

ANNOUNCEMENT

BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

H.2, 1996, No. 37  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending September 14, 1996

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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TESTIMONY AND STATEMENTS

Trends in consumer lending and the effect on the U.S. economy, banks, and consumers -- statement by Governor Lindsey before the House Committee on Banking and Financial Services, September 12, 1996. Published, September 10, 1996.

BANK HOLDING COMPANIES

Banco Santander, S.A., Madrid, Spain -- request for reconsideration of the Board's approval of the application to acquire Banco Central Hispano Puerto Rico, Hato Rey, Puerto Rico.  
Denied, September 12, 1996.

Grupo Financiero Banamex Accival S.A. de C.V., Mexico City, Mexico -- to acquire Banco National de Mexico, S.A., and thereby retain shares of Banamex USA Bancorp, Los Angeles, California, and California Commerce Bank; and to retain shares of ACCI Securities, Inc., New York, New York, and engage in securities brokerage, private placement, and riskless principal activities.  
Approved, September 9, 1996.

KeyCorp, Cleveland, Ohio, and Key Bancorp of New Hampshire Inc., Bedford, New Hampshire -- request for reconsideration of the Board's approval of the applications to acquire Key Bank, a de novo New Hampshire state-chartered bank.  
Denied, September 10, 1996.

Union Planters Corporation, Memphis, Tennessee -- request for reconsideration of the Board's approval of the notice to acquire Leader Financial Corporation and Leader Federal Bank for Savings.  
Denied, September 12, 1996.

CHANGE IN BANK CONTROL

St. James Bancorporation, Incorporated, Litcher, Louisiana -- change in bank control.  
Permitted, September 11, 1996.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**ENFORCEMENT**

National Bank of Greece, Athens, Greece -- issuance of cease and desist order with the Federal Deposit Insurance Corporation and the Commissioner of Banks for the Commonwealth of Massachusetts and issuance with the FDIC of an order of assessment of a civil money penalty against National Bank of Greece and its Boston branch.  
Announced, September 13, 1996

**REGULATIONS AND POLICIES**

Regulation Z -- amendments to limit lenders' liability for disclosure errors in real estate-secured loans; and new disclosure rules for debt cancellation agreements (Docket R-0927).  
Approved, September 11, 1996.

Saving and investing -- co-sponsorship with the Securities and Exchange Commission of an educational program entitled "It's Your Money."  
Announced, September 13, 1996.

Section 20 orders -- interpretation specifying that interest earned on debt securities that a member bank may hold for its own account shall not be treated as revenue from underwriting and dealing in securities for purposes of section 20 (Docket R-0932).  
Approved, September 11, 1996.

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

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

**BANK BRANCHES, DOMESTIC**

St. Louis	Arkansas Bank & Trust, Hot Springs, Arkansas -- to establish a branch at 101 Majestic Lodge Road. Approved, September 12, 1996.
New York	Bank of New York, New York, New York -- to establish a branch at the Stop & Shop Supermarket at Nichol's Road and Pond Path, South Setauket, New York. Approved, September 11, 1996.

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

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**BANK BRANCHES, DOMESTIC**

St. Louis	Bank of Yellville, Yellville, Arkansas -- to establish a branch at Highway 14, Hilltop Junction, Lead Hill, Arkansas. Approved, September 9, 1996.
St. Louis	Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky -- to establish a branch at Lot 8, Maple Brook Subdivision, at the intersection of Oscar Road and Chamberlain Lane. Approved, September 13, 1996.
Chicago	First Trust & Savings Bank, Aurelia, Iowa -- to establish a branch at 101 North Lewis Avenue, Gleghorn, Iowa. Approved, September 13, 1996.
San Francisco	Humboldt Bank, Eureka, California -- to establish a branch in the vicinity of the intersection of Redwood Drive and Sprowell Creek Road, Garberville, California. Approved, September 12, 1996.
San Francisco	Idaho Banking Company, Boise, Idaho -- to establish a mobile branch at 6010 Fairview Avenue. Approved, September 10, 1996.
Cleveland	Ohio Bank, Findlay, Ohio -- extension to September 14, 1996, to establish a branch at Fishinger Boulevard and Mill Run Drive, Columbus, Ohio. Approved, September 12, 1996.
Atlanta	Transatlantic Bank, Miami, Florida -- to establish branches at 12700 Biscayne Boulevard, North Miami; and at 1325 West 49th Street, Hialeah, Florida. Approved, September 13, 1996.
Secretary	U.S. Bank of Utah, Salt Lake City, Utah -- to establish a branch in a Target store at 10130 South State Street, Sandy, Utah. Approved, September 9, 1996.

