

ANNOUNCEMENT

H.2, 1996, No. 14

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

RESEARCH LIBRARY

APR 22 1996

FEDERAL RESERVE BANK
OF CLEVELAND

Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending April 6, 1996

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Butte Bank Shares, Inc., Butte, Montana -- to acquire
shares of First Citizens Bank of Butte.
Approved, April 1, 1996.

Emigrant Bancorp, Inc., New York, New York -- to
indirectly acquire shares of Queens County Bancorp,
Inc., Flushing, New York, and Queens County Savings
Bank.
Approved, April 1, 1996.

North Fork Bancorporation, Inc., Mattituck, New York,
and North Fork Bank -- request for reconsideration
of the applications to acquire Extebank, Stony
Brook, New York.
Denied, April 1, 1996.

Wilson Bank Holding Company, Lebanon, Tennessee -- to
acquire Dekalb Community Bank, Smithville,
Tennessee.
Approved, April 1, 1996.

BOARD OPERATIONS

Internet -- funding to support development of
information systems for the World Wide Web.
Approved, April 5, 1996.

INTERNATIONAL OPERATIONS

Clear Creek Bank Corp., Idaho Springs, Idaho -- to
establish DahtBank International Limited, The
Valley, Anguilla, British West Indies.
Denied, April 1, 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

Dallas	Central Bank, Monroe, Louisiana -- to establish a branch at 330 Marshall Street, Suite 130, Shreveport, Louisiana. Approved, April 1, 1996.
Dallas	Central Bank, Monroe, Louisiana -- to close its Linc 33 branch at 2109 Farmerville Highway, Ruston, Louisiana. Approved, April 1, 1996.
New York	Chemical Bank, New York, New York -- to establish a branch at Eugenio Maria de Hostos Community College of the City University of New York, 500 Grand Concourse, Bronx, New York. Approved, April 3, 1996.
Chicago	First State Bank of Maple Park, Maple Park, Illinois -- to establish a branch at the Southeast corner of Route 47 and Prairie Valley Street, Elburn, Illinois. Returned, April 4, 1996.
San Francisco	First Utah Bank, Salt Lake City, Utah -- to establish a branch at 3541 West 1987 South, Salt Lake City, Utah. Approved, April 5, 1996.
Atlanta	Republic Security Bank, West Palm Beach, Florida -- to establish a branch at 777 South Flagler Drive, West Palm Beach, Florida. Approved, April 5, 1996.
Cleveland	Richwood Banking Company, Richwood, Ohio -- to establish a customer-bank communication terminal at CJ's Market, 5 Mill Street, Milford, Ohio. Approved, April 5, 1996.
Cleveland	Richwood Banking Company, Richwood, Ohio -- to establish a customer-bank communication terminal at Village Mart, 10162 US Route 42 North, Marysville, Ohio. Approved, April 5, 1996.

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

BANK BRANCHES, DOMESTIC

Richmond Union Bank and Trust Company, Bowling Green, Virginia
 -- to establish a branch at 8520 Jefferson Davis
 Highway, Fredericksburg, Virginia.
 Approved, April 5, 1996.

BANK HOLDING COMPANIES

Philadelphia BT Financial Corporation, Johnstown, Pennsylvania --
 to merge with Moxham Bank Corporation, and engage
 in community development activities through Moxham
 Community Development Corporation.
 Approved, April 2, 1996.

Dallas City State Bancshares, Inc., Palacios, Texas -- to
 acquire City State Bancshares, Inc., -Delaware,
 Dover, Delaware, and City State Bank of Palacios,
 Palacios, Texas.
 Approved, April 4, 1996.

Dallas City State Bancshares, Inc.-Delaware, Dover, Delaware
 -- to acquire City State Bank of Palacios,
 Palacios, Texas.
 Approved, April 4, 1996.

Kansas City ComBankshares, Inc., Prairie Village, Kansas -- to
 acquire Community Bank, Chapman, Kansas.
 Approved, April 1, 1996.

