

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1996, No. 4
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending January 27, 1996

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

National City Corporation, Cleveland, Ohio -- to acquire Integra Financial Corporation, Pittsburgh, Pennsylvania, Integra Holding Company; Integra Bank; Integra Trust Company, National Association, Punxsutawney; and to acquire Advent Guaranty Corporation, Franklin, Pennsylvania, Advent Insurance Company, and Integra Life Insurance Company.

Approved, January 22, 1996.

BANK MERGERS

Chemical Bank Bay Area, Bay City, Michigan -- to merge with Chemical Bank Huron, Standish, Michigan, and to establish branches.

Approved, January 22, 1996.

REGULATIONS AND POLICIES

Regulation Z -- notice concerning an adjustment in the dollar amount that triggers certain requirements of the Truth in Lending Act and Regulation Z for mortgages bearing fees above a certain amount (Docket R-0915).

Approved, January 24, 1996.

RESERVE BANK SERVICES

Fedwire -- modifications to the Fedwire third-party access policy that establish additional requirements involving a service provider located outside the United States (Docket R-0914).

Approved, January 24, 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

Minneapolis Farmers State Bank of Conrad, Conrad, Montana -- to establish a branch in Cut Bank, Cut Bank, Montana. Approved, January 24, 1996.

Kansas City Mercantile Bank of Jackson County, Kansas City, Missouri, and Mercantile Bank of Kansas, Overland Park, Kansas -- to establish branch facilities in Kansas City, Missouri, Blue Springs, Missouri, Independence, Missouri, Lee's Summit, Missouri, and Raytown, Missouri, and Overland Park, Kansas. Approved, January 25, 1996.

Chicago North Shore Community Bank & Trust Company, Wilmette, Illinois -- to establish a branch at 794 Oak Street, Winnetka, Illinois. Approved, January 25, 1996.

Richmond Triangle Bank, Raleigh, North Carolina -- to establish a branch at 123 Rowan Street, Fayetteville, North Carolina. Approved, January 22, 1996.

BANK HOLDING COMPANIES

Kansas City Admiral Steel Corporation, Alsip, Illinois -- to acquire Munden Bankshares, Inc., Munden, Kansas. Approved, January 22, 1996.

Kansas City Ameribanc, Inc., St. Louis, Missouri -- to acquire MidAmerican Corporation, Roeland Park, Kansas, and MidAmerican Insurance Agency, and engage in general insurance activities. Approved, January 25, 1996.

Kansas City American National Corporation, Omaha, Nebraska -- to acquire Else Investment Company, Fairbury, Nebraska. Approved, January 22, 1996.

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

BANK HOLDING COMPANIES

Chicago	Associated Banc-Corp., Green Bay, Wisconsin -- to acquire SBL Capital Bank Shares, Inc., Lodi, Wisconsin, and State Bank of Lodi. Approved, January 26, 1996.
Chicago	Associated Banc-Shares, Inc., Madison, Wisconsin -- to acquire SBL Capital Bank Shares, Inc., Lodi, Wisconsin, and State Bank of Lodi. Approved, January 26, 1996.
Boston	Banknorth Group, Inc., Burlington, Vermont -- to acquire First Massachusetts Bank, N.A., Worcester, Massachusetts. Approved, January 25, 1996.
Minneapolis	Beulah Bancorporation, Sioux Falls, South Dakota -- to acquire Fairview Bank, Fairview, Montana. Approved, January 24, 1996.
San Francisco	California Community Bancshares Corporation, Vacaville, California -- to acquire Continental Pacific Bank. Permitted, January 25, 1996.
Chicago	Chemical Financial Corporation, Midland, Michigan -- to acquire State Savings Bancorp, Inc., Caro, Michigan, and State Savings Bank of Caro. Approved, January 26, 1996.
Chicago	CJSB Bancorporation, Columbus Junction, Iowa -- to acquire Columbus Junction State Bank. Approved, January 23, 1996.
St. Louis	CNB Bancshares, Inc., Evansville, Indiana -- to acquire DuQuoin Bank, DuQuoin, Illinois. Approved, January 23, 1996.
Kansas City	Colorado Business Bankshares, Inc., Denver, Colorado -- to acquire Colorado Business Leasing, Inc., and engage in leasing activities. Withdrawn, January 22, 1996.

