

RESEARCH LIBRARY

ANNOUNCEMENT

BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

AUG 7 10 58 AM '96  
FEDERAL RESERVE BANK  
OF CLEVELAND

H.2, 1996, No. 29

Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received

During the Week Ending July 20, 1996

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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TESTIMONY AND STATEMENTS

Monetary policy objectives -- statement by Chairman Greenspan before the Senate Committee on Banking, Housing, and Urban Affairs, July 18, and before the House Committee on Banking and Financial Services, July 23, 1996.  
Authorized, July 18, 1996.

Prime bank financial instruments and related illegal financial schemes -- statement by Mr. Biern, Deputy Associate Director, Division of Banking Supervision and Regulation, before the Senate Committee on Banking, Housing, and Urban Affairs, July 17, 1996.  
Published, July 17, 1996.

BANK HOLDING COMPANIES

Dresdner Bank AG, Frankfurt, Germany -- to retain the United States operations of Kleinwort Benson Group plc, London, England, and engage in underwriting and dealing, to a limited extent, in all types of debt and equity securities and certain other nonbanking activities.  
Approved, July 16, 1996.

NVE Bancorp, MHC, Englewood, New Jersey, and NVE Bancorp, Inc. -- to acquire NVE Savings Bank.  
Approved, July 15, 1996.

ENFORCEMENT

United Security Bancorporation, Lincoln, Nebraska -- final decision and order to cease and desist against Harold S. Myers and David C. Myers, institution-affiliated parties.  
Authorized, July 16, 1996.

FORMS

Survey of Terms of Bank Lending (FR 2028A, FR 2028B, and FR 2028S) -- extension with revision.  
Approved, July 16, 1996.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**REGULATIONS AND POLICIES**

Regulation K -- final rule concerning the management of offshore offices of U.S. branches and agencies of foreign banks.

Approved, July 17, 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**

Atlanta	Bank of Nashville, Nashville, Tennessee -- to establish a mobile branch at 401 Church Street. Approved, July 19, 1996.
Richmond	Centura Bank, Rocky Mount, North Carolina -- to establish branches in the following Hannaford Brothers Stores: 10120 Johnston Road, Charlotte; 438 University Place; 1700 East Woodlawn; 2900 Millbrook Road, Raleigh, 9600 Strickland Road; Six Forks and Old Wake Forest Road; 1741 Walnut Street, Cary; 930 High House Road; 2316 North College Road, Wilmington; Highway 17 South, Coastal Plaza, Shallotte; 1800 Skibo Road, Fayetteville; 3725 Ramsey Street; 1300 East Hartley Drive, High Point, North Carolina. Approved, July 19, 1996.
New York	Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch in the Harry and Jeanette Weinberg Campus, 2700 North Forest Road, Amherst, New York. Approved, July 15, 1996.
St. Louis	Southern Commercial Bank, St. Louis, Missouri -- to establish a branch at 1030 Main Street, Imperial, Missouri. Approved, July 16, 1996.
Philadelphia	United Bank of Philadelphia, Philadelphia, Pennsylvania -- to establish a branch at 38th Street and Lancaster Avenue. Approved, July 16, 1996.

**BANK HOLDING COMPANIES**

Atlanta	ABC Bancorp, Moultrie, Georgia -- to merge with First National Financial Corporation, Albany, Georgia, and acquire First National Bank of South Georgia. Approved, July 18, 1996.
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ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY

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BANK HOLDING COMPANIES

St. Louis	Arkansas Banking Company, Jonesboro, Arkansas -- to acquire Mercantile Bank of Batesville, N.A., Batesville, Arkansas. Approved, July 18, 1996.
New York	Bankers Trust New York Corporation, New York, New York -- to acquire Wolfensohn & Co., Inc., and engage in providing merger and acquisition advisory services and related corporate finance advice. Approved, July 19, 1996.
Director, BS&R	Bankers Trust New York Corporation, New York, New York -- to contribute a proposed investment in Wolfensohn & Co., Inc., to its section 20 subsidiary, BT Securities Corporation. Approved, July 19, 1996.
San Francisco	California Community LLC, Los Angeles, California -- to acquire shares of First Coastal Bank, N.A., El Segundo, California. Approved, July 17, 1996.
Richmond	Centura Banks, Inc., Rocky Mount, North Carolina -- to acquire First Community Bank, Gastonia, North Carolina. Approved, July 19, 1996.
Director, BS&R	Chemical Banking Corporation, New York, New York -- request for modification of commitment to merge with the Chase Manhattan Corporation. Granted, July 19, 1996.
Richmond	FCFT, Inc., Princeton, West Virginia -- to engage de novo in community development activities through an investment in South Oakwood Plaza Limited Partnership, III. Permitted, July 16, 1996.
Atlanta	First Banking Company of Southeast Georgia, Statesboro, Georgia -- to merge with FNB Bancshares, Inc., Springfield, Georgia, and acquire First National Bank of Effingham. Approved, July 18, 1996.

