

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

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

RESEARCH LIBRARY

H.2, 1996, No. 11

Actions of the Board, its Staff, and

the Federal Reserve Banks;

Applications and Reports Received

During the Week Ending March 16, 1996

APR 3 10 11 AM '96

FEDERAL RESERVE BANK OF CLEVELAND

**TESTIMONY AND STATEMENTS**

Focus of supervisory personnel on the risk management procedures of banking organizations -- statement by Mr. Spillenkothen, Director, Division of Banking Supervision and Regulation, before the House Committee on Banking and Financial Services, March 13, 1996.

Published, March 13, 1996.

**FORMS**

Bank Holding Company Reporting Requirements (FR Y-9C, FR Y-9LP, FR Y-11Q, and FR Y-11I) -- revision.  
Approved, March 12, 1996.

**INTERNATIONAL OPERATIONS**

Republic National Bank of New York, New York, New York -- to invest in Republic Leasing do Brasil, Sao Paulo, Brazil.

Permitted, March 14, 1996.

**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**

St. Louis	First Bank of Arkansas, Jonesboro, Arkansas -- to establish a branch at 1205 South Caraway Road. Approved, March 11, 1996.
Richmond	First Virginia Bank, Falls Church, Virginia -- to establish a branch at 20522 Falcons Landing Circle, Sterling, Virginia. Approved, March 14, 1996.
Richmond	Mellon Bank (MD), Rockville, Maryland -- to establish a night depository facility at 1903 Research Boulevard. Approved, March 11, 1996.

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

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**BANK BRANCHES, DOMESTIC**

San Francisco	Oak Valley Community Bank, Oakdale, California -- to establish a branch at 14580 Mono Way, Sonoma, California. Returned, March 12, 1996.
Minneapolis	Rocky Mountain Bank, Billings, Montana -- to establish a branch in Plentywood, Montana. Approved, March 12, 1996.
Dallas	Texas State Bank, McAllen, Texas -- to establish a branch at Kika de la Garza and Tom Landry, Mission, Texas. Approved, March 13, 1996
Dallas	Texas State Bank, McAllen, Texas -- to establish a branch at 900 Conway, Mission, Texas. Approved, March 13, 1996.
Dallas	Texas State Bank, McAllen, Texas -- to establish a branch at Sharyland Road and FM 495, Sharyland, Texas. Approved, March 13, 1996.
Dallas	Texas State Bank, McAllen, Texas -- to establish a branch at 2101 South 10th. Approved, March 13, 1996.
Dallas	Texas State Bank, McAllen, Texas -- to establish a branch at West Highway 83 and Tom Gill Road, La Joya, Texas. Approved, March 13, 1996.
Dallas	Texas State Bank, McAllen, Texas -- to establish a branch at Highway 83 and Conway, Mission, Texas. Approved, March 13, 1996.
Dallas	Texas State Bank, McAllen, Texas -- to establish a branch at Doherty and Tom Landry, Mission, Texas Approved, March 13, 1996.
Dallas	Texas State Bank, McAllen, Texas -- to establish a branch at Bridge and Esperanza Street, Hidalgo, Texas. Approved, March 13, 1996.

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

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**BANK BRANCHES, DOMESTIC**

San Francisco	Valliwide Bank, Fresno, California -- to establish a branch in The Hanford Mall at 1675 West Lacey Boulevard, Hanford, California. Approved, March 12, 1996.
Chicago	1st Source Bank, South Bend, Indiana -- to establish a branch at 500 Indiana Boundary Line Road, Chesterton, Indiana, and at 800 Main Street, Rochester, Indiana. Approved, March 11, 1996.

**BANK HOLDING COMPANIES**

Boston	Beacon Bancorp, Taunton, Massachusetts -- to acquire Bristol County Savings Bank. Approved, March 14, 1996.
Dallas	Caldwell Holding Company, Columbia, Louisiana -- to acquire Citizens Progressive Bank. Approved, March 11, 1996.
Richmond	Community Bankshares, Inc., Orangeburg, South Carolina -- to acquire Sumter National Bank, Sumter, South Carolina. Approved, March 14, 1996.
Secretary	Compass Bancshares, Inc., Birmingham, Alabama -- request for waiver of application to acquire Post Oak Bank, Houston, Texas. Granted, March 15, 1996.
Philadelphia	CoreStates Financial Corp., Philadelphia, Pennsylvania -- to engage de novo in full service brokerage activities through CoreStates Securities Corp. Permitted, March 12, 1996.
Richmond	F & M National Corporation, Winchester, Virginia -- to acquire FB&T Financial Corporation, Fairfax, Virginia. Approved, March 14, 1996.

