ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1996, No. 49
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending December 7, 1996

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ADVISORY COUNCILS

Thrift Institutions Advisory Council.
Convened, December 6, 1996.

BANK HOLDING COMPANIES

Bank of Montreal, National Bank of Canada, Royal Bank
of Canada, all of Montreal, Canada; The Bank of
Nova Scotia, Canadian Imperial Bank of Commerce,
The Toronto Dominion Bank, all of Toronto, Canada;
and The First Chicago NBD Corporation, Chicago,
Illinois -- to acquire shares of Multinet
International Bank, New York, New York.
Approved, December 4, 1996.

Community First Bankshares, Inc., Fargo, North Dakota
-- to merge with Mountain Parks Financial Corp.
Denver, Colorado, and acquire Mountain Parks Bank.
Approved, December 2, 1996.

Royal Bank of Canada, Montreal, Canada; Norwest
Corporation, Minneapolis, Minnesota; Stichting
Prioriteit ABN AMRO Holding, Amsterdam, The
Netherlands, Stichting Administratiekantoor ABN
AMRO Holding; ABN AMRO Holding N.V., ABN AMRO Bank
N.V.; and ABN AMRO North America, Inc., Chicago,
Illinois -- to acquire more than 5 percent interest
in Integrion Financial Network, LLC,
White Plains, New York, and engage in data
processing activities.
Approved, December 2, 1996.

ENFORCEMENT

Banco Latino C.A., S.A.C.A., Caracas, Venezuela, and
Banco Latino International, Miami, Florida --
amended cease and desist order.
Announced, December 4, 1996.

MEMBERSHIP

Multinet International Bank, New York, New York -- to
become a member of the Federal Reserve System.
Approved, December 4, 1996.
### ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS UNDER DELEGATED AUTHORITY

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

**BANK BRANCHES, DOMESTIC**

<table>
<thead>
<tr>
<th>Location</th>
<th>Description</th>
<th>Approval Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>St. Louis</td>
<td>Bank of Altenburg, Altenburg, Missouri -- to establish a branch at 1500 North High Street, Jackson, Missouri.</td>
<td>December 5, 1996</td>
</tr>
<tr>
<td>San Francisco</td>
<td>Bank of America Nevada, Las Vegas, Nevada -- to establish a mobile branch courier service within Lyon County, Nevada.</td>
<td>December 2, 1996</td>
</tr>
<tr>
<td>San Francisco</td>
<td>Bank of America Nevada, Las Vegas, Nevada -- to establish a mobile branch courier service within Humboldt County, Nevada.</td>
<td>December 2, 1996</td>
</tr>
<tr>
<td>Richmond</td>
<td>First Virginia Bank-Maryland, Upper Marlboro, Maryland -- to establish a branch in the community center of the Asbury-Solomons Retirement Community at 11100 Asbury Circle, Solomons, Maryland.</td>
<td>December 2, 1996</td>
</tr>
<tr>
<td>Kansas City</td>
<td>Heritage Bank, Olathe, Kansas -- to establish a branch at 127th Street and Antioch Road, Overland Park, Kansas.</td>
<td>December 2, 1996</td>
</tr>
</tbody>
</table>
## ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS UNDER DELEGATED AUTHORITY

### BANK BRANCHES, DOMESTIC

<table>
<thead>
<tr>
<th>Location</th>
<th>Description</th>
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</thead>
</table>

### BANK HOLDING COMPANIES

<table>
<thead>
<tr>
<th>Location</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boston</td>
<td>Campello Bancorp, Brockton, Massachusetts -- to engage in loan servicing activities. Permitted, December 3, 1996.</td>
</tr>
<tr>
<td>Richmond</td>
<td>Centura Bank, Rocky Mount, North Carolina -- to establish branches in Hannaford Brothers stores at 201 East Little Creek Road, Norfolk; 4692 Columbus Street, Virginia Beach; Princess Anne Road and Lynnhaven Parkway, Virginia Beach; and Shore Drive and Northampton Boulevard, Virginia Beach, Virginia. Approved, December 4, 1996.</td>
</tr>
<tr>
<td>San Francisco</td>
<td>City National Corporation, Beverly Hills, California, to merge with Ventura County National Bancorp, Oxnard, California, and acquire Ventura County National Bank. Approved, December 3, 1996.</td>
</tr>
<tr>
<td>Richmond</td>
<td>CN Bancorp, Inc., Glen Burnie, Maryland -- to acquire County National Bank, Glen Burnie, Maryland. Approved, December 4, 1996.</td>
</tr>
</tbody>
</table>
### ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY

#### BANK HOLDING COMPANIES

<table>
<thead>
<tr>
<th>Location</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dallas</td>
<td>Cullen/Frost Bankers, Inc., San Antonio, Texas -- to merge with Corpus Christi Bancshares, Corpus Christi, Texas. Approved, December 5, 1996.</td>
</tr>
<tr>
<td>Dallas</td>
<td>Diboll State Bancshares of Delaware, Inc., Wilmington, Delaware -- to acquire The First State Bank, Jasper, Texas. Approved, December 3, 1996.</td>
</tr>
</tbody>
</table>
BANK HOLDING COMPANIES