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

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BANK HOLDING COMPANIES

Atlanta	First National Banc, Inc., St. Marys, Georgia -- to acquire First National Bank. Approved, July 18, 1996.
Chicago	Great Lakes Financial Resources, Inc., Employee Stock Ownership Plan, Homewood, Illinois -- to acquire shares of Great Lakes Financial Resources, Inc.; Bank of Homewood; Bank of Matteson, Matteson; and First National Bank of Blue Island, Blue Island, Illinois. Approved, July 16, 1996.
Minneapolis	Henning Bancshares, Inc., Henning, Minnesota -- to engage de novo in lending activities. Permitted, July 17, 1996.
Kansas City	HNB Corporation, Arkansas City, Kansas -- to acquire Home National Bank, Scottsdale, Arizona. Approved, July 16, 1996.
New York	Hubco, Inc., Mahwah, New Jersey -- to merge with Hometown Bancorporation, Inc., Darien, Connecticut, and acquire the Bank of Darien. Approved, July 19, 1996.
Richmond	MainStreet BankGroup Incorporated, Martinsville, Virginia -- to acquire the First National Bank of Clifton Forge, Clifton Forge, Virginia. Approved, July 19, 1996.
Chicago	Marshall & Ilsley Corporation, Milwaukee, Wisconsin - - notification of intent to acquire the assets of EastPoint Technology, Inc., Bedford, New Hampshire. Permitted, July 19, 1996.
Dallas	M.B. and I.M. Hampton Family Partnership, LTD., Mt. Pleasant, Texas -- to retain shares of Morris County Bankshares, Inc., Naples, Texas, and Morris County National Bank. Approved, July 17, 1996.

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

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**BANK HOLDING COMPANIES**

Kansas City	Pembroke Bancshares, Inc., Kansas City, Missouri. and Union Bancshares, Inc. -- to acquire Missouri Valley Bancshares, Inc. Approved, July 16, 1996.
St. Louis	River Valley Bancorp, Madison, Indiana -- to acquire shares of Citizens National Bank of Madison and to operate a thrift association through the acquisition of Madison First Federal Savings and Loan Association. Returned, July 19, 1996.
Chicago	River Valley Bancorporation, Inc., Merrill, Wisconsin -- request for relief from certain commitments. Returned, July 19, 1996.
New York	Stewardship Financial Corporation, Midland Park, New Jersey -- to acquire Atlantic Stewardship Bank. Approved, July 19, 1996.
Richmond	Summit Financial Corporation, Greenville, South Carolina -- to acquire the assets of Academy Finance, Inc., Lake City, South Carolina, a consumer finance company, . Approved, July 17, 1996.
Chicago	UnionBancorp, Inc., Streator, Illinois -- to acquire LaSalle County Collections, Inc., Ottawa, Illinois, and operate a collection agency. Permitted, July 16, 1996.
Minneapolis	Universal Financial Services, Inc., Bayport, Minnesota -- to acquire First State Bank of Bayport. Approved, July 15, 1996.
San Francisco	Valley Independent Bank, El Centro, California -- request for waiver of any Bank Holding Company Act application requirement in connection with the establishment of VIB Interim Bank to acquire and to merge with Bank of the Desert, N.A., La Quinta, California. Approved, July 19, 1996.

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JULY 15, 1996 TO JULY 19, 1996

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

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**BANK HOLDING COMPANIES**

Cleveland      Wesbanco, Inc., Wheeling, West Virginia -- to acquire  
Universal Mortgage Company, Bridgeport, West  
Virginia.  
Approved, July 18, 1996.

**BANK MERGERS**

Richmond      Centura Bank, Rocky Mount, North Carolina -- to merge  
with First Community Bank, Gastonia, North  
Carolina, and to establish branches.  
Approved, July 19, 1996.

Atlanta      Tri-City Bank & Trust Company, Blountville, Tennessee  
-- to acquire the Johnson City and Kingsport  
branches of National Bank of Commerce, Memphis,  
Tennessee.  
Approved, July 18, 1996.

**BANKS, STATE MEMBER**

Director, BS&R      Central Bank, Monroe, Louisiana -- registration as  
transfer agent.  
Withdrawn, July 18, 1996.

Director, BS&R      Greenwood Bank & Trust, Greenwood, South Carolina --  
transfer agent registration.  
Approved, July 18, 1996.

**CAPITAL STOCK**

Chicago      Blanchardville Financial Services, Inc.,  
Blanchardville, Wisconsin -- redemption of shares.  
Approved, July 19, 1996.

Minneapolis      Kandi BancShares, Inc., New London, Minnesota --  
redemption of shares.  
Approved, July 19, 1996.

