

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

RESEARCH LIBRARY

H.2, 1996, No. 6

FEB 26 9 48 AM '96
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending February 10, 1996
OF CLEVELAND

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Fifth Third Bank, Cincinnati, Ohio -- to acquire twenty five branches of NBD Bank, Columbus, Ohio, and to establish branches at current locations of fourteen of the branches.
Approved, February 7, 1996.

Royal Bank of Canada, Montreal, Canada -- to acquire voting shares of MECA Software, L.L.C., Fairfield, Connecticut, and engage in data processing activities.
Approved, February 5, 1996.

UJB Financial Corp., Princeton, New Jersey -- to acquire Flemington National Bank and Trust Company, Flemington, New Jersey.
Approved, February 5, 1996.

BANK MERGERS

United Jersey Bank, Hackensack, New Jersey -- to merge with Summit Bank, Chatham, New Jersey, and to establish branches.
Approved, February 5, 1996.

United Jersey Bank, Hackensack, New Jersey -- to merge with Flemington National Bank and Trust Company, Flemington, New Jersey, and to establish branches.
Approved, February 5, 1996.

ENFORCEMENT

Daiwa Bank, Ltd., Osaka, Japan, and Daiwa Bank Trust Company, New York, New York -- orders amending termination orders issued by the Federal Reserve Board, the Federal Deposit Insurance Corporation, the New York State Banking Department, and state supervisory authorities in California, Illinois, Massachusetts, Florida, and Georgia.
Announced, February 9, 1996.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

INTERNATIONAL OPERATIONS

Fifth Third Bank, Cincinnati, Ohio -- to establish Fifth Third International Company and engage in issuing letters of credit.
Approved, February 7, 1996.

REGULATIONS AND POLICIES

Regulation K -- final rule concerning criteria to be used in evaluating existing U.S. operations of foreign banks not subject to comprehensive, consolidated supervision (Docket R-0862).
Approved, February 7, 1996.

RESERVE BANK OPERATIONS

Federal Reserve Bank of Atlanta -- appointment of Patrick K. Barron as First Vice President, effective March 1, 1996.
Approved, February 9, 1996.

Federal Reserve Bank of Dallas -- appointment of Helen E. Holcomb as First Vice President, effective April 1, 1996.
Approved, February 5, 1996.

UJB Financial Corp., Princeton, New Jersey -- to acquire Summit Bancorporation, Chatham, New Jersey, and Summit Bank.
Approved, February 5, 1996.

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FEBRUARY 5, 1996 TO FEBRUARY 9, 1996

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**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

San Francisco Liberty Bank, South San Francisco, California -- to establish a branch in the vicinity of Highway 9 and Mill Street, Ben Lomond, California.
Returned, February 9, 1996.

BANK HOLDING COMPANIES

Chicago Associated Banc-Corp., Green Bay, Wisconsin, and Associated Banc-Shares, Inc., Madison, Wisconsin - - to acquire Greater Columbia Bancshares, Inc., Portage, Wisconsin, and First National Bank Portage.
Approved, February 8, 1996.

St. Louis Boatmen's Bancshares, Inc., St. Louis, Missouri -- fifty four bank subsidiaries to organize and invest in BBI Merchant Processing Company, L.L.C., and for BBI Merchant Processing Company to organize and invest, through a joint venture with First Data Corporation, Hackensack, New Jersey, and Card Establishment Services, Inc., Melville, New York, in Boatmen's POS Merchant Services Company, L.L.C., St. Louis, Missouri, which will engage in providing merchant transaction card processing services, marketing activities, and data processing services.
Permitted, February 8, 1996.

San Francisco Capital Corp of the West, Merced, California -- to engage de novo in advisory and forecasting services, in connection with mergers, acquisitions, divestitures, capital structures, and financing transactions.
Returned, February 8, 1996.

Philadelphia CoreStates Financial Corp., Philadelphia, Pennsylvania -- to engage in full-service brokerage activities through CoreStates Securities Corp.
Returned, February 7, 1996.