New York Community First Banking Company, Tinton Falls, New
 Jersey -- to acquire Tinton Falls State Bank.
 Approved, April 4, 1996.

Minneapolis Community First Bankshares, Inc., Fargo, North Dakota
 -- to engage in insurance agency activities through
 the acquisition of certain assets of Wheaton
 Insurance Agency, Inc., Wheaton, Minnesota.
 Approved, April 1, 1996.

St. Louis Crawford Financial Corporation, Indianapolis, Indiana
 -- to acquire Marengo State Bank, Marengo, Indiana.
 Approved, April 2, 1996.

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

BANK HOLDING COMPANIES

Chicago	First Chicago NBD Corporation, Chicago, Illinois -- to acquire Barrington Bancorp, Inc., Barrington, Illinois, and First Federal Savings Bank of Barrington. Approved, April 1, 1996.
Chicago	First Chicago NBD Corporation, Chicago, Illinois -- to exercise option to acquire additional shares of Barrington Bancorp, Inc., Barrington, Illinois, and thereby indirectly acquire First Federal Savings Bank of Barrington. Approved, April 1, 1996.
Chicago	MAF Bancorp, Inc., Clarendon Hills, Illinois -- waiver of application to acquire N.S. Bancorp, Inc., Chicago, Illinois, and Northwestern Savings Bank. Approved, April 4, 1996.
Chicago	MidStates Bancshares, Inc., Harlan, Iowa -- to engage de novo in securities brokerage and insurance agency activities through Midstates Financial Services, Inc. Permitted, April 2, 1996.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to establish a joint venture, Mortgage Professionals, West Des Moines, Iowa, and engage in residential mortgage lending activities. Approved, April 5, 1996.
Kansas City	R. Banking Limited Partnership, Oklahoma City, Oklahoma -- fluctuation of its ownership of common stock of BancFirst Corporation, Inc. Approved, April 3, 1996.

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

BANK HOLDING COMPANIES

Kansas City	St. Edward Management Company, St. Edward, Nebraska - - to engage de novo in community development activities. Permitted, April 3, 1996.
Director, BS&R	Stichting Prioriteit ABN AMRO Holding, Amsterdam, The Netherlands, Stichting Administratiekantoor ABN AMRO Holding, ABN AMRO Holding N.V., ABN AMRO Bank N.V.; and ABN AMRO North America, Chicago, Illinois -- to merge section 20 companies, ABN AMRO Securities (USA) Inc., Chicago, Illinois, and Alfred Berg, Inc., New York, New York. Approved, April 3, 1996.
Chicago	Valley Community Bancorp, Inc., St. Charles, Illinois -- to acquire Valley Community Bank. Approved, April 4, 1996.
New York	Westwood Financial Corp., Westwood, New Jersey -- to acquire Westwood Savings Bank. Approved, April 5, 1996.

BANK MERGERS

Philadelphia	Johnstown Bank and Trust Company, Johnstown, Pennsylvania -- to merge with The Moxham National Bank of Johnstown. Approved, April 2, 1996.
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CAPITAL STOCK

Dallas	City State Bancshares, Inc., Palacios, Texas -- redemption of shares. Approved, April 4, 1996.
Minneapolis	Currie Bancorporation, Inc., Currie, Minnesota -- redemption of shares. Approved, April 2, 1996.
Chicago	Thumb National bank and Trust Company, Pigeon, Michigan -- redemption of shares. Approved, April 4, 1996.

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

CHANGE IN BANK CONTROL

Kansas City	Citizens Bankshares, Inc., Farmington, New Mexico -- change in bank control. Permitted, April 3, 1996.
Chicago	Community Bancshares of Wisconsin, Inc., Grafton, Wisconsin -- change in bank control. Permitted, April 3, 1996.
Atlanta	Intervest Bancshares Corporation, New York, New York -- change in bank control. Permitted, April 3, 1996.

