

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

**H.2, 1995, No. 46**  
**Actions of the Board, its Staff, and**  
**the Federal Reserve Banks;**  
**Applications and Reports Received**  
**During the Week Ending November 18, 1995**

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**BANK HOLDING COMPANIES**

Fleet Financial Group, Providence, Rhode Island -- to acquire Shawmut National Corporation, Hartford, Connecticut, and Boston, Massachusetts; and for Fleet Bank, Albany, New York, to merge with Shawmut Bank New York, Schenectady, New York, and to establish branches; and for Fleet Bank-NH, Nashua, New Hampshire, to merge with Shawmut Bank NH, Manchester, New Hampshire, and to establish branches.

Approved, November 14, 1995.

**INTERNATIONAL OPERATIONS**

NationsBank N.A., Charlotte, North Carolina -- to establish a branch in Seoul, Korea.

Permitted, November 17, 1995.

**REGULATIONS AND POLICIES**

Reserves -- amendment to Regulation D to decrease the 3 percent low reserve tranche for net transaction accounts; to increase amount of reservable liabilities subject to a zero percent reserve requirement; and to increase the deposit reporting cutoff level for 1996 (Docket R-0901).

Approved, November 14, 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**

Chicago      Bankers Trust Company, Des Moines, Iowa -- to establish an automated teller machine at Kum & Go, 3200 Southeast 14th Street.  
Approved, November 13, 1995.

Atlanta      Barnett Bank of Pasco County, Port Richey, Florida -- to establish a branch at 13707 Dallas Drive, Hudson, Florida.  
Approved, November 13, 1995.

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

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**BANK BRANCHES, DOMESTIC**

Chicago	Comerica Bank, Detroit, Michigan -- to establish two off-site electronic facilities at Book Tower, 2800 Book Tower, and Justin Music at 14621 Fenkell. Approved, November 14, 1995.
St. Louis	First Bank of Arkansas, Searcy, Arkansas -- to establish a branch at 1621 Capps Freeway. Approved, November 17, 1995.
San Francisco	Liberty Bank, South San Francisco, California -- to establish a branch in the vicinity of Highway 9 and Mill Street, Ben Lomand, California. Returned, November 16, 1995.
Richmond	Virginia Community Bank, Louisa, Virginia -- to establish a branch at 701 South Main Street, Culpeper, Virginia. Approved, November 17, 1995.
Chicago	1st Source Bank, South Bend, Indiana -- to establish a branch at 1209 Calumet Avenue, Valparaiso, Indiana. Approved, November 16, 1995.

**BANK HOLDING COMPANIES**

St. Louis	ASB Corporation, Osceola, Arkansas -- to acquire American State Bank. Approved, November 15, 1995.
St. Louis	Bren-Mar Properties, Inc., Columbia, Missouri -- to acquire Jack's Fork Bancorporation, Inc., Columbia, Missouri. Approved, November 13, 1995.
Atlanta	Century South Banks, Inc., Dahlonaga, Georgia -- to acquire Bank of Danielsville, Danilesville, Georgia. Approved, November 16, 1995.
Director, BS&R	FC Banc Corporation, Bucyrus, Ohio -- registration as a transfer agent. Approved, November 17, 1995.

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

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**BANK HOLDING COMPANIES**

Dallas	FCBI Delaware, Inc., Wilmington, Delaware -- request for waiver of application to acquire Fort Hood National Bank, Fort Hood, Texas. Approved, November 14, 1995.
Director, BS&R	First of America Bank Corporation, Kalamazoo, Michigan -- to provide additional capital to its section 20 subsidiary, First of America Securities, Inc. Approved, November 14, 1995.
Kansas City	Geneva State Company, Geneva, Nebraska -- to engage in community development activities by investing in Bicentennial Apartments. Withdrawn, November 17, 1995.
Chicago	Greatbanc, Inc., Aurora, Inc., Aurora, Illinois -- to engage in acting as agent or broker for credit-related insurance through Local Loan Company, Chicago Heights, Illinois. Permitted, November 16, 1995.
Dallas	Hillister Enterprises II, Inc., Beaumont, Texas -- to acquire one percent of Umphrey II Family Limited Partnership; Southeast Texas Bancshares, Inc., and Community Bank of Texas. Approved, November 16, 1995.
Kansas City	Hoeme Family Partnership, Scott City, Kansas -- to increase ownership of First National Bancshares of Scott City. Approved, November 13, 1995.
St. Louis	Mercantile Bancorporation, St. Louis, Missouri -- to acquire First Sterling Bancorp, Inc., Sterling, Illinois, and First National Bank of Sterling-Rock Falls. Approved, November 13, 1995.
San Francisco	Neighborhood Bancorp, San Diego, California -- to engage in community development activities through Neighborhood Capital Advisors. Returned, November 15, 1995.