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

BANK HOLDING COMPANIES

Minneapolis	Crosstown Holding Company, Ham Lake, Minnesota -- to acquire Balaton Agency, Inc., Balaton, Minnesota, and 21st Century Bank. Approved, January 23, 1996.
Minneapolis	Dakotah Bankshares, Inc., Fairmount, North Dakota -- to acquire Peoples State Bank. Approved, January 23, 1996.
Minneapolis	First Bank System, Inc., Minneapolis, Minnesota -- to acquire FIL Holding Co., London, England; First Interstate Holdings (UK) Ltd.; and First Interstate Services Co. (UK). Withdrawn, January 25, 1996.
Minneapolis	First Bank System, Inc., Minneapolis, Minnesota -- to acquire First Interstate Bancorp, Los Angeles, California. Withdrawn, January 25, 1996.
Minneapolis	First Bank System, Inc., Minneapolis, Minnesota -- to acquire First Interstate Resource Finance, Newport Beach, California, and voting membership in Star System, Inc. Withdrawn, January 25, 1996.
Minneapolis	First Community Bancorp, Inc., Glasgow, Montana -- to acquire Culbertson Ban Corp., Culbertson, Montana. Approved, January 26, 1996.
Richmond	First United Bancorporation, Anderson, South Carolina -- to acquire The Community Bank of Greenville, N.A., Greenville, South Carolina. Approved, January 25, 1996.
Secretary	FNB Financial Corporation, Three Rivers, Michigan -- to acquire The Interim First National Bank of Three Rivers and The First National Bank of Three Rivers. Approved, January 25, 1996.

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

BANK HOLDING COMPANIES

Minneapolis	FW Financial Inc., Huron, South Dakota, and First Western Bancorp, Inc., Huron, South Dakota -- to engage in insurance agency activities through acquisition of Baer's Insurance Agency, Spearfish, South Dakota. Approved, January 26, 1996.
Chicago	Harbor Springs Financial Corporation, Harbor Springs, Michigan -- to acquire Select Bank, Grand Rapids, Michigan. Approved, January 23, 1996.
Chicago	ISB Financial Corp., Iowa City, Iowa -- to acquire W.S.B. Inc., Washington, Iowa, and Washington State Bank. Approved, January 24, 1996.
Kansas City	Mercantile Bancorporation, Inc., St. Louis, Missouri -- to acquire Mercantile Bank of Jackson County, Kansas City, Missouri. Approved, January 25, 1996.
Chicago	Oelwein Bancorporation, Minneapolis, Minnesota -- to acquire Lakeside Credit Co., Inc., Minneapolis, Minnesota, and First Trust and Savings Bank, Cedar Rapids, Iowa. Approved, January 26, 1996.
Cleveland	Ohio Valley Bancorp, Gallipolis, Ohio -- to engage de novo in lending activities. Permitted, January 26, 1996.
Atlanta	Pinellas Bancshares Corporation, St. Petersburg, Florida -- to acquire Eickhoff, Pieper & Willoughby, Inc., Tampa, Florida, and engage in investment and financial advisory activities. Approved, January 26, 1996.

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

BANK HOLDING COMPANIES

Dallas	Quanah Financial Corporation, Quanah, Texas -- to acquire Quanah Bancshares, Inc., and First National Bank. Approved, January 25, 1996.
Dallas	Quanah Financial Corporation ESOP, Quanah, Texas -- to acquire Quanah Financial Corporation, Quanah Bancshares, Inc., and First National Bank. Approved, January 25, 1996.
Atlanta	Regions Financial Corporation, Birmingham, Birmingham, Alabama, and Merger BHC -- to acquire First National Bancorp, Gainesville, Georgia, and subsidiaries. Approved, January 26, 1996.
Atlanta	Regions Financial Corporation, Birmingham, Alabama, and Regions Merger Subsidiary, Inc., Gainesville, Georgia -- to acquire First National Bancorp, Gainesville, Georgia, FF Bancorp, Inc., New Smyrna Beach, Florida, and First Federal Savings Bank of New Smyrna Beach; and First Federal Savings Bank of Citrus County, Inverness, Florida. Approved, January 26, 1996.
Atlanta	Regions Merger Subsidiary, Inc., Gainesville, Georgia -- to acquire First National Bancorp, and Key Bancshares, Inc., Tampa, Florida, and their subsidiaries. Approved, January 26, 1996.

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

BANK HOLDING COMPANIES

St. Louis Sharon Bancshares, Inc., Sharon, Tennessee -- to acquire Weakley County Bancshares, Inc., Dresden, Tennessee.
Approved, January 25, 1996.

Atlanta Sunset Bancorp, Inc., Sunset, Louisiana -- to acquire Bank of Sunset and Trust Company.
Approved, January 26, 1996.

Kansas City Swanton Agency, Inc., Swanton, Nebraska -- to acquire Farmers State Bank, Plymouth, Nebraska.
Approved, January 22, 1996.

Chicago West Pointe Bancshares, inc., Oshkosh, Wisconsin -- to acquire West Pointe Bank.
Approved, January 23, 1996.

