BANK HOLDING COMPANIES

Barretville Corporation, Barretville, Tennessee -- to acquire shares of Somerville Bank and Trust Company, Somerville, Tennessee.
Approved, March 18, 1996.

BANKS, NATIONAL

First National Bank of Chicago, Chicago, Illinois -- exemption from restrictions of section 23A to permit FNBC to purchase certain assets from NBD Bank, Detroit, Michigan.
Granted, March 20, 1996.

ENFORCEMENT

Authorized, March 18, 1996.

Daiwa Bank, Limited, Osaka, Japan -- consent order.
Authorized, March 18, 1996.

INTERNATIONAL OPERATIONS

Approved, March 20, 1996.

REGULATIONS AND POLICIES

Regulation E -- amendments to simplify, clarify, and update (Docket R-0830).
Approved, March 20, 1996.

Regulation E -- request for comment on amendments concerning stored-value cards, electronic communications, and error resolution (Docket R-0919).
Approved, March 20, 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

Chicago
Bankers Trust Company, Des Moines, Iowa -- to establish an offsite electronic facility at Kum & Go, 85 Fourth Street, Waukee, Iowa. Approved, March 22, 1996.

Atlanta
Barnett Bank of Tallahassee, Tallahassee, Florida -- to establish a branch at 6753 Thomasville Road, Bradford Village Shopping Center. Approved, March 18, 1996.

Richmond

Richmond

New York
Chemical Bank, New York, New York -- to establish a branch at Queensborough Community College of the City University of New York at 222-05 56th Avenue, Bayside, New York. Approved, March 21, 1996.

Minneapolis

Chicago

New York
Manufacturers and Traders Trust Company, Buffalo, New York -- to establish branches at the facilities of Armored Motor Service of America at 58 Ellicott Road, Cheektowaga, New York; 21 Railroad Avenue, Colonie, New York; and 25 Stonecastle Drive, Rock Tavern, New York. Approved, March 18, 1996.
BANK BRANCHES, DOMESTIC

New York
Manufacturers and Traders Trust Company, Buffalo, New
York -- to establish a branch in the Tops Markets
Inc., Perinton Mall, 6720 Pittsford-Palmyra Road,
Perinton, New York.
Approved, March 18, 1996.

Cleveland
Provident Bank, Cincinnati, Ohio -- to establish CBCT
branches at 309 Vine Street, 3360 Glenmore Avenue,
and 1560 Chase Avenue, Cincinnati; 4255 Hamilton
Middletown Road, Hamilton, Ohio; and 7175 Hamilton
Mason Road, West Chester, Ohio.
Approved, March 22, 1996.

Cleveland
Provident Bank of Kentucky, Alexandria, Kentucky --
to establish a CBCT branch at 3410 Madison Pike,
Fort Wright, Kentucky.
Approved, March 22, 1996.

San Francisco
Westamerica Bank, San Rafael, California -- to
establish branches in the vicinities of Paseo Padre
Parkway and Mowry Avenue, Fremont, California; Mt.
Diablo Boulevard and First Street, Lafayette,
California; and Main and Division Streets,
Pleasanton, California.
Approved, March 22, 1996.

BANK HOLDING COMPANIES

Atlanta
Banctenn Corp., Kingsport, Tennessee -- to acquire
Cornerstone Community Bank, Chattanooga, Tennessee.
Approved, March 22, 1996.

Director, BS&R
Bay Bancorporation, Green Bay, Wisconsin, and Oneida
Tribe of Indians of Wisconsin -- request for relief
from a commitment to allow Bay Bank to provide ATM
network services to the Tribe.
Granted, March 19, 1996.

San Francisco
California Community LLC, Los Angeles, California --
to acquire shares of First Coastal Bank, N.A., El
Segundo, California.
Returned, March 21, 1996.
BANK HOLDING COMPANIES

San Francisco, California Community LLC, Los Angeles, California -- to engage de novo in loan servicing, data processing, and management consulting through California Community Corp. Returned, March 21, 1996.

San Francisco, Capital Corp of the West, Merced, California -- to engage de novo in providing economic and financial advisory services; and in conducting financial feasibility studies. Permitted, March 21, 1996.


New York, Compagnie de Suez, Paris, France, and Banque Indosuez -- to engage de novo in providing futures commission merchant execution, clearing, and advisory services relating to non-financial futures. Withdrawn, March 19, 1996.


Dallas, East Texas-Dover, Inc., Wilmington, Delaware -- to acquire American Bank, Huntsville, Texas. Approved, March 22, 1996.


BANK HOLDING COMPANIES

Minneapolis
First State Bank of Rushmore KSOP Plan and Trust, Worthington, Minnesota -- to acquire shares of First Rushmore Bancorporation, Inc.
Approved, March 22, 1996.