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

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**BANK HOLDING COMPANIES**

San Francisco	Neighborhood Bancorp, San Diego, California -- to engage in community development activities through Neighborhood Capital Advisors. Returned, November 15, 1995.
San Francisco	Neighborhood Bancorp, San Diego, California -- to acquire Neighborhood Development Bank, National Association. Returned, November 15, 1995.
San Francisco	Neighborhood Bancorp, San Diego, California -- to engage in community development activities through Neighborhood Housing Development Corporation. Returned, November 15, 1995.
Boston	New England Community Bancorp, Inc., Windsor, Connecticut -- to acquire The Equity Bank, Wethersfield, Connecticut. Approved, November 16, 1995.
Kansas City	Norcon Financial Corp., Conway Springs, Kansas -- to acquire The First National Bank of Conway Springs and the Farmers State Bank of Norwich, Norwich, Kansas. Approved, November 14, 1995.
Kansas City	R. Banking Limited Partnership, Oklahoma City, Oklahoma, and BancFirst Corporation -- to acquire and merge with Johnston County Bancshares, Inc., Tishomingo, and BancFirst, Oklahoma City, to merge with Bank of Johnson County, Tishomingo, Oklahoma. Approved, November 16, 1995.
Chicago	Shorebank Corporation, Chicago, Illinois -- extension to February 18, 1996, to acquire U.S. Bank of Southwest Washington, Vancouver, Washington. Approved, November 17, 1995.
Atlanta	South Florida Banking Corporation, Bonita Springs, Florida -- to engage de novo in lending activities and purchasing loan participations generated by First National Bank of Florida at Bonita Springs. Permitted, November 14, 1995.

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

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**BANK HOLDING COMPANIES**

Dallas	Umphrey II Family Limited Partnership, Beaumont, Texas -- to acquire Southeast Texas Bancshares, Inc., and Community Bank of Texas. Approved, November 16, 1995.
St. Louis	United Bancorp, Inc., Madisonville, Kentucky -- to acquire First United Bank of Hopkins County, Inc. Approved, November 14, 1995.

**BANKS, STATE MEMBER**

Director, BS&R	Bryn Mawr Trust Company, Bryn Mawr, Pennsylvania -- registration as transfer agent. Approved, November 16, 1995.
Kansas city	Community Bank & Trust Company, Neosho, Missouri -- payment of a dividend. Approved, November 13, 1995.

**CAPITAL STOCK**

Chicago	Baxter Insurance Agency, Inc., Baxter, Iowa -- redemption of shares. Approved, November 16, 1995.
Kansas City	First Broken Arrow Corporation, Broken Arrow, Oklahoma -- redemption of shares. Approved, November 15, 1995.

**CHANGE IN BANK CONTROL**

Kansas City	Colorado Business Bankshares, Inc., Denver, Colorado -- change in bank control. Permitted, November 15, 1995.
Kansas City	First Ada Bancshares, Inc., Ada, Oklahoma -- change in bank control. Permitted, November 14, 1995.
Kansas City	First National Bancshares of Scott City, Scott City, Kansas -- change in bank control. Permitted, November 13, 1995.

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

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**CHANGE IN BANK CONTROL**

Dallas            First State Bancshares, Inc., Spearman, Texas --  
                  change in bank control.  
                  Returned, November 14, 1995.

**COMPETITIVE FACTORS REPORTS**

San Francisco    Alameda First National Bank, Alameda, California,  
                  proposed merger with Centennial Bank, Castro  
                  Valley, California -- report on competitive  
                  factors.  
                  Submitted, November 13, 1995.

San Francisco    American Express Deposit Corporation, Midvale, Utah,  
                  proposed merger with American Express Centurion  
                  Bank, Wilmington, Delaware -- report on competitive  
                  factors.  
                  Submitted, November 13, 1995.

Dallas            American State Bank, Lubbock, Texas, proposed merger  
                  with the Farwell, Floydada, Littlefield, Muleshoe,  
                  and Plainview, Texas, branches of Bank of America  
                  Texas, National Association, Irving, Texas --  
                  report on competitive factors.  
                  Submitted, November 15, 1995.