BANK MERGERS

Minneapolis Farmers State Bank of Conrad, Conrad, Montana -- to merge with Farmers State Bank of Cut Bank, Cut Bank, Montana, and to establish a branch.
Approved, January 24, 1996.

Kansas City Mercantile Bank of Jackson County, Kansas City, Missouri -- to purchase certain assets and assume certain liabilities of Mercantile Bank of Kansas City; and Mercantile Bank of Kansas, Overland Park, Kansas.
Approved, January 25, 1996.

Kansas City Mercantile Bank of Kansas, Overland Park, Kansas -- to merge with Mercantile Bank of Jackson County, Kansas City, Missouri.
Approved, January 25, 1996.

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

BANK MERGERS

Cleveland PremierBank & Trust, Elyria, Ohio -- to acquire eleven offices of Bank One Cleveland, N.A., Cleveland, Ohio, and to establish branches.
Approved, January 23, 1996.

BANK PREMISES

Chicago North Shore Community Bank & Trust Company, Wilmette, Illinois -- investment in bank premises.
Approved, January 25, 1996.

BANKS, FOREIGN

GC Uniao de Bancos Brasileiros, Sao Paulo, Brazil -- to file an after-the fact application to establish an agency in Miami, Florida.
Approved, January 24, 1996.

BANKS, STATE MEMBER

St. Louis Arkansas Bank & Trust, Hot Springs, Arkansas -- payment of a dividend.
Approved, January 23, 1996.

Minneapolis Culbertson State Bank of Culbertson, Culbertson, Montana -- payment of a dividend.
Approved, January 26, 1996.

CAPITAL STOCK

Dallas Quannah Financial Corporation, Quannah, Texas -- redemption of shares.
Approved, January 25, 1996.

CHANGE IN BANK CONTROL

Dallas Bosque Bancshares, Inc., Cranfills Gap, Texas -- change in bank control.
Permitted, January 24, 1996.

Minneapolis Darwin Bancshares, Inc., Darwin, Minnesota -- change in bank control.
Permitted, January 23, 1996.

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

CHANGE IN BANK CONTROL

Atlanta	FMB Bancshares, Lakeland, Georgia -- change in bank control. Permitted, January 22, 1996.
Atlanta	Independent Bancshares, Inc., Red Bay, Alabama -- change in bank control. Permitted, January 26, 1996.
Philadelphia	New Century Bank, Phoenixville, Pennsylvania -- change in bank control. Permitted, January 26, 1996.
St. Louis	Paducah Bank Shares, Inc., Paducah, Kentucky -- change in bank control. Permitted, January 26, 1996.
Dallas	Panhandle Bancshares, Inc., Panhandle, Texas -- change in bank control. Permitted, January 26, 1996.
Minneapolis	Sentry Bancorp, Inc., Edina, Minnesota -- change in bank control. Permitted, January 24, 1996.

COMPETITIVE FACTORS REPORTS

St. Louis	Boatmen's Bank of Northeast Arkansas, Jonesboro, Arkansas, proposed acquisition of the assets and assumption of the liabilities of the Walnut Ridge, Arkansas, branch of Boatmen's National Bank of Arkansas, Little Rock, Arkansas -- report on competitive factors. Submitted, January 24, 1996.
St. Louis	Citizens Bank of Illinois, N.A., Mt. Vernon, Illinois, proposed merger with Duquoin National Bank, Duquoin, Illinois -- report on competitive factors. Submitted, January 22, 1996.

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

COMPETITIVE FACTORS REPORTS

San Francisco Citizens Commercial Trust & Savings Bank of Pasadena, Pasadena, California, proposed merger with Chino Valley Bank, Ontario, California -- report on competitive factors.
Submitted, January 26, 1996.

Atlanta Enterprise National Bank of Palm Beach, North Palm Beach, Florida -- no significant anticompetitive effect with respect to change in bank control notice -- report on competitive factors.
Submitted, January 24, 1996.

Atlanta First Farmers & Merchants National Bank, Columbia, Tennessee, proposed purchase of the assets and assumption of the liabilities of the Lewisburg, Tennessee, and Mount Pleasant, Tennessee, branches of Union Planters Bank of Middle Tennessee, N.A., Nashville, Tennessee -- report on competitive factors.
Submitted, January 24, 1996.

Minneapolis First National Bank of International Falls, International Falls, Minnesota, proposed merger with First National Bank of Baudette, Baudette, Minnesota -- report on competitive factors.
Submitted, January 26, 1996.

Philadelphia Harris Savings Bank, Harrisburg, Pennsylvania, proposed merger with First Federal Savings & Loan Association of Harrisburg -- report on competitive factors.
Submitted, January 26, 1996.

Atlanta Home Bank of Tennessee, Maryville, Tennessee, proposed acquisition of the assets and assumption of the liabilities of the three Blount County branches of Home Bank of Tennessee, Ducktown, Tennessee -- report on competitive factors.
Submitted, January 22, 1996.

