

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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BANK HOLDING COMPANIES

Cardinal Bancshares, Inc., Lexington, Kentucky -- to acquire Five Paces Software, Inc., Atlanta, Georgia, and engage nationwide in data processing activities related to providing banking and financial services over the Internet; and for Huntington Bancshares Incorporated, Columbus, Ohio, Wachovia Corporation, Winston-Salem, North Carolina, and Area Bancshares Corporation, Owensboro, Kentucky -- to engage in data processing through Five Paces Software.  
Permitted, May 20, 1996.

Huntington Bancshares, Incorporated, Columbus, Ohio, and National City Corporation, Cleveland, Ohio -- requests for exemption from anti-tying restrictions.  
Granted, May 23, 1996.

ENFORCEMENT

Banca Nazionale Dell'Agricoltore, Rome, Italy (New York Branch) -- order of removal and prohibition against Ricardo Colon, the Controller of the New York branch of Banca Nazionale.  
Announced, May 23, 1996.

Sequor Group, Inc., New York, New York, a former nonbank subsidiary of Security Pacific Corporation, Los Angeles, California -- issuance of combined orders to cease and desist and of assessment of civil money penalties against Howard S. Miller, Barry S. Winter and Keith E. Leonard, former institution-affiliated parties of The Sequor Group.  
Announced, May 22, 1996.

INTERNATIONAL OPERATIONS

MBNA America Bank, N.A., Newark, Delaware -- to make an investment in MBNA International Bank, Limited, Chester, England.  
Permitted, May 24, 1996.

National City Bank, Cleveland, Ohio -- to establish an agreement corporation to be known as National Trade Services.  
Approved, May 20, 1996.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**REGULATIONS AND POLICIES**

Capital adequacy -- joint policy statement on sound practices for managing interest rate risk and how it will be measured and evaluated for supervisory purposes (Docket R-0802).

Approved, May 23, 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 Suffolk, Suffolk, Virginia -- to establish a branch at 1589 Bridge Road. Approved, May 24, 1996.
Chicago	DeMotte State Bank, DeMotte, Indiana -- to establish a branch at 507 South Main Street, Hebron, Indiana, in connection with an application to purchase and assume the liabilities of the Hebron, Indiana, branch of First Chicago/NBD Bank, N.A., Indianapolis, Indiana. Returned, May 21, 1996.
Richmond	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. Approved, May 24, 1996.
New York	United Jersey Bank, Hackensack, New Jersey -- to establish a branch at the Pathmark Supermarkets at River Road and Gorge Road, Edgewater; at 2115 69th Street, North Bergen; and at 4100 Park Avenue, Weehawken, New Jersey. Approved, May 22, 1996.

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

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**BANK HOLDING COMPANIES**

Atlanta	Acadiana Bancshares, Inc., Lafayette, Louisiana -- to acquire LBA Savings Bank. Approved, May 23, 1996.
Secretary	Allied Irish Banks, p.l.c., Dublin, Ireland, and First Maryland Bancorp, Baltimore, Maryland -- to acquire H. Zirkin Investments, Inc., Washington, D.C., and M. Cutler Investments, Inc., and engage in certain investment advisory activities. Approved, May 23, 1996.
Secretary	Allied Irish Banks, p.l.c., Dublin, Ireland -- to acquire 1st Washington Bancorp, Inc., Herndon, Virginia, and Washington Federal Savings Bank, and engage in operating a savings association Approved, May 23, 1996.
Minneapolis	Amundson Family Limited Partnership, Sioux Falls, South Dakota -- to acquire Beulah Bancorporation, Inc. Approved, May 22, 1996.
Chicago	Associated Banc-Corp., Green Bay, Wisconsin, and Associated Illinois Banc-Corp. -- to acquire Mid-America National Bancorp, Inc., Chicago, Illinois, and Mid-America National Bank of Chicago. Approved, May 23, 1996.
Chicago	Boscobel Bancorp, Inc., Boscobel, Wisconsin -- notification of intent to engage in lending activities. Permitted, May 23, 1996.
Minneapolis	Citizens Bank Group, Inc., St. James, Minnesota -- to acquire Elmore Bancshares, Inc., Elmore, Minnesota. Approved, May 20, 1996.
Atlanta	CNB, Inc., Lake City, Florida -- request for waiver of application to merge with Riherd Bank Holding Company, Lake Butler, Florida, and acquire Farmers and Dealers Bank, Lake Butler, Florida. Granted, May 24, 1996.

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

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**BANK HOLDING COMPANIES**

Director, BS&R CNB Bancshares, Inc., Evansville, Indiana -- request for relief from a condition related to the acquisition of Union Bank and Trust Company, Morganfield, Kentucky.  
Granted, May 23, 1996.

Atlanta Colonial BancGroup, Inc., Montgomery, Alabama -- to merge with Commercial Bancorp of Georgia, Inc., Lawrenceville, Georgia, and acquire Commercial Bank of Georgia.  
Approved, May 23, 1996.

