

ANNOUNCEMENT

BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 45  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending November 11, 1995

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

---

BANK HOLDING COMPANIES

Keystone Financial, Inc., Harrisburg, Pennsylvania --  
to engage in investment advisory activities through  
the acquisition of Martindale Andres & Company,  
West Conshohocken, Pennsylvania.

Approved, November 6, 1995.

NBD Bancorp, Inc., Detroit, Michigan -- to acquire  
First Chicago Corporation, Chicago, Illinois,  
American National Corporation; First National Bank  
of Chicago; American National Bank & Trust Company;  
and FCC National Bank, Wilmington, Delaware

Approved, November 6, 1995.

Premier Bancorp, Inc., Baton Rouge, Louisiana -- to  
merge with HNB Corporation, Homer, Louisiana, and  
acquire Homer National Bank.

Approved, November 8, 1995.

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

---

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

BANK BRANCHES, DOMESTIC

San Francisco American Pacific Bank, Sherman Oaks, California -- to  
establish a branch at 9301 Tampa Avenue, Space 162,  
Northridge Fashion Center, Northridge, California.  
Approved, November 7, 1995.

Kansas City BancFirst, Oklahoma City, Oklahoma -- to establish a  
branch at 3200 East Memorial Road.  
Approved, November 6, 1995.

Chicago Comerica Bank, Detroit, Michigan -- to establish a  
branch at 3701 Hamlin Road, Auburn Hills, Michigan.  
Approved, November 10, 1995.

Secretary Compassbank, Birmingham, Alabama -- to establish a  
branch at 210 Cox Creek Parkway, Florence, Alabama  
Approved, November 9, 1995.



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

---

**BANK HOLDING COMPANIES**

Minneapolis	Community First Bankshares, Inc., Fargo, North Dakota -- to engage in general insurance agency activities through acquisition of Boelke Insurance Agency, Hankinson, North Dakota. Approved, November 9, 1995.
Kansas City	DFC Acquisition Corporation Two, Kansas City, Missouri, and Dickinson Financial Corporation -- to acquire 7.64 percent of the shares of UMB Financial Corporation, and engage in the nonbanking activities conducted by UMB's nonbank subsidiaries. Approved, November 7, 1995.
Dallas	First Bancorp, Inc., Denton, Texas -- to acquire United Commerce Bank of Highland Village, N.A., Highland Village, Texas. Approved, November 9, 1995.
Dallas	First Delaware Bancorp, Inc., Dover, Delaware -- to acquire United Commerce Bank of Highland Village, N.A., Highland Village, Texas. Approved, November 9, 1995.
Minneapolis	First Western Bancorp, Inc., Huron, South Dakota -- to engage in general insurance agency activities through acquisition of Owen Johnson Insurance Agency, Inc., Hill City, South Dakota. Permitted, November 10, 1995.
Chicago	Grinnell Bancshares, Inc., Grinnell, Iowa -- to continue making overline loans to Grinnell State Bank. Permitted, November 10, 1995.
New York	Independence Community Bank Corp., Brooklyn, New York -- to acquire Bay Ridge Bancorp, Inc. and Bay Ridge Federal Savings Bank and engage in operating a savings association. Approved, November 6, 1995.
St. Louis	Mercantile Bancorporation Inc., St. Louis, Missouri - - to acquire Hawkeye Bancorporation, Des Moines, Iowa. Approved, November 10, 1995.

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

---

**BANK HOLDING COMPANIES**

St. Louis	Mercantile Bancorporation Inc., St. Louis, Missouri - - to acquire Hawkeke Guaranteed Loans, Inc., and engage in funding and servicing government guaranteed Farmers' Home Administration loans. Approved, November 10, 1995.
St. Louis	Mercantile Bancorporation Inc., St. Louis, Missouri - - to engage in leasing commercial equipment through acquisition of Hawkeye Leasing Corporation, Des Moines, Iowa. Approved, November 10, 1995.
St. Louis	Nemo Bancshares, Inc., Madison, Missouri -- to acquire Madison-Hunnewell Bank. Approved, November 8, 1995.
Atlanta	Queensboro Company, Louisville, Georgia -- to acquire Ogeechee Valley Bank, Millen, Georgia. Approved, November 10, 1995.
New York	SNBNY Holdings Limited, Marina Bay, City of Gibraltar -- to retain shares of Safra National Bank of New York, New York, New York. Approved, November 10, 1995.
Minneapolis	Texas Financial Bancorporation, Inc., Minneapolis, Minnesota -- to acquire United Commerce Bank of Highland Village, N.A., Highland Village, Texas. Approved, November 9, 1995.
Kansas City	UMB Financial Corporation, Kansas City, Missouri -- to acquire First Sooner Bancshares, Inc., Oklahoma City, Oklahoma. Approved, November 9, 1995.

