

RESEARCH LIBRARY

May 20 9 35 AM '96

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

H.2, 1996, No. 18  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending May 4, 1996

**TESTIMONY AND STATEMENTS**

Supervision and regulation of the U.S. banking system  
-- statement by Governor Kelley before the House  
Committee on Banking and Financial Services,  
April 30, 1996.  
Published, April 30, 1996.

Small business financing and the role of banks in  
providing credit to small firms -- statement by  
Governor Yellen before House Committee on Small  
Business.  
Published, May 1, 1996.

**BANK HOLDING COMPANIES**

BNCCORP, Inc., Bismarck, North Dakota -- to form BNC  
Financial Corporation, St. Cloud, Minnesota, and  
engage de novo in management consulting and  
commercial finance activities.  
Permitted, May 1, 1996.

National Bancshares Corporation of Texas, Laredo,  
Texas -- to acquire Corpus Christi Bancshares,  
Inc., Corpus Christi, Texas, and Citizens State  
Bank.  
Approved, April 29, 1996.

Norwest Corporation, Minneapolis, Minnesota -- to  
acquire AmeriGroup, Incorporated, Minnetonka; and  
the brokerage business of AmeriBank, Bloomington,  
Minnesota, and to engage in full-service brokerage  
activities.  
Approved, April 29, 1996.

**BANK MERGERS**

Morgan Guaranty Trust Company of New York, New York,  
New York -- to merge with J.P. Morgan Delaware,  
Wilmington, Delaware, and to establish branches at  
Morgan Delaware's existing branch locations.  
Approved, April 29, 1996.

Signet Bank, Richmond, Virginia -- to merge with  
Signet Bank, N.A., Falls Church, Virginia, and to  
establish branches.  
Approved, April 29, 1996.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**ENFORCEMENT**

Banco Boliviano Americano, S.A., La Paz, Bolivia, and its Miami Agency -- execution of a written agreement dated April 23, 1996, with the Federal Reserve Bank of Atlanta, and the State of Florida Department of Banking and Finance. Announced, April 29, 1996.

**INTERNATIONAL OPERATIONS**

First National Bank of Chicago, Chicago, Illinois -- to establish a branch in Singapore. Permitted, April 29, 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**

Richmond	Bank of Hampton Roads, Chesapeake, Virginia -- to establish a branch at 1400 Kempsville Road, Suite 102. Approved, April 30, 1996.
Philadelphia	First Executive Bank, Philadelphia, Pennsylvania -- to establish a branch at 4190 City Line Avenue. Approved, May 3, 1996.
San Francisco	First Utah Bank, Salt Lake City, Utah -- to establish a branch at 11496 South State. Approved, May 3, 1996.
Richmond	George Mason Bank, Fairfax, Virginia -- to establish a branch at 531-A East Market Street, Leesburg, Virginia. Approved, May 3, 1996.

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

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**BANK BRANCHES, DOMESTIC**

New York Marine Midland Bank, Buffalo, New York -- to establish a drive-thru branch at 1122A Maple Ridge Road, Medina, New York.  
Approved, May 1, 1996.

**BANK HOLDING COMPANIES**

Chicago Associated Banc-Corp, Green Bay, Wisconsin, and Associated Banc-Shares, Inc., Madison -- to acquire F&M Bankshares of Reedsburg, Inc., Reedsburg, Wisconsin, and Farmers & Merchants Bank.  
Approved, May 3, 1996.

Richmond Bailey Financial Corporation, Clinton, South Carolina -- to acquire Rock Hill Bank & Trust, Rock Hill, South Carolina.  
Approved, April 30, 1996.

Dallas Citadel Delaware Financial Corporation, Dover, Delaware -- request for waiver of application to acquire First National Bank of Burleson, Burleson, Texas.  
Granted, May 3, 1996.

Director, BS&R Community Bancshares, Inc., Blountsville, Alabama -- transfer agent registration.  
Approved, April 29, 1996.

Boston Connecticut Bankshares, MHC, Manchester, Connecticut -- to acquire The Savings Bank of Manchester.  
Approved, April 29, 1996.

Philadelphia ExecuFirst Bancorp, Inc., Philadelphia, Pennsylvania, proposed merger with Republic Bancorporation, Inc.  
Approved, May 3, 1996.