Minneapolis Community First Bankshares, Inc., Fargo, North Dakota -- to acquire Financial Bancorp, Inc., Trinidad, Colorado.  
Approved, May 20, 1996.

Atlanta Cumberland Bancorp, Inc., Carthage, Tennessee -- request for relief from certain commitment relating to investments of Cumberland Bank.  
Granted, May 23, 1996.

Chicago D & D Bancshares, Inc., Mount Auburn, Iowa -- notification of intent to engage in lending activities.  
Permitted, May 24, 1996.

Richmond FCFT, Inc., Princeton, West Virginia -- to acquire Citizens Bank of Tazewell, Tazewell, Virginia.  
Approved, May 22, 1996.

Chicago First Northwest Bancorp, Inc., Arlington Heights, Illinois -- to acquire First Northwest Bank.  
Approved, May 24, 1996.

Chicago Grand Premier Financial, Inc., Wauconda, Illinois -- to acquire Northern Illinois Financial Corporation; Grand National Bank; Premier Financial Services, Inc., Freeport; First Bank North; First Bank South, Dixon; Premier Acquisition Company, Freeport; First Federal Bank of Northbrook, Northbrook; First Security Bank of Cary-Grove, Cary; and Premier Insurance Services, Inc., Warren, Illinois.  
Approved, May 24, 1996.

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

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**BANK HOLDING COMPANIES**

Chicago	Keeco, Inc., Chicago, Illinois -- to acquire North Illinois Financial Corporation, Wauconda; Grand National Bank; Premier Financial Services, Inc. Freeport; First Bank North; First Bank South, Dixon; Premier Acquisition Company, Freeport; First National Bank of Northbrook, Northbrook; First Security Bank of Cary-Grove, Cary; and Premier Insurance Services, Inc., Warren, Illinois. Approved, May 24, 1996.
Atlanta	Newnan Holdings, Inc., Newnan, Georgia -- to acquire Southside Financial Group, Inc., Fayetteville, Georgia. Approved, May 23, 1996.
Atlanta	Newnan Holdings, Inc., Newnan, Georgia -- to engage in operating a savings association through Newnan Savings Bank, FSB. Permitted, May 23, 1996.
Chicago	Northland Insurance Agency, Inc., Chicago, Illinois - to acquire Northern Illinois Financial Corporation, Wauconda; Grand National Bank; Premier Financial Services, Inc., Freeport; First Bank North; First Bank South, Dixon; Premier Acquisition Company, Freeport; First National Bank of Northbrook, Northbrook, First Security Bank of Cary-Grove, Cary; and Premier Insurance Services, Inc., Warren, Illinois. Approved, May 24, 1996.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage in credit-related insurance through the acquisition of Bancshares Life Insurance Company, San Antonio, Texas. Approved, May 21, 1996.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota, and Norwest Financial Services, Inc., Des Moines, Iowa -- notification of intent to engage in collection agency activities through acquisition of Aman Collection Services, Inc., Aberdeen, South Dakota. Permitted, May 23, 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 -- 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. Permitted, May 24, 1996.

Minneapolis      Pioneer Bank, Mapleton, Minnesota -- to acquire Elmore Bancshares, Inc., Elmore, Minnesota. Approved, May 20, 1996.

Director, BS&R    Union Bank and Trust Company, Morganfield, Kentucky - request for relief from a condition related to the acquisition of Union Bank and Trust Company. Granted, May 23, 1996.

San Francisco    West Coast Bancorp, Lake Oswego, Oregon -- to acquire Vancouver Bancorp, Vancouver, Washington. Approved, May 22, 1996.

**BANK MERGERS**

Richmond          Citizens Acquisition Subsidiary, Inc., Tazewell, Virginia -- to merge with Citizens Bank of Tazewell. Approved, May 22, 1996.

Chicago            DeMotte State Bank, DeMotte, Indiana -- to purchase and assume the liabilities of the Hebron, Indiana, branch of First Chicago/NBD Bank, N.A., Indianapolis, and to establish a branch. Returned, May 21, 1996.

Richmond          First Virginia Bank-Shenandoah Valley, Woodstock, Virginia -- to merge with First Virginia Bank-Central, Charlottesville, Virginia. Approved, May 23, 1996.

Minneapolis      Pioneer Bank, Mapleton, Minnesota -- to merge with The First National Bank of Elmore, Elmore, Minnesota, and to establish branches in Elmore and Delavan, Minnesota. Approved, May 20, 1996.

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

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**BANK MERGERS**

Cleveland           Wesbano Bank, Wheeling, West Virginia -- to acquire  
Bank of Weirton, Weirton, West Virginia, and to  
establish branches.  
Approved, May 21, 1996.

**CAPITAL STOCK**

Minneapolis       Wabeno Bancorporation, Inc., Venice, Florida --  
redemption of shares.  
Approved, May 23, 1996.

Kansas City       Welch Bancshares, Inc., Welch, Oklahoma -- redemption  
of shares.  
Approved, May 22, 1996.

