

**ANNOUNCEMENT**

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

**H.2, 1996, No. 16  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending April 20, 1996**

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**TESTIMONY AND STATEMENTS**

Entrepreneurial Investment Act of 1996 -- statement by Governor Phillips before the Subcommittee on Capital Markets, Securities and Government Sponsored Enterprises of the House Committee on Banking and Financial Services, April 18, 1996. Published, April 18, 1996.

**BANK HOLDING COMPANIES**

Fleet Financial Group, Inc., Boston, Massachusetts -- to acquire NatWest Bank National Association, Jersey City, New Jersey. Approved, April 15, 1996.

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

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ABBREVIATIONS: BS&R - Banking Supervision and Regulation; C&CA - Consumer and Community Affairs; FOMC - Federal Open Market Committee; FRBO - Federal Reserve Bank Operations; IF - International Finance; OSDM - Office of Staff Director for Management

**BANK BRANCHES, DOMESTIC**

San Francisco	Bank of America Nevada, Las Vegas, Nevada -- to establish a branch at the Mount Rose Highway/395 Raley's at 18144 Wedge Parkway, Reno, Nevada. Approved, April 18, 1996.
Cleveland	Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 155 North Heincke Road, Miamisburg, Ohio. Approved, April 19, 1996.
St. Louis	Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky -- to establish a branch at 1135 Main Street, Millersburg, Kentucky. Approved, April 19, 1996.
San Francisco	Liberty Bank, South San Francisco, California -- to establish a branch in the vicinity of Highway 9 and Mill Street, Ben Lomond, California. Approved, April 16, 1996.
St. Louis	Peoples Bank and Trust Company of Lincoln County, Troy, Missouri -- to establish a branch at 1310 North Main Street, O'Fallon, Missouri. Approved, April 19, 1996.

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

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**BANK HOLDING COMPANIES**

Atlanta	ABC Bancorp, Moultrie, Georgia -- to merge with Southland Bancorporation, Dothan, Alabama, and acquire Southland Bank. Approved, April 16, 1996.
Minneapolis	Absarokee Bancorporation, Absarokee, Montana -- to acquire United Bank of Columbus, N.A., Columbus, Montana. Approved, April 17, 1996.
Chicago	Bank One, Peoria, Peoria, Illinois -- to establish a branch at 901 West Lake Avenue; 201 South Main Street, East Peoria; 3245 Court Street, Pekin; 3103 West Harmon Highway, Peoria, and 3311 Sterling Avenue. Approved, April 19, 1996.
Richmond	Beach First National Bancshares, Inc., Myrtle Beach, South Carolina -- to acquire Beach First National Bank. Approved, April 16, 1996.
Richmond	Cardinal Bankshares Corporation, Floyd, Virginia -- notification of its intent to acquire The Bank of Floyd. Permitted, April 18, 1996.
Philadelphia	Carnegie Bancorp, Princeton, New Jersey -- to merge with Regent Bancshares Corp, Philadelphia, Pennsylvania. Approved, April 16, 1996.
GC	Citicorp, New York, New York -- determination that the sale of shares of Fomento Economico Mexicano, S.A., De C.V. Mexico, Monterey, Mexico, to Philip Morris Companies Inc., Richmond, Virginia, constitutes divestiture. Granted, April 17, 1996.
Chicago	Community Central Corporation, Mount Clemens, Michigan -- to acquire Community Central Bank. Returned, April 17, 1996.

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

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**BANK HOLDING COMPANIES**

Secretary	Compass Bancshares, Inc., Birmingham, Alabama, Compass Banks of Texas, Inc., Houston, Texas, and Compass Bancorporation of Texas, Inc., Wilmington, Delaware -- to acquire Peoples Bancshares, Inc., Belton, Texas, and The Peoples National Bank, Belton, Texas. Approved, April 17, 1996.
Atlanta	Dadeland Bank, Miami, Florida -- to establish an automated teller machine in the World Trade Center at 80 S.W. 8th Street. Approved, April 17, 1996.
Atlanta	FBT Bancorp, Baton Rouge, Louisiana -- to acquire Equitable Trust Savings Bank. Approved, April 17, 1996.
Cleveland	F.N.B. Corporation, Hermitage, Pennsylvania -- waiver of application in connection with conversion of state-chartered savings association to a state-chartered savings bank. Granted, April 15, 1996.
Chicago	Fort Wayne National Corporation, Fort Wayne, Indiana -- to acquire Valley Financial Services, Inc., South Bend, and Valley American Bank and Trust Company. Approved, April 19, 1996.
Richmond	George Mason Bankshares, Inc., Fairfax, Virginia, and Mason Holding Corporation -- to acquire The Palmer National Bancorp, Inc., Washington, D.C., and The Palmer National Bank. Approved, April 18, 1996.
Minneapolis	International Bancorporation, Golden Valley, Minnesota -- to acquire Northern National Bank, Nisswa, Minnesota. Approved, April 17, 1996.

