

ANNOUNCEMENT
RESEARCH LIBRARY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1996, No. 1
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending January 6, 1996

FEDERAL RESERVE BANK
ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ADVISORY COUNCILS

Thrift Institutions Advisory Council -- appointment
of five new members and designation of Ms. E. Lee
Beard as President and Mr. David F. Holland, as
Vice President.

Announced, January 2, 1996.

BANK HOLDING COMPANIES

Chemical Banking Corporation, New York, New York --
to merge with Chase Manhattan Corporation. and to
acquire Chase's nonbanking subsidiaries.

Approved, January 5, 1996.

Huntington Bancshares Incorporated, Columbus, Ohio,
and Huntington Bancshares Florida, Inc. -- to
acquire Peoples Bank of Lakeland, Lakeland,
Florida.

Approved, January 6, 1996.

Wells Fargo Corporation, San Francisco, California,
and First Bank System, Minneapolis, Minnesota --
public meetings to be held on the applications to
acquire First Interstate Bancorp, Los Angeles,
California.

Granted, January 4, 1996.

BANK MERGERS

Chemical Bank, New York, New York -- to merge with
Chase Manhattan Bank, N.A.

Approved, January 5, 1996.

ENFORCEMENT

BancFirst, Oklahoma City, Oklahoma -- order of
prohibition against Patricia Hand, a former
institution-affiliated party of BancFirst.

Announced, January 2, 1996.

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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

First Western Bank, Cooper City, Florida -- execution of a written agreement dated December 15, 1995, with the Federal Reserve Bank of Atlanta and the State Comptroller and Banking Commissioner of the State of Florida.

Announced, January 2, 1996.

REGULATIONS AND POLICIES

Community development -- publication of new community investment guide for state member banks and bank holding companies, and annual update of such investments by bank holding companies.

Announced, January 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

New York	European American Bank, Uniondale, New York -- to establish a branch at 195 Montague Street, Brooklyn, New York. Approved, January 2, 1996.
Richmond	Miners and Merchants Bank and Trust, Grundy, Virginia -- to establish a branch on U.S. Route 460 at Oakwood, Virginia. Approved, January 2, 1996.
New York	Peapack-Gladstone Bank, Gladstone, New Jersey -- to establish a branch at 350 Main Street, Chester, New Jersey. Approved, January 2, 1996.
Cleveland	Provident Bank, Cincinnati, Ohio -- to establish a branch at 1701 Llanfair Avenue, Cincinnati, Ohio. Approved, January 2, 1996.

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JANUARY 2, 1996 TO JANUARY 5, 1996

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

BANK BRANCHES, DOMESTIC

Secretary SunTrust Bank, Atlanta, Georgia -- to establish a
 branch at 2675 North Decatur Road, Suite 114,
 Decatur, Georgia.
 Approved, January 4, 1996.

BANK HOLDING COMPANIES

Dallas ABNA Holdings, Inc., Denton, Texas -- to acquire
 American Bank, N.A., Dallas, Texas.
 Approved, January 4, 1996.

Atlanta ABS Investors, LLC, Atlanta, Georgia -- to acquire
 Cobb American Bank & Trust Company, Marietta,
 Georgia.
 Approved, January 4, 1996.

Dallas Adam Financial Corporation, Bryan, Texas -- to engage
 de novo in lending activities.
 Permitted, January 5, 1996.

Dallas C Bar M, Inc. Carrizo Springs, Texas -- to acquire
 Union State Bank.
 Approved, January 3, 1996.

Atlanta Community Bancshares of Mississippi, Inc., Forest,
 Mississippi -- to acquire Coast Community Bank,
 Biloxi, Mississippi.
 Approved, January 5, 1996.

San Francisco CU Bancorp, Encino, California - request for waiver
 of application in connection with the merger of
 Corporate Bank, Santa Ana, California, with
 California United Bank National Association,
 Encino, California.
 Returned, January 5, 1996.

Dallas First Celina Corporation, Celina, Texas -- to acquire
 First State Bank.
 Approved, January 4, 1996.

Atlanta Republic Bancshares, Inc., St. Petersburg, Florida --
 to acquire Republic Bank.
 Approved, January 4, 1996.

