

RESEARCH LIBRARY

ANNOUNCEMENT

H.2, 1996, No. 36

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

SEP 27 11 28 AM '96

Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending September 7, 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

| | |
|-------------|---|
| Richmond | Bank of Hampton Roads, Chesapeake, Virginia -- to establish a branch at the intersection of Portsmouth Boulevard and Gum Road, Chesapeake, Virginia. Approved, September 4, 1996. |
| Chicago | Bankers Trust Company, Des Moines, Iowa -- to establish an offsite electronic facility at Des Moines General Hospital, 603 East 12th Street. Approved, September 3, 1996. |
| Atlanta | Commercial Bank of Florida, Miami, Florida -- to establish a branch at 1533 Sunset Road, Coral Gables, Florida. Approved, September 3, 1996. |
| New York | European American Bank, New York, New York -- to establish a branch at 369 East 149th Street, Bronx, New York. Approved, September 6, 1996. |
| Chicago | First Banking Center-Burlington, Burlington, Wisconsin -- to establish branches at 235 Freeman Street, Genoa City, and N1264 Park Road, Pell Lake, Wisconsin. Approved, September 5, 1996. |
| Kansas City | First Security Bank of Fort Lupton, Fort Lupton, Colorado -- to establish a branch at 300 East Horsetooth, Fort Collins, Colorado. Approved, September 3, 1996. |

H.2
SEPTEMBER 3, 1996 TO SEPTEMBER 6, 1996
PAGE 2

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

BANK BRANCHES, DOMESTIC

| | |
|-------------|--|
| Kansas City | First United Bank, Parker, Colorado -- to purchase an existing bank building and establish a branch at 210 Wadsworth Boulevard, Lakewood, Colorado. Approved, September 3, 1996. |
| Kansas City | First United Bank, Parker, Colorado -- to purchase land and construct a branch within a half mile of the intersection of State Highway 86 and County Road 12, Elizabeth, Colorado. Approved, September 5, 1996. |
| Richmond | First Virginia Bank-Commonwealth, Grafton, Virginia - - to establish a branch in the Wal-Mart SuperCenter at 1900 Cunningham Drive, Hampton, Virginia. Approved, September 3, 1996. |
| New York | Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch in the Shoprite Supermarket, Fishkill Plaza, at the intersection of Route 9 and Commonwealth Avenue, Fishkill, New York. Approved, September 6, 1996. |
| New York | Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch in the Shoprite Supermarket, Wallkill Plaza, 400 Route 211 East, Building E, Wallkill, New York. Approved, September 6, 1996. |
| New York | Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch in the Shoprite Supermarket, Chester Mall, 78 Brookside Avenue, Suite 122, Chester, New York. Approved, September 6, 1996. |
| Richmond | Peoples State Bank, Inc., Clarksburg, West Virginia - - to establish a branch at 115 West Main Street. Approved, September 3, 1996. |
| Kansas City | Premier Bank, Lenexa, Kansas -- to establish a free-standing branch and an in-store branch at 135th Street and Quivera, Overland Park, Kansas. Approved, September 3, 1996. |

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

BANK BRANCHES, DOMESTIC

San Francisco WestAmerica Bank, San Rafael, California -- to
establish an automated teller machine facility at
4550 Mangels Boulevard, Suisun City, California.
Approved, September 5, 1996.

BANK HOLDING COMPANIES

Chicago Capitol Bancorp, Ltd., Lansing, Michigan -- to
acquire Macomb Community Bank, Clinton Township,
Michigan.
Approved, September 3, 1996.

San Francisco Castle Creek, L.L.C., Chicago, Illinois, Castle Creek
Partners Fund-1, and Eggemeyer Advisory Corp. --to
acquire more than 5 percent of Monarch Bancorp,
Laguna Niguel, California.
Approved, September 6, 1996.

Director, BS&R Citizens Financial Corporation, Elkins, West Virginia
-- registration as transfer agent.
Withdrawn, September 6, 1996.

Director, BS&R Community Bankshares, Inc., Petersburg, Virginia --
registration as transfer agent.
Withdrawn, September 6, 1996.

Secretary Compass Bancshares, Inc., Birmingham, Alabama,
Compass Banks of Texas, Inc., and Compass
Bancorporation of Texas, Inc., Wilmington, Delaware
-- to acquire ProBank, The Woodlands, Texas, San
Antonio, Texas, and Texas American Bank.
Approved, September 3, 1996.

Chicago Decatur Financial, Inc., Decatur, Indiana --
notification of intent to purchase stock in
Independent Bankers Life Insurance Company of
Indiana and engage in credit-related insurance
activities.
Permitted, September 3, 1996.

St. Louis First Commercial Corporation, Little Rock, Arkansas -
- to acquire Security National Bank, Nacogdoches,
Texas.
Returned, September 5, 1996.