Chicago Fidelity Company, Dyersville, Iowa -- to acquire Valley State Bank, Guttenburg, Iowa.
Approved, February 9, 1996.

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

BANK HOLDING COMPANIES

Atlanta	First Bancshares, Inc., Hattiesburg, Mississippi -- to acquire The First National Bank of Mississippi. Approved, February 8, 1996.
Minneapolis	FNB Bankshares, Inc., Milnor, North Dakota -- to acquire First National Bank, Lisbon, North Dakota. Approved, February 7, 1996.
Kansas City	Garnett Bancshares, Inc., Garnett, Kansas -- to engage de novo in the sale of title insurance. Permitted, February 9, 1996.
Chicago	Hamburg Financial, Inc., Hamburg, Iowa -- to acquire Thurman State Corporation, Lincoln, Iowa, and United National Bank of Iowa, Sidney, Iowa. Approved, February 5, 1996.
Richmond	James River Bankshares, Inc., Suffolk, Virginia -- to acquire Bank of Isle of Wight, Smithfield, Virginia. Approved, February 8, 1996.
Kansas City	LJT, Inc., Holdrege, Nebraska -- to acquire additional shares of First Holdrege Bancshares, Inc. Approved, February 6, 1996.
Kansas City	LTJ, Inc., Holdrege, Nebraska -- to acquire First Holdrege Bancshares, Inc. Approved, February 6, 1996.
St. Louis	Magna Group, Inc., St. Louis, Missouri -- to acquire River Bend Bancshares, Inc., East Alton, Illinois, and Illinois Bank & Trust. Approved, February 6, 1996.
Chicago	NEB Corporation, Fond du Lac, Wisconsin -- request for waiver of application to form NEB Limited Partnership. Returned, February 7, 1996.

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

BANK HOLDING COMPANIES

Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire Henrietta Bancshares, Inc., Henrietta, Texas, Henrietta Delaware Financial Corporation, Dover, Delaware, The First National Bank of Henrietta, Henrietta, Texas, and First State Bank of Hubbard, Hubbard, Texas. Approved, February 6, 1996.
Richmond	Stone Street Bancorp, Inc., Mocksville, North Carolina -- to acquire the Mocksville Savings Bank, Inc., SSB. Approved, February 9, 1996.
Dallas	Surety Capital Corporation, Hurst, Texas -- request for waiver of application to acquire First National Bank in Midlothian, Midlothian, Texas. Granted, February 8, 1996.
Dallas	Surety Capital Corporation, Hurst, Texas -- request for waiver of application to merge with First Midlothian Corporation, Midlothian, Texas. Granted, February 8, 1996.
San Francisco	Valley Bancorp, Inc., Phoenix, Arizona -- to acquire Valley Bank of Arizona. Approved, February 6, 1996.
Director, BS&R	Valley Financial Corporation, Roanoke, Virginia -- transfer agent registration. Approved, February 6, 1996.
Secretary	Whitney Holding Corporation, New Orleans, Louisiana - - to merge with First Citizens BancStock, Inc., Morgan City, Louisiana, and acquire First National Bank in St. Mary Parish. Approved, February 9, 1996.

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

BANK MERGERS

Richmond Bank of Isle of Wight, Smithfield, Virginia -- to
merge with BIW Acquisition Bank, Suffolk, Virginia.
Approved, February 8, 1996.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Director, BS&R BNY Information Services, Inc., Teaneck, New Jersey -
- transfer agent registration.
Approved, February 6, 1996.

BANKS, STATE MEMBER

Director, BS&R WestStar Bank, Bartlesville, Oklahoma -- registration
as transfer agent.
Withdrawn, February 6, 1996.

CHANGE IN BANK CONTROL

St. Louis B.B. Bancshares, Inc., Shell Knob, Missouri -- change
in bank control.
Permitted, February 7, 1996.

New York BNB Financial Services Corporation, New York, New
York -- change in bank control.
Permitted, February 7, 1996.