San Francisco Landmark Bank, La Habra, California, proposed merger with California State Bank, West Covina, California -- report on competitive factors.
Submitted, January 24, 1996.

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

COMPETITIVE FACTORS REPORTS

Boston	Mascoma Savings Bank, Lebanon, New Hampshire, proposed purchase of the assets and assumption of the liabilities of eight Vermont branches of Green Mountain Bank, Rutland, New Hampshire -- report on competitive. Submitted, January 22, 1996.
Kansas City	New Guaranty Bank & Trust, Oklahoma City, Oklahoma, proposed merger with Guaranty Bank & Trust -- report on competitive factors. Submitted, January 26, 1996.
San Francisco	RMG Savings and Loan Association, Fullerton, California, proposed merger with Fullerton Savings and Loan Association, F.S.L.A. -- report on competitive factors. Submitted, January 24, 1996.
Atlanta	SouthTrust Bank of Florida, N.A., St. Petersburg, Florida, proposed merger with First of Englewood, FSB, Englewood, Florida -- report on competitive factors. Submitted, January 24, 1996.
Kansas City	Sunflower Bank, N.A., Salina, Kansas, proposed merger with The Peoples State Bank and Trust Co., Ellinwood, Kansas -- report on competitive factors. Submitted, January 26, 1996.
New York	Union Savings Bank of Danbury, Danbury, Connecticut, proposed purchase of certain assets and assumption of certain liabilities of seven Connecticut branches of Eagle Federal Savings Bank, Bristol, Connecticut -- report on competitive factors. Submitted, January 26, 1996.
Richmond	Wake Forest Federal Savings & Loan Association, Wake Forest, North Carolina, proposed merger with WF Interim Federal Savings & Loan Association -- report on competitive factors. Submitted, January 22, 1996.

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

EXTENSIONS OF TIME

Director, BS&R AmSouth Bancorporation, Birmingham, Alabama --
extension to divest certain property.
Granted, January 26, 1996.

Boston Berkshire Bancorp, Pittsfield, Massachusetts,
M.H.C. -- extension to acquire Berkshire County
Savings Bank.
Granted, January 26, 1996.

Atlanta First National Bancorp, Gainesville, Georgia --
extension to May 22, 1996, to acquire The Bank of
Heard County, Franklin, Georgia.
Granted, January 23, 1996.

Atlanta Henderson Bancshares, Inc., Troy, Alabama --
extension to April 24, 1996, to acquire Troy Bank &
Trust Company; and for Trust #3 to acquire
Henderson Bancshares, and Troy Bank & Trust
Company.
Granted, January 23, 1996.

Atlanta Home Savings Bank Employee Stock Ownership Plan,
Meridian, Mississippi -- extension to April 26,
1996, to acquire Home Savings Bank, SSB.
Granted, January 26, 1996.

Minneapolis JDOB, Inc., Sandstone, Minnesota -- extension to
May 3, 1996, to acquire Prairie National Bank,
Belle Plaine, Minnesota.
Granted, January 26, 1996.

Atlanta Liberty Shares, Inc., Hinesville, Georgia --
extension to April 27, 1996, to engage in insurance
agency activities through Hinesville Finance, Inc.
Granted, January 23, 1996.

Director, BS&R NationsBank Corporation, Charlotte, North Carolina --
extension to satisfy a commitment.
Granted, January 22, 1996.

Minneapolis Northern Plains Investment, Inc., Jamestown, North
Dakota -- extension to February 21, 1996, to
increase ownership in Stutsman County State Bank.
Granted, January 23, 1996.

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

EXTENSIONS OF TIME

- Chicago Northern Trust Company, Chicago, Illinois -- extension to May 21, 1996, to merge with Northern Trust Bank / O'Hare, National Association; Northern Trust Bank / Lake Forest, National Association, Lake Forest; Northern Trust Bank / DuPage, Oakbrook Terrace, Illinois, and to establish branches. Granted, January 24, 1996.
- Chicago Northern Trust Company, Chicago, Illinois -- extension to May 21, 1996, to establish branches at 1501 Woodfield Road, Schaumburg; 265 Deerpath Road, Lake Forest; 120 East Scranton Avenue, Lake Bluff; 959 South Waukegan Road, Lake Forest; 701 South McKinley; One Oakbrook Terrace, Oakbrook Terrace; and 400 East Diehl Road, Naperville, Illinois. Granted, January 24, 1996.
- New York Saban S.A., Gibraltar, and RNYC Holdings Limited, Gibraltar -- extension to April 28, 1996, to acquire shares of Republic New York Corporation, New York, New York, and RNYCH to acquire shares of RNYC. Granted, January 25, 1996.