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

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**BANK HOLDING COMPANIES**

Dallas	Medina Community Bancshares, Inc., Hondo, Texas -- to acquire Medina Community Bancshares of Delaware, Wilmington, Delaware, and Community National Bank, Hondo, Texas. Approved, April 17, 1996.
Dallas	Medina Community Bancshares of Delaware, Inc., Wilmington, Delaware -- to acquire Community National Bank, Hondo, Texas. Approved, April 17, 1996.
Minneapolis	Norbanc Group, Inc., Pine River, Minnesota, Randall Bancorp, Inc., and White Pine Bancorp Inc. -- to acquire Banker's Capital Corporation, Lusk, Wyoming. Approved, April 17, 1996.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to enter into a joint venture with Norwest Ventures, Inc. and Next Generation Realty, Inc., Clive, Iowa, and engage in residential mortgage lending through Next Home Mortgage. Approved, April 16, 1996.
Richmond	One Valley Bancorp of West Virginia, Inc., Charleston, West Virginia -- to acquire CSB Financial Corporation, Lynchburg, Virginia. Approved, April 19, 1996.
Cleveland	Pennwood Bancorp, Inc., Pittsburgh, Pennsylvania -- to acquire Pennwood Savings Bank. Withdrawn, April 15, 1996.
Chicago	Quad City Holdings, Inc., Bettendorf, Iowa -- request for waiver of commitment concerning debt. Granted, April 16, 1996.
Chicago	Seaway Bancshares, Inc., Chicago, Illinois -- request for relief from commitment concerning nonbank activities. Granted, April 18, 1996.

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

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**BANK HOLDING COMPANIES**

Richmond	Shire Bancshares, Inc., Centreville, Maryland -- to acquire The Centreville National Bank of Maryland. Approved, April 15, 1996.
Chicago	Valley Ridge Financial Corporation, Kent City, Michigan -- to acquire Community Bank Corporation, Grant; and Grant State Bank. Approved, April 19, 1996.
San Francisco	Zions Bancorporation, Salt Lake City, Utah -- waiver of application to acquire Southern Arizona Bancorp, Inc., Yuma, Arizona, and Southern Arizona Bank. Granted, April 19, 1996.

**BANK MERGERS**

Chicago	Baylake Bank, Kewaunee, Wisconsin -- to acquire the assets and liabilities of The Bank, Manawa, and to establish branches. Returned, April 18, 1996.
Chicago	Baylake Bank, Kewaunee, Wisconsin -- to establish a branch at 431 South Bridge Street, and at King, Wisconsin. Returned, April 18, 1996.
Richmond	Crestar Bank MD, Bethesda, Maryland -- to acquire certain assets and assume certain liabilities of Mellon Bank (MD), Rockville, Maryland. Approved, April 19, 1996.
Cleveland	Tri-State Bank, Cincinnati, Ohio -- to acquire 1st National Community Bank. Approved, April 18, 1996.
Kansas City	Vecta Bank, Denver, Colorado -- to acquire and merge with Bank Land Company and Southwest State Bank, and to establish branches. Approved, April 17, 1996.

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

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**CHANGE IN BANK CONTROL**

Dallas Caprock Bancshares, Inc., Shallowater, Texas, --  
change in bank control.  
Permitted, April 19, 1996.

Chicago Lanark Bancshares, Inc., Lanark, Illinois -- change  
in bank control.  
Permitted, April 16, 1996.

Kansas City Vecta Banking Corporation, Denver, Colorado -- change  
in bank control.  
Permitted, April 17, 1996.