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

BANK HOLDING COMPANIES

Kansas City	Sooner Southwest Bankshares, Inc., Bristow, Oklahoma -- to acquire Farmers Exchange Bank, Antlers, Oklahoma. Withdrawn, January 2, 1996.
Philadelphia	Summit Bancorp, Inc., Johnstown, Pennsylvania -- to acquire Cambria Thrift Consumer Discount Company, Ebensburg, Pennsylvania, and establish a new nonbanking subsidiary, Value Finance Company, Johnstown, Pennsylvania, and engage in lending activities. Approved, January 4, 1996.
New York	UJB Financial Corp., Princeton, New Jersey -- to acquire NJB Commercial Corp., Chatham, New Jersey, and engage in leasing activities, commercial finance activities, and factoring and servicing of loans. Approved, January 2, 1996.

BANK PREMISES

Kansas City	Bank of Colorado, Western Slope, Grand Junction, Colorado -- investment in bank premises. Approved, January 3, 1996.
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CHANGE IN BANK CONTROL

Philadelphia	Drovers Bancshares Corporation, York, Pennsylvania -- change in bank control. Permitted, January 3, 1996.
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COMPETITIVE FACTORS REPORTS

Richmond	Bank of Tazewell County, Tazewell, Virginia, proposed merger with NBI Interim Bank, Blacksburg, Virginia -- report on competitive factors. Submitted, January 3, 1996.
Boston	Bristol County Savings Bank, Taunton, Massachusetts - - proposed corporate reorganization -- report on competitive factors. Submitted, January 2, 1996.

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

COMPETITIVE FACTORS REPORTS

Minneapolis	Community First National Bank, Dickinson, North Dakota, proposed merger with Farmers & Merchants Bank, Beach, North Carolina -- report on competitive factors. Submitted, January 5, 1996.
St. Louis	Danville State Bank, Danville, Arkansas, proposed acquisition of certain assets and assumption of certain liabilities of the Hot Springs Village branch of Boatmen's National Bank of Hot Springs, Hot Springs, Arkansas -- report on competitive factors. Submitted, January 5, 1996.
Minneapolis	BNCCORP, Inc., Bismarck, North Dakota, proposed acquisition of BNC National Bank of Minnesota, Minneapolis Minnesota -- report on competitive factors Submitted, January 5, 1996.
Richmond	Fidelity Bank, Fuquay-Varina, North Carolina, proposed purchase of certain assets and assumption of certain liabilities of Central Carolina Bank and Trust Company, Durham, North Carolina -- report on competitive factors. Submitted, January 5, 1996.
Richmond	First National Bank of Reidsville, Reidsville, North Carolina, proposed purchase of certain assets and assumption of certain liabilities of the Draper branch in Eden, North Carolina, of NationsBank, National Association, Charlotte, North Carolina -- report on competitive factors. Submitted, January 2, 1996
Chicago	Peoples Trust & Savings Bank, Grand Junction, Iowa, proposed merger with Security National Bank, Jefferson, Iowa -- report on competitive factors. Submitted, January 3, 1996.

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

COMPETITIVE FACTORS REPORTS

Kansas City	Stockmen's National Bank of Rushville, Rushville, Nebraska, proposed acquisition of the assets and assumption of the liabilities of Northwestern Savings and Loan Association, Hays Springs, Nebraska -- report on competitive factors. Submitted, January 2, 1996.
Chicago	Sturgis Federal Savings Bank, Sturgis, Michigan, proposed acquisition of the South Haven and Coldwater, Michigan, branches of Great Lakes Bancorp, a federal savings bank, Ann Arbor, Michigan -- report on competitive factors. Submitted, January 4, 1996.
St. Louis	Union Planters Corporation, Memphis, Tennessee, proposed acquisition of the assets and assumption of the liabilities of Valley Savings Bank, Sheffield, Alabama -- report on competitive factors. Submitted, January 4, 1996.
Richmond	United Carolina Bank, Whiteville, North Carolina, proposed merger with Triad Bank, Greensboro, North Carolina -- report on competitive factors. Submitted, January 2, 1996.
Kansas City	United Nebraska Bank, Grand Island, Nebraska, proposed merger with Lexington State Bank, Lexington, Nebraska -- report on competitive factors. Submitted, January 5, 1996.
Philadelphia	Wayne Bank, Honesdale, Pennsylvania, proposed acquisition of certain assets and assumption of certain liabilities of three branches of Meridian Bank, Reading, Pennsylvania -- report on competitive factors. Submitted, January 5, 1996.