**CHANGE IN BANK CONTROL**

Dallas	Central Community Corporation, Temple, Texas -- change in bank control. Returned, November 6, 1995.
San Francisco	Marathon Bancorp, Los Angeles, California -- change in bank control. Permitted, November 7, 1995.

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

---

**CHANGE IN BANK CONTROL**

Dallas Spearman Bancshares, Inc., Spearman, Texas -- change  
in bank control.  
Returned, November 6, 1995.

**COMPETITIVE FACTORS REPORTS**

Richmond Bank of Iaeger, Iaeger, West Virginia, proposed  
merger with Iaeger Interim Bank, Inc. -- report on  
competitive factors.  
Submitted, November 10, 1995.

Kansas City Boatmen's Bank of Butler, Butler, Missouri, proposed  
merger with Boatmen's Bank of Nevada, Nevada,  
Missouri -- report on competitive factors.  
Submitted, November 7, 1995.

Kansas city Boatmen's Bank of Nevada, Nevada, Missouri, proposed  
merger with Boatmen's Bank of Butler, Butler,  
Missouri -- report on competitive factors.  
Submitted, November 8, 1995.

Dallas Comerica Bank - Texas, Dallas, Texas, proposed merger  
with Queststar Bank, National Association, Houston,  
Texas -- report on competitive factors.  
Submitted, November 6, 1995.

Kansas City Commercial Federal Savings Bank, Omaha, Nebraska,  
proposed merger with Conservative Savings Bank, FSB  
-- report on competitive factors.  
Submitted, November 9, 1995.

Dallas Compass Bank-Dallas, Dallas, Texas, proposed merger  
with Security Bank, Flower Mound, Texas -- report  
on competitive factors.  
Submitted, November 7, 1995.

San Francisco Continental Pacific Bank, Vacaville, California,  
proposed merger with Continental Pacific Merger  
Corporation -- report on competitive factors.  
Submitted, November 9, 1995.

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

---

**COMPETITIVE FACTORS REPORTS**

Kansas City	First Federal Savings Bank of Colorado, Lakewood, Colorado, proposed merger with First Savings Capital M.H.C. -- report on competitive factors. Submitted, November 8, 1995.
New York	Little Falls Savings Bank, Little Falls, New Jersey, proposed purchase of branches at 34 Bridge Street, Milford; Highway 31, Glen Gardner; and Routes 12 and 519 Baptistown, New Jersey -- report on competitive factors. Submitted, November 9, 1995.
Boston	Mascoma Mutual Holding Corporation, Lebanon, New Hampshire, proposed acquisition of the assets and assumption of the liabilities of Mascoma Savings Bank -- report on competitive factors. Submitted, November 8, 1995.
Minneapolis	Northern National Bank, Bemidji, Minnesota, proposed merger with Blackduck State Bank, Blackduck, Minnesota -- report on competitive factors. Submitted, November 10, 1995.
Atlanta	SouthTrust Bank of Florida, N.A., St. Petersburg, Florida, proposed merger with SouthTrust Bank of Northeast Florida, N.A., Jacksonville; SouthTrust Bank of Southwest Florida, N.A., Ft. Myers; SouthTrust Bank of Suncoast, N.A., Sarasota; and SouthTrust Bank of Orlando, Orlando, Florida -- report on competitive factors. Submitted, November 8, 1995.
Chicago	Standard Federal Bancorporation, Inc., Troy, Michigan, proposed merger with FSB Financial Corporation, Kalamazoo, Michigan -- report on competitive factors. Submitted, November 8, 1995.
Atlanta	Sterling Financial Holdings, Inc., Columbus, Ohio, proposal to become a unitary savings and loan holding company by acquiring Sterling Bank, FSB, West Palm Beach, Florida, via merger with Sterling Interim Bank -- report on competitive factors. Submitted, November 3, 1995.

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

---

**COMPETITIVE FACTORS REPORTS**

Atlanta                    SunTrust Bank of Southwest Georgia, N.A., Rome, Georgia, proposed purchase of three branches of SunTrust Bank, Atlanta, Georgia -- report on competitive factors.  
Submitted, November 7, 1995.

**EXTENSIONS OF TIME**

Chicago                    Harris Trust and Savings Bank, Chicago, Illinois -- extension to April 24, 1996, to establish a branch at 901 East 47th Street.  
Granted, November 10, 1995.