COMPETITIVE FACTORS REPORTS

Atlanta	Community Bank, Blountsville, Alabama, proposed purchase of the assets and assumption of the liabilities of the Uniontown branch of Compass Bank, Birmingham, Alabama -- report on competitive factors. Submitted, April 3, 1996.
Chicago	Farmers Savings Bank, Beaman, Iowa, proposed merger with the Albion, Iowa, branch of Brenton Bank, Des Moines, Iowa, and establishment of a branch -- report on competitive factors. Submitted, April 4, 1996.
Dallas	First Community Bank, Winnfield, Louisiana, proposed merger with Sabine State Bank and Trust Company, Many, Texas -- report on competitive factors. Submitted, April 5, 1996.
Chicago	First National Bank, Fontanelle, Fontanelle, Iowa, proposed acquisition of the assets and assumption of the liabilities of the Greenfield, Iowa, branch of Boatmen's Bank Iowa, National Association, Des Moines, Iowa -- report on competitive factors. Submitted, April 4, 1996.
Richmond	First National Bank, Christiansburg, Virginia, proposed merger with FNB Bank, National Association -- report on competitive factors. Submitted, April 5, 1996.

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

COMPETITIVE FACTORS REPORTS

Chicago	First National Bank of Chicago, Chicago, Illinois, proposed merger with First Federal Savings Bank of Barrington, Barrington, Illinois -- report on competitive factors. Submitted, April 1, 1996.
Richmond	First Union National Bank of Maryland, Rockville, Maryland, proposed purchase of certain assets and assumption of certain liabilities of First Union National Bank, Elkton, Maryland -- report on competitive factors. Submitted, April 4, 1996.
Richmond	First Union National Bank of Maryland, Rockville, Maryland, proposed merger with New National Bank of Maryland -- report on competitive factors. Submitted, April 5, 1996.
Chicago	MAF Bancorp, Inc., Clarendon Hills, Illinois -- proposed merger with N.S. Bancorp, Inc., Chicago, Illinois -- report on competitive factors. Submitted, April 4, 1996.
St. Louis.	Mercantile Bank of Mt. Vernon, Mt. Vernon, Illinois, proposed merger with Mercantile Bank of Carlyle, Carlyle; Mercantile Bank of Centralia, Centralia, and Mercantile Bank of Flora, Flora, Illinois -- report on competitive factors. Submitted, April 4, 1996.
St. Louis	National Bank of Carmi, Carmi, Illinois, proposed merger with Carmi Merger Bank, N.A. -- report on competitive factors. Submitted, April 5, 1996.
Atlanta	Regions Bank of Louisiana, Baton Rouge, Louisiana, proposed acquisition of the assets and assumption of the liabilities of the Baton Rouge, Louisiana, branch of ArgentBank, Thibodaux, Louisiana -- report on competitive factors. Submitted, April 3, 1996.

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

COMPETITIVE FACTORS REPORTS

Dallas	River Valley Bank, FSB, Weslaco, Texas, proposed purchase of the assets and assumption of the liabilities of International Bank of Commerce, Laredo, Texas -- report on competitive factors. Submitted, April 2, 1996.
Chicago	Tompkins State Bank, Avon, Illinois, proposed acquisition of the assets and assumption of the liabilities of the Abingdon, Illinois, branch of Norwest Bank Illinois, N.A., Galesburg, Illinois -- report on competitive factors. Submitted, April 4, 1996.
Minneapolis	United Savings Bank F.A., Great Falls, Montana, proposed merger with Interim Federal Savings Bank - report on competitive factors. Submitted, April 4, 1996.
New York	Westwood Savings Bank, Westwood, New Jersey, proposed merger with Westwood Interim Savings Bank, a subsidiary of Bergen North Financial, M.H.C., to facilitate the reorganization of Bergen North, a mutual holding company, into a stock holding company -- report on competitive factors. Submitted, April 4, 1996.

EXTENSIONS OF TIME

Atlanta	ABS Investors, LLC, Atlanta, Georgia -- extension to July 4, 1996, to acquire American Bankshares, Inc., Marietta, Georgia. Granted, April 2, 1996.
Richmond	Allied Irish Banks, p.l.c., Dublin, Ireland -- extension to July 7, 1996, within which AIB Investment Managers Limited may engage in providing investment advice as a commodity trading advisor with respect to financial futures and options on financial futures. Granted, April 3, 1996.
San Francisco	Pacific Rim Bancorporation, San Francisco, California -- extensions to divest certain properties. Granted, April 4, 1996.