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

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**BANK HOLDING COMPANIES**

St. Louis	Allegiant Bancorp, Inc., St. Louis, Missouri -- notification of intent to engage de novo in mortgage lending activities through Edge Mortgage Services, Inc., Maryland Heights, Missouri. Permitted, September 13, 1996.
Cleveland	American Bancorporation, Wheeling, West Virginia -- to acquire shares of Premier Mortgage Limited, Columbus, Ohio. Permitted, September 12, 1996.
New York	Bank of Nova Scotia, Toronto, Ontario, Canada -- to engage de novo in commercial finance activities through Scotia Financial Services Inc., Atlanta, Georgia. Permitted, September 9, 1996.
New York	Bayerische Vereinsbank AG, Munich, Germany -- to engage de novo in lending activities through VB Structured Finance Inc., New York, New York. Permitted, September 12, 1996.
St. Louis	Chester Bancorp, Inc., Chester, Illinois -- to acquire Chester National Bank, and Chester Bank of Missouri, Perryville, Missouri. Approved, September 12, 1996.
Cleveland	Classic Bancshares, Inc., Ashland, Kentucky -- to retain ownership of its wholly owned subsidiary, Ashland Federal Savings Bank. Approved, September 12, 1996.
Cleveland	Classic Bancshares, Inc., Ashland, Kentucky -- to acquire First Paintsville Bancshares Inc., Paintsville, Kentucky. Approved, September 12, 1996.
Chicago	Community Central Bank Corporation, Mount Clemens, Michigan -- to acquire Community Central Bank. Approved, September 11, 1996.
Atlanta	Dadeland Bancshares, Inc., Miami, Florida -- notification of intent to acquire an interest in a joint venture and engage in data processing activities. Permitted, September 13, 1996.

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

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**BANK HOLDING COMPANIES**

St. Louis	Fairmount St. Investments, L.F., Alton, Illinois -- to acquire Regional Bancshares, Inc., Alton, Illinois. Approved, September 9, 1996.
St. Louis	First Commercial Corporation, Little Rock, Arkansas - - to engage de novo in leasing activities. Permitted, September 11, 1996.
Richmond	First Community Bank, Inc., Buckhannon, West Virginia -- to acquire the assets and assume the liabilities of the Grafton and Rowlesburg, West Virginia, branches of Huntington National Bank West Virginia, Charleston, West Virginia. Approved, September 11, 1996.
Atlanta	First Community Corporation, Rogersville, Tennessee - - request for relief from commitment. Granted, September 10, 1996.
Chicago	FirstValue Corp., Appleton, Wisconsin -- to acquire Tigerton Bancorporation, Inc., Tigerton, Wisconsin, and First National Bank in Tigerton. Approved, September 11, 1996.
Atlanta	Hancock Holding Company, Gulfport, Mississippi -- request for waiver of application to acquire Community Bancshares, Inc., Independence, Louisiana, and Community State Bank. Granted, September 13, 1996.
Richmond	Key Capital Corporation, Inc., Owings Mills, Maryland -- to acquire Key Bank and Trust, Randallstown, Maryland. Approved, September 13, 1996.
Richmond	Key Capital Corporation, Inc., Owings Mills, Maryland -- to engage in lending activities. Permitted, September 13, 1996.