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

EXTENSIONS OF TIME

Richmond	Allied Irish Banks, p.l.c., Dublin, Ireland -- extension to April 7, 1996, within which AIB Investment Managers Limited may engage in providing investment advice as a commodity trading advisor with respect to the purchase and sale of financial futures and options on financial futures. Granted, January 3, 1996.
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MEMBERSHIP

Minneapolis	Citizens Bank of St. James, St. James, Minnesota -- to become a member of the Federal Reserve System. Approved, January 4, 1996.
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RESERVE BANK SERVICES

Director, FRBO	Federal Reserve Bank of Dallas -- to implement commercial check image products at the Houston, San Antonio, and El Paso Branches, and to modify selected fees charged by the Dallas office. Approved, January 2, 1996.
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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulation H -- publication for comment of amendments
pertaining to recordkeeping and confirmation of
certain securities transactions by State member
banks (Docket R-0909).

Approved, December 18, 1995.

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

BANK HOLDING COMPANIES

Chicago	S.B.C.P. Bancorp, Inc., Cross Plains, Wisconsin -- to acquire the assets of T & S Insurance Agency, and engage in general insurance agency activities. Returned, December 27, 1995.
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CHANGE IN BANK CONTROL

Philadelphia	Execufirst Bancorp, Inc., Philadelphia, Pennsylvania -- change in bank control. Withdrawn, December 22, 1995.
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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>
Beacon Bancorp, Taunton, Massachusetts - 3(a)(1) application to become a mutual bank holding company by acquiring Bristol County Savings Bank, Taunton, Massachusetts*	01/14/96 Not Yet Established

Chittenden Corporation, Burlington, Vermont - 3(a)(3) application to acquire Flagship Bank and Trust Company, Worcester, Massachusetts*	01/02/96 Not Yet Established
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SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

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

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

<u>Application</u>
NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

<u>Institution</u>	<u>Examination Date</u>	<u>Rating**</u>
NONE		

*Subject to CRA.

**Rating Definitions: "O" - Outstanding; "S" - Satisfactory; "N" - Needs to Improve; "SN" - Substantial Noncompliance.

Comment Period
Ending Date

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 January 6, 1996

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
None.		

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

FEDERAL RESERVE BANK OF PHILADELPHIA

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

NONE

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

Harris Financial MHC, Harrisburg, PA to acquire First Harrisburg Bancor, Harrisburg, PA and thereby indirectly acquire First Federal Savings & Loan of Harrisburg, Harrisburg, Pennsylvania; and Avstar Mortgage Corporation, Blue Bell, PA, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Sections 225.25(b)(9) and 225.25(b)(1) of Regulation Y.

Federal Register comment period expires: 01/11/96
Newspaper Notice comment period expires: 01/14/96

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

NONE

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

NONE

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending January 5, 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>
The Bank of Mid Jersey 243 Route 130 Bordentown, New Jersey	05/30/95	Satisfactory

**FEDERAL RESERVE BANK
OF CLEVELAND
P. O. BOX 6387
CLEVELAND, OHIO 44101-1387**

**APPLICATIONS BULLETIN
(For the week ending January 6, 1996)**

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received application from Premier Bank & Trust, Elyria, Ohio,
on December 11, 1995, of its intent to acquire 11 select offices
of Bank One, Cleveland, National Association, Cleveland, Ohio,
and incident thereto establish branch facilities. * Not Yet Known #

Received application from The Ohio Bank, Findlay, Ohio,
on December 18, 1995, of its intent to acquire 5 select offices
of Society National Bank, Cleveland, Ohio, and incident thereto
establish branch facilities. * Not Yet Known #

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

Received Section 3(a)(3) application from FirstMerit
Corporation, Akron, Ohio, on December 29, 1995, to acquire
FirstMerit Trust Company, N.A., Naples, Florida. *N: February 1, 1996

Received Section 3(a)(1) notification from Wells River
Bancorp, Inc., Wellsville, Ohio, on January 5, 1996,
of its intent to acquire Perpetual Savings Bank,
Wellsville, Ohio. *F: January 20, 1996

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received Section 4(c)(8) Notice from Whitaker Bank
Corporation of Kentucky, Lexington, Kentucky, on
December 28, 1995, of its intent to acquire Independence
Financial, Inc., a wholly-owned subsidiary of Mount
Sterling National Holding Corporation, Mount Sterling,
Kentucky. *N: January 20, 1996

* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

- Expected to End 30 Days from Date of Receipt

**FEDERAL RESERVE BANK
OF CLEVELAND
P. O. BOX 6387
CLEVELAND, OHIO 44101-1387**

**APPLICATIONS BULLETIN
(For the week ending January 6, 1996)**

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

NONE

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

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(January 5, 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 January 5, 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

Comment Period Ending Date

None.