MEMBERSHIP

- Chicago First Banking Center-Albany, Albany, Wisconsin -- to become a member of the Federal Reserve System. Approved, January 25, 1996.
- Chicago First Banking Center-Burlington, Burlington, Wisconsin -- to become a member of the Federal Reserve System. Approved, January 26, 1996.
- Kansas City Mercantile Bank of Jackson County, Kansas City, Missouri -- to become a member of the Federal Reserve System. Approved, January 25, 1996.
- Kansas City Mercantile Bank of Kansas, Overland Park, Kansas -- to become a member of the Federal Reserve System. Approved, January 25, 1996.

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

REGULATIONS AND POLICIES

Secretary Federal Open Market Committee -- copies of edited and
FOMC redacted transcripts of meetings of the FOMC held
during 1990 made available to the public.
Announced, January 23, 1996.

RESERVE BANK OPERATIONS

Director, BS&R Federal Reserve Bank of New York -- to acquire a new
local area network electronics system for the three
head office buildings.
Approved, January 23, 1996.

SECURITIES REGULATION

Director, BS&R Over-the-counter-stocks -- revised list of OTC stocks
subject to margin requirements, and a list of
foreign margin stocks.
Published, January 26, 1996.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Capital adequacy guidelines -- final rule to amend risk-based capital guidelines by modifying the criteria used to define the OECD-based group of countries (Docket R-0849).
Approved, November 1, 1995.

Regulation K -- revisions governing the establishment and activities of representative offices of foreign banks (Docket R-0754).
Approved, January 19, 1996.

Regulation Z -- request for comment whether rules on Truth in Lending provide adequate protection for consumers seeking home-equity lines of credit (Docket R-0913).
Approved, January 19, 1996.

ADDITIONS AND CORRECTIONS

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

BANK HOLDING COMPANIES

Kansas City	Geneva State Company, Geneva, Nebraska -- to engage de novo in community development activities by investing in Bicentennial Apartments, Inc., L.L.C. Approved, January 10, 1996.
Cleveland	Pittsburgh Home Financial Corp., Pittsburgh, Pennsylvania -- to acquire Pittsburgh Home Savings Bank, Philadelphia, Pennsylvania. Approved, January 12, 1996.
Director, BS&R	Union Bank of Switzerland, New York, New York -- request for relief from certain commitments that separate its operations and those of subsidiaries from the operations of UBS Asset Management Inc., New York, New York. Granted, January 18, 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>	02-11-96
	<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 Revised Date 02-15-96
	<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 Revised Date 02-15-96
	<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

Application by United Jersey Bank, Hackensack, New Jersey, to establish a branch at A&P Food Market, Kenilworth Boulevard and Market Street, Kenilworth, New Jersey. 1/

02/22/96

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Application by Westwood Financial Corporation, Westwood, New Jersey, to become a bank holding company with respect to Westwood Savings Bank, Westwood, New Jersey. 1/

02/21/96 3/

SECTION III

Nonbanking Applications
(subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending January 27, 1996

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Community Bank of Bergen County 125 West Pleasant Avenue Maywood, New Jersey 07607	Needs to Improve	August 8, 1995

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- 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**

Dauphin Deposit Bank and Trust Company, Harrisburg, PA to establish a branch office at the Giant Food Store, South Spring Garden Street, Carlisle, PA.

Newspaper comment period expires: 02/14/96

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

NONE

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

United Valley Bancorp, Philadelphia, PA requests prior approval to acquire at least 50 percent of Eagle Valley Financial Services, Inc., Philadelphia, PA, and thereby engage in mortgage banking pursuant to section 4(c)(8) of the BHC Act and section 225.25(b)(1) of Regulation Y.

Federal Register comment period expires: N/Avail

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

Heritage Bancorp, Pottsville, PA requests a waiver of one of its commitments relating to its passive investment in East Penn Bank, Emmaus, PA.

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 26, 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>
Berks County Bank 400 Washington Street Reading, PA	09/05/95	Satisfactory

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

APPLICATIONS BULLETIN
(For the week ending January 27, 1996)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

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.