New York                   Pathfinder Bancorp, M.H.C., Oswego, New York -- extension to February 16, 1996, to become a mutual bank holding company by acquiring the successor by conversion to Oswego Savings Bank.  
Granted, November 8, 1995.

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

---

**BANK HOLDING COMPANIES**

St. Louis	Universal Bancorp, Bloomfield, Indiana -- to engage de novo in lending and leasing activities through a joint venture investment in Bloomfield Financial, LLC, Indianapolis, Indiana. Withdrawn, October 10, 1995.
-----------	---

# FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

Eastern Bank Corporation,  
Lynn, Massachusetts -  
3(a)(3) application to  
alter the activities of its  
subsidiary, Eastern Bank &  
Trust Company, Salem,  
Massachusetts (Trust), such  
that Trust will qualify as a  
"bank" for the purposes of  
the Bank Holding Company Act  
of 1956, as amended\*

Newspaper

12-06-95

Federal Register

12-07-95

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

Application

Comment Period Ending Date

NONE

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

Application

NONE

## SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution

Examination Date

Rating\*\*

NONE

\*Subject to CRA.

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

SECTION I

Applications Subject to Newspaper  
Notice Only

None.

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

UJB Financial Corporation, Princeton, New Jersey, to acquire Flemington National Bank & Trust Company, Flemington, New Jersey, and to merge Flemington National Bank with and into United Jersey Bank, Hackensack, New Jersey.1/ 12/06/95 3/

Republic New York Corporation, New York, New York, and its parents, RNYC Holdings Ltd. and Saban, S.A., both of Gibraltar, to acquire Brooklyn Bancorp, Inc. and its subsidiary, Crossland Federal Savings Bank, both of Brooklyn, New York, and thereby to engage in operating a savings association.1/ 12/03/95 3/

SECTION III

Nonbanking Applications  
(subject to Federal Register Notice Only)

Societe Generale, Paris, France, to engage through FIMAT Facilities Management, Chicago, Illinois, in providing data processing services pursuant to Section 225.25(b)(7) of Regulation Y. 11/27/95

Dresdner Bank AG, Frankfurt, Germany, to retain indirectly the shares of the US subsidiary of Kleinwort Benson Group, plc, London, England, and thereby engage in the US in various securities-related activities, including the provision of investment and financial advice and corporate and financial advice, securities brokerage services, leasing activities, securities underwriting and dealing activities (including with respect to ineligible securities), private placement, and riskless principal 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 November 11, 1995

NAME OF BANK

RATING

EXAMINATION DATE

None.

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

**FEDERAL RESERVE BANK OF PHILADELPHIA**

---

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

**New Century Bank (In Organization)**, Phoenixville, PA, for approval to become a member of the Federal Reserve System, pursuant to section 9 of the Federal Reserve Act.

    Newspaper Notice comment period expires: N/Avail

**The Bank of Mid-Jersey**, Bordentown, NJ to establish a branch office in the Princeton Meadows Shop N Bag Supermarket located at 660 Plainsboro Road, Plainsboro, NJ, pursuant to Section 9 of the FR Act. (Expedited Procedures).

    Newspaper Notice comment period expires: 12/13/95

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

**Drovers Bancshares Corporation**, York, PA, is the subject of a Change in Bank Control filed by Robert H. Stewart, Jr., Karylae Gilbert, Terrence S. Stewart, and Gary A. Stewart, et al., York, PA, to retain control of up to 15% of the holding company, pursuant to the Change in Bank Control Act.

    Federal Register comment period expires: 11/27/95  
    Newspaper Notice comment period expires: N/Avail

**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

---

**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 November 10, 1995.

**Identification of Ratings**

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

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

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

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

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

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

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

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

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

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
First Executive Bank 1513 Walnut Street Philadelphia, PA 19102	06/26/95	Satisfactory

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

**APPLICATIONS BULLETIN**  
**(For the week ending November 11, 1995)**

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

- Received Section 18(c) application from The Fifth Third Bank of Northern Kentucky, Inc., Florence, Kentucky, on October 25, 1995, to merge with Kentucky Enterprise Bank, FSB, Newport, Kentucky, and thereby establish branch facilities. \* November 24, 1995
- Received Section 18(c) application from The Fifth Third Bank of Northeastern Ohio, Cleveland, Ohio, on November 3, 1995, to acquire through merger 28 Cleveland, Ohio, area offices of First Nationwide Bank FSB, Dallas, Texas, and thereby establish branch facilities. \* December 4, 1995