Chicago
Liberty Financial Corporation, West Des Moines, Iowa -- to acquire B and K Bancorporation, Inc.; Liberty Bank & Trust, Bloomfield; Winnebago County Bancorporation, West Des Moines; Liberty Bank and Trust, Forest City; L.B.T. Bancorporation, West Des Moines; Liberty Bank & Trust, Lake Mills; First Liberty Bancorp, West Des Moines; Liberty Bank & Trust, Mason City; BW3 Bancorporation, West Des Moines; Liberty Bank & Trust Company, N.A., Pocahontas; I.S.S. Bancorporation, Inc., West Des Moines; and Liberty Bank & Trust, Woodbine, all in Iowa; A.B.C. Bancorporation, Inc., Tucson, Arizona, and Liberty Bank & Trust, also in Tucson; and engage in operating a savings and loan association through Liberty Savings Bank, FSB, Johnson, Iowa; and engage in leasing activities through Liberty Leasing Company, West Des Moines, Iowa.
Approved, December 3, 1996.

Kansas City
Approved, December 4, 1996.

Minneapolis
MidAmerica Bancshares, Inc., Newport, Minnesota -- to engage de novo in lending and leasing activities through MidAmerica Financial Corporation.
Permitted, December 6, 1996.

Dallas
New Galveston Company, Wilmington, Delaware -- to merge with Corpus Christi Bancshares, Corpus Christi, Texas.
Approved, December 5, 1996.

Dallas
New Galveston Company, Wilmington, Delaware -- to acquire Corpus Christi Bancshares, Corpus Christi, Texas, C.S.C.C., Inc., Wilmington, Delaware; and Citizens State Bank, Corpus Christi, Texas.
Approved, December 5, 1996.
BANK HOLDING COMPANIES

Minneapolis
Norwest Corporation, Minneapolis, Minnesota -- to establish a joint venture, Advance Mortgage, Chesapeake, Virginia, and engage in residential mortgage lending activities.
Permitted, December 3, 1996.

Minneapolis
Norwest Corporation, Minneapolis, Minnesota -- to establish a joint venture, Mortgage One, Canton, Ohio, and engage in residential mortgage lending activities.
Permitted, December 4, 1996.

St. Louis
Omni Financial Corporation, Pontoon Beach, Illinois -- to acquire Omni Bank.
Approved, December 6, 1996.

Chicago
Granted, December 5, 1996.

Boston
Permitted, December 4, 1996.

Dallas
San Diego Bancshares of Nevada, Inc., Reno, Nevada -- request for waiver of application to acquire First State Bank, San Diego, Texas.
 Granted, December 3, 1996.

New York
Summit Bancorp, Princeton, New Jersey, and Summit Bank, Hackensack -- to merge with B.M.J. Financial Corp., Bordentown; to acquire The Bank of Mid-Jersey, Bordentown; and for Summit Bank to merge with The Bank of Mid-Jersey, and establish branches.
Approved, December 6, 1996.
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DECEMBER 2, 1996 TO DECEMBER 6, 1996
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ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY

BANK HOLDING COMPANIES

Philadelphia
Susquehanna Bancshares, Inc., Lititz, Pennsylvania -- to retain American Title, Inc., Reistertown, Maryland; Mid-Atlantic Title Company, Towson, Maryland; and Maryland Title Company, Baltimore, Maryland, and engage in real estate settlement activities.
Approved, December 2, 1996.

Boston
UST Corp., Boston, Massachusetts -- to acquire Walden Bancorp, Inc., Acton, Massachusetts.
Approved, December 6, 1996.

San Francisco
Western Sierra Bancorp, Cameron Park, California -- to acquire Western Sierra National Bank, Cameron Park, California.
Approved, December 5, 1996.

Chicago
Approved, December 4, 1996.

BANKS, STATE MEMBER

St. Louis
Bay-Hermann-Berger Bank, Hermann, Missouri -- payment of a dividend.
Approved, December 2, 1996.

St. Louis
Cass Bank & Trust Company, St. Louis, Missouri -- to relocate its main office to 13001 Hollenberg Drive, Bridgeton, from 3636 South Geyer Road, Suite 100, St. Louis, Missouri.
Approved, December 3, 1996.

CAPITAL STOCK

Chicago
Bankers Trust Company, Des Moines, Iowa -- redemption of shares.
Approved, December 3, 1996.

Minneapolis
Faith Bank Holding Company, Fort Pierre, South Dakota -- redemption of shares.
Approved, December 4, 1996.
CAPITAL STOCK

Minneapolis  First PREMIER Bank, Sioux Falls, South Dakota --
redemption of shares.
Approved, December 6, 1996.

COMPETITIVE FACTORS REPORTS

Kansas City  Bank of the Lakes, N.A., Oswasso, Oklahoma, proposed
merger with Bank of the Lakes, Langley, Oklahoma --
report on competitive factors.
Submitted, December 4, 1996.

Kansas City  Commerce Bank, N.A., Clayton, Missouri, proposed
merger with Commerce Bank of Hannibal, N.A.,
Hannibal, Missouri -- report on competitive
factors.
Submitted, December 3, 1996.

