

ANNOUNCEMENT

BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

H.2, 1996, No. 5  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending February 3, 1996

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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BANK HOLDING COMPANIES

Chemical Banking Corporation, New York, New York -- request for reconsideration of the applications to merge with The Chase Manhattan Corporation, and by Chemical Bank to merge with The Chase Manhattan Bank, N.A.

Denied, February 2, 1996.

Sumitomo Bank, Limited, Osaka, Japan -- to acquire certain assets of Daiwa Bank, Ltd., Osaka, Japan, and Daiwa Bank Trust Company, New York, York, and to establish fourteen representative offices in the United States.

Approved, January 29, 1996.

DISCOUNT RATES

Discount rates -- decrease to 5 percent from 5-1/4 percent by the Federal Reserve Bank of San Francisco.

Approved, January 31, 1996.

Discount rates -- decrease to 5 percent from 5-1/4 percent by the Federal Reserve Banks of New York, Philadelphia, Cleveland, Atlanta, Minneapolis, and Dallas.

Approved, January 31, 1996.

Discount rates -- decrease to 5 percent from 5-1/4 percent by the Federal Reserve Banks of Boston, Richmond, Chicago, and Kansas City.

Approved, February 1, 1996.

Discount rates -- decrease to 5 percent from 5-1/4 percent by the Federal Reserve Bank of St. Louis.

Approved, February 2, 1996.

ENFORCEMENT

Carney Bank, Boynton Beach, Florida -- written agreement dated January 11, 1993, terminated January 26, 1996.

Announced, February 2, 1996.

H.2

JANUARY 29, 1996 TO FEBRUARY 3, 1996

PAGE 2

## **ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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### **ENFORCEMENT**

CivicBank of Commerce, Oakland, California -- written agreement dated September 16, 1992, terminated December 27, 1995.  
Announced, February 2, 1996.

Guaranty Bancshares Corporation, Shamokin, Pennsylvania -- written agreement dated June 19, 1992, terminated January 18, 1996.  
Announced, February 2, 1996.

Jefferson Bank and Trust, Lakewood, Colorado -- order of prohibition against Steen Ronlov, a former institution-affiliated party.  
Announced, February 2, 1996.

Mercantile Capital Corp., Boston, Massachusetts -- written agreement dated January 26, 1996, with the Federal Reserve Bank of Boston.  
Announced, January 30, 1996.

### **INTERNATIONAL OPERATIONS**

Chemical International Finance, New York, New York -- to make an investment in Banco Espirito Santo e Comercial de Lisboa, S.A., Lisbon, Portugal.  
Permitted, February 2, 1996.

First National Bank of Chicago, Chicago, Illinois -- to establish a branch in Beijing, People's Republic of China.  
Permitted, February 2, 1996.

### **REGULATIONS AND POLICIES**

Regulations H, K, and Y -- amendments to regulations on the reporting of known or suspected criminal and suspicious activities by domestic and foreign banking organizations (Docket R-0885).  
Approved, January 30, 1996.

H.2

JANUARY 29, 1996 TO FEBRUARY 3, 1996

PAGE 3

**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**

Richmond	Bank of Tidewater, Virginia Beach, Virginia -- to establish a branch at the Greenbrier Market Center, Greenbrier Parkway, Chesapeake, Virginia. Approved, January 30, 1996.
Richmond	Crestar Bank, Richmond, Virginia -- to establish a branch at the Statler Square Shopping Center, 850 Statler Boulevard, Staunton, Virginia. Approved, February 2, 1996.
Minneapolis	First Community Bank, Glasgow, Montana -- to establish a branch in Culbertson, Montana. Approved, February 1, 1996.
Chicago	Harris Trust and Savings Bank, Chicago, Illinois -- to establish an Automated Teller Machine at St. Elizabeth Hospital, 1431 North Claremont Avenue. Approved, January 30, 1996.
Kansas City	Pinnacle Bank, Papillion, Nebraska -- to establish branches at 2708/2710 South 114th Street, Omaha, Nebraska, and 8401 West Dodge Road. Approved, January 29, 1996.
Kansas City	Vectra Bank, Denver, Colorado -- to establish additional branches in Boulder, Colorado. Approved, February 1, 1996.