**COMPETITIVE FACTORS REPORTS**

Boston CFX Bank, Keene, New Hampshire, proposed merger with  
Milford Co-operative Bank, Milford, New Hampshire -  
- report on competitive factors.  
Submitted, April 16, 1996.

Minneapolis Citizens State Bank of East Grand Forks, East Grand  
Forks, Minnesota, proposed merger with Peoples  
State Bank of Warren, Warren, Minnesota -- report  
on competitive factors.  
Submitted, April 17, 1996.

Kansas City Citizens State Bank of Marysville, Marysville,  
Kansas, proposed merger with Community State Bank,  
Hanover, Kansas -- report on competitive factors.  
Submitted, April 15, 1996.

Kansas City First National Bank & Trust, Chickasha, Oklahoma,  
proposed acquisition of the assets and assumption  
of the liabilities of the Rush Springs, branch of  
Farmers & Merchants Bank, Maysville, Oklahoma --  
report on competitive factors.  
Submitted, April 16, 1996.

Dallas First Prosperity Bank, El Campo, Texas, proposed  
acquisition of the assets and assumption of the  
liabilities of a branch at 3700 Avenue F, Bay City,  
of Victoria Bank and Trust Company, Victoria, Texas  
-- report on competitive factors  
Submitted, April 18, 1996.

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

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**COMPETITIVE FACTORS REPORTS**

Dallas	First State Bank, N.A., Abilene, Texas, proposed acquisition of the assets and assumption of the liabilities of a branch of Coastal Banc, S.S.B, Houston, at 4112 College Hills Boulevard, San Angelo, Texas -- report on competitive factors. Submitted, April 16, 1996.
St. Louis	Harrison County Bank, Palmyra, Indiana, proposed purchase of the assets and assumption of the liabilities of the Hardinsburg, branch of NBD Bank, N.A., Indianapolis, Indiana -- report on competitive factors. Submitted, April 15, 1996.
New York	Manville Savings Bank, Manville, New Jersey, proposed merger with Raritan Savings Bank, Raritan, New Jersey -- report on competitive factors. Submitted, April 18, 1996.
St. Louis	Peoples First Corporation, Paducah, Kentucky, proposed acquisition of the assets and assumption of the liabilities of Guaranty Federal Savings Bank, Clarksville, Tennessee -- report on competitive factors. Submitted, April 19, 1996.
Minneapolis	Pioneer Bank, Mapleton, Minnesota, proposed merger with Elmore Bancshares, Inc., Elmore, Minnesota -- report on competitive factors. Submitted, April 19, 1996.
Kansas City	Rawlins National Bank, Rawlins, Wyoming, proposed merger with First National Interim Bank -- report on competitive factors. Submitted, April 15, 1996.
Richmond	SouthTrust Bank of Central Carolina, Concord, North Carolina, proposed merger with SouthTrust Bank of North Carolina, N.A., Raleigh, North Carolina -- report on competitive factors. Submitted, April 16, 1996.

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

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**COMPETITIVE FACTORS REPORTS**

St. Louis            State Bank of Toulon, Toulon, Illinois, proposed purchase of the assets and assumption of the liabilities of the Galva, branch of Norwest Bank Illinois, N.A., Galesburg, Illinois -- report on competitive factors.  
Submitted, April 15, 1996.

St. Louis            Union Planters Corporation, Memphis, Tennessee, proposed acquisition of the assets and assumption of the liabilities of Franklin Financial Group, Inc., Morristown, Tennessee, and Franklin Federal Savings Bank -- report on competitive factors.  
Submitted, April 19, 1996.

**EXTENSIONS OF TIME**

Kansas City        Adams Bank and Trust, Ogallala, Nebraska -- extension to June 17, 1996, to merge with Adams Savings and Loan Association, Grant, Nebraska.  
Granted, April 18, 1996.

New York            Saban S.A., Monaco, and RNYC Holdings Limited, Gibraltar -- extension to July 28, 1996, to acquire 2.45 percent of the shares of Republic New York Corporation, New York, New York.  
Granted, April 19, 1996.

Kansas City        Star Valley Bancshares, Inc., Afton, Wyoming -- extension to May 31, 1996, to acquire The Bank of Star Valley.  
Granted, April 17, 1996.