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

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CHANGE IN BANK CONTROL

Chicago	Blanchardville Financial Services, Inc., Blanchardville, Wisconsin -- change in bank control. Permitted, July 19, 1996.
Kansas City	Fairport Bancshares, Inc., Fairport, Missouri -- change in bank control. Permitted, July 16, 1996.
Dallas	First Alpine, Inc., Alpine, Texas -- change in bank control. Permitted, July 15, 1996.
Minneapolis	North State Bancshares, Inc., Bloomington, Minnesota -- change in bank control. Permitted, July 15, 1996.

COMPETITIVE FACTORS REPORTS

Cleveland	Bank One, Lexington, N.A., Lexington, Kentucky proposed merger with Bank One, Kentucky, N.A., Louisville, Kentucky -- report on competitive factors. Submitted, July 16, 1996.
Kansas City	Boatmen's First National Bank of Oklahoma, Oklahoma City, Oklahoma, proposed merger with Bank IV Oklahoma, N.A., Tulsa, Oklahoma -- report on competitive factors. Submitted, July 18, 1996.
Cleveland	Commercial Bank, Middlesboro, Kentucky; Commercial Bank, West Liberty; the Exchange Bank of Kentucky, Mt. Sterling; Farmers-Deposit Bank, Flemingsburg; Farmers National Bank, Williamsburg; First American Bank, Ashland; First Security Bank & Trust Company, Whitesburg; and the Woodford Bank & Trust Company, Versailles, proposed merger with Pikeville National Bank & Trust Company, Pikeville, Kentucky -- report on competitive factors. Submitted, July 16, 1996.

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

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COMPETITIVE FACTORS REPORTS

Philadelphia	Covenant Bank for Savings, Haddonfield, New Jersey, proposed merger with First Southern State Bank, Avalon, New Jersey -- report on competitive factors. Submitted, July 18, 1996.
Atlanta	Effingham Bank and Trust, Rincon, Georgia, proposed merger with Ameribank, National Association, Savannah, Georgia -- report on competitive factors. Submitted, July 17, 1996.
Chicago	First National Bank of Danville, Danville, Illinois, proposed merger with First National Bank of Westville, Westville, Illinois -- report on competitive factors. Submitted, July 15, 1996.
San Francisco	First Republic Thrift & Loan, San Francisco, California, proposed merger with First Republic Savings Bank, Las Vegas, Nevada -- report on competitive factors. Submitted, July 16, 1996.
Atlanta	Greenville Banking Company, Greenville, Georgia, proposed merger with Meriwether Interim, Inc. -- report on competitive factors. Submitted, July 15, 1996.
Boston	Jewett City Savings Bank, Jewett City, Connecticut, proposed merger with Jewett City Trust Company -- report on competitive factors. Submitted, July 19, 1996.
Philadelphia	Keystone Savings and Loan Association, Philadelphia, Pennsylvania, proposed merger with Hometown Building and Loan Association and Wayne Junction Savings Association, Ambler, Pennsylvania -- report on competitive factors. Submitted, July 18, 1996.
San Francisco	Luther Burbank Corporation, Santa Rosa, California, proposed acquisition of NHS Financial, San Rafael, California -- report on competitive factors. Submitted, July 16, 1996.



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

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COMPETITIVE FACTORS REPORTS

New York	NVE Savings Bank, Englewood, New Jersey, and Interim Savings Bank in Organization, proposed merger with NVE Savings Bank -- report on competitive factors. Submitted, July 19, 1996.
Secretary	Ponce de Leon Federal Savings Bank, Bronx, New York, proposed purchase of a branch of the East New York Savings Bank, New York, New York -- report on competitive factors. Submitted, July 19, 1996.
Kansas City	RCB Bank, Claremore, Oklahoma, proposed merger with American Bank of Pryor, Pryor, Oklahoma -- report on competitive factors. Submitted, July 18, 1996.
Dallas	Royal National Bank of Palestine, Palestine, Texas, proposed merger with Compass Bank, Houston, Texas - - report on competitive factors. Submitted, July 18, 1996.
St. Louis	Simmons First Bank of Dermott, Dermott, Arkansas, proposed acquisition of the assets and assumption of the liabilities of the Rogers, Bella Vista, and Springdale, Arkansas, branches of Simmons First National Bank, Pine Bluff, Arkansas -- report on competitive factors. Submitted, July 16, 1996.
Philadelphia	Third Federal Saving Bank, Newtown, Pennsylvania, proposed acquisition of the assets and assumption of the liabilities of three offices of Cenlar Federal Savings Bank, Trenton, New Jersey -- report on competitive factors. Submitted, July 18, 1996.
Kansas City	Union Bank, Kansas City, Missouri, proposed merger with Citizen's Bank of Southern Missouri, Ava, Missouri -- report on competitive factors. Submitted, July 19, 1996.