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

BANK HOLDING COMPANIES

| | |
|---------------|--|
| Atlanta | ISB Financial Corporation, New Iberia, Louisiana -- to merge with Jefferson Bancorp, Inc., Gretna, Louisiana, and acquire Jefferson Federal Savings Bank, Gretna, Louisiana. Approved, September 6, 1996. |
| Atlanta | ISB Financial Corporation, New Iberia, Louisiana -- to merge with Jefferson Bancorp, Inc., Gretna, Louisiana, and acquire Jefferson Federal Savings Bank. Approved, September 6, 1996. |
| Atlanta | Jefferson Bancorp, Inc., Gretna, Louisiana -- request for waiver of application to acquire Jefferson Federal Savings Bank. Granted, September 6, 1996. |
| Chicago | Lewis Family Partners, L.P., Morris, Illinois -- to acquire Illinois Valley Bancorp, Inc., and Grundy County National Bank. Approved, September 6, 1996. |
| Chicago | Lewis Management Company, Morris, Illinois -- to acquire Illinois Valley Bancorp, Inc., and Grundy County National Bank. Approved, September 6, 1996. |
| San Francisco | Monarch Bancorp, Laguna Niguel, California -- to acquire Western Bank, Los Angeles, California. Approved, September 6, 1996. |
| Dallas | National Bancshares Corporation of Texas -- to acquire shares of Luling Bancshares, Inc., Luling, Texas. Approved, September 6, 1996. |
| Dallas | NST of Delaware, Inc., Wilmington, Delaware -- to acquire Luling Bancshares, Inc., and First National Bank. Approved, September 6, 1996. |

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

BANK HOLDING COMPANIES

| | |
|-------------|---|
| Chicago | Quad City Holdings, Inc., Bettendorf, Iowa -- to acquire Nobel Electronic Transfer, L.L.C., a limited liability company that engages in credit card data processing. Permitted, September 3, 1996. |
| Minneapolis | St. Clair Agency, Inc., St. Clair, Minnesota -- notification of intent to engage in general insurance agency activities Permitted, September 5, 1996. |
| Chicago | St. Joseph Capital Corporation, South Bend, Indiana to acquire St. Joseph Capital Bank, Mishawaka, Wisconsin. Approved, September 4, 1996. |
| GC | St. Landry Bancshares, Inc., Opelousas, Louisiana -- determination that it will not control Opelousas-St. Landry Realty Company after the proposed distribution of shares of the company to the shareholders of St. Landry Bank & Trust Company. Granted, September 5, 1996. |

BANK MERGERS

| | |
|---------|--|
| Chicago | First Center-Burlington, Burlington, Wisconsin -- to purchase the assets and assume the liabilities of the Genoa City, Wisconsin, and Pell Lake, Wisconsin, branches of American National Bank and Trust Company of Chicago, Chicago, Illinois, and to establish branches. Approved, September 5, 1996. |
|---------|--|

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

BANK PREMISES

| | |
|-------------|---|
| Kansas City | First United Bank, Parker, Colorado -- investment in bank premises. Approved, September 5, 1996. |
| Kansas City | Premier Bank, Lenexa, Kansas -- investment in bank premises. Approved, September 3, 1996. |

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

| | |
|----------------|--|
| Director, BS&R | Investors Fiduciary Trust Company, Kansas City, Missouri -- transfer agent registration. Approved, September 4, 1996. |
|----------------|--|

BANKS, STATE MEMBER

| | |
|----------------|--|
| Director, BS&R | Citizens Banking Company, Sandusky, Ohio -- registration as transfer agent. Withdrawn, September 6, 1996. |
| Director, BS&R | First Bank North, Freeport, Illinois -- registration as transfer agent. Withdrawn, September 6, 1996. |

CHANGE IN BANK CONTROL

| | |
|-------------|--|
| Kansas City | Hilltop Bancshares, Inc., Bennington, Nebraska -- change in bank control. Permitted, September 6, 1996. |
| New York | Hudson Valley Holding Corp., Yonkers, New York -- change in bank control. Permitted, September 3, 1996. |

COMPETITIVE FACTORS REPORTS

| | |
|---------------|---|
| San Francisco | American National Bank, Kennewick, Washington, proposed purchase of certain assets and assumption of certain liabilities of the Washington branches of Pioneer Federal Savings Bank, Honolulu, Hawaii - report on competitive factors. Submitted, September 4, 1996. |
|---------------|---|