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

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**BANK HOLDING COMPANIES**

St. Louis	Farmers Bancshares, Inc., Hardinsburg, Kentucky -- notification of intent to engage de novo in credit-related insurance through Farmers Bancshares Finance Corp., Inc. Permitted, May 1, 1996.
Kansas City	Federated Bancshares, Inc., Kansas City, Kansas -- to acquire 8.72 percent of First Bank of Kansas City. Withdrawn, May 1, 1996.
Chicago	Figge Bancshares, Inc., Davenport, Iowa -- to acquire Ossian State Bank, Ossian, Iowa, and Iowa State Bank, Calmar, Iowa. Approved, April 30, 1996.
Atlanta	First Commerce Banks of Florida, Inc., Winter Haven, Florida -- to acquire First Mercantile National Bank, Longwood, Florida. Approved, May 3, 1996.
St. Louis	First Commercial Corporation, Little Rock, Arkansas, and State First Financial Corporation, Texarkana, Arkansas -- to acquire Cedar Creek Bancshares, Inc., Seven Points, Texas, and Cedar Creek Bank. Approved, April 29, 1996.
Chicago	Horizon Bancorp, Michigan City, Indiana -- notification of intent to engage de novo in lending activities. Returned, April 30, 1996.
Atlanta	Independent Bankshares Corporation, Gallatin, Tennessee -- to acquire Rutherford Bank and Trust, Murfreesboro, Tennessee. Approved, May 2, 1996.
New York	Industrial Bank of Japan Limited, Tokyo, Japan -- to acquire through Aubrey G. Lanston & Co., Inc., New York, New York, one share of GOVPX, Inc., and engage in data processing. Approved, May 3, 1996.

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

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**BANK HOLDING COMPANIES**

Minneapolis	Kanabec Credit Co., Mora, Minnesota -- to acquire 5.5 percent of the shares of First Citizens Financial Corporation, Mason City, Iowa. Approved, May 1, 1996.
Chicago	Lincoln Bancorp, Reinbeck, Iowa -- request for waiver of an application to acquire Greene Bancorporation, Greene, Iowa, and First State Bank. Granted, May 3, 1996.
Dallas	Lockney Holding Company, Wilmington, Delaware -- to acquire First State Bank, Silverton, Texas. Approved, April 29, 1996.
Chicago	Montgomery Bancshares, Inc., Montgomery, Illinois -- notification of intent to engage in lending activities. Permitted, May 3, 1996.
Atlanta	Monticello Bancshares, Inc., Monticello, Georgia -- to acquire Bank of Monticello. Approved, May 2, 1996.
Director, BS&R	National City Corporation, Cleveland, Ohio -- request for relief from section 20 firewalls to permit NatCity Investments, Inc., to underwrite one issue of equity securities issued by National City Processing Company, Louisville, Kentucky. Granted, May 2, 1996.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota, Norwest Financial Services, Inc., Des Moines, Iowa; and Norwest Financial, Inc. -- notification of intent to engage in consumer lending and credit insurance activities through the acquisition of certain assets of Cardinal Credit Corporation, Lexington, Kentucky. Permitted, May 3, 1996.

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

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**BANK HOLDING COMPANIES**

Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- notification of intent to purchase certain assets and assume certain liabilities of PreMerit Bank, fsb, Las Vegas, Nevada. Approved, May 3, 1996.
Dallas	Outsource Capital Group, Inc., Lubbock, Texas -- request for waiver of application to acquire Rall Mortgage Corporation. Withdrawn, May 1, 1996.
Dallas	Outsource Delaware Capital Group, Inc., Dover, Delaware -- request for waiver of application to acquire Rall Mortgage Corp., Lubbock, Texas. Withdrawn, May 1, 1996.
Chicago	Peoples Bancorp, Inc., Prairie du Chien, Wisconsin -- notification of intent to engage in appraisal services through Northridge Consulting Corp. Permitted, April 29, 1996.
Director, BS&R	Pioneer Bancshares, Inc., Chattanooga, Tennessee -- transfer agent registration. Approved, April 29, 1996.
Kansas City	Sooner Southwest Bancshares, Inc., Bristol, Oklahoma -- to acquire Southwest Consolidated Life Insurance Company. Approved, May 2, 1996.
Secretary	Southwest Bancorporation, Inc., Houston, Texas, and Southwest Bancorporation of Delaware, Inc., Wilmington, Delaware -- to acquire Southwest Bank of Texas, N.A., Houston, Texas. Approved, May 2, 1996.
Atlanta	Synovus Financial Corporation, Columbus, Georgia. TB&C Bancshares, Inc.; and Total Systems Services, Inc. -- to acquire Vital Processing Services, L.L.C. in a joint venture and engage de novo in merchant data processing activities. Permitted, April 29, 1996.

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

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**BANK HOLDING COMPANIES**

Dallas Unicorp Bancshares - Delaware, Inc., Dover,  
Delaware -- to acquire Orangebank, Orange, Texas.  
Approved, May 1, 1996.

Dallas Unicorp Bancshares - Delaware, Inc., Dover,  
Delaware -- to acquire First Texas Bank, Vidor,  
Texas.  
Approved, May 1, 1996.