Philadelphia     Citizens National Bank of Lansford, Lansford,  
                  Pennsylvania, proposed merger with Farmers and  
                  Merchants Bank, Honesdale, Pennsylvania -- report  
                  on competitive factors.  
                  Submitted, November 17, 1995.

New York          City National Bank of New Jersey, Newark, New Jersey,  
                  proposed purchase of the assets and assumption of  
                  certain liabilities of the Newark South Side branch  
                  at 1080 Bergen Street of NatWest Bank, National  
                  Association, Jersey City, New Jersey -- report on  
                  competitive factors.  
                  Submitted, November 15, 1995.

New York          Colonial State Bank, Freehold, New Jersey, proposed  
                  merger with Interim Sovereign Federal Savings Bank,  
                  Wyomissing, Pennsylvania -- report on competitive  
                  factors.  
                  Submitted, November 13, 1995.

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

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**COMPETITIVE FACTORS REPORTS**

Minneapolis	Firststar Bank of Minnesota, N.A., Bloomington, Minnesota, proposed merger with Firststar Trust Company of Minnesota, Minneapolis, Minnesota -- report on competitive factors. Submitted, November 17, 1995.
Chicago	Firststar Bank Wausau, National Association, Wausau, Wisconsin, proposed merger with Firststar Bank Wisconsin Rapids, National Association, Wisconsin Rapids, Wisconsin -- report on competitive factors. Submitted, November 13, 1995.
Atlanta	FirstMerit Bank, N.A., Naples, Florida, proposed merger with FirstMerit, F.S.B., Clearwater, Florida -- report on competitive factors. Submitted, November 15, 1995.
Chicago	Hawkeye Bank of Cedar Rapids, Cedar Rapids, Iowa, proposed merger with Hawkeye Bank of Vinton, Vinton, Iowa, and Hawkeye Bank of Tipton, Tipton, Iowa -- report on competitive factors. Submitted, November 13, 1995.
Atlanta	Jefferson Bank of Broward, Lauderdale Lakes, Florida, proposed merger with Peoples National Bank of Commerce, Miami, Florida -- report on competitive factors. Submitted, November 15, 1995.
Dallas	Muleshoe State Bank, Muleshoe, Texas, proposed acquisition of the assets and assumption of the liabilities of branches at 203 Avenue D, Farwell, and 304 Main Street, Muleshoe, Texas of Bank of America, N.A., Irving, Texas -- report on competitive factors. Submitted, November 17, 1995.
Minneapolis	Norwest Bank South Dakota, N.A., Sioux Falls, South Dakota, proposed merger with Farmers National Bank, Viborg, South Dakota -- report on competitive factors. Submitted, November 14, 1995.

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

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COMPETITIVE FACTORS REPORTS

Chicago	Parkway Bank of Illinois, Carpentersville, Illinois, proposed merger with Parkway Bank of Schaumburg, Schaumburg, Illinois -- report on competitive factors. Submitted, November 17, 1995.
Richmond	United Carolina Bank, Whiteville, North Carolina, proposed merger with Seaboard Savings Bank, Inc., SSB, Plymouth, North Carolina -- report on competitive factors. Submitted, November 13, 1995.

EXTENSIONS OF TIME

Atlanta	American Bancshares, Inc., Bradenton, Florida -- extension to February 29, 1996, to acquire American Bank of Bradenton. Granted, November 15, 1995.
San Francisco	BankAmerica Corporation, San Francisco, California -- extensions to divest certain properties. Granted, November 14, 1995.
Director, BS&R	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, November 14, 1995.
Chicago	Cole Taylor Bank, Chicago, Illinois -- extension to October 19, 1996, to establish a branch at Broadview Village Square Shopping Center, 17th Avenue & Cermak Road, Broadview, Illinois. Granted, November 16, 1995.
Dallas	Coupland Bancshares, Inc., Coupland, Texas -- extension to February 14, 1996, to acquire Coupland Bancshares-Nevada, Inc., Carson City, Nevada, and Coupland State Bank of Coupland, Coupland, Texas. Granted, November 16, 1995.
Dallas	Coupland Bancshares-Nevada, Inc., Carson City, Nevada -- extension to February 14, 1996, to acquire Coupland State Bank of Coupland, Coupland, Texas. Granted, November 16, 1995.



