

ANNOUNCEMENT  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 37  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending September 16, 1995

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**BANK HOLDING COMPANIES**

BOK Financial Corporation, Tulsa, Oklahoma -- to  
acquire up to 9.9 percent of the voting shares of  
Liberty Bancorp, Oklahoma City, Oklahoma.  
Approved, September 11, 1995.

HSBC Holdings plc, London, United Kingdom, HSBC  
Holdings BV, Amsterdam, The Netherlands, and Marine  
Midland Banks, Inc., Buffalo, New York -- to  
acquire United Northern Bancorp, Inc., Watertown,  
New York, and United Northern Federal Savings Bank;  
and for Marine Midland Bank, Buffalo, New York, to  
merge United Savings Bank, Watertown, New York,  
with Marine Bank, and to establish branches.  
Approved, September 11, 1995.

**BANK MERGERS**

Marine Midland Bank, Buffalo, New York -- to merge  
United Savings Bank Watertown, New York, with  
Marine Bank, and to establish branches.  
Approved, September 11, 1995.

**ENFORCEMENT**

BCCI Holdings (Luxembourg) S.A., Luxembourg, and the  
Bank of Credit and Commerce International  
(Luxembourg) -- order denying motion for  
interlocutory review of the June 19, 1995, order  
concerning Ghaith R. Pharaon.  
Approved, September 12, 1995.

BCCI Holdings (Luxembourg) S.A. Luxembourg, and the  
Bank of Credit and Commerce International S.A. --  
notice of assessment of a civil money penalty and  
amended notice of prohibition against Ghaith R.  
Pharaon, Agha Hasan Abedi. Swaleh Naqvi, and Kemal  
Shoaib, and commencement of administrative hearing  
with respect to Ghaith Pharaon.  
Announced, September 11, 1995.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**ENFORCEMENT**

Maple Park Bancshares, Inc., Maple Park, Illinois -- written agreement dated August 29, 1995, with the Federal Reserve Bank of Chicago, and a written agreement also dated August 29, between the First State Bank of Maple Park and the Federal Reserve Bank of Chicago and the State of Illinois Commissioner of Banks and Trust Companies. Announced, September 13, 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	Hanover Bank, Mechanicsville, Virginia -- to establish a branch in the Concourse at Wyndham near the intersection of Nuckols Road and Old Nuckols Road, Glen Allen, Virginia. Approved, September 14, 1995.
Chicago	Harris Trust and Savings Bank, Chicago, Illinois, -- to establish a branch at 824 North Western Avenue, Lake Forest, Illinois Approved, September 11, 1995.
Minneapolis	Rocky Mountain Bank, Billings, Montana -- to establish a branch at 3900 Highway 93 North Stevensville, Montana. Withdrawn, September 14, 1995.
Atlanta	United Bank of Pinellas, St. Petersburg, Florida -- to establish a branch at 6580 Gulf Boulevard. Approved, September 15, 1995.
New York	United Jersey Bank, Hackensack, New Jersey -- to establish a branch at 200 Etra Road, Highstown, New Jersey. Approved, September 11, 1995.

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

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**BANK HOLDING COMPANIES**

Atlanta	Barnett Banks, Inc., Jacksonville, Florida -- to acquire Community Bank of the Islands, Sanibel, Florida. Approved, September 15, 1995.
Chicago	Beaman Bancshares, Inc., Beaman, Iowa -- to acquire Producers Savings Bank, Green Mountain, Iowa. Approved, September 14, 1995.
Kansas City	BFM Bancshares, Inc., Kingman, Kansas -- to acquire State Bank of Kingman. Approved, September 13, 1995.
Kansas City	BOK Financial Corporation, Tulsa, Oklahoma -- to engage de novo in lending activities and to expand its leasing activities. Approved, September 15, 1995.
San Francisco	Centennial Holdings, Ltd., Olympia, Washington -- to acquire Centennial Funding Corporation, Puyallup, Washington, and engage in lending activities. Permitted, September 13, 1995.
Chicago	Central Illinois Bancorp, Sidney, Illinois -- to acquire Mortgage Services of Illinois, Inc., Bloomington, Illinois, and engage in lending activities. Permitted, September 13, 1995.
Minneapolis	Community First Bankshares, Inc., Fargo, North Dakota -- to acquire the insurance agency activities of Community First National Bank, Holyoke, Colorado. Permitted, September 12, 1995.
Kansas City	Ercil P. and Lee Nell Phillips Charitable Remainder Unitrust, Pleasanton, Nebraska -- to acquire Pleasant State Bank. Approved, September 15, 1995.
Secretary	First Commerce Corporation, New Orleans, Louisiana -- to acquire Peoples Bancshares, Inc., Chalmette, Louisiana, and Peoples Bank and Trust Company of St. Bernard. Approved, September 14, 1995.

