

**ANNOUNCEMENT**

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

**H.2, 1995, No. 13  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending April 1, 1995**

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**BANK HOLDING COMPANIES**

Banco Santander, S.A., Madrid, Spain -- to engage de novo in various securities-related activities through Santander Investment Securities, Inc., New York, New York.  
Approved, March 27, 1995.

Johnson International, Inc., Racine, Wisconsin -- to acquire Seaboard Savings Bank, F.S.B., Stuart, Florida.  
Denied, March 27, 1995.

North Fork Bancorporation, Inc., Mattatuck, New York -- to acquire additional shares of Sunrise Bancorp, Inc., Sunrise Federal Savings Bank, and Paumanok Service Corp., Farmingdale, New York, and to engage in discount securities brokerage activities through Paumanok.  
Approved, March 29, 1995.

Unitas Ltd., Union Bank of Finland Ltd., and Kansallis-Osake-Pankki, Helsinki, Finland -- request for temporary exemptions under the Bank Holding Company Act and Regulation K.  
Granted, March 29, 1995.

**BANKS, FOREIGN**

Banque Nationale de Paris, Paris, France -- to establish state-licensed branches in Los Angeles and San Francisco, California.  
Approved, March 27, 1995.

West Merchant Bank Limited, London, England -- to establish a state-licensed agency in New York, New York.  
Approved, March 29, 1995.

**BOARD OPERATIONS**

John P. LaWare, member of the Board of Governors of the Federal Reserve System -- resignation, effective April 30, 1995.  
Announced, March 27, 1995.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**CHANGE IN BANK CONTROL**

Pacific National Corporation, Nantucket,  
Massachusetts -- change in bank control.  
Permitted, March 29, 1995.

**REGULATIONS AND POLICIES**

Establishment by state member banks of "back office"  
facilities and approval of loans by loan production  
offices at such facilities (Docket R-0873).  
Approved, March 28, 1995.

**RESERVE BANK SERVICES**

Electronic Payment Services, Inc., Wilmington,  
Delaware -- request from Money Station, Inc.,  
Columbus, Ohio, for reconsideration of the Board's  
approval of notices filed by the owners of EPS.  
Denied, March 31, 1995.

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

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ABBREVIATIONS: BS&R - Banking Supervision and Regulation; C&CA - Consumer and  
Community Affairs; FOMC - Federal Open Market Committee; FRBO - Federal Reserve  
Bank Operations; IF - International Finance; OSDM - Office of Staff Director  
for Management

**BANK BRANCHES, DOMESTIC**

|          |  |
|----------|--|
| Richmond | Bank of Marion, Marion, Virginia -- to establish a<br>branch on state route 90 East at Rural Retreat,<br>Virginia.<br>Approved, March 30, 1995.        |
| Atlanta  | Merchants Bank, Vicksburg, Mississippi -- to<br>establish a branch at 100 South Magnolia Street,<br>Edwards, Mississippi.<br>Approved, March 31, 1995. |
| Dallas   | Security Bank of Arlington, Arlington, Texas -- to<br>establish a branch at 5615 Green Oaks Boulevard,<br>S.W.<br>Approved, March 27, 1995.            |

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

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**BANK BRANCHES, DOMESTIC**

Dallas Texas Bank, Weatherford, Texas -- to establish a branch at 1101 West Main Street, Lewisville, Texas. Approved, March 29, 1995.

**BANK HOLDING COMPANIES**

Cleveland Banc One Corporation, Columbus, Ohio -- to establish a bank service corporation to conduct permissible credit card processing activities. Approved, March 28, 1995.

Director, BS&R Bank Brussels Lambert, Brussels, Belgium -- request for relief from a commitment. Granted, March 30, 1995.

Dallas Brazosport Corporation, Freeport, Texas -- to acquire First Commerce Mortgage Corporation, Corpus Christi, Texas. Returned, March 30, 1995.

St. Louis Cass Commercial Corporation, St. Louis, Missouri -- to engage de novo in acquiring and holding credit card receivables generated by Cass Bank and Trust Company, including acting as agent for the bank, through Cass Information Systems, Inc. Permitted, March 31, 1995.

Director, BS&R Chemical Banking Corporation, New York, New York -- request for relief from certain commitments. Granted, March 29, 1995.

San Francisco Coast Bancorp, Santa Cruz, California -- to acquire Coast Commercial Bank. Returned, March 30, 1995.

Atlanta Community Group, Inc., Chattanooga, Tennessee -- to acquire Etowah Banking Company, Etowah, Tennessee, and Southern United Bank of McMinn County. Approved, March 30, 1995.

