

**ANNOUNCEMENT**

**BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM**

**H.2, 1994, No. 31  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending July 30, 1994**

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**BANK HOLDING COMPANIES**

Creditanstalt-Bankverein, Vienna, Austria -- to engage through a joint venture in investment activities as a limited partner through Creditanstalt International Advisers Group, Inc., New York, New York.  
Approved, July 27, 1994.

Falcon Bancorp, Inc., Anadarko, Oklahoma -- to acquire Anadarko Bancshares, Inc., and Anadarko Bank and Trust Company.  
Approved, July 25, 1994.

Fifth Third Bancorp, Cincinnati, Ohio -- to acquire The Cumberland Federal Bancorporation, Inc., Louisville, Kentucky, and The Cumberland Federal Savings Bank.  
Approved, July 27, 1994.

Standard Chartered PLC, London, England, Standard Chartered Holdings Limited, Standard Chartered Bank, Standard Chartered Overseas Holdings Limited, and Standard Chartered Holdings -- to acquire First Interstate Overseas Investment, Inc., Los Angeles, California.  
Approved, July 25, 1994.

Westdeutsche Landesbank Girozentrale, Dusseldorf, Federal Republic of Germany -- request for exemption to acquire Interpayment Services Limited, London, England, a worldwide issuer and seller of travelers checks.  
Granted, July 25, 1994.

**BANK MERGERS**

Fifth Third Bank of Central Kentucky, Inc., Lexington, Kentucky -- to acquire certain assets and assume certain liabilities of The Cumberland Federal Savings Bank, Louisville, Kentucky.  
Approved, July 27, 1994.

**BANKS, STATE MEMBER**

Bank of Essex, Tappahannock, Virginia -- to make an investment in Virginia Bankers' Bank Community Development Fund-I, L.L.C.  
Approved, July 28, 1994.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**BANKS, STATE MEMBER**

Bank of Northumberland, Inc., Heathsville, Virginia -  
- to make an investment in Virginia Bankers' Bank  
Community Development Fund-I, L.L.C.  
Approved, July 28, 1994.

Central Virginia Bank, Powhatan, Virginia -- to make  
an investment in Virginia Bankers' Bank Community  
Development Fund-I, L.L.C.  
Approved, July 28, 1994.

Commerce Bank of Virginia, Richmond, Virginia -- to  
make an investment in Virginia Bankers' Bank  
Community Development Fund-I, L.L.C.  
Approved, July 28, 1994.

Fairfax Bank & Trust Company, Fairfax, Virginia -- to  
make an investment in Virginia Bankers' Bank  
Community Development Fund-I, L.L.C.  
Approved, July 28, 1994.

Fauquier Bank, Warrenton, Virginia -- to make an  
investment in Virginia Bankers' Bank Community  
Development Fund-I, L.L.C.  
Approved, July 28, 1994.

Miners and Merchants Bank and Trust Company, Grundy,  
Virginia -- to make an investment in Virginia  
Bankers' Bank Community Development Fund-I, L.L.C.  
Approved, July 28, 1994.

Northern Neck State Bank, Warsaw, Virginia -- to make  
an investment in Virginia Bankers' Bank Community  
Development Fund-I, L.L.C.  
Approved, July 28, 1994.

Piedmont Trust Bank, Martinsville, Virginia -- to  
make an investment in Virginia Bankers' Bank  
Community Development Fund-I, L.L.C.  
Approved, July 28, 1994.

State Bank of Remington, Inc., Remington, Virginia --  
to make an investment in Virginia Bankers' Bank  
Community Development Fund-I, L.L.C.  
Approved, July 28, 1994.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**BANKS, STATE MEMBER**

Virginia Bankers' Bank, Richmond, Virginia -- to make  
an investment in Virginia Bankers' Bank Community  
Development Fund-I, L.L.C.  
Approved, July 28, 1994.

Virginia Community Bank, Louisa, Virginia -- to make  
an investment in Virginia Bankers' Bank Community  
Development Fund-I, L.L.C.  
Approved, July 28, 1994.

**INTERNATIONAL OPERATIONS**

BankAmerica International Financial Corporation, San  
Francisco, California -- to make an investment in  
Bank of America Mexico, S.A., Mexico City, Mexico,  
and in Arrendadora BankAmerica, S.A.  
Approved, July 27, 1994.

Chase Manhattan Overseas Banking Corporation,  
Wilmington, Delaware -- to make an investment in  
Chase Manhattan Bank (Mexico), S.A., Mexico City,  
Mexico.  
Approved, July 27, 1994.

Chemical International Finance, Ltd., New York, New  
York -- to make an investment in Grupo Financiero  
Chemical, S.A. de C.V., Mexico City, Mexico.  
Approved, July 27, 1994.

Citibank Overseas Investment Corporation, New Castle,  
Delaware -- to make an investment in Grupo  
Financiero Citibank, S.A. de C.V., Mexico City,  
Mexico.  
Approved, July 27, 1994.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**INTERNATIONAL OPERATIONS**

Morgan Guaranty International Finance Corporation,  
New York, New York -- to make an investment in J.P.  
Morgan Grupo Financiero S.A. de C.V., Mexico City,  
Mexico.  
Approved, July 27, 1994.

NationsBank Overseas Corporation, Charlotte, North  
Carolina -- to make an investment NationsBank de  
Mexico, Mexico City, Mexico.  
Approved, July 27, 1994.

Republic National Bank of New York, New York, New  
York -- to make an investment in Republic National  
Bank of New York (Mexico), S.A., Mexico City,  
Mexico.  
Approved, July 27, 1994.

**MEMBERSHIP**

Fifth Third Bank of Central Kentucky, Inc.,  
Lexington, Kentucky -- to become a member of the  
Federal Reserve System.  
Approved, July 27, 1994.

**REGULATIONS AND POLICIES**

- Disaster areas in Alabama, Florida, and Georgia --  
supervisory proposals designed to ease financial  
stress.  
Approved, July 28, 1994.

Regulation Y -- final rule to permit discounts on  
traditional bank products and brokerage services  
for customers obtaining traditional bank products  
from affiliates (Docket R-0832); and publication  
for comment to remove restrictions on tying between  
nonbank subsidiaries when the packaged products are  
separately available.  
Approved, July 27, 1994.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**RESERVE BANK OPERATIONS**

Budget guidelines for 1995.  
Approved, July 27, 1994.

**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**

New York	Chemical Bank, New York, New York -- to establish an offsite electronic facility at 2 Huntington Quad, Melville, New York. Approved, July 29, 1994.
Richmond	F & M Bank-Winchester, Winchester, Virginia -- to establish an Electronic Funds Transfer Facility at Route 7 and Regency Road. Approved, July 28, 1994.
Richmond	F & M Bank-Winchester, Winchester, Virginia -- to establish an Electronic Funds Transfer Facility at 1503 North Frederick Pike. Approved, July 28, 1994.
Richmond	F & M Bank-Winchester, Winchester, Virginia -- to establish an Electronic Funds Transfer Facility at Pleasant Valley Road and Route 50 East. Approved, July 28, 1994.
Kansas City	First Security Bank, Fort Lupton, Colorado -- to establish a branch at 601 West Main Street, Sterling, Colorado. Approved, July 27, 1994.
Kansas City	First State Bank of Taos, Taos, New Mexico -- to establish a branch in the Homestead Village Commercial Development at 03 Homestead Road, Placitas, New Mexico. Approved, July 28, 1994.