New York            United Jersey Bank, Hackensack, New Jersey -- extension to March 31, 1997, to establish a branch at 250 Moore Street.  
Granted, April 18, 1996.



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

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**INTERNATIONAL OPERATIONS**

Director, BS&R Bankers Trust New York Corporation, New York, New York -- waiver of the remainder of the 45-day notice period to make additional investments to acquire additional shares of each of BT (Pacific) Limited y Compania Limitada, and Tenedora de Valores del Pacifico Limitada, both of Santiago, Chile.  
Granted, April 19, 1996.

**MEMBERSHIP**

San Francisco American West Bank, N.A., Encino, California -- to retain membership in the Federal Reserve System upon conversion from a national charter to a state charter.  
Approved, April 15, 1996.

San Francisco Bank of Lake County, Lakeport, California -- to become a member of the Federal Reserve System.  
Approved, April 18, 1996.

St. Louis Citizens Bank & Trust Company, Van Buren, Arkansas -- to become a member of the Federal Reserve System.  
Approved, April 16, 1996.

Chicago M&I Bank of Delavan, Delavan, Wisconsin -- to become a member of the Federal Reserve System.  
Approved, April 19, 1996.

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

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**COMPETITIVE FACTORS REPORTS**

Atlanta                      SouthTrust Bank of Florida, N.A., St. Petersburg,  
Florida -- to acquire Lake State Bank, Lutz,  
Florida -- report on competitive factors.  
Submitted, April 12, 1996.

**EXTENSIONS OF TIME**

Philadelphia                USBANCORP, Johnstown, Pennsylvania -- request for an  
extension of the divestiture period to dispose of  
certain assets in connection with acquisition of -  
Community Bancorp, Inc., Monroeville, Pennsylvania.  
Granted, April 8, 1996.

# FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
SIS Bancorp, Inc., Springfield, Massachusetts - section 3 notification to acquire Springfield Institution for Savings, Springfield, Massachusetts*	<u>Newspaper</u> 04-22-96

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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NONE

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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NONE

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

Application

NONE

## SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

<u>Institution</u>	<u>Examination Date</u>	<u>Rating**</u>
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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**

None.

**SECTION II**

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

HUBCO, Inc., Mahwah, New Jersey, to acquire 100 percent of the voting shares of Lafayette American Bank and Trust Company, Bridgeport, Connecticut.

05/13/96 3/

**SECTION III**

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

The Bank of Nova Scotia, Toronto, Ontario, for its subsidiary, Scotia Capital Markets (USA) Inc., New York, New York, to engage in foreign exchange advisory services pursuant to Section 225.25(b)(17) of Regulation Y, and to engage in futures and commission merchant activities pursuant to Section 225.25(b)(18) of Regulation Y.

N/A

The Bank of Nova Scotia, Toronto, Ontario, for its subsidiary, Scotia Capital Markets (USA) Inc., New York, New York, to engage in certain interest rate and currency swap activities.

N/A

### **SECTION III**

#### **Nonbanking Applications (subject to Federal Register Notice Only cont.)**

Waterhouse Investor Services, Inc., New York, New York, to engage through its subsidiary, Waterhouse Securities, Inc., New York, New York, in the purchase and sale of all types of securities on the order of customers as riskless principal.

N/A

### **SECTION IV**

#### **Applications Not Involving Public Comment**

None.

### **SECTION V**

#### **Availability of CRA Public Evaluations**

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending April 20, 1996

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
West Jersey Community Bank 165 Passaic Avenue Fairfield, New Jersey 07004	Satisfactory	November 13, 1995

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

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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

NONE

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

NONE

**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

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending April 19, 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>
Madison Bank 1767 Sentry Parkway West Blue Bell, PA 19422	11/30/95	Satisfactory



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

**APPLICATIONS BULLETIN**  
**(For the week ending April 20, 1996)**

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

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. \* April 30, 1996

Received notice from The Fifth Third Bank of Northeastern Ohio, Cleveland, Ohio, on April 15, 1996, of its intent to establish branches at 600 South Avenue, Tallmadge, Ohio, and at Routes 43 and 91, Solon, Ohio. \* May 1, 1996