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

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**BANK HOLDING COMPANIES**

|          |   |
|----------|---|
| Dallas   | CRB Financial Corp., San Antonio, Texas -- to acquire Camino Real Bancshares, Inc., Camino Real Delaware, Inc., Wilmington, Delaware, and Camino Real Bank, N.A., Eagle Pass, Texas.<br>Approved, March 31, 1995.   |
| Richmond | FCFT, Inc., Princeton, West Virginia -- to acquire up to 10 percent of Bank of Mount Hope, Inc., Mount Hope, West Virginia.<br>Approved, March 29, 1995.  |
| Atlanta  | First Farmers Bancshares, Inc., Portland, Tennessee -<br>- to engage de novo in community development activities through its investment in Tennessee Business and Industrial Development Corporation, Chattanooga, Tennessee.<br>Permitted, March 28, 1995.   |
| Chicago  | First National Company, Storm Lake, Iowa -- to engage in the business of abstracting.<br>Returned, March 30, 1995.  |
| Chicago  | First National Independent Bancorp, Inc., LaGrange, Illinois -- to acquire F.N.B.C. of LaGrange, Inc., and First National Bank of LaGrange; Mokena State Bank, Mokena; Wesco Investment Corporation, LaGrange; and West Chicago State Bank, West Chicago, Illinois.<br>Approved, March 31, 1995.  |
| Chicago  | First State Bancorp of Monticello, Inc. Employee Stock Ownership Plan, Monticello, Illinois -- to acquire First State Bancorp of Monticello, Inc.; First State Bank of Monticello; Atwood State Bank, Atwood; Illinois First State Bank of Bloomington, Bloomington; First State Bank of Heyworth, Heyworth, and First State Bank of Hammond, Hammond, Illinois.<br>Approved, March 27, 1995. |
| Chicago  | First State Bancorp of Monticello, Inc. Employee Stock Ownership Plan, Monticello, Illinois -- to acquire Eskridge Agency, Inc.<br>Approved, March 27, 1995.  |

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

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**BANK HOLDING COMPANIES**

|             |   |
|-------------|---|
| Atlanta     | Greater Rome Bancshares, Inc., Rome, Georgia -- to acquire Greater Rome Bank.<br>Approved, March 29, 1995.  |
| Atlanta     | Hibernia Corporation, New Orleans, Louisiana -- to merge with Progressive Bancorporation, Inc., Houma, Louisiana, and acquire Progressive Bank & Trust Company.<br>Approved, March 31, 1995.  |
| St. Louis   | Jacksonville Bancorp, M.H.C., Jacksonville, Illinois -- to acquire Jacksonville Savings Bank.<br>Approved, March 31, 1995.  |
| St. Louis   | Lima Bancshares, Inc., Lima, Illinois -- to acquire Wemple State Bank, Waverly, Illinois.<br>Approved, March 29, 1995.  |
| New York    | National Bank of Greece, Athens, Greece -- to continue to engage in servicing loans and leasing activities.<br>Withdrawn, March 31, 1995.   |
| Minneapolis | Norwest Corporation, Minneapolis, Minnesota -- to engage in mortgage servicing and origination through First National Bank of Parker, Parker, Colorado.<br>Approved, March 31, 1995.  |
| Minneapolis | Rosemount Financial Services, Inc., Rosemount, Minnesota -- to acquire Rosemount National Bank.<br>Approved, March 30, 1995.  |
| Chicago     | Sidell Bancorp, Inc., Sidell, Illinois -- to engage in making and servicing loans.<br>Approved, March 29, 1995.   |
| New York    | Swiss Bank Corporation, Basel, Switzerland -- to engage through Brinson Partners, Inc., Chicago, Illinois, and Brinson Trust Company in investment and financial advisory services and providing trust company services.<br>Approved, March 28, 1995. |

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

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**BANK HOLDING COMPANIES**

Director, BS&R Synovus Financial Corp. and TB&C Bancshares,  
Columbus, Georgia -- request to reorganize the  
activities of Synovus Securities, Inc.  
Granted, March 29, 1995.

Dallas Texas Bancorporation, Inc., Odessa, Texas -- to  
acquire Lake Buchanan State Bank, Buchanan Dam,  
Texas.  
Approved, March 28, 1995.

**BANK MERGERS**

Chicago Fifth Third Bank Central Indiana, Indianapolis,  
Indiana -- to merge with Fifth Third Bank of  
Southeastern Indiana, Greensburg, Indiana, and to  
establish seven branches.  
Approved, March 30, 1995.

Atlanta Merchants Bank, Vicksburg, Mississippi -- to acquire  
certain assets and assume certain liabilities of  
Bank of Edwards, Edwards, Mississippi.  
Approved, March 31, 1995.

**CAPITAL STOCK**

Chicago Bellwood Bancorporation, Bellwood, Illinois --  
redemption of shares.  
Approved, March 29, 1995.

Chicago First State Bancorp of Monticello, Inc., Monticello,  
Illinois -- redemption of shares.  
Approved, March 27, 1995.

Chicago First Waukegan Corporation, Glenview, Illinois --  
redemption of shares.  
Returned, March 30, 1995.

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

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**CHANGE IN BANK CONTROL**

San Francisco BWC Financial Corp., Walnut Creek, California --  
change in bank control.  
Returned, March 28, 1995.

Cleveland Commonwealth Trust Bancorp, Inc., Butler, Kentucky --  
change in bank control.  
Permitted, March 31, 1995.

San Francisco Whitman Bancorporation, Inc., Colfax, Washington --  
change in bank control.  
Returned, March 31, 1995.

**COMPETITIVE FACTORS REPORTS**

Richmond American Federal Bank, FSB, Greenville, South  
Carolina, proposed purchase of certain assets and  
assumption of certain liabilities of two branches  
of NationsBank, N.A., (Carolinas), Charlotte, North  
Carolina, in McCormick and Ninety Six, South  
Carolina, and also two branches in Saluda, South  
Carolina -- report on competitive factors.  
Submitted, March 28, 1995.

Minneapolis Brainerd National Bank, Baxter, Minnesota, proposed  
purchase of the assets and assumption of the  
liabilities of the Perham, Minnesota, branch of  
First Bank, fsb, Fargo, North Dakota -- report on  
competitive factors.  
Submitted, March 29, 1995.

St. Louis Capital Bancorporation, Inc., Cape Girardeau,  
Missouri, proposed acquisition of Home Federal  
Savings and Loan Association, Jonesboro, Arkansas -  
- report on competitive factors.  
Submitted, March 29, 1995.