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

EXTENSIONS OF TIME

Chicago Thumb Bancorp, Inc., Pigeon, Michigan -- extension to
June 28, 1996, to acquire Thumb National Bank and
Trust Company.
Granted, April 4, 1996.

RESERVE BANK OPERATIONS

Director, FRB0 Federal Reserve Bank of Kansas City -- to purchase
telecommunications equipment at certain District
locations.
Approved, April 5, 1996.

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APRIL 1, 1996 TO APRIL 5, 1996
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ADDITIONS AND CORRECTIONS

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

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Director, BS&R Boatmen's Trust Company of Texas, Houston, Texas --
registration as transfer agent.
Approved, March 1, 1996.

Director, BS&R NationsBank Trust Company of New York, New York, New
York -- registration statement.
Withdrawn, March 1, 1996.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution

Examination Date

Rating**

NONE

*Subject to CRA.

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

FEDERAL RESERVE BANK OF NEW YORK

Comment Period
Ending Date

SECTION I

**Applications Subject to Newspaper
Notice Only**

Marine Midland Bank, Buffalo, New York, to establish a branch on Route 31, 1122A Maple Ridge Rd., Township of Shelby (1122A Maple Ridge Road, Medina), New York. 1/

04/24/96

SECTION II

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

None.

SECTION III

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

The Industrial Bank of Japan, Ltd., Tokyo, Japan, to acquire one share of GovPx, Inc., New York, New York, and thereby to engage in data processing activities pursuant to Section 225.25(b)(7) of Regulation Y.

N/A

SECTION IV

**Applications Not Involving
Public Comment**

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending April 5, 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 April 6, 1996)**

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received notice from The Fifth Third Bank, Cincinnati, Ohio,
on April 5, 1996, of its intent to establish a branch facility at
5210 State Route 741, Mason, Ohio. * April 27, 1996

Received application from The Croghan Colonial Bank, Fremont,
Ohio, on April 1, 1996, of its intent to merge with Union Bank
and Savings Company, Bellevue, Ohio. * Not Yet Known #

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

Received Section 3(a)(1) application from Pennwood Bancorp, Inc.,
Pittsburgh, Pennsylvania, March 18, 1996, of its intent to acquire
Pennwood Savings Bank, Pittsburgh, Pennsylvania. * Not Yet Known #

Received Section 3(a)(3) application from Croghan Bancshares, Inc.,
Fremont, Ohio, on April 1, 1996, to acquire Union Bancshares Corp.,
Bellevue, Ohio. * Not Yet Known #

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received Section 4(c)(8) notice from PNC Bank Corp., Pittsburgh,
Pennsylvania, on April 3, 1996, of its intent to acquire a 20 percent
equity interest in Bankvest Capital Corp., Westboro, Massachussets,
through its wholly-owned subsidiary PNC Venture Corp. April 24, 1996

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

NONE

* - 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

(April 5, 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 April 5, 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

Comment Period Ending Date

Fairfax Bank & Trust Company, Fairfax,
Virginia, to establish a branch at
6257A Old Dominion Drive, McLean,
Virginia.*

4-29-96

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

Application

Comment Period Ending Date

None.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

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

Application

None.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending April 5, 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 April 5, 1996

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
None.	

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Key Florida Bancorp, Inc. Bradenton, Florida 1-BHC formation, Liberty National Bank, Bradenton, Florida.	Not yet available*
Monticello Bancshares, Inc. Monticello, Georgia 1-BHC formation, Bank of Monticello, Monticello, Georgia.	04-01-96* Newspaper

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Commerce Corporation New Orleans, Louisiana To engage in community development investment activities, pursuant to Section 225.25(b)(6) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act, through its proposed investment in a community development limited partnership known as "150 Baronne Street Limited Partnership."	Not yet available

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

<u>Application</u>
None.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 5, 1996

Recently Approved Applications

Approval Date

Capital City Bank Group, Inc.
Tallahassee, Florida

04-01-96

To acquire First Financial Bancorp, Inc., Tallahassee, Florida (a thrift holding corporation), and thereby engage in operating a savings association, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(9) of Regulation Y.