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

Received Section 3(a)(3) application from Croghan Bancshares, Inc., Fremont, Ohio, on April 1, 1996, to acquire Union Bancshares Corp., Bellevue, Ohio. \*N: April 30, 1996

Received Section 3(a)(3) application from Security Banc Corporation, Springfield, Ohio, on April 19, 1996, to acquire CitNat Bancorp, Inc., Urbana, Ohio. \* Not Yet Known #

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

NONE

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

NONE

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- \* - Subject to CRA
  - N - Newspaper Comment Period
  - F - Federal Register Comment Period
  - # - Expected to End 30 Days from Date of Receipt

**AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
(April 19, 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 19, 1996. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

The Union Bank and Savings Company  
P.O. Box 150  
Bellevue, Ohio 44811  
Rating: Satisfactory  
Exam Date: 1-22-96  
Disclosure Date: 4-15-96

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
County Bank of Chesterfield, Midlothian, Virginia, to establish a branch at 348 East Hundred Road, Chester, Virginia.*	5-9-96
First Virginia Bank-Shenandoah Valley, Woodstock, Virginia, to merge with First Virginia Bank-Central, Charlottesville, Virginia.*	5-12-96
Princess Anne Bank, Virginia Beach, Virginia, to establish a branch inside the Super Kmart Center at the intersection of Holland Road and Windsor Oaks Road, Virginia Beach, Virginia.*	5-17-96

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Allied Irish Banks, p.l.c., Dublin, Ireland, and First Maryland Bancorp, Baltimore, Maryland, to acquire 1st Washington Bancorp, Herndon, Virginia, and its subsidiary, Washington Federal Savings Bank, Herndon, Virginia.*	5-8-96**

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
American Bankshares, Inc., Welch, West Virginia, to engage <u>de novo</u> in consumer finance activities through a new subsidiary, Ameriloan-Consumer Financial Company, Englewood, Colorado.	5-8-96**
Allied Irish Banks, p.l.c., Dublin, Ireland, and First Maryland Bancorp, Baltimore, Maryland, to acquire H. Zirkin Investments, Inc. and M. Culter Investments, Inc., both of Washington, D. C.	Not yet available.

\*Application is subject to CRA requirements.

\*\*Expiration of comment period specified in the Federal Register.

**Federal Reserve Bank of Richmond**

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

**Application**

**None.**

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending April 19, 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.

	<u>Examination Date</u>	<u>Rating</u>
Consolidated Bank and Trust Company 320 North 1st Street Richmond, Virginia 23219	1-16-96	Satisfactory
Heritage Bank and Trust 841 North Military Highway Norfolk, Virginia 23502	1-22-96	Satisfactory
One Valley Bank of Summersville, Inc. 811 Main Street Summersville, West Virginia 26651	1-29-96	Outstanding

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending April 19, 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>
Fort Brooke Bancorporation Brandon, Florida 1-BHC formation, Fort Brooke Bank, Brandon, Florida.	05-16-96* Federal Register
Newnan Holdings, Inc. Newnan, Georgia 1-BHC formation, Southside Financial Group, Inc., Fayetteville, Georgia, and thereby acquire Citizens Bank & Trust of Fayette County, Fayetteville, Georgia.	05-16-96* Federal Register
Newnan Holdings, Inc. Newnan, Georgia Through Newnan Savings Bank, FSB, Newnan, Georgia, to engage in operating a savings association, pursuant to Section 225.25(b)(9) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	05-16-96* Federal Register

Section 3 - Applications Subject to Federal Register Only

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

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

<u>Application</u>
First Commerce Corporation New Orleans, Louisiana Commitment waiver request.

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\*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending April 19, 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>
None.		

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending April 19, 1996

Recently Approved Applications

Approval Date

Compass Bancshares, Inc. Birmingham, Alabama	04-17-96
Along with Compass Banks of Texas, Inc., Birmingham, Alabama and Compass Bancorporation of Texas, Inc., Wilmington, Delaware, to acquire Peoples Bancshares, Inc., Belton, Texas, and thereby acquire The Peoples National Bank, Belton, Texas, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	
Dadeland Bank Miami, Florida	04-17-96
To establish an automated teller machine located in the World Trade Center at 80 S.W. 8th Street, Miami, Florida.	
ABC Bancorp Moultrie, Georgia	04-16-96
To merge with Southland Bancorporation, Dothan, Alabama, and thereby directly acquire Southland Bank, Dothan, Alabama, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	
FBT Bancorp Baton Rouge, Louisiana	04-17-96
1-BHC formation, Equitable Trust Savings Bank, Baton Rouge, Louisiana.	