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

COMPETITIVE FACTORS REPORTS

| | |
|---------------|---|
| San Francisco | Bank of Orange County, Fountain Valley, California, proposed merger with Orange Bancorp -- report on competitive factors. Submitted, September 4, 1996. |
| Chicago | Bank One, West Bend, West Bend, Wisconsin, proposed merger with Bank One, Milwaukee, National Association, Milwaukee; Bank One, Antigo, Antigo; Bank One, Appleton, National Association, Appleton; Bank One, Elkhorn, National Association, Elkhorn; Bank One, Fond du lac, Fond du lac; Bank One, Janesville, National Association, Janesville;; Bank One, Madison, Madison; Bank One Monroe, Monroe; Bank One Oshkosh, National Association, Oshkosh; Bank One Stevens Point, National Association, Stevens Point; Bank One, National Association, Racine; Bank One, Green Bay, Green Bay, and Banc One Wisconsin Corporation, Milwaukee, Wisconsin -- report on competitive factors. Submitted, September 3, 1996. |
| Dallas | First National Bank, Rotan, Texas, proposed merger with Bellinger National Bank (de novo), Bellinger, Texas -- report on competitive factors. Submitted, September 3, 1996. |
| Dallas | First National Bank (de novo), Rotan, Texas, proposed purchase of the assets and assumption of the liabilities of First National Bank -- report on competitive factors. Submitted, September 3, 1996. |
| Dallas | First State Bank, Caldwell, Texas, proposed merger with First American Bank, SSB, Bryan, Texas -- report on competitive factors. Submitted, September 3, 1996. |
| New York | First Union of Connecticut, Stamford, Connecticut, proposed merger with CenterBank, Waterbury, Connecticut -- report on competitive factors. Submitted, September 4, 1996. |

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

COMPETITIVE FACTORS REPORTS

| | |
|---------------|---|
| Chicago | Marquette National Bank, Chicago, Illinois, proposed merger with Orland State Bank, Orland Park, Illinois -- report on competitive factors. Submitted, September 3, 1996. |
| Chicago | St. Paul Bancorp, Chicago, Illinois, proposed acquisition of the assets and assumption of the liabilities of St. Paul Savings Bank -- report on competitive factors. Submitted, September 3, 1996. |
| New York | Saving Bank of Danbury, Danbury, Connecticut, proposed acquisition of certain assets and assumption of certain liabilities of two branches of Norwalk Savings Society, Norwalk, at Federal Road, Caldor Springs Shopping Plaza, Brookfield; and 40 Grassy Plain Street, Bethel, Connecticut -- report on competitive factors. Submitted, September 5, 1996. |
| San Francisco | Stockmen's Bank, Kingman, Arizona, proposed purchase of certain assets and assumption of certain liabilities of the Cottonwood branch of Norwest Bank Arizona, National Association, Phoenix, Arizona -- report on competitive factors. Submitted, September 4, 1996. |
| Chicago | Union National Bank & Trust Company, Sparta, Wisconsin, proposed merger with New Union National Bank & Trust Company -- report on competitive factors. Submitted, September 3, 1996. |

EXTENSIONS OF TIME

| | |
|-------------|--|
| Kansas City | INTRUST Financial Corporation, Wichita, Kansas -- extension to December 7, 1996, to acquire INTRUST Community Development Corporation. Granted, September 4, 1996. |
| Richmond | Patapsco Bancorp, Inc., Dundalk, Maryland -- extension to November 4, 1996, to acquire The Patapsco Bank. Granted, September 5, 1996. |

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

EXTENSIONS OF TIME

| | |
|-----------|---|
| St. Louis | Union Planters Corporation, Memphis, Tennessee -- extension to December 5, 1996, to acquire Eastern National Bank, Miami, Florida. Granted, September 4, 1996. |
|-----------|---|

MEMBERSHIP

| | |
|---------------|---|
| Chicago | Community First Bank, Boscobel, Wisconsin -- to become a member of the Federal Reserve System. Approved, September 3, 1996. |
| San Francisco | Idaho Banking Company, Boise, Idaho -- to become a member of the Federal Reserve System. Approved, September 6, 1996. |

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

BANK HOLDING COMPANIES

| | |
|-------------|---|
| Minneapolis | First Interstate BancSystem of Montana, Inc., Billings, Montana, JS Investments, Limited Partnership, and Nbar5, Limited Partnership, Ranchester, Wyoming -- notification of intent to engage de novo in operating a savings association through acquisition of First Interstate Bank of Commerce, fsb, Hamilton, Montana. Permitted, August 30, 1996. |
|-------------|---|

COMPETITIVE FACTORS REPORTS

| | |
|---------|--|
| Atlanta | Barnett Bank, N.A., Jacksonville, Florida, proposed merger with Barnett Bank of Marion County, N.A., Ocala, Florida -- report on competitive factors. Submitted, August 22, 1996. |
|---------|--|

