

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1996, No. 3
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending January 20, 1996

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

First Citizens BancShares, Inc., Raleigh, North Carolina -- to acquire Allied Capital, Inc., Sanford, Summit Savings Bank, Inc., SSB., and Peoples Savings Bank, Inc., SSB, Wilmington, North Carolina.

Approved, January 17, 1996.

Generale Bank, Brussels, Belgium, Banque Indosuez, Paris, France, and Compagnie de Suez -- request for exemptions under section 4(c)(9) of the Bank Holding Company Act.

Granted, January 17, 1996.

NationsBank Corporation, Charlotte, North Carolina -- request for reconsideration of the Board's approval of the application to acquire North Florida Bank Corporation, Madison, Florida.

Denied, January 18, 1996.

1st United Bancorp, Boca Raton, Florida, and 1st United Bank -- request for reconsideration of the Board's approval of the applications to acquire The American Bancorporation of the South, Merritt Island, Florida; and the application by 1st United Bank to merge with The American Bank of the South.

Denied, January 18, 1996.

BANK MERGERS

Adams Bank & Trust, Ogallala, Nebraska -- to merge with Adams Savings & Loan Association, Grant, Nebraska, and to establish a branch.

Approved, January 17, 1996.

ENFORCEMENT

Charter State Bank, Beebe, Arkansas, and Charter Mortgage and Investments, Inc., North Little Rock, Arkansas -- written agreement dated December 21, 1995, with the Federal Reserve Bank of St. Louis.

Announced, January 16, 1996.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Capital adequacy -- publication of three documents by the Basle Committee on Banking Supervision regarding an amendment to its risk-based capital standard to address market risks for internationally active banks.
Announced, January 19, 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

Kansas City	Adams Bank & Trust, Ogallala, Nebraska -- to establish a branch in North Platte, Nebraska. Approved, January 18, 1996.
Kansas City	Bank of Versailles, Versailles, Missouri -- to establish a branch at the junction of Highways 5 and 7, Greenvew, Missouri. Approved, January 18, 1996.
Chicago	Harris Trust and Savings Bank, Chicago, Illinois -- to establish a branch at 7500 Central Avenue, River Forest, Illinois. Approved, January 18, 1996.
Richmond	Virginia Heartland Bank, Fredericksburg, Virginia -- to establish a branch at 12115 Andora Drive. Approved, January 17, 1996.

BANK HOLDING COMPANIES

Richmond	Centura Banks, Inc., Rocky Mount, North Carolina -- to merge with First Commercial Holding Company, Asheville, North Carolina. Approved, January 19, 1996.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

Atlanta	Central and Southern Holding Company, Milledgeville, Georgia -- proposal that Interim Central and Southern Bank of Greensboro, Greensboro, Georgia, merge with Central and Southern Bank of Greensboro. Approved, January 16, 1996.
Boston	Community Bankshares, Inc., Concord, New Hampshire -- to acquire Centerpoint Bank, Bedford, New Hampshire. Approved, January 18, 1996.
St. Louis	First Banks, Inc., Clayton, Missouri, and CCB Bancorp, Santa Ana, California -- to acquire direct control of QCB Bancorp, Long Beach, California, currently an indirect subsidiary of the applicant through a merger of QCB and CCB. Approved, January 19, 1996.
Philadelphia	Franklin Financial Services Corporation, Chambersburg, Pennsylvania -- request for waiver of a commitment made in connection with application to engage in insurance activities through Franklin Founders Life Insurance Company. Granted, January 19, 1996.
Philadelphia	Fulton Financial Corporation, Lancaster, Pennsylvania -- to acquire Gloucester County Bankshares, Inc., Woodbury, New Jersey. Approved, January 19, 1996.
Kansas City	Grandview Bankshares, Inc., Tahlequah, Oklahoma -- to acquire Cherokee County Bancshares, Inc., Hulbert, Oklahoma. Approved, January 18, 1996.
Chicago	Heritage Financial Services, Inc., Tinley Park, Illinois -- to acquire First National Bank of Lockport, Lockport, Illinois. Approved, January 18, 1996.
Philadelphia	Norwood Financial Corp., Honesdale, Pennsylvania -- to acquire Wayne Bank. Approved, January 16, 1996.

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

BANK HOLDING COMPANIES

Richmond Poca Valley Bankshares, Inc., Walton, West Virginia -
- to engage in insurance agency activities.
Approved, January 19, 1996.