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

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**BANK HOLDING COMPANIES**

Philadelphia	Keystone Financial Inc., Harrisburg, Pennsylvania -- request for relief from a commitment made in connection with its application to acquire Elmwood Bancorp, Inc., Media, Pennsylvania, and Elmwood Savings Bank. Granted, September 10, 1996.
St. Louis	Landmark Bancshares of Texas, Inc., Columbia, Missouri -- to acquire Itasca State Bank, Itasca, Texas. Approved, September 9, 1996.
St. Louis	Landrum Company, Columbia, Missouri -- to acquire Landmark Bancshares of Texas, Inc., and Itasca State Bank, Itasca, Texas. Approved, September 9, 1996.
Richmond	MainStreet BankGroup Incorporated, Martinsville, Virginia -- to acquire Hanover Bank, Mechanicsville, Virginia. Approved, September 13, 1996.
Cleveland	Merchants Bancorp, Inc., Hillsboro, Ohio -- to acquire Merchants National Bank. Approved, September 12, 1996.
GC	Norwest Corporation, Minneapolis, Minnesota -- request for exemption to permit Norwest Bank Iowa, N.A. to offer a secured credit card subject to customer maintaining a time deposit at his or her local Norwest Bank. Granted, September 10, 1996.
Dallas	San Angelo Bancorp, Inc., Dover, Delaware -- to acquire Texas State Bank, San Angelo, Texas. Approved, September 13, 1996.
Boston	Service Bancorp, MHC, Medway, Massachusetts -- to acquire Medway Savings Bank. Approved, September 13, 1996.

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

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**BANK HOLDING COMPANIES**

Dallas Texas Bancorp, Inc., San Angelo, Texas -- to acquire San Angelo Bancorp, Inc., Dover, Delaware, and Texas State Bank, San Angelo, Texas.  
Approved, September 13, 1996.

**BANK MERGERS**

Richmond BH Acquisition Subsidiary, Hanover, Virginia -- to merge with Hanover Bank, Mechanisville, Virginia.  
Approved, September 13, 1996.

Chicago First Trust & Savings Bank, Aurelia, Iowa -- to merge with Cleghorn State Bank, Cleghorn, Iowa, and establish a branch.  
Approved, September 13, 1996.

**CHANGE IN BANK CONTROL**

Kansas City ASB Corporation, Tulsa, Oklahoma -- change in bank control.  
Permitted, September 13, 1996.

Dallas First ElDorado Bancshares, Inc., ElDorado, Texas -- change in bank control.  
Returned, September 10, 1996.

Atlanta Tara Bankshares Corporation, Riverdale, Georgia -- change in bank control.  
Permitted, September 13, 1996.

**COMPETITIVE FACTORS REPORTS**

Dallas Coastal Banc Interim State Savings Bank, Houston, Texas, proposed merger with Coastal Banc SSB, Houston, Texas -- report on competitive factors.  
Submitted, September 13, 1996.

San Francisco First Hawaiian Bank, Honolulu, Hawaii, proposed merger with Pioneer Federal Savings Bank -- report on competitive factors.  
Submitted, September 13, 1996.

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

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**COMPETITIVE FACTORS REPORTS**

Dallas	Jefferson Savings and Loan Association, F.A., Baldwin, Missouri, proposed merger with First Federal Savings Bank of North Texas, Longview, Texas -- report on competitive factors. Submitted, September 10, 1996.
New York	Korea Commercial Bank of New York, New York, New York, proposed purchase of certain assets and assumption of certain liabilities of the Edgewater, New Jersey, branch of Summit Bank, Hackensack, New Jersey -- report on competitive factors. Submitted, September 13, 1996.
Dallas	Norwest Bank Texas, Big Springs, N.A., Big Springs, Texas, proposed merger with Norwest Bank Texas, Midland, N.A., Midland; Norwest Bank Texas, Wichita Falls, N.A., Wichita Falls; and Norwest Bank Texas, National Association, Lubbock, Texas -- report on competitive factors. Submitted, September 13, 1996.
Atlanta	Ocala National Bank, Ocala, Florida, proposed merger with Ocala Interim National Bank -- report on competitive factors. Submitted, September 11, 1996.
Chicago	St. Francis Bank, F.S.B., Milwaukee, Wisconsin, proposed purchase of certain assets and assumption of certain liabilities of the Southgate branch of M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- report on competitive factors. Submitted, September 9, 1996.



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

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**COMPETITIVE FACTORS REPORTS**

Dallas State National Bank of West Texas, Lubbock, Texas, proposed purchase of the assets and assumption of the liabilities of branches of NationsBank of Texas, N.A., Dallas at 1500 South Gregg Street, Big Spring; 2804 Olton Road, Plainview; and 401 Broadway, Sweetwater, Texas -- report on competitive factors.  
Submitted, September 13, 1996.

Dallas Texas Heritage Savings Association/Banc, Rowlett, Texas, proposed merger with First Federal Savings Bank of North Texas, Longview, Texas -- report on competitive factors.  
Submitted, September 9, 1996.