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

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**BANK BRANCHES, DOMESTIC**

Cleveland	Integra Bank / Pittsburgh, Pittsburgh, Pennsylvania - - to establish a customer-bank communication terminal at Spring Garden Shop N' Save, Spring Garden Avenue. Withdrawn, July 26, 1994.
Chicago	Unionbank, Sandwich, Illinois -- to establish a branch at 15 West South Street, Plano, Illinois. Approved, July 29, 1994.
Dallas	United Bank & Trust, Abilene, Texas -- establishment of a branch at 4654 South 14th Street. Approved, July 29, 1994.

**BANK HOLDING COMPANIES**

Atlanta	AmSouth Bancorporation, Birmingham, Alabama, and AmSouth Bank of Florida, Pensacola, Florida -- to acquire certain assets and assume certain liabilities of Parkway Bank, Fort Myers, Florida. Approved, July 29, 1994.
Atlanta	Bank of Gonzales Holding Company, Gonzales, Louisiana -- request for relief from commitment concerning debt. Granted, July 29, 1994.
Dallas	Bronte Bancshares, Inc., Bronte, Texas -- to acquire Bronte Bancshares - Delaware, Inc., Wilmington, Delaware, and First National Bank in Bronte, Bronte, Texas. Approved, July 26, 1994.
Dallas	Bronte Bancshares - Delaware, Inc., Wilmington, Delaware -- to acquire First National Bank in Bronte, Bronte, Texas. Approved, July 26, 1994.

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

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**BANK HOLDING COMPANIES**

Kansas City	Commerce Bancshares, Inc., Kansas City, Missouri, and CBI Security Corporation -- to acquire Liberty Bancshares, Inc., Liberty, Missouri. Approved, July 27, 1994.
Cleveland	Community First Financial, Inc., Maysville, Kentucky -- to acquire Community Independent Bancorp, Inc., and Community Financial Bancorp, Inc. Approved, July 29, 1994.
Secretary	Compass Bancshares, Birmingham, Alabama -- proposal that Compass Bank, Houston, Texas, acquire certain assets and assume certain liabilities of 23 branches of First Heights Bank, F.S.B. Approved, July 29, 1994.
Minneapolis	Dunn County Bankshares, Inc., Menomonie, Wisconsin -- to acquire Menomonie Acquisition Corporation, Amery, Wisconsin. Approved, July 26, 1994.
GC	Financial Investment Corporation, Springdale, Arkansas -- determination that its sale of a real estate parcel constitutes divestiture. Granted, July 29, 1994.
Atlanta	First Alliance Bancorp, Inc., Marietta, Georgia -- to acquire Interim Alliance Corporation d/b/a Alliance Finance, Smyrna, Georgia, and to engage nationwide in consumer finance activities, and to act as agent or broker for insurance directly related to extensions of credit by Alliance Finance. Approved, July 27, 1994.
St. Louis	First Banks, Inc., Clayton, Missouri -- to acquire BancTEXAS Group, Inc., Dallas, Texas, and BankTEXAS, N.A., Houston, Texas. Approved, July 26, 1994.

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

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**BANK HOLDING COMPANIES**

Cleveland	First Commonwealth Financial Corporation, Indiana, Pennsylvania -- to acquire Unitas Mortgage Corporation, Carlisle, Pennsylvania. Approved, July 27, 1994.
Cleveland	First Commonwealth Financial Corporation, Indiana, Pennsylvania -- to acquire United National Bancorporation, Chambersburg, Pennsylvania. Approved, July 27, 1994.
Atlanta	First State Bancshares of Blakely, Inc., Blakely, Georgia -- to acquire Bostwick Banking Company, Arlington, Georgia. Approved, July 25, 1994.
Chicago	H S B, Inc., Hedrick, Iowa -- to acquire Hedrick Savings Bank. Returned, July 29, 1994.
San Francisco	Imperial Bancorp, Inglewood, California -- registration statement. Withdrawn, July 26, 1994.
Minneapolis	Menomonie Acquisition Corporation, Amery, Wisconsin - - to acquire First American Bank Wisconsin. Approved, July 26, 1994.
GC	National Merger Investment Corporation, Alto, Texas - - determination that NMIC, or its subsidiaries, does not control Continental State Bank of Alto. Granted, July 26, 1994.
GC	National Merger Investment Corporation, Alto, Texas - - determination that NMIC or its subsidiaries does not control Continental State Bank of Alto. Granted, July 26, 1994.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire Bank of Scottsdale, Scottsdale, Arizona. Approved, July 26, 1994.



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

St. Louis	OCB Acquisition Company, Evansville, Indiana -- to acquire Citizens National Bank of Evansville, Evansville, Indiana. Approved, July 27, 1994.
Minneapolis	Otto Bremer Foundation, St. Paul, Minnesota, and Bremer Financial Corporation -- to acquire Dunn County Bankshares, Inc., Menomonie, Wisconsin, and Premium Finance Corporation, and engage in insurance premium financing. Approved, July 26, 1994.
Atlanta	Regions Financial Corporation, Birmingham, Alabama -- to merge with BNR Bancshares, Inc., New Roads, Louisiana, and acquire Bank of New Roads. Approved, July 27, 1994.
San Francisco	San Mateo County Bancorp, San Mateo, California -- to acquire Mid-Peninsula Bank, Palo Alto, California, and to establish branches. Approved, July 25, 1994.
Chicago	Security National Corporation, Sioux Center, Iowa -- to engage de novo in lending activity. Permitted, July 29, 1994.

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

Atlanta	SNB Bancshares, Inc., Macon, Georgia -- to acquire Security National Bank. Approved, July 29, 1994.
Kansas City	Southeast Bancshares, Inc., Chanute, Kansas -- to acquire Fall River State Bank, Fall River, Kansas. Approved, July 25, 1994.
San Francisco	Superior Holdings, Inc., Scottsdale, Arizona -- to acquire Deanza Holding Corporation, Sunnyvale, California, and Deanza Bank. Returned, July 27, 1994.
San Francisco	Superior Holdings, Inc., Scottsdale, Arizona -- to engage directly in single-family loan mortgage banking activities. Returned, July 27, 1994.
Atlanta	Synovus Financial Corp., Columbus, Georgia, TB&C Bancshares, Inc., and Synovus Financial Corp. of Alabama, Jasper, Alabama -- to merge with State Bancshares, Inc., Enterprise, Alabama, and acquire Coffee Bank. Approved, July 25, 1994.
St. Louis	Templar Fund, Inc., Brentwood, Missouri, and Truman Bancorporation, Inc. -- to acquire through Templar shares of Truman and for Truman to acquire United States National Bank of Clayton, St. Louis, Missouri. Approved, July 27, 1994.
Chicago	Town Financial Corporation, Hartford City, Indiana -- to acquire Pacesetter Bank of Hartford City, and Pacesetter Bank of Montpelier, Montpelier, Indiana. Approved, July 28, 1994.
New York	Unity Bancorp, Inc., Annandale, New Jersey -- to acquire First Community Bank. Returned, July 29, 1994.