BANK MERGERS

Kansas City Adams Bank & Trust, Ogallala, Nebraska -- to merge
with Adams Savings & Loan Association, North
Platte, Nebraska.
Approved, January 18, 1996.

Richmond Centura Bank, Rocky Mount, North Carolina -- to merge
with First Commercial Bank, Asheville, North
Carolina, and to establish branches.
Approved, January 19, 1996.

Atlanta Community Bank of Mississippi, Forest, Mississippi --
to acquire certain assets and assume certain
liabilities of branches at 110 Service Drive, Suite
A, Brandon; 3500 Lakeland Drive, Suite A, Flowood;
and 6258 Old Canton Road, Jackson, Mississippi, of
Community Bank, Indianola, Mississippi.
Approved, January 17, 1996.

San Francisco Home Bank, Signal Hill, California -- to acquire
certain assets and assume certain liabilities of
the Signal Hill branch of Southern California Bank,
Downey, California.
Approved, January 17, 1996.

BANKS, STATE MEMBER

Minneapolis Farmers State Bank of Madelia, Minnesota -- payment
of a dividend.
Approved, January 18, 1996.

CAPITAL STOCK

Minneapolis H.R. Financial, Inc., Blair, Wisconsin -- redemption
of shares.
Approved, January 19, 1996.

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

COMPETITIVE FACTORS REPORTS

Kansas City	AmQuest Bank, N.A., Lawton, Oklahoma, proposed acquisition of the assets and assumption of the liabilities of the Anadarko branch of First Southwest Bank, Frederick, Oklahoma -- report on competitive factors. Submitted, January 19, 1996.
Richmond	Bank of Mecklenburg, Charlotte, North Carolina, proposed purchase of certain assets and assumption of the liabilities of the Charlotte, North Carolina, branch of Essex Savings Bank, F.S.B., Elizabeth City, North Carolina -- report on competitive factors. Submitted, January 18, 1996.
Cleveland	Bank One, Western Kentucky, N.A., Hopkinsville, Kentucky, proposed merger with Bank One, Kentucky, Louisville, Kentucky -- report on competitive factors. Submitted, January 17, 1996.
Richmond	Bay Federal Savings and Loan Association, Baltimore, Maryland, proposed merger with Vanguard Federal Savings and Loan Association -- report on competitive factors. Submitted, January 18, 1996.
St. Louis	Citizens Bank of Orleans, Orleans, Indiana, proposed merger with Citizens Bank of Central Indiana, Greenwood, Indiana -- report on competitive factors. Submitted, January 17, 1996.
Atlanta	Citizens National Bank of Leesburg, Leesburg, Florida, proposed merger with Citizens First Bank of Ocala, Ocala, Florida -- report on competitive factors. Submitted, January 17, 1996.

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

COMPETITIVE FACTORS REPORTS

Cleveland	CNB National Bank, Woodsfield, Ohio, proposed merger with The Citizens National Bank of Woodsfield -- report on competitive factors. Submitted, January 17, 1996.
Chicago	D&N Financial Corporation, Hancock, Michigan, proposed acquisition of the assets and assumption of the liabilities of Macomb Federal Savings Bank, St. Clair Shores, Michigan -- report on competitive factors. Approved, January 19, 1996.
New York	Dime Savings Bank of Williamsburgh, Brooklyn, New York, proposed acquisition of the assets and assumption of the liabilities of Pioneer Savings Bank, F.S.B., Roslyn, New York -- report on competitive factors. Submitted, January 16, 1996.
Atlanta	Durden Banking Company, Incorporated, Twin City, Georgia, proposed merger with Durden Interim Incorporated -- report on competitive factors. Submitted, January 16, 1996.
Cleveland	First Federal Savings & Loan Association of Wooster, Wooster, Ohio, proposed acquisition of the assets and assumption of the liabilities of one branch of Peoples National Bank -- report on competitive factors. Submitted, January 17, 1996.
St. Louis	First National Bank in West Memphis, West Memphis, Arkansas, proposed merger with Union Planters Bank of East Arkansas, Earle; and First National Bank in Osceola, Osceola, Arkansas -- report on competitive factors. Submitted, January 18, 1996.
Atlanta	First Union National Bank of Florida, Jacksonville, Florida, proposed acquisition of the assets and assumption of the liabilities of Society First Bank, F.S.B., Fort Myers, Florida -- report on competitive factors. Submitted, January 17, 1996.