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

- Received Notice of Change in Bank Control from American Financial Group, Inc., Cincinnati, Ohio, on behalf of its subsidiaries Great American Insurance Co. and Great American Life Insurance Co., on November 7, 1995, of their intent to acquire up to 16.007 percent of the outstanding voting shares of Provident Bancorp, Inc., Cincinnati, Ohio. \*N: December 3, 1995
- Received Section 3(a)(3) application from Citizens Bancshares, Inc., Saineville, Ohio, on October 19, 1995, to acquire Western Reserve Bank of Ohio, Lowellville, Ohio \*F: December 8, 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

**APPLICATIONS BULLETIN**  
**(For the week ending November 11, 1995)**

Received Section 4(c)(8) notice from Bourbon Bancshares, Inc., Paris, Kentucky, on November 3, 1995, of its intent to acquire The Jessamine First Federal Savings and Loan Company of Nicholasville, Nicholasville, Kentucky.

\*N: December 1, 1995

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

NONE

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

Received notice from Mellon Bank, N.A., Pittsburgh, Pennsylvania, on November 9, 1995, of its intent to make an additional investment in The R.M. Trust Company through its subsidiary, Mellon Bank Canada.

---

\* - 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**  
(November 10, 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 November 10, 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 Killbuck Saving Bank Co.  
P.O. Box 407  
Killbuck, Ohio 44637  
Rating: Satisfactory  
Exam Date: 8-28-95  
Disclosure Date: 11-20-95

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank of Clarke County, Berryville, Virginia, to acquire the Stephens City, Virginia, branch of First Union National Bank of Virginia, Roanoke, Virginia.*	12-10-95

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

<u>Application</u>	<u>Comment Period Ending Date</u>
James River Bankshares, Inc., Suffolk, Virginia, to acquire 100% of the voting shares of First Colonial Bank, F.S.B., Hopewell, Virginia.*	12-6-95

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 November 10, 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 November 10, 1995

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Republic Bancshares, Inc. St. Petersburg, Florida Notice for 1-BHC formation, Republic Bank, St. Petersburg, Florida.	11-21-95*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
FirstFed Bancorp, Inc. Bessemer, Alabama To retain ownership of First Federal Savings Bank, Bessemer, Alabama, and thereby engage in operating a savings association, pursuant to Section 225.25(b) (9) of Regulation Y and Section 4(c) (8) of the Bank Holding Company Act.	12-02-95* Newspaper
First Hardee Holding Corporation Wauchula, Florida 1-BHC formation, First National Bank of Wauchula, Wauchula, Florida.	Not yet available*
Bank Corporation of Georgia Macon, Georgia To acquire Effingham Bank & Trust, Rincon, Georgia, pursuant to Section 3(a) (3) of the Bank Holding Company Act.	11-17-95* Federal Register
Community Bancshares of Mississippi, Inc. Forest, Mississippi Along with Community Bancshares of Mississippi, Inc., Employee Stock Ownership Plan, to acquire 51 percent of the outstanding shares of Coast Community Bank, Biloxi, Mississippi (in organization), pursuant to Section 3(a) (3) of 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>
--------------------	-----------------------------------

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

<u>Application</u>
Hamilton Bank, N.A. Miami, Florida To acquire 25 percent of the voting stock of Regional Holding Company, S.A., San Miguel de Tucumán Republic of Argentina, and to acquire 60 percent of the voting stock of Banco del Tucumán, S.A., San Miguel de Tucumán, Provincia de Tucumán, Republic of Argentina, pursuant to Section 211.5(c) (3) of Regulation K.
TAC Bancshares, Inc. Miami, Florida Request for waiver of the application requirement of Section 3(a) (1) of the Bank Holding Company Act for the proposal to acquire Founder Financial Corporation and thereby its subsidiary, Founders National Trust Bank, both of Fort Myers, Florida. Founders Bank will merge into TAC's subsidiary, Chase Federal Bank, a Federal Savings Bank, Miami, Florida.