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

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**BANK HOLDING COMPANIES**

Chicago	Financial Services Corporation of the Midwest, Rock Island, Illinois -- to engage de novo in lending activities. Permitted, March 14, 1996.
Cleveland	First Commonwealth Financial Corporation, Indiana, Pennsylvania -- to acquire BSI Financial Services, Inc., Titusville, Pennsylvania. Approved, March 15, 1996.
Cleveland	First Financial Bancorp, Hamilton, Ohio -- to engage in lending activities through First Finance Mortgage Company of Southwestern Ohio, Fairfield, Ohio. Approved, March 14, 1996.
Director, BS&R	First Hawaiian, Inc., Honolulu, Hawaii -- request for relief from certain commitments relied on in connection with the Board's approval of the application to acquire First Interstate of Hawaii. Granted, March 14, 1996.
Dallas	First Valley Bank Group, Inc., Harlingen, Texas -- to acquire Pharr Financial Corporation, Pharr, Texas, and Security State Bank. Approved, March 13, 1996.
Dallas	First Valley Delaware Financial Corporation, Dover, Delaware -- to acquire Pharr Financial Corporation, Pharr, Texas, and Security State Bank. Approved, March 13, 1996.
Philadelphia	Fulton Bancshares Corp., McConnellsburg, Pennsylvania -- to engage de novo in community development activities through the Fulton County Community Development Corporation. Permitted, March 13, 1996.
Chicago	Heartland Bancshares, Inc., Lenox, Iowa -- to engage de novo in lending activities. Permitted, March 13, 1996.

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

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**BANK HOLDING COMPANIES**

Chicago	Holcomb Bancorp, Inc., Employee Stock Ownership Plan, Holcomb, Illinois -- to acquire Holcomb Bancorp, Inc., and Holcomb State Bank. Approved, March 15, 1996.
San Francisco	InterWest Bancorp, Reno, Nevada -- to acquire InterWest Mortgage. Returned, March 14, 1996.
Dallas	JWL-GSW, Ltd., Houston, Texas -- to acquire Gulf Southwest Bancorp, Inc.; Gulf Southwest Nevada Bancorp, Inc., Reno, Nevada; and Merchants Bank, Houston, Texas. Approved, March 12, 1996.
Cleveland	Ohio State Bancshares, Inc., Marion, Ohio -- to acquire The Marion Bank. Approved, March 14, 1996.
Kansas City	Texhoma Bancshares, Inc., Texhoma, Oklahoma -- to engage de novo in community development activities. Permitted, March 15, 1996.
Cleveland	WesBanco, Inc., Wheeling, West Virginia -- to acquire shares of The Heritage Bank of Harrison County, Inc., Clarksburg, West Virginia. Approved, March 13, 1996.

**BANK MERGERS**

Minneapolis	Rocky Mountain Bank, Billings, Montana -- to merge with Security State Bank, Plentywood, Montana, and to establish a branch. Approved, March 12, 1996.
Dallas	Texas State Bank, McAllen, Texas -- to merge with Border Bank, Hidalgo, Texas, and First State Bank and Trust Company, Mission, Texas, and to establish branches. Approved, March 13, 1996.

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

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**BANKS, STATE MEMBER**

Richmond	Bank of the Commonwealth, Norfolk, Virginia -- to exercise fiduciary powers. Approved, March 12, 1996.
Richmond	Middleburg Bank, Middleburg, Virginia -- payment of a dividend. Approved, March 12, 1996.