**CHANGE IN BANK CONTROL**

Kansas City       Bank of Belen, Belen, New Mexico -- change in bank  
control.  
Permitted, May 20, 1996.

Atlanta           First Forest Corporation, Forest, Mississippi --  
change in bank control.  
Permitted, May 24, 1996.

Minneapolis       MEDR Bankshares, Erskine, Minnesota -- change in bank  
control.  
Permitted, May 23, 1996.

**COMPETITIVE FACTORS REPORTS**

Chicago           Amcore Bank, National Association, Mendota, Illinois,  
proposed merger with Amcore Bank, Gridley, Gridley;  
Amcore Bank, Princeton, Princeton; and Amcore Bank,  
National Association, Peru, Peru, Illinois --  
report on competitive factors.  
Submitted, May 23, 1996.

Atlanta           First Bank of Immokalee, Immokalee, Florida, proposed  
merger with Tri-County Bank of Lehigh Acres, Lehigh  
Acres, Florida -- report on competitive factors.  
Submitted, May 22, 1996.

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

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COMPETITIVE FACTORS REPORTS

Chicago	First National Bank of Chicago, Chicago, Illinois, proposed merger with NBD Bank, Wheaton, Illinois -- report on competitive factors. Submitted, May 21, 1996.
Chicago	First Northwest Bank, Arlington Heights, Illinois, proposed merger with Republic Bank of Arlington Heights -- report on competitive factors. Submitted, May 24, 1996.
Atlanta	McIntosh State Bank, Jackson, Georgia, proposed purchase of certain assets and assumption of certain liabilities of the Monticello, branch of NationsBank, N.A., Atlanta, Georgia, and to establish one branch -- report on competitive factors. Submitted, May 22, 1996.
Atlanta	Regions Bank of Louisiana, Baton Rouge, Louisiana, proposed merger with Delta State Bank & Trust Company, Belle Chasse, Louisiana -- report on competitive factors. Submitted, May 22, 1996.
Chicago	Standard Federal Bank for Savings, Chicago, Illinois, proposed purchase of certain assets and assumption of certain liabilities of the Naperville, Illinois, branch of Household Bank, F.S.B., Prospect Heights, Illinois. Submitted, May 21, 1996.
Chicago	Star Bank, National Association Indiana, Richmond, Indiana, proposed purchase of certain assets and assumption of certain liabilities of four Connersville, Indiana, branches of National City Bank of Indiana, Indianapolis, Indiana -- report on competitive factors. Submitted, May 24, 1996.



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

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**COMPETITIVE FACTORS REPORTS**

Richmond            TeleBank, Arlington, Virginia, proposed acquisition of the assets and assumption of the liabilities of First Commonwealth Savings Bank, F.S.B., Alexandria, Virginia -- report on competitive factors.  
Submitted, May 22, 1996.

**EXTENSIONS OF TIME**

Chicago            ISB Financial Corporation, Iowa City, Iowa -- extension to July 23, 1996, to acquire W.S.B., Inc., Washington, Iowa, and Washington State Bank  
Granted, May 22, 1996.

**MEMBERSHIP**

Richmond            Citizens Acquisition Subsidiary, Inc., Tazewell, Virginia -- to become a member of the Federal Reserve System.  
Approved, May 22, 1996.

**REGULATIONS AND POLICIES**

Secretary            Federal Open Market Committee -- minutes of the  
FOMC                    meeting on March 26, 1996.  
Published, May 24, 1996.

Secretary            Regulation DD -- proposed amendments to its official  
staff commentary that was originally issued for  
public comment on December 6, 1995.  
Withdrawn, May 22, 1996.

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

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**BANK HOLDING COMPANIES**

Chicago                      Friendship Bancorp, Friendship, Indiana --  
notification of intent to purchase the stock of  
Independence Bankers Life Insurance Company of  
Indiana, and engage in credit-related insurance.  
Returned, May 14, 1996.

**EXTENSIONS OF TIME**

New York                      United Jersey Bank, Hackensack, New Jersey --  
extension to August 6, 1996, to merge with Summit  
Bank, Chatham, New Jersey.  
Granted, May 6, 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**

None.

**SECTION II**

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

Toronto Dominion Bank, Toronto, Canada, and TD/Oak Inc., New York, New York, to acquire Waterhouse Investor Services, New York, New York, and thereby to become a bank holding company with respect to Waterhouse National Bank, White Plains, New York, and also to engage in certain non-banking activities.<sup>1/</sup>

06/22/96 3/

**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 25, 1996**

<b><u>NAME OF BANK</u></b>	<b><u>RATING</u></b>	<b><u>EXAMINATION DATE</u></b>
Solvay Bank 1537 Milton Avenue Solvay, New York 13209-0167	Outstanding	October 30, 1996

- 
- 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**

**East Penn Bank, Emmaus, PA to establish a branch office at 6890 Hamilton Blvd, Trexletown, PA, pursuant to Section 9 of the Federal Reserve Act.**