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

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**EXTENSIONS OF TIME**

Richmond	First Bancorp, Inc., Lebanon, Virginia -- extension to December 5, 1995, to establish First Bank and Trust Company of Tennessee, Johnson City, Tennessee. Granted, November 14, 1995.
San Francisco	Wells Fargo and Company, San Francisco, California -- extension to divest certain property, Granted, November 14, 1995.

**MEMBERSHIP**

Chicago	M&I Bank Fox Valley, Appleton, Wisconsin -- to become a member of the Federal Reserve System. Approved, November 17, 1995.
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**REGULATIONS AND POLICIES**

Secretary FOMC	Federal Open Market Committee -- minutes of the meeting on September 26, 1995. Published, November 17, 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

Atlanta	Enterprise Bank of Atlanta, Dunwoody, Georgia, proposed merger with Enterprise Interim Bank -- report on competitive factors. Submitted, November 10, 1995.
Atlanta	First American Bank of Pensacola, N.A., Pensacola, Florida, proposed merger with First American Interim Bank of Pensacola -- report on competitive factors. Submitted, November 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

NONE

## 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.

Comment Period  
Ending Date

SECTION I

Applications Subject to Newspaper  
Notice Only

Fleet Bank, Albany, New York, to establish  
an offsite electronic facility at Crossgates  
Mall, One Crossgate Mall Road, Albany,  
New York. 1/

12/12/95

Manufacturers and Traders Trust Company,  
Buffalo, New York, to establish a branch  
at Topps Markets Inc., 345 Amherst Street,  
Buffalo, New York. 1/

, 12/14/95

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

UJB Financial Corp., Princeton, New Jersey ("UJB Financial"),  
pursuant to Section 3(a)(5) of the Bank Holding Company  
Act of 1956, as amended (the "BHC Act"), to merge with  
The Summit Bancorporation, Chatham, New Jersey ("Summit").  
UJB Financial also seeks the Board's approval, pursuant to  
Section 3(a)(3) of the BHC Act, to acquire up to  
19.9 percent of the voting shares of Summit  
through the exercise of options granted by Summit in  
connection with the bank holding company merger proposal.  
United Jersey Bank, Hackensack, New Jersey ("UJB"),  
UJB Financial's bank subsidiary, has also applied, pursuant to  
Section 18(c) of the Federal Deposit Insurance Act,  
as amended (the "FDI Act"), to merge with Summit Bank,  
Chatham, New Jersey, under the charter and title of UJB  
and, incident thereto, to establish branches  
at current Summit Bank branch locations pursuant to  
Section 9 of the Federal Reserve Act. 1/

12/22/95 2/

SECTION III

Nonbanking Applications  
(subject to Federal Register Notice Only)

National Westminster Prima Limited, London,  
England, to acquire the following U.S.  
subsidiaries, and thereby to engage in their  
activities: (1) to acquire 10.53 percent of  
Infinit Payment Services Inc.,  
Hackensack, New Jersey, in data processing, pursuant  
to Section 225.25(b)(7) of Regulation Y, and  
check-guaranty services pursuant to  
Section 225.25(b)(22) of Regulation Y;  
(2) Natwest Securities Corporation, New York,  
New York, to engage in securities activities,  
including securities brokerage and financial  
and investment advisory activities, both separately  
and on a combined basis, for institutional customers,  
pursuant to Section 225.25(b)(15) of Regulation Y  
and Board Order; (3) NatWest International  
Securities Inc., New York, New York, in

and Board Order; (3) NatWest International Securities Inc., New York, New York, in securities brokerage activities pursuant to Section 225.25(b)(15) of Regulation Y; (4) Westminster Research Associates Inc., New York, New York in certain securities brokerage activities pursuant to Section 225.25(b)(15) of Regulation Y; (5) NatWest Investment Management, Inc., Boston, Massachusetts, in investment advisory activities pursuant to Section 225.25(b)(4) and Section 225.25(b)(19) of Regulation Y; (6) NatWest Markets Leasing Corporation, New York, New York, in lending and leasing activities pursuant to Sections 225.25(b)(1) and 225.25(b)(5) of Regulation Y; (7) NatWest Equity Corporation, New York, New York, in lending activities pursuant to Section 225.25(b)(1) of Regulation Y; and (8) NatWest Leasing Corporation, New York, New York, in lending and leasing activities pursuant to Sections 225.25(b)(1) and 225.25(b)(5) of Regulation Y, all as a result of the creation of a new intermediate bank holding company because of a proposed recapitalization of NatWest Holdings, Inc.

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 18, 1995

NAME OF BANK

RATING

EXAMINATION DATE

None.