Dallas Unicorp Bancshares - Texas, Inc., Orange, Texas -- to  
acquire Vidor Bancorporation, Inc., Vidor, Texas,  
and First State Bank.  
Approved, May 1, 1996.

Director, BS&R Union Planters Corporation, Memphis, Tennessee --  
request for relief from commitment concerning  
advertising of insurance products by Summit  
Insurance, Inc., Trenton, Tennessee.  
Granted, April 30, 1996.

Dallas West Texas National Bancshares, Inc., Lockney,  
Texas -- to acquire Silverton Bancshares,  
Inc., Silverton, Texas, and First State Bank.  
Approved, April 29, 1996.

**BANK MERGERS**

Philadelphia Republic Bank, Philadelphia, Pennsylvania -- to  
acquire First Executive Bank.  
Approved, May 3, 1996.

**BANK PREMISES**

Atlanta Community Bank of Mississippi, Forest, Mississippi --  
investment in bank premises.  
Approved, May 1, 1996.

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

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**BANKS, STATE MEMBER**

Atlanta            Community Bank of Mississippi, Forest, Mississippi --  
                  to invest in a bank service corporation to provide  
                  credit insurance underwriting services.  
Approved, May 1, 1996.

**CHANGE IN BANK CONTROL**

Minneapolis        Ashby Bancshares, Inc., Ashby, Minnesota -- change in  
                  bank control.  
Permitted, May 1, 1996.

Dallas            Central Community Corporation, Temple, Texas --  
                  change in bank control.  
Returned, April 30, 1996.

San Francisco     Redwood Empire Bancorp, Santa Rosa, California --  
                  change in bank control.  
Permitted, April 30, 1996.

**COMPETITIVE FACTORS REPORTS**

Chicago            Aetna Bank, N.A., Chicago, Illinois, proposed merger  
                  with Lincoln National Bank; Commercial National  
                  Bank of Chicago; River Forest State Bank and Trust  
                  Company, River Forest; Madison Bank, N.A., Chicago;  
                  First State Bank of Calumet City, Culumet City, and  
                  First National Bank of Wheeling, Wheeling, Illinois  
                  -- report on competitive factors.  
Submitted, May 1, 1996.

St. Louis          Bank of Crockett, Bells, Tennessee, proposed purchase  
                  of certain assets and assumption of certain  
                  liabilities of the Alamo, Tennessee, branch of  
                  Security Bank, Newbern, Tennessee -- report on  
                  competitive factors.  
Submitted, May 1, 1996.

Atlanta            CNB National Bank, Lake City, Florida, proposed  
                  merger with Farmers and Dealers Bank, Lake Butler,  
                  Florida -- report on competitive factors.  
Submitted, April 29, 1996.

Chicago            Farmers & Merchants Bank, Reedsburg, Wisconsin,  
                  proposed merger with ABC Interim Bank, Reedsburg,  
                  Wisconsin -- report on competitive factors.  
Submitted, May 3, 1996.



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

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**COMPETITIVE FACTORS REPORTS**

Minneapolis	First Bank, fsb, Fargo, North Dakota, proposed merger with Nevada National Bank, Nevada, Iowa -- report on competitive factors. Submitted, May 1, 1996.
Minneapolis	First State Bank of Park River, Park River, North Dakota, proposed merger with Security State Bank of Adams, Adams, and Lamb's Bank of Michigan City, Michigan, North Dakota -- report on competitive factors. Submitted, May 1, 1996.
Chicago	Lincoln Savings Bank, Reinbeck, Iowa, proposed merger with First State Bank, Greene, Iowa -- report on competitive factors. Submitted, May 3, 1996.
San Francisco	Metrobank, Los Angeles, California, proposed merger with Comerica Bank-California, San Jose, California -- report on competitive factors. Submitted, April 30, 1996.
Minneapolis	MinnStar Bank, National Association, Lake Crystal, Minnesota, proposed merger with Interim National Bank of Lake Crystal -- report on competitive factors. Submitted, April 30, 1996.
Boston	New England Bank and Trust Company, Windsor, Connecticut, proposed merger with Manchester State Bank, Manchester, Connecticut -- report on competitive factors. Submitted, April 30, 1996.
Minneapolis	Norwest Bank, NA, Minneapolis, Minnesota, proposed merger with AmeriBank, Bloomington, Minnesota -- report on competitive factors. Submitted, May 3, 1996.