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

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COMPETITIVE FACTORS REPORTS

St. Louis	Union Planters National Bank, Memphis, Tennessee, proposed merger with Leader Federal Bank for Savings -- report on competitive factors. Submitted, July 17, 1996.
St. Louis	Workingmens Federal Savings Bank, Bloomington, Indiana, proposed merger with One Bank -- report on competitive factors. Submitted, July 15, 1996.

EXTENSIONS OF TIME

Minneapolis	Absarokee Bancorporation, Absarokee, Montana -- extension to October 15, 1996, to acquire United Bank of Columbus, N.A., Columbus, Montana. Granted, July 17, 1996.
San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, July 17, 1996.
Richmond	Beach First National Bancshares, Inc., Myrtle Beach, South Carolina -- extension to October 17, 1996, to acquire Beach First National Bank. Granted, July 16, 1996.
San Francisco	Dai Ichi Kangyo Bank, Limited, Tokyo, Japan -- extension to divest certain property. Granted, July 17, 1996.
San Francisco	Liberty Bay Financial Corporation, Poulsbo, Washington -- extension to divest certain property. Granted, July 18, 1996.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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INTERNATIONAL OPERATIONS

Republic National Bank of New York, New York, New York, and Saban S.A., Marina Bay, Gibraltar -- to make an investment in Banque Unigestion S.A., Geneva, Switzerland.  
Permitted, July 5, 1996.

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

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COMPETITIVE FACTORS REPORTS

San Francisco	Continental Pacific Bank, Vacaville, California, proposed acquisition of certain assets and assumption of liabilities of the Concord branch of Tracy Federal Bank, F.S.B., Tracy, California -- report on competitive factors. Submitted, July 11, 1996.
Cleveland	First United National Bank, Fryburg, Pennsylvania, proposed acquisition of certain assets and assumption of certain liabilities of the Franklin branch of Mellon Bank, N.A., Pittsburg, Pennsylvania -- report on competitive factors. Submitted, July 11, 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

Merrill Merchants Bancshares,  
Inc., Bangor, Maine - 4(c)(8)  
notification to engage in  
management consulting through  
an indirect de novo subsidiary,  
M&M Consulting Limited Liability  
Company, Bangor, Maine

Federal Register

Not Yet Established

## 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**

Rossiyskiy Kredit Bank, Moscow, Russia, to establish a representative office in New York, New York.

08/16/96

**SECTION II**

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

The Bank of New York, New York, New York, to merge with The Bank of New York (NJ), West Paterson, New Jersey, and The Putnam Trust Company, Greenwich, Connecticut, and incident thereto to establish branches.

08/12/96 3/

**SECTION III**

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

Toronto Dominion Bank, Toronto, Canada, and TD/Oak Inc., New York, New York, to indirectly acquire Waterhouse Securities, Inc., New York, New York, and thereby engage in the purchase and sale of all types of securities on the order of customers as riskless principal, including transactions involving securities of all registered investment companies, other than investment companies that are advised by Waterhouse Securities or any of its affiliates.

08/02/96

Barclays PLC and Barclays Bank PLC, both of London, England, to engage through their subsidiary, BZW Securities Inc., New York, New York, in underwriting and dealing in equity securities except equity securities of open-end investment companies, acting as private placement agent for all types of securities, buying and selling securities in riskless principal transactions, executing and advising on transactions in financial and non-financial futures and options on futures (including executing-only and clearing-only) and making, acquiring, servicing and arranging for the purchase and sale of loans and other extensions of credit.

N/A

**SECTION IV**

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

None.

## **SECTION V**

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

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

**Week Ending July 20, 1996**

**NAME OF BANK**

**RATING**

**EXAMINATION DATE**

None.

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- 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**

**United Bank of Philadelphia, Philadelphia, PA to establish a branch office at 38th Street and Lancaster Avenue, Philadelphia, PA, pursuant to Section 9 of the Federal Reserve Act.**

**Newspaper comment period expires: N/Avail.**

**MidState Bancorp, Inc., Felton, DE to become a bank holding company by acquiring Felton Bank, Felton DE pursuant to section 3(a)(1) of the Bank Holding Company Act.**

**Newspaper comment period expires: N/Avail.**

**Pocono Community Bank, Strousburg, PA to become a member in the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act.**

**Newspaper comment period expires: N/Avail.**

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

**NONE**

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

**NONE**

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

**NONE**



## FEDERAL RESERVE BANK OF PHILADELPHIA

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### SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending July 19, 1996.