New York Tompkins County Trust Company, Ithaca, New York -- proposed acquisition of the assets and assumption of the liabilities of the Odessa office of First National Bank of Rochester, Rochester, New York -- report on competitive factors.  
Submitted, September 9, 1996.

San Francisco Washington Federal, Inc., Seattle, Washington, proposed acquisition of the assets and assumption of the liabilities of Metropolitan Bancorp -- report on competitive factors.  
Submitted, September 13, 1996.

**EXTENSIONS OF TIME**

Kansas City Adams Bank & Trust, Ogallala, Nebraska -- extension to November 12, 1996, to consummate the proposed merger and branch facility with Adams Savings & Loan Association of Chappell, Chappell, Nebraska.  
Granted, September 10, 1996.

Dallas A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to December 27, 1996, to acquire ANB Corporation, the Delaware Corporation, and American National Bank of Terrell.  
Granted, September 13, 1996.

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

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**EXTENSIONS OF TIME**

San Francisco      BankAmerica Corporation, San Francisco, California --  
                         extension for a subsidiary to divest certain  
                         property.  
                         Granted, September 11, 1996.

Cleveland           Security Banc Corporation, Springfield, Ohio --  
                         extension to November 30, 1996, to acquire CitNat  
                         Bancorp, Urbana, Ohio.  
                         Granted, September 8, 1996.

Dallas                State National Bancshares, Inc., Lubbock, Texas --  
                         extension to December 13, 1996, to acquire State  
                         National Bancshares of Delaware Inc., Dover,  
                         Delaware, and State National Bank of West Texas,  
                         Lubbock, Texas.  
                         Granted, September 13, 1996.

Dallas                State National Bancshares of Delaware, Inc., Dover,  
                         Delaware -- extension to December 13, 1996, to  
                         acquire State National Bank of West Texas, Lubbock,  
                         Texas.  
                         Granted, September 13, 1996.

**MEMBERSHIP**

Richmond            BH Acquisition Subsidiary, Inc., Hanover, Virginia --  
                         to become a member of the Federal Reserve System.  
                         Approved, September 13, 1996.

Philadelphia        Pocono Community Bank, Stroudsburg, Pennsylvania --  
                         to become a member of the Federal Reserve System.  
                         Approved, September 11, 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

NONE

Comment Period Ending Date

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

Application

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

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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

10-01-96

## 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**

Orange County Trust Company, Middletown, New York, to establish a branch at Redner's Warehouse Market in Playtogs Plaza, 156 Dolson Avenue, Middletown, New York. 1/ 10/05/96

Summit Bank, Hackensack, New Jersey, to establish branches at the Pathmark Supermarkets at (1) 10 South Ave., Garwood, New Jersey, and (2) 651 North Stiles St., Linden, New Jersey. 1/ 10/06/96

**SECTION II**

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

Notice of Change in Control by Mr. Ambrose Hamm and Mrs. Lillian Hamm, both of Branchville, New Jersey, with respect to their acquisition of 10.19 percent of the shares of Sussex Bancorp, Franklin, New Jersey, upon its acquisition of 100 percent of the shares of Sussex County State Bank, Franklin, New Jersey. 09/26/96 3/

**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 14, 1996**

<b><u>NAME OF BANK</u></b>	<b><u>RATING</u></b>	<b><u>EXAMINATION DATE</u></b>
Arab American Bank 40 East 52nd Street New York, New York 10022	Outstanding	May 6, 1996

- 1/ Subject to provisions of Community Reinvestment Act.  
2/ Later of dates specified in newspaper and Federal Register notices.  
3/ Date specified in newspaper notice; a later date may be specified in the Federal Register notice.  
4/ Date specified in Federal Register notice; a later date may be specified in the newspaper notice.  
N/A - Not Available

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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

NONE

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

Pocono Community Bank, Stroudsburg, PA is the subject of a Change in Bank Control filed by William P. Ahnert, Bushkill, PA to acquire 31 percent of the voting shares of the proposed bank, pursuant to the Change in Bank Control Act.

Newspaper comment period expires: 8/05/96  
Federal Register comment period expires: 9/10/96

Pocono Community Bank, Stroudsburg, PA is the subject of a Change in Bank Control filed by Lester G. Abeloff, Stroudsburg, PA and R. Dale Hughes, East Stroudsburg, PA to each acquire control of up to 14 percent of the proposed bank, pursuant to the Change in Bank Control Act.