Minneapolis  Community Union Savings Bank, Eau Claire, Wisconsin,
proposed merger with Citizens Community Federal
Credit Union -- report on competitive factors.
Submitted, December 3, 1996.

Minneapolis  Farmers Interim State Bank of Hartland, Hartland,
Minnesota, proposed merger with Farmers State Bank
of Hartland -- report on competitive factors.
Submitted, December 6, 1996.

Minneapolis  First American Bank, Detroit Lakes, Minnesota,
proposed merger with the Perham, Minnesota, branch
of Brainerd National Bank, Baxter, Minnesota --
report on competitive factors.
Submitted, December 2, 1996.

St. Louis  First Interim National Bank of Phillips County,
Helena, Arkansas, proposed merger with First
National Bank of Phillips County -- report on
competitive factors.
Submitted, December 2, 1996.

Dallas  First National Bank of Saint Jo, Saint Jo, Texas,
proposed merger with New Saint Jo Bank -- report on
competitive factors.
Submitted, December 2, 1996.
**COMPETITIVE FACTORS REPORTS**

<table>
<thead>
<tr>
<th>Location</th>
<th>Description</th>
<th>Date Submitted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Atlanta</td>
<td>Langdale Group, Hahira, Georgia, proposed acquisition of the assets and assumption of the liabilities of Citizens National Bank of Quitman, Quitman, Georgia -- report on competitive factors. Submitted, December 5, 1996.</td>
<td></td>
</tr>
<tr>
<td>Kansas City</td>
<td>Mercantile Bank of Lawrence, Lawrence, Kansas, proposed merger with Mercantile Bank, Overland Park, Kansas -- report on competitive factors. Submitted, December 2, 1996.</td>
<td></td>
</tr>
</tbody>
</table>
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DECEMBER 2, 1996 TO DECEMBER 6, 1996
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ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY

COMPETITIVE FACTORS REPORTS

Submitted, December 6, 1996.

San Francisco Valley Independent Bank, El Centro, California, proposed purchase of certain assets and assumption of certain liabilities of the Blythe and Tecate, California, branches of Wells Fargo Bank, National Association, San Francisco, California -- report on competitive factors.
Submitted, December 3, 1996.

EXTENSIONS OF TIME

Atlanta First Commerce Corporation, New Orleans, Louisiana -- extension to February 23, 1997, to engage in community development investment activities through the 150 Baronne Street Limited Partnership, New Orleans, Louisiana.
Granted, December 3, 1996.

Granted, December 3, 1996.

Chicago Horizon Bancorp Employee Stock Ownership Plan, Michigan City, Indiana -- extension to March 14, 1997, to acquire additional shares of Horizon Bancorp, and thereby First Citizens Bank, N.A.
Granted, December 5, 1996.

Kansas City INTRUST Financial Corporation, Wichita, Kansas -- extension to March 7, 1997, to make an investment in Valley Center Senior Residences, L.C. through INTRUST Community Development Corporation.
Granted, December 5, 1996.
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DECEMBER 2, 1996 TO DECEMBER 6, 1996
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ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS UNDER DELEGATED AUTHORITY

EXTENSIONS OF TIME

Chicago

Chicago

Chicago

Atlanta

INTERNATIONAL OPERATIONS

Minneapolis
Norwest Bank Minnesota, N.A., Minneapolis, Minnesota -- to establish a branch in Grand Cayman, Cayman Islands, British West Indies. Permitted, December 2, 1996.

MEMBERSHIP

Kansas City
Mercantile Bank of Lawrence, Lawrence, Kansas -- to become a member of the Federal Reserve System, and to establish additional branches. Approved, December 2, 1996.
BANK HOLDING COMPANIES

Philadelphia

Approved, November 29, 1996.

CHANGE IN BANK CONTROL

Chicago

Whitmore Company, Corning, Iowa -- change in bank control.
Permitted, November 22, 1996.
FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application                                     Comment Period Ending Date

NONE

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

Application                                     Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application                                     Comment Period Ending Date

NONE

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.
SECTION I

Applications Subject to Newspaper Notice Only

None.

SECTION II

Applications Subject to Both Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications (subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

**Week Ending December 7, 1996**

<table>
<thead>
<tr>
<th>NAME OF BANK</th>
<th>RATING</th>
<th>EXAMINATION DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>None.</td>
<td></td>
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</tbody>
</table>

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
SECTION I - APPLICATIONS RECEIVED AND SUBJECT TO NEWSPAPER NOTICE ONLY

First Capitol Bank, York, PA to establish a branch office at 2170 White Street, West Manchester Township, York, PA, pursuant to Section 9 of the Federal Reserve Act.

Newspaper comment period expires: 01/03/97

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


Newspaper comment period expires: N/Avail
Federal Register comment period expires: 12/23/96

Commerce Bancorp, Inc., Cherry Hill, NJ to acquire 100 percent of Independence Bancorp, Inc., Ramsey, NJ, pursuant to Section 3(a)(3) of the Bank Holding Company Act.

Newspaper comment period expires: 11/20/96
Federal Register comment period expires: 12/31/96

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

NONE

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

NONE
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 December 6, 1996.