San Francisco
FP Bancorp, Inc., Escondido, California, and First Pacific National Bank -- request for waiver of application to acquire RB Bancorp, San Diego, California, and the Bank of Rancho Bernardo.
Granted, March 19, 1996.

Kansas City
Labette County Bankshares, Inc., Altamont, Kansas -- to engage de novo in making and servicing consumer loans through Kansas Credit Corporation, Inc., Parsons, Kansas.
Permitted, March 22, 1996.

Cleveland
Magnolia Bancorp, Inc., Magnolia, Ohio -- to acquire The Bank of Magnolia.
Approved, March 21, 1996.

Minneapolis
Norwest Corporation, Minneapolis, Minnesota -- to acquire Regional Bank of Colorado, N.A., Rifle, Colorado.
Approved, March 19, 1996.

Minneapolis
Approved, March 19, 1996.

Minneapolis
Norwest Corporation, Minneapolis, Minnesota -- to acquire Victoria Bankshares, Inc., Victoria, Texas, and Victoria Securities Corporation.
Approved, March 20, 1996.

Atlanta
Pilot Bancshares, Inc., Tampa, Florida -- to acquire National Aircraft Finance Company, Lakeland, Florida, and engage in aircraft financing activities.
Approved, March 22, 1996.
ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY

BANK HOLDING COMPANIES

Cleveland  

Kansas City  

Dallas  
South Plains Delaware Financial Corporation, Dover, Delaware -- to acquire South Plains Financial Services, Inc., Lubbock, Texas, and engage de novo in data processing and data transmission activities. Permitted, March 22, 1996.

Dallas  

Secretary  

Chicago  
St. Francis Capital Corporation, Milwaukee, Wisconsin -- to engage in the sale of annuities through St. Francis Insurance Services Corp. Withdrawn, March 18, 1996.

Secretary  
SunTrust Banks, Inc., Atlanta, Georgia -- applications of five subsidiary banks to increase their collective investment in SunTrust Service Corporation. Approved, March 22, 1996.

New York  
BANK HOLDING COMPANIES

Dallas

BANK MERGERS

Chicago
F&M Bank, Kaukauna, Wisconsin -- to acquire the assets and assume the deposit liabilities of the Little Chute, Wisconsin, branch of TCF Bank Wisconsin, FSB, Milwaukee, Wisconsin, and to establish a branch. Approved, March 21, 1996.

Minneapolis
F&M Bank-Lakeland, Woodruff, Wisconsin -- to purchase the assets and assume the liabilities of Bradley Bank, Tomahawk, Wisconsin. Approved, March 21, 1996.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

San Francisco

BANKS, STATE MEMBER

Chicago

CHANGE IN BANK CONTROL

Kansas City
<table>
<thead>
<tr>
<th>Location</th>
<th>Bank Name</th>
<th>Details</th>
<th>Date Submitted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dallas</td>
<td>Austin Bank, N.A., Longview, Texas</td>
<td>Proposed merger with First State Bank, Timpson, Texas; report on competitive factors.</td>
<td>March 18, 1996</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cleveland</td>
<td>Citizens Banking Company, Salineville, Ohio</td>
<td>Proposed purchase of assets and assumption of liabilities of the Salem, Ohio, branch of National City Bank, Northeast, Akron, Ohio; report on competitive factors.</td>
<td>March 19, 1996</td>
</tr>
<tr>
<td>Cleveland</td>
<td>First National Community Bank, East Liverpool, Ohio</td>
<td>Proposed merger with 1st National Community Interim Bank; report on competitive factors.</td>
<td>March 19, 1996</td>
</tr>
</tbody>
</table>
COMPETITIVE FACTORS REPORTS

Cleveland  
Kentucky Bank, Paris, Kentucky, proposed merger with Kentucky Savings Bank, FSB, Georgetown, Kentucky -- report on competitive factors.  
Submitted, March 19, 1996.

Cleveland  
Submitted, March 19, 1996.

Cleveland  
KeyBank National Association, Bryan, Ohio, proposed merger with Society National Bank, Cleveland, Ohio -- report on competitive factors.  
Submitted, March 19, 1996.

Richmond  
Maryland Permanent Bank & Trust Company, Owings Mills, Maryland, proposed merger with Interim Maryland Permanent Bank & Trust Company -- report on competitive factors.  
Submitted, March 18, 1996.

San Francisco  
Submitted, March 18, 1996.

Chicago  
Salin Bank and Trust Company, Indianapolis, Indiana, proposed merger with Columbus Bank and Trust Company, Columbus, Indiana -- report on competitive factors.  
Submitted, March 19, 1996.