Richmond Central Fidelity National Bank, Richmond, Virginia,  
proposed purchase of certain assets and assumption  
of certain liabilities of fourteen Virginia  
branches of Household Bank, F.S.B., Newport Beach,  
California -- report on competitive factors.  
Submitted, March 28, 1995.

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

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**COMPETITIVE FACTORS REPORTS**

|              |   |
|--------------|---|
| St. Louis    | Citizens Bank of Jasper, Jasper, Indiana, proposed purchase of assets and assumption of deposits of the Jasper, Indiana, branch of Union Federal Savings Bank, Evansville, Indiana -- report on competitive factors.<br>Submitted, March 29, 1995.  |
| St. Louis    | Citizens Bank of Kentucky, Madisonville, Kentucky, proposed purchase of certain assets and assumption of certain liabilities of the two Henderson, Kentucky, offices of Union Federal Savings Bank, Evansville, Indiana -- report on competitive factors.<br>Submitted, March 29, 1995.                   |
| Richmond     | Farmers and Mechanics National Bank, Frederick, Maryland, proposed merger with The Bank of Brunswick, Brunswick, Maryland -- report on competitive factors.<br>Submitted, March 29, 1995.   |
| Minneapolis  | First American Bank of Alexandria, Alexandria, Minnesota, proposed purchase of the assets and assumption of the liabilities of the Starbuck, Minnesota, branch of First Bank, fsb, Fargo, North Dakota -- report on competitive factors.<br>Submitted, March 28, 1995.                                    |
| Minneapolis  | First Federal Bank of Eau Claire, Eau Claire, Wisconsin, proposed purchase of the assets and assumption of the liabilities of the Barron, Bloomer, Spooner, and two Rice Lake Wisconsin, branches of First Bank, fsb, Fargo, North Dakota -- report on competitive factors.<br>Submitted, March 28, 1995. |
| Philadelphia | First Fidelity Bank, N.A., Elkton, Maryland, proposed purchase of the assets and assumption of the liabilities of the twenty-four offices of Household Bank, F.S.B., Prospect Heights, Illinois -- report on competitive factors.<br>Submitted, March 28, 1995.   |



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

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**COMPETITIVE FACTORS REPORTS**

Minneapolis First National Bank, Pierre, South Dakota, proposed purchase of the assets and assumption of the liabilities of the Sturgis, South Dakota, branch of First Bank, fsb, Fargo, North Dakota -- report on competitive factors.  
Submitted, March 28, 1995.

Minneapolis First National Bank, Fulda, Minnesota, proposed purchase of the assets and assumption of the liabilities of the Slayton, Minnesota, branch of TCF Bank Minnesota, fsb, Minneapolis, Minnesota -- report on competitive factors.  
Submitted, March 30, 1995.

Chicago First National Bank in Creston, Creston, Iowa, proposed purchase of the assets and assumption of the deposit liabilities of the Creston branch of First Bank, FSB, Fargo, North Dakota -- report on competitive factors.  
Submitted, March 30, 1995.

Minneapolis First National Bank of Blue Earth, Blue Earth, Minnesota, proposed purchase of the assets and assumption of the liabilities of the Blue Earth, Minnesota, branch of First Bank, fsb, Fargo, North Dakota -- report on competitive factors.  
Submitted, March 30, 1995.

Minneapolis First National Bank of St. Peter, St. Peter, Minnesota, proposed purchase of the assets and assumption of the liabilities of the Gaylord, Minnesota, branch of First Bank, fsb, Fargo, North Dakota -- report on competitive factors.  
Submitted, March 29, 1995.

Minneapolis First State Bank of Sauk Centre, Minnesota, proposed purchase of the assets and assumption of the liabilities of the Sauk Centre, Minnesota, branch of First Bank, fsb, Sauk Centre, Minnesota -- report on competitive factors.  
Submitted, March 28, 1995.

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

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**COMPETITIVE FACTORS REPORTS**

|              |  |
|--------------|--|
| Secretary    | Lake Community Bank, Lakeport, California, proposed acquisition of certain deposits and assumption of certain liabilities of the Lakeport branch of U.S. Bank of California, Sacramento, California -- report on competitive factors.<br>Submitted, March 28, 1995.            |
| Minneapolis  | Lake Country State Bank, Long Prairie, Minnesota, proposed purchase of the assets and assumption of the liabilities of the Pelican Rapids, Minnesota, branch of First Bank, fsb, Fargo, North Dakota -- report on competitive factors.<br>Submitted, March 28, 1995.           |
| Chicago      | Manufacturers Bank & Trust Company, Forest City, Iowa, proposed purchase of the assets and assumption of the liabilities of the Forest City, Iowa, branch of First Bank, FSB, Fargo, North Dakota -- report on competitive factors.<br>Submitted, March 30, 1995.              |
| St. Louis    | National Bank, Mt. Olive, Illinois, proposed merger with County National Bank, Hillsboro, Illinois -- report on competitive factors.<br>Submitted, March 30, 1995.   |
| Philadelphia | Pennsylvania Savings Bank, Philadelphia, Pennsylvania, a stock savings bank, proposed merger with Pennsylvania Savings Bank, a mutual savings bank -- report on competitive factors.<br>Submitted, March 30, 1995.   |
| Minneapolis  | Peoples National Bank of Mora, Mora, Minnesota, proposed purchase of the assets and assumption of the liabilities of the Aitkin, Crosby, and Mora, Minnesota, branches of First Bank, fsb, Fargo, North Dakota -- report on competitive factors.<br>Submitted, March 28, 1995. |