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Application

NONE

Comment Period Ending Date

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

Application

Comment Period Ending Date

Peoples Heritage Financial Group, Inc., Portland, Maine - 4(c)(8) notification to acquire Family Bancorp, Haverhill, Massachusetts, a savings and loan holding company, and thereby indirectly, Family Bank, FSB, Haverhill, Massachusetts*

Federal Register

9-24-96

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

The Governor and Company of the Bank of Ireland, Dublin, Ireland - 4(c)(8) notification to engage in investment advisory activities through a joint vernture with Berger Associates, Inc., Denver, Colorado

Federal Register

Not Yet Established

The Royal Bank of Scotland Group plc, Edinburgh, Scotland, The Royal Bank of Scotland plc, Edinburgh, Scotland, The Governor and Company of the Bank of Ireland, Dublin, Ireland and Citizens Financial Group, Inc., Providence, Rhode Island - 4(c)(8) notification to engage in de novo commercial lending activities through Citizens Capital, Inc.

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**

Manufacturers and Traders Trust Company, Buffalo, New York, to establish branches at Tops Markets Inc. supermarkets located at (1) 2101 Elmwood Ave., Buffalo, New York; (2) 2401 West State St., Olean, New York; and (3) 3956 Vineyard Dr., Dunkirk, New York. 1/

10/04/96

The Chase Manhattan Bank, New York, New York, to establish (1) an off-site electronic facility at International Business Machines Corp., 500 Mamaroneck Ave., Harrison, New York; and, (2) a branch at Mount Sinai Hospital, Guggenheim Pavilion, 1184-90 Fifth Ave., New York, New York. 1/

10/07/96

SECTION II

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

None.

SECTION III

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

None.

SECTION IV

**Applications Not Involving
Public Comment**

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending September 7, 1996

NAME OF BANK

RATING

EXAMINATION DATE

None.

1/ Subject to provisions of Community Reinvestment Act.

2/ Later of dates specified in newspaper and Federal Register notices.

3/ Date specified in newspaper notice; a later date may be specified in the Federal Register notice.

4/ Date specified in Federal Register notice; a later date may be specified in the newspaper notice.

N/A - Not Available

FEDERAL RESERVE BANK OF PHILADELPHIA

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

Pennsylvania State Bank, Camp Hill, PA to establish a branch office at Lots 4 and 5 of Subdivision Plan of AMP, Inc., Cumberland Parkway, Upper Allen Township, Mechanicsburg, PA, pursuant to Section 9 of the Federal Reserve Act.

Newspaper comment period expires: 10/07/96

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

NONE

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

Fulton Financial Corporation, Lancaster, PA to engage in community development activities pursuant to Section 225.25(b)(6) of Regulation Y.

Federal Register comment period expires: N/Avail

CoreStates Financial Corp, Philadelphia, PA to engage de novo in underwriting and dealing in government securities through CoreStates Securities Corp, Philadelphia, PA, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(16) of Regulation Y.

Federal Register comment period expires: N/Avail

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

NONE

FEDERAL RESERVE BANK OF PHILADELPHIA

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 September 6, 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> |
|--|-------------------------|-------------------|
| Woodlands Bank 2450 E. Third Street Williamsport, PA 17701 | 04/01/96 | Satisfactory |

APPLICATIONS BULLETIN
(For the week ending September 7, 1996)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

| | |
|---|-----------------|
| Received Section 4(c)(8) notice from National City Corporation, Cleveland, Ohio, on August 16, 1996, of its intent to acquire 51.000 percent of the voting shares of Muirfield Mortgage Limited Partnership. | Not Yet Known # |
|---|-----------------|

**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

(September 6, 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 September 6, 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 Farmers Citizens Bank
Washington Square
Bucyrus, OH 44820
Rating: Outstanding
Exam Date: 6-20-96
Disclosure Date: 9-4-96

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|--|-----------------------------------|
| Highland County Bankshares, Inc., Monterey, Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of First and Citizens Bank, Monterey, Virginia.* | 9-23-96 |
| Triangle Bank, Raleigh, North Carolina, to establish a branch at 1381 North Main Street, Fuquay-Varina, North Carolina.* | 9-30-96 |

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

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

Section III - Applications Subject to Federal Register Notice

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|--|-----------------------------------|
| Centura Banks, Inc., Rocky Mount, North Carolina, to acquire CLG, Inc., Raleigh, North Carolina, and engage in leasing activities. | Not yet available. |
| Cardinal Bankshares Corporation, Floyd, Virginia, to engage <u>de novo</u> in lending activities. | Not yet available. |

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

| <u>Application</u> |
|--------------------|
| None. |

*Application is subject to CRA requirements

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending September 6, 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> |
|---|-----------------------------|---------------|
| Elkridge Bank 7290 Montgomery Road Elkridge, Maryland 21227 | 6-17-96 | Satisfactory |