**BANK HOLDING COMPANIES**

San Francisco	CVB Financial Corp., Ontario, California -- request for waiver of application to acquire Citizens Commercial Trust 7 Savings Bank of Pasadena, Pasadena, California. Granted, January 29, 1996.
Kansas City	Downs Bancshares, Inc., Downs, Kansas -- to retain shares of Cushing Insurance, Inc. Approved, January 30, 1996.

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

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**BANK HOLDING COMPANIES**

Chicago	First Decatur Bancshares, Inc., Decatur, Illinois -- to acquire First Shelby Financial Group, Inc., Shelbyville, Illinois, and First Trust Bank of Shelbyville. Approved, January 30, 1996.
Dallas	First Lakewood, Inc., Dover, Delaware -- to engage de novo in investment or financial advisory services through Texas Community Financial Services, Inc., Dallas, Texas. Permitted, January 31, 1996.
Kansas City	FirstBank Holding Company of Colorado, Lakewood, Colorado, and FirstBank Holding Company of Colorado ESOP -- to acquire The Bank of Douglas County, Castle Rock, Colorado. Approved, February 2, 1996.
Chicago	Firstbank of Illinois Co., Springfield, Illinois -- to engage in consumer finance business through Midcountry Financial, Inc., Highland, Illinois. Permitted, January 30, 1996.
Richmond	James River Bankshares, Inc., Suffolk, Virginia -- to acquire First Colonial Bank, F.S.B., Hopewell, Virginia. Approved, February 1, 1996.
Philadelphia	Keystone Financial, Inc., Harrisburg, Pennsylvania -- waiver of a commitment in connection with acquisition of Elmwood Federal Savings Bank. Granted, February 1, 1996.
St. Louis	Marine Bancorp, Inc., Springfield, Illinois -- to acquire Marine Bank. Approved, February 1, 1996.
Cleveland	Mellon Bank Corporation Pittsburgh, Pennsylvania -- to acquire the trust business of KeyCorp, Cleveland, Ohio, and engage in trust company activities. Approved, February 1, 1996.

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

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**BANK HOLDING COMPANIES**

Atlanta	NGLI, Inc., Miami, Florida -- request for waiver of a commitment. Granted, February 1, 1996.
Dallas	Sabine Bancshares, Inc., Many, Louisiana -- to merge with First Community Bancshares, Inc., Winnfield, Louisiana, and Winn Bancshares, Inc., and acquire First Community Bank. Approved, February 1, 1996.
Chicago	Storm Lake Security Bancorporation, Storm Lake, Iowa -- to acquire Security Trust & Savings Bank. Approved, January 31, 1996.
Dallas	Texas Community Bancshares, inc., Dallas, Texas -- to engage de novo in investment or financial advisory services through Texas Financial Services, Inc. Permitted, January 31, 1996.
Minneapolis	Traxshares, Inc., Le Center, Minnesota -- to engage de novo in lending activities. Permitted, February 1, 1996.
Chicago	Wells River Bancorp, Inc., Wellsville, Ohio -- to acquire Perpetual Savings Bank. Approved, February 2, 1996.
Cleveland	Whitaker Bank Corporation of Kentucky, Lexington, Kentucky -- to acquire Mount Sterling National Holding Corporation, Mount Sterling, Kentucky, and its bank and nonbank subsidiaries. Approved, February 1, 1996.

**BANK MERGERS**

Boston	Chittenden Acquisition Bank, Worcester, Massachusetts -- to merge with Flagship Bank and Trust Company. Approved, February 2, 1996.
Minneapolis	First Community Bank, Glasgow, Montana -- to merge with Culbertson State Bank, Culbertson, Montana, and to establish a branch. Approved, February 1, 1996.

H.2

JANUARY 29, 1996 TO FEBRUARY 3, 1996

PAGE 6

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

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**BANK MERGERS**

Kansas City      Vectra Bank, Denver, Colorado -- to merge with Vectra  
Bank of Boulder, Boulder, Colorado.  
Approved, February 1, 1996.

**BANK PREMISES**

Chicago      Bank One Springfield, Springfield, Illinois --  
investment in bank premises.  
Returned, January 29, 1996.