Atlanta  
SouthTrust Bank of Georgia, Atlanta, Georgia, proposed merger with SouthTrust Bank of North Georgia, Roswell, Georgia -- report on competitive factors.  
Submitted, March 18, 1996.

Dallas  
Stanton National Bank, Stanton, Texas, proposed merger with New Bank, Midland, Texas -- report on competitive factors.  
Submitted, March 18, 1996.
COMPETITIVE FACTORS REPORTS

San Francisco  Union Safe Deposit Bank, Stockton, California, proposed merger with Great Valley Bank, Ceres, California -- report on competitive factors. Submitted, March 18, 1996.

Secretary  United States National Bank of Oregon, Portland, Oregon, proposed merger with West One Bank, Oregon, and proposed purchase of assets and assumption of liabilities of West One Bank, Oregon, Savings Bank, Hillsboro, Oregon -- report on competitive factors. Submitted, March 21, 1996.


EXTENSIONS OF TIME


EXTENSIONS OF TIME

Chicago
Granted, March 20, 1996.

Richmond
First Union Corporation, Charlotte, North Carolina; NationsBank Corporation; Southern National Corporation, Winston-Salem, North Carolina; and Wachovia Corporation -- extension to June 25, 1996, for each to acquire an interest in Education Financing Services, LLC, Winston-Salem, North Carolina.
Granted, March 19, 1996.

Richmond
Granted, March 20, 1996.

New York
Summit Bancorp (formerly UJB Financial Corp.), Princeton, New Jersey -- extension to April 1, 1996, to acquire UJB Commercial Corp., Chatham, New Jersey.
Granted, March 22, 1996.

REGULATIONS AND POLICIES

Secretary
Rules Regarding Delegation of Authority -- amendment authorizing General Counsel to deny a request for stay of effective date of a Board order (Docket R-0918).
Approved, March 22, 1996.

Secretary
Rules Regarding Equal Opportunity -- correction notice (Docket R-0797).
Approved, March 20, 1996.
H.2
MARCH 18, 1996 TO MARCH 22, 1996
PAGE 12

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

RESERVE BANK OPERATIONS

GC Uniform wire transfer operating circular --
amendments to the third-party access appendix.
Approved, March 20, 1996.

RESERVE BANK SERVICES

Director, FR30 Federal Reserve Bank of Boston -- to offer image-
enhanced electronic check services in the District.
Approved, March 18, 1996.
ADDITIONS AND CORRECTIONS

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BOARD OPERATIONS

Published, March 12, 1996.

ADDITIONS AND CORRECTIONS

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

COMPETITIVE FACTORS REPORTS

San Francisco

Kansas City

Kansas City

Chicago
**FEDERAL RESERVE BANK OF BOSTON APPLICATIONS**

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

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>NONE</td>
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</tr>
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### SECTION II - APPLICATIONS SUBJECT TO BOTH NEWSPAPER AND FEDERAL REGISTER NOTICE

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank of Boston Corporation, Boston, Massachusetts - 3(a)(3)/3(a)(5) application to acquire The Boston Bancorp, Boston, Massachusetts*</td>
<td>04-15-96</td>
</tr>
<tr>
<td>CFX Corporation, Keene, New Hampshire - 3(a)(3)/3(a)(5) application to acquire The Safety Fund Corporation and thereby indirectly acquire Safety Fund National Bank, both of Fitchburg, Massachusetts*</td>
<td>04-17-96</td>
</tr>
<tr>
<td>Bank of Boston Corporation, Boston, Massachusetts - 3(a)(3)/3(a)(5)/4(c)(8) application to acquire BayBanks, Inc. and indirectly acquire BayBank, National Association, both of Boston, Massachusetts and BayBank NH, Derry, New Hampshire*</td>
<td>04-22-96 Not Yet Established</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>NONE</td>
<td></td>
</tr>
</tbody>
</table>

*Subject to CRA.

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

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http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis
SECTION I

Applications Subject to Newspaper
________ Notice Only________

Application by Fleet Bank, Albany, New York, to establish a branch at 5-26 45th Avenue, Long Island City, New York, and 1640 Veterans Memorial Highway, Central Islip, New York. 1/ 04/21/96

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 23, 1996

<table>
<thead>
<tr>
<th>NAME OF BANK</th>
<th>RATING</th>
<th>EXAMINATION DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank of Millbrook</td>
<td>Satisfactory</td>
<td>November 6, 1995</td>
</tr>
<tr>
<td>Franklin Avenue, Box AF</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Millbrook, New York 12545</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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
SECTION I - APPLICATIONS RECEIVED AND SUBJECT TO NEWSPAPER NOTICE ONLY

Republic Bank, Philadelphia, PA to acquire First Executive Bank, Philadelphia, PA, pursuant to Section 18(c) of the Federal Deposit Insurance Act.

