

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

RESEARCH LIBRARY
H.2, 1996, No. 32
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending August 10, 1996
AUG 22 9 37 AM '96

ACTIONS TAKEN BY THE BOARD OF GOVERNORS
AND STAFF

BANK HOLDING COMPANIES

KeyCorp, Cleveland, Ohio, Key Bancorp of New Hampshire Inc., Bedford, New Hampshire -- to acquire Key Bank, a de novo state-chartered bank. Approved, August 5, 1996.

Union Planters Corporation, Memphis, Tennessee -- notification of intent to acquire Leader Financial Corporation, Memphis Tennessee. Permitted, August 5, 1996.

BOARD OPERATIONS

Budget -- mid-year adjustments. Approved, August 8, 1996.

REGULATIONS AND POLICIES

Capital adequacy -- request for comment on a proposal to amend the risk-based capital guidelines for banks and bank holding companies regarding the treatment of collateralized transactions (Docket R-0930). Approved, August 7, 1996.

Profitability of Credit Card Operations of Depository Institutions -- annual report to the Congress. Approved, August 5, 1996.

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

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

BANK BRANCHES, DOMESTIC

| | |
|---------------|--|
| San Francisco | Bank of America Nevada, Reno, Nevada -- to establish branches at 641 Mall Ring Circle, Henderson, Nevada; and 1000 North Green Valley Parkway. Approved, August 8, 1996. |
| Richmond | Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 109 Broadfoot Avenue, Fayetteville, North Carolina. Approved, August 6, 1996. |

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

BANK BRANCHES, DOMESTIC

New York Chase Manhattan Bank, New York, New York -- to establish offsite electronic facilities at Mount Sinai Hospital, Klingenstein Center, 1176 5th Avenue; Hughes, Hubbard and Reed, Battery Park Plaza; Cheyenne Software, 2000 Marcus Avenue, Lake Success, New York; Sony Plaza, 550 Madison Avenue, New York, New York; B.G. Sulzle, One Neddle Lane, Syracuse, New York; Empire Blue Cross and Blue Shield, 622 Third Avenue, New York, New York; and CS First Boston Corporation, 11 Madison Avenue; and to establish branches at New York University Medical Center, 550 First Avenue; St. Luke's/Roosevelt Hospital Center, 1111 Amsterdam Avenue; and St. Luke's/Roosevelt Hospital Center, 1000 10th Avenue, New York, New York.
Approved, August 5, 1996.

Cleveland Ohio Bank, Findlay, Ohio -- to establish a branch at 125 South Main Street, Fostoria, Ohio.
Approved, August 9, 1996.

BANK HOLDING COMPANIES

Director, BS&R First Commerce Corporation, New Orleans, Louisiana -- request for relief from certain conditions in Board's order approving FCC's merger with City Bancorp, Inc., New Iberia; and First Bancshares, Inc., Slidell, Louisiana.
Granted, August 6, 1996.

Kansas City First Kansas Bancshares, Inc., Hutchinson, Kansas -- to engage de novo in consumer finance lending activities through Personal Finance Corporation.
Permitted, August 7, 1996.

Dallas Grayson Bancshares, Inc., Wilmington, Delaware -- request for waiver of application to acquire American Bank of Texas, Sherman, Texas.
Granted, August 8, 1996.

Kansas City Hometown Banc Corp., Grand Island, Nebraska -- to acquire shares of Five Points Bank, Grand Island, Nebraska
Approved, August 9, 1996.

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

BANK HOLDING COMPANIES

| | |
|--------------|---|
| Dallas | Irving Delaware Financial Corporation, Dover, Delaware -- request for waiver of application to acquire Independent National Bank, Irving, Texas. Granted, August 7, 1996. |
| St. Louis | Mercantile Bancorporation Inc., St. Louis, Missouri - - to acquire Peoples State Bank, Topeka, Kansas. Approved, August 5, 1996. |
| Atlanta | Mid State Banks, Inc., Cordele, Georgia -- to acquire the First State Bank of Ocilla, Ocilla, Georgia. Approved, August 8, 1996. |
| Philadelphia | Midstate Bancorp, Inc., Felton, Delaware -- to acquire the Felton Bank. Approved, August 8, 1996. |
| Chicago | NEB Corporation, Fond du Lac, Wisconsin -- notification of intent to engage de novo in lending activities. Permitted, August 8, 1996. |
| Minneapolis | Ringsmuth Family Limited Partnership, Wakefield, Michigan -- to acquire Wakefield Bancorporation and The First National Bank of Wakefield. Approved, August 7, 1996. |
| Richmond | South Street Financial Corp., Albemarle, North Carolina -- to acquire Home Savings Bank of Albemarle, Inc., S.S.B. Approved, August 9, 1996. |
| Richmond | Southern National Corporation, Winston-Salem, North Carolina -- to engage de novo in data processing activities through Money 24, Inc. Permitted, August 8, 1996. |
| Richmond | Southern National Corporation, Winston-Salem, North Carolina -- to acquire Regional Acceptance Corporation, Greenville, North Carolina. Approved, August 9, 1996. |