#### **Identification of Ratings**

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

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

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

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

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

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

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

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

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

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
NONE	NONE	NONE

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

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

Received notice from Mid Am, Inc., Bowling Green, Ohio, on July 16, 1996, of its intent to acquire Gulf Coast Collection Bureau, Inc., Sarasota, Florida, pursuant to Section 4(c)(8) of the Bank Holding Company Act.	July 26, 1996
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**SECTION II - APPLICATIONS SUBJECT TO BOTH NEWSPAPER AND FEDERAL  
REGISTER NOTICE**

NONE

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

Received notice from American Bancorporation, Wheeling, West Virginia, of its intent to acquire 51 percent of Premier Mortgage Limited, Columbus, Ohio, pursuant to Section 4(c)(8) of the Bank Holding Company Act.	Not Yet Known #
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**SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE  
OR NEWSPAPER NOTICE**

NONE

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

## AVAILABILITY OF CRA PUBLIC EVALUATIONS

(July 19, 1996)

The following state member banks have been examined by the Federal Reserve Bank of Cleveland for compliance with The Community Reinvestment Act. A public evaluation document became available from the bank(s) listed below during the week ended July 19, 1996. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

The Minster State Bank  
96 West Fourth Street  
Minster, OH 45885  
Rating: Outstanding  
Exam Date: 2-12-96  
Disclosure Date: 7-15-96

**Federal Reserve Bank of Richmond**

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

**Application**

**Comment Period Ending Date**

Crestar Bank DC, Vienna, Virginia (the proposed successor to Crestar Bank, N.A., Washington, D. C., after relocation of its main office), for membership in the Federal Reserve System.

8-12-96

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

**Application**

**Comment Period Ending Date**

F&M Bancorp, Frederick, Maryland, to merge with Home Federal Corporation, Hagerstown, Maryland.\*

8-8-96

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

**Application**

**Comment Period Ending Date**

None.

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

**Application**

NationsBank, N.A., Charlotte, North Carolina, to increase its investment in NationsBank Europe Limited, London, England.

\*Application is subject to CRA requirements

**Federal Reserve Bank of Richmond**

**Section V - Availability of CRA Public Evaluations**

Week ending July 19, 1996

**Definition of Ratings**

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

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

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

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

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

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

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

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

**Examination**

**Date**

**Rating**

None.

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

Section 1 - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

None.

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

Application

Comment Period Ending Date

Regions Financial Corporation  
Birmingham, Alabama

Not yet available\*

To merge with American Bancshares of Houma, Inc., Houma, Louisiana, and thereby directly acquire American Bank & Trust Company of Houma, Houma, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.

The Tampa Banking Company  
Tampa, Florida

08-12-96\*

Federal Register

After-the-fact change in control notice by Ferman Motor Car Company, Inc., Tampa, Florida, to retain 11.16 percent of the outstanding shares of The Tampa Banking Company, Tampa, Florida.

Bullsboro Bancshares, Inc.  
Newnan, Georgia

Not yet available\*

Notice for 1-BHC formation, The Bank of Newnan, Georgia.

First Alliance Bancorp, Inc.  
Marietta, Georgia

08-19-96\*

Newspaper

To acquire Premier Bancshares, Inc., Atlanta, Georgia (a thrift holding company), and its subsidiary, Premier Bank, FSB, Atlanta, Georgia, and thereby engage in operating a savings association, pursuant to Section 225.25(b)(9) of Regulation Y.

Tara Bankshares Corporation  
Riverdale, Georgia

Not yet available\*

Change in control notice by Mr. Don Arthur Barnette to acquire an additional 40.07 percent of the outstanding shares of Tara Bankshares Corporation, Riverdale, Georgia. The acquisition will increase Mr. Barnette's total ownership to 40.19 percent.

Section 3 - Applications Subject to Federal Register Only

Application

Comment Period Ending Date

Dadeland Bancshares, Inc.  
Miami, Florida

Not yet available

To acquire, through its *de novo* subsidiary, Dadeland Software Services, Inc., Miami, Florida, a 20 percent interest in a joint venture for the purpose of engaging in data processing, computer software activities, and related consulting service activities, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Sections 225.25(b)(7) and 225.25(b)(11) of Regulation Y.

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\*Subject to provisions of the Community Reinvestment Act.

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

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Alliance Bancorp, Inc. Marietta; Georgia (Applicant) To acquire Premier Lending Corporation, Atlanta, Georgia, and thereby engage in making, acquiring, or servicing loans or other extensions of credit, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(1) of Regulation Y. Premier Lending Corporation is a subsidiary of Premier Bancshares, Inc., Atlanta, Georgia (Bancshares), a thrift holding company, and Applicant has filed a companion application to acquire Bancshares and its thrift subsidiary, Premier Bank, Atlanta, Georgia.	08-12-96
NBN Corp. Newport, Tennessee To acquire Smoky Mountain Financial Services, Inc., Jefferson City, Tennessee, and thereby engage in credit related insurance activities, pursuant to Section 225.25(b)(8)(ii) of Regulation Y.	Not yet available*

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

Application

None.

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\*Subject to provisions of the Community Reinvestment Act.