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	F&M Bank - Northeast Pulaski, Wisconsin 2300 South Oneida Street Ashwaubenon, Wisconsin	NP - 4-19-96
Branch	Midwest Guaranty Bank Troy, Michigan 4140 W. Maple Road Bloomfield Township, Michigan	NP - 4-29-96
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

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 Cont'd

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
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	G.W. Jones Exchange Bank Marcellus, Michigan 16634 Enterprise Drive Three Rivers, Michigan	NP - 5-6-96
Branch	Evergreen State Bank Poy Sippi, Wisconsin 764 Greentree Mall, Broadway Berlin, Wisconsin	NP - 4-29-96

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 - 4-22-96
Y-1	Main Street Bancorp, Inc.* Princeville, Illinois Princeville State Bank Princeville, Illinois	FR - 4-8-96 NP - 4-7-96
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 - 4-24-96

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 - 4-24-96
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 - 5-7-96 NP - **
Y-2	Van Diest Investment Company* Ankeny, Iowa East Des Moines National Bank Des Moines, Iowa	FR - 5-17-96 NP - 5-6-96
COC-HC	A.M. Saylor, Incorporated Hampton, Iowa by Roger Doughan	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>
COC-HC	Northern Bancshares, Inc. McFarland, Wisconsin by Patricia N. Locke	FR - 5-1-96 NP - 4-22-96
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 - 4-29-96
Y-1	Central Wisconsin Bancorporation, Inc.* Colby, Wisconsin Owen-Curtiss State Bank Owen, Wisconsin	FR - 5-17-96 NP - 5-3-96

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 - 5-6-96 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 - 5-6-96 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	Thomson Investment Company, Inc.* Savanna, Illinois Savanna Bancorp, Inc. Savanna, Illinois Savanna State Bank Savanna, Illinois Gateway State Bank Clinton, Iowa	FR - 5-12-96 NP - **
Y-2	Horizon Bancorp Employee Stock Ownership* Michigan City, Indiana Horizon Bancorp Michigan City, Indiana First Citizens Bank, N.A. Michigan City, Indiana	FR - 5-17-96 NP - **
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 - 5-6-96 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	First Merchants Corporation* Muncie, Indiana Union National Bancorp Union County National Bank of Liberty Liberty, Indiana	FR - 5-12-96 NP - 5-5-96
Y-2	Hills Bancorporation* Hills, Iowa Trimpe's Inc. Lisbon, Iowa Alliance Bancorporation Lisbon, Iowa Lisbon Bank and Trust Company Lisbon, Iowa	FR - 5-10-96 NP - 5-5-96
Y-1	First Northwest Bancorp, Inc.* Arlington Heights, Illinois First Northwest Bank Arlington Heights, Illinois	FR - ** NP - **
Y-2	Goodenow Bancorporation, Inc.* Okoboji, Iowa Jackson Bancorporation, Inc. Fairmont, Wisconsin Bank Midwest, Minnesota, Iowa, N.A. Fairmont, Minnesota	FR - ** NP - **
Y-2	ABN AMRO Bank N.V.* Amsterdam, The Netherlands Comerica Bank - Illinois Franklin Park, Illinois	FR - ** NP - **
Y-2	ABN AMRO Holding N.V.* Amsterdam, The Netherlands Comerica Bank - Illinois Franklin Park, 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-2	ABN AMRO North America, Inc.* Chicago, Illinois Comerica Bank - Illinois Franklin Park, Illinois	FR - ** NP - **
Y-2	Stichting Administratiekantoor ABN AMRO Holding* Amsterdam, The Netherlands Comerica Bank, Illinois Franklin Park, Illinois	FR - ** NP - **
Y-2	Stichting Prioriteit ABN AMRO Holding* Amsterdam, The Netherlands Comerica Bank - Illinois Franklin Park, 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)	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 - 5-6-96
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 - 4-26-96 NP - 5-3-96
4(c)(8)	Montgomery Bancshares, Inc. Montgomery, Illinois to engage in making and servicing loans	FR - 4-26-96
4(c)(8)	Boscobel Bancorp, Inc. Boscobel, Wisconsin to engage in making and servicing loans	FR - 5-14-96
4(c)(8)	Hartwick Bancshares, Inc. Hartwick, Iowa to engage in making and servicing loans	FR - 5-2-96
4(c)(8)	Horizon Bancorp Michigan City, Indiana to engage in making and servicing loans	FR - 5-17-96

