

**ANNOUNCEMENT**

RESEARCH LIBRARY

H.2, 1996, No. 38

**BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM**

**Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending September 21, 1996**

OCT 7 10 22 AM '96

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**TESTIMONY AND STATEMENTS**

Sumitomo Corporation, Tokyo, Japan -- recent trading losses and their implications for U.S. banks and markets, statement by Governor Phillips before the House Committee on Banking and Financial Services, September 18, 1996.  
Published, September 18, 1996.

**BANK HOLDING COMPANIES**

Valley View Bancshares, Inc., Overland Park, Kansas -  
- to acquire Industrial Bancshares, Inc., Kansas City, Kansas, and Industrial State Bank; International Bancshares, Inc., Gladstone, Missouri, and First Bank of Missouri; Mission Bancshares, Inc., Mission, Kansas, and The Mission Bank; and One Security, Inc., Kansas City, Kansas, and Security Bank.  
Approved, September 16, 1996.

**CHANGE IN BANK CONTROL**

American Pacific Bank, Aumsville, Oregon -- change in bank control  
Permitted, September 16, 1996.

**ENFORCEMENT**

Rushville National Bank, Rushville, Indiana -- final decision and order of prohibition against Donald E Hedrick and John K. Snyder, former institution-affiliated parties.  
Announced, September 19, 1996.

**FORMS**

Application for a Foreign Banking Organization to Become a Bank Holding Company (FR Y-1f) -- extension without revision.  
Approved, September 20, 1996.

Consumer Satisfaction Questionnaire (FR 1379) extension without revision.  
Approved, September 20, 1996.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**FORMS**

OTC Margin Stock Report (FR 2048) -- extension  
without revision.  
Approved, September 20, 1996.

Quarterly Report of Condition for a New York State  
Investment Company and Its Domestic Subsidiaries  
(FR 2886a) -- to discontinue.  
Approved, September 20, 1996.

Report of Broker Carrying Margin Accounts (FR 2240) -  
- extension without revision.  
Approved, September 20, 1996.

Survey of Debits to Selected Deposit Accounts  
(FR 2573) -- to discontinue.  
Approved, September 20, 1996.

**INTERNATIONAL OPERATIONS**

First National Bank of Boston, Boston, Massachusetts  
-- to establish a branch in Shanghai, People's  
Republic of China.  
Permitted, September 20, 1996.

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

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

**BANK BRANCHES, DOMESTIC**

Richmond            Central Virginia Bank, Powhatan, Virginia -- to  
                         establish a branch in Cumberland County on the  
                         north side of U.S. Route 60 at the easternmost end  
                         of the Village of Cumberland, Virginia.  
Approved, September 19, 1996.

Chicago             Firstar Bank Wisconsin, Madison, Wisconsin -- to  
                         establish an offsite electronic facility at 841  
                         Main Street, De Pere, Wisconsin.  
Approved, September 19, 1996.

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

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**BANK BRANCHES, DOMESTIC**

Chicago	Garrett State Bank, Garrett, Indiana -- to establish a branch at 1341 South Randolph Street. Approved, September 16, 1996.
Chicago	Harris Trust and Savings Bank, Chicago, Illinois -- to establish an electronic funds transfer machine at 222 Riverside Plaza. Approved, September 20, 1996.
Chicago	Old Kent Bank, Grand Rapids, Michigan -- to establish a branch at 708 Perry Street, Big Rapids, Michigan. Approved, September 16, 1996.
Philadelphia	Sterling Bank, Mount Laurel, New Jersey -- to establish a branch at Route 70 & Wexford Drive, Cherry Hill, New Jersey. Approved, September 20, 1996.
Philadelphia	Twin Rivers Community Bank, Easton, Pennsylvania -- to establish a branch at 2850 Easton Avenue, Bethlehem, Pennsylvania. Approved, September 18, 1996.
Secretary	U.S. Bank of Idaho, Boise, Idaho -- to establish branches at 715 12th Avenue South, Nampa; 250 South Eagle Road, Eagle; and 3301 West Cherry Lane, Meridian, Idaho. Approved, September 18, 1996.