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

COMPETITIVE FACTORS REPORTS

Dallas La Grange State Bank, La Grange, Texas, proposed merger with Interim La Grange Bank -- report on competitive factors.
Submitted, January 16, 1996.

Boston New Haven Savings Bank, New Haven, Connecticut, proposed purchase of the assets and assumption of the liabilities of two branches of Fleet Bank, N.A., Hartford, Connecticut -- report on competitive factors.
Submitted, January 16, 1996.

Chicago North Central Bancshares, M.H.C., Fort Dodge, Iowa -- proposed acquisition of the assets and assumption of the liabilities of First Federal Savings Bank of Fort Dodge, Fort Dodge, Iowa -- report on competitive factors.
Submitted, January 19, 1996.

Cleveland Peoples Bank of Lakeland, Lakeland, Florida, proposed merger with The Huntington National Bank of Lakeland -- report on competitive factors.
Submitted, January 17, 1996.

Cleveland Perpetual Savings Bank, Wellsville, Ohio, proposed merger with Perpetual Interim Savings Bank -- report on competitive factors.
Submitted, January 17, 1996.

Boston Shawmut Bank Corporation, National Association, Hartford, Connecticut, proposed purchase of the branches of Webster Bank, F.S.B., Waterbury, Connecticut -- report on competitive factors.
Submitted, January 16, 1996.

Atlanta SouthTrust Bank of Florida, N.A., St. Petersburg, Florida, proposed merger with Citizens Bank of MacClenny, MacClenny, Florida -- report on competitive factors.
Submitted, January 17, 1996.

Dallas United Commerce Bank of Highland Village, N.A., Highland Village, Texas, proposed merger with First State Bank of Texas, Denton, Texas -- report on competitive factors.
Submitted, January 17, 1996.

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

EXTENSIONS OF TIME

Dallas	Caldwell Holding Company, Columbia, Louisiana -- extension to April 18, 1996, to acquire Citizens Progressive Bank. Granted, January 17, 1996.
Chicago	Comerica Bank, Detroit, Michigan -- extension to March 2, 1996, to establish branches at 3518 Plainfield, NE, Grand Rapids, Michigan, and 5270 Eastern Avenue, SE. Granted, January 19, 1996.
Chicago	GreatBanc, Inc., Aurora, Illinois -- extension to April 17, 1996, to acquire Local Loan Company, Chicago, Illinois, and engage in consumer finance activities. Granted, January 17, 1996.
Dallas	Overton Delaware Corporation, Dover, Delaware -- extension to April 19, 1996, to acquire Longview Financial Corporation, Longview, Texas. Granted, January 18, 1996.
Dallas	Overton Financial Corporation, Overton, Texas -- extension to April 19, 1996, to acquire Longview Financial Corporation, Longview, Texas. Granted, January 18, 1996.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ADVISORY COUNCILS

Consumer Advisory Council -- appointment of nine new members with designation of Katharine W. McKee as Chairman and Julia M. Seward as Vice Chairman.
Approved, January 2, 1996.

FORMS

Disclosure Requirements in Connection with Regulation CC to implement the Expedited Funds Availability Act -- extension, without revision.
Approved, January 5, 1996.

Notification of Foreign Branch Status (FR 2058) -- extension, without revision.
Approved, January 5, 1996.

Recordkeeping and Disclosure Requirements in Connection with Regulation DD (Truth in Savings) -- extension, without revision.
Approved, January 5, 1996.

Recordkeeping Requirements Associated with the Real Estate Lending Standards Regulation -- extension, without revision.
Approved, January 5, 1996.

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

BANK BRANCHES, DOMESTIC

Cleveland Fifth Third Bank of Columbus, Columbus, Ohio -- to establish a branch at 7345 State Route 3, Westerville, Ohio.
Approved, January 9, 1996.

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ADDITIONS AND CORRECTIONS

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

COMPETITIVE FACTORS REPORTS

San Francisco Liberty National Bank, Huntington Beach, California,
proposed merger with Liberty Acquisition Bank, N.A.
-- report on competitive factors.
Submitted, January 12, 1996.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>Application</u>	NONE	<u>Comment Period Ending Date</u>
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SECTION II - APPLICATIONS SUBJECT TO BOTH NEWSPAPER AND FEDERAL REGISTER NOTICE