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

BANK HOLDING COMPANIES

| | |
|---------------|---|
| St. Louis | Union Planters Corporation, Memphis, Tennessee, and BNF Bancorp, Inc., Decatur, Alabama -- to acquire BancAlabama, Inc., Huntsville, Alabama, and BankAlabama-Huntsville. Approved, August 6, 1996. |
| San Francisco | Wells Fargo & Company, San Francisco, California -- to engage nationwide in installing, owning, operating, and maintaining automated teller machines through Wells Fargo Ventures, Inc. Permitted, August 5, 1996. |
| San Francisco | Wells Fargo & Company, San Francisco, California -- to engage nationwide in issuing and selling variably denominated payment instruments. Permitted, August 6, 1996. |
| San Francisco | WKS, Inc., Fresno, California -- to retain shares of Sierra Thrift. Approved, August 8, 1996. |
| San Francisco | Zions Bancorporation, Salt Lake City, Utah -- to engage in installing and operating automated teller machines throughout the United States, through Cash Access, Inc. Permitted, August 9, 1996. |

BANK PREMISES

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|-----------|--|
| St. Louis | River Valley Bank & Trust, Lavaca, Arkansas -- investment in bank premises. Approved, August 7, 1996. |
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BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

| | |
|----------------|---|
| Kansas City | Farm Credit Services of the Mountain Plains, PCA, Greeley, Colorado -- registration as margin lender under Regulation G. Approved, August 7, 1996. |
| Director, BS&R | Premier Trust Company, Bluefield, Virginia -- registration as transfer agent. Withdrawn, August 9, 1996. |

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

CHANGE IN BANK CONTROL

Dallas Commercial Bancshares, Inc., Houston, Texas -- change
 in bank control.
 Returned, August 5, 1996.

COMPETITIVE FACTORS REPORTS

Kansas City Commercial Federal Bank, FSB, Omaha, Nebraska,
 proposed merger with Hawkeye, FSB, Boone, Iowa --
 report on competitive factors.
 Submitted, August 7, 1996.

Minneapolis Farmers State Bank of Leeds, Leeds, North Dakota,
 proposed merger with United Community Bank of
 Burlington, Burlington, North Dakota -- report on
 competitive factors.
 Submitted, August 9, 1996.

Richmond Logan Bank and Trust Company, Logan, West Virginia,
 proposed acquisition of the assets and assumption
 of the liabilities of the Harts branch of Twentieth
 Street Bank, Huntington, West Virginia -- report on
 competitive factors.
 Submitted, August 8, 1996.

Kansas City Mercantile Bank of Topeka, Topeka, Kansas, proposed
 merger with Peoples State Bank -- report on
 competitive factors.
 Submitted, August 6, 1996.

Dallas New CBL, Inc., Longview, Texas, proposed merger with
 Community Bank -- report on competitive factors.
 Submitted, August 8, 1996.

San Francisco Sierrawest Bank, Reno, Nevada, proposed merger with
 Sierrawest Bank, Truckee, California -- report on
 competitive factors.
 Submitted, August 5, 1996.

Atlanta Southtrust Bank of Florida, N.A., St. Petersburg,
 Florida, proposed acquisition of Heritage National
 Bank, Fort Myers, Florida -- report on competitive
 factors.
 Submitted, August 5, 1996.

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

COMPETITIVE FACTORS REPORTS

| | |
|---------------|--|
| San Francisco | Sutter Buttes Savings Bank, F.S.B., Yuba City, California, proposed merger with Tri Counties Bank, Chico, California -- report on competitive factors. Submitted, August 9, 1996. |
| Richmond | United Carolina Bank, Whiteville, North Carolina, proposed acquisition of Tomlinson Insurors, Inc., Fayetteville, North Carolina -- report on competitive factors. Submitted, August 6, 1996. |
| Boston | USTRust, Boston, Massachusetts, proposed acquisition of certain assets and assumption of certain liabilities of certain branches of the First National Bank of Boston and BayBank, N.A. -- report on competitive factors. Submitted, August 7, 1996. |