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

New York	Village Bancorp, Inc., Ridgefield, Connecticut -- to acquire Liberty National Bank, Danbury, Connecticut. Approved, July 29, 1994.
Dallas	Wellington Delaware Financial Corporation, Dover, Delaware -- to acquire First National Bank in Wheeler, Wheeler, Texas. Approved, July 27, 1994.
San Francisco	WestAmerica Bancorporation, San Rafael, California -- to engage de novo in providing retirement and employee benefit plan consulting services through Westcore. Returned, July 27, 1994.
Dallas	WSB Bancshares, Inc., Wellington, Texas -- to acquire Wheeler Bancshares, Inc., Wheeler, Texas. Approved, July 27, 1994.

**BANK MERGERS**

Chicago	Old Kent Bank and Trust Company, Grand Rapids, Michigan -- to merge with Old Kent Bank of Big Rapids, Big Rapids; Old Kent Bank of Cadillac, Cadillac; Old Kent Bank-Central, Owosso; Old Kent Bank-East, Brighton; Old Kent Bank of Gaylord, Gaylord; Old Kent Bank of Grand Haven, Grand Haven; Old Kent Bank-Grand Traverse, Traverse City; Old Kent Bank of Hillsdale, Hillsdale; Old Kent Bank of Petoskey, Petoskey; Old Kent Bank of St. Johns, St. Johns; Old Kent Bank-Southeast, Trenton; Old Kent Bank-Southwest, Kalamazoo, Michigan, and to establish branches. Returned, July 25, 1994.
Chicago	Old Kent Bank and Trust Company, Grand Rapids, Michigan -- to merge with Old Kent Bank-Holland, Holland, Michigan, and to establish branches. Returned, July 25, 1994.

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JULY 25, 1994 TO JULY 29, 1994  
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
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**BANK PREMISES**

Chicago	First State Bank, Churdan, Iowa -- investment in bank premises. Returned, July 28, 1994.
Dallas	United Bank & Trust, Abilene, Texas -- investment in bank premises. Approved, July 29, 1994.

**BANKS, FOREIGN**

Director, BS&R	Bank of Nova Scotia, Toronto, Canada -- modification of commitments concerning RN Business Capital, Inc., a Delaware corporation. Granted, July 26, 1994.
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**BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS**

San Francisco	Granite Construction, Inc., Watsonville, California -- - registration statement. Withdrawn, July 26, 1994.
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**BANKS, STATE MEMBER**

Kansas City	Community Bank and Trust Co., Neosho, Missouri -- payment of a dividend. Approved, July 25, 1994.
GC	Merchants Bank, New York, New York -- request by Waterhouse Investor Services, Inc., for exception to Regulation L to permit William J. Cardew to continue to serve on the board of directors of Waterhouse while serving as a director and senior executive officer of Merchants Bank. Granted, July 27, 1994.
Director, BS&R	Signet Bank / Maryland, Baltimore, Maryland -- transfer agent registration. Withdrawn, July 26, 1994.
Dallas	Wellington State Bank, Wellington, Texas -- payment of a dividend. Approved, July 27, 1994.

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

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**CAPITAL STOCK**

Chicago	Worthington Bancorporation, Worthington, Iowa -- redemption of shares. Returned, July 25, 1994.
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**CHANGE IN BANK CONTROL**

Boston	Canaan National Bancorp, Canaan, Connecticut -- change in bank control. Permitted, July 29, 1994.
Chicago	Mid America Banks, Inc., Collins, Iowa -- change in bank control. Permitted, July 29, 1994.
Dallas	Pecos County Bancshares, Inc., Fort Stockton, Texas - - change in bank control. Permitted, July 27, 1994.
Chicago	Worthington Bancorporation, Worthington, Iowa -- change in bank control. Returned, July 25, 1994.

**COMPETITIVE FACTORS REPORTS**

Secretary	Bank of Castile, Castile, New York, proposed acquisition of certain assets and assumption of the deposit liabilities of the Avon, New York, and Caledonia, New York, branches of The Chase Manhattan Bank, National Association, New York, New York -- report on competitive factors. Submitted, July 25, 1994.
San Francisco	California Federal Bank, A Federal Savings Bank, Los Angeles, California, proposed acquisition of certain assets and assumption of certain liabilities of four southern California branches of CenFed Bank, A Federal Savings Bank, Pasadena, California -- report on competitive factors. Submitted, July 26, 1994.
St. Louis	City National Bank of Fulton, Fulton, Kentucky, proposed purchase of certain assets and assumption of certain liabilities of the Fulton, Kentucky, branch of Security Trust Federal Savings and Loan Association, Knoxville, Tennessee. Submitted, July 27, 1994.

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

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**COMPETITIVE FACTORS REPORTS**

Cleveland	Farmers & Traders Bank of Mt. Olivet, Inc., Mount Olivet, Kentucky, proposed merger with Bank of May's Lick, May's Lick, Kentucky --report on competitive factors. Submitted, July 29, 1994.
Cleveland	Fifth Third Bancorp, Cincinnati, Ohio, proposed acquisition of the assets and assumption of the liabilities of The Cumberland Federal Bancorporation, Inc., Louisville, Kentucky , and The Cumberland Federal Savings Bank -- report on competitive factors. Submitted, July 27, 1994.
Cleveland	Fifth Third Bank of Central Kentucky, Inc., Lexington, Kentucky, proposed acquisition of the assets and assumption of the liabilities of all but one of the branches of The Cumberland Federal Savings Bank, Louisville, Kentucky -- report on competitive factors. Submitted, July 27, 1994.
Dallas	First National Bank, Whitesboro, Texas, proposed merger with Surety Bank, National Association, Lufkin, Texas -- report on competitive factors. Submitted, July 29, 1994.
Chicago	First National Bank in Manitowoc, Manitowoc, Wisconsin, proposed purchase of certain assets and assumption of certain liabilities of the Kiel and Newton, Wisconsin, branches of Valley Bank East Central, Kewaskum, Wisconsin -- report on competitive factors. Submitted, July 26, 1994.
St. Louis	First National Bank in Olney, Olney, Illinois, proposed merger with FNB Interim National Bank -- report on competitive factors. Submitted, July 27, 1994.
New York	Liberty National Bank, Danbury, Connecticut, proposed merger with Liberty National Bank of Connecticut -- report on competitive factors. Submitted, July 29, 1994.