* February 9, 1996

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

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

NONE

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

NONE

* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

- Expected to End 30 Days from Date of Receipt

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(January 26, 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 26, 1996. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Centura Bank, Rocky Mount, North Carolina, to establish a branch at 34 Second Street, N.W. Hickory, North Carolina.*	2-13-96
Farmers Bank of Maryland, Annapolis, Maryland, to acquire the Edgewater, Maryland, branch of First Virginia Bank-Maryland, Upper Marlboro, Maryland.*	2-17-96
First Virginia Bank-Commonwealth, Grafton, Virginia, to acquire six branches of First Virginia Bank, Tidewater, Norfolk, Virginia, located in Hampton, Newport News, Poquoson, and Yorktown, Virginia.*	2-17-96
First Bank, Strasburg, Virginia, to establish an Electronic Funds Transfer Facility within Judd's, Inc., 294 Front Royal Road, Strasburg, Virginia.*	2-23-96
Signet Bank, Richmond, Virginia, to merge with Signet Bank, National Association, Washington, D. C. (after the latter's relocation to Falls Church, Virginia).*	2-26-96

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

<u>Application</u>	<u>Comment Period Ending Date</u>
F & M National Corporation, Winchester, Virginia, to merge with FB&T Financial Corporation, Fairfax, Virginia.*	2-23-96

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
United Bankshares, Inc., Charleston, West Virginia, to merge with Eagle Bancorp, Inc., Charleston, West Virginia.*	2-26-96

*Application is subject to CRA requirements.

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

Application

Old North State Bank, Winston-Salem,
North Carolina, for membership in the
Federal Reserve System.

Peoples State Bank, Inc., Clarksburg,
West Virginia, for membership in the
Federal Reserve System.

Federal Reserve Bank of Richmond

Section V - Availability of CAR Public Evaluations

Week ending January 26, 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>
FCNB Bank 1 North Market Street Frederick, Maryland 21705-5450	11-6-95	Outstanding
F & M Bank 9401 West Broad Street Richmond, Virginia 23294	11-6-95	Satisfactory
The Annapolis Banking and Trust Company 236 Main Street Annapolis, Maryland 21401-2048	11-13-95	Satisfactory
Th Marathon Bank 4095 Valley Pike Winchester, Virginia 22602	11-13-95	Outstanding

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 26, 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>
Citi-Bancshares, Inc. Leesburg, Florida To merge with Citizens First Bancshares, Inc., Ocala, Florida, and thereby directly acquire Citizens First Bank of Ocala, Ocala, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	01-13-96* Newspaper
BancTenn Corp. Kingsport, Tennessee To acquire up to 12.495 percent of Cornerstone Community Bank, Chattanooga, Tennessee (in organization), pursuant to Section 3(a)(3) of the Bank Holding Company Act.	02-23-96* Federal Register
Carter County Bancorp, Inc. Elizabethton, Tennessee To acquire up to 12.495 percent of Cornerstone Community Bank, Chattanooga, Tennessee (in organization), pursuant to Section 3(a)(3) of the Bank Holding Company Act.	02-23-96* Federal Register
Community Financial Group, Inc. Nashville, Tennessee 1-BHC formation, The Bank of Nashville, Nashville, Tennessee.	Not yet available*

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>	<u>Comment Period Ending Date</u>
Compass Bancshares, Inc. Birmingham, Alabama Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act for the proposal, along with Compass Banks of Texas, Inc., and Compass Bancorporation of Texas, Inc., both of Birmingham, Alabama, to merge with Equitable Bancshares, Inc., and thereby directly acquire Equitable Bank, Dallas, Texas, both of Dallas, Texas.	

*Subject to the provisions of the Community Reinvestment Act.

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>
None.		