**Identification of Ratings**

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

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

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

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

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

<table>
<thead>
<tr>
<th>Bank/Location</th>
<th>Examination Date</th>
<th>CRA Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>NONE</td>
<td>NONE</td>
<td>NONE</td>
</tr>
</tbody>
</table>
APPLICATIONS BULLETIN
(For the week ending December 7, 1996)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received notice from American National Bancorp, Parma, OH on November 25, 1996, of its intent to acquire the outstanding voting shares of American National Bank, Parma, OH. *December 12, 1996

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

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

NONE

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

NONE

* - Subject to CRA
N - Newspaper Comment Period
F - Federal Register Comment Period
# - Expected to End 30 Days from Date of Receipt
AVAILABILITY OF CRA PUBLIC EVALUATIONS  
(December 6, 1996)

The following state member banks have been examined by the Federal Reserve Bank of Cleveland for compliance with The Community Reinvestment Act. A public evaluation document became available from the bank(s) listed below during the week ended December 6, 1996. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

NONE
Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper Notice Only

Application

Crestar Bank, Vienna, Virginia, to establish a branch in the Community Pride Plus Supermarket at 500 North Harrison Street, Richmond, Virginia.*

Comment Period Ending Date

12-28-96

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

Application

Notice of Change in Control filed by Joseph E. Corbitt with respect to First National Bancorp, Inc., St. Marys, West Virginia.

Comment Period Ending Date

12-26-96**

Section III - Applications Subject to Federal Register Notice

Application

City Holding Company, Charleston, West Virginia, to acquire the assets of Prime Financial Corporation, Costa Mesa, California.

Comment Period Ending Date

12-24-96**

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

Application


*Application is subject to CRA requirements.

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

<table>
<thead>
<tr>
<th>Date</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**First Virginia Bank**
6400 Arlington Boulevard
Falls Church, Virginia 22042
7-8-96 Satisfactory
Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 6, 1996

Section 1 - Applications Subject to Newspaper Notice Only

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perry Banking Company</td>
<td>12-09-96*</td>
</tr>
<tr>
<td>Perry, Florida</td>
<td></td>
</tr>
<tr>
<td>Notice for 1-BHC formation, The Citizens Bank of Perry, Perry, Florida.</td>
<td></td>
</tr>
<tr>
<td>Metro Bank Financial Services, Inc.</td>
<td>12-10-96*</td>
</tr>
<tr>
<td>Coral Gables, Florida</td>
<td></td>
</tr>
<tr>
<td>Notice for 1-BHC formation, Metro Bank of Dade County, Coral Gables, Florida.</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pinnacle Bancshares, Inc.</td>
<td>01-06-96*</td>
</tr>
<tr>
<td>Jasper, Alabama</td>
<td>Federal Register</td>
</tr>
<tr>
<td>1-BHC formation, Pinnacle Bank, Jasper, Alabama.</td>
<td></td>
</tr>
<tr>
<td>Whitney Holding Corporation</td>
<td>12-31-96*</td>
</tr>
<tr>
<td>New Orleans, Louisiana</td>
<td>Federal Register</td>
</tr>
<tr>
<td>To merge with First National Bankshares, Inc., Houma, Louisiana, and thereby directly acquire First National Bank of Houma, Houma, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.</td>
<td></td>
</tr>
<tr>
<td>Investest Bancshares Corporation</td>
<td>Not yet available*</td>
</tr>
<tr>
<td>New York, New York</td>
<td></td>
</tr>
<tr>
<td>Change in control by Mr. Jerome Dansker to acquire 33.3 percent of the Class B Common Stock of Investest Bancshares Corporation, New York, New York.</td>
<td></td>
</tr>
</tbody>
</table>

Section 3 - Applications Subject to Federal Register Only

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>None.</td>
<td></td>
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</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grady Holding Co.</td>
</tr>
<tr>
<td>Cairo, Georgia</td>
</tr>
<tr>
<td>To engage de novo in insurance agency activities, pursuant to Section 225.25(b)(8)(iii) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.</td>
</tr>
</tbody>
</table>

*Subject to provisions of the Community Reinvestment Act.
Section 4 - Applications Not Subject to Federal Register Notice or Newspaper Notice

Trustmark Corporation
Jackson, Mississippi

Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act to merge with First Corinth Corp., Corinth, Mississippi, and thereby directly acquire National Bank of Commerce of Corinth, Corinth, Mississippi.
Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 6, 1996

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

<table>
<thead>
<tr>
<th>Bank</th>
<th>CRA Rating</th>
<th>Examination Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>AuburnBank</td>
<td>Outstanding</td>
<td>08-26-96</td>
</tr>
<tr>
<td>100 North Gay Street Auburn, Alabama 36830 (334)821-9200</td>
<td></td>
<td></td>
</tr>
<tr>
<td>First Newton Bank</td>
<td>Satisfactory</td>
<td>08-26-96</td>
</tr>
<tr>
<td>Post Office Box 1107 Covington, Georgia 30209 (770)787-5500</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending December 6, 1996  