Newspaper comment period expires: 6/20/96

**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.

**First Lehigh Corporation, Allentown, PA to engage directly or indirectly in certain non-banking activities pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(i) of Regulation Y.**

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 24, 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>
Community Bank & Trust Co. 521 Main Street Forest City, PA 18421	11/20/95	Outstanding

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

**APPLICATIONS BULLETIN**  
**(For the week ending May 25, 1996)**

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

NONE

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

Received Section 4(c)(8) application by First Southern Bancorp, Inc., Stanford, Kentucky, to acquire Lincoln Financial Bancorp, Inc., and its subsidiary Lincoln Federal Savings Bank, Stanford, Kentucky. \* Not Yet Known #

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

Received Section 4(c)(8) application from Banc One Corporation, 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 expand data processing services through Electronic Payment Services, Inc. Not Yet Known #

**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 24, 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 24, 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 CLEVELAND**  
P. O. BOX 6387  
CLEVELAND, OHIO 44101-1387

**CRA Examinations Scheduled  
Third Quarter 1996**

Examinations may have to be rescheduled during the calendar quarter in which they are designed to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

**Citizens Commercial Bank & Trust**  
225 North Main Street  
Celina, OH 45822-0170

**Chippewa Valley Bank**  
P. O. Box 68  
Rittman, OH 44270

**Metamora State Bank**  
P. O. Box F  
Metamora, OH 43540

**St. Henry Bank**  
231 East Main Street  
Saint Henry, OH 45883

**Fayette Bank & Trust Company**  
58 West Main Street  
Uniontown, PA 15401-3303

**Huntington State Bank**  
P. O. Box 66  
Alexandria, OH 43001

**The Ottoville Banking Company**  
161 West Third Street  
Ottoville, OH 45876

**State Bank and Trust Company**  
P. O. Box 467  
Defiance, OH 43512

**Iron & Glass Bank**  
1114 Carson Street  
Pittsburgh, PA 15203

**Provident Bank of Kentucky**  
US 27 and Main Street  
Box 306  
Alexandria, KY 41001

**Oakwood Deposit Bank Company**  
P. O. Box 207  
Oakwood, OH 45873

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Centura Bank, Rocky Mount, North Carolina, to merge with First Community Bank, Gastonia, North Carolina.*	6-17-96
Rockingham Heritage Bank, Harrisonburg, Virginia, to establish a branch at 410 Spotswood Avenue, Elkton, Virginia.*	6-17-96
First Virginia Bank-Mountain Empire, Damascus, Virginia, to establish a branch in the Wal-Mart SuperCenter at 13245 Lee Highway, Bristol, Virginia.*	6-20-96

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Centura Banks, Inc., Rocky Mount, North Carolina, to acquire First Community Bank Gastonia, North Carolina.*	6-17-96
MainStreet BankGroup Incorporated, Martinsville, Virginia, to acquire 100% of the voting shares of The First National Bank of Clifton Forge, Clifton Forge, Virginia.*	6-21-96

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
NationsBank Corporation, Charlotte, North Carolina, to acquire substantially all of the assets of Commerce Finance Company, Germantown, Tennessee, through its subsidiary, NationsCredit Consumer Corporation, Allentown, Pennsylvania.	Not yet available.
FCFT, Inc., Princeton, West Virginia, to invest in South Oakwood Plaza Limited Partnership, III, and thereby engage <u>de novo</u> in renovating and operating a low-income housing project.	6-11-96**

\*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 May 24, 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>
The Caroline County Bank Sunset and Main Streets Greensboro, Maryland	2-5-96	Satisfactory
Atlantic Bank 4604 Coastal Highway Ocean City, Maryland 21842	2-5-96	Satisfactory
First Community Bank Routes 221 and 666 Forest, Virginia 24551	3-4-96	Satisfactory
The Traders Bank 303 Main Street Spencer, West Virginia	3-5-96	Outstanding
First Commonwealth Bank 303 West Main Street Wise, Virginia 24293	3-5-96	Satisfactory

**Federal Reserve Bank of Richmond**

**Section VI - CRA Examinations Scheduled for Third Quarter of 1996**

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

Bank of Annapolis, Annapolis, Maryland  
Crestar Bank MD, Bethesda, Maryland  
St. Michaels Bank, St. Michaels, Maryland  
Triangle Bank, Raleigh, North Carolina  
Pamlico Bank and Trust Company, Pamlico, South Carolina  
Miners Exchange Bank, Coeburn, Virginia  
F & M Bank-Emporia, Emporia, Virginia  
The George Mason Bank, Fairfax, Virginia  
The Bank of Floyd, Floyd, Virginia  
Virginia Heartland Bank, Fredericksburg, Virginia  
Miners & Merchants Bank & Trust, Grundy, Virginia  
King George State Bank, King George, Virginia  
The Middleburg Bank, Middleburg, Virginia  
The Bank of Charlotte County, Phenix, Virginia  
First Community Bank of Saltville, Saltville, Virginia  
Farmers & Merchants Bank of Stanley, Stanley, Virginia  
First Bank of Stuart, Stuart, Virginia  
Northern Neck State Bank, Warsaw, Virginia  
Bank of Greenville, Greenville, West Virginia  
F & M Bank - Keyser, Keyser, West Virginia  
F & M Bank-Martinsburg, Martinsburg, West Virginia  
The Pleasants County Bank, St. Marys, West Virginia