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 26, 1996

Recently Approved Applications

Approval Date

Regions Financial Corporation Birmingham, Alabama	01-26-96
Along with Regions Merger Subsidiary, Inc., Gainesville, Georgia, to acquire First National Bancorp, Gainesville, Georgia, and its thrift and bank holding company FF Bancorp, Inc., New Smyrna Beach, Florida, and its affiliate thrift institutions, First Federal Savings Bank of New Smyrna Beach, New Smyrna Beach, Florida, and First Federal Savings Bank of Citrus County, Inverness, Florida, pursuant to Section 225.25(b)(9) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	
Regions Financial Corporation Birmingham, Alabama	01-26-96
Along with Regions Merger Subsidiary, Inc., Gainesville, Georgia, to acquire First National Bancorp, Inc., Gainesville, Georgia, and thereby indirectly acquire its bank holding company and bank subsidiaries, Key Bancshares, Inc., Tampa, Florida; The Key Bank of Florida, Tampa, Florida; The First National Bank of Gainesville, Gainesville, Georgia; First National Bank of Habersham, Cornelia, Georgia; Granite City Bank, Elberton, Georgia; Bank of Clayton, Clayton, Georgia; First National Bank of White County, Cleveland, Georgia; First National Bank of Jackson County, Jefferson, Georgia; The Citizens Bank, Toccoa, Georgia; Bank of Banks County, Homer, Georgia; First National Bank of Gilmer County, Ellijay, Georgia; The Peoples Bank of Forsyth County, Cumming, Georgia; Pickens County Bank, Jasper, Georgia; The First National Bank of Paulding County, Dallas, Georgia; Citizens Bank, Ball Ground, Georgia; Bank of Villa Rica, Villa Rica, Georgia; The Community Bank of Carrollton, Carrollton, Georgia; The Commercial Bank, Douglasville, Georgia; and Barrow Bank & Trust Company, Winder, Georgia; pursuant to Section 3(a)(3) of the Bank Holding Company Act.	
The Weatherford Foundation of Red Bay, Alabama, Inc. Red Bay, Alabama	01-26-96
After-the-fact change in control notice by Ms. Ruth Cain Thorne to retain the power to vote, in her capacity as trustee of The Weatherford Foundation of Red Bay, Alabama, Inc., Red Bay, Alabama (Foundation), 60.90 percent of Independent Bancshares, Inc., Red Bay, Al (Bancshares). Foundation is the top tier bank holding company of Bancshares, which, in turn, owns Bank of Red Bay, Red Bay, Alabama.	
Pinellas Bancshares Corporation St. Petersburg, Florida	01-26-96
To acquire Eickoff, Pieper & Willoughby, Inc., Tampa, Florida, and thereby engage in providing investment or financial advice, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(4) of Regulation Y.	
Regions Merger Subsidiary, Inc. Gainesville, Georgia	01-26-96
1-BHC formation, First National Bancorp, Gainesville, Georgia, and thereby acquire its bank holding company and bank subsidiaries, Key Bancshares, Inc., Tampa, Florida; The Key Bank of Florida, Tampa, Florida; The First National Bank of Gainesville, Gainesville, Georgia; First National Bank of Habersham, Cornelia, Georgia; Granite City Bank, Elberton, Georgia; Bank of Clayton, Clayton, Georgia; First National Bank of White County, Cleveland, Georgia; First National Bank of Jackson County, Jefferson, Georgia; The Citizens Bank, Toccoa, Georgia; Bank of Banks County, Homer, Georgia; First National Bank of Gilmer County, Ellijay, Georgia; The Peoples Bank of Forsyth County, Cumming, Georgia; Pickens County Bank, Jasper, Georgia; The First National Bank of Paulding County, Dallas, Georgia; Citizens Bank, Ball Ground, Georgia; Bank of Villa Rica, Villa Rica, Georgia; The Community Bank of Carrollton, Carrollton, Georgia; The Commercial Bank, Douglasville, Georgia; and Barrow Bank & Trust Company, Winder, Georgia.	

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 26, 1996

Recently Approved Applications

Approval Date

FMB Bancshares, Inc.
Lakeland, Georgia

01-22-96

Change in control notice by Mr. William L. Lee to acquire an additional 1.79 percent of the outstanding shares of FMB Bancshares, Inc., Lakeland, Georgia. The acquisition will increase his total ownership percentage from 13.45 percent to 15.24 percent.

Sunset Bancorp, Inc.
Sunset, Louisiana

01-26-96

1-BHC formation, Bank of Sunset and Trust Company, Sunset, Louisiana.

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	Harris Trust & Savings Bank Chicago, Illinois St. Elizabeth Hospital 1431 W. Claremont Avenue Chicago, Illinois	NP - 1-23-96
Branch	Comerica Bank Detroit, Michigan 15455 Haggerty Road Plymouth, Michigan	NP - **
Branch	Midwest Guaranty Bank Troy, Michigan 37601 Five Mile Road Livonia, Michigan	NP - 2-16-96

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	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
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 - 2-20-96 NP - **
Y-2	Bank of Waunakee Stock Ownership Plan Waunakee, Wisconsin Waunakee Bank Shares, Inc. Waunakee, Wisconsin Bank of Waunakee Waunakee, Wisconsin*	FR - 2-22-96 NP - **\
Y-2	First Michigan Bank Corporation Holland, Michigan Arcadia Financial Corporation Portage, Michigan Arcadia Bank & Trust Company Kalamazoo, Michigan*	FR - 2-26-96 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 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 III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period 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 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 26, 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>
First Community Bank 200 East Main Street Harbor Springs, Michigan 49740-0200 (616) 526-2114	10/10/95	S
Isabella Bank & Trust 200 East Broadway Mount Pleasant, Michigan 48804-0100 (517) 772-9471	10/02/95	S
Bank of Geneva 215 East Line Street Geneva, Indiana 46740 (219) 368-7288	10/16/95	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JANUARY 26, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

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

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) notification by Community First Financial Group, Inc., English, Indiana, to acquire a 9% interest in Independent Bankers Life Insurance Company of Indiana, Phoenix, Arizona (previously reported during week ending 1-12-96).	2-14-96
Section 4(c)(8) notification by Farmers Bancshares, Inc., Hardinsburg, Kentucky, to acquire Breckinridge Loan, Inc., Hardinsburg, Kentucky (previously reported during week ending 1-19-96).	2-9-96