<table>
<thead>
<tr>
<th>Recently Approved Applications</th>
<th>Approval Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Colonial BancGroup, Inc.</td>
<td>12-06-96</td>
</tr>
<tr>
<td>Montgomery, Alabama</td>
<td></td>
</tr>
<tr>
<td>Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act to merge with Tomoka Bancorp, Inc., Ormond Beach, Florida, and thereby directly acquire Tomoka State Bank, Ormond Beach, Florida.</td>
<td></td>
</tr>
</tbody>
</table>
Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper Notice Only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch</td>
<td>Lake Forest Bank &amp; Trust Company</td>
<td>NP - 12-5-96</td>
</tr>
<tr>
<td></td>
<td>Lake Forest, Illinois</td>
<td></td>
</tr>
<tr>
<td></td>
<td>911 South Telegraph Road</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lake Forest, Illinois</td>
<td></td>
</tr>
<tr>
<td>Branch</td>
<td>First American Bank</td>
<td>NP - 12-4-96</td>
</tr>
<tr>
<td></td>
<td>Carpentersville, Illinois</td>
<td></td>
</tr>
<tr>
<td></td>
<td>80 Stratford, Square</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Bloomingdale, Illinois</td>
<td></td>
</tr>
<tr>
<td>Branch</td>
<td>First American Bank</td>
<td>NP - 12-4-96</td>
</tr>
<tr>
<td></td>
<td>Carpentersville, Illinois</td>
<td></td>
</tr>
<tr>
<td></td>
<td>33 South Rand Road</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lake Zurich, Illinois</td>
<td></td>
</tr>
<tr>
<td>Branch</td>
<td>First American Bank</td>
<td>NP - 12-4-96</td>
</tr>
<tr>
<td></td>
<td>Joliet, Illinois</td>
<td></td>
</tr>
<tr>
<td></td>
<td>U.S. Route 30 and Mall Loop Drive</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Joliet, Illinois</td>
<td></td>
</tr>
<tr>
<td>Branch</td>
<td>Isabella Bank and Trust</td>
<td>NP - 12-19-96</td>
</tr>
<tr>
<td></td>
<td>Mt. Pleasant, Michigan</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1125 N. McEwan Street</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Clare, Michigan</td>
<td></td>
</tr>
<tr>
<td>Branch</td>
<td>Union Bank &amp; Trust Company</td>
<td>NP - 12-21-96</td>
</tr>
<tr>
<td></td>
<td>Evansville, Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>121 Fifth Avenue</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Belleville, Wisconsin</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period</th>
<th>Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch</td>
<td>NBD Bank&lt;br&gt; Detroit, Michigan &lt;br&gt; 800 Ship Street &lt;br&gt; St. Joseph, Michigan</td>
<td></td>
<td>NP - 12-21-96</td>
</tr>
<tr>
<td>3(a)(1) Notice</td>
<td>Iron Horse Bancshares, Inc. &lt;br&gt; Mazomanie, Wisconsin &lt;br&gt; Peoples State Bank of Mazomanie, Wisconsin &lt;br&gt; Mazomanie, Wisconsin</td>
<td></td>
<td>NP - **</td>
</tr>
<tr>
<td>3(a)(1) Notice</td>
<td>Lakeland Financial Corporation &lt;br&gt; Round Lake Heights, Illinois &lt;br&gt; Lakeland Community Bank &lt;br&gt; Round Lake Heights, Illinois</td>
<td></td>
<td>NP - **</td>
</tr>
</tbody>
</table>

NP - Newspaper
FR - Federal Register
* - Subject to Provisions of Community Reinvestment Act
** - Not available at this time
<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period</th>
<th>Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>3(a)(1)</td>
<td>AmeriMark Financial Corporation.*</td>
<td>FR - 12-20-96</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Oak Brook, Illinois</td>
<td></td>
<td>NP - 12-16-96</td>
</tr>
<tr>
<td></td>
<td>Duco Bancshares, Inc.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Villa Park, Illinois</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Bank of Illinois in DuPage</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Villa Park, Illinois</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>Barker Brothers, Inc.*</td>
<td>FR - 12-13-96</td>
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</tr>
<tr>
<td></td>
<td>Springfield, Illinois</td>
<td></td>
<td>NP - **</td>
</tr>
<tr>
<td></td>
<td>Middletown Bancorp, Inc.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Middletown, Illinois</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Middletown State Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Middletown, Illinois</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Latham Bancorp, Inc.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Latham, Illinois</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>State Bank of Latham</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Latham, Illinois</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>River Cities Bancshares, Inc.*</td>
<td>FR - 01-03-97</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Wisconsin Rapids, Wisconsin</td>
<td></td>
<td>NP - **</td>
</tr>
<tr>
<td></td>
<td>River Cities Bank (in organization)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Wisconsin Rapids, Wisconsin</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3(a)(3)</td>
<td>Security National Corporation*</td>
<td>FR - 01-16-97</td>
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<td></td>
<td>Sioux City, Iowa</td>
<td></td>
<td>NP - **</td>
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<tr>
<td></td>
<td>Security National Bank of South Dakota (in organization)</td>
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<td></td>
</tr>
<tr>
<td></td>
<td>South Dakota, Dakota Dunes, South Dakota</td>
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</table>
Federal Reserve Bank of Chicago