EXTENSIONS OF TIME

| | |
|-------------|---|
| Kansas City | CRACO, Inc., Vinita, Oklahoma -- extension to September 4, 1996, to acquire the First National Bank of Grove, Grove, Oklahoma. Granted, August 9, 1996. |
| Kansas City | FEO Investments, Inc., Hoskins, Nebraska -- extension to September 15, 1996, to consummate its investment in Meadow Ridge Partners, LLC, and engage de novo in community development activities. Granted, August 6, 1996. |
| Kansas City | First National Bancshares, Inc., Edmond, Oklahoma -- extension to November 21, 1996, to acquire First National Bank of Edmond. Granted, August 5, 1996. |
| Kansas City | FirstBank Holding Company of Colorado ESOP, Lakewood, Colorado -- extension to September 7, 1996, to increase its ownership in FirstBank Holding Company of Colorado. Granted, August 8, 1996. |

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

EXTENSIONS OF TIME

| | |
|---------|--|
| Atlanta | Gateway Bancshares, Inc., Ringgold, Georgia -- extension to October 23, 1996, to acquire Gateway Bank and Trust. Granted, August 8, 1996. |
|---------|--|

RESERVE BANK OPERATIONS

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|----------------|--|
| GC | Federal Reserve Bank of New York -- to act as fiscal agent in connection with proposed issue of bonds by the Inter-American Development Bank. Approved, August 5, 1996. |
| Director, FRBO | Federal Reserve Bank of Philadelphia -- to acquire local area network equipment and services. Approved, August 8, 1996. |

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

INTERNATIONAL OPERATIONS

BankAmerica International Investment Corporation,
Chicago, Illinois -- to make an additional
investment in Continental International Finance
Corporation II Limitada, Santiago, Chile.
Permitted, August 1, 1996.

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

BANK HOLDING COMPANIES

San Francisco Capital Corp of the West, Merced, California -- to
expand the geographic scope of providing financial
advice and to engage in management consulting
advisory activities through Capital West Group,
Inc.
Permitted, July 29, 1996.

COMPETITIVE FACTORS REPORTS

Atlanta American Bank and Trust, Pensacola, Florida, and
Liberty Bank, proposed merger with Whitney National
Bank of Florida -- report on competitive factors.
Submitted, August 1, 1996.

Atlanta First American Bank and Trust, Vacherie, Louisiana,
proposed merger with First American Bank of
Tangipahoa, Hammond, Louisiana -- report on
competitive factors.
Submitted, August 1, 1996.

Atlanta St. Clair Federal Savings Bank, Pell City, Alabama,
proposed merger with National Bank of Commerce of
Birmingham, Birmingham, Alabama -- report on
competitive factors.
Submitted, August 1, 1996.

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ADDITIONS AND CORRECTIONS

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

COMPETITIVE FACTORS REPORTS

| | |
|---------|---|
| Atlanta | United Community Bank, Blairsville, Georgia, proposed acquisition of certain assets and assumption of the liabilities of the Cornelia branch of the First National Bank of Commerce, Commerce, Georgia, and to establish one branch -- report on competitive factors. Submitted, August 1, 1996. |
|---------|---|

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

The Royal Bank of Scotland
plc, Edinburgh, Scotland,
The Governor and Company of
the Bank of Ireland, Dublin,
Ireland, Citizens Financial
Group, Inc., Providence,
Rhode Island - 3(a)(3)
application to acquire
Farmers & Mechanics Bank,
Middletown, Connecticut

Newspaper

08-05-96

Federal Register

Not Yet Established

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

Cambridge Bancorp, Inc.,
Cambridge, Massachusetts -
4(c)(8) notification to
expand the previously
approved investment advisory
activities of Cambridge
Investment Services of New
Hampshire, Inc., Concord,
New Hampshire

Federal Register

08-22-96

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

European American Bank, New York, New York, to establish a branch at 369 E. 149th Street, Bronx, New York. 1/ 08/29/96

The Bank of New York, New York, New York, to establish a branch at Stop & Shop Supermarket Nicholl's Road and Pond Path, South Setauket, New York. 1/ 09/04/96

SECTION II

Applications Subject to Both Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications (subject to Federal Register Notice Only)

The Bank of Nova Scotia, Toronto, Canada, to engage de novo through its subsidiary, Scotia Financial Services, Inc., Atlanta, Georgia, in commercial finance activities. N/A

Bayerische Vereinsbank AG, Munich, Federal Republic of Germany, to establish a wholly-owned subsidiary, VB Structured Finance, Inc., and thereby engage de novo in commercial finance activities. N/A

The Chase Manhattan Corp., New York, New York, and Mellon Bank Corp., Pittsburgh, Pennsylvania, for their jointly owned subsidiary, ChaseMellon Shareholder Services, LLC, Ridgefield Park, New Jersey, to acquire certain assets comprising the stock transfer business of Wells Fargo Bank, N.A., San Francisco, California, and certain affiliated banks. 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 August 10, 1996

| <u>NAME OF BANK</u> | <u>RATING</u> | <u>EXAMINATION DATE</u> |
|--|----------------------|--------------------------------|
| First State Bank 3 Main Street Canisteo, New York 14823 | Satisfactory | April 1, 1996 |
| Tioga State Bank 1 North Main Street Spencer, New York 14883 | Satisfactory | March 11, 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

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

NONE

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

Collective Bancorp, Inc., Cologne, NJ to become a bank holding company through the acquisition of Continental Bancorporation, Laurel Springs, NJ, pursuant to Section 3(a)(1) of the Bank Holding Company Act.