**BANK HOLDING COMPANIES**

Chicago	Alton Bancorporation, Alton, Iowa -- to acquire shares of Hawarden Banking Company, Omaha, Nebraska, and First State Bank. Approved, September 17, 1996.
St. Louis	Ameribanc, Inc., St. Louis, Missouri -- to acquire First Financial Corporation of America, Salem, Missouri. Approved, September 17, 1996.

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

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**BANK HOLDING COMPANIES**

Secretary	BankAmerica Corporation, San Francisco, California -- to enter into a joint venture with DFO Holding Company, Inc., and engage in leasing activities through Security Pacific Leasing Corporation. Permitted, September 16, 1996.
San Francisco	Centennial Holdings, Ltd., Olympia, Washington -- to engage de novo in arranging commercial real estate equity financing through Totten, Inc. Permitted, September 17, 1996.
Chicago	First State Associates, Inc., Hawarden, Iowa -- to acquire shares of Hawarden Banking Company, Omaha, Nebraska, and First State Bank. Approved, September 17, 1996.
Chicago	Hawarden Banking Company, Hawarden, Iowa -- notification of intent to redeem shares. Permitted, September 17, 1996.
San Francisco	Humboldt Bancorp, Eureka, California -- to acquire Humboldt Bank Nevada, Las Vegas, Nevada. Returned, September 20, 1996.
Chicago	Ida Grove Bancshares, Inc., Ida Grove, Iowa, and American Bancshares, Inc., Holstein, Iowa -- to acquire Farmers State Bank, Charter Oak, Iowa. Approved, September 18, 1996.
Chicago	Lakes Region Bancorp, Inc., Bannockburn, Illinois -- to acquire Anchor Bank, Third Lake, Illinois. Approved, September 19, 1996.
St. Louis	Mercantile Bancorporation Inc., St. Louis, Missouri -- to acquire Today's Bancorp, Inc., Freeport, Illinois, and Today's Bank-East; and Today's Bank-West, Galena, Illinois. Approved, September 17, 1996.
St. Louis	Mercantile Bancorporation Inc., Inc., St. Louis, Missouri -- to acquire Today's Insurance Source Agency, Inc., East Dubuque, Illinois, and engage in insurance agency activities. Approved, September 17, 1996.

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

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**BANK HOLDING COMPANIES**

St. Louis	Mercantile Bancorporation Inc., St. Louis, Missouri - - to acquire First Financial Corporation of America, Salem, Missouri, and First National Bank of Salem. Approved, September 17, 1996.
St. Louis	Mercantile Bancorporation Incorporated of Illinois, St. Louis, Missouri -- to acquire Today's Bancorp, Inc., Freeport, Illinois. Approved, September 17, 1996.
St. Louis	Norma McLane-Smith Family Limited Partnership, Poplar Bluff, Missouri -- to acquire Poplar Bluff Banc Company, and shares of Midwest Bancshares, Inc. Approved, September 17, 1996.
Chicago	Oak Park River Forest Bankshares, Inc., Oak Park, Illinois -- to acquire Community Bank of Oak Park River Forest. Approved, September 20, 1996.
Chicago	Old O'Brien Bancshares, Inc., Sutherland, Iowa -- to acquire shares of Hawarden Banking Company, Omaha, Nebraska, and First State Bank. Approved, September 17, 1996.
Richmond	Patapsco Valley Bancshares, Inc., Ellicott City, Maryland -- to acquire Commercial and Farmers Bank. Approved, September 16, 1996.
Dallas	Rotan Bancshares, Inc., Rotan, Texas -- to acquire Rotan Delaware Bancshares, Inc., Dover, Delaware, and First National Bank, Rotan, Texas. Returned, September 16, 1996.
Dallas	Rotan Delaware Bancshares, Inc., Dover, Delaware -- to acquire First National Bank, Rotan, Texas. Returned, September 16, 1996.
Chicago	Schofield Bancorporation, Inc., La Crosse, Wisconsin -- to acquire Intercity State Bank, Schofield, Wisconsin. Returned, September 17, 1996.