Kansas City      Rocky Mountain State Bank, Rangely, Colorado --  
investment in bank premises.  
Approved, January 30, 1996.

**BANKS, STATE MEMBER**

Minneapolis      Farmers and Merchants Bank, Huron, South Dakota --  
payment of a dividend.  
Approved, January 30, 1996.

**CAPITAL STOCK**

Minneapolis      Kerkhoven Bancshares, Inc., Kerkhoven, Minnesota --  
redemption of shares.  
Approved, February 2, 1996.

**CHANGE IN BANK CONTROL**

Dallas      Dawson Bancshares, Inc., Dawson, Texas -- change in  
bank control.  
Permitted, January 30, 1996.

Dallas      Las Cruces B.R.G., Inc., Las Cruces, New Mexico --  
change in bank control.  
Permitted, February 1, 1996.

Chicago      Spencer Bancorporation, Inc. Employee Stock Ownership  
Plan and Trust, Spencer, Wisconsin -- change in  
bank control.  
Permitted, January 31, 1996.

Dallas      Zapata Bancshares, Inc., Mercedes, Texas -- change in  
bank control.  
Permitted, February 1, 1996.

H.2

JANUARY 29, 1996 TO FEBRUARY 3, 1996

PAGE 7

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

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**COMPETITIVE FACTORS REPORTS**

Cleveland	American Fidelity Bank, FSB, Harlan, Kentucky, proposed merger with National City Bank, Kentucky, Louisville, Kentucky -- report on competitive factors. Submitted, January 29, 1996.
St. Louis	Bank of Kirksville, Kirksville, Missouri, proposed merger with Bank of Downing, Downing, Missouri-- report on competitive factors. Submitted, January 30, 1996.
Cleveland	Bank of Leipsic Company, Leipsic, Ohio, proposed purchase of the assets and assumption of the liabilities of the Leipsic, Ohio, branch of The Ohio Bank, Findlay, Ohio -- report on competitive factors. Submitted, January 29, 1996.
Boston	Bank of Newport, Newport, Rhode Island, proposed purchase of certain assets and assumption of certain liabilities of the Barrington, Rhode Island, branch of Shawmut Bank Connecticut, N.A., Hartford, Connecticut -- report on competitive factors. Submitted, January 31, 1996.
Boston	Bethel Savings Bank, F.S.B., Bethel, Maine, proposed acquisition of the assets and assumption of the liabilities of Brunswick Federal Savings, F.A., Brunswick, Maine -- report on competitive factors. Submitted, January 31, 1996.
Dallas	Citizens State Bank, Royse City, Texas, proposed merger with Benchmark Bank, Quinlan, Texas -- report on competitive factors. Submitted, January 30, 1996.
Atlanta	First Mercantile National Bank, Longwood, Florida, proposed merger with First Mercantile Successor Bank, Winter Haven, Florida -- report on competitive factors. Submitted, January 30, 1996.

H.2

JANUARY 29, 1996 TO FEBRUARY 3, 1996

PAGE 8

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

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COMPETITIVE FACTORS REPORTS

San Francisco	First Nationwide Bank, A Federal Savings Bank, San Francisco, California, proposed merger with Home Federal Savings and Loan Association of San Francisco -- report on competitive factors. Submitted, January 31, 1996.
Cleveland	Fort Jennings State Bank, Fort Jennings, Ohio, proposed purchase of the assets and assumption of the liabilities of the Columbus Grove, Ohio, branch of The Ohio Bank, Findlay, Ohio -- report on competitive factors. Submitted, January 29, 1996.
Cleveland	Kentucky Enterprise Savings Bank, Newport, Kentucky, proposed transfer of assets to Fifth Third Bancorp and its subsidiary -- report on competitive factors. Submitted, February 3, 1996.
Cleveland	Key Trust Company of Florida, National Association, Naples, Florida, proposed purchase of certain assets and assumption of certain liabilities of Society First Federal Savings Bank, Fort Myers, Florida -- report on competitive factors. Submitted, January 29, 1996.
Boston	Mascoma Savings Bank, Lebanon, New Hampshire, proposed acquisition of the assets and assumption of the liabilities of Mascoma Mutual Holding Corporation -- report on competitive factors. Submitted, February 2, 1996.
St. Louis	Mercantile Bank of Illinois, Alton, Illinois, proposed purchase of assets and assumption of liabilities of Metro Savings Bank, F.S.B., Wood River, Illinois -- report on competitive factors. Submitted, January 30, 1996.
Chicago	Merchants National Bank of Terre Haute, Terre Haute, Indiana, proposed merger with Indiana State Bank of Terre Haute -- report on competitive factors. Submitted, January 30, 1996.