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

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**COMPETITIVE FACTORS REPORTS**

New York	Mid-Hudson Savings Bank FSB, Fishkill, New York, proposed merger with First Fidelity Bank, National Association, New York, Riverdale, New York -- report on competitive factors. Submitted, July 27, 1994.
Chicago	National Exchange Bank and Trust, Fond du Lac, Wisconsin, proposed purchase of assets and assumption of liabilities of the Glenbeulah, Wisconsin, branch of Valley Bank, East Central, Kewaskum, Wisconsin, and the Marytown, Wisconsin, branch of M&I New Holstein Bank, New Holstein, Wisconsin -- report on competitive factors. Submitted, July 26, 1994.
Philadelphia	Nazareth National Bank & Trust Co., Nazareth, Pennsylvania, proposed acquisition of certain assets and assumption of certain liabilities of the Third National Bank & Trust Company of Scranton, Scranton, Pennsylvania -- report on competitive factors. Submitted, July 28, 1994.
Dallas	New Heritage Bank, Red Oak, Texas, proposed merger with Heritage Bank -- report on competitive factors Submitted, July 28, 1994.
Dallas	New Troy Bank, Lorena, Texas, proposed merger with Bank of Troy -- report on competitive factors. Submitted, July 28, 1994.
Chicago	Pacesetter Bank of Hartford City, Hartford City, Indiana, proposed merger with PBHC Merger Bank -- report on competitive factors. Submitted, July 28, 1994.
Chicago	Pacesetter Bank of Montpelier, Montpelier, Indiana, proposed merger with PBOM Merger Bank -- report on competitive factors. Submitted, July 28, 1994.

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

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**COMPETITIVE FACTORS REPORTS**

St. Louis	Pine Bluff National Bank, Pine Bluff, Arkansas, proposed merger with New Pine Bluff National Bank - - report on competitive factors. Submitted, July 29, 1994.
New York	Republic National Bank of New York, New York, New York, proposed purchase of certain assets and assumption of certain liabilities of the Sao Paulo, Brazil, branch of Banco Exterior de Espana, S.A., Madrid, Spain -- report on competitive factors. Submitted, July 28, 1994.
Cleveland	Salt Creek Valley Interim Bank, Laurelville, Ohio, proposed merger with The Salt Creek Valley Bank -- report on competitive factors. Submitted, July 27, 1994.
Minneapolis	State Bank of Buffalo Lake, Buffalo Lake, Minnesota, proposed merger with Tri-County State Bank of Ortonville, Ortonville, Minnesota -- report on competitive factors. Submitted, July 28, 1994.
Dallas	Yorktown Community Bank, Yorktown, Texas, proposed merger with First National Bank of Beeville, Beeville, Texas -- report on competitive factors. Submitted, July 28, 1994.

**EXTENSIONS OF TIME**

San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, July 28, 1994.
St. Louis	CNB Bancshares, Inc., Evansville, Indiana -- extension to September 3, 1994, to acquire Oakland City Bancshares Corp., Oakland City, Indiana, and First Bank & Trust Company of Oakland City. Granted, July 27, 1994.
Cleveland	Ohio State Bancshares, Inc., Marion, Ohio -- extension to October 29, 1994, to acquire The Marion Bank, Marion, Ohio. Granted, July 29, 1994.



**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
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**EXTENSIONS OF TIME**

Atlanta	Republic Security Financial Corporation, West Palm Beach, Florida -- extension to October 29, 1994, to acquire Governors Bank. Granted, July 29, 1994.
Atlanta	SunTrust Banks, Inc., Atlanta, Georgia -- to acquire shares of Peoples Bank of Lakeland, Lakeland, Florida. Granted, July 26, 1994.
San Francisco	U.S. Bancorp, Portland, Oregon -- extension to divest certain property. Granted, July 28, 1994.

**MEMBERSHIP**

San Francisco	Deanza Bank, Sunnyvale, California -- to become a member of the Federal Reserve System. Returned, July 27, 1994.
Cleveland	Fifth Third Bank of Western Ohio, Piqua, Ohio -- to become a member of the Federal Reserve System. Approved, July 26, 1994.
San Francisco	Southwest State Bank, Pahrump, Nevada -- to become a member of the Federal Reserve System. Returned, July 26, 1994.

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

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**BANK BRANCHES, DOMESTIC**

Secretary            Signet Bank / Virginia, Richmond, Virginia -- to  
                         establish an off-site electronic facility in  
                         Richmond.  
                         Approved, July 22, 1994.

**BANK HOLDING COMPANIES**

Atlanta            First State Bancshares of Blakely, Inc., Blakely,  
                         Georgia -- to acquire Bostwick Banking Company,  
                         Arlington, Georgia.  
                         Approved, May 25, 1994.

Chicago            MBT Bancorp, West Harrison, Indiana -- to act as a  
                         general agent in the sale of insurance products  
                         through Whitewater Agency, Inc.  
                         Returned, July 21, 1994.

Chicago            Philipps Investment Company Limited Partnership,  
                         Spring Hills, Florida -- to acquire Gratiot  
                         Bancshares, Inc., Gratiot, Wisconsin, and Gratiot  
                         State Bank.  
                         Returned, July 22, 1994.

**BANKS, STATE MEMBER**

Chicago            Independent Bankers' Bank of Illinois, Springfield,  
                         Illinois -- to make an investment in a bank service  
                         corporation.  
                         Approved, June 23, 1994.

# 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>				
Banknorth Group, Inc., Burlington, Vermont 3(a)(1)/3(a)(5) application to acquire North American Bank Corporation, Farmington, New Hampshire*	<table><tbody><tr><td><u>Newspaper</u></td><td>08-17-94</td></tr><tr><td><u>Federal Register</u></td><td>08-26-94</td></tr></tbody></table>	<u>Newspaper</u>	08-17-94	<u>Federal Register</u>	08-26-94
<u>Newspaper</u>	08-17-94				
<u>Federal Register</u>	08-26-94				

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

<u>Application</u>	<u>Comment Period Ending Date</u>		
Fleet Financial Group, Inc., Providence, Rhode Island, BayBanks, Inc., Boston, Massachusetts, Shawmut National Corporation, Hartford, Connecticut, Bank of Boston Corporation, Boston, Massachusetts and 6 Second District bank holding companies and 1 Third District bank holding company - 4(c)(8) application to engage in data processing and data transmission services through the joint ownership of Infinet Payment Services, Inc., the entity which would result from the proposed merger of the NYCE and Yankee 24 ATM networks	<table><tbody><tr><td><u>Federal Register</u></td><td>Not Yet Established</td></tr></tbody></table>	<u>Federal Register</u>	Not Yet Established
<u>Federal Register</u>	Not Yet Established		

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

<u>Application</u>
NONE

\*Subject to CRA.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

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

Comment Period  
Ending Date

SECTION I

Applications Subject to Newspaper  
Notice Only

None.