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

Application

Comment Period Ending Date

Change in Control Notice by Carl
David Silver with respect to Virginia
Heartland Bank, Fredericksburg, Virginia.

Not yet available.

James River Bankshares, Inc., Suffolk,
Virginia, to acquire First Colonial
Bank, F.S.B., Hopewell, Virginia.*

Not yet available.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

First Union Corporation, Charlotte,
North Carolina, to acquire up to 20%
of the voting shares of Internet, Inc.,
Reston, Virginia.

Not yet available.

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

Application

None.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending January 5, 1996

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

	<u>Examination Date</u>	<u>Rating</u>
Triangle Bank 4800 Six Forks Road Raleigh, North Carolina 27609	9-23-95	Satisfactory
Bank of Essex 323 Prince Street Tappahanock, Virginia 22560	10-10-95	Satisfactory
Virginia Bank and Trust Company 336 Main Street Danville, Virginia 24541	10-16-95	Satisfactory
Johnsonville State Bank Broadway Street Johnsonville, South Carolina 2955	10-16-95	Satisfactory
Princess Anne Bank 641 Lynnhaven Parkway Virginia Beach, Virginia 23452-7320	10-16-95	Satisfactory

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations--contd.

	<u>Examination Date</u>	<u>Rating</u>
Bank of Northern Virginia 1010 North Glebe Road Arlington, Virginia 22201-4749	10-16-95	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 5, 1995

Section 1 - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Regions Financial Corporation Birmingham, Alabama To merge with First Gwinnett Bancshares, Inc., Norcross, Georgia, and thereby directly acquire its subsidiary, First Gwinnett Bank, Norcross, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*
Aileen International Co., Inc. Coral Gables, Florida 1-BHC formation, Eagle National Bank of Miami, N.A., Miami, Florida.	01-31-96* Federal Register
Bloice Enterprises Corp. Coral Gables, Florida 1-BHC formation, Eagle National Bank of Miami, N.A., Miami, Florida.	01-31-96* Federal Register
Caprice Maritime Limited Coral Gables, Florida 1-BHC formation, Eagle National Bank of Miami, N.A., Miami, Florida.	01-31-96* Federal Register
Citizens Community Bancorp, Inc. Marco Island, Florida Change in control notice by Mr. Paul Franciscus Janssens-Lens to acquire 14 percent of the outstanding shares of Citizens Community Bancorp, Inc., Marco Island, Florida.	01-11-96* Federal Register
Colonel County, Inc. Coral Gables, Florida 1-BHC formation, Eagle National Bank of Miami, N.A., Miami, Florida.	01-31-96* Federal Register
Early Haven Investments Corp. Coral Gables, Florida 1-BHC formation, Eagle National Bank of Miami, N.A., Miami, Florida.	01-31-96* Federal Register
Feldome Worldwide Corp. Coral Gables, Florida 1-BHC formation, Eagle National Bank of Miami, N.A., Miami, Florida.	01-31-96* Federal Register
Foye Investments, Inc. Coral Gables, Florida 1-BHC formation, Eagle National Bank of Miami, N.A., Miami, Florida.	01-31-96* Federal Register
Garbay Isle Investments, Inc. Coral Gables, Florida 1-BHC formation, Eagle National Bank of Miami, N.A., Miami, Florida.	01-31-96* Federal Register
Gateway Bancshares, Inc. Ringgold, Georgia 1-BHC formation, Gateway Bank and Trust, Ringgold, Georgia (in organization)	Not yet available*
Jacklyn Finance Co. Ltd. Coral Gables, Florida 1-BHC formation, Eagle National Bank of Miami, N.A., Miami, Florida.	01-31-96* Federal Register

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 5, 1995

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Swain Finance Co., Inc. Coral Gables, Florida 1-BHC formation, Eagle National Bank of Miami, N.A., Miami, Florida.	01-31-96* Federal Register
J.G.D.S., Limitada Santa fe de Bogota, Colombia 1-BHC formation, Eagle National Bank of Miami, N.A., Miami, Florida.	01-31-96* Federal Register