\*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending November 10, 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>
Intervest Bank Post Office Box 5088 Clearwater, Florida 34618 (813) 791-6115	Satisfactory	07-31-95
Barnett Bank of Volusia County 230 N. Woodland Boulevard DeLand, Florida 32720 (904) 822-4945	Outstanding	09-06-94
Barnett Bank of West Florida 100 West Garden Street Pensacola, Florida 32501 (904) 432-0271	Outstanding	09-06-94

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending November 10, 1995

Recently Approved Applications

Approval Date

Compass Bank Birmingham, Alabama To establish a branch located at 210 Cox Creek Parkway, Florence, Alabama, to be known as the Cox Creek Branch.	11-09-95
Barnett Banks, Inc. Jacksonville, Florida Along with its wholly-owned subsidiary, Barnett Merger Corporation, Jacksonville, Florida, to acquire First Financial Bancshares of Polk County, Inc., Lake Wales, Florida, and thereby engage in operating a savings association, pursuant to Section 225.25(b)(9) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	11-06-95
The Queensborough Company Louisville, Georgia To acquire Ogeechee Valley Bank, Millen, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	11-10-95
Premier Bancorp, Inc. Baton Rouge, Louisiana To merge with HNB Corporation, Homer, Louisiana, and thereby directly acquire Homer National Bank, Homer, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	11-09-95

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>
Merger	Baylake Bank-Kewaunee Kewaunee, Wisconsin Baylake Bank Sturgeon Bay, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin intersection of Voyager Drive & Huron Road Green Bay, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin RR 1 Box 24 Washington Island, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin 12036 Highway 42 Ellison Bay, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin 217 North 4th Avenue Sturgeon Bay, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin 34 West Maple Street Sturgeon Bay, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin 636 South Bay Shore Drive Sister Bay, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin 7842 Egg Harbor Road Egg Harbor, Wisconsin	NP - 11-10-95

Section I - Applications Subject to Newspaper  
Notice Only  
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin 2260 Bay Settlement Road Green Bay, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin 9405 Highway 42 Fish Creek, Wisconsin	NP - 11-10-95
Branch	Baylake Bank-Kewaunee Kewaunee, Wisconsin 9679 Highway 57 Brussels, Wisconsin	NP - 11-10-95
Y1-Notice	CJSB Bancorporation Columbus Junction, Iowa Columbus Junction State Bank Columbus Junction, Iowa	NP - 11-12-95
Merger/Branch	Hawkeye Bank of Des Moines Des Moines, Iowa Hawkeye Bank of Ankeny Ankeny, Iowa 305 S. Ankeny Blvd. Ankeny, Iowa	NP - **
Merger	Tri-County Bank Brown City, Michigan Peck, Michigan branch of NBD Bank Detroit, Michigan	NP - **
Merger	Tri-County Bank Brown City, Michigan Yale, Michigan branch of NBD Bank Detroit, Michigan	NP - **

Section I - Applications Subject to Newspaper

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
EFT	Bankers Trust Company Des Moines, Iowa Kum & Go 3200 SE 14th Street Des Moines, Iowa	NP - 11-6-95
EFT	Comerica Bank Detroit, Michigan Book Tower, 2800 Book Tower Detroit, Michigan Justin Music, 14621 Fenkell Detroit, Michigan	NP - 11-7-95
Merger/Branch	Chemical Bank Bay Area Bay City, Michigan Chemical Bank Huron Standish, Michigan 220 S. Main Street Standish, Michigan	NP - **
Branch	Chemical Bank Bay Area Bay City, Michigan 144 W. Huron Au Gres, Michigan	NP - **
Branch	Chemical Bank Bay Area Bay City, Michigan 211 Harrison Prescott, Michigan	NP - **
Branch	Chemical Bank Bay Area Bay City, Michigan 3858 N. M-13 Pinconning, Michigan	NP - **
Branch	First Farmers Bank & Trust Company Converse, Indiana 10077 North State Road 37 Elwood, Indiana	NP - 11-27-95

Section I - Applications Subject to Newspaper  
Notice Only  
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
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 8501 W. Higgins Road Chicago, Illinois	NP - 11-6-95
Branch	The Northern Trust Company Chicago, Illinois One Oakbrook Terrace Oakbrook Terrace, Illinois	NP - 11-6-95
Branch	The Northern Trust Company Chicago, Illinois 120 E. Scranton Avenue Lake Bluff, Illinois	NP - 11-6-95
Branch	The Northern Trust Company Chicago, Illinois 1501 Woodfield Road Schaumburg, Illinois	NP - 11-6-95
Branch	The Northern Trust Company Chicago, Illinois 265 Deepath Road Lake Forest, Illinois	NP - 11-6-95
Branch	The Northern Trust Company Chicago, Illinois 400 E. Diehl Road Naperville, Illinois	NP - 11-6-95
Branch	The Northern Trust Company Chicago, Illinois 6401 N. Harlem Avenue Chicago, Illinois	NP - 11-6-95