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

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**BANK HOLDING COMPANIES**

Director, BS&R Southwest National Corporation, Greensburg,  
Pennsylvania -- registration as transfer agent.  
Withdrawn, September 20, 1996.

Dallas Texas Financial Bancorporation, Inc., Minneapolis,  
Minnesota -- to acquire Farmers and Mechanics Bank,  
Galesburg, Illinois.  
Approved, September 19, 1996.

Cleveland Wesbanco, Inc., Wheeling, West Virginia -- to acquire  
Vandalia National Corporation, Morgantown, West  
Virginia.  
Approved, September 20, 1996.

**CAPITAL STOCK**

Chicago Hawarden Banking Company, Hawarden, Iowa --  
redemption of shares.  
Approved, September 17, 1996.

**CHANGE IN BANK CONTROL**

St. Louis Midwest Bancshares, Inc., Poplar Bluff, Missouri --  
change in bank control.  
Permitted, September 16, 1996.

Minneapolis Starbuck Bancshares, Inc, Starbuck, Minnesota --  
change in bank control.  
Permitted, September 16, 1996.

**COMPETITIVE FACTORS REPORTS**

San Francisco First Citizens Bank, Sherman Oaks, California,  
proposed merger with Cal Fed Special Subsidiary,  
Los Angeles, California -- report on competitive  
factors.  
Submitted, September 19, 1996.

Minneapolis First Farmers & Merchants National Bank, Le Sueur,  
Minnesota, proposed merger with Valley  
Bancorporation, Inc., Minneapolis, Minnesota --  
report on competitive factors.  
Submitted, September 20, 1996.

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

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**COMPETITIVE FACTORS REPORTS**

St. Louis	First National Bank and Trust Company, Carbondale, Illinois -- proposed purchase of certain assets and assumption of certain liabilities of the Mt. Vernon, Illinois, branch of First of America Bank-Illinois, N.A., Bannockburn, Illinois -- report on competitive factors. Submitted, September 20, 1996.
Dallas	International Bank of Commerce, Laredo, Texas proposed acquisition of the assets and assumption of the liabilities of branches of Home Savings of America, FSB, Irwindale, California, at 5900 Broadway, 2201 N.W. Military Highway, and 5401 Walzem Road, all in San Antonio, Texas, -- report on competitive factors. Submitted, September 16, 1996.
Minneapolis	Northern National Bank, Nisswa, Minnesota, proposed merger with Northern National Bank, Baxter; Northern National Bank, Bemidji; and Northern National Bank, Pelican Rapids, Minnesota -- report on competitive factors. Submitted, September 18, 1996.
St. Louis	Union Planters Bank of Sikeston, Sikeston, Missouri, proposed merger with Union Planters Bank of Southeast Missouri, Cape Girardeau, Missouri -- report on competitive factors. Submitted, September 19, 1996.
Chicago	United Acquisition Bank, Holstein, Iowa, proposed merger with Farmers State Bank, Charter Oak, Iowa - - report on competitive factors. Submitted, September 18, 1996.

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

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**COMPETITIVE FACTORS REPORTS**

Chicago United Bank of Iowa, Ida Grove, Iowa, proposed acquisition of the assets and assumption of the liabilities of Western Bank & Trust, Merville, Iowa -- report on competitive factors. Submitted, September 18, 1996.

New York Westport Bank and Trust Company, Westport, Connecticut, proposed merger with Lafayette American Bank and Trust Company, Bridgeport, Connecticut -- report on competitive factors. Submitted, September 17, 1996.