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

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COMPETITIVE FACTORS REPORTS

Dallas	New Quinlan Corporation, Quinlan, Texas, proposed merger with Citizens State Bank, Royse City, Texas -- report on competitive factors. Submitted, January 30, 1996.
Chicago	Parkway Bank and Trust Company, Harwood Heights, Illinois, proposed merger with First State Bank of Chicago, Chicago, Illinois -- report on competitive factors. Submitted, January 30, 1996.
Secretary	Pioneer Federal Savings Bank, Honolulu, Hawaii, proposed acquisition of certain assets and assumption of certain liabilities of five branches of U.S. Bank of Washington, N.A., Seattle, Washington -- report on competitive factors. Submitted, February 1, 1996.
Atlanta	Prime Bank of Central Florida, Titusville, Florida, proposed merger with Prime Successor Bank, Winter Haven, Florida -- report on competitive factors. Submitted, January 30, 1996.
New York	Provident Savings Bank, F.A., Montebello, New York, proposed purchase of the assets and assumption of the liabilities of the Spring Valley, New York, branch of MSB Bank, Middletown, New York -- report on competitive factors. Submitted, February 2, 1996.
Atlanta	Regions Financial Corporation, Birmingham, Alabama -- proposed acquisition of the assets and assumption of the liabilities of First Federal Bank of Northwest Georgia, Cedartown, Georgia -- report on competitive factors. Submitted, January 29, 1996.

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

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COMPETITIVE FACTORS REPORTS

St. Louis	Union Planters Bank of East Arkansas, Earle, Arkansas, proposed merger with First Bancshares of Northeast Arkansas, Inc., Osceola, Arkansas -- report on competitive factors. Submitted, February 1, 1996.
Cleveland	United Bank, National Association, Bucyrus, Ohio, proposed purchase of certain assets and assumption of the liabilities of the Prospect and Waldo, Ohio, branches of National City Bank, Columbus, Columbus, Ohio -- report on competitive factors. Submitted, January 29, 1996.

EXTENSIONS OF TIME

San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, January 30, 1996.
San Francisco	BankAmerica Corporation, San Francisco, California -- extensions to divest certain properties. Granted, January 31, 1996.
St. Louis	Citizens Bank, Hartford, Kentucky -- extension to August 31, 1996, to open a branch at 1051 North Main Street, Beaver Dam, Kentucky. Granted, February 1, 1996.
San Francisco	Dai-Ichi Kangyo Bank, Limited, Tokyo, Japan -- extension to divest certain property. Granted, January 30, 1996.
St. Louis	Southern Commercial Bank, St. Louis, Missouri -- extension to August 8, 1996, to establish a branch at 4433-4439 Meremac Bottom Road. Granted, February 2, 1996.

H.2

JANUARY 29, 1996 TO FEBRUARY 3, 1996

PAGE 11

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

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**INTERNATIONAL OPERATIONS**

Secretary	U.S. National Bank of Oregon, Portland, Oregon -- to establish a branch in Grand Cayman, British West Indies. Approved, January 31, 1996.
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**REGULATIONS AND POLICIES**

Secretary	Federal Open Market Committee -- minutes of the meeting on December 19, 1995. Published, February 2, 1996.
FOMC	Short term interest rates -- decrease in federal funds rate. Approved, January 31, 1996.

H.2  
JANUARY 29, 1996 TO FEBRUARY 3, 1996  
PAGE 12

ADDITIONS AND CORRECTIONS

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

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COMPETITIVE FACTORS REPORTS

Atlanta	Turnberry Financial Services, Inc., North Miami Beach, Florida, proposed acquisition of the assets and assumption of the liabilities of Turnberry Savings and Loan Association -- report on competitive factors. Submitted, January 24, 1996.
Kansas City	Valley Bank and Trust Co., Scottsbluff, Nebraska, proposed merger with Gering State Bank and Trust Company, Gering, Nebraska -- report on competitive factors. Submitted, January 25, 1996.