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending May 24, 1996

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Elmore County Bank Wetumpka, Alabama To establish a branch located at 3740 Highway 14, Millbrook, Alabama.	06-07-96*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First State Bancshares of DeKalb County, Inc. Fort Payne, Alabama After-the-fact change in control notice by Ms. Shari K. Jones to retain 38 percent of the outstanding shares of First State Bancshares of DeKalb County, Fort Payne, Alabama.	Not yet available*
Palm Beach National Holding Company North Palm Beach, Florida 1-BHC formation, Palm Beach National Bank & Trust Company.	06-15-96* Newspaper
First Commerce Bancorp, Inc. Commerce, Georgia After-the-fact notification by Mr. Lamartine G. Hardman, III, to retain, .6 percent of the outstanding shares of First Commerce Bancorp, Inc., Commerce, Georgia. The acquisition increased Mr. Hardman's total ownership to 16.6 percent.	06-10-96* Federal Register
First Banking Company of Southeast Georgia Statesboro, Georgia To acquire FNB Bancshares, Inc., Springfield, Georgia and thereby indirectly acquire First National Bank of Effingham, Springfield, Georgia.	Not yet available*
First National Banc, Inc. St. Marys, Georgia 1-BHC formation, First National Bank, St. Marys, Georgia.	Not yet available*
Newnan Holdings, Inc. Newnan, Georgia To acquire Newnan Financial Services, Inc., Newnan, Georgia, a non-banking subsidiary of Newnan Savings Bank, F.S.B., Newnan, Georgia, and thereby engage in real estate appraisal services, including construction draw inspections, primarily for Newnan Savings Bank, but also to third parties, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(13) of Regulation Y.	Not yet available
Newnan Holdings, Inc. Newnan, Georgia To acquire Citizens Mortgage Group, Inc., Newnan, Georgia, a non-banking subsidiary of Newnan Savings Bank, F.S.B., Newnan, Georgia, and thereby engage in originating mortgage loans, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(1) of Regulation Y.	Not yet available

\*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending May 24, 1996

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Middle Georgia Bankshares, Inc. Unadilla, Georgia In a joint venture with First Macon Bank & Trust, Macon, Georgia, and Provesa, Inc., Macon, Georgia, to establish ProImage, Inc., Macon, Georgia, and thereby engage in check imaging and item processing for banks, pursuant to Section 225.25(b)(7) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	06-07-96
Tattnall Bancshares, Inc. Reidsville, Georgia To acquire Reidsville Insurance Agency, Inc., Reidsville, Georgia, and thereby engage in insurance agency activities, pursuant to Section 225.25(b)(8)(iii)(A) of Regulation Y, and Section 4(c)(8) of the Bank Holding Company Act.	06-11-96

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

Application

None.



Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending May 24, 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 May 24, 1996

Recently Approved Applications

Approval Date

The Colonial BancGroup, Inc. Montgomery, Alabama To merge with Commercial Bancorp of Georgia, Inc., Lawrenceville, Georgia, and thereby directly acquire its subsidiary, Commercial Bank of Georgia, Lawrenceville, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	05-23-96
CNB, Inc. Lake City, Florida Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act to merge with Riherd Bank Holding Company, Lake Butler, Florida, and thereby directly acquire Farmers and Dealers Bank, Lake Butler, Florida.	05-24-96
Newnan Holdings, Inc. Newnan, Georgia 1-BHC formation, Southside Financial Group, Inc., Fayetteville, Georgia, and thereby acquiring Citizens Bank & Trust of Fayette County, Fayetteville, Georgia.	05-23-96
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.	05-23-96
Acadiana Bancshares, Inc. Lafayette, Louisiana 1-BHC formation, LBA Savings Bank, Lafayette, Louisiana.	05-23-96
Cumberland Bancorp, Inc. Carthage, Tennessee Commitment waiver request.	05-23-96

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>
18c/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
Branch	1st Source Bank South Bend, Indiana 139 South Front Street Dowagiac, Michigan	NP - 6-7-96
Branch	1st Source Bank South Bend, Indiana 123 West Main Street Niles, Michigan	NP - 6-7-96
Eft	Midwest Bank and Trust Company Elmwood Park, Illinois Marriott's Lincolnshire Resort Ten Marriott Drive Lincolnshire, Illinois	NP - 5-24-96
Branch	First Farmers Bank & Trust Company Converse, Indiana 410 Flint Way Drive Kokomo, Indiana	NP - 5-26-96
EFT	Harris Trust and Savings Bank Chicago, Illinois 4709-11 West Golf Road Skokie, Illinois	NP - 5-31-96