**CAPITAL STOCK**

Chicago	Worthington Bancorporation, Worthington, Iowa -- redemption of shares. Approved, March 13, 1996.
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**CHANGE IN BANK CONTROL**

Dallas	Caprock Bancshares, Inc., Shallowater, Texas -- change in bank control. Returned, March 13, 1996.
Minneapolis	Chickasha Bancshares, Inc., Chickasha, Oklahoma -- change in bank control. Permitted, March 11, 1996.
Dallas	First Sierra Bancshares, Inc., Truth or Consequences, New Mexico -- change in bank control. Permitted, March 15, 1996.
Minneapolis	H.R. Financial, Inc., Blair, Wisconsin -- change in bank control. Permitted, March 12, 1996.
Kansas City	Mancos Bancorporation, Inc., Mancos, Colorado -- change in bank control. Permitted, March 15, 1996.
Dallas	Plains Bancorp, Inc., Dimmitt, Texas -- change in bank control. Returned, March 13, 1996.

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

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**COMPETITIVE FACTORS REPORTS**

Atlanta	Bank of Lucedale, Lucedale, Mississippi, proposed merger with Interim Bank of Lucedale -- report on competitive factors. Submitted, March 13, 1996.
New York	Bank of Tokyo Trust Company, New York, New York, proposed merger with The Mitsubishi Bank Trust Company -- report on competitive factors. Submitted, March 13, 1996.
Minneapolis	Farmers and Merchants Bank and Trust, Watertown, South Dakota, proposed merger with American Federal Bank, fsb, Madison, South Dakota -- report on competitive factors. Submitted, March 12, 1996.
San Francisco	Fidelity Federal Bank, A Federal Savings Bank, Glendale, California, proposed reorganization into interim holding company through the acquisition of Bank Plus Corporation, Wilmington, Delaware -- report on competitive factors. Submitted, March 12, 1996.
St. Louis	Great Financial Corporation, Louisville, Kentucky, proposed acquisition of the assets and assumption of the liabilities of LFS Bancorp, Inc., Lexington, Kentucky, and Lexington Savings Bank, and proposed merger with Great Financial Bank, F.S.B., Louisville, Kentucky -- report on competitive factors. Submitted, March 12, 1996.
San Francisco	Imperial Thrift and Loan Association, Glendale, California, proposed merger with First Fidelity Thrift and Loan, Irvine, California -- report on competitive factors. Submitted, March 12, 1996.
Chicago	Indiana Lawrence Bank, North Manchester, Indiana proposed merger with Farmers & Merchants Bank of Rochester, Rochester, Indiana -- report on competitive factors. Submitted, March 15, 1996.

H.2  
MARCH 11, 1996 TO MARCH 15, 1996  
PAGE 8

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

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**COMPETITIVE FACTORS REPORTS**

Boston	Maine Bank & Trust Company, Portland, Maine, proposed acquisition of the assets and assumption of the liabilities of the Kezar Falls, Maine, branch of Coastal Savings Bank, Westbrook, Maine -- report on competitive factors. Submitted, March 14, 1996.
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**EXTENSIONS OF TIME**

Dallas	A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to June 30, 1996, to acquire ANB Corporation; ANB Delaware Corporation; and American National Bank of Terrell. Granted, March 13, 1996.
San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, March 11, 1996.
San Francisco	BankWest Nevada Corporation, Las Vegas, Nevada -- extension to June 20, 1996, to acquire BankWest of Nevada. Granted, March 14, 1996.
Cleveland	Montgomery Bancorporation, Inc., Mt. Sterling, Kentucky -- extension to June 15, 1996, to acquire Tradition Bank, FSB, Lexington, Kentucky. Granted, March 14, 1996.

**INTERNATIONAL OPERATIONS**

San Francisco	California International Corporation, San Francisco, California -- to change its name to Union Bank of California, International. Approved, March 12, 1996.
Director, BS&R	First National Bank of Chicago, Chicago, Illinois waiver of the remainder of the 45-day notice period to establish a branch in Frankfurt, Germany. Granted, March 11, 1996.



H.2

MARCH 11, 1996 TO MARCH 15, 1996

PAGE 9

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

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**RESERVE BANK SERVICES**

Director, FRBO Federal Reserve Bank of Boston -- to offer a National  
City Sort product and a local Electronic Cash  
Letter City Group Sort product.  
Approved, March 15, 1996.