**EXTENSIONS OF TIME**

Kansas City Fort Calhoun Investment Company, Fort Calhoun, Nebraska -- extension to January 11, 1997, to expand its general insurance activities. Granted, September 18, 1996.

Atlanta Palm Beach National Banking Company, North Palm Beach, Florida -- extension to December 19, 1996, to acquire Palm Beach National Bank & Trust Company. Granted, September 16, 1996.

New York Summit Bancorp, Princeton, New Jersey -- extension to September 16, 1997, to terminate the activities of Palservco, Inc., acquired in connection with acquisition of Palisade Savings Bank, Ridgefield, New Jersey. Granted, September 16, 1996.

**INTERNATIONAL OPERATIONS**

Director, BS&R First National Bank of Boston, Boston, Massachusetts -- waiver of the remainder of the 45-day prior notification period to establish a branch in Shanghai, People's Republic of China. Granted, September 20, 1996.



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

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**MEMBERSHIP**

Richmond	Crestar Bank DC, Vienna, Virginia -- to become a member of the Federal Reserve System. Approved, September 18, 1996.
St. Louis	Winfield Banking Company, Winfield, Missouri -- to become a member of the Federal Reserve System. Approved, September 17, 1996.

**RESERVE BANK OPERATIONS**

GC	Uniform cash item operating circular -- amendment to clarify that the Reserve Banks will not handle items of \$100,000,000 or more. Approved, September 19, 1996.
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**RESERVE BANK SERVICES**

Director, FRBO	Fees -- to eliminate the Automated Clearing House interregional fee, reduce the presort deposit fee, and eliminate the interregional and presort deposit deadlines for customers of Federal Reserve Banks. Approved, September 20, 1996.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**BANK HOLDING COMPANIES**

Chicago                    Independence Bancshares, Inc., Independence, Iowa --  
                                 to acquire Southeast Security Bank, Mediapolis,  
                                 Iowa.  
                                 Returned, September 13, 1996.

**CHANGE IN BANK CONTROL**

Chicago                    Lakeview Financial Corporation, Lakeview, Michigan --  
                                 change in bank control.  
                                 Returned, September 13, 1996.

# FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

## 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>
	NONE	

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

<u>Application</u>		<u>Comment Period Ending Date</u>
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The Governor and Company of the Bank of Ireland, Dublin, Ireland - 4(c)(8) notification to engage in investment advisory activities through a joint venture with Berger Associates, Inc., Denver, Colorado	<u>Federal Register</u>	10-07-99
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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 retain a 5.23% interest in NYCE Corporation, Woodcliff Lake, New Jersey and thereby engage in data processing activities	<u>Federal Register</u>	10-09-96
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Bank of Boston Corporation, Boston, MA - Section 20 notice to engage in underwriting and dealing in debt and equity securities through BancBoston Securities, Inc.	<u>Federal Register</u>	Not Yet Established
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\*Subject to CRA.

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**

Solvay Bank, Solvay, New York, to establish a branch at 110  
Freeman Avenue, Solvay, New York. 1/ 10/11/96

Manufacturer and Traders Trust Company, Buffalo, New York,  
to purchase certain assets and assume certain liabilities of  
two branches of Green Point Bank, Flushing, New York, located  
at 246J South Highland Avenue, Ossining, New York, and  
134 Mamaroneck, New York. 1/ 10/14/96

**SECTION II**

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

Application by Iroquois Bancorp, Inc., Auburn, New York  
("Applicant"), to become a bank holding company with respect  
to Cayuga Savings Bank, Auburn, New York ("CSB") and  
Cayuga Bank, Auburn, New York ("Cayuga"), a proposed de  
novo New York State-chartered commercial bank. Applicant  
contemplates that CSB will be merged into Cayuga. Applicant  
has also filed the following notices: (1) to acquire 100 percent  
of the voting shares of The Homestead Savings (FA), Utica,  
New York ("Homestead"), a federally chartered savings bank,  
and thereby engage in operating a savings association; (2) to engage,  
through Cayuga Financial Services, Inc. ("CFS"), a subsidiary of CSB,  
and through H.S. Services Corporation, a subsidiary of Homestead, in  
insurance activities; (3) to engage, through CFS, in securities brokerage  
activities; and (4) to engage, through CFS, in investment and financial  
advisory service activities. 1/ 10/14/96 3/