# 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

None.

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications  
(subject to Federal Register Notice Only)

Dresdner Bank, Frankfurt, Germany, to acquire RCM Capital Management, California Limited Partnership, and RCM Capital Trust Company, both of San Francisco, California, and thereby to engage in investment advisory and trust activities, and provision of administrative services to certain mutual funds.

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 February 3, 1996

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Salamanca Trust Company 107 Main Street Salamanca, New York 14779	Outstanding	Sept. 11, 1995

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

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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

**Johnstown Bank and Trust Company**, Johnstown, PA to acquire The Armstrong County Trust Company, Kittanning, PA, pursuant to Section 18(c) of the Federal Deposit Insurance Act.

Newspaper comment period expires: N/Avail

**Founders Bank**, Bryn Mawr, PA to establish a branch office at 15 E. Gay Street, West Chester, PA, pursuant to Section 9 of the FR Act. (Expedited procedures).

Newspaper comment period expires: 02/18/96

**Ambassador Bank of the Commonwealth**, Allentown, PA to establish a branch office at 1323 Grape Street, Whitehall, PA, pursuant to Section 9 of the FR Act. (Expedited procedures).

Newspaper comment period expires: 02/29/96

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

NONE

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

**United Valley Bancorp**, Philadelphia, PA requests prior approval to acquire at least 50 percent of Eagle Valley Financial Services, Inc., Philadelphia, PA, and thereby engage in mortgage banking pursuant to section 4(c)(8) of the BHC Act and section 225.25(b)(1) of Regulation Y.

Federal Register comment period expires: N/Avail

**CoreStates Financial Corp**, Philadelphia, Pennsylvania to engage in full-service brokerage activities through its wholly owned subsidiary, CoreStates Securities Corp, pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended and Section 225.25(b)(15)(ii) of Regulation Y.

Federal Register comment period expires: 02/21/96

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

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 February 2, 1996.

#### **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/Location

Examination Date

CRA Rating

NONE

NONE

NONE

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

**APPLICATIONS BULLETIN**  
**(For the week ending February 3, 1996)**

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

Received application from The Ohio Bank, Findlay, Ohio,  
on December 18, 1995, of its intent to acquire 5 select offices  
of Society National Bank, Cleveland, Ohio, and incident thereto  
establish branch facilities.

\* Not Yet Known #

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

NONE

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

Received notice from PNC Bank Corp., Pittsburgh,  
Pennsylvania, on February 1, 1996, of its intent to  
engage in merchant transaction card processing through  
a wholly-owned subsidiary, PNC Merchant Partner, Inc.

Not Yet Known#

Received notice from First Commonwealth Financial  
Corporation, Indiana, Pennsylvania, on January 29, 1996,  
of its intent to acquire BSI Financial Services, Inc.,  
Titusville, Pennsylvania.

February 20, 1996

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

Received notice from Fifth Third Bank, Cincinnati, Ohio, of its intent to redeem up to  
\$135,000,000 subordinated promissory notes.

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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

(February 2, 1996)

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 February 2, 1996. 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 Commercial & Savings Bank Co  
701 South Market Street  
Danville, Ohio 43014  
Rating: Outstanding  
Exam Date: 11-06-95

Federal Reserve Bank of Richmond

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

Community Bankshaes, Inc., Orangeburg,  
South Carolina, to acquire 100% of the  
voting shares of Sumter National Bank,  
Sumter, South Carolina (an organizing  
bank).\*

2-27-96

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

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

Application

None.

\*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Section V - Availability of CAR Public Evaluations

Week ending February 2, 1996

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 February 2, 1996

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Compass Bank Birmingham, Alabama To establish a branch located at 1003 Highway 72 East, Athens, Alabama, to be known as the Athens East Branch.	02-10-96*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Westside Financial Corporation Kennesaw, Georgia To merge with Eastside Holding Corporation, Snellville, Georgia, and thereby directly acquire The Eastside Bank & Trust Company, Snellville, Georgia, pursuant to Section 3(a)(5) 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>
The Tampa Banking Company Tampa, Florida To engage de novo, through its new subsidiary, Florida Investment Advisers, Inc., Tampa, Florida, in investment advisory services, pursuant to Section 225.25(b)(4) of Regulation Y.	02-20-96

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

<u>Application</u>
1st United Bancorp Boca Raton, Florida Commitment waiver request.
Volunteer State Bancshares, Inc. Portland, Tennessee Commitment waiver request.