H.2  
MARCH 11, 1996 TO MARCH 15, 1996  
PAGE 10

ADDITIONS AND CORRECTIONS

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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INTERNATIONAL OPERATIONS

Northern Trust Company, Chicago, Illinois -- to  
establish a branch in Singapore.  
Permitted, March 8, 1996.

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

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BANK BRANCHES, DOMESTIC

Philadelphia	Ambassador Bank of the Commonwealth, Allentown, Pennsylvania -- to establish a branch at 1323 Grape Street, Whitehall, Pennsylvania. Approved, March 7, 1996.
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# 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

Bank of Boston  
Corporation, Boston,  
Massachusetts -  
3(a)(3)/3(a)(5)  
application to acquire  
The Boston Bancorp,  
Boston, Massachusetts\*

Newspaper

4-15-96

Federal Register

Not Yet Established

## 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.

**FEDERAL RESERVE BANK OF NEW YORK**

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

**SECTION I**

**Applications Subject to Newspaper  
Notice Only**

Application by Interchange State Bank, Saddle Brook, New Jersey,  
to establish a branch at 3 Post Road, Oakland, New Jersey. 1/

04/17/96

**SECTION II**

**Applications Subject to Both  
Newspaper and Federal Register Notice**

None.

**SECTION III**

**Nonbanking Applications  
(subject to Federal Register Notice Only)**

None.

**SECTION IV**

**Applications Not Involving  
Public Comment**

None.

**SECTION V**

**Availability of CRA Public Evaluations**

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

Outstanding record of meeting community credit needs.

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

resources and capabilities.

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

**Week Ending March 16, 1996**

<b><u>NAME OF BANK</u></b>	<b><u>RATING</u></b>	<b><u>EXAMINATION DATE</u></b>
The Merchants Bank of New York 275 Madison Avenue New York, New York 10016	Satisfactory	October 16, 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**

**First Executive Bank, Philadelphia, PA to establish a branch office at 4190 City Avenue, Philadelphia, PA, pursuant to Section 9 of the Federal Reserve Act.**

**Newspaper comment period expires: 04/15/96**

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

**Execufirst Bancorp Inc. Philadelphia, PA to merge with Republic Bancorporation, Philadelphia, PA, pursuant to Section 3(a)(5) of the Bank Holding Company Act.**

**Federal Register comment period expires: N/Avail  
Newspaper comment period expires: 03/31/96**

**Carnegie Bancorp, Princeton, NJ to merge with Regent Bancshares Corp., Philadelphia, PA and thereby indirectly acquire Regent National Bank, Philadelphia, PA.**

**Federal Register comment period expires: 04/08/96  
Newspaper comment period expires: N/Avail**

**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 Bank Holding Company Act and section 225.25(b)(1) of Regulation Y.**

**Federal Register comment period expires: 03/18/96**

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

**Keystone Financial, Inc., Harrisburg, PA requests relief from a commitment established in connection with the notice by Keystone to engage in investment advisory services through Martindale Andres & Company, West Conshohocken, PA which was approved by Board Order 11/03/95.**

## FEDERAL RESERVE BANK OF PHILADELPHIA

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### SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending March 15, 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.

<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 March 16, 1996)**

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

Received notice from The Richwood Banking Company, Richwood, Ohio, on March 13, 1996, of its intent to establish CBCT facilities at CJ's Market, 5 Mill Street, Milford Center, Ohio, and Village Mart, 10152 US Route 42 North, Marysville, Ohio. \* March 30, 1996

Received notice from The Fifth Third Bank, Cincinnati, Ohio, on March 12, 1996, of its intent to establish branch facilities at 450 Ohio Pike, Cincinnati, Ohio, and 1024 Smithville Road, Dayton, Ohio. \* April 5, 1996

Received notice from The Fifth Third Bank, Cincinnati, Ohio, on March 12, 1996, of its intent to establish a branch facility at 23 East Central Avenue, Miamisburg, Ohio. \* April 12, 1996

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

NONE

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

NONE

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

NONE

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\* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

# - Expected to End 30 Days from Date of Receipt



**AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
(March 15, 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 March 15, 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.