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

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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**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: 11/22/95

**Dauphin Deposit Bank and Trust Company**, Harrisburg, PA to establish a branch office at 5021 Route 873, Schneeksville, PA, pursuant to Section 9 of the FR Act.

Newspaper Notice comment period expires: 12/08/95

**Dauphin Deposit Bank and Trust Company**, Harrisburg, PA to establish a branch office at 2190 East High Street, Pottstown, PA, pursuant to Section 9 of the FR Act.

Newspaper Notice comment period expires: 12/08/95

**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., Karylee 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

**Norwood Financial Corp.**, Honesdale, PA to become a bank holding company through the acquisition of 100% of the voting shares of Wayne Bank, Honesdale, PA, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.

Federal Register comment period expires: N/Avail

Newspaper Notice comment period expires: N/Avail

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

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 November 17, 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 November 18, 1995)**

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

NONE

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

Received Section 4(c)(8) notice from Montgomery Bancorporation, Inc., Mt. Sterling, Kentucky, on November 17, 1995, to acquire Traditional Bank, FSB, Lexington, Kentucky, a de novo thrift institution. \*N: November 24, 1995

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

Received Section 4(c)(8) notice from Colonial Banc Corp., Eaton, Ohio, on November 13, 1995, of its intent to establish Financial Services, Inc., Eaton, Ohio, and engage in real estate appraisal services pursuant to Section 225.25(b)(13) of Regulation Y. Not Yet Known #

**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**  
(November 17, 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 17, 1995. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

**NONE**

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank of Essex, Tappahannock, Virginia, to acquire the West Point, Virginia, branch of First Union National Bank of Virginia, Roanoke, Virginia.*	12-7-95
Virginia Commerce Bank, Arlington, Virginia, to establish a branch at 6500 Williamsburg Boulevard, Arlington, Virginia.*	12-10-95

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Highland Bankshares, Inc., Abingdon, Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of Highlands Union Bank, Abingdon, Virginia.*	11-27-95
Calvin B. Taylor Bankshares, Inc., Berlin, Maryland, to become a bank holding company through the acquisition of 100% of the voting shares of Calvin B. Taylor Banking Company, Berlin, Maryland.*	12-8-95
Monocacy Bancshares, Inc., Taneytown, Maryland, to acquire 100% of the voting shares of Royal Oak Savings Bank, F.S.B., Randallstown, Maryland.*	12-16-95

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Community Capital Corporation, Greenwood, South Carolina, to engage in providing courier services.	Not yet available.

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

Application  
None.

\*Application is subject to CRA requirements.

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

**Week ending November 17, 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>
F & M Bank-Winchester 115 North Cameron Street Winchester, Virginia 22601	8-21-95	Outstanding
Bank of the Commonwealth 403 Boush Street Norfolk, Virginia 23510-1200	8-28-95	Satisfactory
F & M Bank-Potomac 230 Herndon Parkway Herndon, Virginia 22070	8-28-95	Satisfactory
Putnam County Bank 2761 Main Street Hurricane, West Virginia 25526	8-28-95	Satisfactory

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending November 17, 1995

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Republic Security Bank West Palm Beach, Florida To merge with Century Bank, F.S.B., Sarasota, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	11-27-95*
Bank South Atlanta, Georgia To establish a branch located at 4995 Jimmy Carter Boulevard, Norcross, Georgia, to be known as the Norcross Drive Thru Facility.	12-07-95*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Citizens Community Bancshares, Inc. Marco Island, Florida 1-BHC formation, Citizens Community Bank of Florida, Marco Island, Florida (in organization).	11-24-95* Federal Register
Central and Southern Holding Company Milledgeville, Georgia To convert one of its two bank subsidiaries, Central and Southern Bank of Greensboro, Greensboro, Georgia, into a savings association and thereby engage de novo 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. The transaction will be accomplished through the merger of Central and Southern Bank of Greensboro into Central and Southern Bank of North Georgia, Greensboro, Georgia, an interim thrift subsidiary of Notificant. Company will survive the merger and operate under the name Central and Southern Bank of North Georgia.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First American Corporation Nashville, Tennessee To acquire 67 percent of the outstanding shares of The SSI Group, Inc., Mobile, Alabama, and thereby engage in certain data processing activities, and certain collection activities, pursuant to Section 225.25(b) (7) and Section 225.25(b) (23) of Regulation Y.	Not yet available

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

Application

None.