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 6, 1996

Section 1 - Applications Subject to Newspaper Notice Only

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|---|-----------------------------------|
| Compass Bank Birmingham, Alabama To merge with Enterprise National Bank of Jacksonville, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act. | Not yet available* |
| First Knoxville Bank Knoxville, Tennessee To merge with Bank of Madisonville, Madisonville, Tennessee, and United Southern Bank, Morristown, Tennessee, pursuant to Section 18(c) of the Federal Deposit Insurance Act. | Not yet available* |

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

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

Section 3 - Applications Subject to Federal Register Only

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

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

| <u>Application</u> |
|--------------------|
| None. |

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 6, 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> |
|--|-------------------|-------------------------|
| Bank of Forest Post Office Box 60 Forest, Mississippi 39074 (601) 469-3663 | Satisfactory | 05-28-96 |
| Farmers and Merchants Bank in Trenton 109 West Wade Street Trenton, Florida 32693 (904) 463-2329 | Satisfactory | 05-28-96 |

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 6, 1996

Recently Approved Applications

Approval Date

Commercial Bank of Florida
Miami, Florida

09-03-96

To establish a branch located at 1533 Sunset Road, Coral Gables, Florida.

ISB Financial Corporation
New Iberia, Louisiana

09-06-96

To merge with Jefferson Bancorp, Inc., Gretna, Louisiana, and thereby directly acquire Jefferson Federal Savings Bank, Gretna, Louisiana.

Jefferson Bancorp, Inc.
Gretna, Louisiana

09-06-96

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 F.S.B., Gretna, Louisiana, which will convert to a state chartered savings bank.

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 | NAB Bank Chicago, Illinois 250 West Cermak Road Chicago, Illinois | NP - 9-22-96 |
| Branch | Cole Taylor Bank Chicago, Illinois Southwest Corner of Skokie Boulevard and Golf Road Skokie, Illinois | NP - 9-20-96 |
| EFT | Old Kent Bank Grand Rapid, Michigan 708 Perry Street Big Rapids, Michigan | NP - 9-9-96 |
| EFT | Firstar Bank Wisconsin Madison, Wisconsin 841 Main Avenue De Pere, Wisconsin | NP - 9-12-96 |
| Branch | Garrett State Bank Garrett, Indiana 1341 S. Randolph Street Garrett, Indiana | NP - 9-9-96 |
| Branch | Comerica Bank Detroit, Michigan 7900 West Wind Lake Avenue West Bloomfield, Michigan | NP - 9-29-96 |

NP - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

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) | Hometown Financial Corporation* Flanagan, Illinois Flanagan State Bank Flanagan, Illinois | FR - 9-27-96 NP - ** |
| 3(a)(3) | Northern Trust Corporation* Chicago, Illinois Metroplex Bancshares, Inc. Dallas, Texas Metroplex Delaware Financial Corporation Dallas, Texas Bent Tree National Bank Dallas, Texas | FR - 9-27-96 NP - 9-19-96 |
| 3(a)(3) | American Bancshares, Inc.* Holstein, Iowa Farmers State Bank Charter Oak, Iowa | FR - 9-16-96 NP - 9-7-96 |
| 3(a)(3) | Ida Grove Bancshares, Inc.* Ida Grove, Iowa Farmers State Bank Charter Oak, Iowa | FR - 9-16-96 NP - 9-7-96 |
| 3(a)(3) | Stichting Administratiekantoor ABN AMRO Holding* Amsterdam, The Netherlands CNBC Bancorp, Inc. Chicago, Illinois Columbia National Bank of Chicago Chicago, Illinois | FR - 9-13-96 NP - 9-8-96 |
| 3(a)(3) | Stichting Prioriteit ABN AMRO Holding* Amsterdam, The Netherlands CNBC Bancorp, Inc. Chicago, Illinois Columbia National Bank of Chicago Chicago, Illinois | FR - 9-13-96 NP - 9-8-96 |

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)(3) | ABN AMRO Bank N.V.* Amsterdam, The Netherlands CNBC Bancorp, Inc. Chicago, Illinois Columbia National Bank of Chicago Chicago, Illinois | FR - 9-13-96 NP - 9-8-96 |
| 3(a)(3) | ABN AMRO Holding, N.V.* Amsterdam, The Netherlands CNBC Bancorp, Inc. Chicago, Illinois Columbia National Bank of Chicago Chicago, Illinois | FR - 9-13-96 NP - 9-8-96 |
| 3(a)(3) | ABN AMRO North America, Inc.* Chicago, Illinois CNBC Bancorp, Inc. Chicago, Illinois Columbia National Bank of Chicago Chicago, Illinois | FR - 9-13-96 NP - 9-8-96 |
| 3(a)(1) | Kerkhoff L.P.* Red Oak, Iowa Southwest Financial Group of Iowa, Inc. Red Oak, Iowa Houghton State Bank Red Oak, Iowa | FR - 9-16-96 NP - 9-23-96 |
| 3(a)(3) | First American Bank Corporation* Elk Grove Village, Illinois Oak Park River Forest Bankshares, Inc. Oak Park, Illinois Community Bank of Oak Park River Forest Oak Park, Illinois (in organization) | FR - 9-13-96 NP - 9-15-96 |