Capital City Bank
Tallahassee, Florida

04-01-96

To merge with First Federal Bank, Tallahassee, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.

Capital City Bank
Tallahassee, Florida

04-01-96

To acquire certain assets and assume certain liabilities of First Federal Bank, Tallahassee, Florida, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.

Intervest Bancshares Corporation
New York, New York

04-03-96

Change in control notice by Mr. Jerome Dansker to acquire an additional 25 percent of the outstanding Class A shares of Intervest Bancshares Corporation, New York, New York. Mr. Dansker's total ownership will equal 26.2 percent of Class A common stock.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 5, 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>
Family Bank Post Office Box 10 Hallandale, Florida 33009 (305) 458-2211	Satisfactory	12-26-95

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
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 Sturgeon Bay, 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 - **
Branch	First State Bank of Maple Park Maple Park, Illinois at Southeast corner of Rte 47 & Prairie Valley St. Elburn, Illinois	NP - **
Branch	Fifth Third Bank of Central Indiana Indianapolis, Indiana State Road 135 and Fry Road Greenwood, Indiana	NP - 4-6-96
Branch	Fifth Third Bank of Central Indiana Indianapolis, Indiana 7272 Fishers Crossing Drive Fishers, Indiana	NP - 4-6-96
Branch	F&M Bank - Northeast Pulaski, Wisconsin 2300 South Oneida Street Ashwaubenon, Wisconsin	NP - 4-19-96

NP - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

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	Capac State Bank Capac, Michigan In the vicinity of North Avenue and Armada Ridge Road Armada, Michigan	NP - 4-20-96
Branch	1st Source Bank South Bend, Indiana 3600 Portage Avenue South Bend, Indiana 5020 Grape Road Mishawaka, Indiana	NP - 4-19-96
Branch	Union Bank & Trust Company Evansville, Wisconsin 210 Commercial Street Brooklyn, Wisconsin	NP - 4-20-96
Branch	Northern Trust Company Chicago, Illinois 826 S. Northwest Highway Barrington, Illinois	NP - 4-15-96