Federal Register comment period expires: 08/23/96

Newspaper comment period expires: 08/23/96

**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

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 August 9, 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.

Bank/Location

Examination Date

CRA Rating

None

APPLICATIONS BULLETIN
(For the week ending August 10, 1996)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

Received Section 3(a)(1) application from Classic Bancshares, Inc., Ashland, Kentucky, on August 5, 1996, to acquire First Paintsville Bancshares, Inc., Paintsville, Kentucky.

* Not Yet Known #

Received Section 4(c)(8) notice from Classic Bancshares, Inc., Ashland, Kentucky, on August 5, 1996, to retain the voting shares of Ashland Federal Savings Bank, Ashland, Kentucky.

* Not Yet Known #

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received Section 4(c)(8) Notice from Mellon Bank Corporation, Pittsburgh, Pennsylvania, and Chase Manhattan Corporation, New York, New York, on August 5, 1996, to acquire through their joint venture, ChaseMellon Shareholder Services, L.C.C., certain assets comprising the stock transfer business of Wells Fargo Bank, N.A., San Francisco, California, and certain of its affiliate banks.
(BEING PROCESSED UNDER EXPEDITED PROCEDURES)

August 23, 1996

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

NONE

* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

- Expected to End 30 Days from Date of Receipt

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(August 9, 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 August 9, 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.

Bank One, Mansfield
P. O. Box 1425
Mansfield, OH 44901
Rating: Outstanding
Exam Date: 4-29-96
Disclosure Date: 8-5-96

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

Application

Comment Period Ending Date

First Virginia Bank - Commonwealth, Grafton,
Virginia, to establish a branch in the Wal-
Mart SuperCenter at 1900 Cunningham Drive,
Hampton, Virginia.*

8-26-96

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

Application

Comment Period Ending Date

Notice of Change in Control filed by
Mr. Michael Macielag with respect to
Chesapeake Bancorp, Chestertown,
Maryland.

8-28-96**

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

Carolina First Corporation, Greenville,
South Carolina, to acquire control of
Affinity Technology, Inc., Columbia,
South Carolina.

Not yet available.

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

Application

None.

*Application is subject to CRA requirements

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

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending August 9, 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> |
|--|-----------------------------|---------------|
| Signet Bank 7 North 8th Street Richmond, Virginia 23219 | 1-15-96 | Satisfactory |
| Highlands Union Bank 340 West Main Street Abingdon, Virginia | 5-6-96 | Satisfactory |

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 9, 1996

Section 1 - Applications Subject to Newspaper Notice Only

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|---|-----------------------------------|
| Commercial Bank of Florida Miami, Florida To establish a branch located at 1533 Sunset Road, Coral Gables, Florida. | 08-26-96* |
| Omni Bancshares, Inc. Metairie, Louisiana Notice 1-BHC formation, Omni Bank, Metairie, Louisiana. | 08-13-96* |

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

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|---|-----------------------------------|
| Destin Bancshares, Inc. Destin, Florida 1-BHC formation, Destin Bank, Destin, Florida. | Not yet available* |
| Colony Bankcorp, Inc. Fitzgerald, Georgia To acquire Broxton State Bank, Broxton, Georgia, pursuant to section 3(a)(3) of the Bank Holding Company Act. | 09-06-96* Newspaper |
| Whitney Holding Corporation New Orleans, Louisiana To acquire Whitney National Bank of Florida, Pensacola, Florida (in organization), pursuant to Section 3(a)(3) of the Bank Holding Company Act. | Not yet available* |
| Whitney Holding Corporation New Orleans, Louisiana To merge with Liberty Holding Company, Pensacola, Florida, and thereby directly acquire Liberty Bank, Pensacola, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act. | Not yet available* |
| Citizens Corporation Franklin, Tennessee 1-BHC formation, Peoples State Bancshares, Inc., Grant, Alabama, and thereby acquire its subsidiary, Peoples State Bank, Grant, Alabama. | 09-05-96* Federal Register |
| Harrison Group, Inc. Franklin, Tennessee 1-BHC formation, Peoples State Bancshares, Inc., Grant, Alabama, and thereby acquire its subsidiary, Peoples State Bank, Grant, Alabama. | 09-05-96* Federal Register |