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

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**BANK HOLDING COMPANIES**

Chicago	Madison Holdings Limited Partnership, Madison Heights, Michigan -- to acquire Madison Bancorp, Inc., and Madison National Bank. Approved, September 11, 1995.
Dallas	Maedgen & White, Ltd., Lubbock, Texas -- to acquire Plains Capital Corporation, and Plains National Bank of West Texas. Approved, September 14, 1995.
Dallas	Maedgen & White, Ltd., Lubbock, Texas -- to acquire Sunrise Leasing Corporation, Friona, Texas, and engage in leasing activities. Permitted, September 15, 1995.
Dallas	Maedgen & White, Ltd., Lubbock, Texas -- to acquire Friona Bancorporation, Inc., Friona, Texas, and Friona State Bank. Approved, September 15, 1995.
Chicago	NBD Bancorp, Inc., Detroit, Michigan -- to acquire NBD Bank, Venice, Florida. Approved, September 12, 1995.
Chicago	Northern States Financial Corporation, Waukegan, Illinois -- request to hold certain property beyond divestiture period. Granted, September 15, 1995.
Cleveland	Pikeville National Corporation, Pikeville, Kentucky, and Whitley Acquisition Corp. -- to acquire United Whitley Corp., Williamsburg, Kentucky. Approved, September 15, 1995.
Dallas	Plains Capital Corporation, Lubbock, Texas -- to acquire Sunrise Leasing Corporation, Friona, Texas, and engage in leasing activities. Permitted, September 15, 1995.
Dallas	Plains Capital Corporation, Lubbock, Texas -- to acquire Friona Bancorporation, Inc., Friona, Texas, and Friona State Bank. Approved, September 15, 1995.

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

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**BANK HOLDING COMPANIES**

Kansas City	Platte Valley Cattle Company, Grand Island, Nebraska -- to acquire Pleasanton State Bank. Approved, September 14, 1995.
New York	Shrewsbury Bancorp, Shrewsbury, New Jersey -- to acquire Shrewsbury State Bank. Approved, September 14, 1995.
Dallas	Southeast Bancorp of Texas, Inc., Winnie, Texas -- to acquire Bonnet Financial Services, Inc. Approved, September 15, 1995.
New York	Standard Chartered PLC, London, England, Standard Chartered Holdings Limited, and Standard Chartered Bank -- to engage de novo in lending activities through Standard Chartered Trade Services Corporation, New York, New York. Permitted, September 15, 1995.
Secretary	SunTrust Banks, Inc., Atlanta, Georgia -- to engage de novo in credit related insurance activities through Personal Express Loans, Inc. Permitted, September 14, 1995.
Minneapolis	Western Dakota Holding Company, Timber Lake, South Dakota -- to acquire The Dewey County Bank. Approved, September 11, 1995.
Minneapolis	215 Holding Company, Minneapolis, Minnesota -- to acquire Valley Bancorporation, Inc., LeSueur, Minnesota. Approved, September 13, 1995.

**BANK MERGERS**

Atlanta	Community Bank of the Islands, Sanibel, Florida -- to merge with Interim Bank of the Islands. Approved, September 15, 1995.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS**

San Francisco     Seattle Telco Federal Credit Union, Seattle,  
Washington -- registration statement.  
Withdrawn, September 15, 1995.

**CAPITAL STOCK**

Kansas City     Dewey County Bancorporation, Taloga, Oklahoma --  
redemption of shares.  
Approved, September 15, 1995.

**CHANGE IN BANK CONTROL**

Kansas City     Dewey County Bancorporation, Taloga, Oklahoma --  
change in bank control.  
Permitted, September 15, 1995.

Dallas     First Bancorporation of Cleveland, Inc., Cleveland,  
Texas -- change in bank control.  
Permitted, September 15, 1995.

St. Louis     Mansfield Bankstock, Inc., Mansfield, Arkansas --  
change in bank control.  
Permitted, September 15, 1995.

San Francisco     Western Security Bancorp, Burbank, California --  
change in bank control.  
Permitted, September 13, 1995.

**COMPETITIVE FACTORS REPORTS**

Kansas City     American National Bank of Duncan, Duncan, Oklahoma,  
proposed merger with AmQuest Bank, N.A., Lawton,  
Oklahoma -- report on competitive factors.  
Submitted, September 12, 1995.

Philadelphia     Bank of Lancaster County, National Association,  
Strasburg, Pennsylvania, proposed purchase of  
certain assets and assumption of certain  
liabilities of three branches of CoreStates Bank,  
National Association, Philadelphia, Pennsylvania --  
report on competitive factors.  
Submitted, September 15, 1995.

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

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**COMPETITIVE FACTORS REPORTS**

Cleveland	Bank of Williamsburg, Williamsburg, Kentucky, proposed merger with Farmers National Bank -- report on competitive factors. Submitted, September 15, 1995.
Boston	BayBank, National Association, Boston, Massachusetts, proposed merger with BayBank Boston, N.A. -- report on competitive factors. Submitted, September 13, 1995.
San Francisco	Chino Valley Bank, Los Angeles, California, proposed purchase of the assets and assumption of the liabilities of Vineyard National Bank, Rancho Cucamonga, California -- report on competitive factors. Submitted, September 11, 1995.
Philadelphia	Covenant Bank for Savings, Haddonfield, New Jersey, proposed merger with Covenant Bank -- report on competitive factors. Submitted, September 13, 1995.
St. Louis	Empire Bank, Springfield, Missouri, proposed merger with Pleasant Hope Bank, and Webster County Bank, Marshfield, Missouri -- report on competitive factors. Submitted, September 11, 1995.
San Francisco	First Community Bank, Lacey, Washington, proposed merger with North Community Bank, Tacoma, Washington -- report on competitive factors. Submitted, September 14, 1995.
Cleveland	First State Bank of Adams County, Winchester, Ohio, proposed merger with Winchester Interim Bank -- report on competitive factors. Submitted, September 15, 1995.
Atlanta	First Union National Bank of Tennessee, Nashville, Tennessee, proposed merger with Brentwood National Bank, Brentwood, Tennessee -- report on competitive factors. Submitted, September 13, 1995.