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

First Empire State Corporation, Buffalo, New York, ("First Empire") to acquire all of the voting shares of Ithaca Bancorp, Inc., Ithaca, New York ("Bancorp"), and thereby acquire Citizens Savings Bank F.S.B., Ithaca, New York ("Savings Bank"), the federally-chartered savings bank subsidiary of Bancorp, and under certain circumstances to exercise an option to acquire up to 16.7 percent of the voting shares of Bancorp, and Manufacturers and Traders Trust Company, Buffalo, New York, the commercial bank subsidiary of First Empire, to merge with Citizens Savings and Loan Association, the successor to Savings Bank upon its conversion to a state-chartered savings and loan association.1/ 7/21/94 3/

North Fork Bancorporation, Inc., Mattituck, New York, to merge with Metro Bancshares, Inc., Jericho, New York ("Metro"), and thereby to indirectly acquire Metro's wholly-owned savings bank subsidiary, Bayside Federal Savings Bank, Jericho, New York, ("Bayside") and to merge Bayside, a federally-chartered savings bank, with and into North Fork Bank, Mattituck, New York, Applicant's wholly-owned state-chartered bank subsidiary.1/ 8/29/94 3/

SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)

Credit Lyonnais S.A., Paris, France, indirectly through its wholly-owned subsidiary, Credit Lyonnais International Asset Management USA, San Francisco, California, to act as an investment adviser to registered investment companies, including sponsoring, organizing, and managing a closed-end investment company and to provide portfolio investment advice and management services to institutions and high-net worth individuals. N/A

Banco Santander, S.A., Madrid, Spain, to engage through its subsidiary, Santander Investment Securities, Inc., New York, New York, in providing investment and financial advisory services, alone or in combination with securities brokerage activities. N/A

SECTION IV

Applications Not Involving  
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending July 30, 1994

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Banco Popular de Puerto Rico P.O. Box 2708 San Juan, Puerto Rico 00936-2708	Satisfactory	10/18/93

- 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**

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

Keystone Financial, Inc., Harrisburg, Pennsylvania requests approval to merge its wholly owned subsidiary bank, Pennsylvania National Bank, Pottsville, Pennsylvania, with and into American Savings Bank, Tamaqua, Pennsylvania, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act (the "Oakar Amendment")

Newspaper Comment period expires: 8/26/94

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

None

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

First Fidelity Bancorporation, Newark, New Jersey to engage in data processing activities as a result of its pending acquisition of 8.021% of the Class B Common Stock of InfiNet Payment Services, Hackensack, New Jersey, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(7) of Regulation Y.

Federal Regist. comment period expires: N. Avail (\*Not yet published)

IBS Financial Corp., Cherry Hill, New Jersey to engage denovo in the making and servicing of loans, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(2) of Regulation Y.

Federal Regist. comment period expires: 8/17/94

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

None.

1/ Subject to provisions of Community Reinvestment Act.

\* N/A - not yet available.

# 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 July 29, 1994.

### **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>
None	None	None



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

**APPLICATIONS BULLETIN**  
(For the week ending July 30, 1994)

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

Received OAKAR application from CoBancorp, Inc., Elyria, Ohio, to acquire the Avon and Sheffield Lake offices of Charter One, FSB, Cleveland, Ohio.	*Not Yet Known#
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Received Section 18(c) application from PremierBank and Trust, Elyria, Ohio, to acquire the Avon and Sheffield Lake offices of Charter One, FSB, Cleveland, Ohio.	*Not Yet Known#
---	-----------------

Received expedited notice from Chippewa Valley Bank, Rittman, Ohio, of its intent to establish a branch facility at 120 High Street, Wadsworth, Ohio.	*August 16, 1994
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Received expedited notice from The Ohio Bank, Findlay, Ohio, of its intent to establish a branch facility at Fishinger Boulevard and Mill Run Drive, Columbus, Ohio.	*Not Yet Known#
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**SECTION II - APPLICATIONS SUBJECT TO BOTH  
NEWSPAPER AND FEDERAL REGISTER NOTICE**

Received Section 3(a)(1) application from Gillmor Financial Services, Inc., Old Fort, Ohio, on July 27, 1994, to acquire Old Fort Banking Company, Old Fort, Ohio.	*Not Yet Known#
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Received Section 3(a)(1) application from AMH Holding Company, Morehead, Kentucky, on July 25, 1994, to acquire 66.93 percent of The Citizens Bancorp of Morehead, Inc., Morehead, Kentucky.	*Not Yet Known#
--	-----------------

\* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

# - Expected to end approximately 30 days from date of application's receipt

## - Expected to end approximately 18 days from date of application's receipt

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

**APPLICATIONS BULLETIN  
(For the week ending July 30, 1994)**

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

Received Section 3(a)(5) application from The Citizens Bancorp of Morehead, Inc., Morehead, Kentucky, on July 25, 1994, to acquire AMH Holding Company, Morehead, Kentucky. \*Not Yet Known#

Received Section 3(a)(5) application from Victory Bancshares, Inc., Mt. Victory, Ohio, on July 25, 1994, to acquire The Mt. Victory State Bank, Mt. Victory, Ohio. \*Not Yet Known#

Received Section 3(a)(1) application from Salt Creek Valley Bancshares, Inc., Laurelville, Ohio, on July 18, 1994, to acquire The Salt Creek Valley Bank, Laurelville, Ohio. \*F: August 19, 1994

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

Received Section 4(c)(8) applications from Banc One, Corporation, Columbus, Ohio; KeyCorp, Cleveland, Ohio; National City Corporation, Cleveland, Ohio; PNC Bank Corp., Pittsburgh, Pennsylvania; and Mellon Bank Corporation, Pittsburgh, Pennsylvania, on June 23, 1994, of their intent to acquire equal 16.67 percent share interests in Electronic Payment Services, Inc., Wilmington, Delaware. Not Yet Known

Received Section 4(c)(8) application from Gilmor Financial Services, Inc., Old Fort, Ohio, to acquire Old Fort Real Estate Company, Old Fort, Ohio. Not Yet Known#

**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 approximately 30 days from date of application's receipt

## - Expected to end approximately 18 days from date of application's receipt

**AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
(July 29, 1994)

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 July 29, 1994. 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.

Premier Bank & Trust  
124 Middle Avenue  
Elyria, Ohio 44036  
(216) 329-8000  
Rating: Satisfactory  
Exam Date: January 3, 1994

The Citizens Banking Co.  
100 East Water Street  
Sandusky, Ohio 44870  
(419) 625-4121  
Rating: Satisfactory  
Exam Date: April 25, 1994

Killbuck Savings Bank Co.  
165 North Main Street  
Killbuck, Ohio 44637  
(216) 276-0591  
Rating: Satisfactory  
Exam Date: May 3, 1994

**Federal Reserve Bank of Richmond**

**Section I - Applications Subject to Newspaper  
Notice Only**

**Application**

**Comment Period Ending Date**

FCNB Bank, Frederick, Maryland, to  
establish an Electronic Funds Transfer  
Facility inside the Food Lion Store at  
the Discovery Crossings Shopping Center,  
Woodsboro Pike, Walkersville, Maryland.\*

8-25-94

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

**Application**

**Comment Period Ending Date**

None.

**Section III - Applications Subject to Federal Register Notice**

**Application**

**Comment Period Ending Date**

None.

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

None.