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>CoC-HC</td>
<td>MWA Bancorporation, Estherville, Iowa&lt;br&gt;By Greg J. Currell</td>
<td>FR - 12-03-96 NP - **</td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>Pineries Bankshares, Inc.*, Stevens Point, Wisconsin&lt;br&gt;Mattoon State Bank&lt;br&gt;Mattoon, Wisconsin</td>
<td>FR - 12-19-96 NP - 12-15-96</td>
</tr>
<tr>
<td>CoC-HC</td>
<td>Community Central Bank Corporation, Mount Clemens, Michigan&lt;br&gt;By Willard G. Pierce</td>
<td>FR - 12-12-96 NP - 12-12-96</td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>Bando McGlocklin Capital Corporation*, Pewaukee, Wisconsin&lt;br&gt;InvestorsBank&lt;br&gt;Pewaukee, Wisconsin (in organization)</td>
<td>FR - 12-27-96 NP - **</td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>CH and JD Byrum, LLC*, Indianapolis, Indiana&lt;br&gt;American State Corporation&lt;br&gt;Lawrenceburg, Indiana&lt;br&gt;American State Bank&lt;br&gt;Lawrenceburg, Indiana</td>
<td>FR - 12-27-96 NP - 12-2-96</td>
</tr>
<tr>
<td>Type</td>
<td>Application</td>
<td>Comment Period Ending Date</td>
</tr>
<tr>
<td>--------</td>
<td>------------------------------------------------------------------------------</td>
<td>-----------------------------</td>
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</tbody>
</table>
| 3(a)(3)| Old Kent Financial Corporation*  
Grand Rapids, Michigan  
Old Kent Bank, National Association (in organization)  
Jonesville, Michigan | FR - 12-20-96  
NP - ** |
| 3(a)(3)| Beaman Bancshares, Inc.*  
Beaman, Iowa  
Producers Savings Bank  
Green Mountain, Iowa | FR - 12-23-96  
NP - 12-24-96 |
| 3(a)(3)| Panhandle Aviation, Inc.*  
Carinda, Iowa  
National Bank of Iowa  
Danison, Iowa | FR - 12-03-96  
NP - 12-08-96 |
| 3(a)(1)| Mound City Financial Services, Inc.*  
Platteville, Wisconsin  
Mound City Bank  
Platteville, Wisconsin | FR - 12-06-96  
NP - 12-05-96 |
| 3(a)(1)| Independent Bancorp., Limited*  
Little Chute, Wisconsin  
Bank of Little Chute  
Little Chute, Wisconsin | FR - 12-09-96  
NP - 12-05-96 |
| 3(a)(5)| Associated Banc-Corp.*  
Green Bay, Wisconsin  
Centra Financial, Inc.  
West Allis, Wisconsin  
Central Bank  
West Allis, Wisconsin | FR - 12-20-96  
NP - ** |
Federal Reserve Bank of Chicago

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
</table>
| 4(c)(8) | AmeriMark Financial Corporation  
Oak Brook, Illinois  
Banill Corporation  
Villa Park, Illinois | FR - 12-20-96 |
| 4(c)(8) | Heartland Financial USA, Inc.  
Dubuque, Iowa  
Tri-State Community Credit Corp.  
Dubuque, Iowa | FR - 12-13-96 |
| 4(c)(8) | Bando McGlocklin Capital Corporation  
Pewaukee, Wisconsin  
Bando McGlocklin Investment Corporation  
Pewaukee, Wisconsin  
Bando McGlocklin Small Business Lending Company  
Pewaukee, Wisconsin | FR - 12-27-96 |
Federal Reserve Bank of Chicago

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
</tr>
</thead>
</table>
| ROS  | HPK Financial Corporation  
|      | Chicago, Illinois  
|      | to redeem 46,923 shares of stock |
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 December 06, 1996. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

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

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

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

<table>
<thead>
<tr>
<th>BANK NAME/LOCATION</th>
<th>EXAMINATION DATE</th>
<th>RATINGS</th>
</tr>
</thead>
<tbody>
<tr>
<td>NBD Bank</td>
<td>5/28/96</td>
<td>O</td>
</tr>
<tr>
<td>611 Woodward Avenue</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Detroit, Michigan 48226-3497</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(313) 225-1000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rushville State Bank</td>
<td>8/06/96</td>
<td>S</td>
</tr>
<tr>
<td>Liberty and Lafayette</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rushville, Illinois 62681-0050</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(217) 322-3323</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING DECEMBER 6, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

* Section 9 branch application by Bank of Altenburg, Altenburg, Missouri, to establish a branch at 1500 North High Street, Jackson, Missouri. 11-28-96

* Section 9 branch application by Cass Bank & Trust Company, St. Louis, Missouri, to establish a branch at 207 Spirit 40 Park Drive, Chesterfield, Missouri. 12-29-96

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

Application

Change in control notification involving Rosedale First National Corporation, Rosedale, Mississippi, by Henry E. McCaslin, Jr. (previously reported during the week ending November 22, 1996). Federal Register: 12-17-96

* Section 3(a)(3) application by First Security Bancorp, Searcy, Arkansas, to acquire First Community Bank, N.A., Conway, Arkansas, the successor to the proposed merger with First Community Bank, Conway, Arkansas, a state member bank. Newspaper: 12-31-96


Change in control notification involving Reliable Community Bancshares, Inc., Perryville, Missouri, by Rhodes Real Estate Partners, L.P., Cape Girardeau, Missouri. N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

Section 4(c)(8) notification (expedited) by National Commerce Bancorporation, Memphis, Tennessee, to acquire J & S Leasing, Inc., Knoxville, Tennessee (previously reported during the week ending November 29, 1996). 12-20-96
Federal Reserve Bank of St. Louis
FOR THE WEEK ENDING DECEMBER 6, 1996

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

Application
None.