Newspaper comment periods expires: 04/11/96

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


Federal Register comment period expires: 04/05/96
Newspaper comment period expires: 04/11/96


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

NONE

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

NONE
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 22, 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.

<table>
<thead>
<tr>
<th>Bank/Location</th>
<th>Examination Date</th>
<th>CRA Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>NONE</td>
<td>NONE</td>
<td>NONE</td>
</tr>
</tbody>
</table>
APPLICATIONS BULLETIN
(For the week ending March 23, 1996)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

Received Section 3(a)(1) application from Pennwood Bancorp, Inc., * Not Yet Known # Pittsburgh, Pennsylvania, to acquire Pennwood Savings Bank, Pittsburgh, Pennsylvania.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

NONE

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

Received notice from National City Corporation, Cleveland, Ohio, of its intent to establish National City Trade Services, Hong Kong, which will engage in issuing foreign letters of credit.

* - 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 22, 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 22, 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

Application

Shore Bancshares, Inc., Centreville, Maryland, to become a bank holding company through the acquisition of 100% of the voting shares of The Centreville National Bank of Maryland, Centreville, Maryland.* 4-1-96

FNB Corporation, Christiansburg, Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of First National Bank of Christiansburg, Christiansburg, Virginia.* 4-4-96

Cardinal Bankshares Corporation, Floyd, Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of The Bank of Floyd, Floyd, Virginia.* 4-5-96

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

Application

Notice of Change in Bank Control filed by O. Perry Earle, III, with respect to Greenville Financial Corporation, Greenville, South Carolina. 4-10-96

Section III - Applications Subject to Federal Register Notice

Application

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 CRA Public Evaluations

Week ending March 22, 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

<table>
<thead>
<tr>
<th>Date</th>
<th>Rating</th>
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None.
Section 1 - Applications Subject to Newspaper Notice Only

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Republic Security Bank</td>
<td>03-31-96*</td>
</tr>
<tr>
<td>West Palm Beach, Florida</td>
<td></td>
</tr>
<tr>
<td>To establish a branch located at 777 South Flagler Drive, West Palm Beach, Florida.</td>
<td></td>
</tr>
<tr>
<td>FBT Bancorp</td>
<td>04-12-96*</td>
</tr>
<tr>
<td>Baton Rouge, Louisiana</td>
<td></td>
</tr>
<tr>
<td>Notice for 1-BHC formation, Equitable Trust Savings Bank, Baton Rouge, Louisiana.</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Colonial BancGroup, Inc.</td>
<td>Not yet available*</td>
</tr>
<tr>
<td>Montgomery, Alabama</td>
<td></td>
</tr>
<tr>
<td>To merge with Commercial Bancorp of Georgia, Inc., Lawrenceville, Georgia, and thereby directly acquire Commercial Bank of Georgia, Lawrenceville, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.</td>
<td></td>
</tr>
<tr>
<td>P.C.B. Bancorp, Inc.</td>
<td>Not yet available*</td>
</tr>
<tr>
<td>Largo, Florida</td>
<td></td>
</tr>
<tr>
<td>To acquire Premier Community Bank, Venice, Florida, pursuant to Section 3(a)(3) of the Bank Holding Company Act.</td>
<td></td>
</tr>
<tr>
<td>St. James Bancorporation, Inc.</td>
<td>Not yet available*</td>
</tr>
<tr>
<td>Lutcher, Louisiana</td>
<td></td>
</tr>
<tr>
<td>After-the-fact change in control notice by Mr. Leon A. Greenblatt, III, Mr. Andrew Alvin Jahelka, and Mr. Richard Owen Nichols, to collectively retain 24.65 percent of the outstanding shares of St. James Bancorporation, Lutcher, Louisiana.</td>
<td></td>
</tr>
</tbody>
</table>

Section 3 - Applications Subject to Federal Register Only

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
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<tbody>
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Section 4 - Applications Not Subject to Federal Register Notice or Newspaper Notice

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>

*Subject to provisions of the Community Reinvestment Act.
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.