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 9, 1996

Section 3 - Applications Subject to Federal Register Only

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|---|-----------------------------------|
| Citizens Corporation Franklin, Tennessee Along with its wholly-owned subsidiary, Harrison Group, Inc., Franklin, Tennessee, to engage directly in mortgage lending activities pursuant to section 225.25(b)(1) of Regulation Y and, through Financial Data Technology Corporation, Franklin, Tennessee, to engage in data processing activities pursuant to section 225.25(b)(7) of Regulation Y. | 09-05-96 |

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

Application

Jefferson Bancorp, Inc.
Gretna, Louisiana
Request for waiver of the application requirement of Section 3(a)(1) of the Bank Holding Company Act to become a bank holding company by acquiring Jefferson Federal Savings Bank, Gretna, Louisiana, which will undergo a chartered conversion to become a state savings bank at the time of its acquisition by ISB Financial Corporation, New Iberia, Louisiana.

First Community Corporation
Rogersville, Tennessee
Commitment waiver request.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 9, 1996

Recently Approved Applications

Approval Date

Mid State Banks, Inc.
Cordele, Georgia

08-08-96

To acquire The First State Bank of Ocilla, Ocilla, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.

First Commerce Corporation
Commitment waiver request.

08-06-96

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 9, 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> |
|--|-------------------|-----------------------------|
| Jefferson Bank of Florida 301 41st Street Miami, Florida 33140 (305) 532-6451 | Satisfactory | 04-22-96 |
| Citizens Bank of Talladega 409 East Battle Street Talladega, Alabama 35160 (205) 362-8784 | Satisfactory | 04-29-96 |
| Compass Bank P.O. Box 10566 Birmingham, Alabama 35296 (205) 933-3000 | Satisfactory | 08-28-95 |

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

| <u>Type</u> | <u>Application</u> | <u>Comment Period Ending Date</u> |
|---------------|---|---------------------------------------|
| 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 - 8-19-96 |
| Branch | Harris Trust and Savings Bank Chicago, Illinois Morgan Park Professional Centre 1701 W. Monterey Avenue Chicago, Illinois | NP - 8-14-96 |
| 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 - 8-19-96 |
| Merger/Branch | First Trust & Savings Bank Aurelia, Iowa Cleghorn State Bank Cleghorn, Iowa 101 North Lewis Avenue Cleghorn, Iowa | NP - ** |

NP - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only Cont'd

| <u>Type</u> | <u>Application</u> | <u>Comment Period Ending Date</u> |
|-----------------|---|---------------------------------------|
| · Merger/Branch | <p>Mercantile Bank of Polk County Des Moines, Iowa</p> <p>Mercantile Bank of The Bluffs Council Bluff, Iowa</p> <p>Mercantile Bank of Boone Boone, Iowa</p> <p>Mercantile Bank of Centerville Centerville, Iowa</p> <p>Mercantile Bank of Chariton Chariton, Iowa</p> <p>Mercantile Bank of Clay County Spencer, Iowa</p> <p>Mercantile Bank of Humboldt County Humboldt, Iowa</p> <p>Mercantile Bank of Jasper County Newton, Iowa</p> <p>Mercantile Bank of Lyon County Rock Rapids, Iowa</p> <p>Mercantile Bank of Marshalltown Marshalltown, Iowa</p> <p>Mercantile Bank of Mount Ayr Mount Ayr</p> <p>Mercantile Bank of Onawa Onawa, Iowa</p> <p>Mercantile Bank of Osceola County Sibley, Iowa</p> <p>Mercantile Bank of Pella Pella, Iowa, and to establish 36 branches</p> | NP - ** |
| Branch | <p>Chemical Bank and Trust Company Midland, Michigan 7295 Alger Road Alma, Michigan</p> | NP - 8-23-96 |
| Branch | <p>M&I Bank of Racine Racine, Wisconsin 5201 Washington Avenue Racine, Wisconsin</p> | NP - 8-22-96 |

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only Cont'd

| <u>Type</u> | <u>Application</u> | <u>Comment Period</u> <u>Ending Date</u> |
|---------------|--|---|
| Branch | Harris Trust and Savings Bank Chicago, Illinois Cicero and 29th Street Cicero, Illinois | NP - 8-25-96 |
| Branch | 1st Source Bank South Bend, Indiana 1409 East Market Street Nappanee, Indiana | NP - 8-24-96 |
| 3(a)(1)notice | River Holding Company Stoddard, Wisconsin River Bank Stoddard, Wisconsin | NP - 8-19-96 |