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

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending February 2, 1996

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>
Barnett Bank of the Keys Post Office Box 1299 Key West, Florida 33040 (305) 292-3810	Outstanding	05-08-95

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending February 2, 1996

Recently Approved Applications

Approval Date

NGLC, Inc.  
Miami, Florida  
Commitment waiver request.

02-01-96



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>
Branch	Comerica Bank Detroit, Michigan 15455 Haggerty Road Plymouth, Michigan	NP - **
Branch	Midwest Guaranty Bank Troy, Michigan 37601 Five Mile Road Livonia, Michigan	NP - 2-16-96
EFT	Comerica Bank Detroit, Michigan 691 West Michigan Saline, Michigan	NP - 1-27-96
Branch	Fifth Third Bank of Central Indiana Indianapolis, Indiana State Road 135 and Fry Road Greenwood, Indiana	NP - 3-6-96
Branch	Fifth Third Bank of Central Indiana Indianapolis, Indiana 1036 East 62nd Avenue Indianapolis, Indiana 3100 Meridian Parke Drive Greenwood, Indiana	NP - 2-27-96

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	First Capital Bankshares, Inc. Peoria, Illinois First Capital Bank Peoria, Illinois* (in organization)	FR - 2-2-96 NP - 1-22-96
Y-2	Evans Bancshares, Inc. Evansdale, Iowa Olmsted National Bank Rochester, Minnesota* (in organization)	FR - 1-30-96 NP - 1-26-96
Y-1	Holcomb Bancorp, Inc. Employee Stock Ownership Plan Holcomb, Illinois Holcomb Bancorp, Inc. Holcomb, Illinois Holcomb State Bank Holcomb, Illinois*	FR - 2-16-96 NP - **
Y-2	NBE Bancshares, Inc. Earlville, Illinois Pinnacle Bancshares, Inc. Paw Paw, Illinois State Bank of Paw Paw Paw Paw, Illinois*	FR - 2-20-96 NP - **
Y-2	Bank of Waunakee Stock Ownership Plan Waunakee, Wisconsin Waunakee Bank Shares, Inc. Waunakee, Wisconsin Bank of Waunakee Waunakee, Wisconsin*	FR - 2-22-96 NP - **
Y-2	First Michigan Bank Corporation Holland, Michigan Arcadia Financial Corporation Portage, Michigan Arcadia Bank & Trust Company Kalamazoo, Michigan*	FR - 2-26-96 NP - 2-22-96

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	Associated Banc-Corp Green Bay, Wisconsin Greater Columbia Bancshares, Inc. Portage, Wisconsin First National Bank of Portage Portage, Wisconsin*	FR - 2-2-96 NP - 2-3-96
Y-2	Associated Banc-Shares, Inc. Madison, Wisconsin Greater Columbia Bancshares, Inc. Portage, Wisconsin First National Bank of Portage Portage, Wisconsin*	FR - 2-2-96 NP - 2-3-96
Y-1	Valley Community Bancorp, Inc. St. Charles, Illinois Valley Community Bank St. Charles, Illinois* (in organization)	FR - ** NP - 3-1-96
COC	Lanark Bancshares, Inc. Lanark, Illinois Donald W. Gillfillan and John H. Nelson	FR - ** NP - **
Y-1	Prairieland Employees Stock Ownership Plan Bushnell, Illinois Prairieland Bancorp, Inc., Bushnell, Illinois Farmers & Merchants State Bank Bushnell, Illinois	FR - 2-26-96 NP - 1-18-96
Y-2	Fidelity Company Dyersville, Iowa Valley State Bank Guttenberg, Iowa* (in organization)	FR - 1-29-96 NP - 1-22-96
Y-2	Hamburg Financial, Inc. Hamburg, Iowa Thurman State Corporation Lincoln, Nebraska United National Bank of Iowa Sidney, Iowa*	FR - 1-29-96 NP - 1-22-96