Section I - Applications Subject to Newspaper  
Notice Only  
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Branch	The Northern Trust Company Chicago, Illinois 701 S. McKinley Lake Forest, Illinois	NP - 11-6-95
Branch	The Northern Trust Company Chicago, Illinois 959 S. Waukegan Road Lake Forest, Illinois	NP - 11-6-95
Branch	1st Source Bank South Bend, Indiana 1209 Calumet Avenue Valparaiso, Indiana	NP - 11-9-95
Branch	Byron Center State Bank Byron Center, Michigan 4350 44th Street Grandville, Michigan	NP - 11-23-95
Branch	Citizens Bank and Trust Company Belle Plaine, Iowa 706-12th Street Belle Plaine, Iowa	NP - 12-1-95
Branch	Comerica Bank Detroit, Michigan 1116 Robbins Road Grand Haven, Michigan	NP - 11-24-95

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Dentel Bancorporation Victor, Iowa Corydon Bancorporation Corydon, Iowa Corydon State Bank Corydon, Iowa*	FR - 10-31-95 NP - 12-1-95
Y-2	United Community Bancorp Chatham, Illinois State Bank of Auburn Auburn, Illinois*	FR - 11-27-95 NP - 11-5-95
COC-HC	WFC, Inc. Waukon, Iowa Alan J. Johnson Robert A. Schultz	FR - 11-16-95 NP - 10-10-95
Y-2	WFC, Inc. Waukon, Iowa Viking State Bank & Trust Decorah, Iowa (in organization)*	FR - 11-24-95 NP - 10-10-95
Y-2	Heritage Financial Services, Inc. Tinley Park, Illinois First National Bank of Lockport Lockport, Illinois*	FR - 11-24-95 NP - **
Y-2	F & M Bancorporation, Inc. Kaukauna, Wisconsin Monycor Bancshares, Inc. Superior, Wisconsin Monycor Bank of Superior Superior, Wisconsin	FR - 12-7-95 NP - 11-27-95
Y-2	ISB Financial Corp. Iowa City, Iowa W.S.B. Inc. Washington, Iowa Washington State Bank Washington, Iowa	FR - ** NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Oelwein Bancorporation Minneapolis, Minnesota Lakeside Credit Co., Inc. Minneapolis, Minnesota First Trust and Savings Bank Cedar Rapids, Iowa*	FR - 12-4-95 NP - **
COC-HC	Baxter Insurance Agency, Inc. Baxter, Iowa John F. Edge	FR - 11-16-95 NP - 11-20-95
Y-2	Security National Corporation Sioux City, Iowa Sheldon Security Bancorporation Sheldon, Iowa Sheldon Security Financial Corporation Sheldon, Iowa Security State Bank Sheldon, Iowa*	FR - 12-1-95 NP - 12-1-95

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Greatbanc, Inc. Aurora, Illinois Local Loan Company Chicago Heights, Illinois	FR - 11-8-95
4(c)(8)	Firstar Corporation Milwaukee, Wisconsin Harvest Financial Corp. Dubuque, Iowa Harvest Savings Bank, F.S.B. Dubuque, Iowa	FR - 11-16-95 NP - 11-14-95
4(c)(8)	Firstar Corporation of Iowa Milwaukee, Wisconsin Harvest Financial Corp. Dubuque, Iowa Harvest Savings Bank, F.S.B. Dubuque, Iowa	FR - 11-16-95 NP - 11-14-95
4(c)(8)	ABN AMRO Bank N.V. Amsterdam, The Netherlands Neville Leasing, Inc. Atlanta, Georgia	FR - 11-21-95
4(c)(8)	ABN AMRO HOLDING, N.V. Amsterdam, The Netherlands Neville Leasing, Inc. Atlanta, Georgia	FR - 11-21-95
4(c)(8)	Stichting Administratiekantoor ABN AMRO HOLDING Amsterdam, Netherlands Neville Leasing, Inc. Atlanta, Georgia	FR - 11-21-95
4(c)(8)	Stichting Prioriteit ABN AMRO HOLDING Amsterdam, The Netherlands Neville Leasing, Inc. Atlanta, Georgia	FR - 11-21-95

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)	Guaranty Bankshares, Ltd. Cedar Rapids, Michigan to engage in making and servicing of loans	FR - 11-27-95
4(c)(8)	Old Kent Financial Corporation Grand Rapids, Michigan Republic Mortgage Corp. Salt Lake City, Utah to engage in residential and commercial mortgage banking business	FR - **
4(c)(8)	Republic Bancorp, Inc. Owosso Michigan Premier Partners - James R. Gary Realtors Woodland Hills, California to engage in originating, funding & servicing residential mortgage loans on a retail basis	FR - 11-28-95

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
ROS	Baxter Insurance Agency, Inc. Baxter, Iowa to redeem 3,410 shares of common stock from Ann Edge