Federal Reserve Bank of Chicago

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

| <u>Type</u> | <u>Application</u> | <u>Comment Period Ending Date</u> |
|-------------|---|---------------------------------------|
| 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 - 8-16-96 |
| 3(a)(3) | Capitol Bancorp, Ltd.* Lansing, Michigan Macomb Community Bank Clinton Township, Michigan (in organization) | FR - 8-16-96 NP - 8-17-96 |
| 3(a)(1) | Crestmark Bancorp, Inc.* Bloomfield Hills, Michigan Crestmark Bank Troy, Michigan (in organization) | FR - 8-19-96 NP - 8-10-96 |
| 3(a)(1) | TDI Financial Corporation* Chicago, Illinois Security Chicago Corporation Chicago, Illinois First Security Bank of Chicago Chicago, Illinois | FR - 8-29-96 NP - ** |
| 3(a)(1) | Lewis Management Company* Morris, Illinois Illinois Valley Bancorp, Inc. Morris, Illinois Grundy County National Bank Morris, Illinois | FR - 8-29-96 NP - ** |
| 3(a)(1) | FirstValue Corp* Appleton, Wisconsin Tigerton Bancorporation, Inc. Tigerton, Wisconsin First National Bank in Tigerton Tigerton, Wisconsin | FR - 8-19-96 NP - 9-1-96 |

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) | Oak Park River Forest Bankshares, Inc.* Oak Park, Illinois Community Bank of Oak Park River Forest Oak Park, Illinois (in organization) | FR - 8-19-96 NP - ** |
| 3(a)(1) | Lakes Region Bancorp, Inc.* Bannockburn, Illinois Anchor Bank Third Lake, Illinois | FR - 8-22-96 NP - 8-24-96 |
| 3(a)(3) | American Bancshares, Inc.* Holstein, Iowa Farmers State Bank Charter Oak, Iowa | FR - ** NP - ** |
| 3(a)(3) | Ida Grove Bancshares, Inc.* Ida Grove, Iowa Farmers State Bank Charter Oak, Iowa | FR - ** NP - ** |
| 3(a)(3) | Stichting Administratiekantoor ABN AMRO Holding* Amsterdam, The Netherlands CNBC Bancorp, Inc. Chicago, Illinois Columbia National Bank of Chicago Chicago, Illinois | FR - ** NP - ** |
| 3(a)(3) | Stichting Prioritiet ABN AMRO Holding* Amsterdam, The Netherlands CNBC Bancorp, Inc. Chicago, Illinois Columbia National Bank of Chicago Chicago, Illinois | FR - ** NP - ** |
| 3(a)(3) | ABN AMRO Bank N.V.* Amsterdam, The Netherlands CNBC Bancorp, Inc. Chicago, Illinois Columbia National Bank of Chicago Chicago, Illinois | FR - ** NP - ** |

Federal Reserve Bank of Chicago

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

| <u>Type</u> | <u>Application</u> | <u>Comment Period Ending Date</u> |
|-------------|--|---------------------------------------|
| 3(a)(3) | ABN AMRO Holding, N.V.* Amsterdam, The Netherlands CNBC Bancorp, Inc. Chicago, Illinois Columbia National Bank of Chicago Chicago, Illinois | FR - ** NP - ** |
| 3(a)(3) | ABN AMRO North America, Inc.* Chicago, Illinois CNBC Bancorp, Inc. Chicago, Illinois Columbia National Bank of Chicago Chicago, 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</u> <u>Ending Date</u> |
|-------------|---|---|
| 4(c)(8) | First Chicago NBD Corporation Chicago, Illinois Multinet International Bank New York, New York | FR - 8-14-96 |
| 4(c)(8) | Bank of Montreal Montreal, Canada Multinet International Bank New York, New York | FR - 8-14-96 |
| 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 - 8-12-96 |
| 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) | ABN AMRO Bank N.V. Amsterdam, The Netherlands ChiCorp, Inc. Chicago, Illinois The Chicago Corporation Chicago, Illinois | FR - 8-22-96 |
| 4(c)(8) | ABN AMRO Holding N.V. Amsterdam, The Netherlands ChiCorp, Inc. Chicago, Illinois The Chicago Corporation Chicago, Illinois | FR - 8-22-96 |

