bank of Florida Alachua, Florida To acquire three branches of Compass Bank, Jacksonville, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act. The branches are located at 300 West AIA, Yulee, Florida, 305 South Kings Road, Callahan, Florida, and 104 West Second Street, Hilliard, Florida.	12-28-95
TAC Bancshares, Inc. Miami, Florida Request for waiver of the application requirement of Section 3(a)(1) of the Bank Holding Company Act for the proposal to acquire Founders Financial Corporation and thereby its subsidiary, Founders National Trust Bank, both of Fort Myers, Florida. Founders Bank will merge into TAC's subsidiary, Chase Federal Bank, a Federal Savings Bank, Miami, Florida.	12-27-95

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>
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 - 1-10-96
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 - **
EFT	Harris Trust & Savings Bank Chicago, Illinois St. Elizabeth Hospital 1431 W. Claremont Avenue Chicago, Illinois	NP - 1-23-96
Merger	Firststar Bank Minocqua Minocqua, Wisconsin Firststar Bank Madison, N.A. Madison, Wisconsin	NP 12-15-95

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>
Merger/Branches	<p>Firststar Bank Madison 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 41 branches</p>	NP - 12-15-95
Branch	<p>Firststar Bank Madison Madison, Wisconsin 309 Sunrise Lane St. Germain, Wisconsin 420 Oneida Avenue Minocqua, Wisconsin 9670 Hwy 70 W Minocqua, Wisconsin</p>	NP - 12-15-95
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	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 - 1-18-96
Y-1	Tower Bancorp Holding Company Oak Brook, Illinois Westbank Westchester, Illinois*	FR - 1-19-96 NP - 1-16-96
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	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

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 - 1-12-96
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 - 1-12-96
Y-2	Associated Banc-Corp Green Bay, Wisconsin Greater Columbia Bancshares, Inc. Portage, Wisconsin First National Bank of Portage Portage, Wisconsin*	FR - ** NP - **
Y-2	Associated Banc-Shares, Inc. Madison, Wisconsin Greater Columbia Bancshares, Inc. Portage, Wisconsin First National Bank of Portage Portage, Wisconsin*	FR - ** NP - **
Y-2	Fidelity Company Dyersville, Iowa Valley State Bank Guttenberg, Iowa (in organization)*	FR 1-29-96 NP - **
Y-2	Hamburg Financial, Inc. Hamburg, Iowa Thurman State Corporation Lincoln, Nebraska United National Bank of Iowa Sidney, Iowa*	FR - 1-29-96 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>
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 - 1-19-96 NP : **
Y-2	Evans Bancshares, Inc. Evansdale, Iowa Olmsted National Bank Rochester, Minnesota (in organization)*	FR - 1-30-96 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)	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
4(c)(8)	Firstbank of Illinois Co. Springfield, Illinois to engage in consumer finance business through its subsidiary MidCountry Financial, Inc. Highland, Illinois	FR - 1-22-96
4(c)(8)	Associated Banc-Corp Green Bay, Wisconsin Portage Investments, Inc. Portage, Wisconsin	FR - **
4(c)(8)	Associated Banc-Shares, Inc. Madison, Wisconsin Portage Investments, Inc. Portage, Wisconsin	FR - **

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 29, 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>
Camp Grove State Bank One Main Street Camp Grove, Illinois 61424 (309) 493-5311	9/18/95	O
Chemical Bank and Trust Company 333 East Main Street Midland, Michigan 48640-0231 (517) 631-9200	8/21/95	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING DECEMBER 29, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
--------------------	------------------------------

None.

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

<u>Application</u>	<u>End of Comment Period</u>
--------------------	------------------------------

None.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
--------------------	------------------------------

None.

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

<u>Application</u>	<u>End of Comment Period</u>
--------------------	------------------------------

Application under Section 9 of the Federal Reserve Act by PNC Bank, Kentucky, Inc., Louisville, Kentucky, to invest in a community development project (low income housing project in Winchester, Kentucky). The investment would result in the bank's aggregate investments in community development projects exceeding 5% of its capital stock and surplus.

N/A

*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 29, 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

First Community Bank, Glasgow, Montana
for prior approval to merge with Culbertson
State Bank of Culbertson, Montana, and incident
thereto, establish a branch in Culbertson, Montana

Not yet available

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

Application

Comment Period
Ending Date

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

January 12, 1996
(Federal Register)

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

January 29, 1996
(Federal Register)

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

January 29, 1996
(Federal Register)

FNB Bankshares, Inc., Milnor, North Dakota,
for prior approval to acquire 100% of the voting
shares of the First National Bank, Lisbon, North
Dakota.*

January 31, 1996
(Newspaper)

*Subject to CRA

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

Application

Traxshares, Inc., Le Center, Minnesota
to engage de novo in lending activities.

Comment Period
Ending Date

Not yet available

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

Application

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending December 29, 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
Kanabec State Bank 124 East Maple Avenue Mora, Minnesota 55051-1308 (612) 679-3131	September 25, 1995	Outstanding

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Vectra Bank, Denver, Colorado, for prior approval to merge with Vectra Bank of Boulder, Boulder, Colorado.	Not Available
Pinnacle Bank, Papillion, Nebraska, for prior approval to establish a full service mobile branch in Omaha, Nebraska, and to establish additional branch facilities at 2708/2710 South 114th, Omaha, Nebraska, and 8401 West Dodge Road, Omaha, Nebraska.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Stockmens Financial Corporation, Rushville, Nebraska, for prior approval to acquire 100 percent of the voting shares of Stockmens Management Company, Rushville, Nebraska.*	Not Available
Nebraska Bankshares, Inc., Farnam, Nebraska, for prior approval to acquire 12.5 percent of the voting shares of Stockmens Financial Corporation, Rushville, Nebraska.*	Not Available
Wilson Bancshares, Inc., Wilson, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The Wilson State Bank, Wilson, Kansas.*	January 30, 1995

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 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.

Federal Reserve Bank of Kansas City

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Farmers State Bank & Trust Co. P.O. Box 229 Aurora, Nebraska 68818-0229	09/25/95	12/28/95	Outstanding
State Bank P.O. Box 187 Palmer, Nebraska 68864-0187	09/25/95	12/29/95	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF DECEMBER 25, 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

*Sabine Bancshares, Inc., Many, LA, to acquire First
Community Bancshares, Inc., Winnfield, LA, Winn
Bancshares, Inc., Winnfield, LA, and First Community
Bank, Winnfield, LA
(Previously reported during the week of 12-4-95)

96/01/26

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF DECEMBER 25, 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>
None.		

Week ending 12/29/95

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Refiled: California Community Bancshares Corporation, Vacaville, California, to become a bank holding company by acquiring Continental Pacific Bank, Vacaville, California. *	<u>Newspaper:</u> 12/08/95

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. *	<u>Newspaper:</u> 11/27/95 <u>Fed. Reg.:</u> 01/22/96
Refiled: Valley Bancorp, Inc., Phoenix Arizona, to become a bank holding company by acquiring Valley Bank of Arizona (In Organization), Phoenix, Arizona. *	<u>Newspaper:</u> 11/15/95 <u>Fed. Reg.:</u> 12/22/95

Section III - Applications Subject to Federal Register Only

The Sumitomo Bank, Limited, Osaka, Japan, to acquire, through Sumitomo Bank New York Trust Company: 1) the trust business of Daiwa Bank Trust Company, New York; and 2) the custody business of the New York branch of The Daiwa Bank, Limited, Osaka, Japan.	<u>Fed. Reg.:</u> 1/22/96
---	---------------------------

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 12/29/95

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending December 29, 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.