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

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

<u>Bank</u>	<u>CRA Rating</u>	<u>Examination Date</u>
Gulf Bank Highway 182 East Orange Beach, Alabama 36561 (334) 981-4200	Satisfactory	04-08-96



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

Recently Approved Applications

Approval Date

ABC Bancorp Moultrie, Georgia To merge with First National Financial Corporation, Albany, Georgia, and thereby directly acquire First National Bank of South Georgia, Albany, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	07-18-96
First National Banc, Inc. St. Marys, Georgia 1-BHC formation, First National Bank, St. Marys, Georgia.	07-18-96
First Banking Company of Southeast Georgia Stateboro, Georgia To merge with FNB Bancshares, Inc., Springfield, Georgia, and thereby directly acquire its subsidiary, First National Bank of Effingham, Springfield, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	07-18-96
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.	07-12-96
Synovus Financial Corp. Columbus, Georgia To retain Canterbury Trust Company, Birmingham, Alabama, and thereby continue engaging in the provision of trust services, pursuant to Section 4(c)(8) of the Bank Holding Company and Section 225.25(b)(3) of Regulation Y.	07-10-96
The Bank of Nashville Nashville, Tennessee To establish a mobile branch office located at 401 Church Street, Nashville, Tennessee.	07-19-96
Tri-City Bank & Trust Company Blountville, Tennessee To acquire the Johnson City and Kingsport Branches of National Bank of Commerce, Memphis, Tennessee, pursuant to Section 18(c) of the Federal Deposit Insurance Act. The branches are located at 112 Sunset Drive, Johnson City, Tennessee, and 1664 East Stone Drive, Kingsport, Tennessee.	07-18-96
Volunteer State Bancshares, Inc. Portland, Tennessee Commitment waiver request.	07-10-96

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	F&M Bank Kaukauna, Wisconsin 1901 East Main Street Little Chute, Wisconsin	NP - 7-18-96
Membership	Ossian State Bank Ossian, Iowa	NP - 7-15-96
Branch	Comerica Bank Detroit, Michigan 31145 Harper St. Clair Shores, Michigan	NP - 7-27-96
Merger/Branch	First Banking Center-Burlington Burlington, Wisconsin Genoa City, Wisconsin branch of American National Bank and Trust Company of Genoa City Genoa City, Wisconsin 235 Freeman Street Genoa City, Wisconsin	NP - **
EFT	Harris Trust and Savings Bank Chicago, Illinois CNA Plaza, 55 East Jackson Blvd. Chicago, Illinois	NP - 7-25-96

NP - Newspaper

FR - Federal Register

\* - Subject to Provisions of Community Reinvestment Act

\*\* - Not available at this time

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Merger/Branch	First Banking Center-Burlington Burlington, Wisconsin Pell Lake, Wisconsin branch of American National Bank and Trust Company of Genoa City Genoa City, Wisconsin N1264 Park Road Pell Lake, Wisconsin	NP - **
Branch	M&I First American Bank Wausau, Wisconsin 220 South 18th Avenue Wausau, Wisconsin	NP - 7-25-96
Branch	Citizens Bank Flint, Michigan 32200 Schoolcraft Road Livonia, Michigan	NP - 7-21-96
Merger/Branch	First Trust & Savings Bank Aurelia, Iowa Cleghorn State Bank Cleghorn, Iowa 101 North Lewis Avenue Cleghorn, Iowa	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)(5)	First Merchants Corporation* Muncie, Indiana Randolph County Bancorp Winchester, Indiana Randolph County Bank Winchester, Indiana	FR - 7-15-96 NP - 7-9-96
3(a)(1)	Fortress Bancshares, Inc.* Cresco, Iowa Fortress Holdings, Inc. Hartland, Wisconsin Houston Security Bank Houston, Minneapolis Westby-Coon Valley State Bank Westby, Wisconsin	FR - 7-15-96 NP - 6-21-96
3(a)(1)	Farmers State Bancshares, Inc.* Mason City, Iowa Farmers State Bank Northwood, Iowa	FR - 7-19-96 NP - 7-22-96
3(a)(1)	First Midwest Financial, Inc.* Storm Lake, Iowa Central West Bancorporation Casey, Iowa Security State Bank Stuart, Iowa	FR - 8-16-96 NP - **
3(a)(3)	Capitol Bancorp, Ltd.* Lansing, Michigan Macomb Community Bank Clinton Township, Michigan (in organization)	FR - 8-16-96 NP - **
3(a)(1)	Crestmark Bancorp, Inc.* Bloomfield Hills, Michigan Crestmark Bank Troy, Michigan ( in organization)	FR - **