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Regency Bank, Richmond, Virginia, to establish a branch on the south side of Promenade Parkway near its intersection with Huguenot Road, Midlothian, Virginia.*	4-1-96
Crestar Bank MD, Bethesda, Maryland, to acquire certain assets and assume certain liabilities of Mellon Bank (MD), Rockville, Maryland, and establish five branches.*	4-8-96
Triangle Bank, Raleigh, North Carolina, to purchase certain assets and to assume the deposit liabilities of the Scotland Neck, North Carolina, branch of Southern Bank and Trust Company, Mount Olive, North Carolina.*	4-9-96
Greenwood Bank & Trust, Greenwood, South Carolina, to establish a branch at 1601 Highway 72 Bypass NE, Greenwood, South Carolina.*	4-15-96

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Macon Bancorp, Franklin, North Carolina, to become a mutual bank holding company through the acquisition of 100% of the voting shares of Macon Savings Bank, Inc., SSB, Franklin, North Carolina, after the latter converts from a mutual thrift institution.*	4-7-96
National Bankshares, Inc., Blacksburg, Virginia, to acquire 100% of the voting shares of Bank of Tazewell County, Tazewell, Virginia.*	4-11-96
One Valley Bancorp of West Virginia, Inc., Charleston, West Virginia, to acquire CSB Financial Corporation, Lynchburg, Virginia, and its subsidiary, Co-operative Savings Bank, F.S.B., Lynchburg, Virginia.*	4-12-96

\*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

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

Application

Comment Period Ending Date

Notice of Change in Control filed by The  
Torrar Fund and Robert E. Torrar & Co.,  
Inc., Bethesda, Maryland, with respect to  
Southern Financial Bankcorp, Inc., Warrenton,  
Virginia.

Not yet available.

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.

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending March 15, 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 March 15, 1996

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Dadeland Bank Miami, Florida To establish an automated teller machine located in the World Trade Center at 80 S.W. 8th Street, Miami, Florida.	04-10-96*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Citizens Bancorp Cleveland, Tennessee To acquire The Home Bank of Tennessee, Maryville, Tennessee (in organization), pursuant to Section 3(a)(3) of the Bank Holding Company Act. The bank will be organized by the combination of three branches of First Citizens Bancorp's subsidiary bank, The Home Bank, Ducktown, Tennessee, under a new bank charter.	03-22-96* Federal Register
Independent Bankshares Corporation Gallatin, Tennessee To acquire Rutherford Bank and Trust, Murfreesboro, Tennessee (in organization), pursuant to Section 3(a)(3) of the Bank Holding Company Act.	04-11-96* Federal Register

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Synovus Financial Corp. Columbus, Georgia Along with its 80.8 percent indirectly owned subsidiary, Total Systems Services, Inc., to acquire 50 percent of Vital Processing Services, L.L.C. (location not decided), in a joint venture, and thereby to directly engage de novo in merchant data processing activities, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(7) of Regulation Y. Visa U.S.A. will be the coventurer with the remaining 50 percent ownership.	04-01-96

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

Application  
None.

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\*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending March 15, 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>CRA Rating</u>	<u>Examination Date</u>
First Navy Bank Naval Air Station Murray & Taylor Road Pensacola, Florida 32508 (904)453-3411	Satisfactory	12-04-95

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending March 15, 1996

Recently Approved Applications

Approval Date

Compass Bancshares, Inc.  
Birmingham, Alabama

03-08-96

Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act for the proposal, along with Compass Banks of Texas, Inc., and Compass Bancorporation of Texas, Inc., both of Birmingham, Alabama, to merge with Equitable Bancshares, Inc., and thereby directly acquire Equitable Bank, Dallas, Texas, both of Dallas, Texas.