\*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending July 29, 1994

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>
Bank of Northern Virginia 1010 North Glebe Road Arlington, Virginia 22201-4749	5-9-94	Satisfactory
F & M Bank-Massanutten 1855 East Market Street Harrisonburg, Virginia 22801-5101	5-9-94	Satisfactory

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending July 29, 1994

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
AmSouth Bancorporation Birmingham, Alabama Along with its subsidiary, AmSouth Bank of Georgia, Summerville, Georgia, to acquire certain assets and assume certain liabilities of Community Federal Savings Bank, Fort Oglethorpe, Georgia, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	Not yet available*
AmSouth Bank Birmingham, Alabama To establish a branch located at 2228 Pelham Parkway, Pelham, Alabama.	08-12-94*
Bank of Naples Naples, Florida To establish a branch located at 8801 Tamiami Trail East, Naples, Florida.	08-04-94*
Trust Company Bank Atlanta, Georgia To establish a branch located at 2000 East West Connector, Austell, Georgia.	07-30-94*
Brantley Bancorp, Inc. Brantley, Alabama Change in control notice by James Hubert Hollis, Jr., to acquire an additional 5.06 percent of the outstanding shares of Brantley Bancorp, Inc., Brantley, Alabama. Total ownership will equal 25.77 percent.	Not yet available*
FNS Bancshares, Inc. Scottsboro, Alabama Change in control notice by Mr. John W. Gay, III, to acquire an additional .01 percent of the outstanding shares of FNS Bancshares, Inc., Scottsboro, Alabama. Total acquisition will equal 23.72 percent.	08-24-94* Federal Register
Regions Financial Corporation Birmingham, Alabama To merge with American Bancshares, Inc., Monroe, Louisiana, and thereby directly acquire First American Bank & Trust of Louisiana, Monroe, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*

\*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending July 29, 1994

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

<u>Application</u>	<u>Comment Period Ending Date</u>
CFB Bancorp, Inc. Jacksonville, Florida 1-BHC formation, Community First Bank, Jacksonville, Florida.	08-29-94* Federal Register
Commercial Bancorp of Gwinnett, Inc. Lawrenceville, Georgia To merge with Commercial Bancorp of Georgia, Inc., Atlanta, Georgia, and thereby directly acquire Commercial Bank of Georgia, Atlanta, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	08-22-94* Federal Register
Hibernia Corporation New Orleans, Louisiana To merge with Pioneer Bancshares Corporation, Shreveport, Louisiana, and thereby directly acquire Pioneer Bank & Trust Company, Shreveport, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	08-26-94* Federal Register
Vernon Bancshares, Inc. Leesville, Louisiana Change in control notice by Mr. Winford Hughes Morris, Mr. Ralph Dillon McRae, Sr., Mr. Henry Buford Sartor, Mr. William Vernon McRae, Mr. Murphy NMN O'Banion, Mr. Donald Alan Goins, Dr. George Douglas Brandon, DVM, Dr. Gregory Dale Lord, MD and Ms. Carney Jean Midkiff, all of Leesville, Louisiana, to acquire 64.12 percent of the outstanding shares of Vernon Bancshares, Inc., Leesville, Louisiana.	08-17-94* Federal Register
Merchants Capital Corporation Vicksburg, Mississippi To acquire Merchants Bank, Vicksburg, Mississippi, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	08-18-94* Federal Register
Trustmark Corporation Vicksburg, MS To merge with First National Financial Corporation, Vicksburg, Mississippi, and thereby directly acquire First National Bank of Vicksburg, Vicksburg, Mississippi, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	08-12-94* Federal Register

\*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending July 29, 1994

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
AmSouth Bancorporation Birmingham, Alabama To acquire AmSouth Interim Federal Savings Bank, Rome, Georgia, pursuant to Section 4(c)(8) of the Bank Holding Company Act, and Section 225.25(b)(9) of Regulation Y.	08-29-94
AmSouth Bancorporation Birmingham, Alabama To acquire Community Federal Savings Bank, Fort Oglethorpe, Georgia, pursuant to Section 4(c)(8) of the Bank Holding Company Act, and Section 225.25(b)(9) of Regulation Y.	08-29-94
West Coast Bancorp, Inc. Cape Coral, Florida To engage <b>de novo</b> in factoring accounts receivable, pursuant to Section 4(c)(8) of the Bank Holding Company Act, and Section 225.25(b)(1) of Regulation Y.	08-17-94
Hibernia Corporation New Orleans, Louisiana To acquire Zachary Taylor Life Insurance Company, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(8) of Regulation Y.	08-26-94

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

Application

Barnett Banks, Inc.  
Jacksonville, Florida  
Request for waiver of the application requirement of Section  
3(a)(3) of the Bank Holding Company Act for the proposal for First  
City Bancorp, Atlanta, Georgia, a wholly-owned subsidiary of  
Barnett Banks, Inc., Jacksonville, Florida, to acquire Barnett Bank  
of the Treasure Coast, Port St. Lucie, Florida, Barnett Bank of  
Southwest Georgia, Columbus, Georgia, and Suncoast Bancorp,  
Jacksonville, Florida, which are all also subsidiaries of Barnett  
Banks, Inc.

1st United Bancorp  
Boca Raton, Florida  
Commitment waiver request.



Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending July 29, 1994

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>Examination</u> <u>Bank</u>	<u>Rating</u>	<u>Date</u>
Tri-City Bank 3416 Highway 126 Blountville, Tennessee 37617 (615)323-3161	Outstanding	04-11-94

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	Comerica Bank Detroit, Michigan 2600 Evergreen Road Southfield Civic Center Southfield, Michigan	N - 7-28-94
Branch	Unionbank Sandwich, Illinois 15 West South Street Plano, Illinois	N - 7-23-94
Branch	Grayling State Bank Grayling, Michigan S. E. Corner at Main Street (M-32) and Central Avenue Gaylord, Michigan	N - 8-8-94
Oakar	Shoreline Bank Benton Harbor, Michigan South Haven Branch of Great Lakes Bancorp South Haven, Michigan	N - **
EFT	Community State Bank Avilla, Indiana 4134 West County Road 100 South Wolf Lake, Indiana	N - 7-31-94
Branch	Liberty Bank Milwaukee, Wisconsin Southeast corner of North Port Washington Road & Green Tree Road Glendale, Wisconsin	N - **
Reg K	First Chicago Corporation Chicago, Illinois First Chicago Bank (Mexico) S.A., Mexico City, Mexico	N - **
Branch	Comerica Bank Detroit, Michigan 1965 Baldwin Jenison, Michigan 2900 Burlingame, S.W. Wyoming, Michigan 3960 44th Street, S.W. Grandville, Michigan 515 10 Mile Road, N.E. Rockford, Michigan	N - 8-8-94