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Regions Financial Corporation Birmingham, Alabama To acquire First Federal Bank of Northwest Georgia, Federal Savings Bank, Cedartown, Georgia, and thereby engage in operating a savings association, pursuant to Section 225.25(b) (9) of Regulation Y and Section 4(c) (8) of the Bank Holding Company Act.	Not yet available
Pinellas Bancshares Corporation St. Petersburg, Florida To acquire Eickhoff, Pieper & Willoughby, Inc., Tampa, Florida, and thereby engage in investment or financial advice, pursuant to Section 4(c) (8) of the Bank Holding Company Act and Section 225.25(b) (4) (iii) of Regulation Y.	01-22-96*

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

<u>Application</u>
Bank of Alabama Birmingham, Alabama To invest up to 5 percent of its unimpaired capital and surplus in a single community development investment, pursuant to Section 9 of the Federal Reserve Act and Section 208.21(d) of Regulation H.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 5, 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>Rating</u>	<u>Examination Date</u>
Banyan Bank Post Office Box 4230 Boca Raton, Florida 33429 407-994-0077	Satisfactory	09-25-95
St. Bernard Bank & Trust Company Post Office Box 238 Arabi, Louisiana 70032 504-271-5361	Satisfactory	04-03-96

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 5, 1996

<u>Recently Approved Applications</u>	<u>Approval Date</u>
Republic Bancshares, Inc. St. Petersburg, Florida Notice for 1-BHC formation, Republic Bank, St. Petersburg, Florida.	01-04-96
ABS Investors, LLC Atlanta, Georgia 1-BHC formation, Cobb American Bank & Trust Company, Marietta, Georgia.	01-04-96
Community Bancshares of Mississippi, Inc. Forest, Mississippi To acquire 51 percent of the outstanding shares of Coast Community Bank, Biloxi, Mississippi (in organization), pursuant to Section 3(a)(3) of the Bank Holding Company Act.	01-05-96
SunTrust Bank Atlanta, Georgia To establish a branch located at 2675 North Decatur Road, Suite 114, Decatur, Georgia.	01-04-96

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>
EFT	Comerica Bank Detroit, Michigan 4421 West Centre Portage, Michigan	NP - 1-3-96
Branch	M&I First American Bank 10208 Park Plaza, Suite B Mosinee, Wisconsin	NP - 1-7-96
Branch	Harris Trust and Savings Bank Chicago, Illinois 7500 Central Avenue River Forest, Illinois	NP - 1-10-96
Branch	North Shore Community Bank & Trust Company Wilmette, Illinois 794 Oak Street Winnetka, Illinois	NP - 1-19-96
EFT	Harris Trust & Savings Bank Chicago, Illinois St. Elizabeth Hospital 1431 W. Claremont Avenue Chicago, Illinois	NP - 1-23-96

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>
Y-1	Storm Lake Security Bancorporation Storm Lake, Iowa Security Trust & Savings Bank Storm Lake, Iowa*	FR - 1-9-96 NP - 1-4-96
Y-1	Crestmark Bancorp, Inc. Bloomfield Hills, Michigan Crestmark Bank Troy, Michigan* (in organization)	FR - 1-10-96 NP - 1-18-96
Y-1	Tower Bancorp Holding Company Oak Brook, Illinois Westbank Westchester, Illinois*	FR - 1-19-96 NP - 1-16-96
Y-2	Harbor Springs Financial Corporation Harbor Springs, Michigan Select Bank Grand Rapids, Michigan* (in organization)	FR - 1-19-96 NP - 1-12-96
Y-2	Chemical Financial Corporation Midland, Michigan State Savings Bancorp, Inc. Caro, Michigan State Savings Bank of Caro Caro, Michigan*	FR - 1-2-96 NP - 1-6-96
Y-1	First Capital Bankshares, Inc. Peoria, Illinois First Capital Bank Peoria, Illinois* (in organization)	FR - 2-2-96 NP - **
Y-2	Evans Bancshares, Inc. Evansdale, Iowa Olmsted National Bank Rochester, Minnesota* (in organization)	FR - 1-30-96 NP - **
COC-HC	United Community Financial Corporation Wayland, Michigan by Arthur Johnson	FR - 1-19-96 NP - **