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

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**COMPETITIVE FACTORS REPORTS**

New York	Republic National Bank of New York, New York, New York, proposed merger with Republic Bank California National Association, Beverly Hills, California -- report on competitive factors. Submitted, April 30, 1996.
New York	Skaneateles Savings Bank, Skaneateles, New York, proposed purchase of certain assets and assumption of certain liabilities of Cicero Bank, Cicero, New York -- report on competitive factors. Submitted, May 3, 1996.
Boston	Unibank For Savings, Whittinsville, Massachusetts, proposed transfer of the majority of its assets and liabilities to a stock savings bank of the same name -- report on competitive factors. Submitted, April 30, 1996.
Richmond	Washington Federal Savings Bank, Herndon, Virginia, proposed merger with The First National Bank of Maryland, Baltimore, Maryland -- report on competitive factors. Submitted, May 1, 1996.

**EXTENSIONS OF TIME**

Kansas City	Bancshares of Nicholas Hills, Inc., Ponca City, Oklahoma -- extension to August 13, 1996, to acquire Bank of Nicholas Hills, Oklahoma City, and for Pioneer Bancshares, Inc., Ponca City, and Pioneer Bancshares, Inc., ESOP to acquire Bancshares of Nicholas Hills, Inc. Granted, May 3, 1996.
San Francisco	Dai-Ichi Kangyo Bank, Limited, Tokyo, Japan -- extension to divest certain property. Granted, May 1, 1996.



**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**INTERNATIONAL OPERATIONS**

Bankers Trust Company, New York, New York -- to establish certain special purpose companies. Permitted, April 26, 1996.

**REGULATIONS AND POLICIES**

Capital and surplus -- final rule concerning the definition of capital stock and surplus for purposes of Section 23A of the Federal Reserve Act (Docket R-0902). Approved, April 16, 1996.

Uniform Rules of Practice and Procedure for Administrative Hearings -- final amendments (Docket R-0878). Approved, March 19, 1996.

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

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**COMPETITIVE FACTORS REPORTS**

Philadelphia	Commonwealth Savings Bank, Valley Forge, Pennsylvania, proposed purchase of the assets and assumption of the liabilities of eleven offices of Meridian Bank, Reading, Pennsylvania -- report on competitive factors. Submitted, April 26, 1996.
Kansas City	Cozad State Bank & Trust Company, Cozad, Nebraska, proposed merger with St. Paul National Bank, St. Paul, Nebraska -- report on competitive factors. Submitted, April 26, 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**

Chemical Bank, New York, New York, to establish a branch at 60-67 Myrtle Ave., Ridgewood, Queens County, New York. <u>1/</u>	05/31/96
Chemical Bank, New York, New York, to establish an off-site electronic facility at Gannett Suburban Newspapers, 1 Gannett Drive, White Plains, New York. <u>1/</u>	05/31/96

**SECTION II**

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

None.

**SECTION III**

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

None.

**SECTION IV**

**Applications Not Involving  
Public Comment**

None.

## SECTION V

### Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

### Week Ending May 4, 1996

NAME OF BANK

RATING

EXAMINATION DATE

None.

- 
- 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**

**CoreStates Bank International, Philadelphia, PA to establish a branch in Miami, Florida,  
pursuant to Section 211.4(c) of Regulation K.**

Newspaper comment period expires: 04/03/96

**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**

**CoreStates Financial Corp, Philadelphia, PA to issue alternate media such as concert tickets,  
gift certificate and prepaid phone cards, pursuant to Section 4(c)(8) of the Bank Holding  
Company Act.**

Federal Register comment period expires: N/Avail.

**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 May 3, 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>
East Penn Bank 731 Chestnut Street Emmaus, PA 18049	11/20/95	Satisfactory

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

**APPLICATIONS BULLETIN**  
**(For the week ending May 4, 1996)**

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

Received application from Iron and Glass Bank, Pittsburgh, Pennsylvania, \* May 30, 1996  
on May 1, 1996, of its intent to establish a branch facility at  
Washington Street, Scott Township, Pennsylvania.

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

Received Section 3(a)(5) application from Security Banc Corporation, \* N: May 17, 1996  
Springfield, Ohio, on April 19, 1996, to acquire CitNat Bancorp, Inc., F: May 20, 1996  
Urbana, Ohio.

Received Section 3 application from KeyCorp, Cleveland, Ohio, and \* N: May 28, 1996  
Key Bancorp of New Hampshire, Inc., Albany, New York, on F: May 30, 1996  
April 26, 1996, to acquire Key Bank, Bedford, New Hampshire  
(a de novo institution).

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

Received Section 4(c)(8) application from Banc One Corporation, F: Not Yet Known  
Columbus, Ohio, KeyCorp, Cleveland, Ohio, National City Corporation,  
Cleveland, Ohio, PNC Bank Corp, Pittsburgh, Pennsylvania, and CoreStates  
Financial Corp, Philadelphia, Pennsylvania, on May 1, 1996, to  
through Electronic Payment Services, Inc., provide data processing services.