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

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**COMPETITIVE FACTORS REPORTS**

|          |   |
|----------|---|
| Atlanta  | Pioneer Bank, Chattanooga, Tennessee, proposed acquisition of the assets and assumption of the liability to pay deposits made in three Marion County, Tennessee, branches of NationsBank of Tennessee, N.A., Nashville, Tennessee -- report on competitive factors.<br>Submitted, March 29, 1995. |
| New York | R-G Premier Bank of Puerto Rico, Hato Rey, Puerto Rico, proposed purchase of certain assets and assumption of certain liabilities of seven branches of Banco Santander Puerto Rico, San Juan, Puerto Rico -- report on competitive factors.<br>Submitted, March 31, 1995.                         |
| Richmond | Tyson's National Bank, McLean, Virginia, proposed purchase of certain assets and assumption of certain liabilities of Suburban Bank of Virginia, N.A. -- report on competitive factors.<br>Submitted, March 31, 1995.   |

**EXTENSIONS OF TIME**

|               |   |
|---------------|---|
| Dallas        | Abrams Centre Bancshares, Inc., Dallas, Texas -- extension to May 1, 1995, to acquire Abrams Centre National Bank.<br>Granted, March 31, 1995.  |
| Kansas City   | Bancook Corporation, Cook, Nebraska -- extension to July 31, 1995, to acquire The First National Bank of Summerfield, Summerfield, Kansas.<br>Granted, March 28, 1995.  |
| Chicago       | First Bank South, Dixon, Illinois, and First Bank North, Freeport, Illinois -- extension to June 7, 1995, to become a limited partner in a community development project for low / moderate income housing.<br>Granted, March 28, 1995. |
| San Francisco | First Security Corporation, Salt Lake City, Utah -- extension to divest certain property.<br>Granted, March 29, 1995.   |

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

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**EXTENSIONS OF TIME**

|                |   |
|----------------|---|
| Chicago        | Firststar Corporation, Milwaukee, Wisconsin, and Firststar Corporation of Minnesota, Bloomington, Minnesota -- extension to May 27, 1995, to acquire Investors Insurance Agency, Inc., Wayzata, Minnesota.<br>Granted, March 28, 1995.                        |
| Chicago        | Firststar Corporation, Milwaukee, Wisconsin, and Firststar Corporation of Minnesota, Bloomington, Minnesota -- extension to May 27, 1995, to acquire Investors Bank Corp., Wayzata, Minnesota, and Investors Savings Bank, F.S.B.<br>Granted, March 28, 1995. |
| Minneapolis    | Norwest Corporation, Minneapolis, Minnesota -- extension to August 14, 1995, to acquire the First American National Bank, Chandler, Arizona.<br>Granted, March 29, 1995.  |
| Minneapolis    | Norwest Corporation, Minneapolis, Minnesota -- extension to July 5, 1995, to acquire First National Bank of Bay City, Bay City, Texas.<br>Granted, March 29, 1995.  |
| Director, BS&R | USBANCORP, Inc., Johnstown, Pennsylvania -- extension of period for divestiture of certain property.<br>Granted, March 29, 1995.  |

**MEMBERSHIP**

|         |   |
|---------|---|
| Chicago | First Farmers Bank & Trust Co., Converse, Indiana -- to become a member of the Federal Reserve System.<br>Returned, March 28, 1995.             |
| Chicago | Hedrick Savings Bank, Hedrick, Iowa -- to become a member of the Federal Reserve System.<br>Returned, March 27, 1995.                           |
| Chicago | M&I Bank of Shawano, National Association, Shawano, Wisconsin -- to become a member of the Federal Reserve System.<br>Approved, March 30, 1995. |

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

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**MEMBERSHIP**

|          |  |
|----------|--|
| Chicago  | M&I Central Bank & Trust, Marshfield, Wisconsin -- to become a member of the Federal Reserve System. Approved, March 30, 1995.                   |
| Chicago  | M&I First American National Bank, Wausau, Wisconsin - - to become a member of the Federal Reserve System. Approved, March 30, 1995.              |
| Chicago  | M&I Mid State Bank National Association, Stevens Point, Wisconsin -- to become a member of the Federal Reserve System. Approved, March 30, 1995. |
| Richmond | Marine Bank, Chincoteague, Virginia -- to become a member of the Federal Reserve System. Approved, March 28, 1995.                               |

**REGULATIONS AND POLICIES**

|                   |  |
|-------------------|--|
| Secretary<br>FOMC | Federal Open Market Committee -- minutes of the meeting on January 31-February 1, 1995. Published, March 31, 1995. |
| Director, C&CA    | Regulation Z -- revisions to the official staff commentary (Docket R-0863). Approved, March 28, 1995.              |

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO  
NEWSPAPER NOTICE ONLY

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

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

| <u>Application</u>   | <u>Comment Period Ending Date</u>   |
|--|---|
| Finest Financial Corporation,<br>Pelham, New Hampshire (FFC) -<br>Notice of Change in Bank Control<br>filed by Gerould, Donna, William<br>and Margaret Hopkins, and<br>Amy (Hopkins) Blaylock to acquire<br>24.96% of the outstanding stock<br>of FFC BayBanks, Inc., Boston,<br>Massachusetts - section 4(c)(8)<br>notification to acquire NFS<br>Financial Corp., Nashua,<br>New Hampshire | <u>Newspaper</u> Not Yet Established<br><br><u>Federal Register</u><br>Not Yet Established<br><br><u>Newspaper</u> April 24, 1995<br><br><u>Federal Register</u><br>Not Yet Established |

SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

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

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

| <u>Application</u> |
|--------------------|
| NONE               |

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

\*Subject to CRA.