Newspaper comment period expires: 8/05/96  
Federal Register comment period expires: 9/10/96

**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

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## SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending September 13, 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>
United Valley Bank 1601 Market Street Philadelphia, PA 19106	5/06/96	Satisfactory

**APPLICATIONS BULLETIN**  
**(For the week ending September 14, 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 DCB Financial Corp., \*Not Yet Known#  
Delaware, Ohio, on September 13, 1996, to acquire The  
Delaware County Bank & Trust Company, Delaware, Ohio.

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

NONE

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

NONE

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



**AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
(September 13, 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 13, 1996. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Triangle Bank, Raleigh, North Carolina, to establish a branch at 6408 Falls of Neuse Road, Raleigh, North Carolina.*	10-4-96
Centura Bank, Rocky Mount, North Carolina, to establish an Electronic Funds Transfer Facility in the parking lot of ZipMart located at 1830 Wesleyan Boulevard, Rocky Mount, North Carolina.*	10-7-96

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

<u>Application</u>	<u>Comment Period Ending Date</u>
PSB Holding Corp., Preston, Maryland, to become a bank holding company through the acquisition of 100% of the voting shares of Provident State Bank of Preston, Preston, Maryland.*	9-14-96

Section III - Applications Subject to Federal Register Notice

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

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 13, 1996

Definition of Ratings

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

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

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

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

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

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

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

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

	<u>Examination Date</u>	<u>Rating</u>
The Community Bank 200 North Sycamore Street Petersburg, Virginia 23803-3228	6-17-96	Satisfactory

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending September 13, 1996

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Knoxville Bank Knoxville, Tennessee	09-30-96
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.	

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

<u>Application</u>	<u>Comment Period Ending Date</u>
SouthTrust Corporation Birmingham, Alabama	10-02-96* Newspaper
Along with SouthTrust of Florida, Inc., Jacksonville, Florida, to acquire Preferred Bank, Palmetto, Florida, a federal savings bank, and thereby engage in operating a savings association, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(9) of Regulation Y.	
The Colonial BancGroup, Inc. Montgomery, Alabama	Not yet available*
To acquire First Family Financial Corporation, Eustis, Florida, and thereby engage in operating a savings association, pursuant to Section 4(c)(8) of the Bank Holding Company and Section 225.25(b)(9) of Regulation Y.	
Upton Bankshares, Inc. Thomaston, Georgia	10-16-96* Newspaper
1-BHC formation, Bank of Upton, Thomaston, Georgia.	
Community Bancshares of Mississippi, Inc. Forest, Mississippi	Not yet available*
Change in control notice by Mr. Thomas Wayne Colbert, Ms. Ann Brand Colbert, and Mr. Thomas Wayne Colbert, Jr. to collectively acquire an additional 17.62 percent of the outstanding shares of Community Bancshares of Mississippi, Inc., Forest, Mississippi. Total ownership will equal 42.61 percent.	
Forsyth Bancshares, Inc. Cumming, Georgia	Not yet available*
1-BHC formation, The Citizens Bank of Forsyth County, Cumming, Georgia.	
Smoky Mountain Bancorp, Inc. Gatlinburg, Tennessee	Not yet available*
To acquire BankFirst, Knoxville, Tennessee, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	
Wilson Bank Holding Co. Lebanon, Tennessee	Not yet available*
To acquire Community Bank of Smith County, Carthage, Tennessee (in organization), pursuant to Section 3(a)(3) of the Bank Holding Company Act.	

\*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending September 13, 1996

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Commercial Capital Corporation DeKalb, Mississippi To acquire Kemper Finance, Inc., DeKalb, Mississippi, and thereby engage in consumer finance activities, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(1)(I) of Regulation Y.	Not yet available
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.	09-24-96*

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

Application

None.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending September 13, 1996

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

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

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending September 13, 1996

Recently Approved Applications

Approval Date

Dadeland Bancshares, Inc.  
Miami, Florida

09-13-96

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

TransAtlantic Bank  
Miami, Florida

09-13-96

To establish a branch located at 12700 Biscayne Boulevard, North Miami, Florida, to be known as the North Miami Branch.

TransAtlantic Bank  
Miami, Florida

09-13-96

To establish a branch located at 1325 West 49 Street, Hialeah, Florida, to be known as the Hialeah Branch.