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	CBR Holdings, Inc.* Winnetka, Illinois Community Bank of Ravenswood Chicago, Illinois (in organization)	FR - 4-25-96 NP - **
Y-1	Main Street Bancorp, Inc.* Princeville, Illinois Princeville State Bank Princeville, Illinois	FR - 4-8-96 NP - **
Y-2	Capitol Bancorp, Ltd*. Lansing, Michigan Bank of Tucson Tucson, Arizona	FR - 2-28-96 NP - 4-20-96
Y-2	Associated Banc-Corp*. Green Bay, Wisconsin Mid-America National Bancorp, Inc. Chicago, Illinois Mid-America National Bank of Chicago Chicago, Illinois	FR - 5-2-96 NP - **
Y-2	Associated Illinois Banc Corp.* Green Bay, Wisconsin Mid-America National Bancorp, Inc. Chicago, Illinois Mid-America National Bank of Chicago Chicago, Illinois	FR - 5-2-96 NP - **
Y-1	Figge Bancshares, Inc.* Davenport, Iowa Ossian State Bank Ossian, Iowa Iowa State Bank Calmar, Iowa	FR - 4-22-96 NP - 4-22-96
Y-2	Associated Banc-Corp.* Green Bay, Wisconsin F&M Bankshares of Reedsburg, Inc. Reedsburg, Wisconsin Farmers & Merchants Bank Reedsburg, Wisconsin	FR - 4-25-96 NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Associated Banc-Shares, Inc.* Madison, Wisconsin F&M Bankshares of Reedsburg, Inc. Reedsburg, Wisconsin. Farmers & Merchants Bank Reedsburg, Wisconsin	FR - 4-25-96 NP - **
Y-2	Firststar Corporation* Milwaukee, Wisconsin 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	FR - 4-19-96 NP - 4-24-96
Y-1	Delavan Bancshares, Inc.* Delavan, Wisconsin Community Bank Delavan Delavan, Wisconsin (in organization)	FR - 4-26-96 NP - 4-26-96
Y-2	F & M Bancorporation, Inc.* Kaukauna, Wisconsin Community State Bank Algoma, Wisconsin	FR - ** NP - **
Y-2	Van Diest Investment Company* Ankeny, Iowa East Des Moines National Bank Des Moines, Iowa	FR - ** NP - **
COC-HC	A.M. Saylor, Incorporated* Hampton, Iowa by Roger Doughan	FR - ** NP - **
COC-HC	Northern Bancshares, Inc.* McFarland, Wisconsin by Patricia N. Locke	FR - ** NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Firststar Corporation of Minnesota* Milwaukee, Wisconsin 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	FR - 4-19-96 NP - 4-24-96
Y-2	Independent Bank Corporation* Ionia, Michigan North Bank Corporation Hale, Michigan North Bank Hale, Michigan	FR - 4-26-96 NP - 4-28-96
Y-1	Wildcat, Inc.* Cedar Rapids, Iowa VCR Bancorporation, Ltd. Carlisle, Iowa Hartford-Carlisle Savings Bank Carlisle, Iowa	FR - 4-26-96 NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Northland Insurance Agency, Inc.* Chicago, Illinois Grand Premier Financial, Inc. Wauconda, Illinois Northern Illinois Financial Corporation Wauconda, Illinois Grand National Bank Wauconda, Illinois Premier Financial Services, Inc. Freeport, Illinois First Bank North Freeport, Illinois First Bank South Dixon, Illinois Premier Acquisition Company Freeport, Illinois First National Bank of Northbrook Northbrook, Illinois First Security Bank of Cary-Grove Cary, Illinois	FR - ** NP - **
Y-2	Keeco, Inc.* Chicago, Illinois Grand Premier Financial, Inc. Wauconda, Illinois Northern Illinois Financial Corporation Wauconda, Illinois Grand National Bank Wauconda, Illinois Premier Financial Services, Inc. Freeport, Illinois First Bank North Freeport, Illinois First Bank South Dixon, Illinois Premier Acquisition Company Freeport, Illinois First National Bank of Northbrook Northbrook, Illinois First Security Bank of Cary-Grove Cary, Illinois	FR - ** NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Grand Premier Financial, Inc.* Wauconda, Illinois Northern Illinois Financial Corporation Wauconda, Illinois Grand National Bank Wauconda, Illinois Premier Financial Services, Inc. Freeport, Illinois First Bank North Freeport, Illinois First Bank South Dixon, Illinois Premier Acquisition Company Freeport, Illinois First National Bank of Northbrook Northbrook, Illinois First Security Bank of Cary-Grove Cary, Illinois	FR - ** NP - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Sword Financial Corporation Horicon, Wisconsin to engage in making and servicing loans	FR - 4-4-96
4(c)(8)	Peoples Bancorp, Inc. Prairie du Chien, Wisconsin to engage in Appraisal Services through its subsidiary, Northridge Consulting Corp. Prairie du Chien, Wisconsin	FR - 4-22-96
4(c)(8)	D&D Bancshares, Inc. Mount Auburn, Iowa to engage in making and servicing loans	FR - 4-22-96
4(c)(8)	Grand Premier Financial, Inc. Wauconda, Illinois Premier Insurance Services, Inc. Warren, Illinois	FR - **
4(c)(8)	Mahaska Investment Company Oskaloosa, Iowa to purchase certain assets of Boatmen's Bank of Iowa, N.A. and assume certain liabilities of the Sigourney Iowa Office Des Moines, Iowa	FR - **
4(c)(8)	Montgomery Bancshares, Inc. Montgomery, Illinois to engage in making and servicing loans	FR - **
4(c)(8)	Heritage Bancshares Group, Inc. Minneapolis, Minnesota to engage in making and servicing loans	FR - 4-5-96
4(c)(8)	Founders Bancorp, Inc. Scottsdale, Arizona to engage <u>de novo</u> in general insurance activities	FR - **

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 April 5, 1996

Name of Bank	Bank Address	Examination Date	Examination Rating
The Citizens State Bank of Petersburg	Petersburg, Indiana	11/6/95	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS

**Section I - Applications Subject to
Newspaper Notice Only**

Application

**Comment Period
Ending Date**

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.