Dallas Community Company, Waco, Texas -- change in bank
control.
Returned, February 7, 1996.

Dallas First Baird Bancshares, Inc., Baird, Texas -- change
in bank control.
Permitted, February 8, 1996.

Chicago Lanark Bancshares, Inc., Lanark, Illinois -- change
in bank control.
Returned, February 8, 1996.

San Francisco Marin National Bancorp, San Rafael, California --
change in bank control.
Returned, February 5, 1996.

San Francisco PNB Financial Group, Newport Beach, California --
change in bank control.
Permitted, February 5, 1996.

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

CHANGE IN BANK CONTROL

Minneapolis State Bank of Bottineau Holding Company, Bottineau,
North Dakota -- change in bank control.
Permitted, February 5, 1996.

COMPETITIVE FACTORS REPORTS

Dallas American Bank, Huntsville, Texas, proposed merger
with East Texas National Bank, Palestine, Texas --
report on competitive factors.
Submitted, February 9, 1996.

San Francisco Bankwest of Nevada, Las Vegas, Nevada, proposed
merger with Acquisition West Corporation -- report
on competitive factors.
Submitted, February 9, 1996.

Minneapolis Bayport Interim Bank, Bayport, Minnesota, proposed
merger with First State Bank of Bayport -- report
on competitive factors.
Submitted, February 8, 1996.

Atlanta City Bank of Childersburg, Childersburg, Alabama,
proposed merger with The First National Bank in
Sylacauga, Sylacauga, Alabama -- report on
competitive factors.
Submitted, February 7, 1996.

Dallas Collin County National Bank, McKinney, Texas,
proposed acquisition of the assets and assumption
of the liabilities of a branch of United Bank &
Trust, N.A., Dallas, Texas, at 2201 West University
-- report on competitive factors.
Submitted, February 7, 1996.

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

COMPETITIVE FACTORS REPORTS

New York	Cuyuga Savings Bank, Auburn, New York, proposed acquisition of certain assets and assumption of certain liabilities of three branches of OnBank & Trust Co., Syracuse, New York -- report on competitive factors. Submitted, February 9, 1996.
San Francisco	First Bank & Trust, Santa Ana, California, proposed merger with Queen City Bank, N.A., Long Beach, California -- report on competitive factors. Submitted, February 7, 1996.
Atlanta	First National Bank of Henry County, Stockbridge, Georgia, proposed merger with Wachovia Bank of Georgia, N.A., Atlanta, Georgia -- report on competitive factors. Submitted, February 7, 1996.
San Francisco	First Pacific National Bank, Escondido, California, proposed merger with Bank of Rancho Bernardo, San Diego, California -- report on competitive factors. Submitted, February 7, 1996.
Atlanta	First State Bank of Florida, Deltona, Florida, proposed merger with SouthTrust Bank of Florida, N.A., St. Petersburg, Florida -- report on competitive factors. Submitted, February 7, 1996.
Philadelphia	Grange National Bank of Wyoming County at Laceville, Tunkhannock, Pennsylvania, proposed acquisition of the assets and assumption of the liabilities of the Little Meadows, Pennsylvania, branch of Meridian Bank, Reading, Pennsylvania -- report on competitive factors. Submitted, February 7, 1996.
New York	Independence Savings Bank, Brooklyn, New York, proposed acquisition of certain assets and assumption of certain liabilities of two Staten Island, New York, branches of First Nationwide Bank, A Federal Savings Bank, Dallas, Texas -- report on competitive factors. Submitted, February 8, 1996.