Tara Bankshares Corporation  
Riverdale, Georgia

09-13-96

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

St. James Bancorporation  
Lutcher, Louisiana

09-12-96

After-the-fact change in control notice by Mr. Edward F. Butler, Houston Fast Foods, Inc., Ms. Isabella L. Delahoussaye, Mr. Henry A. Smith, Jr., Magnolia Holdings, Inc., Ms. Valliere J. Dauterive, Mr. Raymond G. Willhoft, Sr. and Mr. Sidney D. Torres, III, to collectively retain 16.3 percent of the outstanding shares of St. James Bancorporation, Lutcher, Louisiana.

St. James Bancorporation  
Lutcher, Louisiana

09-12-96

After-the-fact change in control notice by Mr. Leon A. Greenblatt, III, Mr. Andrew Alvin Jahelka, and Mr. Richard Owen Nichols, to collectively retain 24.65 percent of the outstanding shares of St. James Bancorporation, Lutcher, Louisiana.

Hanco Holding Company  
Gulfport, Mississippi

09-13-96

Request for waiver of the application requirement of Section 3(a)(3) of the Bank Holding Company Act, to acquire Community Bancshares, Inc., Independence, Louisiana, and its subsidiary, Community State Bank, Independence, Louisiana.

First Community Corporation  
Rogersville, Tennessee

09-10-96

Commitment waiver request.

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	Firststar 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 I - Applications Subject to Newspaper  
Notice Only cont'd

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
EFT	Harris Trust and Savings Bank Chicago, Illinois 222 Riverside Plaza Chicago, Illinois	NP - 9-15-96
Branch	Harris Trust and Savings Bank Chicago, Illinois 4723 S. Kedzie Avenue Chicago, Illinois	NP - 10-6-96
Branch	Peoples Bank and Trust Company Sunman, Indiana 100 Sycamore Estate Drive Aurora, Indiana	NP - 10-6-96

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)	Hometown Financial Corporation* Flanagan, Illinois Flanagan State Bank Flanagan, Illinois	FR - 9-27-96 NP - 9-20-96
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 and Richard O. Carpenter	FR - 10-1-96 NP - **
3(a)1)	Bluestem Development Corporation* Joy, Illinois Joy Development Corporation Davenport, Iowa Joy State Bank Joy, Illinois	FR - 10-11-96 NP - **
3(a)3)	Valley Bancshares, Inc.* Nisswa, Minnesota Minnesota Bancshares Corporation Augusta Wisconsin Brainerd National Bank Baxter, Minnesota	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)	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
4(c)(8)	Union-Calhoun Investments, Ltd. Rockwell City, Iowa Wetter Income Tax Service Rockwell City, 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)	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)	<p>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</p>	FR - 9-13-96
4(c)(8)	<p>Oak Bancorporation Oakland, Iowa to purchase certain loans from Oakland State Bank and Security State Bank, and thereby make and service loans</p>	FR - 9-13-96
4(c)(8)	<p>ABN AMRO Bank N.V. Amsterdam, The Netherlands Heigl Mortgage and Financial Corporation Bloomington, Minnesota</p>	FR - 9-19-96
4(c)(8)	<p>ABN AMRO Holding, N.V. Amsterdam, The Netherlands Heigl Mortgage and Financial Corporation Bloomington, Minnesota</p>	FR - 9-19-96
4(c)(8)	<p>ABN AMRO North America, Inc. Chicago, Illinois Heigl Mortgage and Financial Corporation Bloomington, Minnesota</p>	FR - 9-19-96
4(c)(8)	<p>Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands Heigl Mortgage and Financial Corporation Bloomington, Minnesota</p>	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 - 10-1-96
4(c)(8)	Merrill Bancorporation, Inc. Merrill, Iowa to engage <u>de novo</u> in selling all types of insurance	FR - 10-1-96



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)	Bank of Montreal Toronto, Canada BMO Leasing (U.S.), Inc. Chicago, Illinois	FR - **
4(c)(8)	Bankmont Financial Corp. Chicago, Illinois BMO Leasing (U.S.), 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 September 13, 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>
Royal American Bank 1604 Colonial Parkway Inverness, Illinois 60067-4725 (847) 202-8300	5/30/96	S

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING SEPTEMBER 13, 1996

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(1) notification by Southern State Bancshares, Inc., Malvern, Arkansas, to acquire Southern State Bank, Malvern, Arkansas.	9-26-96