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

Comment Period  
Ending Date

SECTION I

Applications Subject to Newspaper  
 Notice Only

|  |         |
|--|---------|
| Manufacturers and Traders Trust Company, Buffalo, New York, to convert the existing Representative Office in Guilderland, Albany County, New York, to a branch office. <u>1/</u>       | 4/29/95 |
| Chemical Bank, New York, New York, to establish an off-site electronic facility on the premises of the Shinnecock Hills Golf Club, 190 Tuckahoe Road, Southampton, New York. <u>1/</u> | 5/1/95  |
| Confia, S.A., Monterrey, N.L., Mexico, to establish a representative office in New York, New York.   | N/A     |

SECTION II

Applications Subject to Both  
 Newspaper and Federal Register Notice

F&W, Bnei-Brak, Israel, A.F. Holdings, Inc., New York, New York, M.W.Z. (Holdings) Ltd., Bnei-Brak, Israel, and L.A.B.M. (Holdings) Ltd., Haifa, Israel, C.A.B.M. Ltd., Haifa, Israel, O.A.B.M. Ltd., Haifa, Israel, L.Y.N. (Holdings) Ltd., Haifa, Israel, Ofer (Ships Holding) Ltd., Haifa, Israel, Cvalim - the Electric Cable and Wire Company of Israel Ltd., Haifa, Israel, C.I.D. the Israeli Company for Investment and Development Ltd., Haifa, Israel, Barak Cable Holdings, Ltd., Haifa, Israel, Ofer Brothers Investment Ltd., Haifa, Israel, Ofer Brothers Properties (1957) Ltd., Haifa, Israel, to become a bank holding company through acquiring indirectly up to 100 percent of the outstanding capital stock of United Mizrahi Bank and Trust Company, New York, New York ("UMBT"). UMBT is a wholly-owned indirect subsidiary of United Mizrahi Bank Limited, Tel-Aviv, Israel. The subject proposal is part of Israeli government's privatization program for state owned banks. 1/

5/2/95 3/

1/ Subject to the provisions of the Community Reinvestment Act.

SECTION III

Nonbanking Applications  
(subject to Federal Register Notice Only)

The Bank of New York Company, New York, New York, to subscribe through a wholly-owned de novo subsidiary, for a limited partnership interest in Related Guaranteed Corporate Partners, L.P., a limited partnership whose purpose is to purchase and complete construction of an apartment building in New York City and to rent apartment units to low income residents, and thus to engage in community development pursuant to Section 225.25(b)(6) of Regulation Y.

Deutsche Bank AG, Frankfurt, Federal Republic of Germany, to retain indirectly, through Deutsche Bank Securities Corporation, New York, New York, 4,234 shares (representing 17.64 percent) of Series B common stock of First Call Corporation, Boston, Massachusetts, and thereby to continue to engage in data processing, specifically, in providing electronic delivery to institutional investors of investment research prepared by investment banking firms.

N/A

Royal Bank of Canada, Montreal, Canada, to establish additional offices of RBC Dominion Securities Corp., New York, New York, in various cities throughout the world and thereby to engage in securities underwriting/dealing and related 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 March 31, 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 Availables

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

NONE

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

NONE

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

Union National Financial Corporation, Mount Joy, Pennsylvania has filed a notice of its intention to engage de novo in community development activities through its investment in Nissley Chocolate Factory Apartments Limited Partnership, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(6) of Regulation Y.

Federal Register comment period expires: N/Avail

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

NONE

1/Subject to provisions of community Reinvestment Act.

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 March 31, 1995.

**Identification of Ratings**

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

**Outstanding record of meeting community credit needs.**

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

**Satisfactory record of meeting community credit needs.**

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

**Needs to improve record of meeting community credit needs.**

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

**Substantial noncompliance in meeting community credit needs.**

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

| <u>Bank/Location</u> | <u>Examination Date</u> | <u>CRA Rating</u> |
|----------------------|-------------------------|-------------------|
| NONE                 |                         |                   |

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

**APPLICATIONS BULLETIN  
(For the week ending April 1, 1995)**

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

Received application from Dime Bank, Marietta, Ohio, on March 8, 1995, of its intent to establish a mobile branch which will transact branching activities in the Washington County, Ohio, area. \* Not Yet Known #

Received application from Apollo Trust Company, Apollo, Pennsylvania, on March 21, 1995, requesting permission to become a member of the Federal Reserve System. \* Not Yet Known #

Received notification from Fifth Third Bank, Cincinnati, Ohio, on March 14, 1995, of its intent to establish branch facilities at 1825 Snow Road, Parma, Ohio, and 857 Graham Road, Stow, Ohio. \* April 7, 1995

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

Received application from Commonwealth Holdings, LLC, Burlington, Kentucky, on March 31, 1995, to acquire up to 31.750 percent of the outstanding voting shares of Heritage Bancorp, Inc., Burlington, Kentucky, pursuant to Section 3 of the Bank Holding Company Act. \* Not Yet Known #

Received application from Pikeville National Corporation and Pikeville Acquisition Corp., both of Pikeville, Kentucky, on March 24, 1995, to acquire Woodford Bancorp, Inc., Versailles, Kentucky, pursuant to Section 3 of the Bank Holding Company Act. \*F: April 24, 1995

- 
- \* - 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

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

Received Section 4(c)(8) notice from KeyCorp, Cleveland, Ohio, and Key Bancshares of Wyoming, Cheyene, Wyoming, of their intent to engage in mortgage and consumer lending activities through a not-yet named subsidiary, pursuant to Section 225.25(b)(1) of Regulation Y. Not Yet Known

Received Section 4(c)(8) notice from National City Corporation, Cleveland, Ohio, on March 27, 1995, of its intent to acquire Raffensperger, Hughes & Co., Incorporated, Indianapolis, Indiana. 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 30 Days from Date of Receipt

**AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
(March 31, 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 March 31, 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.