**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**  
(May 3, 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 May 3, 1996. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Northern Neck State Bank, Warsaw, Virginia, to establish a branch inside the Wal-Mart at 1660 Tappahannock Boulevard, Tappahannock, Virginia.*	5-28-96

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Rowan Bancorp, Inc., China Grove, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Rowan Savings Bank, SSB, China Grove, North Carolina.*	5-31-96**
United Community Bankshares, Inc., Franklin, Virginia, to become a bank holding company through the acquisitions of The Bank of Franklin, Franklin, Virginia, and The Bank of Sussex and Surry, Wakefield, Virginia.*	5-31-96**
Horizon Bancorp, Inc., Beckley, West Virginia, to acquire Twentieth Bancorp, Inc., Huntington, West Virginia.*	6-3-96**

Section III - Applications Subject to 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 H. Zirkin Investments, Inc. and M. Culter Investments, Inc., both of Washington, D. C.	5-22-96**

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

Application

None.

\*Application is subject to CRA requirements.

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

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending May 3, 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 May 3, 1996

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Compass Bank Jacksonville, Florida To merge with Community First Bank, Jacksonville, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	05-22-96*
Compass Bank Jacksonville, Florida To acquire certain assets and assume certain liabilities of Community First Bank, Jacksonville, 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.	05-22-96*
Independent Bancshares, Inc. Powder Springs, Georgia Notice for 1-BHC formation, Independent Bank & Trust Company, Powder Springs, Georgia.	05-13-96*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
ABC Bancorp, Inc. Moultrie, Georgia To merge with Central Bankshares, Inc., Cordele, Georgia, and thereby directly acquire Central Bank & Trust, Cordele, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*
Magnolia Midlands Bankshares, Inc. Eastman, Georgia 1-BHC formation, Bank of Eastman, Eastman, Georgia.	05-31-96* Newspaper
Brookwood Group, L.P. Columbia, Tennessee 1-BHC formation, The Middle Tennessee Bank, Columbia, Tennessee.	05-31-96* Federal Register

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Barnett Banks, Inc. Jacksonville, Florida Through its wholly-owned subsidiary, Barnett Community Development Corporation, Jacksonville, Florida, to engage de novo in community development activities, pursuant to Section 225.25(b)(6) of Regulation Y and 4(c)(8) of the Bank Holding Company Act.	05-22-96

\*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending May 3, 1996

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

Application

Hibernia Corporation

New Orleans, Louisiana

Request for waiver of the application requirement of Section 3(a)(3) of the Bank Holding Company Act to acquire St. Bernard Bank & Trust Company, Arabi, Louisiana.

Hibernia Corporation

New Orleans, Louisiana

Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act to merge with CM Bank Holding Company, Lake Charles, Louisiana, and thereby directly acquire The Calcasieu Marine National Bank of Lake Charles, Lake Charles, Louisiana.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending May 3, 1996

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the insured depository institutions listed below became available during this week. Information about an institution's CRA evaluation may be obtained directly from the institution. In connection with the assessment of an institution's CRA performance, a rating is assigned from the following groups:

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

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

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

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

<u>Bank</u>	<u>CRA Rating</u>	<u>Examination Date</u>
First Central Bank Post Office Box 41250 St. Petersburg, Florida 33743 (813)347-0197	Satisfactory	01-08-96
Bank of St. Petersburg 777 Pasadena Avenue South St. Petersburg, Florida 33707 (813)347-3132	Satisfactory	01-08-96



Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending May 3, 1996

Recently Approved Applications

Approval Date

First Commerce Banks of Florida, Inc. Winter Haven, Florida To acquire First Mercantile National Bank, Longwood, Florida, pursuant to Section 3(a) (3) of the Bank Holding Company Act.	05-03-96
Monticello Bancshares, Inc. Monticello, Georgia 1-BHC formation, Bank of Monticello, Monticello, Georgia.	05-02-96
Synovus Financial Corp. Columbus, Georgia Along with its parent company, TB&C Bancshares, Inc., Columbus, Georgia, and its 80.8 percent indirectly owned subsidiary, Total Systems Services, Inc., to acquire 50 percent of Vital Processing Services, L.L.C., (location not yet determined), in a joint venture, and thereby directly engage de novo in merchant data processing activities, pursuant to Section 4(c) (8) of the Bank Holding Company Act and Section 225.25(b) (7) of Regulation Y. Visa U.S.A., San Francisco, California, will be the co-venturer with the remaining 50 percent ownership.	04-29-96
Community Bank of Mississippi Forest, Mississippi To invest in a bank service corporation for the provision of credit insurance underwriting services, pursuant to Section 5(b) of the Bank Service Corporation Act.	05-01-96
Independent Bancshares Corporation Gallatin, Tennessee To acquire Rutherford Bank and Trust, Murfreesboro, Tennessee, pursuant to Section 3(a) (3) of the Bank Holding Company Act.	05-02-96