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) | Schofield Bancorporation, Inc.* La Crosse, Wisconsin Intercity State Bank Schofield, Wisconsin | FR - 9-20-96 NP - ** |
| 3(a)(1) | Taylor Capital Group, Inc.* Wheeling, Illinois Cole Taylor Bank Chicago, Illinois | FR - 10-4-96 NP - ** |
| COC-HC | Ruthven Investment, Ltd. Ruthven, Iowa James H. Keeline Richard O. Carpenter | FR - ** NP - ** |

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) | Bancsecurity Corporation Marshalltown, Iowa Marshalltown Financial Corporation Marshalltown, Iowa Marshalltown Savings Bank, FSB Marshalltown, Iowa | FR - 8-28-96 NP - 9-6-96 |
| 4(c)(8) | Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands Columbia Financial Services, Inc. Chicago, Illinois CNBC Development Corporation Chicago, Illinois CNBC Investment Corporation Chicago, Illinois CNBC Leasing Corporation Chicago, Illinois Sky Finance Company Chicago, Illinois Sky Mortgage Company Chicago, Illinois | FR - 9-13-96 |
| 4(c)(8) | Stichting Prioritiet ABN AMRO Holding Amsterdam, The Netherlands Columbia Financial Services, Inc. Chicago, Illinois CNBC Development Corporation Chicago, Illinois CNBC Investment Corporation Chicago, Illinois CNBC Leasing Corporation Chicago, Illinois Sky Finance Company Chicago, Illinois Sky Mortgage Company Chicago, Illinois | FR - 9-13-96 |

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) | ABN AMRO Bank N.V. Amsterdam, The Netherlands Columbia Financial Services, Inc. Chicago, Illinois CNBC Development Corporation Chicago, Illinois CNBC Investment Corporation Chicago, Illinois CNBC Leasing Corporation Chicago, Illinois Sky Finance Company Chicago, Illinois Sky Mortgage Company Chicago, Illinois | FR - 9-13-96 |
| 4(c)(8) | ABN AMRO Holding, N.V. Amsterdam, The Netherlands Columbia Financial Services, Inc. Chicago, Illinois CNBC Development Corporation Chicago, Illinois CNBC Investment Corporation Chicago, Illinois CNBC Leasing Corporation Chicago, Illinois Sky Finance Company Chicago, Illinois Sky Mortgage Company Chicago, Illinois | FR - 9-13-96 |
| 4(c)(8) | Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands Heigl Mortgage and Financial Corporation Bloomington, Minnesota | FR - 9-19-96 |
| 4(c)(8) | Taylor Capital Group, Inc. Wheeling, Illinois CT Mortgage Company, Inc. Altamonte Springs, Florida | FR - 10-4-96 |

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) | ABN AMRO North America, Inc. Chicago, Illinois Columbia Financial Services, Inc. Chicago, Illinois CNBC Development Corporation Chicago, Illinois CNBC Investment Corporation Chicago, Illinois CNBC Leasing Corporation Chicago, Illinois Sky Finance Company Chicago, Illinois Sky Mortgage Company Chicago, Illinois | FR - 9-13-96 |
| 4(c)(8) | Oak Bancorporation Oakland, Iowa to purchase certain loans from Oakland State Bank and Security State Bank, and thereby make and service loans | FR - 9-13-96 |
| 4(c)(8) | ABN AMRO Bank N.V. Amsterdam, The Netherlands Heigl Mortgage and Financial Corporation Bloomington, Minnesota | FR - 9-19-96 |
| 4(c)(8) | ABN AMRO Holding, N.V. Amsterdam, The Netherlands Heigl Mortgage and Financial Corporation Bloomington, Minnesota | FR - 9-19-96 |
| 4(c)(8) | ABN AMRO North America, Inc. Chicago, Illinois Heigl Mortgage and Financial Corporation Bloomington, Minnesota | FR - 9-19-96 |
| 4(c)(8) | Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands Heigl Mortgage and Financial Corporation Bloomington, Minnesota | FR - 9-19-96 |