<u>Application</u>		<u>Comment Period Ending Date</u>
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Peoples Heritage Financial Group, Inc., Portland, Maine - 3(a)(1)/3(a)(5) application to acquire Bank of New Hampshire Corporation and its subsidiary, Bank of New Hampshire, both of Manchester, New Hampshire*	<u>Newspaper</u>	Not Yet Established
	<u>Federal Register</u>	02-09-96

The Governor and Company of the Bank of Ireland, Dublin, Ireland - 3(a)(2)/3(a)(3) application to acquire 23.5% of Citizens Financial Group, Inc., Providence, Rhode Island*	<u>Newspaper</u>	02-11-96
	<u>Federal Register</u>	02-16-96

The Royal Bank of Scotland Group plc, The Royal Bank of Scotland plc, both of Edinburgh, Scotland and Citizens Financial Group, Inc., Providence, Rhode Island (Citizens) - 3(a)(2)/3(a)(3)/3(a)(5) application to acquire First NH Bank, Manchester, New Hampshire and to merge Bank of Ireland First Holdings, Inc., Manchester, New Hampshire with Citizens*	<u>Newspaper</u>	02-11-96
	<u>Federal Register</u>	02-16-96

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>Application</u>	NONE	<u>Comment Period Ending Date</u>
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SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER OR NEWSPAPER NOTICE

<u>Application</u>	NONE
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SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

<u>Institution</u>	<u>Examination Date</u>	<u>Rating**</u>
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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 January 20, 1996

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Marine Midland Bank One Marine Midland Center Buffalo, New York 14203	Satisfactory	May 30, 1995

-
- 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**

NONE

**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**

Franklin Financial Services Corporation, Chambersburg, PA requests a waiver of a commitment made in connection with 4(c)(8) approval to engage in insurance activities through Franklin Founders Life Insurance Company ("FFLIC"). FFLIC is in the process of being dissolved.

United Bank of Philadelphia, Philadelphia, PA requests a waiver of its commitment to downstream \$4.45 million of proceeds of a Preferred Stock Offering associated with the formation of the bank holding company to the bank.

Keystone Financial, Inc., Harrisburg, PA requests a waiver of the commitments (CRA and standard divestiture) established in connection with its acquisition of Elmwood Federal Savings Bank, which was subsequently merged into another of Keystone's bank subsidiaries.

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 19, 1996.

Identification of Ratings

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

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

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

APPLICATIONS BULLETIN
(For the week ending January 20, 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 #

Received application from Chippewa Valley Bank, Rittman, Ohio, on January 8, 1996, of its intent to acquire the Doylestown and Clinton, Ohio, offices of First National Bank of Ohio, Akron, Ohio, and incident thereto establish branch facilities. * Not Yet Known #

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

AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

(January 19, 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 19, 1996. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

The Citizens Banking Company
100 East Water Street
Sandusky, Ohio 44871
Rating: Satisfactory
Exam Date: 10-23-95
Disclosure Date: 1-15-96

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
The Bank of Tidewater, Virginia Beach, Virginia, to establish a branch at the Greenbrier Market Center, Greenbrier Parkway, Chesapeake, Virginia.*	1-23-96
Triangle Bank, Raleigh, North Carolina, to relocate its main office from 4800 Six Forks Road, Raleigh, North Carolina, to 4300 Glenwood Avenue, Raleigh, North Carolina, and to establish a branch at its former main office location.*	2-16-96

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

<u>Application</u>	<u>Comment Period Ending Date</u>
James River Bankshares, Inc., Suffolk, Virginia, to acquire First Colonial Bank, F.S.B., Hopewell, Virginia.	1-25-96**

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
First Union Corporation, Charlotte, North Carolina, to acquire up to 20% of the voting shares of Internet, Inc., Reston, Virginia.	2-6-96**

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

Application

None.

*Application is subject to CRA requirements.
**Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending January 19, 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>
F & M Bank-Central Virginia 1425 Seminole Trail Charlottesville, Virginia 22901-1480	10-30-95	Satisfactory
Bank of Northumberland, Inc. Route 360 Heathsville, Virginia 22473-0009	10-30-95	Satisfactory
Bank of White Sulphur Springs 1 East Main Street White Sulphur Springs, West Virginia 24986	10-30-95	Satisfactory
Union Bank and Trust Company 211 North Main Street Bowling Green, Virginia 22427-9417	11-6-95	Satisfactory
Northern Neck State Bank 2 East Richmond Road Warsaw, Virginia 22572	11-13-95	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 19, 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>
Durden Bankshares, Inc. Twin City, Georgia 1-BHC formation, Durden Banking Company, Inc., Twin City, Georgia.	01-19-96* Federal Register
Gateway Bancshares, Inc. Ringgold, Georgia 1-BHC formation, Gateway Bank and Trust, Ringgold, Georgia (in organization).	02-08-96* Newspaper

Section 3 - Applications Subject to Federal Register Only

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

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

<u>Application</u>
None.