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register  
Notice Only Con'td

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	Firststar Corporation Milwaukee, Wisconsin American Credit Corporation St. Paul, Minnesota Lake City Agency, Inc. Lake City, Minnesota	FR - 4-19-96
4(c)(8)	Firststar Corporation of Minnesota Milwaukee, Wisconsin American Credit Corporation St. Paul, Minnesota Lake City Agency, Inc. Lake City, Minnesota	FR - 4-19-96

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
ROS	Northern Bankshares, Inc. McFarland, Wisconsin McFarland State Bank McFarland, Wisconsin to redeem 356 shares of stock

Federal Reserve Bank of Chicago

Section V - Availability of CRA Public Evaluations

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending April 19, 1996. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

- O - An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.
- S - An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.
- NI - An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.
- SN - An institution in this group has a substantial noncompliance record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
McHenry State Bank 310 West Elm Street McHenry, Illinois 60050-4496 (815) 385-1040	1/08/96	O
The Friendship State Bank One Main Street P.O. Box 357 Friendship, Indiana 47021 (812) 667-5101	1/17/96	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING APRIL 19, 1996

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

<b><u>Application</u></b>	<b><u>End of Comment Period</u></b>
*Section 9 application by Peoples Bank & Trust Company of Lincoln County, Troy, Missouri, to establish a branch at 1310 North Main Street, O'Fallon, Missouri.	4-12-96
*Section 9 application by Lemay Bank & Trust Company, St. Louis, Missouri, to relocate its main office to 2191 Lemay Ferry Road, St. Louis, Missouri.	5-15-96

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

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

**APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE**

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

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

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

\* This application/notification subject to CRA.

**FEDERAL RESERVE BANK OF ST. LOUIS**

St. Louis, Missouri

**AVAILABILITY OF CRA PUBLIC DISCLOSURES**

**Identification of Ratings:**

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

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

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

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

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

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

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

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

FOR THE WEEK ENDING April 19, 1996

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section I - Applications Subject to

Newspaper Notice Only

Application

Comment Period

Ending Date

NONE.

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section II - Applications Subject to Both

Newspaper and Federal Register Notice

Application

Comment Period

Ending Date

Community First Bankshares, Inc., Fargo, North Dakota, for prior approval to acquire 100% of the voting shares of the Financial Bancorp, Inc., Trinidad, Colorado.\*

May 14, 1996  
(Federal Register)

Eau Claire Financial Services, Inc., St. Paul, Minnesota, for prior approval to acquire 93.8% of the voting shares of the American Bank Lake City, Lake City, Minnesota.\*

May 16, 1996  
(Federal Register)

Norwest Corporation, Minneapolis, Minnesota, for prior approval to acquire 100% of the voting shares of the B&G Investment Company, San Antonio, Texas.\*

May 16, 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, to engage de novo in residential mortgage lending through C.M.H. Mortgage Company, Westerville, Ohio, a joint venture with Full Service Real Estate Company, dba, Coldwell Banker Grand Traditions.

May 3, 1996

Norwest Corporation, Minneapolis, Minnesota, to engage in acting as an underwriter and agent for credit insurance through the acquisition of Bancshares Life Insurance Company, San Antonio, Texas.