\*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending November 17, 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>
SunTrust Bank, Tampa Bank Post Office Box 3303 Tampa, Florida 33601 (813) 224-2121	Outstanding	06-05-95

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending November 17, 1995

Recently Approved Applications

Approval Date

Barnett Bank of Pasco County New Port Richey, Florida To establish a branch located at 13707 Dallas Drive, Hudson, Florida, to be known as the Windsor Woods Office.	11-13-95
South Florida Banking Corporation Bonita Springs, Florida To engage de novo in making, acquiring, or servicing loans or other extensions of credit, pursuant to Section 225.25(b)(1) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act, by purchasing loan participations generated by its subsidiary bank, First National Bank of Florida at Bonita Springs, Bonita Springs, Florida.	11-14-95
Century South Banks, Inc. Dahlonega, Georgia To acquire Bank of Danielsville, Danielsville, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	11-16-95

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>
<b>Merger/Branch</b>	Hawkeye Bank of Des Moines Des Moines, Iowa Hawkeye Bank of Ankeny Ankeny, Iowa 305 S. Ankeny Blvd. Ankeny, Iowa	NP - **
<b>Merger</b>	Tri-County Bank Brown City, Michigan Peck, Michigan branch of NBD Bank Detroit, Michigan	NP - 11-23-95
<b>Merger</b>	Tri-County Bank Brown City, Michigan Yale, Michigan branch of NBD Bank Detroit, Michigan	NP - 11-25-95
<b>Merger/Branch</b>	Chemical Bank Bay Area Bay City, Michigan Chemical Bank Huron Standish, Michigan 220 S. Main Street Standish, Michigan	NP - **
<b>Branch</b>	Chemical Bank Bay Area Bay City, Michigan 144 W. Huron Au Gres, Michigan	NP - **
<b>Branch</b>	Chemical Bank Bay Area Bay City, Michigan 211 Harrison Prescott, Michigan	NP - **
<b>Branch</b>	Chemical Bank Bay Area Bay City, Michigan 3858 N. M-13 Pinconning, Michigan	NP - **



Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	First Farmers Bank & Trust Company Converse, Indiana 10077 North State Road 37 Elwood, Indiana	NP - 11-27-95
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
EFT	M&I First American Bank Wausau, Wisconsin 200 3rd Street Wausau, Wisconsin	NP - **
EFT	M&I Mid State Bank Stevens Point, Wisconsin 1000 East Riverview Express Wisconsin Rapids, Wisconsin	NP - 12-8-95
EFT	M&I Marshall & Ilsley Bank Milwaukee, Wisconsin 2523 East Oklahoma Avenue Milwaukee, Wisconsin	NP - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper  
Notice Only Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
EFT	M&I Marshall & Ilsley Bank Milwaukee, Wisconsin 7700 West Brown Deer Road Brown Deer, Wisconsin	NP - **
EFT	M&I Marshall & Ilsley Bank Milwaukee, Wisconsin 5300 South 76 Street Greendale, Wisconsin	NP - **
EFT	M&I Marshall & Ilsley Bank Milwaukee, Wisconsin 2900 West Oklahoma Avenue Milwaukee, Wisconsin	NP - **
Merger/Branches	Firststar Bank Minocqua Minocqua, Wisconsin Firststar Bank Madison, N.A. Madison, Wisconsin Firststar Bank Wausau, N.A. Wausau, Wisconsin Firststar Bank Grantsburg, N.A. Grantsburg, Wisconsin Firststar Bank Eau Claire, N.A. Eau Claire, Wisconsin Firststar Bank Rice Lake, N.A. Rice Lake, Wisconsin Firststar Bank Manitowoc Manitowoc, Wisconsin Firststar Bank Oshkosh, N.A. Oshkosh, Wisconsin Firststar Bank Green Bay Green Bay, Wisconsin Firststar Bank Fond du Lac, N.A. Fond du Lac, Wisconsin Firststar Bank Sheboygan, N.A. Sheboygan, Wisconsin Firststar Bank Appleton Appleton, Wisconsin and thereby establish 54 branches	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	CJSB Bancorporation Columbus Junction, Iowa Columbus Junction State Bank Columbus Junction, Iowa*	NP - ** FR - **
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 - 11-22-95
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