**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 November 10, 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>
-Security State Baml 25 North Chestnut New Hampton, Iowa 50659-1336 (515) 394-3021	7/24/95	S
-First State Bank of Porter 230 Lincoln Street Porter, Indiana 46304-1897 (219) 926-2136	7/24/95	O

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING NOVEMBER 10, 1995

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) notification by CNB Bancshares, Inc., Evansville, Indiana, to acquire two finance companies: Service Financial, Inc., Harriman, Tennessee, and Southern Finance Company, Inc., Madisonville, Kentucky (expedited procedure for small nonbank acquisition).	11-21-95

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

<u>Application</u>	<u>End of Comment Period</u>
*Section 3(a)(5) application by Sharon Bancshares, Inc., Sharon, Tennessee, to acquire Weakley County Bancshares, Inc., Dresden, Tennessee.	Newspaper: 12-8-95
*Section 3(a)(3) application by The Templar Fund, Inc., St. Louis, Missouri, to acquire an additional 4% of the stock of Truman Bank, Clayton, Missouri.	Newspaper: 12-11-95
Change in control notification involving First Cecilian Bankcorp, Inc., Cecilia, Kentucky, by Peter Mahurin (received 10-31-95; inadvertently omitted from last week's report).	Newspaper: 11-24-95

## SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) notification by Area Bancshares Corporation, Owensboro, Kentucky, to engage in data processing activities through investment in Five Paces Software, Inc., Atlanta, Georgia (previously reported during week ending 10-13-95).	11-16-95

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

<u>Application</u>	<u>End of Comment Period</u>
Section 9 membership application by Eagle Bank and Trust Company, Little Rock, Arkansas.	N/A

\*This application is subject to CRA.

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

**AVAILABILITY OF CRA PUBLIC DISCLOSURES**

**Identification of Ratings:**

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

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

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

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

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

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

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

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

FOR THE WEEK ENDING November 10, 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

Farmers State Bank of Conrad,  
Conrad, Montana, to acquire, through  
merger, the Farmers State Bank of  
Cut Bank, Montana, and incident thereto,  
to establish a branch in Cut Bank, Montana

Not yet available

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

Application

Comment Period  
Ending Date

Norwest Corporation, Minneapolis, Minnesota,  
to acquire 100% of the voting shares of the  
Irene Bancorporation, Inc., Sioux Falls,  
South Dakota.

December 1, 1995  
(Federal Register)

D.I.A. Bank Trust, Mankato, Minnesota, to  
acquire control of 18.61% of the voting  
shares of National City Bancorporation,  
Minneapolis, Minnesota.

Returned

Empire Bancshares, Inc., Sioux Falls, South  
Dakota, to acquire 100% of the voting shares  
of Founders Trust National Bank, Sioux Falls,  
South Dakota.

December 7, 1995  
(Federal Register)

Dakotah Bankshares, Inc., Fairmount,  
North Dakota, to acquire 100% of the voting  
shares of People State Bank, Fairmount,  
North Dakota.

December 8, 1995  
(Federal Register)

BNCCORP, Inc., Bismarck, North Dakota,  
to acquire 100% of the voting shares  
of the BNC National Bank of Minnesota,  
Minneapolis, Minnesota, a de novo  
bank.

Not yet available

First Bank System, Inc., Minneapolis,  
Minnesota, to acquire 100% of the voting  
shares of the First Interstate Bancorp, Los  
Angeles, California.

Not yet available

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

Application

Comment Period  
Ending Date

Progressive Growth Corp., Gaylord,  
Minnesota, to engage de novo  
in data processing activities.

Not yet available

First Bank System, Inc., Minneapolis,  
Minnesota, to engage in venture capital  
activities through the acquisition of  
First Interstate Bancorp, Los Angeles,  
California

Not yet available

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

Application

The First National Bank of Mapleton,  
Mapleton, Minnesota, to become a  
member of the Federal Reserve System.

FEDERAL RESERVE BANK OF MINNEAPOLIS  
Section V - Availability of  
CRA Public Evaluations  
week ending November 10, 1995

---

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

---

BANK(S) EXAMINED

DATE OF EXAMINATION

CRA RATING

NONE

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Adams Bank & Trust, Ogallala, Nebraska, for prior approval to merge with Adams Savings & Loan Association, Grant, Nebraska, and to establish a branch facility.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Ameribank Corporation, Shawnee, Oklahoma, for prior approval to acquire 94 percent of the voting shares of United Oklahoma Bankshares, Inc., Del City, Oklahoma.*	Not Available
Padgett Agency, Greenleaf, Kansas, for prior approval to acquire 100 percent of Lansing Financial Corporation, Inc., Lansing, Kansas.*	December 4, 1995

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Geneva State Company, Geneva, Nebraska, for prior approval to engage de novo through its subsidiary, Bicentennial Apartments, Inc., Geneva, Nebraska, in the construction of low-income housing.	November 27, 1995

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

**APPLICATION**

None.