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

COMPETITIVE FACTORS REPORTS

Dallas	Jacksonville Federal Mutual Holding Company, Jacksonville, Texas, proposed merger with Jacksonville Savings & Loan Association -- report on competitive factors. Submitted, February 8, 1996.
Dallas	New Community Bank, Winnfield, Louisiana, proposed merger with First Community Bank -- report on competitive factors. Submitted, February 7, 1996.
Dallas	New East Texas Corporation, Palestine, Texas, proposed merger with American Bank, Huntsville, Texas -- report on competitive factors. Submitted, February 9, 1996.
Richmond	Palmetto Bank, Laurens, South Carolina, proposed purchase of certain assets and assumption of the liabilities of the Gaffney, Blacksburg, and Ninety-Six, South Carolina, branches of First Union National Bank of South Carolina, Greenville, South Carolina -- report on competitive factors. Submitted, February 6, 1996.
New York	Pawling Savings Bank, Fishkill, New York, proposed acquisition of certain assets and assumption of certain liabilities of two branches of GreenPoint Bank, Flushing, New York -- report on competitive factors. Submitted, February 6, 1996.
Boston	Pemigewasset National Bank of Plymouth, Plymouth, New Hampshire, proposed purchase of certain assets and assumption of certain liabilities of the Campton branch of First NH Bank, Manchester, New Hampshire -- report on competitive factors. Submitted, February 9, 1996.
Philadelphia	Sovereign Bank, a Federal Savings Bank, Wyomissing, Pennsylvania, proposed merger with West Jersey Community Bank, Fairfield, New Jersey -- report on competitive factors. Submitted, February 5, 1996.

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

EXTENSIONS OF TIME

San Francisco BankAmerica Corporation, San Francisco, California --
extensions to divest certain properties.
Granted, February 6, 1996.

Richmond Wachovia Corporation, Winston-Salem, North Carolina --
- extension to May 4, 1996, to engage in
transactions involving commercial real estate
equity financing through Wachovia Capital Markets,
Inc.
Granted, February 5, 1996.

MEMBERSHIP

San Francisco Valley Bank of Arizona, Phoenix, Arizona -- to become
a member of the Federal Reserve System.
Approved, February 6, 1996.

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of New York -- to proceed with
renovation in 59 Maiden Lane building.
Approved, February 8, 1996.

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

COMPETITIVE FACTORS REPORTS

Boston	Bank of New Hampshire, Manchester, New Hampshire, proposed merger with The First National Bank of Portsmouth, Portsmouth, New Hampshire -- report on competitive factors. Submitted, February 2, 1996.
Secretary	United States National Bank of Oregon, Portland, Oregon, proposed purchase of certain assets and assumption of certain liabilities of Idaho First Bank, Boise Idaho -- report on competitive factors. Submitted, February 5, 1995.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

Connecticut Bankshares,
MHC, Manchester, Connecticut
- 3(a)(1) application to become
a bank holding company by
acquiring The Savings Bank of
Manchester, Manchester,
Connecticut

Newspaper
Federal Register

Not Yet Established

03-07-96

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution

Examination Date

Rating**

NONE

*Subject to CRA.

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

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending February 10, 1996

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

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

FEDERAL RESERVE BANK OF PHILADELPHIA

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

Johnstown Bank and Trust Company, Johnstown, PA to acquire The Armstrong County Trust Company, Kittanning, PA, pursuant to Section 18(c) of the Federal Deposit Insurance Act.

Newspaper comment period expires: 02/25/96

**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

Fulton Bancshares Corporation, McConnellsburg, PA, requests approval to engage de novo in community development activities through its wholly-owned subsidiary, The Fulton County Community Development Corporation, pursuant to section 4(c)(8) of the BHC Act and section 225.25(b)(6) of Regulation Y.

Federal Register comment period expires: N/Avail

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

NONE

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending February 9, 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>
Montour Bank 1519 Bloom Road Danville, PA 17821	10/10/95	Satisfactory
Pennsylvania State Bank 2148 Market Street Camp Hill, PA	09/18/95	Satisfactory

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

APPLICATIONS BULLETIN
(For the week ending February 10, 1996)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received application from The Ohio Bank, Findlay, Ohio, *February 22, 1996
on December 18, 1995, of its intent to acquire 5 select offices
of Society National Bank, Cleveland, Ohio, and incident thereto
establish branch facilities.

Received notice from Integra Bank, Pittsburgh, Pennsylvania, *March 2, 1996
on February 9, 1996, of its intent to establish a branch
facility at One Oxford Center, Pittsburgh, Pennsylvania.