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-2	ISB Financial Corp. Iowa City, Iowa W.S.B. Inc. Washington, Iowa Washington State Bank* Washington, Iowa	FR - 12-11-95 NP - 12-8-95
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
Y-1	FNB Financial Corporation Three Rivers, Michigan First National Bank of Three Rivers Three Rivers, Michigan*	FR - ** NP - **
Y-1	Reliance Bancshares, Inc. Milwaukee, Wisconsin Reliance Savings Bank Milwaukee, Wisconsin*	FR - ** 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)	Firststar 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)	Firststar 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
4(c)(8)	Reliance Bancshares, Inc. Milwaukee, Wisconsin to engage in making and servicing loans	FR - **
4(c)(8)	Premier Financial Services, Inc. Freeport, Illinois Premier Insurance Services, Inc. Warren, Illinois to engage in general insurance agency activities	FR - **

Federal Reserve Bank of Chicago

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

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 November 17, 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>
-Quad City Bank and Trust Company 2118 Middle Road Bettendorf, Iowa 52722 (319) 344-0600	8/07/95	S
-Lake Forest Bank & Trust Company 727 North Bank Lane Lake Forest, Illinois 60045 (708) 234-2882	7/24/95	S
-The Farmers & Merchants Bank 123 West Huron Street Berlin, Wisconsin 54923-0270 (414) 361-1454	7/31/95	S



# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING NOVEMBER 17, 1995

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

None.

## SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

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 November 17, 1995

Name of Bank	Bank Address	Examination Date	Examination Rating
Cass Bank and Trust Company	3636 South Geyer Road St. Louis, MO 63127	7-17-95	Satisfactory

**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

First Interstate Bank of Commerce, Billings,  
Montana, to establish a branch in Bozeman,  
Montana.

December 5, 1995

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

**Application**

**Comment Period**  
**Ending Date**

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.

December 11, 1995  
(Federal Register)

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

Not yet available

First Manistique Corporation, Manistique,  
Michigan, to acquire 100% of the voting shares  
of the South Range State Bank, South Range,  
Michigan.

December 16, 1995  
(Newspaper)

Private Bancorporation, Inc., Minneapolis,  
Minnesota, to acquire 100% of the voting  
shares of Private Bank Minnesota, Minneapolis,  
Minnesota.

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**

Progressive Growth Corp., Gaylord,  
Minnesota, to engage de novo  
in data processing activities through  
Synectic Solutions, Inc., Gaylord, Minnesota.

December 1, 1995

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

First Sleepy Eye Bancorporation, Inc.,  
Sioux Falls, South Dakota, to engage  
de novo in community development activities.

Not yet available

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

**Application**

NONE.

**FEDERAL RESERVE BANK OF MINNEAPOLIS**  
Section V - Availability of  
CRA Public Evaluations  
week ending November 17, 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 State Bank of Froid P.O. Box 128 Froid, Montana 59226-0128 (406) 766-2357	August 15, 1995	Satisfactory
Farmers State Bank of Denton 423 Broadway Denton, Montana 59430 (406) 567-2265	August 14, 1995	Outstanding
The State Savings Bank of Manistique P.O. Box 399 Manistique, Michigan 49854 (906) 341-2171	August 14, 1995	Satisfactory

**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**

Shirley A. Gruber, Barnard, Kansas, for prior approval to acquire a total of 66.2 percent; Timothy J. Schroeder, Beverly, Kansas, for prior approval to acquire a total of 15.4 percent; and Michael N. Millikan, Salina, Kansas, for prior approval to acquire a total of 15.7 percent of the voting shares of Beverly Bankshares, Inc., Beverly, Kansas.

November 28, 1995

Admiral Steel Corporation, Alsip, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Munden Bankshares, Inc., Munden, Kansas.\*

December 11, 1995

Ameribank Corporation, Shawnee, Oklahoma, for prior approval to acquire 94 percent of the voting shares of United Oklahoma Bankshares, Inc., Del City, Oklahoma.\*

December 11, 1995

Swanton Agency, Inc., Swanton, Nebraska, for prior approval to acquire 100 percent of the voting shares of Farmers State Bank of Plymouth, Plymouth, Nebraska.\*

Not Available

Commercial Guaranty Bancshares, Inc., Shawnee Mission, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First Commercial Bank, N.A., Overland Park, Kansas.\*

Not Available

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

**APPLICATION**

**COMMENT PERIOD ENDING DATE**

First Community Bancshares, Inc., Knob Noster, Missouri, for prior approval to engage in the nonbanking activity of Real Estate Mortgages.

Not Available

First National of Nebraska, Inc., Omaha, Nebraska, for prior approval to engage in the nonbanking activity of conducting data processing services through the acquisition of Integrated Planning Systems, Inc., Bellevue, Nebraska.