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

<u>Application</u>	<u>End of Comment Period</u>
Section 9 membership application by Security Bank, Harrison, Arkansas.	N/A

*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 26, 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 Ending Date</u>
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 Ending Date</u>
Norwest Corporation, Minneapolis, Minnesota, for prior approval to acquire 100% of the voting shares of the AmeriGroup, Incorporated, Minnetonka, Minnesota. *	February 25, 1996 (Federal Register)
JRS Investments, Limited Partnership, Billings, Montana, for prior approval to become a bank holding company through the acquisition of 7.18% of the voting shares of First Interstate BancSystem of Montana Inc., Billings, Montana. *	February 25, 1996 (Federal Register)
Nbar5, Limited Partnership, Ranchester, Wyoming, for prior approval to become a bank holding company through the acquisition of 15.43% of the voting shares of First Interstate BancSystem of Montana Inc., Billings, Montana. *	February 25, 1996 (Federal Register)
Bank Southwest Corporation, Worthington, Minnesota, for prior approval to acquire 100% of the voting shares of the First Security Bank-Madison, Madison, Minnesota. *	February 25, 1996 (Federal Register)
Farmers State Corporation, Mountain Lake, Minnesota, for prior approval to indirectly acquire 100% of the voting shares of the First Security Bank-Madison, Madison, Minnesota. *	February 25, 1996 (Federal Register)

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject
to Federal Register Notice Only

Application

Comment Period
Ending Date

None.

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 26, 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
NONE.

DATE OF EXAMINATION

CRA RATING

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Rocky Mountain State Bank, Rangely, Colorado, for prior approval to invest an additional \$95,000 in bank premises.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Southern Colorado Bank Holding Company, Pagosa Springs, Colorado, for prior approval to acquire 100 percent of the voting shares of Mancos Bancorporation, Inc., Mancos, Colorado.*	February 25, 1996
Arthur W. Cousatte, Miami, Oklahoma, for prior approval to acquire an additional 20 percent of the voting shares of Welch Bancshares, Inc., Welch, Oklahoma.*	Not Available

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 NOTICE
OR NEWSPAPER NOTICE**

<u>APPLICATION</u>
None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
First Security Bank P.O. Box 460 Newcastle, Wyoming 82701-0460	10-24-95	01-24-96	Outstanding

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JANUARY 22, 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 Fred and Jayne Esgar; Dave Esgar and Julie Phillips Esgar; Dave Esgar, for the benefit of Shea Esgar, a minor; Dave Esgar, for the benefit of Leah Esgar, a minor; Dave Esgar, for the benefit of Zach Esgar, a minor, Wiley, Colorado, to acquire an interest in Panhandle Bancshares, Inc., Panhandle, TX (Previously reported during the week of 12-18-95)	96/01/10
*Section 3(a)(3) application by Quinlan Bancshares, Inc., Quinlan, TX, to acquire Citizens State Bank, Royce City, TX (Previously reported during the week of 1-8-96)	96/02/19
*Section 3(a)(3) application by East Texas National, Inc., Palestine, TX, to acquire American Bank, Huntsville, TX	N/A
*Section 3(a)(3) application by East Texas-Dover, Inc., Wilmington, DE, to acquire American Bank, Huntsville, TX	N/A
*Section 3(a)(3) application by Executive Bancshares, Inc., Paris, TX, to acquire Collin County National Bank, McKinney, TX (de novo)	N/A

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

APPLICATION

NOTICE EXP

Section 4(c)(8) notification by
Woodforest Bancshares, Inc , Houston, TX,
to acquire Mutual Money Investments, Inc., Houston, TX,
(doing business as Tri-Star Financial)
(providing investment or financial advisory services;
providing to others data processing services; and
providing securities brokerage services)

96/02/12

**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.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 1/26/96

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Westamerica Bank, San Rafael, California, to merge with Napa Valley Bank, Napa, California. *	<u>Newspaper:</u> 2/28/96
Westamerica Bank, San Rafael, California, to establish an automated teller machine at 1221 Strawberry Village, Mill Valley, California. *	<u>Newspaper:</u> 2/23/96

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
M. Jeffrey, Bruce H., Paige P., and Kathryn E. Qvale, San Francisco, California, to acquire an additional 21.37 percent of Marin National Bancorp, San Rafael, California. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> Not available

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> 2/09/96
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Section IV - Applications Not Subject to Federal Register Notice or Newspaper Notice (Cont'd.)

None

* Subject to CRA.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF JANUARY 22, 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 1/26/96

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending January 26, 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>
American Pacific Bank	112 Main Street Aumsville, OR 97325 (503) 749-1200	10/09/95	Satisfactory

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

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

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

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

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

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