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only cont'd

| <u>Type</u> | <u>Application</u> | <u>Comment Period</u> <u>Ending Date</u> |
|-------------|--|---|
| 4(c)(8) | Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands ChiCorp, Inc. Chicago, Illinois The Chicago Corporation Chicago, Illinois | FR - 8-22-96 |
| 4(c)(8) | Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands ChiCorp, Inc. Chicago, Illinois The Chicago Corporation Chicago, Illinois | FR - 8-22-96 |
| 4(c)(8) | Quad City Holdings, Inc. Bettendorf, Iowa Nobel Electronic Transfer, L.L.C. an Iowa limited liability company that engages in credit Bettendorf, Iowa | FR - 8-14-96 |
| 4(c)(8) | Decatur Financial, Inc. Decatur, Indiana to purchase stock in Independent Bankers Life Insurance Company of Indiana, Phoenix, Arizona and thereby engage in reinsuring credit life, accident and health insurance | FR - 8-27-86 |
| 4(c)(8) | Capitol Bankshares, Inc. Madison, Wisconsin Capitol Mortgage Corporation Madison, Wisconsin | FR - 8-23-96 |
| 4(c)(8) | Bancsecurity Corporation Marshalltown, Iowa Marshalltown Financial Corporation Marshalltown, Iowa Marshalltown Savings Bank, FSB Marshalltown, Iowa | FR - ** |

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only cont'd

| <u>Type</u> | <u>Application</u> | <u>Comment Period</u> <u>Ending Date</u> |
|-------------|---|---|
| 4(c)(8) | Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands Columbia Financial Services, Inc. Chicago, Illinois | FR - ** |
| 4(c)(8) | Stichting Prioritiet ABN AMRO Holding Amsterdam, The Netherlands Columbia Financial Services, Inc. Chicago, Illinois | FR - ** |
| 4(c)(8) | ABN AMRO Bank N.V. Amsterdam, The Netherlands Columbia Financial Services, Inc. Chicago, Illinois | FR - ** |
| 4(c)(8) | ABN AMRO Holding, N.V. Amsterdam, The Netherlands Columbia Financial Services, Inc. Chicago, Illinois | FR - ** |
| 4(c)(8) | ABN AMRO North America, Inc. Chicago, Illinois Columbia Financial Services, Inc. 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 August 09, 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.

BANK NAME/LOCATION
EXAMINATION DATE

RATINGS

Prairie Bank and Trust Company
7661 South Harlem Avenue
Bridgeview, Illinois 60455
(708) 599-0100

4/29/96

S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING August 9, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

Change in control notification involving Peoples
Commerce Corporation, North Carrollton,
Mississippi, by William P. Shackelford.

Federal Register: 9-3-96

* Section 3(a)(3) application by First Commercial
Corporation, Little Rock, Arkansas, to acquire 50%
of TRH Oklahoma, Inc., Norman, Oklahoma, and
thereby acquire Oklahoma National Bank of Duncan,
Duncan, Oklahoma.

Newspaper: 9-4-96

* Section 3(a)(3) application by Arvest Bank Group,
Inc., Bentonville, Arkansas, to acquire 50% of TRH
Oklahoma, Inc., Norman, Oklahoma, and thereby
acquire Oklahoma National Bank of Duncan, Duncan,
Oklahoma.

Newspaper: 9-4-96

* Section 3(a)(1) application by TRH Oklahoma, Inc.,
Norman, Oklahoma, to acquire Oklahoma National
Bank of Duncan, Duncan, Oklahoma.

Newspaper: 9-4-96

* Section 3(a)(1) application by Chester Bancorp, Inc.,
Chester, Illinois, to acquire Chester National Bank,
Chester, Illinois, and Chester National Bank of
Missouri, Perryville, Missouri.

Newspaper: 9-3-96

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 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 August 9, 1996

| Name of Bank | Bank Address | Examination Date | Examination Rating |
|---------------------|---------------------|-------------------------|---------------------------|
| None | | | |
| | | | |
| | | | |
| | | | |
| | | | |

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

**Comment Period
Ending Date**

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

**Comment Period
Ending Date**

Commerce Bancshares, Inc., Bloomington,
Minnesota for prior approval to become a
bank holding company through the
acquisition of 100% of the voting shares of Geneva
State Bank, Geneva, Minnesota.*

Not yet available

Mark T. Olson to acquire control of 51.4% of
the voting shares of Starbuck Bancshares, Inc.,
Starbuck, Minnesota.

Not yet available

JS Investments, Limited Partnership, Billings, Montana;
Nbar5, Limited Partnership, Ranchester, Wyoming,
and First Interstate BancSystem of Montana, Inc.,
Billings, Montana, to engage de novo in operating a savings
association through the acquisition of First Interstate Bank of
Commerce, fsb, Hamilton, Montana, a de novo federal savings
bank.

August 27, 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**

St. Clair Agency, Inc., St. Clair, Minnesota, retroactive notification
to engage in general insurance agency activities through the acquisition
of the insurance agency business of Clarice Germo, St. Clair, Minnesota.