Not Available

**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>
Uinta County State Bank 128 North Birch Street Mountain View, Wyoming 82939	08-21-95	11-14-95	Substantial Noncompliance
Bank of Laramie P.O. Box 1027 Laramie, Wyoming 82070-1027	08-14-95	11-15-95	Outstanding
Boswell State Bank P.O. Box 89 Boswell, Oklahoma 74727-0089	08-21-95	11-17-95	Satisfactory
Havelock Bank 6145 Havelock Avenue Lincoln, Nebraska 68507-1234	08-14-95	11-17-95	Satisfactory

\*Application is subject to CRA.



FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN  
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF NOVEMBER 13, 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

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)

95/11/29

Change in Control Notice by  
Jack H. Hart, Amarillo, TX, to acquire an interest in  
Spearman Bancshares, Inc., Spearman, TX  
(Resubmission)  
(Previously reported during the week of 10-30-95)

N/A

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 13, 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>
Alief Alamo Bank P. O. Box 721680 12300 Bellaire Blvd. Houston, Texas 77272	95/08/14	Satisfactory
Community Bank P. O. Box 737 20045 Katy Frwy. Katy, Texas 77492	95/08/14	Satisfactory

# FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 11/17/95

## 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

Wells Fargo & Company, San Francisco, California,  
to merge with First Interstate Bancorp, Los  
Angeles, California. \*

Newspaper: Not available

Fed. Reg.: Not yet published

Wells Fargo & Company, San Francisco, California,  
to acquire the 16 bank subsidiaries of First  
Interstate Bancorp, Los Angeles, California. \*

Newspaper: Not available

Fed. Reg.: Not yet published

Wells Fargo & Company, San Francisco, California,  
to engage in consent solicitation to replace the  
Board of Directors of First Interstate Bancorp,  
Los Angeles, California. \*

Newspaper: Not available

Fed. Reg.: Not yet published

The Mitsubishi Bank, Ltd., Tokyo, Japan, to  
acquire: The Bank of Tokyo Trust Company, New  
York, New York; The Chicago-Tokyo Bank, Chicago,  
Illinois; and Union Bank, San Francisco, California. \*

Newspaper: 12/16/95

Fed. Reg.: Not yet published

Union Bank, San Francisco, California, to become  
a bank holding company by acquiring BanCal Tri-  
State Corporation, San Francisco, California. \*

Newspaper: 12/16/95

Fed. Reg.: Not yet published

## Section III -Applications Subject to Federal Register Only

The Mitsubishi Bank, Ltd., Tokyo, Japan, to  
acquire BOT Financial Corporation, and BOT  
Securities, Inc., both of New York, New York.

Fed. Reg.: Not yet published

Union Bank, San Francisco, California, to retain  
all of the voting shares of: UB Leasing, Inc.;  
UB Investment Services, Inc.; Unionbanc Leasing  
Corporation; Stanco Properties, Inc.; UB Mortgage  
Corp.; and Bankers Commercial Corporation, all of  
San Francisco, California.

Fed. Reg.: Not yet published

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

The Mitsubishi Bank, Ltd., Tokyo, Japan, to acquire all of the branch  
offices, all of the agencies and all of the representative offices of  
The Bank of Tokyo, Ltd., Tokyo, Japan.

The Mitsubishi Bank, Ltd., Tokyo, Japan, to upgrade the San Francisco agency  
of The Bank of Tokyo, Ltd., to a branch office.

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\* Subject to CRA.

Week ending 11/17/95

Section IV - Applications Not Subject to Federal Register Notice  
or Newspaper Notice (continued...)

The Mitsubishi Bank, Ltd., Tokyo, Japan, to acquire BOT North America International, Inc., an agreement corporation, established to hold the shares of Bank of Tokyo Mexico, S.A., Mexico City, Mexico.

The Bank of California, N.A., San Francisco, California, to acquire the Cayman Islands branch, two Guam branches, and the Northern Mariana Islands branch offices of Union Bank, San Francisco, California.

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending November 17, 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>
Citizens State Bank of Santa Paula	948 E. Main St. PO Box 471 Santa Paula, CA 93060-0472  (805) 525-4413	7/31/95	Outstanding
First Security Bank of Nevada	530 Las Vegas Boulevard Las Vegas, Nevada 89101  (702) 368-1969	7/31/95	Satisfactory

\*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.