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

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**COMPETITIVE FACTORS REPORTS**

Richmond	FirstBank, N.A., Beaufort, South Carolina, proposed merger with FirstBank Interim National Association -- report on competitive factors. Submitted, September 11, 1995.
Cleveland	Liberty National Bank and Trust Company of Indiana, New Albany, Indiana, proposed merger with Liberty National Bank and Trust Company of Kentucky -- report on competitive factors. Submitted, September 16, 1995.
Chicago	National Exchange Bank and Trust, Fond du Lac, Wisconsin, proposed merger with Adell State Bank, Adell, Wisconsin -- report on competitive factors. Submitted, September 12, 1995.
Chicago	National Exchange Bank and Trust, Fond du Lac, Wisconsin, proposed merger with Bank of Elkhart Lake, Elkhart Lake, Wisconsin -- report on competitive factors. Submitted, September 12, 1995.
Atlanta	NationsBank of Florida, N.A., Tampa, Florida, proposed merger with Intercontinental Bank, Miami, Florida -- report on competitive factors. Submitted, September 13, 1995.
Chicago	North Shore Bank, FSB, Brookfield, Wisconsin, proposed merger with Badger Bank, SSB, Milwaukee, Wisconsin. Submitted, September 15, 1995.
Cleveland	Northwest Savings Bank, Warren, Pennsylvania, proposed purchase of assets and assumption of liabilities of the Pottsville, Pennsylvania, branch of Sovern Bank, FSB, Reading, Pennsylvania -- report on competitive factors. Submitted, September 15, 1995.
Kansas City	Oklahoma National Bank & Trust Co., of Chickasha, Chickasha, Oklahoma, proposed merger with MidFirst Bank, SSB -- report on competitive factors. Submitted, September 14, 1995.



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

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**COMPETITIVE FACTORS REPORTS**

New York	Phillipsburg National Bank and Trust Co., Phillipsburg, New Jersey, proposed acquisition of certain assets and assumption of certain liabilities of the Mills Pond Road branch of Summit Bank, Chatham, New Jersey -- report on competitive factors. Submitted, September 14, 1995.
Chicago	Questar Bank, National Association, Houston, Texas, proposed merger with Comerica Interim National Association -- report on competitive factors. Submitted, September 12, 1995.
New York	Republic Bank for Savings, National Association, New York, New York, proposed merger with Republic National Bank of New York -- report on competitive factors. Submitted, September 11, 1995.
New York	Republic National Bank of New York, New York, proposed merger with Republic New York Trust Company of Florida, National Association, Miami, Florida -- report on competitive factors. Submitted, September 14, 1995.
Atlanta	Society First Federal Savings Bank, Fort Myers, Florida, proposed acquisition of the assets and assumption of the liabilities of Key Savings Bank, Tacoma, Washington -- report on competitive factors. Submitted, September 13, 1995.
Kansas City	Southwest Bank & Trust Company of Omaha, Omaha, Nebraska, proposed merger with the Nebraska operations of First Bank -- report on competitive factors. Submitted, September 12, 1995.

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

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**EXTENSIONS OF TIME**

San Francisco	Hanil Bank, Ltd., Seoul, Korea -- extension to divest certain property. Granted, September 13, 1995.
San Francisco	Mitsubishi Bank, Ltd., Tokyo, Japan -- extension to divest certain property. Granted, September 13, 1995.
Chicago	Northern States Financial Corporation, Waukegan, Illinois -- request to hold certain property beyond divestiture period. Granted, September 15, 1995.
Chicago	Ridgestone Financial Services Inc., Brookfield, Wisconsin -- extension to January 31, 1996, to acquire Ridgestone Bank. Granted, September 15, 1995.
San Francisco	United Security Bancorporation, Spokane, Washington - - extension to engage de novo in real estate lending, escrow services, and appraisal services through USB Mortgage Company, Inc., Spokane, Washington. Granted, September 15, 1995.
San Francisco	United Security Bancorporation, Spokane, Washington - - extension to engage de novo in factoring activities through USB Leasing, Inc., Spokane, Washington. Granted, September 15, 1995.

**MEMBERSHIP**

Atlanta	Community Bank of the Islands, Sanibel, Florida -- to become a member of the Federal Reserve System. Approved, September 15, 1995.
Atlanta	Interim Bank of the Islands, Sanibel, Florida -- to become a member of the Federal Reserve System. Approved, September 15, 1995.
Dallas	Memphis State Bank, Memphis, Texas -- to become a member of the Federal Reserve System. Approved, September 11, 1995.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**FORMS**

International Applications and Prior Notification  
Under Subparts A and C of Regulation K (FR K-1) --  
extension with revision.  
Approved, September 5, 1995.

**INTERNATIONAL OPERATIONS**

Bankers Trust Company, New York, New York -- to make  
investments in Bankers Trust International PLC,  
London, England.  
Permitted, September 8, 1995.

**REGULATIONS AND POLICIES**

Rules Regarding Equal Opportunity -- amendment  
concerning confidential information  
(Docket R--0894).  
Approved, August 18, 1995.

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

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**BANK BRANCHES, DOMESTIC**

Secretary      Citizens Commercial & Savings Bank, Flint, Michigan -  
- to establish a branch at 35478 Groesbeck Highway,  
Clinton Township, Michigan, and 8257 Holly Road,  
Grand Blanc, Michigan.  
Approved, September 8, 1995.