May 6, 1996

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

**Comment Period
Ending Date**

Straight River Bancshares, Inc., Ellendale, Minnesota, for prior approval to become a bank holding company through the acquisition of 99% of the voting shares of Bank of Ellendale, Ellendale, Minnesota. *

May 2, 1996
(Federal Register)

Higgins Bancorporation, Inc., Rosemount, Minnesota, for prior approval to become a bank holding company through the acquisition of 75.1% of the voting shares of The First State Bank of Rosemount, Rosemount, Minnesota. *

May 3, 1996
(Federal Register)

Kanabec Credit Company, Mora, Minnesota, for prior approval to acquire 5.5% of the voting shares of the First Citizens Financial Corp., Mason City, Iowa. *

April 29, 1996
(Federal Register)

Flathead Holding Company of Bigfork, Bigfork, Montana, for prior approval to acquire 23.44% of the voting shares of the Bankwest National Association, Kalispell, Montana. *

May 2, 1996
(Federal Register)

Lon Rylander to acquire control of 25.2% of the voting shares of Ashby Bancshares, Inc., Ashby, Minnesota.

April 29, 1996
(Federal Register)

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

**Comment Period
Ending Date**

Norwest Corporation, Minneapolis, Minnesota;
Norwest Financial Services, Inc., Des Moines,
Iowa; and Norwest Financial, Inc., Des Moines,
Iowa, to engage in the activities of consumer
finance, sale of credit life insurance, and under-
writing of credit life insurance related to extensions
of credit made through the office to be acquired
through the acquisition of certain assets of Cardinal
Credit Corporation, Lexington, Kentucky.

Not yet available

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of

CRA Public Evaluations

week ending April 5, 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.

BANK(S) EXAMINED

DATE OF EXAMINATION

CRA RATING

NONE.

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

First State Bank of Taos, Taos, New Mexico, for prior approval to establish an additional branch facility at 1016 Central Avenue SW, Moriarty, New Mexico.

Not Available

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

APPLICATION

COMMENT PERIOD ENDING DATE

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

April 29, 1996

Jerry Keith Pursley, Las Animas, Colorado, for prior approval to acquire an additional 21.83 percent, for a total of 25.03 percent, of the voting shares of First Bankshares of Las Animas, Las Animas, Colorado.*

April 30, 1996

Federated Bancshares, Inc., Kansas City, Missouri, for prior approval to acquire 8.72 percent of the voting shares of First Bank of Kansas City, Kansas City, Missouri.*

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

FEO Investments, Hoskins, Nebraska, for prior approval to engage de novo through its subsidiary, Meadow Ridge Partners, L.L.C., Norfolk, Nebraska, in community development activities.

April 24, 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>
Farmers Bank of Lincoln P.O. Box 250 Lincoln, Missouri 65338-0250	01-08-96	04-04-96	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF APRIL 1, 1996

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

APPLICATION

NOTICE EXP

None.