The Richwood Banking Company  
28 North Franklin Street  
Richwood, Ohio 43344  
(614) 943-2317  
Rating: Satisfactory  
Exam Date: January 3, 1995

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

| <u>Application</u>  | <u>Comment Period Ending Date</u> |
|---|-----------------------------------|
| F & M Bank-Winchester, Winchester, Virginia, to establish a branch at 1855 Senseny Road, Winchester, Virginia.*   | 4-21-95                           |
| F & M Bank-Peoples, Warrenton, Virginia, to establish a branch at the northwest corner of the intersection of Plantation Drive and Route 17, Stafford, Virginia.* | 4-25-95                           |

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

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

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

None.

\*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending March 31, 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.

Examination

Date

Rating

None.



Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending March 31, 1995

Section 1 - Applications Subject to Newspaper Notice Only

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

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

| <u>Application</u>   | <u>Comment Period Ending Date</u> |
|--|-----------------------------------|
| Childersburg Bancorporation<br>Childersburg, Alabama<br>Change in control notice by Herbert Marvin Barnard, Eula Tabor Brooks, Otha Wilson Cole, Mildred Louise Olszewski, John Vickers, Jr., and Kenneth Dean Willis, to collectively acquire 48.8 percent of outstanding common stock of Childersburg Bancorporation, Inc., Childersburg, Alabama. | 04-12-95*<br>Federal Register     |
| First Monco Bancshares, Inc.<br>Monroeville, Alabama<br>After-the-fact notice by Mr. John Bigham Barnett, III, to retain 14 percent of the outstanding shares of First Monco Bancshares, Inc., Monroeville, Alabama.   | 04-19-95*<br>Newspaper            |
| Wiregrass Bancorporation<br>Ashford, Alabama<br>After-the-fact notice by Ms. Hope H. Harris to retain 62.9 percent of the outstanding shares of Wiregrass Bancorporation, Inc., Ashford, Alabama.  | Not yet available*                |
| SouthTrust Corporation<br>Birmingham, Alabama<br>Along with SouthTrust of Georgia, Inc., Atlanta, Georgia, to merge with Southern Bank Group, Inc., Roswell, Georgia, and thereby directly acquire Northside Bank & Trust Company, Roswell, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.                                    | Not yet available*                |

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

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending March 31, 1995

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

| <u>Application</u>  | <u>Comment Period Ending Date</u> |
|---|-----------------------------------|
| First Commerce Corporation<br>New Orleans, Louisiana<br>To merge with Lakeside Bancshares, Inc., Lake Charles, Louisiana,<br>and thereby directly acquire Lakeside National Bank of Lake<br>Charles, Lake Charles, Louisiana, pursuant to Section 3(a)(5) of<br>the Bank Holding Company Act. | Not yet available*                |

Section 3 - Applications Subject to Federal Register Only

| <u>Application</u>   | <u>Comment Period Ending Date</u> |
|--|-----------------------------------|
| Barnett Banks, Inc.<br>Jacksonville, Florida<br>Through its newly formed acceptance corporation subsidiary, Barnett<br>Dealer Financial Services, Inc., Jacksonville, Florida, to engage<br><b>de novo</b> in consumer finance activities and credit card activities,<br>pursuant to Sections 225.25(b)(1)(i) and (ii) of Regulation Y and<br>to engage in leasing personal or real property, pursuant to Section<br>225.25(b)(5)(i) and (ii) of Regulation Y. | 04-03-95                          |
| First American Corporation<br>Nashville, Tennessee<br>To acquire Heritage Federal Bancshares, Inc., Kingsport, Tennessee,<br>and its thrift subsidiary, Heritage Federal Bank for Savings,<br>Kingsport, Tennessee, pursuant to Section 4(c)(8) of the Bank<br>Holding Company Act and Section 225.25(b)(9) of Regulation Y.   | Not yet available                 |

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

Application

NBN Corporation

Newport, Tennessee

Notice under the Management Interlock Revisions Act of 1978 for Mr. Charles T. Rhyne, Jr., to extend his dual management official capacities.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending March 31, 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.