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)	Great Lakes Financial Resources, Inc. ESOP* Homewood, Illinois Great Lakes Financial Resources, Inc. Homewood, Illinois Bank of Homewood Homewood, Illinois Bank of Matteson Matteson, Illinois First National Bank of Blue Island Blue Island, Illinois	FR - 7-12-96 NP - 7-16-96
3(a)(1)	Community Holdings Corporation* Palos Hills, Illinois First State Bank and Trust Company of Palos Hills Palos Hills, Illinois	FR - 8-1-96 NP - **
3(a)(1)	St. Joseph Capital Corporation* South Bend, Indiana St. Joseph Capital Bank Mishawaka, Indiana (in organization)	FR - 7-26-96 NP - 7-27-96
3(a)(1)	Lewis Family Partners, L.P.* Morris, Illinois Illinois Valley Bancorp, Inc. Morris, Illinois Grundy County National Bank Morris, Illinois	FR - 8-1-96 NP - **
3(a)(1)	FirstValue Corp* Appleton, Wisconsin Tigerton Bancorporation, Inc. Tigerton, Wisconsin First National Bank in Tigerton Tigerton, Wisconsin	FR - ** NP - 6-13-96

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)(5)	Country Bank Shares Corporation* Mount Horeb, Wisconsin Belleville Bancshares Corporation Belleville, Wisconsin Belleville State Bank Belleville, Wisconsin	FR - 8-8-96 NP - 8-5-96
3(a)(1)	Oak Park River Forest Bankshares, Inc.* Oak Park, Illinois Community Bank of Oak Park River Forest Oak Park, Illinois (in organization)	FR - ** NP - **
3(a)(1)	Lakes Region Bancorp, Inc.* Bannockburn, Illinois Anchor Bank Third Lake, Illinois	FR - ** NP - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	First Chicago NBD Corporation Chicago, Illinois Multinet International Bank New York, New York	FR - **
4(c)(8)	Pinnacle Banc Group, Inc. Oak Brook, Illinois Financial Security Corp. Chicago, Illinois Security Federal Savings and Loan Association Chicago, Illinois	FR - 8-1-96 NP - **
4(c)(8)	First Midwest Financial, Inc. Storm Lake, Iowa First Federal Savings Bank of the Midwest Storm Lake, Iowa	FR - 8-16-96
4(c)(8)	NEB Corporation Fond du lac, Wisconsin to engage <u>de novo</u> in making and servicing loans	FR - **
4(c)(8)	North Shore Community Bancorp, Inc. Lake Forest, Illinois Crabtree Capital Corporation Schaumburg, Illinois	FR - 7-8-96

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)	ABN AMRO Bank N.V. Amsterdam, The Netherlands ChiCorp, Inc. Chicago, Illinois The Chicago Corporation Chicago, Illinois	FR - **
4(c)(8)	ABN AMRO Holding N.V. Amsterdam, The Netherlands ChiCorp, Inc. Chicago, Illinois The Chicago Corporation Chicago, Illinois	FR - **
4(c)(8)	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands ChiCorp, Inc. Chicago, Illinois The Chicago Corporation Chicago, Illinois	FR - **
4(c)(8)	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands ChiCorp, Inc. Chicago, Illinois The Chicago Corporation Chicago, Illinois	FR - **



Federal Reserve Bank of Chicago

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

Type

Application

None

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 July 19, 1996. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

- O - An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.
- S - An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.
- NI - An institution in this group has a 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>
Chemical Bank-Bay Area 213 Center Avenue Bay City, Michigan 48708-5662 (517) 895-8521	3/25/96	O

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING July 19, 1996

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

<b><u>Application</u></b>	<b><u>End of Comment Period</u></b>
* Section 9 application by Southern Commercial Bank, St. Louis, Missouri, to establish a branch office at 1030 Main Street, Imperial, Missouri.	7-1-96

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

<b><u>Application</u></b>	<b><u>End of Comment Period</u></b>
* Section 3(a)(3) application by First Commercial Corporation, Little Rock, Arkansas, to acquire Security National Bank, Nacogdoches, Texas.	Newspaper: 8-16-96
* Section 3(a)(1) application by Norma McLane-Smith Family Limited Partnership, Poplar Bluff, Missouri, to acquire 53.77% of Poplar Bluff Banc Company, Poplar Bluff, Missouri, and 11.10% of Midwest Bancshares, Inc., Poplar Bluff, Missouri.	Newspaper: 8-20-96
Change in control notification involving Midwest Bancshares, Inc., Poplar Bluff, Missouri, by Joseph Thomas McLane.	Newspaper: 8-12-96

## **SECTION III - 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 is 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 July 19, 1996**

<b>Name of Bank</b>	<b>Bank Address</b>	<b>Examination Date</b>	<b>Examination Rating</b>
None			

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section I - Applications Subject to  
Newspaper Notice Only

Application

Comment Period  
Ending Date

Yellowstone Bank, Laurel, Montana, proposes to merge with Yellowstone Bank, Absarokee, Montana; Yellowstone Bank, Billings, Montana; and Yellowstone Bank, Columbus, Montana, and incident thereto establish branches in the Montana communities of Absarokee, Billings, and Columbus. \*

August 14, 1996

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

Application

Comment Period  
Ending Date

Norwest Corporation, Minneapolis, Minnesota, for prior approval to acquire 100% of the voting shares of Texas Bancorporation, Inc., Odessa, Texas. \*

August 16, 1996  
(Federal Register)

\*Subject to CRA

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section III - Applications Subject  
to Federal Register Notice Only

Application

Comment Period  
Ending Date

NONE.