**SECTION III**

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

Bank Austria, AG, Vienna, Austria, to engage through a subsidiary,  
Bank Austria Mortgage Corp., New York, New York, in mortgage  
lending activities. NA

**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 21, 1996

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
The Bank of New York (New Jersey) 385 Rifle Camp Road West Paterson, New Jersey 07424	Satisfactory	January 16, 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**

Berks County Bank, Reading, PA to establish a branch office at K-Mart Shopping Plaza, Parkside Avenue, Township of Cumru, Berks, PA.

Newspaper comment period expires: 10/07/96

Berks County Bank, Reading, PA to establish a branch office at 4453 Fifth Street Highway, Township of Muhlenberg, Berks, PA.

Newspaper comment period expires: 10/14/96

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

Prime Newco, Inc., Philadelphia, PA, pursuant to Sections 3 and 4 of the Bank Holding Company Act, to become a bank holding company through its acquisition of First Sterling Bancorp, Inc., Devon, PA and engage in nonbanking activities through Prime Bank, 6435 Rising Sun Avenue, Philadelphia, PA and Prime Abstract, Inc. 6833 Castor Avenue, Philadelphia, PA.

Newspaper comment period expires: N/Avail  
Federal Register comment period expires: 10/18/96

**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: 09/19/96

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: 09/19/96

**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 20, 1996.

### **Identification of Ratings**

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

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

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

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

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

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

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

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

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

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



**APPLICATIONS BULLETIN**  
**(For the week ending September 21, 1996)**

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

Received application from Fifth Third Bank of Northeastern Ohio, Cleveland, Ohio, on September 18, 1996, to merge with Fifth Third Savings Bank of Northern Ohio, FSB, Kent, Ohio, pursuant to Sections 18(c) and 5(d)(3) of the Federal Deposit Insurance Act and, incident thereto, establish a branch facility. \* October 18, 1996

Received application from Fifth Third Bank of Northern Kentucky, Florence, Kentucky, on September 18, 1996, to merge with Fifth Third Savings Bank of Northern Kentucky, FSB, Hebron, Kentucky, pursuant to Sections 18(c) and 5(d)(3) of the Federal Deposit Insurance Act and, incident thereto, establish a branch facility. \* October 18, 1996

Received notice from Mid Am, Inc., Bowling Green, Ohio, on September 19, 1996, of its intent to acquire substantially all of the assets of Nemo Industries, Inc., d.b.a. Professional Adjustment of Ft. Meyers, Ft. Meyers, Florida September 28, 1996

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

Received Section 3(a)(1) application from DCB Financial Corp., Delaware, Ohio, on September 13, 1996, to acquire The Delaware County Bank & Trust Company, Delaware, Ohio. \*F: October 15, 1996

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

NONE

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

Received notice from The Huntington National Bank, Columbus, Ohio, on September 19, 1996, of its intent to establish an agreement corporation, Huntington Trade Services, Inc., Columbus, Ohio.

\* - 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 20, 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 20, 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>
Security Bank Corporation, Manassas, Virginia, to establish a branch at 8701 Sudley Road, Manassas, Virginia.*	10-14-96

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.	9-25-96**
Cardinal Bankshares Corporation, Floyd, Virginia, to engage <u>de novo</u> in lending activities.	9-25-96**

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

<u>Application</u>
None.

\*Application is subject to CRA requirements.