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

Received Section 3(a)(1) application from Magnolia Bancorp, Inc., *F: March 11, 1996
Magnolia, Ohio, on February 8, 1996, to acquire The Bank of
Magnolia Company, Magnolia, Ohio.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received notice from PNC Bank Corp., Pittsburgh, February 23, 1996
Pennsylvania, on February 1, 1996, of its intent to
engage in merchant transaction card processing through
a wholly-owned subsidiary, PNC Merchant Partner, Inc.

**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
(February 9, 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 February 9, 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.

Somerset Trust Company
151 West Main Street
Somerset, PA 15501
Rating: Outstanding
Exam Date: 9-18-95

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
The Farmers Bank of Appomattox, Appomattox, Virginia, to establish a branch at the intersection of State Route 20 and U. S. Route 15, Dillwyn, Virginia.*	3-1-96
Capon Valley Bank, Wardensville, West Virginia, to establish a branch on State Route 259, Baker, West Virginia.*	3-2-96
Elkridge Bank, Elkridge, Maryland, to merge with Odenton Federal Savings and Loan Association, Odenton, Maryland.*	3-4-96
Mellon Bank (MD), Rockville, Maryland, to establish a Night Depository Facility at 1903 Research Boulevard, Rockville, Maryland.*	3-4-96
First Virginia Bank, Falls Church, Virginia, to establish a branch at 20522 Falcons Landing Circle, Sterling, Virginia.*	3-7-96

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

<u>Application</u>	<u>Comment Period Ending Date</u>
FCNB Corp, Frederick, Maryland, to acquire Harbor Investment Corporation, Odenton, Maryland.*	3-4-96

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Wachovia Corporation, Winston-Salem, North Carolina, to engage in financial and tax advisory services to U. S. and foreign clients through a subsidiary to be known as Wachovia Capital Partners, Inc., with offices initially in Zurich, Switzerland and Atlanta, Georgia.	Not yet available.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

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

Application

None.

Federal Reserve Bank of Richmond

Section V - Availability of CAR Public Evaluations

Week ending February 9, 1996

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Examination

Date

Rating

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 9, 1996

Section 1 - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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Intervest Bancshares Corporation New York, New York Change in control notice by Mr. Jerome Dansker, to acquire an additional 25 percent of the outstanding shares of Intervest Bancshares Corporation, New York, New York. Total ownership will equal 26.2 percent.	Not yet available*
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ABC Bancorp Moultrie, Georgia To merge with Southland Bancorporation, Dothan, Alabama, and thereby directly acquire Southland Bank, Dothan, Alabama, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	03-08-96* Federal Register
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Wilson Bank Holding Company Lebanon, Tennessee To acquire DeKalb Community Bank, Smithville, Tennessee (formerly DeKalb Bank & Trust) (in organization)	02-26-96* Federal Register
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Section 3 - Applications Subject to Federal Register Only

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

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

Application

SouthTrust Corporation
Birmingham, AL
Request for waiver of the application requirement of Section 3(a)(3) of the Bank Holding Company Act for the proposal along with SouthTrust of Florida, Inc., Jacksonville, Florida, to acquire First State Bank of Florida, Deltona, Florida.

SunTrust Bank, Alabama, N.A.
Florence, Alabama
To acquire .13 percent of SunTrust Service Corporation, Atlanta, Georgia, a bank service corporation.

SunTrust Bank, Gulf Coast
Sarasota, Florida
To acquire .19 percent of SunTrust Service Corporation, Atlanta, Georgia, a bank service corporation.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 9, 1996

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

<u>Application</u>	<u>Comment Period Ending Date</u>
SunTrust Bank, Tallahassee, N.A. Tallahassee, Florida To acquire .01 percent of SunTrust Service Corporation, Atlanta, Georgia, a bank service corporation.	
SunTrust Bank, Northeast Georgia, N.A. Athens, Georgia To acquire .08 percent of SunTrust Service Corporation, Atlanta, Georgia, a bank service corporation.	
SunTrust Bank, South Georgia, N.A. Albany, Georgia To acquire .07 percent of SunTrust Service Corporation, Atlanta, Georgia, a bank service corporation.	