**BANK HOLDING COMPANIES**

Secretary      FCNB Corp., Frederick, Maryland -- to acquire Laurel  
Bancorp, Inc., Laurel, Maryland, and Laurel Federal  
Savings Bank.  
Approved, September 8, 1995.

Secretary      First Empire State Corporation, Buffalo, New York --  
to acquire M&T Bank, National Association,  
Oakfield, New York, a de novo national bank.  
Approved, September 8, 1995.

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SEPTEMBER 11, 1995 TO SEPTEMBER 16, 1995  
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ADDITIONS AND CORRECTIONS

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

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**COMPETITIVE FACTORS REPORTS**

San Francisco    New Horizons Savings and Loan Association, San  
                    Rafael, California, proposed merger with NHS Merger  
                    Corporation -- report on competitive factors.  
                    Submitted, September 8, 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>
Camden National Corporation, Camden, Maine - 3(a)(3)/ 3(a)(5)/4(c)(8) application to acquire 100% of the outstanding stock of UNITEDCORP, Bangor, Maine and indirectly 51% of Trust Company of Maine, Inc., Bangor, Maine*	<u>Newspaper</u> Not Yet Established <u>Federal Register</u> 09-25-95
Passumpsic Bancorp, St. Johnsbury, Vermont - 3(a)(1) application to become a bank holding company by acquiring 100% of the voting shares of Passumpsic Savings Bank, St. Johnsbury, Vermont*	<u>Newspaper</u> 10-09-95 <u>Federal Register</u> 10-06-95
Investors Financial Services Corp., Boston, Massachusetts - 3(a)(1) application to become a bank holding company through the acquisition of Investors Bank & Trust Company, Boston, Massachusetts*	<u>Newspaper</u> 10-05-95 <u>Federal Register</u> 10-12-95
Walden Bancorp, Inc., Acton, Massachusetts - 3(a)(1)/ 3(a)(3) application to acquire The Co-operative Bank of Concord, Acton, Massachusetts and Braintree Savings Bank, Braintree, Massachusetts*	<u>Newspaper</u> 10-14-95 <u>Federal Register</u> 10-12-95

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

<u>Application</u>	<u>Comment</u>	<u>Period Ending Date</u>
Bank of Boston Corporation, Boston, Massachusetts - 4(c)(8) application to engage <u>de novo</u> through its subsidiary BancBoston Leasing Investments, Inc., Boston, Massachusetts, in arranging and investing in entities for the financing of low-income housing eligible for Federal income tax credits under Section 42 of the Internal Revenue Code, and providing advice to customers in connection therewith	<u>Federal Register</u>	10-04-95

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

Application

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

Chemical Bank, New York, New York, to establish a branch  
at The New York Coliseum, 10 Columbus Circle, New York,  
New York. 1/

10/3/95

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

None .

SECTION III

Nonbanking Applications  
(subject to Federal Register Notice Only)

None .

SECTION IV

Applications Not Involving  
Public Comment

None .

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

## 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 September 16, 1995

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Peapack-Gladstone Bank 190 Main Street Gladstone, New Jersey 07934	Satisfactory	April 3, 1995

- 
- 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 RECEIVED AND SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

Malvern Bancorporation, Malvern, PA to become a bank holding company through the acquisition of The National Bank of Malvern, Malvern, PA, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956 as amended.

Newspaper Notice comment period expires: N/Avail  
Federal Register comment period expires: 10/05/95

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

NONE

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

NONE

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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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 September 15, 1995

**Identification of Ratings**

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

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

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

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

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

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

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

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

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

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
None	None	None

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

**APPLICATIONS BULLETIN  
(For the week ending September 16, 1995)**

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

Received notice from Mellon Bank Corporation, Pittsburgh, Pennsylvania, on September 8, 1995, of its intent to acquire Target Trust Company, procedures) Philadelphia, Pennsylvania.	September 17, 1995 (Processed under expedited
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**SECTION II - APPLICATIONS SUBJECT TO BOTH NEWSPAPER AND FEDERAL  
REGISTER NOTICE**

NONE

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

NONE

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

NONE

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- \* - Subject to CRA
  - N - Newspaper Comment Period
  - F - Federal Register Comment Period
  - # - Expected to End 30 Days from Date of Receipt

**AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
(September 15, 1995)

The following state member banks have been examined by the Federal Reserve Bank of Cleveland for compliance with The Community Reinvestment Act. A public evaluation document became available from the bank(s) listed below during the week ended September 15, 1995. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

Integra Bank  
300 Fourth Avenue  
Pittsburgh, PA 15278  
Rating: Satisfactory  
Exam Date: 3-27-95

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Union Bank and Trust Company, Bowling Green, Virginia, to establish a branch at 620 Cambridge Street, Suite B, Fredericksburg, Virginia.*	10-2-95
The Middleburg Bank, Middleburg, Virginia, to establish a branch at the northeast corner of Catoctin Circle and Harrison Streets, Leesburg, Virginia.*	10-15-95

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

<u>Application</u>	<u>Comment Period Ending Date</u>
NationsBank Corporation, Charlotte, North Carolina, to merge with North Florida Bank Corporation, Madison, Florida.*	10-8-95

Section III - Applications Subject to Federal Register Notice

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

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

<u>Application</u>
None.