End of Comment Period

* This application/notification is subject to CRA.
FEDERAL RESERVE BANK OF ST. LOUIS
FOR THE WEEK ENDING DECEMBER 6, 1996

SECTION V - 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.

<table>
<thead>
<tr>
<th>Name of Bank</th>
<th>Bank Address</th>
<th>Examination Date</th>
<th>Examination Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
FEDERAL RESERVE BANK OF MINNEAPOLIS
Section I - Applications Subject to
Newspaper Notice Only

Application
NONE.

Comment Period
Ending Date

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section II - Applications Subject to Both
Newspaper and Federal Register Notice

Application
NONE.

Comment Period
Ending Date

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

Application
NONE.

Comment Period
Ending Date

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 December 6, 1996

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

<table>
<thead>
<tr>
<th>BANK(S) EXAMINED</th>
<th>DATE OF EXAMINATION</th>
<th>CRA RATING</th>
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</thead>
<tbody>
<tr>
<td>Plaza Park State Bank</td>
<td>August 19, 1996</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>17 Division Street, P.O. Box 337 Waite Park, MN 56387 (320) 252-4200</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lake County Bank</td>
<td>August 26, 1996</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>P.O. Box 644 St. Ignatius, MT 59865 (406) 745-3123</td>
<td></td>
<td></td>
</tr>
<tr>
<td>BANK(S) EXAMINED</td>
<td>DATE OF EXAMINATION</td>
<td>CRA RATING</td>
</tr>
<tr>
<td>-----------------------</td>
<td>---------------------</td>
<td>------------</td>
</tr>
<tr>
<td>Le Sueur State Bank</td>
<td>August 26, 1996</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>415 North Main Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>P.O. Box 106</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Le Sueur, MN 56058-0106</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(507) 665-6465</td>
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## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<table>
<thead>
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<th>COMMENT PERIOD ENDING DATE</th>
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## SECTION II - APPLICATIONS SUBJECT TO BOTH NEWSPAPER AND FEDERAL REGISTER NOTICE

<table>
<thead>
<tr>
<th>APPLICATION</th>
<th>COMMENT PERIOD ENDING DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barbara Fowler Ferry, Nevada, Missouri, for prior approval to acquire an additional 3.57 percent, for a total of 27.54 percent, of the voting shares of Central States Bancshares, Inc., Nevada, Missouri.</td>
<td>December 23, 1996</td>
</tr>
<tr>
<td>Gene Bihlmaier Trust No.1 and Steve Bihlmaier Co-Trustee, both of Osborne, Kansas, for prior approval to acquire a total of 25 percent of the voting shares of Osborne Investments, Inc., Osborne, Kansas.</td>
<td>December 24, 1996</td>
</tr>
<tr>
<td>Platte Valley Financial Service Companies, Inc., Scottsbluff, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting stock of Platte Valley Banc, Inc., Scottsbluff, Nebraska and FirstMorrill Company, Morrill, Nebraska.*</td>
<td>Not Available</td>
</tr>
<tr>
<td>IFB Holdings, Inc., Chillicothe, Missouri, for prior approval to become a bank holding company through the acquisition of Investors Federal Bank, N.A., Chillicothe, Missouri.*</td>
<td>Not Available</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>APPLICATION</th>
<th>COMMENT PERIOD ENDING DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Platte Valley Financial Service Companies, Inc., Scottsbluff, Nebraska, to acquire Platte Valley Ag Credit Co.; Platte Valley Lending Company; Platte Valley Investment Center, Inc.; and Platte Valley National Mortgage Company; all of Scottsbluff, Nebraska, and thereby engage in making and servicing loans and in brokerage activities.</td>
<td>December 24, 1996</td>
</tr>
</tbody>
</table>
SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE OR NEWSPAPER NOTICE

APPLICATION

Humboldt Bancshares, Humboldt, Kansas, for prior approval to redeem 332 shares of its common stock.

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.

CRA Public CRA
<table>
<thead>
<tr>
<th>Bank/Location</th>
<th>Exam Date</th>
<th>Date</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greenhorn Valley Bank</td>
<td>09/16/96</td>
<td>12/05/96</td>
<td>Outstanding</td>
</tr>
<tr>
<td>#1 N. Parkway</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>P.O. Box 33</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Colorado City, Colorado 81019-0033</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Application is subject to CRA.*
APPLICATION

None.