*Subject to the provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 19, 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>
AmSouth Bank of Alabama Post Office Box 11007 Birmingham, Alabama 35288 (205) 326-5120	Satisfactory	03-13-95

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 19, 1996

Recently Approved Applications

Approval Date

Central and Southern Holding Company
Milledgeville, Georgia

01-16-96

To convert one of its two bank subsidiaries, Central and Southern Bank of Greensboro, Greensboro, Georgia, into a savings association and thereby engage *de novo* 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. The transaction will be accomplished through the merger of Central and Southern Bank of Greensboro into Central and Southern Bank of North Georgia, Greensboro, Georgia, an interim thrift subsidiary of Notificant. Company will survive the merger and operate under the name Central and Southern Bank of North Georgia.

Community Bank of Mississippi
Forest, Mississippi

01-17-96

To acquire certain assets and assume certain liabilities of the Crossgate Branch, 110 Service Drive, Suite A, Brandon, Mississippi; the Lakeland Branch, 3500 Lakeland Drive, Suite A, Flowood, Mississippi; and Old Canton Road Branch, 6258 Old Canton Road, Jackson, Mississippi, of Community Bank, Indianola, Mississippi, pursuant to Section 18(c) of the Federal Deposit Insurance Act.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	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	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-1	First Capital Bankshares, Inc. Peoria, Illinois First Capital Bank Peoria, Illinois* (in organization)	FR - 2-2-96 NP - 1-22-96
Y-2	Evans Bancshares, Inc. Evansdale, Iowa Olmsted National Bank Rochester, Minnesota* (in organization)	FR - 1-30-96 NP - 1-26-96
COC-HC	United Community Financial Corporation Wayland, Michigan by Arthur Johnson	FR - 1-19-96 NP - 1-16-96
Y-1	Holcomb Bancorp, Inc. Employee Stock Ownership Plan Holcomb, Illinois Holcomb Bancorp, Inc. Holcomb, Illinois Holcomb State Bank Holcomb, Illinois*	FR - 2-16-96 NP - **
Y-2	NBE Bancshares, Inc. Earlville, Illinois Pinnacle Bancshares, Inc. Paw Paw, Illinois State Bank of Paw Paw Paw Paw, Illinois*	FR - ** 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 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)	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 19, 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.
- ? 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>
Comerica Bank-Illinois 3044 Rose Street Franklin Park, Illinois 60131-2776 (708) 202-3333	9/18/95	O
Liberty Bank 815 North Water Street Milwaukee, Wisconsin 53201-1268 (414) 223-8400	10/02/95	S
UnionBank 201 East Main Streator, Illinois 61364-2977 (815) 673-3333	10/02/95	O

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JANUARY 19, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
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*Section 18(c) application by The State Bank of Jerseyville, Jerseyville, Illinois, to acquire the assets and assume the deposit liabilities of the Brighton, Illinois, branch of Mercantile Bank of Illinois, Alton, Illinois.

Newspaper: 3-1-96

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

<u>Application</u>	<u>End of Comment Period</u>
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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 (previously reported during week ending 1-5-96).

Federal Register: 2-6-96

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
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Section 4(c)(8) notification by Farmers Bancshares, Inc., Hardinsburg, Kentucky, to acquire Breckinridge Loan, Inc., Hardinsburg, Kentucky.

Not yet available

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 (previously reported during week ending 1-5-96).

2-6-96

Section 4(c)(8) notification by Old National Bancorp, Evansville, Indiana, to acquire Advantage Financial Services, Evansville, Indiana, a de novo finance company (previously reported during week ending 1-12-96).

2-6-96

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

<u>Application</u>	<u>End of Comment Period</u>
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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 19, 1996

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

Application

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.

Comment Period
Ending Date

Not yet available

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

Otto Bremer Foundation and Bremer Financial Corporation, both of St. Paul, Minnesota, for prior approval to acquire 100% of the voting shares of the First American Bank of Wahpeton, Wahpeton, North Dakota, a de novo bank.