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	Midwest Guaranty Bank Troy, Michigan 4140 W. Maple Road Bloomfield Township, Michigan	NP - 4-29-96
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	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
Merger/Branch	Harris Trust and Savings Bank Chicago, Illinois to acquire certain assets & liabilities of Household Bank, F.S.B., Prospect Heights, Illinois, & thereby to establish 64 branches	NP - 5-23-96
Y-1 Notice	First Northwest Bancorp, Inc. Arlington Heights, Illinois First Northwest Bank Arlington Heights, Illinois	NP - 5-1-96

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 con'td

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	First Farmers Bank & Trust Company Converse, Indiana 410 Flint Way Drive Kokomo, Indiana	NP - 5-26-96
Branch	NBD Bank Detroit, Michigan 24800 Hoover Warren, Michigan	NP - 5-3-96
EFT	Harris Trust and Savings Bank Chicago, Illinois 4709-11 West Golf Road Skokie, Illinois	NP - 5-31-96
Branch	DeMotte State Bank DeMotte, Indiana 507 South Main Street Hebron, Indiana	NP - 5-23-96
Y-1-Notice	Arbor Bancorp, Inc. Ann Arbor, Michigan Bank of Ann Arbor	NP - 5-16-96

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-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 - 5-1-96
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 - 5-1-96
Y-2	Carroll County Bancshares, Inc.* Carroll, Iowa Nevada Community Bancshares, Inc. Nevada, Iowa Community Bank (in organization) Nevada, Iowa	FR - ** NP - 5-25-96
Y-1	Nevada Community Bancshares, Inc.* Nevada, Iowa Community Bank (in organization) Nevada, Iowa	FR - ** NP - 5-25-96
Y-2	F & M Bancorporation, Inc.* Kaukauna, Wisconsin Community State Bank Algoma, Wisconsin	FR - 5-7-96 NP - 5-6-96
Y-2	Van Diest Investment Company* Ankeny, Iowa East Des Moines National Bank Des Moines, Iowa	FR - 5-17-96 NP - 5-6-96

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>
COC-HC	A.M. Saylor, Incorporated Hampton, Iowa by Roger Doughan	FR - 4-26-96 NP - **
COC-HC	Northern Bancshares, Inc. McFarland, Wisconsin by Patricia N. Locke	FR - 5-1-96 NP - 4-22-96
Y-1	Wildcat, Inc.* Cedar Rapids, 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
Y-2	UnionBancorp, Inc.* Streator, Illinois Country Bancshares, Inc. Macomb, Illinois Omni Bank Macomb, Illinois Prairie Bancorp, Inc. Princeton, Illinois Farmers State Bank of Ferris Ferris, Illinois Hanover State Bank Hanover, Illinois Bank of Ladd Ladd, Illinois First National Bank of Manlius Manlius, Illinois Tampico National Bank Tampico, Illinois Tiskilwa State Bank Tiskilwa, 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	<p>Northland Insurance Agency, Inc.* Chicago, Illinois</p> <p>Grand Premier Financial, Inc. Wauconda, Illinois</p> <p>Northern Illinois Financial Corporation Wauconda, Illinois</p> <p>Grand National Bank Wauconda, Illinois</p> <p>Premier Financial Services, Inc. Freeport, Illinois</p> <p>First Bank North Freeport, Illinois</p> <p>First Bank South Dixon, Illinois</p> <p>Premier Acquisition Company Freeport, Illinois</p> <p>First National Bank of Northbrook Northbrook, Illinois</p> <p>First Security Bank of Cary-Grove Cary, Illinois</p>	<p>FR - 5-6-96 NP - 4-29-96</p>
Y-2	<p>Keeco, Inc.* Chicago, Illinois</p> <p>Grand Premier Financial, Inc. Wauconda, Illinois</p> <p>Northern Illinois Financial Corporation Wauconda, Illinois</p> <p>Grand National Bank Wauconda, Illinois</p> <p>Premier Financial Services, Inc. Freeport, Illinois</p> <p>First Bank North Freeport, Illinois</p> <p>First Bank South Dixon, Illinois</p> <p>Premier Acquisition Company Freeport, Illinois</p> <p>First National Bank of Northbrook Northbrook, Illinois</p> <p>First Security Bank of Cary-Grove Cary, Illinois</p>	<p>FR 5-6-96 NP - 4-29-96</p>