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	M&I Bank of Beloit Beloit, Wisconsin 1805 Prairie Avenue Beloit, Wisconsin	NP - 3-17-96
Merger/Branch	Citizens Commercial & Savings Bank Flint, Michigan Second National Bank of Saginaw Saginaw, Michigan National Bank of Royal Oak Royal Oak, Michigan State Bank of Standish Standish, Michigan Second National Bank of Bay City Bay City, Michigan Grayling State Bank Grayling, Michigan and thereby establish 39 branches	NP - 3-21-96
EFT	Bankers Trust Company Des Moines, Iowa Kum & Go 85 4th Street Waukee, Iowa	NP - 3-16-96
Branch	Sparta State Bank Sparta, Michigan 4170 17 Mile Road Cedar Springs, Michigan 4949 Plainfield, N.E. Plainfield, Michigan	NP - 4-5-96
Merger/Branch	Baylake Bank Kewanee, Wisconsin to acquire the assets and liabilities of The Bank, Manawa, Wisconsin, & establish a branch at 431 S. Bridge Street, Manawa, Wisconsin and at King, Wisconsin	NP - **
Y-1 Notice	Newell Bancshares, Inc. Newell, Iowa First Community Bank Newell, Iowa	NP - 3-21-96



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>
CoC-HC	Iroquois Bancorp, Inc. Gilman, Illinois Craig L. Campbell & Douglas L. Campbell	FR - 3-5-96 NP - 3-23-96
Y-2	Forrest Bancshares, Inc. Forrest, Illinois Erie Bancorp, Inc. Erie, Illinois Erie State Bank Erie, Illinois*	FR - 3-11-96 NP - 3-15-96
CoC-HC	Palos Bancshares, Inc. Palos Heights, Illinois by Gregory J. Paetow	FR - 3-12-96 NP - 3-23-96
Y-2	Valley Ridge Financial Corporation Kent City, Michigan Community Bank Corporation Grant, Michigan Grant State Bank Grant, Michigan*	FR - 3-15-96 NP - **
Y-2	Capitol Bancorp, Ltd. Lansing, MI Bank of Tucson Tucson, Arizona (in organization)*	FR - 3-29-96 NP - 3-20-96
Y-2	LeMars Bancorporation, Inc. LeMars, Iowa Brunsville Bancorporation, Inc., Brunsville, Iowa First State Bank Brunsville, Iowa Merrill Bancorporation, Inc. Merrill, Iowa Farmers State Bank Merrill, Iowa*	FR - 3-29-96 NP - 3-21-96
COC-HC	Community Bancshares of Wisconsin, Inc. Grafton, Wisconsin by Gus J. Lukas	FR - 3-21-96 NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-1	Home Financial Bancorp Spencer, Indiana Owen Community Bank, s.b. Spencer, Indiana*	FR - 3-29-96 NP - **
Y-1	Main Street Bancorp, Inc. Princeville, Illinois Princeville State Bank Princeville, Illinois*	FR - ** NP - 4-8-96

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)	Midstates Bancshares, Inc. Harlan, Iowa to engage in acting as principal, agent or broker for credit related insurance agency activities through its subsidiary, Midstates Financial Services, Inc. Harlan, Iowa	FR - 3-19-96
4(c)(8)	Midstates Bancshares, Inc. Harlan, Iowa to engage in trust functions and activities including Fiduciary, agency or custodial nature and real estate and personal property appraising through its subsidiary, Midstates Trust and Farm Management, Inc. Harlan, Iowa	FR - 3-19-96
4(c)(8)	Home Financial Bancorp Spencer, Indiana to engage in making, acquiring or servicing loans or other extensions of credit	FR 3-29-96
4(c)(8)	First Chicago NBD Corporation Chicago, Illinois to acquire all of the issued and outstanding capital stock of Barrington Bancorp, Inc. Barrington, Illinois First Federal Savings Bank of Barrington Barrington, Illinois	FR 3-25-96
4(c)(8)	First Chicago NBD Corporation Chicago, Illinois to exercise the option to acquire up to 19.9% of the currently issued and outstanding shares of common stock of Barrington Bancorp, Inc. Barrington, Illinois First Federal Savings Bank of Barrington Barrington, Illinois	FR 3-25-96
4(c)8	Sword Financial Corporation Horicon, Wisconsin to engage in making and servicing loans	FR **