<table>
<thead>
<tr>
<th>Bank</th>
<th>CRA Rating</th>
<th>Examination Date</th>
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<tbody>
<tr>
<td>SunTrust Bank</td>
<td>Outstanding</td>
<td>10-24-94</td>
</tr>
<tr>
<td>Post Office Box 4418</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Atlanta, Georgia 30302</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(404) 588-7711</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Barnett Bank of Lake Okeechobee</td>
<td>Outstanding</td>
<td>05-08-95</td>
</tr>
<tr>
<td>205 North Parrott Avenue</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Okeechobee, Florida 34972</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(813) 357-4200</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Georgia First Bank</td>
<td>Satisfactory</td>
<td>12-11-95</td>
</tr>
<tr>
<td>Post Office Box 2342</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gainesville, Georgia 30503</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(770) 535-8000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Citizens Trust Bank</td>
<td>Outstanding</td>
<td>12-11-95</td>
</tr>
<tr>
<td>Post Office Box 4485</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Atlanta, Georgia 30302</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(404) 659-5959</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The Peoples Savings Bank</td>
<td>Satisfactory</td>
<td>01-16-96</td>
</tr>
<tr>
<td>Post Office Box 269</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clanton, Alabama 35045</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(205) 755-2240</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Recently Approved Applications</td>
<td>Approval Date</td>
<td></td>
</tr>
<tr>
<td>-------------------------------------------------------------------</td>
<td>---------------</td>
<td></td>
</tr>
<tr>
<td>Barnett Bank of Tallahassee</td>
<td>03-18-96</td>
<td></td>
</tr>
<tr>
<td>Tallahassee, Florida</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To establish a branch located at 6753 Thomasville Road, Bradford</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Village Shopping Center, to be known as the Killearn Lakes Branch.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pilot Bancshares, Inc.</td>
<td>03-22-96</td>
<td></td>
</tr>
<tr>
<td>Tampa, Florida 33617</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To acquire National Aircraft Finance Company, Lakeland, Florida,</td>
<td></td>
<td></td>
</tr>
<tr>
<td>and thereby engage in aircraft financing activities, pursuant to</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Section 225.25(b)(1) of Regulation Y and Section 4(c)(8) of the</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank Holding Company Act.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>BancTenn Corp.</td>
<td>03-22-96</td>
<td></td>
</tr>
<tr>
<td>Kingsport, Tennessee</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To acquire up to 12.49 percent of Cornerstone Community Bank,</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chattanooga, Tennessee, pursuant to Section 3(a)(3) of the Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Holding Company Act.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carter County Bancorp, Inc.</td>
<td>03-22-96</td>
<td></td>
</tr>
<tr>
<td>Elizabethton, Tennessee</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To acquire up to 12.49 percent of Cornerstone Community Bank,</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chattanooga, Tennessee, pursuant to Section 3(a)(3) of the Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Holding Company Act.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# Section I - Applications Subject to Newspaper Notice Only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch</td>
<td>M&amp;I Bank of Beloit&lt;br&gt;Beloit, Wisconsin&lt;br&gt;1805 Prairie Avenue&lt;br&gt;Beloit, Wisconsin</td>
<td>NP - 3-17-96</td>
</tr>
<tr>
<td>Merger/Branch</td>
<td>Citizens Commercial &amp; Savings Bank&lt;br&gt;Flint, Michigan&lt;br&gt;Second National Bank of Saginaw&lt;br&gt;Saginaw, Michigan&lt;br&gt;National Bank of Royal Oak&lt;br&gt;Royal Oak, Michigan&lt;br&gt;State Bank of Standish&lt;br&gt;Standish, Michigan&lt;br&gt;Second National Bank of Bay City&lt;br&gt;Bay City, Michigan&lt;br&gt;Grayling State Bank&lt;br&gt;Grayling, Michigan&lt;br&gt;and thereby establish 39 branches</td>
<td>NP - 3-21-96</td>
</tr>
<tr>
<td>EFT</td>
<td>Bankers Trust Company&lt;br&gt;Des Moines, Iowa&lt;br&gt;Kum &amp; Go&lt;br&gt;85 4th Street&lt;br&gt;Waukee, Iowa</td>
<td>NP - 3-16-96</td>
</tr>
<tr>
<td>Branch</td>
<td>Sparta State Bank&lt;br&gt;Sparta, Michigan&lt;br&gt;4170 17 Mile Road&lt;br&gt;Cedar Springs, Michigan&lt;br&gt;4949 Plainfield, N.E.&lt;br&gt;Plainfield, Michigan</td>
<td>NP - 4-5-96</td>
</tr>
<tr>
<td>Merger/Branch</td>
<td>Baylake Bank&lt;br&gt;Sturgeon Bay, Wisconsin&lt;br&gt;to acquire the assets and liabilities of The Bank, Manawa, Wisconsin, &amp; establish a branch at 431 S. Bridge Street, Manawa, Wisconsin&lt;br&gt;and at King, Wisconsin</td>
<td>NP - **</td>
</tr>
<tr>
<td>Y-1 Notice</td>
<td>Newell Bancshares, Inc.&lt;br&gt;Newell, Iowa&lt;br&gt;First Community Bank&lt;br&gt;Newell, Iowa</td>
<td>NP - 3-21-96</td>
</tr>
<tr>
<td>Type</td>
<td>Application</td>
<td>Comment Period Ending Date</td>
</tr>
<tr>
<td>----------</td>
<td>-----------------------------------------------------------------------------</td>
<td>-----------------------------</td>
</tr>
<tr>
<td>Branch</td>
<td>First State Bank of Maple Park</td>
<td>NP - **</td>
</tr>
<tr>
<td></td>
<td>Maple Park, Illinois</td>
<td></td>
</tr>
<tr>
<td></td>
<td>at Southeast corner of Rte 47 &amp; Prairie Valley St.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Elburn, Illinois</td>
<td></td>
</tr>
<tr>
<td>Branch</td>
<td>Fifth Third Bank of Central Indiana</td>
<td>NP - 4-6-96</td>
</tr>
<tr>
<td></td>
<td>Indianapolis, Indiana</td>
<td></td>
</tr>
<tr>
<td></td>
<td>State Road 135 and Fry Road</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Greenwood, Indiana</td>
<td></td>
</tr>
<tr>
<td>Branch</td>
<td>Fifth Third Bank of Central Indiana</td>
<td>NP - 4-6-96</td>
</tr>
<tr>
<td></td>
<td>Indianapolis, Indiana</td>
<td></td>
</tr>
<tr>
<td></td>
<td>7272 Fishers Crossing Drive</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Fishers, Indiana</td>
<td></td>
</tr>
</tbody>
</table>
## Federal Reserve Bank of Chicago