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

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending September 20, 1996

Definition of Ratings

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

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

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

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

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

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

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

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

Examination  
Date

Rating

None.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending September 20, 1996

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
AmSouth Bank of Alabama Birmingham, Alabama To establish a branch located at 1882 East Main Street, Prattville, Alabama.	09-26-96*
AmSouth Bank of Tennessee Chattanooga, Tennessee To establish a branch located at 2814 West End Avenue, Nashville, Tennessee.	09-26-96*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First State Bancshares of Blakely, Inc. Blakely, Georgia To acquire First Southwest Bancorp, Inc., Donalsonville, Georgia, a thrift holding company, 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.	10-10-96* Newspaper
Forsyth Bancshares, Inc. Cumming, Georgia 1-BHC formation, The Citizens Bank of Forsyth County, Cumming, Georgia.	10-15-96* Federal Register

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.	10-08-96
Washington State Bancshares Washington, Louisiana To engage in making, acquiring or servicing loans or other extensions of credit, including issuing letters of credit, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(1) of Regulation Y.	Not yet available

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\*Subject to provisions of the Community Reinvestment Act.

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

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

Application

Hancock Holding Company  
Gulfport, Mississippi

Request for waiver of the application requirement of Section 3(a)(3) of the Bank Holding Company Act to acquire Southeast National Bank, Hammond, Louisiana.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending September 20, 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>
City First Bank Post Office Box 21032 Tampa, Florida 33622 (813)289-3333	Satisfactory	05-28-96

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending September 20, 1996

Recently Approved Applications

Approval Date

None.



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
Branch	Comerica Bank Detroit, Michigan 7900 West Wind Lake Avenue West Bloomfield, Michigan	NP - 9-29-96
EFT	Security Savings Bank Farhamville, Iowa 1015 Market Street Gowrie, Iowa	NP - 10-10-96
EFT	Midwest Bank and Trust Company Elmwood Park, Illinois 550 Mannheim Road Hillside, Illinois	NP - 9-19-96
Merger/Branches	Kent City State Bank Kent City, Michigan Grant State Bank Grant, Michigan - 10 West Main Street, Grant, Michigan & 21 East 82nd Street, Newaygo, Michigan	NP - **

NP - Newspaper

FR - Federal Register

\* - Subject to Provisions of Community Reinvestment Act

\*\* - Not available at this time

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
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)(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)	Capitol Bancorp, Ltd.* Lansing, Michigan Brighton Commerce Bank Brighton, Michigan (in organization)	FR - 10-18-96 NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)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 - 10-4-96
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 - 10-15-96 NP - **
COC-HC	Kerndt Bank Services, Inc. Lansing, Iowa Kerndt Brothers Savings Bank Lansing, Iowa	FR - 10-9-96 NP - **
3(a)3)	Ida Grove Bancshares, Inc.* Ida Grove, Iowa Pierson Bancorporation, Inc. Pierson, Iowa Farmers Savings Bank Pierson, Iowa	FR - ** NP - **

Federal Reserve Bank of Chicago

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

3(a)(3)

American Bancshares, Inc.\*  
Holstein, Iowa  
Pierson Bancorporation, Inc.  
Pierson, Iowa  
Farmers Savings Bank  
Pierson, Iowa

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)	Union-Calhoun Investments, Ltd. Rockwell City, Iowa Wetter Income Tax Service Rockwell City, Iowa	FR - 10-4-96
4(c)(8)	FBOP Corporation Oak Park, Illinois Topa Savings Bank, FSB Beverly Hills, California Topa Thrift and Loan Beverly Hills, California	FR - **
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
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

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 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
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