\*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending September 15, 1995

Definition of Ratings

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

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

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

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

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

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

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

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

	<u>Examination Date</u>	<u>Rating</u>
Second Bank and Trust 102 South Main Street Culpeper, Virginia 22701-3028	6-26-95	Satisfactory
Bank of Greenville P. O. Box 119 Greenville, West Virginia 24945	6-26-95	Satisfactory
Farmers and Miners Bank 403 West Morgan Avenue Pennington Gap, Virginia 24277-2319	6-27-95	Satisfactory

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

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
United Bank of Pinellas St. Petersburg, Florida To establish a branch located at 6580 Gulf Boulevard, St. Petersburg Beach, Florida.	09-05-95*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Canebrake Bancshares, Inc. Uniontown, Alabama Change in control notice by Richard Conrad Skates to acquire 74.35 percent of the outstanding shares of Canebrake Bancshares, Inc., Uniontown, Alabama.	Not yet available*
The Queensborough Company Louisville, Georgia To acquire Ogeechee Valley Bank, Millen, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*
First American Corporation Nashville, Tennessee To merge with First City Bancorp, Inc., Murfreesboro, Tennessee, and thereby directly acquire First City Bank, Murfreesboro, Tennessee, and Citizens Bank, Smithville, Tennessee, pursuant to Section 3(a)(5) of the Bank Holding Company Act. First American has also filed a companion 3(a)(3)	Not yet available*

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
None.	Not yet available

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\*Subject to provisions of the Community Reinvestment Act.

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

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

Application

TAC Bancshares, Inc.

Miami, Florida

Request for waiver of the application requirement under Section 3(a)(1) of the Bank Holding Company Act, for TAC Bancshares, Inc., and its wholly-owned subsidiary, Chase Federal Bank, a Federal Savings Bank, both of Miami, Florida, to become bank holding companies by acquiring Founders Financial corporation and its wholly-owned subsidiary, Founders National Trust Bank, both of Ft. Myers, FL.



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

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the insured depository institutions listed below became available during this week. Information about an institution's CRA evaluation may be obtained directly from the institution. In connection with the assessment of an institution's CRA performance, a rating is assigned from the following groups:

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

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

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

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

<u>Bank</u>	<u>Rating</u>	<u>Examination Date</u>
West Coast Bank Post Office Box 25869 Sarasota, Florida 34277 (813) 378-4400	Outstanding	06-05-95

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

Recently Approved Applications

Approval Date

Barnett Banks, Inc. Jacksonville, Florida To acquire Community Bank of the Islands, Sanibel, Florida, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	09-15-95
Community Bank of the Islands Sanibel, Florida To merge with Interim Bank of the Islands, Sanibel, Florida, an uninsured state-chartered interim bank.	09-15-95
Interim Bank of the Islands Sanibel, Florida To become a member of the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act and Section 208.4 of Regulation H.	09-15-95
Community Bank of the Islands Sanibel, Florida To become a member of the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act and Section 208.4 of Regulation H.	09-15-95
United Bank of Pinellas St. Petersburg, Florida To establish a branch located at 6580 Gulf Boulevard, St. Petersburg, Florida.	
SunTrust Banks, Inc. Atlanta, Georgia Along with Trust Company of Georgia, to engage de novo credit insurance activities through a finance company subsidiary, Personal Express Loans, Inc., Atlanta, Georgia, pursuant to Section 225.25(b)(8)(ii) of Regulation Y, and Section 4(c)(8) of the Bank Holding Company Act.	09-14-95
First Commerce Corporation New Orleans, Louisiana To merge with Peoples Bancshares, Inc., Chalmette, Louisiana, and thereby directly acquire its subsidiary, First Peoples Bank and Trust Company of Saint Bernard, Chalmette, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	09-14-95

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
EFT	Bank of Illinois in Normal Normal, Illinois 103 E. Beaufort Normal, Illinois	NP - 9-18-95
EFT	Bankers Trust Company Des Moines, Iowa Kum & Go 7265 Vista Drive West Des Moines, Iowa	NP - 9-22-95
EFT	Bankers Trust Company Des Moines, Iowa Kum-N-Go, 1725 NW 86th Clive, Iowa*	NP - 9-22-95
Merger/Branch	The Northern Trust Company Chicago, Illinois Northern Trust Bank/O'Hare, National Association Chicago, Illinois Northern Trust Bank/Lake Forest, National Association Lake Forest, Illinois Northern Trust Bank/DuPage Oakbrook Terrace, Illinois - Branch @ 8501 W. Higgins Road Chicago, Illinois	NP - **
Branch	The Northern Trust Company Chicago, Illinois One Oakbrook Terrace Oakbrook Terrace, Illinois*	NP - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Branch	The Northern Trust Company Chicago, Illinois 120 E. Scranton Avenue Lake Bluff, Illinois*	NP - **
Branch	The Northern Trust Company Chicago, Illinois 1501 Woodfield Road Schaumburg, Illinois*	NP - **
Branch	The Northern Trust Company Chicago, Illinois 265 Deerpath Road Lake Forest, Illinois*	NP - **
Branch	The Northern Trust Company Chicago, Illinois 400 E. Diehl Road Naperville, Illinois*	NP - **
Branch	The Northern Trust Company Chicago, Illinois 6401 N. Harlem Avenue Chicago, Illinois*	NP - **
Branch	The Northern Trust Company Chicago, Illinois 701 S. McKinley Lake Forest, Illinois*	NP - **
Branch	The Northern Trust Company Chicago, Illinois 959 S. Waukegan Road Lake Forest, Illinois*	NP - **