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper  
Notice Only  
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Branch	The Rock Island Bank Rock Island, Illinois 42nd Avenue & 7th Street East Moline, Illinois	N - 8-1-94
Oakar	Firstbank Corporation Alma, Michigan St. Charles Branch of Standard Federal Bank, F.S.B. Troy, Michigan	N - **
Oakar	Associated Banc-Corp. Green Bay, Wisconsin North Shore Bank, F.S.B. Brookfield, Wisconsin	N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	F & M Bancorporation, Inc. Kaukauna, Wisconsin Union State Bank Wautoma, Wisconsin*	FR - 8-12-94 NP - 8-15-94
Y-2	Greatbanc, Inc. Aurora, Illinois Greatbank Algonquin, Illinois*	FR - 8-18-94 NP - **
Y-2	First of America Bank Corporation Kalamazoo, Michigan First Park Ridge Corporation Chicago, Illinois Bank of Buffalo Grove Buffalo Grove, Illinois First State Bank and Trust Company of Park Ridge Park Ridge, Illinois*	FR - 7-25-94 NP - 7-1-94
Y-1	First of America Acquisition Company Park Ridge, Illinois First Park Ridge Corporation Chicago, Illinois Bank of Buffalo Grove Buffalo Grove, Illinois First State Bank and Trust Company of Park Ridge Park Ridge, Illinois*	FR - 7-25-94 NP - 7-1-94
Y-1	Bay Bancorporation Green Bay, Wisconsin Bay Bank (in organization) Green Bay, Wisconsin*	FR - 7-25-94 N - 7-18-94
Y-2	First Citizens of Paris, Inc. Paris, Illinois Oakland National Bank Oakland, Illinois*	FR - 7-21-94 N - 8-08-94
CoC	Worthington Bancorporation Worthington, Iowa Joseph E. Ealy, Nancy E. Ealy, Donald Kout, Donald Schrage & Wilma Bunn	FR - 8-17-94 N - **
Y-1	Village Investment Company Libertyville, Iowa Libertyville Savings Bank Libertyville, Iowa*	FR - 8-18-94 N - 8-15-94

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	First Ozaukee Capital Corp. Cedarburg, Wisconsin First Ozaukee Savings Bank Cedarburg, Wisconsin*	FR - 7-25-94 N - 8-13-94
Y-2	Panhandle Aviation, Inc. Clarinda, Iowa Bank of Altoona (in organization) Altoona, Iowa*	FR - 8-6-94 N - 7-16-94
Y-1	H S B, Inc. Hedrick, Iowa Hedrick Savings Bank Hedrick, Iowa*	FR - 8-1-94 N - 8-1-94
CoC-HC	North Linn Corporation Coggon, Iowa by Rufus Sisler	FR - 8-17-94 N - **
CoC-HC	North Salem State Bancorporation North Salem, Indiana Robert G. Porter, William R. Jones and Elizabeth J. Jones	FR - 8-2-94 N - 7-15-94
CoC-HC	North Bank Corporation Hale, Michigan North Bank Employee Stock Ownership Plan & Trust Hale, Michigan	FR - 8-3-94 N - **
Y-1	Philipps Investment Company Limited Partnership Spring Hill, Florida Gratiot Bancshares, Inc. Gratiot, Wisconsin Gratiot State Bank Gratiot, Wisconsin*	FR - 8-6-94 N - **
Y-2	Country Bank Shares Corporation Belleville, Wisconsin Belleville Bancshares Corporation Belleville, Wisconsin Belleville State Bank Belleville, Wisconsin*	FR - 8-22-94 NP - 8-17-94

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

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-2	Ames National Corporation Ames, Iowa Randall-Story Bancshares, Inc. Story City, Iowa Randall-Story State Bank Story City, Iowa*	FR - ** NP - 8-12-94
Y-2	First National Bancorp, Inc. Joliet, Illinois Plano Bancshares, Inc. Plano, Illinois Community Bank of Plano Plano, Illinois*	FR - 8-6-94 N - 8-2-94
Y-2	Peotone Bancorp, Inc. Peotone, Illinois Minooka Bancorp, Inc. Minooka, Illinois Founders Bancorp, Inc. Scottsdale, Arizona Westbanco, Inc. Westville, Illinois*	FR - 8-6-94 N - **
Y-2	Southwest Bancorp, Inc. Worth, Illinois Minooka Bancorp, Inc. Minooka, Illinois Founders Bancorp, Inc. Scottsdale, Arizona Westbanco, Inc. Westville, Illinois*	FR - 8-6-94 N - **
CoC	Lena Bancorp, Inc. Lena, Illinois by John Bollman	FR - 8-23-94 N - 8-10-94
Y-2	Associated Banc-Corp. Green Bay, Wisconsin Spencer Bancorporation, Inc. Spencer, Wisconsin & Spencer State Bank Spencer, Wisconsin*	FR - ** N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	Amcore Financial Inc. Rockford, Illinois Professional American Collections, Inc. North Aurora, Illinois	FR - 8-9-94
Y-4	Amcore Financial Inc. Rockford, Illinois A/R Management, Ltd. Oconomowoc, Wisconsin	FR - 8-9-94
4 (c) (8)	MBT Bancorp West Harrison, Indiana Whitewater Agency, Inc. West Harrison, Indiana	FR - 8-15-94
4 (c) (8)	Old Kent Financial Corporation Grand Rapids, Michigan Capital Fund for Housing Limited Partnership I Lansing, Michigan	FR - 7-28-94
Y-4	Johnson International, Inc. Racine, Wisconsin Seaboard Savings Bank, F.S.B. Stuart, Florida	FR - 8-12-94 NP - 8-11-94
Y-4	Republic Bancorp, Inc. Owosso, Michigan Home Funding, Inc. Hopewell Junction, New York	FR - 8-16-94
Y-4	Castle BancGroup, Inc. DeKalb, Illinois Northern Illinois Finance Company Sandwich, Illinois	FR - 7-25-94
4 (c) (8)	Security National Corporation Sioux Center, Iowa Engage <u>de novo</u> in lending activities	FR - 7-27-94

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	First Ozaukee Capital Corp. Cedarburg, Wisconsin Engage in making, acquiring or servicing loans	FR - 7-25-94
Y-4	First of America Bank Corporation Kalamazoo, Michigan First of America Securities, Inc. Kalamazoo, Michigan--acting as riskless principal for and privately placing all types of securities, underwriting and dealings	FR - 8-3-94
4(c)(8)	First Midwest Corporation of Delaware Elmwood Park, Illinois Midwest One Mortgage Services, Inc. Melrose Park, Illinois	FR - 6-6-94
4(c)(8)	Ambank Company, Inc. Sioux Center, Iowa Continue to engage in its insurance agency activities	N - **



Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Worthington Bancorporation Worthington, Iowa to redeem 6,875 shares of its common stock

N - Newspaper  
FR - Federal Register  
\* - Subject to Provisions of Community Reinvestment Act  
\*\* - Not available at this time

## AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending July 29, 1994. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

### Identification of Ratings

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

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
-Chemical Bank-Bay Area 213 Center Avenue Bay City, Michigan 48708 (517) 895-8521	4/06/94	O
-First Community Bank 200 East Main Street, Box 200 Harbor Springs, Michigan 49740 (616) 526-2114	4/18/94	S
The Blissfield State Bank 204 East Jefferson Street, Box 40 Blissfield, Michigan 49228 (517) 486-2151	4/18/94	S

-Bank of Burlington  
200 South Pine Street  
Burlington, Wisconsin 53145  
(414) 763-9141

4/18/94

O

-Security Bank  
11 North First Avenue  
Marshalltown, Iowa 50158  
(515) 754-5500

4/18/94

O

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING July 29, 1994

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

### Application

### End of Comment Period

\*Section 5(d)(3) application by The  
Citizens Bancorp of Hickman, Inc.,  
Hickman, Kentucky, to acquire Hickman,  
Kentucky branch of Security Trust  
Federal Savings and Loan Association,  
Hickman, Kentucky

8-19-94

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

### Application

### End of Comment Period

None.

## SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

### Application

### End of Comment Period

None.

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

### Application

### End of Comment Period

Section 9 membership application by  
Southern Commercial Bank, St. Louis,  
Missouri

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 July 29, 1994

Name of Bank	Bank Address	Examination Date	Examination Rating
The Citizens State Bank of Petersburg	P. O. Box 98 Petersburg, Indiana 47567	4-18-94	Satisfactory

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

Application

Comment Period  
Ending Date

NONE.

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

Application

Comment Period  
Ending Date

Norwest Corporation  
Minneapolis, MN  
To acquire 100% of the voting  
shares of the First National  
Bank of Kerrville, Kerrville, TX\*

Not yet available

B & E Investments, Inc. (State  
Bank of Arcadia) Employee Stock  
Ownership Plan and Trust  
Arcadia, WI  
To acquire 30.09% of the voting  
shares of B & E Investments, Inc.,  
Arcadia, WI, which owns 1.25% of  
State Bank of Arcadia, Arcadia, WI\*

Not yet available

Norwest Corporation  
Minneapolis, MN  
To acquire 100% of the voting  
shares of Alexandria Securities  
and Investment Company,  
Alexandria, MN\*

Not yet available

Norwest Corporation  
Minneapolis, MN  
To acquire 100% of the voting  
shares of Texas National Bancshares,  
Inc., Midland, TX\*

Not yet available

\*Subject to CRA

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Norwest Corporation Minneapolis, MN To engage in mortgage lending through the acquisition of First Capital Mortgage Company, York, PA, a joint venture with Bob Yost, Inc.	8-18-94
Norwest Corporation Minneapolis, MN To engage in discount brokerage activities through the acquisition of the discount brokerage business of Community State Bank, Alexandria, MN	Not yet available

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

Application

Minnesota Valley Financial  
Services, Inc., St. Paul, MN  
To redeem 24.5% of its voting  
shares

Crookston Financial Services,  
Inc., Crookston, MN  
To redeem 25.0% of its voting  
shares

FEDERAL RESERVE BANK OF MINNEAPOLIS  
Section V - Availability of  
CRA Public Evaluations  
week ending July 29, 1994

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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.

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BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
Security State Bank & Trust Company P. O. Box 1291 Polson, MT 59860-1291 (406) 883-5363	April 11, 1994	Outstanding
Western Bank P.O.Box 5225 Sioux Falls, SD 57117-5225 (605) 335-5300	April 18, 1994	Outstanding



Federal Reserve Bank of Kansas City

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SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

COMMENT PERIOD ENDING DATE

Commerce Bancshares, Inc., Kansas City, Missouri, for prior approval to acquire 100 percent of the voting shares of Twin City Corporation, Kansas City, Kansas.\*

August 25, 1994

BOK Financial Corporation, and BOKF Merger Corporation Number Four, both of Tulsa, Oklahoma, for prior approval to acquire 100 percent of the voting shares of Citizens Holding Company, Muskogee, Oklahoma.\*

August 26, 1994

INTRUST Financial Corporation, Wichita, Kansas, for prior approval to merge with First Moore Bancshares, Inc.\*

August 25, 1994

King Bancshares, Inc., Kingman, Kansas, for prior approval to acquire Turon Banc Shares, Inc., Turon, Kansas.\*

August 22, 1994

Robert Stephen Carmack, Hinton, Oklahoma, for prior approval to acquire an additional 4.49 percent, for a total of 28.88 percent, of the voting shares of Midstate Bancorp, Inc., Hinton, Oklahoma.

August 17, 1994

Sharon E. and Howard C. Thompson, Pittsburg, Kansas, to acquire an additional 22.73 percent for a total of 44.7 percent of the voting shares and Joyce L. and Barry D. Draper, Pittsburg, Kansas, to acquire an additional 22.73 percent for a total of 44.7 percent of the voting shares of S.T.D. Investments, Inc., Mindenmines, Missouri.

August 8, 1994

Redman Financial, Inc., Simpson, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Farmers State Bank, Simpson, Kansas.\*

August 18, 1994

Stephen B. and Pamela Holton, both of Poteau, Oklahoma, for prior approval to acquire an additional 6.03 percent, for a total of 26.45 percent, of the outstanding shares of Central Bancshares of Poteau, Inc., Poteau, Oklahoma.

Not Available

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

**APPLICATION**

**COMMENT PERIOD ENDING DATE**

None.

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

**APPLICATION**

None.

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

**Identification of Ratings**

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

**Outstanding record of meeting community credit needs**

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

**Satisfactory record of meeting community credit needs**

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

## Federal Reserve Bank of Kansas City

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### **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>
BankWest P.O. Box 499 Goodland, Kansas 67735-0499	04-18-94	07-25-94	Satisfactory
OMNIBANK 3600 South Yosemite Denver, Colorado 80237-1812	04-18-94	07-25-94	Satisfactory

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN  
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JULY 25, 1994

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**

\*Section 3(a)(3) application by  
Central Bancshares, Inc., Houston, TX, to acquire  
Lee County National Bank, Giddings, TX  
(Previously reported during the week of 7-11-94)

94/06/15

Change in Control Notice by  
Ronald E. Abbott; John W. Miles; and Linnie Ray  
Spencer, Paris, TX, to acquire an interest in  
Texas Peoples National Bancshares, Inc., Paris, TX  
(Previously reported during the week of 7-4-94)

94/08/08

Change in Control Notice by  
Robert L. Lydick and Arthena Lydick, Clovis, NM, to  
acquire an interest in Western Bancshares of Clovis,  
Inc., Carlsbad, NM

N/A

Change in Control Notice by  
Georgia Baker, Granbury, TX, to acquire an interest in  
Community Bankers, Inc., Granbury, TX

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
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 JULY 25, 1994**

**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.		

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 7/29/94

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
West One Bank, Idaho, Boise, Idaho, to establish an automatic teller machine at 1545 West Broadway, Idaho Falls, Idaho. *	<u>Newspaper:</u> 8/11/94
West One Bank, Idaho, Boise, Idaho, to establish an automatic teller machine at the Twin Falls, Idaho County Fair, Main and Fair Avenues, Filer, Idaho. *	<u>Newspaper:</u> Not available
Heritage Bank of Nevada (In Organization), Reno, Nevada, to become a member of the Federal Reserve System. *	<u>Newspaper:</u> 5/10/94**

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

None

Section III - Applications Subject to Federal Register Notice Only

BankAmerica Corporation, San Francisco, California, to engage <u>de novo</u> in underwriting and dealing to a limited extent in all types of debt and equity securities through BA Securities, Inc., New York, New York.	<u>Fed. Reg.:</u> Not yet published
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Section IV - Applications Not Subject to Federal Register Notice  
or Newspaper Notice

None

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\* Subject to CRA.

\*\* Published with previous filing of application. Per Legal Department, publication good for six month.

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

Week Ending 7/22/94

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending July 29, 1994. 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>
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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.