Examination

| <u>Bank</u>   | <u>Rating</u> | <u>Date</u> |
|---|---------------|-------------|
| Metro Bank<br>6637 Roswell Road NE<br>Atlanta, Georgia 30328<br>(404)255-8550               | Satisfactory  | 12-12-94    |
| Smyrna Bank & Trust Co.<br>Post Office Box 813000<br>Smyrna, Georgia 30081<br>(404)434-8185 | Satisfactory  | 12-19-94    |

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> |
|-------------|---|-----------------------------------|
| CoC-HC      | Jefferson County Bancorp, Inc.<br>Jefferson, Wisconsin<br>Robert L. Martin and Beverly S. Martin  | FR - 3-20-95<br>NP - 3-27-95      |
| Y-2         | Greatbanc, Inc.<br>Aurora, Illinois<br>Greatbank<br>Algonquin, Illinois*  | FR - 4-7-95<br>NP - 4-16-95       |
| Y-2         | Citizens Financial Corporation Employee<br>Stock Ownership Plan<br>Fort Atkinson, Wisconsin<br>Citizens Financial Corporation<br>Fort Atkinson, Wisconsin<br>Citizens State Bank<br>Fort Atkinson, Wisconsin*   | FR - 3-31-95<br>NP - 3-30-95      |
| Y-2         | Norton Capital Corporation<br>Morris, Illinois<br>Sheridan Bancorp, Inc.<br>Morris, Illinois<br>Sheridan State Bank<br>Sheridan, Illinois*  | FR - 4-7-95<br>NP - 4-24-95       |
| Y-1         | PSB Holdings, Inc.<br>Wausau, Wisconsin<br>Peoples State Bank<br>Wausau, Wisconsin*   | FR - **<br>NP - 3-22-95           |
| Y-1         | New Central Illinois Financial Co., Inc.<br>Champaign, Illinois<br>BankIllinois Financial Corporation<br>Champaign, Illinois<br>BankIllinois<br>Champaign, Illinois<br>Central Illinois Financial Corporation<br>Champaign, Illinois<br>Champaign National Bank<br>Champaign, Illinois* | FR - 4-10-95<br>NP - **           |
| CoC-HC      | Rudolph Bancshares, Inc.<br>Rudolph, Wisconsin<br>by James R. Judd  | FR - 4-5-95<br>NP - 4-14-95       |
| Y-1         | Milton Bancshares, Inc.<br>Milton, Wisconsin<br>Bank of Milton<br>Milton, Wisconsin*  | FR - 4-21-95<br>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 P eriod</u><br><u>Ending Date</u> |
|-------------|---|--|
| Y-2         | Anita Bancorporation<br>Newton, Iowa<br>Griswold Bancshares, Inc.,<br>Griswold, Iowa<br>Griswold State Bank<br>Griswold, Iowa | FR - **<br>NP - 4-28-95                      |

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register  
Notice Only  
Continued

| <u>Type</u> | <u>Application</u>  | <u>Comment Period</u><br><u>Ending Date</u> |
|-------------|---|---|
| 4(c)(8)     | First Midwest Bancorp, Inc.<br>Naperville, Illinois<br>to engage in making, acquiring or servicing<br>of loans or other extensions of credit for<br>the company's account or for the account of<br>others | FR - 4-12-95                                |
| 4(c)(8)     | Union-Calhoun Investments, LTD<br>Rockwell City, Iowa<br>to acquire the assets of Keith Insurance<br>and thereby engage in general insurance agency   | FR - 4-15-95                                |
| 4(c)(8)     | MSB Holding Company, Inc.<br>Moorhead, Iowa<br>to engage <u>de novo</u> in lending activities   | FR - **                                     |

## 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 March 31, 1995. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

### Identification of Ratings

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

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

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

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

| <u>BANK NAME/LOCATION</u>   | <u>EXAMINATION DATE</u> | <u>RATINGS</u> |
|---|-------------------------|----------------|
| -Byron Center State Bank<br>2445 84th Street<br>Byron Center, Michigan 49315<br>(616) 878-1591              | 12/05/94                | S              |
| -City State Bank<br>217 West Mulberry<br>Ogden, Iowa 50212<br>(515) 275-2420                                | 12/05/94                | S              |
| -Prairie Bank and Trust Company<br>7661 South Harlem Avenue<br>Bridgeview, Illinois 60455<br>(708) 599-0100 | 12/28/94                | S              |



**Federal Reserve Bank of St. Louis**

**FOR THE WEEK ENDING MARCH 31, 1995**

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

| <b><u>Application</u></b>   | <b><u>End of Comment Period</u></b> |
|---|-------------------------------------|
| *Section 3(a)(1) notification by Cuivre River Bancshares, Inc., Old Monroe, Missouri, to become a bank holding company through the acquisition of The Bank of Old Monroe, Old Monroe, Missouri. | 4/7/95                              |

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

| <b><u>Application</u></b>  | <b><u>End of Comment Period</u></b> |
|--|-------------------------------------|
| *Section 4(c)(8) notification by Mercantile Bancorporation Inc., St. Louis, Missouri, to acquire Plains Spirit Financial Corporation, Davenport, Iowa. | Newspaper: 4/26/95                  |

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

| <b><u>Application</u></b>   | <b><u>End of Comment Period</u></b> |
|---|-------------------------------------|
| Section 4(c)(8) notification by P&W Bancshares, Inc., Little Rock, Arkansas, to engage <u>de novo</u> in lending activities.  | Not yet available                   |
| Section 4(c)(8) notification by Helena Bancshares, Inc., Helena, Arkansas, to engage <u>de novo</u> in personal property leasing through Helena National Leasing Company, Inc., Memphis, Tennessee. | 4/13/95                             |

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

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

\*This application is subject to CRA.