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 - 4-29-96

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	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-2	Goodenow Bancorporation, Inc.* Okoboji, Iowa Jackson Bancorporation, Inc. Fairmont, Wisconsin Bank Midwest, Minnesota, Iowa, N.A. Fairmont, Minnesota	FR - 5-23-96 NP - **
Y-2	ABN AMRO Bank N.V.* Amsterdam, The Netherlands Comerica Bank Illinois Franklin Park, Illinois	FR 5-23-96 NP **
Y-2	ABN AMRO Holding N.V.* Amsterdam, The Netherlands Comerica Bank Illinois Franklin Park, Illinois	FR - 5-23-96 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	ABN AMRO North America, Inc.* Chicago, Illinois Comerica Bank - Illinois Franklin Park, Illinois	FR - 5-23-96 NP - **
Y-2	Stichting Administratiekantoor ABN AMRO Holding* Amsterdam, The Netherlands Comerica Bank, Illinois Franklin Park, Illinois	FR - 5-23-96 NP - **
Y-2	Stichting Prioriteit ABN AMRO Holding* Amsterdam, The Netherlands Comerica Bank - Illinois Franklin Park, Illinois	FR - 5-23-96 NP - **
Y-2	Vogel Bancshares, Inc.* Orange City, Iowa Ireton Bancorp Ireton, Iowa Security Savings Bank	FR - 5-25-96 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)	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)	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
4(c)(8)	VCR Bancorporation, Ltd. Carlisle, Illinois to engage in making loans or other extensions of credit	FR - **
4(c)(8)	Anita Bancorporation Newton, Iowa engage in making & servicing loans	FR - 5-16-96

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 May 03, 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>
The State Bank of Coloma 209 North Paw Paw Street P.O. Box 459 Coloma, Michigan 49038-0459	1-16-96	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING MAY 3, 1996

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

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

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

<b><u>Application</u></b>	<b><u>End of Comment Period</u></b>
* Section 3(a)(1) application by F. Gilbert Bickel, III, L.C., St. Louis, Missouri, to acquire St. Johns Bancshares, Inc., St. Louis, Missouri.	Newspaper: 5-27-96
Change in control notification involving St. Johns Bancshares, Inc., St. Louis, Missouri, by F. Gilbert Bickel, III, and Martha W. Bickel.	Newspaper: 5-17-96

**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 May 3, 1996**

<b>Name of Bank</b>	<b>Bank Address</b>	<b>Examination Date</b>	<b>Examination Rating</b>
Commerce-Warren County Bank	Warrenton, Missouri	11/20/95	Outstanding

**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

Inter-Mountain Bancorp, Inc., Bozeman, Montana,  
for prior approval to acquire 100% of the voting  
shares of the First Security Bank of Belgrade,  
Belgrade, Montana, a de novo bank.\*

May 28, 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

NONE

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

Application

Wabeno Bancorporation, Venice, Florida,  
to redeem 131 shares (6.6%) of its Class A  
voting common stock and 1,044.14 shares  
(35.7%) of its nonvoting common stock.

Grant County Bancorporation, Carson,  
North Dakota, to redeem 1,085 shares (55.1%)  
of its common voting stock.

**FEDERAL RESERVE BANK OF MINNEAPOLIS**  
Section V - Availability of  
CRA Public Evaluations  
week ending May 3, 1996

ASSIGNMENT OF RATING

Identification of Ratings

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

**OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.**

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

**SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.**

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

**NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.**

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

**SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.**

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

<u>BANK(S) EXAMINED</u>	<u>DATE OF EXAMINATION</u>	<u>CRA RATING</u>
Farmers State Bank 103 Main Street, P.O. Box 190 Victor, Montana 59875-0190 (406)642-3438	01/22/96	Outstanding
1st United Bank of Sidney 120 Second Street, N.W. Sidney, Montana 59270 (406)482-3212	01/08/96	Outstanding



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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
The Peoples Bank, Pratt, Kansas, for prior approval to establish a branch facility at 1107 N. Kansas Street, Liberal, Kansas.	Not Available
The Eaton Bank, Eaton, Colorado, for prior approval to increase their investments in premises by \$1,400,000.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Milton Pearce Blake and Jack L. & Adrienne Grimmett, of Pauls Valley, Oklahoma; William E. & Gay W. Humphrey, of Oklahoma City, Oklahoma; and Richard Keith Mansfield, Marlow, Oklahoma, all to acquire an additional 5.01 percent each for a total of 25 percent each, of the voting shares of Leader First Bancorp, Inc., Marlow, Oklahoma.	May 16, 1996
C. Gage and Mary C. Overall, both of Caldwell, Kansas, to acquire an additional 31.9 percent, for a total of 43.4 percent of the voting shares of Stock Exchange Financial Corporation, Caldwell, Kansas.	May 16, 1996
Sooner Southwest Bankshares, Inc., Bristow, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Sooner Southwest Bancshares, Inc., Bristow, Oklahoma.*	May 28, 1996
Lindoe, Inc., Ordway, Colorado, for prior approval to acquire 10 percent of the voting shares of Pueblo Bancorporation, Inc., Pueblo, Colorado.*	May 30, 1996