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>
18c/Branch	DeMotte State Bank DeMotte, Indiana Hebron Indiana Branch of First Chicago/NBD Bank, N.A., Indianapolis, Indiana and to establish a branch @507 South Main Street Hebron, Indiana	NP - 5-23-96
Branch	First State Bank of Maple Park Maple Park, Illinois Main Street at Harter Road Kaneville, Illinois	NP - **
Branch	First State Bank of Maple Park Maple Park, Illinois Southeast Corner of Route 47 & Prairie Valley Street Elburn, Illinois	NP - **

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>
3(a)(3)	Carroll County Bancshares, Inc.* Carroll, Iowa Nevada Community Bancshares, Inc. Nevada, Iowa Community Bank (in organization) Nevada, Iowa	FR - 6-4-96 NP - 5-25-96
3(a)(1)	Nevada Community Bancshares, Inc.* Nevada, Iowa Community Bank (in organization) Nevada, Iowa	FR - 6-4-96 NP - 5-25-96
3(a)(3)	Prairieland Employee Stock Ownership Plan* Bushnell, Illinois Merchants State Bank Bushnell, Illinois Prairieland Bancorp, Inc. Farmers & Merchants State Bank Bushnell, Illinois	FR - 6-7-96 NP - 6-7-96
3(a)(1)	Brickyard Bancorp, Inc.* Chicago, Illinois Sysco Financial Inc. Lincolnwood, Illinois Brickyard Bank Lincolnwood, Illinois	FR - 6-21-96 NP - **
COC-HC	A.M. Saylor, Incorporated Hampton, Iowa Roger Doughan	FR - 4-26-96 NP - 6-5-96
COC-HC	Blanchardville Financial Services, Inc. Blanchardville, Wisconsin Richard Roy Kundert	FR - 6-11-96 NP - **
3(a)(1)	Sparta Union Bancshares, Inc.* Sparta, Wisconsin Union National Bank & Trust Company Sparta, Wisconsin	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>
3(a)(3)	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 - 6-4-96 NP - **
3(a)(3)	First Financial Corporation* Terre Haute, Indiana Crawford Bancorp, Inc. Robinson, Illinois Crawford County State Bank Robinson, Illinois	FR - 6-17-96 NP - 6-10-96
3(a)(1)	Fortress Bancshares, Inc.* Cresco, Iowa (in organization) Fortress Bank of Cresco Cresco, Illinois (in organization)	FR - 6-17-96 NP - **
3(a)(3)	Alton Bancorporation* Alton, Iowa Hawarden Banking Company Omaha, Nebraska First State Bank Hawarden, Iowa	FR - 6-21-96 NP - 6-1-96

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>
3(a)(1)	First State Associates, Inc.* Hawarden, Iowa Hawarden Banking Company Omaha, Nebraska First State Bank Hawarden, Iowa	FR - 6-21-96 NP - 6-1-96
3(a)(3)	Old O'Brien Bancshares, Inc.* Sutherland, Iowa Hawarden Banking Company Omaha, Nebraska First State Bank Hawarden, Iowa	FR - 6-21-96 NP - 6-1-96
3(a)(3)	Mercantile Bancorp, Inc.* Hammond, Indiana First Lansing Bancorp, Inc. Lansing, Illinois First National Bank of Illinois Lansing, Illinois	FR - 5-10-96 NP - 6-10-96
COC-HC	Madison Holding Company Winterset, Iowa Jean W. Lange	FR - 6-5-96 NP - 6-4-96
3(a)(3)	Vogel Bancshares, Inc.* Orange City, Iowa Ireton Bancorp Ireton, Iowa Security Savings Bank	FR - 5-25-96 NP - 5-25-96
3(a)(3)	Granville Bancshares, Incorporated* Granville, Illinois Sheridan State Bank Sheridan, Illinois	FR - 6-10-96 NP - 6-2-96
3(a)(5)	Goodenow Bancorporation, Inc.* Okoboji, Iowa Jackson Bancorporation, Inc. Fairmont, Wisconsin Bank Midwest, Minnesota, Iowa, N.A. Fairmont, Minnesota	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>
3(a)(3)	ABN AMRO Bank N.V.* Amsterdam, The Netherlands Comerica Bank - Illinois Franklin Park, Illinois	FR - 5-23-96 NP - 5-17-96
3(a)(3)	ABN AMRO Holding N.V.* Amsterdam, The Netherlands Comerica Bank - Illinois Franklin Park, Illinois	FR - 5-23-96 NP - 5-17-96
3(a)(3)	ABN AMRO North America, Inc.* Chicago, Illinois Comerica Bank - Illinois Franklin Park, Illinois	FR - 5-23-96 NP - 5-17-96
3(a)(3)	Stichting Administratiekantoor ABN AMRO Holding* Amsterdam, The Netherlands Comerica Bank, Illinois Franklin Park, Illinois	FR - 5-23-96 NP - 5-17-96
3(a)(3)	Stichting Prioriteit ABN AMRO Holding* Amsterdam, The Netherlands Comerica Bank - Illinois Franklin Park, Illinois	FR - 5-23-96 NP - 5-17-96
3(a)(1)	Community Central Bank Corporation Mount Clemens, Michigan Community Central Bank Mount Clemens, Michigan (in organization)	FR - ** NP - 6-15-96
COC-HC	Hasten Bancshares Indianapolis, Indiana Anna Ruth Hasten	FR - ** NP - **
COC-HC	Hasten Bancshares Indianapolis, Indiana Simona Hasten	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)	VCR Bancorporation, Ltd. Carlisle, Illinois to engage in making loans or other extensions of credit	FR - 5-31-96
4(c)(8)	Friendship Bancorp Friendship, Indiana Independent Bankers Life Insurance Company of Indiana	FR - 5-30-96