Federal Reserve Bank of Chicago

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

Type

Application

-None-

N - Newspaper

FR - Federal Register

\* - Subject to Provisions of Community Reinvestment Act

\*\* - Not available at this time

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING MARCH 15, 1996

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

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

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

<b><u>Application</u></b>	<b><u>End of Comment Period</u></b>
Change in control notification involving Magnolia Bancshares, Inc., Hodgenville, Kentucky, by Jerry N. Clanton, M.D. (previously reported during week ending 3-8-96).	Federal Register: 3-29-96
Change in control notification involving Shawnee Bancshares, Inc., Grand Tower, Illinois, by Rick Wiggs.	Not yet available
Change in control notification involving Shawnee Bancshares, Inc., Grand Tower, Illinois, by Gary Hileman.	Not yet available
*Section 3(a)(3) applications by BancPlus Corporation and BancPlus Corporation ESOP, Belzoni, Mississippi, to acquire Home Savings Bank, FSB, Meridian, Mississippi.	Newspaper: 4-12-96

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

<b><u>Application</u></b>	<b><u>End of Comment Period</u></b>
Section 4(c)(8) notification by Boatmen's Bancshares, Inc., St. Louis, Missouri, to acquire BIS Inc., Des Moines, Iowa (a de novo general insurance agency).	Not yet available

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

<b><u>Application</u></b>	<b><u>End of Comment Period</u></b>
Stock redemption notification by Sebastian Bankshares, Inc., Barling, Arkansas, to redeem 39% of its equity.	N/A
Stock redemption notification by Shawnee Bancshares, Inc., Grand Tower, Illinois, to redeem 46% of its equity.	N/A

\*This application is subject to CRA.

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-business day period the bank has to make the evaluation public has lapsed during the week ending March 15, 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>
Kansas State Bank 110 North Front P.O. Box 200 Kansas, Illinois 61933-0200 (217) 948-5191	11/27/95	S
First Bank North 101 West Stephenson Street Freeport, Illinois 61032 (815) 235-7141	11/27/95	S

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

**AVAILABILITY OF CRA PUBLIC DISCLOSURES**

**Identification of Ratings:**

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

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

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

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

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

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

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

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

FOR THE WEEK ENDING March 15, 1996

Name of Bank	Bank Address	Examination Date	Examination Rating
Peoples Bank & Loan Company	P. O. Box 1100 Lewisville, AR 71845	10/30/95	Satisfactory

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section I - Applications Subject to  
Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Pioneer Bank, Mapleton, Minnesota, for prior approval to merge with The First National Bank of Elmore, Elmore, Minnesota, and incident thereto, establish branches in Elmore, Minnesota and Delavan, Minnesota.	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>
Norbanc Group, Inc., Pine River, Minnesota, for prior approval to directly acquire 8.67% of the voting shares of the Banker's Capital Corporation, Lusk, Wyoming.*	April 15, 1996 (Federal Register)
Randall Bancorp, Inc., Pine River, Minnesota, for prior approval to indirectly acquire 8.67% of the voting shares of the Banker's Capital Corporation, Lusk, Wyoming.*	April 15, 1996 (Federal Register)
White Pine Bancorp, Inc., Pine River, Minnesota, for prior approval to indirectly acquire 8.67% of the voting shares of the Banker's Capital Corporation, Lusk, Wyoming.*	April 15, 1996 (Federal Register)
International Bancorporation, Golden Valley, Minnesota, for prior approval to acquire 100% of the voting shares of the Northern National Bank, Nisswa, Minnesota, a <u>de novo</u> bank.*	April 15, 1996 (Federal Register)
Absarokee Bancorporation, Absarokee, Montana, for prior approval to acquire 100% of the voting shares of the United Bank of Columbus, N.A., Columbus, Montana, a <u>de novo</u> bank.*	Not yet available
Kenneth Erie to acquire control of 55.9% of the voting shares of MEDR Bankshares, Inc., Erskine, Minnesota.	Not yet available

\*Subject to CRA



**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section III - Applications Subject  
to Federal Register Notice Only

Application

NONE.

Comment Period  
Ending Date

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

Application

Wabeno Bancorporation, Inc., Wabeno,  
Wisconsin, to redeem 24.0% of its voting  
and nonvoting shares.

Currie Bancorporation, Inc., Currie, Minnesota,  
to redeem 18.0% of its voting shares.