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(3) application by Union Illinois Company Employee Stock Ownership Trust, Swansea, Illinois, which acquired 1.90% of the voting shares of Union Illinois Company, Swansea, Illinois, and thereby increased its ownership interest from 31.2% to 33.10%.	Newspaper: 10-2-96
* Section 3(a)(3) application by Chambers Bancshares, Inc., Danville, Arkansas, to acquire 21.8% of Bank of Rogers, Rogers, Arkansas.	Newspaper: 10-15-96

## 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>
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 September 13, 1996**

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

**FEDERAL RESERVE BANK OF MINNEAPOLIS**  
Section I - Applications Subject to  
Newspaper Notice Only

Application

Comment Period  
Ending Date

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

Norwest Corporation, Minneapolis, Minnesota;  
Norwest Financial Services, Inc., Des Moines, Iowa;  
and Norwest Financial, Inc., Des Moines, Iowa to  
engage de novo in making and servicing loans, relating to  
consumer and commercial underwriting and sale of credit life insurance;  
the sale, on an agency basis, of credit accident and health  
insurance, credit property and casualty and involuntary  
unemployment insurance; the issuance and sale at retail  
of money orders and travelers checks; servicing loans and other  
extensions of credit for other persons; and the offering for sale and  
selling of bookkeeping, payroll, and other management reporting  
services and data processing services. The activity will be  
conducted in the State of Maine.

October 1, 1996

**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 13, 1996

ASSIGNMENT OF RATING

Identification of Ratings

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

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

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

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

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

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

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

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

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

BANK(S) EXAMINED

DATE OF EXAMINATION

CRA RATING

The Yellowstone Bank  
12 First Avenue  
Laurel, MT 59044  
(406) 628-7951

June 3, 1996

Satisfactory

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
None.	

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Nolte Family Limited Partnership, Kenesaw, Nebraska, for prior approval to become a bank holding company through the acquisition of 35 percent of the voting shares of First Kenesaw Corporation, Kenesaw, Nebraska.*	Not Available
Jon and Angela Pope, both of Hoxie, Kansas, for prior approval to acquire an additional 29 percent, for a total of 52 percent, and Lois Madison, Hoxie, Kansas, for prior approval to acquire an additional 9 percent, for a total of 30 percent, of the voting shares of Northwest Bancshares, Inc., Rexford, Kansas.	September 23, 1996
Alice Kohfeld Trust No. 1, Norton, Kansas, for approval to retain a total of 27 percent, W.B. Smiley Testamentary Trusts A and B, Norton, Kansas, for approval to retain a total of 28.8 percent, and Robert W. Smiley, Norton, Kansas, as sole trustee of the W.B. Smiley Testamentary Trusts A and B, the C.W. Smiley Trusts No. 1 and No. 2, and Julia A. Smiley Trust No. 2, for approval to retain a total of 49.5 percent of the voting shares of First Norton Corporation, Norton, Kansas.	October 2, 1996
FirstBank Holding Company of Colorado ESOP, Lakewood, Colorado, for prior approval to acquire 26.7 percent of the voting shares of FirstBank Holding Company of Colorado, Lakewood, Colorado.*	October 11, 1996



**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.

*Federal Reserve Bank of Kansas City*

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<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
The Bank of Commerce P.O. Box 128 Wetumka, Oklahoma 74883-0128	06/10/96	09/09/96	Satisfactory
Lafayette State Bank 811 South Public Road Lafayette, Colorado 80026-2127	06/03/96	09/09/96	Outstanding
Lusk State Bank P.O. Box 1400 Lusk, Wyoming 82225-1400	06/10/96	09/11/96	Outstanding

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF SEPTEMBER 9, 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  
Rotan Bancshares, Inc., Rotan, TX, to acquire  
First National Bank, Rotan, TX (de novo)  
(Previously reported during the week of 8-5-96) 96/08/25

\*Section 3(a)(1) application by  
Rotan Delaware Bancshares, Inc., Dover, DE, to  
acquire First National Bank, Rotan, TX (de novo)  
(Previously reported during the week of 8-5-96) 96/08/25

\*Section 3(a)(1) application by  
First International Bancshares, Inc., Corpus Christi,  
TX, to acquire Delaware International Bancshares, Inc.,  
Dover, DE, and The International Bank, Corpus Christi, TX  
(Previously reported during the week of 8-12-96) 96/09/16