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>CoC-HC</td>
<td>Iroquois Bancorp, Inc. Gilman, Illinois Craig L. Campbell &amp; Douglas L. Campbell</td>
<td>FR - 3-5-96 NP - 3-23-96</td>
</tr>
<tr>
<td>CoC-HC</td>
<td>Palos Bancshares, Inc. Palos Heights, Illinois by Gregory J. Paetow</td>
<td>FR - 3-12-96 NP - 3-23-96</td>
</tr>
<tr>
<td>Y-2</td>
<td>Capitol Bancorp, Ltd. Lansing, MI Bank of Tucson Tucson, Arizona (in organization)*</td>
<td>FR - 3-29-96 NP - 3-20-96</td>
</tr>
<tr>
<td>Y-2</td>
<td>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*</td>
<td>FR - 3-29-96 NP - 3-21-96</td>
</tr>
<tr>
<td>COC-HC</td>
<td>Community Bancshares of Wisconsin, Inc. Grafton, Wisconsin by Gus J. Lukas</td>
<td>FR - 3-21-96 NP - 3-31-96</td>
</tr>
</tbody>
</table>
Section II - Applications Subject to Both Newspaper and Federal Register Notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period</th>
</tr>
</thead>
</table>
| 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 - 4-8-96  
       NP - **             |
| Y-1  | Figge Bancshares, Inc.  
       Davenport, Iowa  
       Ossian State Bank  
       Ossian, Iowa  
       Iowa State Bank  
       Calmar, Iowa*   | FR - **  
       NP - **             |
| Y-2  | Associated Banc-Corp.,  
       Green Bay, Wisconsin  
       F&M Bankshares of Reedsburg, Inc.  
       Reedsburg, Wisconsin  
       Farmers & Merchants Bank  
       Reedsburg, Wisconsin*   | FR - **  
       NP - **             |
| Y-2  | Associated Banc-Shares, Inc.  
       Madison, Wisconsin  
       F&M Bankshares of Reedsburg, Inc.  
       Reedsburg, Wisconsin  
       Farmers & Merchants Bank  
       Reedsburg, Wisconsin*   | FR - **  
       NP - **             |
Federal Reserve Bank of Chicago

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
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<tbody>
<tr>
<td>Y-2</td>
<td>Firstar Corporation</td>
<td>FR - 4-19-96</td>
</tr>
<tr>
<td></td>
<td>Milwaukee, Wisconsin</td>
<td>NP - **</td>
</tr>
<tr>
<td></td>
<td>Jacob Schmidt Company</td>
<td></td>
</tr>
<tr>
<td></td>
<td>St. Paul, Minnesota</td>
<td></td>
</tr>
<tr>
<td></td>
<td>American Bancorporation, Inc.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>St. Paul, Minnesota</td>
<td></td>
</tr>
<tr>
<td></td>
<td>American Bank, NA</td>
<td></td>
</tr>
<tr>
<td></td>
<td>St. Paul, Minnesota</td>
<td></td>
</tr>
<tr>
<td></td>
<td>American Commercial Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td>St. Paul, Minnesota</td>
<td></td>
</tr>
<tr>
<td></td>
<td>American Bank Moorhead</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Moorhead, Minnesota</td>
<td></td>
</tr>
<tr>
<td></td>
<td>American Bank Lake City</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lake City, Minnesota*</td>
<td></td>
</tr>
</tbody>
</table>