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

**Identification of Ratings**

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

**Outstanding record of meeting community credit needs**

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

**Satisfactory record of meeting community credit needs**

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

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

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

**Substantial noncompliance in meeting community credit needs**

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Clayton State Bank P.O. Box 580 Clayton, Oklahoma 74536	07-31-95	11-06-95	Satisfactory
Wahoo State Bank P.O. Box 188 Wahoo, Nebraska 68066-0188	08-21-95	11-07-95	Outstanding
Farmers State Bank & Trust P.O. Box 268 Superior, Nebraska 68978-0268	08-07-95	11-07-95	Outstanding

*Federal Reserve Bank of Kansas City*

---

Stockgrowers State Bank P.O. Box 790 Worland, Wyoming 82401-0790	08-08-95	11-09-95	Outstanding
--	----------	----------	-------------

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF NOVEMBER 6, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 18(c) application by Wellington State Bank, Wellington, TX, to effect a merger, consolidation, acquisition of assets or assumption of deposit liabilities with Bank of America Texas, N.A., Irving, TX (Previously reported during the week of 10-2-95)	95/10/28
*Section 9 application by Wellington State Bank, Wellington, TX, to establish a branch at 423 N. Main, Childress, TX 79201 (acquired from Bank of America Texas, N.A., Irving, TX) (Previously reported during the week of 10-2-95)	95/10/28
*Section 9 application by Wellington State Bank, Wellington, TX, to establish a branch at 119 S. 6th Street, Memphis, TX 79245 (acquired from Bank of America Texas, N.A., Irving, TX) (Previously reported during the week of 10-2-95)	95/10/28

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
*Section 3(a)(3) application by Peoples Holding Corporation, Minden, LA, to acquire First State Bank & Trust Company, Plain Dealing, LA (Previously reported during the week of 10-9-95)	95/11/05
*Section 3(a)(1) application by Chaparral Bancshares, Inc., Richardson, TX, to acquire Chaparral Delaware Bancshares, Inc., Dover, DE, and Canyon Creek National Bank, Richardson, TX (Previously reported during the week of 10-9-95)	95/12/07
*Section 3(a)(1) application by Chaparral Delaware Bancshares, Inc., Dover, DE, to acquire Canyon Creek National Bank, Richardson, TX (Previously reported during the week of 10-9-95)	95/12/07

Change in Control Notice by  
Michael L. Schnell, Robert C. Schnell, Spearman, TX; Peyton S.  
Gibner, Houston, TX; and Lea Ann Schrader, Fritch, TX, to  
acquire an interest in First State Bankshares, Inc.,  
Spearman, TX

N/A

Change in Control Notice by  
Roy Edward Aldwell, II, New York, New York, to acquire  
an interest in First Sonora Bancshares, Inc., Sonora, TX  
(Resubmission)  
(Previously reported during the week of 10-23-95)

N/A

Change in Control Notice by  
Austin County Bankshares Employee Stock Ownership Plan,  
Bellville, TX, to acquire an interest in Austin County  
Bankshares, Inc., Bellville, TX  
(Resubmission)  
(Previously reported during the week of 10-23-95)

95/11/15

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

**APPLICATION**

**NOTICE EXP**

None.

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

**APPLICATION**

None.

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

**SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
**FOR THE WEEK OF NOVEMBER 6, 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>
ZIA New Mexico Bank 102 E. Main St. P.O. Box 1248 Tucumcari, New Mexico 88401	95/07/31	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 11/10/95

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

The Sun City Bank, Sun City, Arizona, to establish a branch office at 11122 West Alabama Street, Youngtown, Arizona. \*

Newspaper: 11/19/95

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

None

Section III - Applications Subject to Federal Register Only

Neighborhood Bancorp to engage directly and indirectly in community development activities through Neighborhood Capital Advisors, Inc., and Neighborhood Housing Development Corporation, all of San Diego, California.

Fed. Reg.: Not available

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

None

---

\* Subject to CRA.

Week ending 11/10/95

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending November 10, 1995. Information about a particular institution's CRA evaluation may be obtained directly from the institution.

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

---

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

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

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

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

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

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