\*Section 3(a)(1) application by  
Delaware International Bancshares, Inc., Dover, DE, to  
acquire The International Bank, Corpus Christi, TX  
(Previously reported during the week of 8-12-96) 96/09/16

Change in Control Notice by  
Ned S. Holmes, Houston, TX, to acquire an interest in  
Commercial Bancshares, Inc., Houston, TX  
(Previously reported during the week of 8-26-96) 96/09/20

Change in Control Notice by  
Jack Brandenburger, William H. Ellis, Frank R. Scheer,  
Flower Mound, TX, Charles R. Fellers, Argyle, TX, Johnny  
Glyn Gilliam, Graham, TX, and David D. Hickerson, Copper  
Canyon, TX, to acquire an interest in First Bryson  
Bancorporation, Inc., Bryson, TX  
(Resubmission) 96/09/18

- \*Section 3(a)(3) application by  
First Baird Bancshares, Inc., Baird, TX, to acquire  
First Munday Bancshares, Inc., Munday, TX, First Munday  
Bancshares of Delaware, Inc., Munday, TX, and First  
National Bank in Munday, Munday, TX N/A
- \*Section 3(a)(3) application by  
First Baird Bancshares, of Delaware, Inc., Dover, DE,  
to acquire First Munday Bancshares, Inc., Munday, TX,  
First Munday Bancshares of Delaware, Inc., Munday, TX,  
and First National Bank in Munday, Munday, TX N/A
- \*Section 3(a)(3) application by  
Weatherford Bancshares, Inc., Weatherford, TX, to  
acquire First Munday Bancshares, Inc., Munday, TX, First  
Munday Bancshares of Delaware, Inc., Munday, TX, and First  
National Bank in Munday, Munday, TX N/A
- \*Section 3(a)(3) application by  
First Weatherford Bancshares, Inc., Weatherford, TX, to  
acquire First Munday Bancshares, Inc., Munday, TX, First  
Munday Bancshares of Delaware, Inc., Munday, TX, and First  
National Bank in Munday, Munday, TX N/A
- \*Section 3(a)(1) application by  
Sanger Bancshares, Inc., Sanger, TX, to acquire Sanger  
Intermediate Holding Company, Inc., Wilmington, DE, and  
Sanger Bank, Sanger, TX N/A
- \*Section 3(a)(1) application by  
Sanger Intermediate Holding Company, Inc., Wilmington, DE,  
to acquire Sanger Bank, Sanger, TX N/A
- \*Section 3(a)(5) application by  
Dublin Bancshares, Inc., Dublin, TX, to acquire  
Gustine-DeLeon Bancshares, Inc., DeLeon, TX N/A
- \*Section 3(a)(3) application by  
First Baird Bancshares, Inc., Baird, TX, to acquire  
Oklahoma National Bank of Duncan, Duncan, OK N/A
- \*Section 3(a)(3) application by  
First Baird Bancshares of Delaware, Inc., Dover, DE, to  
acquire Oklahoma National Bank of Duncan, Duncan, OK N/A
- \*Section 3(a)(3) application by  
Weatherford Bancshares, Inc., Weatherford, TX, to acquire  
Oklahoma National Bank of Duncan, Duncan, OK N/A

**SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
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 SEPTEMBER 9, 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>
State Bank of Texas 3330 Antoine P. O. Box 920978 Houston, TX 77292	96/06/03	Satisfactory
Zia New Mexico Bank 102 E. Main St. P. O. Box 1248 Tucumcari, NM 88401	96/06/03	Outstanding

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 9/13/96

Section I - Applications Subject to Newspaper Notice Only

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

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

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. *	<u>Newspaper:</u> 9/26/96 <u>Fed. Reg.:</u> Not available
Humboldt Bancorp, Eureka, California, to acquire Humboldt Bank Nevada, Las Vegas, Nevada. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 10/11/96

Section III - Applications Subject to Federal Register Only

National Bancorp of Alaska, Inc., Anchorage, Alaska, to engage in community development activities.	<u>Fed. Reg.:</u> 9/24/96
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Section IV - Applications Not Subject to Federal Register Notice  
or Newspaper Notice

None

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\* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 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>
Humboldt Bank	701 5th Street P.O. Box 1007 Eureka, CA 95502-1007 (707) 445-3233	5/13/96	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.