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	Baylake Bank Sturgeon Bay, Wisconsin Intersection of Voyager Drive & Huron Road Green Bay, Wisconsin*	NP - 9-22-95
Branch	Baylake Bank Sturgeon Bay, Wisconsin 2260 Bay Settlement Road Green Bay, Wisconsin*	NP - 9-22-95
Merger/Branch	Byron Center State Bank Byron Center, Michigan Moline, Michigan Branch of First of America Bank, N.A. Grand Rapids, Michigan - Branch @ 1221 Rosewood Moline, Michigan	NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Sable Bancshares, Inc. Chicago, Illinois Community Bank of Lawndale Chicago, Illinois*	FR - 9-1-95 NP - **
Y-2	WFC, Inc. Waukon, Iowa Viking State Bank & Trust Decorah, Iowa (in organization)*	FR - 9-7-95 NP - **
Y-2	Merchants Bancorp, Inc. Aurora, Illinois Valley Banc Services Corp. St. Charles, Illinois Anchor Bank Third Lake, Illinois Hinckley State Bank Hinckley, Illinois State Bank of Osco Osco, Illinois Fox Valley Bank St. Charles, Illinois*	FR - 9-7-95 NP - 9-11-95
Y-1	Naperville Bancorp, Inc. Naperville, Illinois The Naperville Bank Naperville, Illinois*	FR - 9-15-95 NP - 9-19-95
Y-2	Calumet National Corporation Hammond, Indiana Chicago Heights Bancorp, Inc. Chicago Heights, Illinois Chicago Heights National Bank Chicago Heights, Illinois*	FR - 9-11-95 NP - 9-9-95

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Pan American Bancshares, Inc. Chicago, Illinois Pan American Bank Chicago, Illinois* (in organization)	FR - 9-21-95 NP - 9-9-95
Y-2	NBD Bancorp, Inc. Detroit, Michigan First Chicago Corporation Chicago, Illinois FCC National Bank Wilmington, Delaware American National Corporation Chicago, Illinois American National Bank and Trust Company Chicago, Illinois*	FR - 9-29-95 NP - 9-22-95
Y-2	First Midwest Bancorp, Inc. Naperville, Illinois CF Bancorp, Inc. Davenport, Iowa Citizens Federal Savings Bank, FSB Davenport, Iowa*	FR - 9-20-95 NP - 9-25-95
Y-2	Shorebank Corporation Chicago, Illinois Indecorp, Inc. Chicago, Illinois Independence Bank of Chicago Chicago, Illinois Drexel National Bank Chicago, Illinois*	FR - 8-14-95 NP - 9-27-95

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	First Chicago Corporation Chicago, Illinois NBD Bancorp, Inc. Detroit, Michigan NBD Illinois Inc. Park Ridge, Illinois NBD Indiana, Inc. Indianapolis, Indiana NBD Bank Detroit, Michigan NBD Bank Wheaton, Illinois NBD Bank Columbus, Ohio National Bank of Detroit-Dearborn Dearborn, Michigan NBD Bank, FSB Venice, Florida NBD Bank, N.A. Skokie, Illinois NBD Bank Elkhart, Indiana NBD Bank, N.A. Indianapolis, Indiana Deerfield Federal Savings & Loan Association Deerfield, Illinois*	FR - 9-29-95 NP - 9-22-95



Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-1	Milton Bancshares, Inc. Milton, Wisconsin Bank of Milton Milton, Wisconsin*	FR - 9-28-95 NP - 9-29-95
Y-1	FSB Corp Sublette, Illinois Farmers State Bank of Sublette Sublette, Illinois*	FR - 10-6-95 NP - 10-1-95
COC	Pinnacle Financial Services, Inc. St. Joseph, Michigan Cyrus A. Ansary	FR - 10-2-95 NP - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	NBD Bancorp, Inc. Detroit, Michigan Cash Station, Inc. Chicago, Illinois First Chicago Investment Corporation Chicago, Illinois First Chicago Capital Corporation Chicago, Illinois First Chicago Overseas Investment Corporation Chicago, Illinois ANB Mezzanine Corporation Chicago, Illinois First Chicago Leasing Corporation Chicago, Illinois First Chicago Realty Services Corporation Chicago, Illinois First Chicago Trust Company of New York New York, New York First Chicago Trust Company (Cayman) Ltd. Guernsey, Cayman Islands First Chicago Lease Holdings, Inc. Chicago, Illinois Palo Verde Leasing Corporation Chicago, Illinois G-W Life Insurance Company Phoenix, Arizona First Chicago Capital Markets, Inc. Chicago, Illinois	FR - 9-29-95
4(c)(8)	First Midwest Bancorp, Inc. Naperville, Illinois CF Bancorp, Inc. Davenport, Iowa Citizens Federal Savings Bank, FSB Davenport, Iowa	FR - 9-20-95