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

**APPLICATION**

**COMMENT PERIOD ENDING DATE**

Sooner Southwest Bankshares, Inc., Bristow, Oklahoma, for prior approval to acquire Southwest Consolidated Life Insurance Company, Bristow, Oklahoma, and thereby engage in acquiring an insurance company subsidiary that engages in credit-related insurance activities.

May 28, 1996

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

**APPLICATION**

Welch Bancshares, Inc., Welch, Oklahoma, for prior approval to redeem 7.62 percent of their common stock.

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

**Identification of Ratings**

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

**Outstanding record of meeting community credit needs**

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

**Satisfactory record of meeting community credit needs**

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

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

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

**Substantial noncompliance in meeting community credit needs**

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
None.			

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF APRIL 29, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

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

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
*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 (Previously reported during the week of 4-1-96)	96/04/28
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 (Previously reported during the week of 4-1-96)	96/05/11
*Section 3(a)(3) application by Texas Financial Bancorporation, Inc., Minneapolis, MN, to acquire Community Bank of Arizona, Wickenburg, AZ, and Riverside National Bank, Grand Prairie, TX (Previously reported during the week of 4-22-96)	96/05/24
*Section 3(a)(3) application by First Bancorp, Inc., Denton, TX, to acquire Riverside National Bank, Grand Prairie, TX (Previously reported during the week of 4-22-96)	96/05/24
*Section 3(a)(3) application by First Delaware Bancorp, Inc., Dover, DE, to acquire Riverside National Bank, Grand Prairie, TX (Previously reported during the week of 4-22-96)	96/05/24

*Section 3(a)(1) application by State National Bancshares, Inc., Lubbock, TX, to acquire State National Bancshares of Delaware, Dover, DE, and State National Bank of West Texas, Lubbock, TX	N/A
*Section 3(a)(1) application by State National Bancshares of Delaware, Dover, DE, to acquire State National Bank of West Texas, Lubbock, TX	N/A
*Section 3(a)(1) formation notice by Perryton Bancshares, Inc., Perryton, TX, to acquire Perryton National Bank, Perryton, TX	N/A
*Section 3(a)(1) application by First La Grange Bancshares, Inc., La Grange, TX, to acquire LGF Bancshares, Inc., Dover, DE, and The First National Bank of La Grange, La Grange, TX	N/A
*Section 3(a)(1) application by LGF Bancshares, Inc., Dover, DE, to acquire The First National Bank of La Grange, La Grange, TX	N/A

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

<u>APPLICATION</u>	<u>NOTICE EXP</u>
Section 4(c)(8) <u>de novo</u> notification by Outsource Capital Group, Inc., Lubbock, TX, to engage in mortgage lending activities through Rall Mortgage Corporation, Lubbock, TX	96/05/22
Section 4(c)(8) <u>de novo</u> notification by Outsource Delaware Capital Group, Inc., Dover, DE, to engage in mortgage lending activities through Rall Mortgage Corporation, Lubbock, TX	96/05/22

**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 29, 1996**

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

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

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

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

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

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

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

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

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
None.		

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 5/03/96

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank of Utah, Ogden, Utah, to establish a branch office at 3342 West 4800 South, Roy, Utah. *	<u>Newspaper:</u> 5/25/96

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

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
Refiled: California Community LLC, Los Angeles, California, to become a bank holding company by acquiring up to 83.3 percent of First Coastal Bank, N.A., El Segundo, California. *	<u>Newspaper:</u> 4/22/96 <u>Fed. Reg.:</u> 5/30/96
First Savings Bank of Washington Bancorp, Inc., Walla Walla, Washington, to acquire Inland Empire Bank, Hermiston, Oregon. *	<u>Newspaper:</u> 5/25/96 <u>Fed. Reg.:</u> 6/03/96
InterWest Bancorp, Inc., Oak Harbor, Washington, to merge with Central Bancorporation, Wenatchee, Washington. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> Not available
InterWest Bancorp, Inc., Oak Harbor, Washington, to acquire 19.9 percent of Central Bancorporation, Wenatchee, Washington. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> Not available

Section III - Applications Subject to Federal Register Only

BankAmerica Corporation, San Francisco, California, to establish BankAmerica Community Development Corporation, San Francisco, California.	<u>Fed. Reg.:</u> Not available
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\* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 5/03/96

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>
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None

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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.

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