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)	PrairieLand Employees Stock Ownership Plan Bushnell, Illinois to engage in making and servicing loans	FR - 2-26-96
4(c)(8)	PrairieLand Employee Stock Ownership Plan Bushnell, Illinois to engage in providing tax services	FR - 2-26-96
4(c)(8)	PrairieLand Bancorp, Inc. Bushnell, Illinois To engage in making and servicing loans	FR - 2-26-96

Federal Reserve Bank of Chicago

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

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

FR - Federal Register

\* - Subject to Provisions of Community Reinvestment Act

\*\* - Not available at this time

Federal Reserve Bank of Chicago

Section V - 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 February 2, 1996. 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 substantial noncompliance 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>
LaSalle State Bank 654 1st Street LaSalle, Illinois 61301-2438 (815) 223-8000	10/16/95	S
Pullman Bank of Commerce & Industry 6100 North Northwest Highway Chicago, Illinois 60631-2191 (312) 775-8000	10/10/95	S
The Home Trust & Savings Bank 628 Main Street Osage, Iowa 50461-1308 (515) 732-3763	10/23/95	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING FEBRUARY 2, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
*Section 3(a)(1) application by Heritage Financial Corporation, Lawrenceville, Illinois, to acquire Heritage National Bank, Lawrenceville, Illinois (a converted thrift).	Newspaper: 3-2-96

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
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 February 2, 1996

Name of Bank	Bank Address	Examination Date	Examination Rating
None			



**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section I - Applications Subject to  
Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Rocky Mountain Bank, Billings, Montana, to establish a branch in Stevensville, Montana.	February 20, 1996
Ravalli County Bank, Hamilton, Montana, to establish a branch in Hamilton, Montana.	February 19, 1996
F&M Bank-Lakeland, Woodruff, Wisconsin, for prior approval to merge with Bradley Bank, Tomahawk, Wisconsin, and incident thereto, establish two branches in Tomahawk, Wisconsin.	Not yet available

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Taylor Bancshares, Inc., North Mankato, Minnesota, for prior approval to acquire 7.0% of the voting shares of the First National Bank of Fairfax, Fairfax, Minnesota.*	Not yet available

\*Subject to CRA

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section III - Applications Subject  
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Beulah Bancorporation, Inc., Sioux Falls, South Dakota, to engage <u>de novo</u> in making and servicing loans.	February 20, 1996

Lake Benton Bancorporation, Inc., Sioux Falls,  
South Dakota, to engage de novo in making and  
servicing loans.

February 20, 1996

Pembina County Bankshares, Ltd., Cavalier,  
North Dakota, to engage de novo in making and  
servicing loans.

February 20, 1996

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

Application

St. Peter Agency, Inc., St. Peter,  
Minnesota, to redeem 50% of its  
voting shares.

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section V - Availability of  
CRA Public Evaluations  
week ending February 2, 1996

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.

<u>BANK(S) EXAMINED</u>	<u>DATE OF EXAMINATION</u>	<u>CRA RATING</u>
First State Bank of Emmons P.O. Box 28 Emmons, Minnesota 56029-0028 (507)297-5461	October 30, 1995	Satisfactory
Rocky Mountain Bank P.O. Box 80450 Billings, Montana 59108-0450 (406)652-8877	October 23, 1995	Staisfactory

**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**

1st Choice Financial Corporation, Greeley, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of 1st Choice Bank, Greeley, Colorado.\*

Not Available

ComBankshares, Inc., Prairie Village, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Community Bank, Chapman, Kansas.\*

Not Available

Arthur W. Cousatte, Miami, Oklahoma, for prior approval to acquire an additional 11 percent, for a total of 30.49 percent, of the voting shares of Welch Bancshares, Inc., Welch, Oklahoma.

February 16, 1996

Helen W. Standridge Revocable Trust, Jerry G. and Helen W. Standridge, Trustees, Chickasha, Oklahoma, to retain a total of 0.02 percent, and Jerry G. Standridge Revocable Trust, Jerry G. and Helen W. Standridge, Trustees, to acquire an additional 0.26 percent, for a total of 10.22 percent, of the voting shares of Chickasha Bancshares, Inc., Chickasha, Oklahoma.