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

**AVAILABILITY OF CRA PUBLIC DISCLOSURES**

**Identification of Ratings:**

***Outstanding record of meeting community credit needs***

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

***Satisfactory record of meeting community credit needs***

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

***Needs to improve record of meeting community credit needs***

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

***Substantial noncompliance in meeting community credit needs***

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

FOR THE WEEK ENDING March 31, 1995

| Name of Bank        | Bank Address                      | Examination Date | Examination Rating |
|---------------------|-----------------------------------|------------------|--------------------|
| Fayette County Bank | P.O. Box 38<br>St. Elmo, IL 62458 | 11-15-94         | Satisfactory       |
|                     |                                   |                  |                    |
|                     |                                   |                  |                    |
|                     |                                   |                  |                    |
|                     |                                   |                  |                    |

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

Application

Comment Period  
Ending Date

American Bank, Whitefish, MT, a  
de novo bank, for prior approval to  
become a member of the Federal  
Reserve System

Not yet available

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

Application

Comment Period  
Ending Date

Steven L. Ohs proposes to acquire 20%  
of Community First Bancorp, Inc.,  
Glendive, MT\*

Not yet available

\*Subject to CRA

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

Application

Comment Period  
Ending Date

Western Bancorporation, Inc.,  
Duluth, MN, to engage de novo  
in industrial loan and thrift  
activities through the acquisition  
of Premier Credit Corporation,  
Duluth, MN

April 18, 1995

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 March 31, 1995

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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

NONE.

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

| <u>APPLICATION</u>  | <u>COMMENT PERIOD ENDING DATE</u> |
|---|-----------------------------------|
| Shoshone First Bank, Cody, Wyoming, for prior approval to establish a branch office at 1825 17th Street, Cody, Wyoming. | Not Available                     |

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

| <u>APPLICATION</u>  | <u>COMMENT PERIOD ENDING DATE</u> |
|---|-----------------------------------|
| Douglas L. and Rebecca McClure, both of Colorado Springs, Colorado, for prior approval to acquire an additional 4.66 percent of the voting shares of First Flo Corporation, Florence, Colorado.*  | April 19, 1995                    |
| First Mountain Company Profit Sharing/401K and First Mountain Company, both of Montrose, Colorado, for prior approval to become bank holding companies through the acquisition of 100 percent of the voting shares of First Mountain State Bank, Montrose, Colorado.* | April 24, 1995                    |
| American State Bank ESOP, Broken Bow, Oklahoma, for prior approval to become a bank holding company through the acquisition of 37.04 percent of the voting shares of American State Bank, Broken Bow, Oklahoma.*  | April 28, 1995                    |
| Mountain Parks Financial Corporation, Minneapolis, Minnesota, for prior approval to acquire 100 percent of the voting shares of Financial Holdings, Inc., Louisville, Colorado.*  | April 28, 1995                    |
| Buerge Bancshares, Inc., Joplin, Missouri, for prior approval to acquire 100 percent of the voting shares of Peoples State Bank, Claremore, Oklahoma.*  | May 1, 1995                       |

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

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

None.

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

**Identification of Ratings**

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

**Outstanding record of meeting community credit needs**

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

**Satisfactory record of meeting community credit needs**

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

**Needs to improve record of meeting community credit needs**

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

**Substantial noncompliance in meeting community credit needs**

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

| <u>Bank/Location</u> | <u>Exam Date</u> | <u>CRA Public<br/>Date</u> | <u>CRA<br/>Rating</u> |
|----------------------|------------------|----------------------------|-----------------------|
| None.                |                  |                            |                       |

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN  
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MARCH 27, 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

- \*Section 3(a)(1) application by  
Danny Management, Inc., Muleshoe, TX, to acquire  
DG Partnership, Ltd., Muleshoe, TX; Muleshoe Bancshares,  
Inc., Muleshoe, TX; and First Bank of Muleshoe, Muleshoe, TX  
(Previously reported during the week of 3-13-95) 95/04/15
- \*Section 3(a)(1) application by  
DG Partnership, Ltd., Muleshoe, TX, to acquire Muleshoe  
Bancshares, Inc., Muleshoe, TX, and First Bank of Muleshoe,  
Muleshoe, TX 95/04/15  
(Previously reported during the week of 3-13-95)
- \*Section 3(a)(1) application by  
CBOT Financial Corporation, New Waverly, TX, to acquire  
CBOT Financial Corporation of Delaware, Wilmington, DE,  
and Citizens Bank of Texas, N.A., New Waverly, TX 95/04/23
- \*Section 3(a)(1) application by  
CBOT Financial Corporation of Delaware, Wilmington, DE,  
to acquire Citizens Bank of Texas, N.A., New Waverly, TX 95/04/23
- \*Section 3(a)(3) application by  
Delaware Financial Bancorporation, Inc., Wilmington, DE,  
to acquire First Bank, Houston, Tx N/A  
(Should have been reported during the week of 3-6-95)



**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**

Section 9 application received from  
First State Bank of Livingston, Livingston, TX,  
to become a member of the Federal Reserve System

\* 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 MARCH 27, 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> |
|---|----------------------------|-------------------|
| Landmark Bank-Mid Cities<br>150 Westpark Way, Suite 130<br>P.O. Box 1330<br>Eules, Texas 76039-1330 | 94/12/19                   | Satisfactory      |

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 3/31/95

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

InterWest Bancorp, Inc., Oak Harbor,  
Washington, to become a bank holding company  
by acquiring InterWest Savings Bank, Oak  
Harbor, Washington. \*

Newspaper: Not available

Fed. Reg.: 4/28/95

Joel W. Kovner, Santa Monica, California, to  
acquire an additional 19.77 percent of  
Professional Bancorp, Inc., Santa Monica,  
California. \*

Newspaper: Not available

Fed. Reg.: 4/21/95

Section III - Applications Subject to Federal Register Only

None

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

None

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\* Subject to CRA.

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

Week ending 3/31/95

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending March 31, 1995. Information about a particular institution's CRA evaluation may be obtained directly from the institution.

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

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

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

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

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

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