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
ROS	Blanchardville Financial Services, Inc. Blanchareville, Wisconsin to redeem 211 shares of stock
ROS	Hawarden Banking Company Omaha, Nebraska to redeem 163.89 shares of its common 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 24, 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>
First State Bank 300 East Main Street Manchester, Iowa 52057-1720 (319) 927-3814	2/12/96	S
Community State Bank 108 South Main Street P.O. Box 79 Avilla, Indiana 46710-0079 (219) 897-3361	1/29/96	S
Security Savings Bank 320 Garfield P.O. Box 126 Farnhamville, Iowa 50538 (515) 544-3281	2/12/96	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING MAY 24, 1996

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

**Application**

**End of Comment Period**

\* Section 3(2)(1) notification by Little River Bancshares, Inc., Lepanto, Arkansas, to acquire Little River Bank, Lepanto, Arkansas.

5-31-96

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

**Application**

**End of Comment Period**

\* Section 4(c)(8) notification by Union Planters Corporation, Memphis, Tennessee, to acquire Leader Financial Corporation, Memphis, Tennessee, and thereby acquire Leader Federal Bank for Savings, Memphis, Tennessee.

Newspaper: 6-19-96

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

**Application**

**End of Comment Period**

None.

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

**Application**

**End of Comment Period**

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 24, 1996**

<b>Name of Bank</b>	<b>Bank Address</b>	<b>Examination Date</b>	<b>Examination Rating</b>
Fifth Third Bank	Louisville, Kentucky	9/18/95	Outstanding

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section I - Applications Subject to  
Newspaper Notice Only

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

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Retroactive notification by M. Gene Clark Revocable Trust to acquire control of 25.5% of the voting shares of Windom State Investment Company, Windom, Minnesota.	June 7, 1996 (Federal Register)
Retroactive application by Peterka Family Partnership, Miller, South Dakota, for prior approval to become a bank holding company through the acquisition of 24.5% of the voting shares of M & H Financial Services, Inc., Miller, South Dakota.*	June 24, 1996 (Federal Register)

\*Subject to CRA

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section III - Applications Subject  
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation, Minneapolis, Minnesota, to engage <u>de novo</u> in residential mortgage lending through Real Estate Financial, Palm Harbor, Florida, a joint venture with First in Real Estate Corporate Center, Inc.	June 7, 1996 (Federal Register)
Eau Claire Financial Services, Inc., St. Paul, Minnesota, to engage in general insurance agency activities through the acquisition of Lake City Agency, Inc., Lake City, Minnesota.	June 12, 1996 (Federal Register)

**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 May 24, 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

Yellowstone Bank of Absarokee  
P.O. Box 10  
Absarokee, Montana 59001  
(406)328-4512

February 12, 1996

Satisfactory

Yellowstone Bank of Columbus  
P.O. Box 389  
Columbus, Montana 59019  
(406)322-5366

February 12, 1996

Satisfactory



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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Union Colony Bank, Greeley, Colorado, for prior approval to establish a de novo branch facility at 10th Street and 59th Avenue, Greeley, Colorado.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
H.A. True, III, Trust, H.A. True, III, Trustee, Diemer D. True, Trust, Diemer D. True, Trustee, David L. True, Trust, and David L. True, Trustee, all of Casper, Wyoming, for prior approval to acquire an additional 24.6 percent, for a total of 33.3 percent, of the voting shares of Midland Financial Corporation, Casper, Wyoming.	June 12, 1996
Randy W. And Karla L. Britt, both of Clifton Hill, Missouri, to acquire an additional .65 percent, for a total of 19.64 percent, and D. Wayne and Mary E. Britt, both of Callao, Missouri, to acquire an additional .19 percent, for a total of 5.98 percent, of the voting shares of RMB Bancshares, Inc., Marcelline, Missouri.	June 13, 1996
Citizens State Bank and Citizens Holding Corporation ESOP, Keenesburg, Colorado, for prior approval to acquire up to 35 percent of the voting shares of Citizens Holding Corporation, Keenesburg, Colorado.*	Not Available
HNB Corporation, Arkansas City, Kansas, for prior approval to acquire 100 percent of the voting shares of Home National Bank, Scottsdale, Arizona, in organization.*	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Fort Calhoun Investment Company, Fort Calhoun, Nebraska, for prior approval to engage de novo in expanding its insurance agency activity to include the sale of all types of life insurance products other than life insurance or annuities.	June 11, 1996
Orchard Valley Financial Corporation, Hotchkiss, Colorado, for prior approval to engage de novo in making consumer finance loans, real estate construction loans and real estate development loans.	June 12, 1996
Farmers Enterprises, Inc., Albert, Kansas, for prior approval to acquire Kinban, Inc., Kinsley, Kansas, and thereby engage in the sale of general insurance in a town of less than 5,000.	June 13, 1996

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

APPLICATION

None.