**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 July 19, 1996**

ASSIGNMENT OF RATING

Identification of Ratings

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

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

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

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

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

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

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

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

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

BANK(S) EXAMINED

DATE OF EXAMINATION

CRA RATING

Dacotah Bank  
P.O. Box 359  
Lemmon, SD 57638-0359  
(605) 374-3853

April 15, 1996

Satisfactory

**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**

DFC Acquisition Corporation Two, Kansas City, Missouri, for prior approval to acquire 58.18 percent of the voting shares of Air Academy National Bancorp, Colorado Springs, Colorado.\*

August 16, 1996

FirstBank Holding Company of Colorado ESOP and FirstBank Holding Company of Colorado, both of Lakewood, Colorado, for prior approval to acquire 100 percent of the voting shares of FirstBank of Greeley, Greeley, Colorado.\*

August 16, 1996

Premier Bancorp, Inc., Denver, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Premier Bank, Lenexa, Kansas.\*

August 16, 1996

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

**APPLICATION**

**COMMENT PERIOD ENDING DATE**

First Kansas Bancshares, Inc., Hutchinson, Kansas, for prior approval to engage *de novo* through its subsidiary, Personal Finance Corp., Hutchinson, Kansas, in a joint venture in the sale of credit-related insurance.

August 6, 1996

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

**APPLICATION**

None.

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

### **Identification of Ratings**

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

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

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

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

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

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

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

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

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
The First Bank of Haskell P.O. Box 128 Haskell, Oklahoma 74436-0128	04/22/96	07/19/96	Satisfactory
Morris State Bank P.O. Box 70 Morris, Oklahoma 74445-0070	04/22/96	07/19/96	Satisfactory

\*Application is subject to CRA.



FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

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

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

\*\* NOTICE EXP

\*Section 3(a)(3) application by  
Texas Financial Bancorporation, Inc., Minneapolis, MN,  
to acquire The Farmers and Mechanics Bank, Galesburg,  
Illinois

N/A

\*Section 3(a)(3) application by  
Henderson Citizens Bancshares, Inc., Henderson, TX, to  
acquire Waskom Bancshares, Inc., Waskom, TX, and First  
State Bank, Waskom, TX

N/A

\*Section 3(a)(3) application by  
Henderson Citizens Bancshares of Delaware, Inc., Dover,  
DE, to acquire Waskom Bancshares, Inc., Waskom, TX, and  
First State Bank, Waskom, TX

N/A

\*Section 3(a)(1) application by  
Canton Financial Corp., Canton, TX, to acquire The  
First National Bank of Canton, Canton, TX

N/A

Change in Control Notice by  
Marble Falls National Bank 401(K) Employee Stock  
Ownership Plan, Marble Falls, TX, to acquire an  
interest in Marble Falls National Bancshares, Inc.,  
Marble Falls, TX (Resubmission)  
(Previously reported during the week of 6-24-96)

N/A

Change in Control Notice by  
Mercedes Bancorp, Inc., Employee Stock Ownership Plan,  
Mercedes, TX, and Trust Company of Texas, Trustee,  
Dallas, TX, to acquire an interest in Mercedes Bancorp,  
Inc., Mercedes, TX (Resubmission)  
(Previously reported during the week of 7-1-96)

96/07/23

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

**APPLICATION**

**NOTICE EXP**

None.

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

**APPLICATION**

None.

\* SUBJECT TO CRA.  
\*\* EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.  
N/A - NOT AVAILABLE AT THIS TIME.

**SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
**FOR THE WEEK OF JULY 15, 1996**

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

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

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

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

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

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

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

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

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

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 7/19/96

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

Western Acquisition Partners, L.P., and Western Acquisition, L.L.C., Buffalo Grove, Illinois, to become bank holding companies by acquiring at least 43.5 percent of Sunwest Bank, Tustin, California. \*

Newspaper: 7/25/96

Fed. Reg.: 7/26/96

Section III - Applications Subject to Federal Register Only

The Tokai Bank, Limited, Nagoya, Japan, to engage in higher-residual-value leasing, including leasing tangible personal property, or acting as agent, broker or adviser in leasing such property, in which the lessor relies on an estimated residual value of the property, in excess of the 25 percent limitation, through Tokai Financial Services, Inc., Berwyn, Pennsylvania.

Fed. Reg.: 8/07/96

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

None

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\* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 7/19/96

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>
Capital Bank of North County	2602 El Camino Real Carlsbad, CA 92008-1214 (619) 434-3344	3/25/96	Outstanding
Mid-Peninsula Bank	420 Cowper Street Palo Alto, CA 94301-1504 (415) 323-5150	3/25/96	Outstanding

\*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.