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 Ending Date</u> |
|-------------|---|---------------------------------------|
| 4(c)(8) | I.S.B. Financial Corp. Oak Forest, Illinois making and servicing loans | FR - 9-17-96 |
| 4(c)(8) | Banque Indosuez Paris, France Breen Trust Company Houston, Texas | FR - 9-19-96 |
| 4(c)(8) | Banque Indosuez Paris, France Indosuez Carr Futures, Inc. Chicago, Illinois | FR - 9-19-96 |
| 4(c)(8) | Caisse Nationale de Credit Agricole S.A. Paris, France Breen Trust Company Houston, Texas | FR - 9-19-96 |
| 4(c)(8) | Caisse Nationale de Credit Agricole S.A. Paris, France Indosuez Carr Futures, Inc. Chicago, Illinois | FR - 9-19-96 |
| 4(c)(8) | Caisse Nationale de Credit Agricole S.A. Paris, France Indosuez Carr Futures, Inc. Chicago, Illinois Daniel Breen & Company, L.P. Houston, Texas | FR - 9-19-96 |
| 4(c)(8) | Brunsville Bancorporation, Inc. Brunsville, Iowa to engage <u>de novo</u> in selling all types of insurance | FR - ** |
| 4(c)(8) | Merrill Bancorporation, Inc. Merrill, Iowa to engage <u>de novo</u> in selling all types of insurance | 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 September 06, 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> |
|---|-------------------------|----------------|
| M&I Marshall & Ilsley Bank 770 North Water Street Milwaukee, Wisconsin 53202-3593 (414) 765-7700 | 1/22/96 | O |
| The Farmers Bank Cooke and Washington Mount Pulaski, Illinois 62548 (217) 792-5286 | 5/30/96 | S |
| Huron Community Bank 301 North Newman East Tawas, Michigan 48730-1213 (517) 362-6103 | 5/31/96 | S |

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 September 06, 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> |
|---|-------------------------|----------------|
| Templeton Savings Bank 103 South Main Templeton, Iowa 51463 (712) 669-3322 | 5/28/96 | S |
| First Bank & Trust Co. 121 Idaho Glidden, Iowa 51443 (712) 659-3611 | 6/03/96 | S |

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING SEPTEMBER 6, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

| <u>Application</u> | <u>End of Comment Period</u> |
|--|------------------------------|
| * Section 9 application by The Bank of Yellville, Yellville, Arkansas, to establish a branch office at Highway 14, Hilltop Junction, Lead Hill, Arkansas. | 9-1-96 |
| * Section 9 application by Arkansas Bank & Trust Company, Hot Springs, Arkansas, to establish a branch office at 101 Majestic Lodge Road, Hot Springs, Arkansas. | 9-5-96 |
| * Section 9 application by The Elberfeld State Bank, Elberfeld, Indiana, to establish a branch office at 803 East Highway 68, Haubstadt, Indiana. | 9-27-96 |
| * Section 18(c) application by Bank of Gainesville, Gainesville, Missouri, to merge with Douglas County Bank, Ava, Missouri. | 10-3-96 |

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

| <u>Application</u> | <u>End of Comment Period</u> |
|--------------------|------------------------------|
| None. | |

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

| <u>Application</u> | <u>End of Comment Period</u> |
|--------------------|------------------------------|
| None. | |

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

| <u>Application</u> | <u>End of Comment Period</u> |
|---|------------------------------|
| Section 9 application by PNC Bank, Kentucky, Inc., Louisville, Kentucky, to have its subsidiary, PNC Community Development Corp., Louisville, Kentucky, acquire 4% of the voting shares of Louisville Development Bancorp, Inc., Louisville, Kentucky, a proposed bank holding company that will acquire a <u>de novo</u> community development bank. The proposed investment would result in the member bank's aggregate investments in community development projects exceeding 5% of the bank's capital stock and surplus. (This application was received during the week ending August 30, 1996.) | N/A |

* 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 September 6, 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

NONE.

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 September 6, 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> |
|---|-----------------------------------|--------------------------|
| The Onida Bank 201 South Main Onida, SD 57564 (605) 258-2641 | May 28, 1996 | Satisfactory |
| First State Bank of Rushmore 103 North Thompson, Box 48 Rushmore, MN 56168-0048 (507) 478-4121 | May 28, 1996 | Outstanding |

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of

CRA Public Evaluations

week ending September 6, 1996

| <u>BANK(S) EXAMINED</u> | <u>DATE OF EXAMINATION</u> | <u>CRA RATING</u> |
|---|----------------------------|---|
| Montana State Bank 220 North Main Street Plentywood, MT 59254 (406) 765-2800 | May 28, 1996 | Satisfactory |
| Rating Correction: refer to Applications Bulletin dated August 23, 1996 | | |
| First Citizens Bank of Butte Butte, MT 59702-3149 | May 13, 1996 | Satisfactory (was listed as Outstanding) |

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Bank of Inola, Inola, Oklahoma, for prior approval to become a member of the Federal Reserve System.