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	First Chicago Corporation Chicago, Illinois NBD Insurance Agency, Inc. Detroit, Michigan ML Inc. Detroit, Michigan BHC Financial, Inc. Philadelphia, Pennsylvania Charter Agency, Incorporated Northfield, Illinois Corporate Funding, Inc. Grand Rapids, Michigan FNW Capital, Inc. Mount Prospect, Illinois NBD Brokerage Services, Inc. Indianapolis, Indiana NBD Community Development Corporation Detroit, Michigan NBD Financial Services of Michigan, Inc. Traverse City, Michigan NBD Insurance Company Detroit, Michigan NBD Leasing, Inc. Indianapolis, Indiana NBD Mortgage Company Detroit, Michigan NBD Neighborhood Revitalization Corporation Indianapolis, Indiana NBD Real Estate Services, Inc. Indianapolis, Indiana NBD Securities, Inc. Detroit, Michigan NBD Service Corporation Belleville, Michigan	FR - 9-29-95

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Pinance Financial Services, Inc. St. Joseph, Michigan Maco Bancorp, Inc. Merrillville, Indiana First Federal Savings Bank of Indiana Merrillville, Indiana	FR -10-2-95
4(c)(8)	WCN Bancorp, Inc. Wisconsin Rapids, Wisconsin Purchase up to \$4,000,000 of loans from the Bank	FR -10-2-95
4(c)(8)	Carroll County Bancshares, Inc. Carroll, Iowa to own and operate a finance company through its subsidiary, Carroll Credit, Inc., Carroll, Iowa	FR - 9-18-95
4(c)(8)	ABN AMRO Bank N.V. Amsterdam, Netherlands ABN AMRO Holding N.V. Amsterdam, Netherlands Stichting Administratiekantoor ABN AMRO Holding Amsterdam, Netherlands Stichting Prioriteit ABN AMRO Holding Amsterdam, Netherlands to acquire indirectly 100% of the outstanding voting shares of Alfred Berg, Inc., Stockholm, Sweden and thereby engage in certain securities underwriting and dealing activities.	FR - **
4(c)(8)	PSB Corporation Wellsburg, Iowa PSB Finance, Inc. Wellsburg, Iowa	FR -10-2-95

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
	-None-

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-day business day period the bank has to make the evaluation public has lapsed during the week ending September 15, 1995. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

### Identification of Ratings

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

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

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

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

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
-Comerica Bank-Detroit 500 Woodward Avenue Detroit, Michigan 48226 (313) 222-3300	2/13/95	O

**Federal Reserve Bank of St. Louis**

**FOR THE WEEK ENDING SEPTEMBER 15, 1995**

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

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

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

<b><u>Application</u></b>	<b><u>End of Comment Period</u></b>
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\*Section 3(a)(1) application by NEMO Bancshares, Inc., Madison, Missouri, to acquire Madison-Hunnewell Bank, Madison, Missouri.

Newspaper: 10-14-95

Change in control notification involving W.B.T. Holding Company, Memphis, Tennessee, by Martin A. Grusin as trustee of U.A.B. Holding Trust (previously reported during week ending 9-8-95).

Fed Reg: 9-29-95

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

<b><u>Application</u></b>	<b><u>End of Comment Period</u></b>
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Section 4(c)(8) notification by Universal Bancorp, Bloomfield, Indiana, to engage de novo in lending and leasing activities through the acquisition of Bloomfield and Precedent, LLC, Indianapolis, Indiana.

Not yet available

**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>
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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 September 15, 1995

Name of Bank	Bank Address	Examination Date	Examination Rating
None .			



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

Application

Comment Period  
Ending Date

Geraldine State Bank, Geraldine  
Montana, to relocate its main  
office to Fort Benton, Montana,  
and branch back to Geraldine,  
Montana\*

October 9, 1995

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

Application

Comment Period  
Ending Date

Nathaniel Anderson, B.M. Broderick, Jr.,  
Manfred Hill, and Gary Marshik, each propose  
to increase their ownership in Canton Bancshares,  
Inc., Canton, South Dakota, from 20% to 25%

October 4, 1995  
(Federal Register)

Randall Bancorp, Inc., Pine River, Minnesota,  
to acquire 140 shares (13.7%) of Norbanc Group,  
Inc., Pine River, Minnesota, and to acquire 650  
shares (72%) of Randall Holding Company, Inc.,  
Pine River, Minnesota\*

October 16, 1995  
(Federal Register)

Norwest Corporation, Minneapolis,  
Minnesota, to acquire 100% of AMFED  
Financial, Inc., Reno, Nevada, and indirectly  
acquire American Federal Savings Bank,  
Reno, Nevada\*

Not yet available

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\*Subject to CRA

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

Application

Comment Period  
Ending Date

NONE.

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

Application

State Bancshares of Ulen, Ulen,  
Minnesota, to redeem 5,250 shares  
(10.99%) of its outstanding stock

FEDERAL RESERVE BANK OF MINNEAPOLIS  
Section V - Availability of  
CRA Public Evaluations  
week ending September 15, 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
First Security Bank P.O. Box 277 Laurel, MT 59044-0277 (406) 628-4318	June 12, 1995	Satisfactory
Pioneer Bank and Trust 700 State Street P.O. Box 729 Belle Fouche, SD 57717-0729 (605) 892-2536	May 22, 1995	Satisfactory

*Federal Reserve Bank of Kansas City*

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

**APPLICATION**

**COMMENT PERIOD ENDING DATE**

Bank of Colorado-Western Slope, Grand Junction,  
Colorado, for prior approval to invest an additional  
\$2,350,000 in bank premises.