Federal Reserve Bank of Chicago

Section II - Applications Subject to Both Newspaper and Federal

Register Notice

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Associated Banc-Shares, Inc. Madison, Wisconsin SBL Capital Bank Shares, Inc. Lodi, Wisconsin State Bank of Lodi Lodi, Wisconsin*	FR - 1-8-96 NP - 1-24-96
Y-2	Associated Banc-Corp Green Bay, Wisconsin SBL Capital Bank Shares, Inc. Lodi, Wisconsin State Bank of Lodi Lodi, Wisconsin*	FR - 1-8-96 NP - 1-24-96
Y-2	Associated Banc-Corp Green Bay, Wisconsin Greater Columbia Bancshares, Inc. Portage, Wisconsin First National Bank of Portage Portage, Wisconsin*	FR - 2-2-96 NP - **
Y-2	Associated Banc-Shares, Inc. Madison, Wisconsin Greater Columbia Bancshares, Inc. Portage, Wisconsin First National Bank of Portage Portage, Wisconsin*	FR - 2-2-96 NP - **
Y-2	Fidelity Company Dyersville, Iowa Valley State Bank Guttenberg, Iowa* (in organization)	FR - 1-29-96 NP - 1-22-96
Y-2	Hamburg Financial, Inc. Hamburg, Iowa Thurman State Corporation Lincoln, Nebraska United National Bank of Iowa Sidney, Iowa*	FR - 1-29-96 NP - 1-22-96

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
COC-HC	Spencer Bancorporation, Inc. Spencer, Wisconsin Spencer Bancorporation, Inc., Employee Stock Ownership Plan and Trust Spencer, Wisconsin	FR - 12-29-95 NP - **
Y-2	First Decatur Bancshares, Inc. Decatur, Illinois First Shelby Financial Group, Inc. Shelbyville, Illinois First Trust Bank of Shelbyville Shelbyville, Illinois*	FR - 1-2-96 NP - 12-22-95

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	S.B.C.P. Bancorp, Inc. Cross Plains, Wisconsin to acquire the assets of T&S Insurance Agency and thereby engage in insurance agency activities	FR - 1-11-96
4(c)(8)	Firstbank of Illinois Co. Springfield, Illinois to engage in consumer finance business through its subsidiary MidCountry Financial, Inc. Highland, Illinois	FR 1-22-96

Federal Reserve Bank of Chicago

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

Type

Application

None

N - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

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-day business day period the bank has to make the evaluation public has lapsed during the week ending January 5, 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 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>
Union Bank/Sandwich 202 Indian Spring Drive Sandwich, Illinois 60548-0007 (815) 786-8455	9/18/95	S
American Trust & Savings Bank 895 Town Clock Plaza Dubuque, Iowa 52001 (319) 582-1841	9/18/95	O

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JANUARY 5, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

Change in control notification involving Friendship Bancshares, Inc., Friendship, Tennessee, by Benny D. Fesmire, Joe Nip McKnight, William E. Wilhite, Jr., H. Jack Holmes, Mickey G. Granger, and Melody Haltom (a group acting together).

Not yet available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

Section 4(c)(8) notification by National Commerce Bancorporation, Memphis, Tennessee, to engage de novo in the leasing of personal property through the acquisition of USI Alliance Corp., Memphis, Tennessee.

Not yet available

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

Application

End of Comment Period

None.

*This application is subject to CRA.

FEDERAL RESERVE BANK OF ST. LOUIS
St. Louis, Missouri

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING January 5, 1996

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
First Community Bank, Glasgow, Montana for prior approval to merge with Culbertson State Bank of Culbertson, Montana, and incident thereto, establish a branch in Culbertson, Montana.	Not yet available
Rocky Mountain Bank, Billings, Montana, for prior approval to merge with Security State Bank, Plentywood, Montana, and, incident thereto, establish a branch in Plentywood, Montana.	Not yet available

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Robert Bauman, Douglas Bauman, James Bauman, and Kathleen Murray, to each acquire control of 25% of the voting shares of Kerkhoven Bancshares, Inc., Kerkhoven, Minnesota.	January 25, 1996 (Federal Register)
Butte Bank Shares, Inc., Butte, Montana, for prior approval to become a bank holding company through the acquisition of at least 80% of the voting shares of First Citizens Bank of Butte, Butte, Montana.	February 5, 1996 (Federal Register)
First Bank System, Inc., Minneapolis, Minnesota, to acquire 100% of the voting shares of First Interstate Bancorp, Los Angeles, California.	See Attachment I to this document.

*Subject to CRA

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

Application

Traxshares, Inc., Le Center, Minnesota
to engage de novo in lending activities.