Not yet available

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section IV - Applications Not Subject to
Federal Register Notice or Newspaper Notice

Application

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending August 9, 1996

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

| <u>BANK(S) EXAMINED</u> | <u>DATE OF EXAMINATION</u> | <u>CRA RATING</u> |
|---|-----------------------------------|--------------------------|
| Cheyenne Western Bank P.O. Box 368 Ashland, MT 59033-0368 (406) 784-2302 | March 26, 1996 | Satisfactory |
| State Bank of Alcester P.O. Box 168 Alcester, SD 57001-0168 (605) 934-2500 | April 29, 1996 | Outstanding |

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

First Security Bank, Fort Lupton, Colorado, for prior approval to establish a branch facility at 300 East Horsetooth, Suite 102, Fort Collins, Colorado.

Not Available

Citizens Bank of Ardmore, Ardmore, Oklahoma, for prior approval to establish a full service ATM at Tiffany Plaza shopping center, 2000 West Broadway, Ardmore, Oklahoma.

Not Available

Citizens Bank of Edmond, Edmond, Oklahoma, for prior approval to establish a branch office at the Southeast corner of Santa Fe Avenue and Southwest 15th Street, Edmond, Oklahoma.

Not Available

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

APPLICATION

COMMENT PERIOD ENDING DATE

Leslie R. and David R. Andersen, Omaha, Nebraska, to acquire 27.3 percent of the voting shares of Hilltop Bancshares, Inc., Bennington, Nebraska.

August 28, 1996

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

King Bancshares, Inc., Kingman, Kansas, for prior approval to engage *de novo* through its subsidiary, Western Credit, Inc., Hutchinson, Kansas, and thereby engage in making consumer finance loans.*

August 26, 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> |
|--|------------------|----------------------------|-----------------------|
| Bank of Boulder P.O. Box 9032 Boulder, Colorado 80301-9032 | 05/22/96 | 08/05/96 | Outstanding |
| Webb City Bank P.O. Box 510 Webb City, Missouri 64870-0510 | 05/13/96 | 08/08/96 | Satisfactory |
| BankOne, Oklahoma City P.O. Box 656 Oklahoma City, Oklahoma 73101-0656 | 04/22/96 | 08/08/96 | Outstanding |

***Application is subject to CRA.**

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF AUGUST 5, 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**

Change in Control Notice by
Lee Dietrich Mueller, Jr., La Grange, TX, to acquire an
interest in Premier Bancshares, Inc., La Grange, TX

N/A

*Section 3(a)(1) application by
Rotan Bancshares, Inc., Rotan, TX, to acquire
First National Bank, Rotan, TX (de novo)

N/A

*Section 3(a)(1) application by
Rotan Delaware Bancshares, Inc., Dover, DE, to
acquire First National Bank, Rotan, TX (de novo)

N/A

*Section 3(a)(1) application by
Texas Bancorp, Inc., San Angelo, TX, to acquire
San Angelo Bancorp, Inc., Dover, DE, and Texas
State Bank, San Angelo, TX
(Resubmission)

96/07/18

*Section 3(a)(1) application by
San Angelo Bancorp, Inc., Dover, DE, to acquire
Texas State Bank, San Angelo, TX
(Resubmission)

96/07/18

*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
(Previously reported during the week of 7-15-96)

96/08/17

*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
(Previously reported during the week of 7-15-96)

96/08/17

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 7-15-96)

96/08/22

*Section 3(a)(1) application by
Canton Financial Corp., Canton, TX, to acquire The
First National Bank of Canton, Canton, TX
(Previously reported during the week of 7-15-96)

96/08/16

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 AUGUST 5, 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 8/09/96

Section I - Applications Subject to Newspaper Notice Only

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|---|-----------------------------------|
| Idaho Banking Company (In Organization), Boise, Idaho, to establish a mobile courier service branch office at 6010 Fairview Avenue, Boise, Idaho. * | <u>Newspaper:</u> 9/07/96 |
| Humboldt Bank, Eureka, California, to establish a branch office at the intersection of Redwood Drive and Sprowel Creek Road, Garberville, California. * | <u>Newspaper:</u> 9/01/96 |

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

None

Section III -Applications Subject to Federal Register Only

| | |
|--|---------------------------|
| BankAmerica Corporation, San Francisco, California, to enter into a general partnership with DFO Holding Company, Inc., to be called DFO Partnership, through Security Pacific Leasing Corporation, San Francisco, California. | <u>Fed. Reg.:</u> 8/21/96 |
|--|---------------------------|

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

None

* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 8/09/96

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> |
|---|--|-------------------------|----------------|
| Farmers & Merchants Bank of Central California | 121 W. Pine Street P.O. Box 3000 Lodi, CA 95240-2184 (209) 334-1101 | 4/08/96 | Satisfactory |

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

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

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

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

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

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