| Y-2  | Firstar Corporation of Minnesota         | FR - 4-19-96              |
|      | Milwaukee, Wisconsin                     | NP - **                   |
|      | Jacob Schmidt Company                    |                            |
|      | St. Paul, Minnesota                      |                            |
|      | American Bancorporation, Inc.            |                            |
|      | St. Paul, Minnesota                      |                            |
|      | American Bank, NA                        |                            |
|      | St. Paul, Minnesota                      |                            |
|      | American Commercial Bank                 |                            |
|      | St. Paul, Minnesota                      |                            |
|      | American Bank Moorhead                   |                            |
|      | Moorhead, Minnesota                      |                            |
|      | American Bank Lake City                  |                            |
|      | Lake City, Minnesota*                    |                            |
## Section III - Applications Subject to Federal Register Notice Only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>4(c)(8)</td>
<td>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</td>
<td>FR - 3-19-96</td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>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</td>
<td>FR - 3-19-96</td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>Home Financial Bancorp Spencer, Indiana to engage in making, acquiring or servicing loans or other extensions of credit</td>
<td>FR - 3-29-96</td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>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</td>
<td>FR - 3-25-96</td>
</tr>
<tr>
<td>4(c)8</td>
<td>Sword Financial Corporation Horicon, Wisconsin to engage in making and servicing loans</td>
<td>FR - 4-4-96</td>
</tr>
</tbody>
</table>
### Federal Reserve Bank of Chicago

**Section III - Applications Subject to Federal Register**

**Notice Only**

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>4(c)8</td>
<td>Heritage Bancshares Group, Inc.&lt;br&gt;Mnneapolis, Minnesota&lt;br&gt;to engage in making and servicing loans</td>
<td>FR - 4-5-96</td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>Founders Bancorp, Inc.&lt;br&gt;Scottsdale, Arizona&lt;br&gt;to engage <em>de novo</em> in general insurance activities</td>
<td>FR - **</td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>IBT Bancorp, Inc.&lt;br&gt;Mt. Pleasant, Michigan&lt;br&gt;to engage in the sale of fixed and variable annuities through its subsidiary, IBT Financial Services, Inc.&lt;br&gt;Mt. Pleasant, Michigan</td>
<td>FR - **</td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>Firstar Corporation&lt;br&gt;Milwaukee, Wisconsin&lt;br&gt;American Credit Corporation&lt;br&gt;St. Paul, Minnesota&lt;br&gt;Lake City Agency, Inc.&lt;br&gt;Lake City, Minnesota</td>
<td>FR - 3-19-96</td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>Firstar Corporation of Minnesota&lt;br&gt;Milwaukee, Wisconsin&lt;br&gt;American Credit Corporation&lt;br&gt;St. Paul, Minnesota&lt;br&gt;Lake City Agency, Inc.&lt;br&gt;Lake City, Minnesota</td>
<td>FR - 3-19-96</td>
</tr>
</tbody>
</table>
Federal Reserve Bank of Chicago

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>-None-</td>
<td></td>
</tr>
</tbody>
</table>

N - Newspaper  
FR - Federal Register  
* - Subject to Provisions of Community Reinvestment Act  
** - Not available at this time
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 22, 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.

<table>
<thead>
<tr>
<th>BANK NAME/LOCATION</th>
<th>EXAMINATION DATE</th>
<th>RATINGS</th>
</tr>
</thead>
</table>
| The Farmers State Bank  
309 South Prairie  
P.O. Box 159  
Brookston, Indiana 47923-0159  
(317) 563-3135 | 12/11/95 | S |
FOR THE WEEK ENDING MARCH 22, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application                                                                 End of Comment Period

*Section 9 application by Springdale Bank & Trust, Springdale, Arkansas, to establish a branch at 2004 South Pleasant, Springdale, Arkansas. 4-15-96

*Section 9 application by Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky, to establish a full service ATM at 1135 Main Street, Millersburg, Kentucky. 4-12-96

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

Application                                                                 End of Comment Period


APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application                                                                 End of Comment Period

None.

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

Application                                                                 End of Comment Period

Section 9 membership application by Citizens Bank & Trust Company, Van Buren, Arkansas. N/A

*This application is subject to CRA.
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.

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**FOR THE WEEK ENDING March 22, 1996**

<table>
<thead>
<tr>
<th>Name of Bank</th>
<th>Bank Address</th>
<th>Examination Date</th>
<th>Examination Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
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</tr>
</tbody>
</table>
FEDERAL RESERVE BANK OF MINNEAPOLIS
Section I - Applications Subject to
Newspaper Notice Only

Application

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.

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

Application

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 de novo bank.*

Kenneth Erie to acquire control of 55.9% of the voting shares of MEDR Bankshares, Inc., Erskine, Minnesota.