Comment Period
Ending Date

January 25, 1996

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

Application

Kerkhoven Bancshares, Inc., Kerkhoven,
Minnesota, to redeem 33.1% of its common
stock and 100% of its preferred stock.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending January 5, 1996

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

BANK(S) EXAMINED

DATE OF EXAMINATION

CRA RATING

NONE.

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

Robert H. Croak, Midwest City, Oklahoma, for prior approval to acquire an additional 2.79 percent, for a total of 34.97 percent, of the voting shares of First Midwest Bancorp, Inc., Midwest City, Oklahoma.

January 25, 1996

Roger D. Durant and Rita J. Durant, both of Cameron, Missouri, for prior approval to acquire an additional 42.14 percent, for a total of 51.14 percent, of the voting shares of Osborn Bancshares, Inc., Osborn, Missouri.

January 25, 1996

LJT, Inc., Holdrege, Nebraska, for prior approval to acquire .20 percent of the voting shares of First Holdrege Bancshares, Inc., Holdrege, Nebraska.*

February 1, 1996

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Stockmens Financial Corporation, Rushville, Nebraska, for prior approval to engage in the selling of general insurance through the acquisition of 100 percent of The Security State Agency, Holbrook, Nebraska.*

Not Available

Downs Bancshares, Inc., Downs, Kansas, for prior approval to engage de novo through its subsidiary, Cushing Insurance, Inc., Downs, Kansas, in the sale of general insurance in a town of less than 5,000 in population.*

January 23, 1996

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

Federal Reserve Bank of Kansas City

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Fidelity State Bank & Trust P.O. Box 1120 Dodge City, Kansas 67801-1120	10/02/95	01/03/96	Outstanding
First Security Bank P.O. Box 228 Ft. Lupton, Colorado 80621-0228	09/25/95	01/03/96	Satisfactory
Schuyler State Bank & Trust P.O. Box 427 Schuyler, Nebraska 68661-0427	10/02/95	01/05/96	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JANUARY 1, 1996

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

APPLICATION

NOTICE EXP

None.

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

APPLICATION

**** NOTICE EXP**

Change in Control Notice by
Joe E. Sharp, Dallas, TX, to acquire an interest in
First Baird Bancshares, Inc., Baird, TX
(Resubmission)
(Previously reported during the week of 12-11-95)

N/A

Change in Control Notice by
John Smithhisler, Las Cruces, NM, to acquire an
interest in Las Cruces B.R.G., Inc., Las Cruces, NM
(Resubmission)
(Previously reported during the week of 12-11-95)

N/A

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

APPLICATION

NOTICE EXP

Section 4(c)(8) de novo notification by
Texas Community Bancshares, Inc., Dallas, TX,
to engage in investment or financial advice and
management consulting to depository institutions
through Texas Community Financial Services, Inc.,
Dallas, TX, and provide investment or financial
advice through Fiduciary Consulting Services, LLC,
Dallas, TX

96/01/25

Section 4(c)(8) de novo notification by
First Lakewood, Inc., Dover, DE,
to engage in investment or financial advice and
management consulting to depository institutions
through Texas Community Financial Services, Inc.,
Dallas, TX, and provide investment or financial
advice through Fiduciary Consulting Services, LLC,
Dallas, TX

96/01/25

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

APPLICATION

None.

* SUBJECT TO CRA.
** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.
N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF JANUARY 1, 1996

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

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

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 1/05/96

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
ValliWide Bank, Fresno, California, to merge with Commerce Bank of San Luis Obispo, National Association, San Luis Obispo, California. *	<u>Newspaper:</u> 1/29/96

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

ValliCorp Holdings, Inc., Fresno, California, to acquire CoBank Financial Corporation, and its wholly-owned subsidiary, Commerce Bank of San Luis Obispo, both of San Luis, Obispo, California. *	<u>Newspaper:</u> 1/29/96
	<u>Fed. Reg.:</u> 2/02/96
First Hawaiian, Inc., Honolulu, Hawaii, to acquire Pacific One Bank, Portland, Oregon. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 2/02/96

Section III -Applications Subject to Federal Register Only

None

Section IV - Applications Not Subject to Federal Register Notice or Newspaper Notice (Cont'd.)

None

* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 1/05/96

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending January 5, 1996. Information about a particular institution's CRA evaluation may be obtained directly from the institution.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>	<u>Rating*</u>
None			

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

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

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

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

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

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