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)	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
4(c)(8)	Bank of Montreal Montreal, Canada BMO Leasing (U.S.), Inc. Chicago, Illinois	FR - 10-8-96
4(c)(8)	Bankmont Financial Corp. New York, New York BMO Leasing (U.S.), Inc. Chicago, Illinois	FR - 10-8-96
4(c)(8)	Anita Bancorporation Newton, Iowa Rolling Hills Insurance Agency, L.C. Atlantic, Iowa	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 20, 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>
Hartsburg State Bank 101 North 2nd Street Hartsburg, Illinois 62643 (217) 642-5213	5/21/96	S
Farmers State Bank 316 East Saginaw Street Breckenridge, Michigan 48615 (517) 842-3191	4/29/96	S
City State Bank 217 West Mulberry Ogden, Iowa 50212 (515) 275-2420	6/03/96	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 20, 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>
OMNIBANK 10474 West Jefferson Avenue River Rouge, Michigan 48218-1396 (313) 843-8850	5/20/96	S
Bank One, Bloomington-Normal 2404 East Oakland Bloomington, Illinois 61701-5836 (309) 664-9000	5/13/96	O

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING SEPTEMBER 20, 1996

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 9 branch application by First Bank, St. Louis, Missouri, to establish a branch office at 6211 Mid Rivers Mall Drive, St. Peters, Missouri.	9-30-96
* Section 18(c) application by Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky, to merge with Fifth Third Savings Bank of Western Kentucky, FSB, Mayfield, Kentucky.	10-18-96
* Section 5(d)(3) application by Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky, to merge with Fifth Third Savings Bank of Western Kentucky, FSB, Mayfield, Kentucky.	10-18-96

## 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 Carlinville National Bank Shares, Inc., Carlinville, Illinois, to acquire Lincoln Trail Bancshares, Inc., Taylorville, Illinois.	Newspaper: 10-15-96
* Section 3(a)(3) application by MNB Bancshares, Inc., Malvern, Arkansas, to acquire The Malvern National Interim Bank, Malvern, Arkansas.	Newspaper: 10-17-96
* Section 3(a)(3) application by MNB Bancshares, Inc., Malvern, Arkansas, to acquire First National Interim Bank of Sheridan, Sheridan, Arkansas.	Newspaper: 10-17-96
Change in control notification involving Cairo/Moberly Bancshares, Inc., Moberly, Missouri, by Robert M. Cater.	N/A

## SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

\* This application/notification is subject to CRA.

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

**Application**

**End of Comment Period**

Section 5(b) Bank Service Corporation Act joint applications by Arvest Bank Group, Inc., Bentonville, Arkansas, and by First Commercial Corporation, Little Rock, Arkansas, to have their 34 subsidiary banks organize/invest in a proposed bank service corporation, The BankCard Center, Inc., Norman, Oklahoma.

N/A

Stock redemption notification by Cairo/Moberly Bancshares, Inc., Moberly, Missouri, to redeem 15.92 percent of its equity.

N/A

**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 20, 1996**

<b>Name of Bank</b>	<b>Bank Address</b>	<b>Examination Date</b>	<b>Examination Rating</b>
Bank of Iberia	PO Box 205 Iberia, MO 65486-0205	6/17/96	Satisfactory

**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

Bluestem Bank Holding Company, Sioux Falls, South Dakota,  
for prior approval to become a bank holding company  
through the acquisition of 23.05% of the voting shares of  
Thomson Holdings, Inc., Centerville, South Dakota. \*

October 18, 1996  
(Federal Register)

Dent Bancshares, Inc., Dent, Minnesota, for prior approval  
to become a bank holding company through the acquisition  
of 98.11% of the voting shares of Farmers State Bank of Dent,  
Dent, Minnesota. \*

October 18, 1996  
(Federal Register)

\* Subject to CRA

**FEDERAL RESERVE BANK OF MINNEAPOLIS**  
Section III - Applications Subject  
to Federal Register Notice Only

Application

Comment Period  
Ending Date

Norwest Corporation, Minneapolis, Minnesota,  
to engage in residential mortgage lending through  
the acquisition of The Mortgage Center, Springfield,  
Massachusetts, a joint venture with Landry, Lyons and  
Whyte Company, Inc., Springfield, Massachusetts.