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

**Identification of Ratings**

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

**Outstanding record of meeting community credit needs**

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

**Satisfactory record of meeting community credit needs**

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

*Federal Reserve Bank of Kansas City*

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**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 98 Bancroft, Nebraska 68004-0098	02/20/96	05/21/96	Satisfactory
First United Bank 19201 East Main Street Parker, Colorado 80134-9047	02/05/96	05/23/96	Satisfactory
WestStar Bank P.O. Box 999 Bartlesville, Oklahoma 74005-0999	02/05/96	05/24/96	Satisfactory

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN  
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MAY 20, 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)(1) application by Perryton Bancshares, Inc., Perryton, TX, to acquire Perryton National Bank, Perryton, TX (Previously reported during the week of 5-6-96)	96/06/10
*Section 3(a)(1) application by XIT Bancshares, Inc., Littlefield, TX, to acquire XIT Delaware, Inc., Dover, DE, and Security State Bank, Littlefield, TX (Previously reported during the week of 5-6-96)	96/06/08
*Section 3(a)(1) application by XIT Delaware, Inc., Dover, DE, to acquire Security State Bank, Littlefield, TX (Previously reported during the week of 5-6-96)	96/06/08
Change in Control Notice by Stephen Elsmar Cone, Jr., Lubbock, TX, to acquire an interest in Sundown Bankshares, Inc., Sundown, TX	N/A
Change in Control Notice by James L. Truck, Kingwood, TX, to acquire an interest in Brazosport Corporation, Corpus Christi, TX (Resubmission) (Previously reported during the week of 5-6-96)	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**

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 MAY 20, 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>
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None.

# FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 5/24/96

## Section I - Applications Subject to Newspaper Notice Only

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

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

InterWest Bancorp, Inc., Oak Harbor, Washington, to merge with Central Bancorp, Wenatchee, Washington. *	<u>Newspaper:</u> 06/07/96 <u>Fed. Reg.:</u> 06/03/96
InterWest Bancorp, Inc., Oak Harbor, Washington, to acquire 19.9 percent of Central Bancorporation, Wenatchee, Washington. *	<u>Newspaper:</u> 06/07/96 <u>Fed. Reg.:</u> 06/03/96
Cal Fed Bancorp, Inc., Los Angeles, California, to acquire First Citizens Bank, Sherman Oaks, California, and retain California Federal Bank, a FSB, Los Angeles, California. *	<u>Newspaper:</u> 06/17/96 <u>Fed. Reg.:</u> Not yet published
Mutual Bankshares, Everett, Washington, to acquire Commercial Bank of Everett (in organization), everett, Washington. *	<u>Newspaper:</u> Not yet available <u>Fed. Reg.:</u> Not yet available
Capital Corp of the West, Merced, California, to acquire Town and Country Finance and Thrift Company, Turlock, California. *	<u>Newspaper:</u> 06/27/96 <u>Fed. Reg.:</u> 06/04/96
Frontier Fiancial Corporation, Everett, Washington, to acquire up to 9.9 percent of Washington Bancorp Corporation, Oak Harbor, Washington. *	<u>Newspaper:</u> Not yet available <u>Fed. Reg.:</u> Not yet available
Mid State Bancorp, Waterville, Washington, to acquire Mid State Bank, Waterville, Washington. *	<u>Newspaper:</u> Not yet available <u>Fed. Reg.:</u> Not yet available

## Section III -Applications Subject to Federal Register Only

Santa Barbara Bancorp, Santa Barbara, California, to engage <u>de novo</u> in community development activities, pursuant to section 225.25 (b)(6) of Reg Y and section (4)(c)(8) of the BHC Act.	<u>Fed. Reg.:</u> 06/12/96
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## Section IV - Applications Not Subject to Federal Register Notice or Newspaper Notice (Cont'd.)

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\* Subject to CRA.

# FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 5/24/96

## Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during this week. Information about a particular institution's CRA evaluation may be obtained directly from the institution.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>	<u>Rating*</u>
ValliWide Bank	8405 N. Fresno St. Fresno, CA 93720  (209) 221-2220	01/22/96	Outstanding
Home Valley Bank	103 S. Kerby Ave. PO Box 129 Cave Junction, Oregon 97523-0129  (503) 592-4663	02/05/96	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.