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

APPLICATION

**** NOTICE EXP**

*Section 3(a)(3) application by
Brazos Bancshares, Inc., Joshua, TX, to acquire
Heritage Eagle Corporation, Red Oak, TX, Fore
Corporation, Wilmington, DE, and Heritage Bank,
Red Oak, TX
(Previously reported during the week of 3-4-96) 96/04/07

*Section 3(a)(1) application by
Minor Financial, L.L.C., Marlin, TX, to acquire
Marlin Holding, Ltd., Marlin, TX, Central Financial
Bancorp, Inc., Lorena, TX, Central Delaware Financial
Bancorp, Dover, DE, Lorena State Bank, Lorena, TX, and
Bank of Troy, Troy, TX
(Should have been reported during the week of 3-18-96) 96/05/07

*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
(Previously reported during the week of 3-18-96) 96/05/07

Change in Control Notice by
Edwin Warren Rumage, Trustee, Jacksboro, TX
to acquire an interest in Jacksboro National
Bancshares, Inc., Jacksboro, TX
(Previously reported during the week of 3-25-96) 96/04/14

Change in Control Notice by
Hilmar D. Blumberg Trust, Edward A. Blumberg Trust, and
Carla A. Blumberg Trust, Seguin, TX (Trustee, Joe H.
Bruns, Seguin, TX) to acquire an interest in Blumberg
BancUnits, L.P., Seguin, TX N/A

Change in Control Notice by
members of the Blumberg Family and related
trusts (9 notificants) to acquire an
interest in Blumberg Family Partnership, L.P.,
Seguin, TX

N/A

Change in Control Notice by
Frederick D. Thompson, individually, and as Trustee
for 6 family trusts, to acquire an interest in Central
Bancorporation, Inc., Fort Worth, TX

N/A

*Section 3(a)(5) application by
Hillister Enterprises II, Inc., Beaumont, TX, to acquire
Port Neches Bancshares, Inc., Port Neches, TX, and First
National Bank, Port Neches, TX

N/A

*Section 3(a)(5) application by
Umphrey II Family Limited Partnership, Beaumont, TX, to
acquire Port Neches Bancshares, Inc., Port Neches, TX,
and First National Bank, Port Neches, TX

N/A

*Section 3(a)(5) application by
Southeast Texas Bancshares, Inc., Beaumont, TX, to acquire
Port Neches Bancshares, Inc., Port Neches, TX, and First
National Bank, Port Neches, TX

N/A

*Section 3(a)(5) application by
Texas Community Bancshares of Delaware, Inc.,
Wilmington, DE, to acquire Port Neches Bancshares, Inc.,
Port Neches, TX, and First National Bank, Port Neches, 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 APRIL 1, 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>
None.		

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 4/05/96

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
West One Bank, Idaho, Boise, Idaho, to acquire 7 branch offices of U.S. Bank of Idaho, N.A., Coeur d'Alene, Idaho, as a result of a merger. *	<u>Newspaper:</u> Not available
Humboldt Bank, Eureka, California, to establish a branch office at Highway 299 West and Martin Road, Weaverville, California. *	<u>Newspaper:</u> 4/20/96

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

B. John, Thomas J., Michael B. and Jessica M. Barry, Aspen, Colorado, to increase ownership to more than 25 percent of Redwood Empire Bancorp, Santa Rosa, California. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> Not available
U.S. Bancorp, Portland, Oregon, to merge with California Bancshares, Inc., San Ramon, California, and to acquire all of their bank subsidiaries. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 5/02/96
U.S. Bancorp, Portland, Oregon, to acquire an option to purchase 19.9 percent of California Bancshares, Inc., San Ramon, California. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 5/02/96
Andrew J. Rossi, Manteca, California, to retroactively acquire 25.08 percent of Delta National Bancorp, Manteca, California. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> Not available

Section III -Applications Subject to Federal Register Only

U.S. Bancorp, Portland, Oregon, to acquire CBI Mortgage, Modesto, California; Island Bancorp Leasing, Inc., Alameda, California; LNB Corp., Pleasanton, California; and Eden Financial Corporation, Alameda, California, as a result of a merger with California Bancshares, Inc., San Ramon, California.	<u>Fed. Reg.:</u> 5/02/96
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Section IV - Applications Not Subject to Federal Register Notice or Newspaper Notice (Cont'd.)

None

* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 4/05/96

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>
Hanmi Bank	3660 Wilshire Blvd. Penthouse Suite A Los Angeles, CA 90010-2706 (213) 382-2200	12/11/95	Satisfactory

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

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

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

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

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

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