May 6, 1996



**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 19, 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**

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Adams Bank & Trust, Ogallala, Nebraska, for prior approval to merge with Adams Savings & Loan Association on Chappell, Chappell, Nebraska, and to establish a branch facility in Chappell, Nebraska.	Not Available
William and Elsie Giron, Belen, New Mexico, for prior approval to acquire an additional 2.15 percent, for a total of 11.7 percent of the voting shares of The Bank of Belen, Belen, New Mexico.	May 8, 1996

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Murray D. Lull Trust, and Murray D. Lull, Granton, Smith Center, Kansas, for approval to retain a total of 21.01 percent of the voting shares of SCB Financial Corporation, Smith Center, Kansas.	May 3, 1996
First National of Nebraska, Inc., Omaha, Nebraska, for prior approval to indirectly acquire 100 percent of the voting shares of The Bank of Boulder, Boulder, Colorado, through the merger of First National of Colorado, Inc., Omaha, Nebraska, and Bolder Bancorporation, Boulder, Colorado.*	Not Available
C. Gage and Mary C. Overall, both of Caldwell, Kansas, to retain control of 43.38 percent of the voting shares of Stock Exchange Financial Corporation, Caldwell, Kansas.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
None.	

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

**APPLICATION**

None.

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

**Identification of Ratings**

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

**Outstanding record of meeting community credit needs**

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

**Satisfactory record of meeting community credit needs**

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

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

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

**Substantial noncompliance in meeting community credit needs**

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Citizens Bank P.O. Box 645 Westminster, Colorado 80030-0645	01/08/96	04/08/96	Satisfactory

*Federal Reserve Bank of Kansas City*

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Grant County Bank P.O. Box 85 Medford, Oklahoma 73759-0085	01/08/96	04/09/96	Satisfactory
Bank of Garber P.O. Box 668 Garber, Oklahoma 73738-0668	01/08/96	04/12/96	Needs to Improve
Pioneer Bank of Longmont 1610 Hover Road Longmont, Colorado 80501-2445	01/08/96	04/19/96	Outstanding

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF APRIL 15, 1996

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

<u>APPLICATION</u>	<u>NOTICE EXP</u>
Section 9 application from Texas Heritage Bank, Hutto, TX, to establish a branch at 401 N. Bell, Cedar Park, TX 78613	96/05/10

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

<u>APPLICATION</u>	<b>**</b> <u>NOTICE EXP</u>
Change in Control Notice by Kyle N. Deaver, Waco, TX, and John L. Deaver Waco, TX, to acquire an interest in American National Bancshares, Inc., Waco, TX (Previously reported during the week of 3-25-96)	96/04/24
Change in Control Notice by David Zalman, El Campo, TX, to acquire an interest in Prosperity Bancshares, Inc., El Campo, TX	96/05/06
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 (Resubmission)	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 (Resubmission)	N/A

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

<u>APPLICATION</u>	<u>NOTICE EXP</u>
None.	

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

APPLICATION

Notice by Plains Bancorp, Inc., Dimmitt, TX, to  
redeem 5,520 shares of its common stock

\* 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 15, 1996**

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

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

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

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

**Needs to Improve** record of meeting community credit needs.

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

**Substantial Noncompliance** in meeting community credit needs.

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

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
The Bank of Livingston 1700 W. Church St. P.O. Box 1048 Livingston, TX 77351	96/01/08	Satisfactory

# FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 4/19/96

## 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> 4/13/96

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

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> 5/11/96 <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> 5/11/96 <u>Fed. Reg.:</u> 5/02/96
West Coast Bancorp, Lake Oswego, Oregon, to merge with Vancouver Bancorp, Vancouver, Washington. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 5/16/96
West Coast Bancorp, Lake Oswego, Oregon, to acquire 19.9 percent of Vancouver Bancorp, Vancouver, Washington. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 5/16/96
Columbia Bancorp, The Dalles, Oregon, to acquire 100 percent of Klickitat Valley Bank, Goldendale, Washington. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 5/23/96
Columbia Bancorp, The Dalles, Oregon, to acquire an option to purchase 9.9 percent of Klickitat Valley Bank, Goldendale, Washington. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 5/23/96
First Hawaiian, Inc., Honolulu, Hawaii, to acquire ANB Financial Corporation, Kennewick, Washington. *	<u>Newspaper:</u> 5/21/96 <u>Fed. Reg.:</u> 5/23/96

## Section III - Applications Subject to Federal Register Only

None

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\* Subject to CRA.



FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 4/19/96

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

None

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>
American Pacific State Bank	15260 Ventura Blvd. Sherman Oaks, CA 91403 (818) 382-1500	1/16/96	Satisfactory

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

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

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

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

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

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