Not Available

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

**APPLICATION**

**COMMENT PERIOD ENDING DATE**

Doniphan Bancshares, Inc., Doniphan, Nebraska, for  
prior approval to become a bank holding company  
through the acquisition of 100 percent of the voting  
shares of Bank of Doniphan, Doniphan, Nebraska.\*

October 13, 1995

Estes Park Bank Restated Employee Stock Ownership  
401(k) Plan and Retirement Trust, Estes Park,  
Colorado, for prior approval to acquire 51.45 percent  
of the voting shares of Estes Bank Corporation, Estes  
Park, Colorado.\*

October 13, 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**

Central Bancshares, Inc., Cambridge, Nebraska, for  
prior approval to redeem 16,000 shares of preferred  
stock.

Not Available

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

**Identification of Ratings**

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

**Outstanding record of meeting community credit needs**

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

**Satisfactory record of meeting community credit needs**

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

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

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

**Substantial noncompliance in meeting community credit needs**

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
First Mountain Bank 135 East 6th Leadville, Colorado 80461-3503	06/12/95	09/13/95	Satisfactory

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN  
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF SEPTEMBER 11, 1995

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

**APPLICATION**

**NOTICE EXP**

None.

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

**APPLICATION**

**\*\* NOTICE EXP**

\*Section 3(a)(1) application by  
First Paducah Bancshares of Texas, Inc., Paducah, TX,  
to acquire First Paducah Bancshares of Delaware,  
Dover, DE, and The First National Bank of Paducah,  
Paducah, TX  
(Previously reported during the week of 8-14-95) 95/10/16

\*Section 3(a)(1) application by  
First Paducah Bancshares of Delaware, Dover, DE, to  
acquire The First National Bank of Paducah, Paducah, TX  
(Previously reported during the week of 8-14-95) 95/10/16

Change in Control Notice by  
Andrew Rayford Bounds, Jr., and Mary Lou Bounds,  
jointly, Cleveland, TX, to acquire an interest in  
First Bancorporation of Cleveland, Inc., Cleveland, TX  
(Resubmission) 95/09/12  
(Previously reported during the week of 8-28-95)

\*Section 3(a)(3) application by  
Overton Financial Corporation, Overton, TX, to acquire  
additional shares of Longview Financial Corporation,  
Longview, TX N/A

\*Section 3(a)(3) application by  
Overton Delaware Corporation, Dover, DE, to acquire  
additional shares of Longview Financial Corporation,  
Longview, TX N/A

\*Section 3(a)(5) application by  
First Financial Bankshares, Inc., Abilene, TX, to acquire  
Citizens Equity Corporation, Weatherford, TX, and  
Citizens National Bank, Weatherford, TX 95/10/16

\*Section 3(a)(5) application by  
First Financial Bankshares of Delaware, Inc., Wilmington, DE,  
to acquire Citizens Equity Corporation, Weatherford, TX, and  
Citizens National Bank, Weatherford, TX 95/10/16

**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 SEPTEMBER 11, 1995**

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

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

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

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

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

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

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

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

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
First State Bank of Mineral Wells 101 E. Hubbard P.O. Box 1528 Mineral Wells, TX 76068-1528	95/06/12	Outstanding

# FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 9/15/95

## 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

Robert Parker Keller, et al, Gilford, New  
Hampshire, to acquire 46 percent of SDN Bancorp,  
Encinitas, California. \*

Newspaper: 09/21/95

Fed. Reg.: 09/25/95

Financial Institution Partners, L.P. and Hovde  
Capital, Inc., Bullalo Grove, Illinois, to acquire  
up to 25 percent of North County Bancorp,  
Escondido, California. \*

Newspaper: Not Available

Fed. Reg.: Not Available

U.S. Bancorp, Portland, Oregon, to acquire and  
merge with West One Bancorp, Boise, Idaho, \*

Newspaper: Not Available

Fed. Reg.: Not Available

U.S. Bancorp, Portland, Oregon, to acquire an  
option to purchase 19.9 percent of West One  
Bancorp, Boise, Idaho. \*

Newspaper: Not Available

Fed. Reg.: Not Available

West One Bancorp, Boise, Idaho, to acquire an  
option to purchase 19.9 percent of U.S. Bancorp  
Portland, Oregon. \*

Newspaper: Not Available

Fed. Reg.: Not Available

## Section III -Applications Subject to Federal Register Only

U.S. Bancorp, Portland, Oregon, to acquire the following nonbank  
subsidiaries of West One Bancorp, Boise, Idaho: 1) West One Trust  
Co., Salt Lake City, Utah; 2) West One Trust Company, Washington,  
Seattle, Washington; 3) West One Life Insurance Co., Phoenix,  
Arizona; 4) West One Financial Services, Inc., Boise, Idaho;  
5) Tracy Collins Mortgage Co., Salt Lake City, Utah; 6) Ward Cook,  
Inc., Portland, Oregon; and 7) West One Insurance Services, Inc.,  
Boise, Idaho.

Fed. Reg.: Not Available

Wells Fargo & Company, San Francisco, California,  
to install automated teller machines throughout the  
State of Texas.

Fed. Reg.: N/A

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\* Subject to CRA.



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

Week ending 9/15/95

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

None

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) low became available during the week ending September 15, 1995. Information about a particular institution's CRA evaluation may be obtained directly from the institution.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>	<u>Rating*</u>
Farmers & Merchants Bank of Long Beach	302 Pine Avenue P.O. Box 1370 Long Beach, California 90801-1370	April 27, 1995	Needs to Improve

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

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

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

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

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

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