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

APPLICATION

Change in Control Notice by
James David Williams, and Brian Joseph Pohlmeier,
Plainview, TX, to acquire an interest in HaleCo
Bancshares, Inc., Plainview, TX
(Resubmission)
(Previously reported during the week of 10-21-96) 96/12/09

*Section 3(a)(1) application by
Halpain Financial, Ltd., Dallas, TX, to acquire
Gateway Holding Company, Inc., Dallas, TX, Gateway
Delaware Holding Company, Inc., Wilmington, DE, and
Gateway National Bank, Dallas, TX
(Previously reported during the week of 11-11-96) 96/12/01

*Section 3(a)(1) application by
Gateway Holding Company, Inc., Dallas, TX, to acquire
Gateway Delaware Holding Company, Inc., Wilmington, DE,
and Gateway National Bank, Dallas, TX
(Previously reported during the week of 11-11-96) 96/12/01

*Section 3(a)(1) application by
Gateway Delaware Holding Company, Inc., Wilmington, DE,
to acquire Gateway National Bank, Dallas, TX
(Previously reported during the week of 11-11-96) 96/12/01

*Section 3(a)(1) application by
First Mineola, Inc., Mineola, TX, to acquire The First
Mineola Corporation, Mineola, TX, and The First National
Bank, Mineola, TX
(Previously reported during the week of 11-11-96) 96/12/13

*Section 3(a)(3) application by
Keene Bancorp, Inc. 401(K) ESOP&T, Keene, TX,
to acquire additional shares of Keene Bancorp,
Inc., Keene, TX
(Previously reported during the week of 11-25-96) 96/12/22
*Section 3(a)(1) application by
Hickory Hill Bancshares, Inc., Avinger, TX, to acquire
Hickory Hill Delaware Financial Corporation, Dover, DE,
and The First State Bank of Avinger, Avinger, TX
(Previously reported during the week of 11-18-96) 96/12/25

*Section 3(a)(1) application by
Hickory Hill Delaware Financial Corporation, Dover, DE,
to acquire The First State Bank of Avinger, Avinger, TX
(Previously reported during the week of 11-18-96) 96/12/25

Change in Control Notice by
Wilma McKnight, Throckmorton, TX, and Nan McKinney
Daws, Wichita Falls, TX, to acquire an interest
in Throckmorton Bancshares, Inc., Throckmorton, TX
(Previously reported during the week of 11-25-96) 96/11/19

*Section 3(a)(1) application by
First Live Oak Bancshares, Inc., Three Rivers, TX, to
acquire First Live Oak Delaware Bancshares, Inc., Dover,
DE, and First State Bank, Three Rivers, TX N/A

*Section 3(a)(1) application by
First Live Oak Delaware Bancshares, Inc., Dover, DE, to
acquire First State Bank, Three Rivers, TX N/A

Change in Control Notice by
Hilmar D. Blumberg Trust, Joe H. Bruns, Trustee, Seguin,
TX, Edward A. Blumberg Trust, Joe H. Bruns, Trustee, Seguin,
TX, and Carla A. Blumberg Trust, Joe H. Bruns, Trustee,
Seguin, TX, to acquire an interest in Blumberg BancUnits,
L.P., Seguin, TX N/A

Change in Control Notice by
Edward A. Blumberg Trust, Joe H Bruns, Trustee, Seguin, TX,
Hilmar D. Blumberg Trust, Joe H. Bruns, Trustee, Seguin, TX,
Carla A. Blumberg Trust, Joe H. Bruns, Trustee, Seguin, TX,
Edward A. Blumberg, Seguin, TX, Vanessa N. Blumberg Trust,
Edward A. and Irma Blumberg, Trustees, Joseph D. Blumberg
Trust, Edward A. and Irma Blumberg, Trustees, Hilmar D.
Blumberg, Seguin, TX, Roland B. Blumberg Trust, Hilmar D.
and Kaaren Blumberg, Trustees, Jordan T. Blumberg Trust,
Hilmar D. and Kaaren Blumberg, Trustees, to acquire an
interest in Blumberg Family Partnership, L.P., Seguin, TX 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

Section 4(c)(8) notification by Merchants Bancshares, Inc., Houston, TX, to acquire Funds Management Group, Inc., and act as investment advisor and securities broker.

Section 4(c)(8) notification by First National Bank Group, Inc., Edinburg, TX, to acquire a 1/3 interest in a Texas State Life Insurance Company office in McAllen, TX, to engage in the sell of credit life insurance.

* 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 DECEMBER 2, 1996

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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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.

<table>
<thead>
<tr>
<th>Bank</th>
<th>Date of Examination</th>
<th>CRA Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>None.</td>
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</tbody>
</table>
FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 12/06/96

Section I - Applications Subject to Newspaper Notice Only

Application
None

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

Bank of Whitman Employee Stock Ownership Plan, Colfax, Washington, to become a bank holding company by acquiring 30 percent of Whitman Bancorporation, Inc., Colfax, Washington. *

Newspaper: Not available
Fed. Reg.: Not available

Robert M. and Jeannine N. Daugherty, Park City Utah, et al, to acquire 56 percent of Draper Bancorp, Draper, Utah. *

Newspaper: Not available
Fed. Reg.: Not available

Section III - Applications Subject to Federal Register Only

None

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

None

* Subject to CRA.
FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 12/06/96

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.

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
<th>Examination Date</th>
<th>Rating*</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
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</tr>
</tbody>
</table>

*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.