February 20, 1996

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

**APPLICATION**

**COMMENT PERIOD ENDING DATE**

None.

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

**APPLICATION**

None.

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

**Identification of Ratings**

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

**Outstanding record of meeting community credit needs**

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

**Satisfactory record of meeting community credit needs**

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

**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.

*Federal Reserve Bank of Kansas City*

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<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Heritage Bank of St. Joseph P.O. Box 7315 St. Joseph, Missouri 64507-7315	10/23/95	01/30/96	Satisfactory
Sac River Valley Bank P.O. Box B Stockton, Missouri 65785-0625	10/30/95	01/31/96	Satisfactory
Bank of Colorado-Front Range P.O. Box 939 Windsor, Colorado 80550-0939	11/06/95	02/01/96	Outstanding
Platte Valley State Bank P.O. Box 430 Kearney, Nebraska 68848-0430	10/23/95	02/01/96	Outstanding

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN  
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JANUARY 29, 1996

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  
Conrad Milton Newton, III, Dawson, TX, to acquire an  
interest in Dawson Bancshares, Inc., Dawson, TX  
(Resubmission) 96/01/25  
(Previously reported during the week of 11-27-95)

Change in Control Notice by  
Joe E. Sharp, Dallas, TX, to acquire an interest in  
First Baird Bancshares, Inc., Baird, TX  
(Resubmission) 96/02/07  
(Previously reported during the week of 12-11-95)

Change in Control Notice by  
Cruz Garza, George West, TX, to acquire  
an interest in Charlotte Bancshares, Inc.,  
Charlotte, TX 96/02/13  
(Previously reported during the week of 1-8-96)

Change in Control Notice by  
William David Lacey, Waco, TX, to acquire an interest  
in The Community Company, Waco, TX N/A

\*Section 3(a)(3) application by  
National Bancshares Corporation of Texas, Laredo, TX,  
to acquire Corpus Christi Bancshares, Inc., Corpus  
Christi, TX, and Citizens State Bank, Corpus Christi, TX N/A

\*Section 3(a)(1) application by  
City State Bancshares, Inc., Palacios, TX, to acquire  
The City Bank of Palacios, Palacios, TX N/A

\*Section 3(a)(1) application by  
City State Bancshares, Inc. - Delaware, Dover, DE,  
to acquire The City Bank of Palacios, Palacios, TX N/A

\*Section 3(a)(3) application by  
Caldwell Holding Company, Columbia, LA, to acquire  
Citizens Progressive Bank, Columbia, LA

N/A

Change in Control Notice by  
B. Joe Aday, Las Cruces, NM, to acquire an interest in  
First Sierra Bancshares, Inc., Truth or Consequences, NM

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 JANUARY 29, 1996**

**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>
Texas Bank 102 N. Main St. P.O. Box 760 Weatherford, TX 76086	95/10/02	Outstanding

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 2/02/96

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Liberty Bank, South San Francisco, California, to establish a branch office in the vicinity of Highway 9 and Mill Street, Ben Lomond, California. *	<u>Newspaper:</u> 2/24/96

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

First Hawaiian, Inc., Honolulu, Hawaii, to acquire Pacific One Bank, Portland, Oregon. *	<u>Newspaper:</u> 1/30/96 <u>Fed. Reg.:</u> 2/02/96
M. Jeffrey, Bruce H., Paige P., and Kathryn E. Qvale, San Francisco, California, to acquire an additional 21.37 percent of Marin National Bancorp, San Rafael, California. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 2/15/96

Section III -Applications Subject to Federal Register Only

Capital Corp of the West, Merced, California, to engage <u>de novo</u> , directly, in providing general economic information and advice, general economic statistical forecasting services and industry studies and conducting financial feasibility studies.	<u>Fed. Reg.:</u> Not available
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Section IV - Applications Not Subject to Federal Register Notice  
or Newspaper Notice (Cont'd.)

None

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\* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 2/02/96

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending February 2, 1996. 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>
Western Security Bank	7401 E. Camelback Rd. Scottsdale, AZ 85251-3508 (602) 947-9888	10/16/95	Satisfactory

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

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

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

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

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

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