*Subject to CRA

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

Application

Norwest Corporation, Minneapolis, Minnesota, to engage in residential mortgage lending through the acquisition of Next Home Mortgage, Clive, Iowa, a joint venture with Next Generation Realty, Inc.
APPLICATION

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of CRA Public Evaluations

week ending March 22, 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.

<table>
<thead>
<tr>
<th>BANK(S) EXAMINED</th>
<th>DATE OF EXAMINATION</th>
<th>CRA RATING</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Community Bank</td>
<td>December 18, 1995</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>540 Second Avenue South</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Glasgow, Montana</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(406)228-8231</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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

Kanbanc, Inc., Overland Park, Kansas, for prior approval to acquire 51.6 percent of the voting shares of Citizens Bank of Norborne, Norborne, Missouri.*

Not Available

Community Bancshares of Marysville, Inc., Marysville, Kansas, for prior approval to acquire 100 percent of the voting shares of Community State Bank, Hanover, Kansas.*

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Emprise Financial Corporation, Wichita, Kansas, for prior approval to acquire Wichita Federal Savings and Loan Association, Wichita, Kansas, and thereby engage in operating a savings association.

April 4, 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.

<table>
<thead>
<tr>
<th>Bank/Location</th>
<th>Exam Date</th>
<th>CRA Public Date</th>
<th>CRA Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Bank &amp; Trust</td>
<td>11-27-95</td>
<td>03-11-96</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>P.O. Box 32282</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Oklahoma City, Oklahoma 73123-0482</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The Citizens Bank of Edmond</td>
<td>12-11-95</td>
<td>03-14-96</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>P.O. Box 30</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Edmond, Oklahoma 73063-0030</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Farmers State Bank &amp; Trust</td>
<td>12-11-95</td>
<td>03-14-96</td>
<td>Outstanding</td>
</tr>
<tr>
<td>P.O. Box 737</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lexington, Nebraska 68850-0737</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shoshone First Bank</td>
<td>12-11-95</td>
<td>03-15-96</td>
<td>Outstanding</td>
</tr>
<tr>
<td>P.O. Box 1330</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cody, Wyoming 82414-1330</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gretna State Bank</td>
<td>12-18-95</td>
<td>03-20-96</td>
<td>Outstanding</td>
</tr>
<tr>
<td>P.O. Box 519</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gretna, Nebraska 68028-0519</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MARCH 18, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

None.

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

APPLICATION

*Section 3(a)(3) application by West Texas National Bancshares, Inc., Lockney, TX, to acquire Silverton Bancshares, Inc., Silverton, TX, and First State Bank, Silverton, TX 96/03/30
(Previously reported during the week of 3-4-96)

*Section 3(a)(3) application by Lockney Holding Company, Wilmington, DE, to acquire First State Bank, Silverton, TX 96/03/30
(Previously reported during the week of 3-4-96)

*Section 3(a)(1) application by Marlin Holding, Ltd., Marlin, TX, to acquire Central Delaware Financial Bancorp, Dover, DE, Central Financial Bancorp, Inc., Lorena, TX, Lorena State Bank, Lorena, TX, and Bank of Troy, Troy, TX N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

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 18, 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.

<table>
<thead>
<tr>
<th>Bank</th>
<th>Date of Examination</th>
<th>CRA Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
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<td></td>
</tr>
</tbody>
</table>

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http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis
Section I - Applications Subject to Newspaper Notice Only

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
</table>

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

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central Coast Bancorp, Salinas, California, to acquire Cypress Coast Bank, Seaside, California. *</td>
<td>Newspaper: 4/19/96 Fed. Reg.: 4/22/96</td>
</tr>
</tbody>
</table>

Section III - Applications Subject to Federal Register Only

<table>
<thead>
<tr>
<th>Application</th>
<th>Fed. Reg.:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Refiled: InterWest Bancorp, Reno, Nevada, to engage in mortgage activities through the acquisition of InterWest Mortgage, A Nevada Corporation, Reno, Nevada.</td>
<td>3/28/96</td>
</tr>
</tbody>
</table>

Section IV - Applications Not Subject to Federal Register Notice or Newspaper Notice (Cont'd.)

<table>
<thead>
<tr>
<th>Application</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>First Utah Bank, Salt Lake City, Utah, to make an additional investment of $1.2 million in bank premises.</td>
<td></td>
</tr>
</tbody>
</table>

* Subject to CRA.
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.

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
<th>Examination Date</th>
<th>Rating*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Verdugo Banking Co.</td>
<td>500 N Brand Blvd. Suite 1000</td>
<td>12/11/95</td>
<td>Satisfactory</td>
</tr>
<tr>
<td></td>
<td>Glendale, CA 91209-0636 (818) 549-1000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*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.