**FEDERAL RESERVE BANK OF MINNEAPOLIS**  
Section V - Availability of  
CRA Public Evaluations  
week ending March 15, 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>
Citizens Bank & Trust Company 130 Mcleod Street P.O. Box 847 Big Timber, Montana 59011-0847 (406) 932-5311	December 11, 1995	Satisfactory
Hand County State Bank P.O. Box 126 Miller, South Dakota 57362 (605) 853-3051	December 12, 1995	Outstanding

**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**

Robert S. Locke and Bruce R. Plankinton, both of Junction City, Kansas, acting in concert to acquire an additional 16.81 percent, for a total of 34.75 percent, of the voting shares and 20.17 percent, for a total of 28.35, of the voting shares, respectively, of Community Bank of Kansas, Inc., Prairie Village, Kansas.

April 8, 1996

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

**APPLICATION**

**COMMENT PERIOD ENDING DATE**

St. Edward Management Company, St. Edward, Nebraska, for prior approval to engage de novo, through the acquisition of 29.3 percent limited partnership interest in its subsidiary, Meadow Ridge Apartments, Norfolk, Nebraska, in community development activities.

March 27, 1996

**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>
None.			

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MARCH 11, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 9 application received from Cleburne State Bank, Cleburne, TX, to establish a branch at 200 E. Hwy. 67, Alvarado, TX 76009	96/04/05
*Section 9 application received from United Bank & Trust, Abilene, TX, to establish a branch at 161 West Highway 114, Grapevine, TX 76051	96/03/27

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
*Section 3(a)(1) application by The Caddo Financial Corporation, Caddo Mills, TX, to acquire The State National Bank of Caddo Mills, Caddo Mills, TX (Previously reported during the week of 2-19-96)	96/04/05
*Section 3(a)(1) application by Star Bancshares, Inc., Austin, TX, to acquire Star Bancshares of Nevada, Inc., Carson City, NV, and First State Bank, Austin, TX (Previously reported during the week of 2-19-96)	96/03/16
*Section 3(a)(1) application by Star Bancshares of Nevada, Inc., Carson City, NV, to acquire First State Bank, Austin, TX (Previously reported during the week of 2-19-96)	96/03/16
*Section 3(a)(1) application by Bastrop Bancshares, Inc., Bastrop, TX, to acquire Bastrop Holdings, Inc., Wilmington, DE, and First National Bank of Bastrop, Bastrop, TX (Previously reported during the week of 2-19-96)	96/03/18
*Section 3(a)(1) application by Bastrop Holdings, Inc., Wilmington, DE, to acquire First National Bank of Bastrop, Bastrop, TX (Previously reported during the week of 2-19-96)	96/03/18

\*Section 3(a)(1) application by  
Medina Community Bancshares of Delaware, Inc.,  
Wilmington, DE, to acquire Community National Bank,  
Hondo, TX

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 MARCH 11, 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>
The Bank of Van Zandt 401 E. Hwy. 243 P.O. Box 939 Canton, TX 75103	95/12/04	Outstanding

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 3/15/96

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Refiled: Liberty Bank, South San Francisco, California, to establish a branch in the vicinity of Highway 9 and Mill Street, Ben Lomond, California. *	<u>Newspaper:</u> 2/24/96
Bank of America Nevada, Las Vegas, Nevada, to establish an automated teller machine at 3300 Las Vegas Boulevard, South, Las Vegas, Nevada. *	<u>Newspaper:</u> 4/05/96
West One Bank, Idaho, Boise, Idaho, to merge with U.S. Bank of Idaho, National Association, Coeur D'Alene, Idaho. *	<u>Newspaper:</u> Not available

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

None

Section III -Applications Subject to Federal Register Only

None

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 3/15/96

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during this week. 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>
Ireland Bank	33 Bannock Street Malad City, ID 83252-1240 (208) 766-2211	11/27/95	Outstanding
Bank of Casa Grande Valley	1300 E. Florence Blvd. Casa Grande, AZ 85222 (602) 836-85222	11/27/95	Satisfactory
First Utah Bank	3826 South 2300 East Salt Lake City, UT 84109 (801) 272-9454	11/27/95	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.