Not Available

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

APPLICATION

COMMENT PERIOD ENDING DATE

BERCO, Inc., Bennington, Kansas, for prior approval to acquire 10.99 percent of the voting shares of Front Range Bancshares, Littleton, Colorado.*

October 4, 1996

UMB Financial Corporation, Kansas City, Missouri, for prior approval to acquire 100 percent of the voting shares of UMB Bank Omaha, N.A., Omaha, Nebraska, in organization.*

October 4, 1996

Community First Bankshares, Inc., Denver, Colorado, for prior approval to acquire 100 percent of the voting shares of First National Bank of Boulder County, Boulder, Colorado, a de novo bank.*

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

In connection with the assessment of each insured depository institution's CRA performance, a

rating is assigned from the following groups:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

| <u>Bank/Location</u> | <u>Exam Date</u> | <u>CRA Public Date</u> | <u>CRA Rating</u> |
|--|------------------|----------------------------|-----------------------|
| First Nebraska Bank P.O. Box 315 Valley, Nebraska 68064-0315 | 05/28/96 | 09/03/96 | Satisfactory |
| Weleetka State Bank P.O. Box 248 Weleetka, Oklahoma 74880-0248 | 06/10/96 | 09/04/96 | Satisfactory |

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF SEPTEMBER 2, 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)(1) application by Saint Jo Bancshares, Inc., Saint Jo, Texas, to acquire First Financial Company of Saint Jo, Dover, DE, and The First National Bank of Saint Jo, Saint Jo, TX (Previously reported during the week of 8-19-96) | 96/09/23 |
| *Section 3(a)(1) application by First Financial Company of Saint Jo, Dover, DE, to acquire The First National Bank of Saint Jo, Saint Jo, TX (Previously reported during the week of 8-19-96) | 96/09/23 |
| *Section 3(a)(1) application by Fletcher Family Corp., Somerville, TX, to acquire EBF-HRF Family Limited Partnership, Somerville, TX, CSB Bancshares, Inc., Somerville, TX, and Citizens State Bank, Somerville, TX | N/A |
| *Section 3(a)(1) application by EBF-HRF Family Limited Partnership, Somerville, TX, to acquire CSB Bancshares, Inc., Somerville, TX, and Citizens State Bank, Somerville, TX | N/A |
| *Section 3(a)(1) application by Paradigm Bancorporation, Inc., Houston, TX, to acquire Paradigm Delaware Bancorporation, Inc., Dover, DE, and Woodcreek Bank, Houston, TX | N/A |
| *Section 3(a)(1) application by Paradigm Delaware Bancorporation, Inc., Dover, DE, to acquire Woodcreek Bank, Houston, TX | N/A |
| Change in Control Notice by Thompson Family Trust, Steven A. Chandler, Trustee, Eldorado, TX, to acquire an interest in First Eldorado Bancshares, Inc., Eldorado, TX | N/A |

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

APPLICATION

NOTICE EXP

Section 4(c)(8) de novo notification by
Plains Capital Corporation, Lubbock, TX, to engage
in data processing activities through Plains Service
Corporation, Lubbock, TX
(Previously reported during the week of 8-26-96)

96/09/17

Section 4(c)(8) notification by
South Central Texas Bancshares, Inc., Flatonia, TX, to
acquire Fayette Savings Association, La Grange, TX

96/09/25

Section 4(c)(8) de novo notification by
Franklin National Bankshares, Inc., Mt. Vernon, TX, to
engage in mortgage banking activities through Franklin
National Mortgage Corporation, Mt. Vernon, TX

96/09/25

**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 SEPTEMBER 2, 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 9/06/96

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

U.S. Bank of Utah, Salt Lake City, Utah, to establish a mobile branch to provide courier services in the counties of Utah and Salt Lake, in the state of Utah. *

Newspaper: 9/24/96

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

Scott Mariner Browning, San Diego, California, Gay Browning, Salt Lake City, Utah, and Diane Browning Oblock, Providence, Utah, to increase increase their ownership up to 26.08 percent each of First Utah Bancorporation, Salt Lake City, Utah. *

Newspaper: Not available

Fed. Reg.: Not available

Section III - Applications Subject to Federal Register Only

Fremont Bancorporation, Fremont, California, to engage directly in commercial lending and loan servicing activities.

Fed. Reg.: 9/24/96

National Bancorp of Alaska, Inc., Anchorage, Alaska, to engage in community development activities.

Fed. Reg.: Not available

Westamerica Bancorporation, San Rafael, California, to engage in making, acquiring and servicing loans, through Westamerica Commercial Credit, Inc., Fairfield, California.

Fed. Reg.: 9/26/96

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

None

* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 9/06/96

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> |
|--------------------|-----------------|-------------------------|----------------|
| None | | | |

*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.