Comment Period
Ending Date

February 9, 1996
(Federal Register)

*Subject to CRA

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

Application

Mountain Bank Systems, Inc., Whitefish,
Montana, to engage de novo in the activities
of consumer lending and the sale of credit insurance.

Comment Period
Ending Date

February 6, 1996

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

Application

None.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of

CRA Public Evaluations

week ending January 19, 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

Farmers State Bank of West Concord
P.O. Box 245
West Concord, Minnesota
55985-0245
(507)527-2164

October 10, 1995

Outstanding

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Bank of Colorado - Western Slope, Grand Junction, Colorado, for prior approval to establish a de novo branch at the intersection of Highway 82 and Willis Lane, El Jebel, Colorado.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Nebraska Bankshares, Inc., Farnam, Nebraska, for prior approval to acquire 12.5 percent of the voting shares of Stockmens Financial Corporation, Rushville, Nebraska. In addition, Stockmens Financial Corporation, Rushville, Nebraska, has applied to become a bank holding company through the acquisition of 100 percent of the voting shares of Stockmens Management Company, Rushville, Nebraska, and Leffler Bank Holding Company, Lincoln, Nebraska.*	February 6, 1996
Barnabas D. And Mary Catherine Horton, both of Atwood, Kansas, for prior approval to acquire 41 percent of the outstanding stock in Rawlins Bancshares, Inc., Atwood, Kansas.	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
DFC Acquisition Corporation Two, Kansas City, Missouri, for prior approval to engage de novo through its subsidiary, Dickinson Financial Corporation, Kansas City, Missouri, in the nonbanking activity of making and servicing loans.	February 7, 1996
Garnett Bancshares, Inc., Garnett, Kansas, for prior approval to engage de novo in the nonbanking activity of title insurance activities.	February 7, 1996

Community First Bankshares, Inc., Denver, Colorado, Not Available
for prior approval to engage de novo in the
nonbanking activity of leasing.

Community Bancshares of Marysville, Inc., Not Available
Marysville, Kansas, for prior approval to engage in
the nonbanking activity of selling property and
casualty insurance.

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

APPLICATION

Rawlins Bancshares, Inc., Atwood, Kansas, for prior Not Available
approval to redeem 878 shares of its outstanding
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.

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
The Eaton Bank 100 Oak Street Eaton, Colorado 80615-3410	10-23-95	01-19-96	Outstanding

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JANUARY 15, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

*Section 18(c) applications by
Texas State Bank, McAllen, TX, to merge with
First State Bank and Trust Company, Mission, TX, and
The Border Bank, Hidalgo, Texas

N/A

*Section 9 applications received from
Texas State Bank, McAllen, TX, to establish branches
at the following locations:
900 Conway, Mission, TX 78573
Doherty and Tom Landry, Mission, TX 78573
Highway 83 and Conway, Mission, TX 78573
Kika de la Garza and Tom Landry, Mission, TX 78573
West Highway 83 and Tom Gill Road, La Joya, TX 78576
Sharyland Road & FM 495, Sharyland, TX 78572
2101 South 10th, McAllen, TX 78501
Bridge & Esperanza, Hidalgo, TX 78557

N/A

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

APPLICATION

** NOTICE EXP

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)

96/01/24

*Section 3(a)(5) application by
West Texas Bancshares, Inc., Kermit, TX, to
merge with Monahans Bancshares, Inc., Monahans, TX
(First State Bank, Monahans, TX)

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF JANUARY 15, 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 1/19/96

Section I - Applications Subject to Newspaper Notice Only

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

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

First Hawaiian, Inc., Honolulu, Hawaii, to acquire Pacific One Bank, Portland, Oregon. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 2/02/96
Dartmouth Capital Group, Inc., together with SDN Bancorp and Dartmouth Capital Group, L.P., all of Encinitas, California, to acquire Liberty National Bank, Huntington Beach, California. *	<u>Newspaper:</u> 2/08/96
	<u>Fed. Reg.:</u> 2/09/96
Puget Sound Bancorp, Port Orchard, Washington, to become a bank holding company by acquiring First National Bank of Port Orchard, Port Orchard, Washington. *	<u>Newspaper:</u> 2/16/96
	<u>Fed. Reg.:</u> 2/16/96

Section III -Applications Subject to Federal Register Only

BancWest Corporation, San Francisco, California, to engage in owning a savings association, through the acquisition of Northbay Savings Bank, F.S.B., Petaluma, California.	<u>Fed. Reg.:</u> Not available
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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 1/19/96

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending January 19, 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.