October 8, 1996

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

Application

First Bancshares, Inc., of Cold Spring, Cold Spring,  
Minnesota, to redeem 6.6% of its voting shares.

**FEDERAL RESERVE BANK OF MINNEAPOLIS**  
Section V - Availability of  
CRA Public Evaluations  
week ending September 20, 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>
American State Bank P.O. Box 78 Grygla, MN 56727-0078 (218) 294-6111	June 11, 1996	Satisfactory



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

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

COMMENT PERIOD ENDING DATE

Adbanc, Ogallala, Nebraska, for prior approval to acquire 53.93 percent of the voting shares of The First State Bank, Lodgepole, Nebraska. \*

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>
Bank of Hartington P.O. Box 77 Hartington, Nebraska 68739-0077	06/17/96	09/17/96	Satisfactory
Western Bank of Cody P.O. Box 218 Cody, Wyoming 82414-0218	06/17/96	09/17/96	Outstanding
First State Bank in Temple P.O. Box 546 Temple, Oklahoma 73568-0546	06/24/96	09/17/96	Satisfactory
Citizens Bank & Trust Company P.O. Box 1117 Okmulgee, Oklahoma 74447-1117	06/24/96	09/17/96	Satisfactory

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF SEPTEMBER 16, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

\*\* NOTICE EXP

\*Section 3(a)(3) application by  
Texas Financial Bancorporation, Inc., Minneapolis, MN,  
to acquire The Farmers and Mechanics Bank, Galesburg,  
Illinois  
(Previously reported during the week of 7-15-96) 96/09/17

\*Section 3(a)(5) application by  
MarTex Bancshares, Inc., Marshall, TX, to  
merge with Heritage Texas Group, Inc., Pittsburg, TX  
(Previously reported during the week of 8-12-96) 96/09/23

Change in Control Notice by  
Rayford Holley Reily and Martha Lou Reily (wife),  
Livingston, TX, to acquire an interest in Citizens State  
Financial Corporation, Corrigan, TX  
(Previously reported during the week of 8-26-96) 96/09/22

Change in Control Notice by  
Joe Dan Coe, Winnsboro, TX, to acquire an interest in  
Franklin National Bankshares, Inc., Mt. Vernon, TX  
(Previously reported during the week of 8-26-96) 96/09/25

\*Section 3(a)(1) application by  
MainBancorp, Inc., Austin, TX, to acquire Maincorp  
Intermediate Holding Company, Inc., Wilmington, DE,  
ROSB Bancorp, Inc., Red Oak, TX, and MainBank, Red Oak, TX  
(Previously reported during the week of 8-26-96) 96/10/01

\*Section 3(a)(1) application by  
Maincorp Intermediate Holding Company, Inc., Wilmington, DE,  
to acquire ROSB Bancorp, Inc., Red Oak, TX, and MainBank,  
Red Oak, TX  
(Previously reported during the week of 8-26-96) 96/10/01

Change in Control Notice by  
Steven A. Chandler, Eldorado, TX, to acquire an interest in  
First Eldorado Bancshares, Inc., Eldorado, Texas (Resubmission) 96/10/09

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 16, 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>
Bank of Troy 18 S. Central Ave. P. O. Box 427 Troy, TX 76579-0427	96/06/17	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 9/20/96

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 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> 10/18/96
Palm Desert Investments Employee Stock Ownership Plan and Trust, Palm Desert, California, and its trustee, Kevin B. McGuire, Indian Wells, California, to acquire up to 24.42 percent of the outstanding shares of Palm Desert Investments, Palm Desert, California. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> Not available
Pacific Capital Bancorp, Salinas, California, to merge with South Valley Bancorporation, Morgan Hill, California. *	<u>Newspaper:</u> 9/20/96 <u>Fed. Reg.:</u> Not available

Section III - Applications Subject to Federal Register Only

None

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 9/20/96

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			

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

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

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

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

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

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