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 9, 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>
Barnett Bank of Highlands 231 South Ridgewood Drive Sebring, Florida 33870 (813)382-5280	Outstanding	10-16-95
Barnett Bank of Tampa Box 30014 Tampa, Florida 33630 (813)225-8111	Outstanding	10-16-95
Barnett Bank of Polk County 331 South Florida Avenue Lakeland, Florida 33802 (813)680-5746	Outstanding	10-16-95
Barnett Bank of Pinellas County 200 Central Avenue, 19th Floor St. Petersburg, Florida 33701 (813)892-1760	Outstanding	10-16-95
Barnett Bank of Southwest Florida 240 South Pineapple Avenue Sarasota, Florida 34236 (813)951-3420	Outstanding	10-16-95

The Brand Banking Company Satisfactory 11-06-95
Post Office Box 1110
Lawrenceville, Georgia 30246
(770)963-9225

Columbia Bank Satisfactory 11-13-95
Post Office Box 5079
Tampa, Florida 33675
(813)247-4811

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 9, 1996

Recently Approved Applications

Approval Date

Whitney Holding Corporation
New Orleans, Louisiana

02-09-96

To merge with First Citizens BancStock, Inc., Morgan City, Louisiana, and thereby directly acquire First National Bank in St. Mary Parish, Morgan City, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.

The First Bancshares, Inc.
Hattiesburg, Mississippi

02-08-96

1-BHC formation, The First National Bank of Mississippi, Hattiesburg, Mississippi.

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	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
Branch	Fifth Third Bank of Central Indiana Indianapolis, Indiana State Road 135 and Fry Road Greenwood, Indiana	NP - 3-6-96
Branch	Fifth Third Bank of Central Indiana Indianapolis, Indiana 1036 East 62nd Avenue Indianapolis, Indiana 3100 Meridian Parke Drive Greenwood, Indiana	NP - 2-27-96
Branch	1st Source Bank South Bend, Indiana 500 Indiana Boundary Line Road Chesterton, Indiana	NP - 3-4-96
Branch	1st Source Bank South Bend, Indiana 800 Main Street Rochester, Indiana	NP - 3-4-96
Merger/Branch	F & M Bank Kaukauna, Wisconsin TCF Bank Wisconsin, FSB Little Chute, Wisconsin and Branch @201 East Main Street Little Chute, Wisconsin	NP - **

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	Holcomb Bancorp, Inc. Employee Stock Ownership Plan Holcomb, Illinois Holcomb Bancorp, Inc. Holcomb, Illinois Holcomb State Bank Holcomb, Illinois*	FR - 2-16-96 NP - 2-16-96
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 - 2-16-96
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 - 2-22-96
Y-2	Fort Wayne National Corporation Fort Wayne, Indiana Valley Financial Services, Inc. Mishawaka, Indiana Valley American Bank and Trust Company South Bend, Indiana*	FR - 3-8-96 NP - 2-28-96

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Valley Community Bancorp, Inc. St. Charles, Illinois Valley Community Bank St. Charles, Illinois* (in organization)	FR - 3-4-96 NP - 3-1-96
COC	Lanark Bancshares, Inc. Lanark, Illinois Donald W. Gillfillan and John H. Nelson	FR - 2-23-96 NP - **
Y-1	Prairieland Employees Stock Ownership Plan Bushnell, Illinois Prairieland Bancorp, Inc., Bushnell, Illinois Farmers & Merchants State Bank Bushnell, Illinois*	FR - 2-26-96 NP - 1-18-96
Y-2	Forrest Bancshares, Inc. Forrest, Illinois Erie Bancorp, Inc. Erie, Illinois Erie State Bank Erie, Illinois*	FR - ** NP - **

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)	PrairieLand Employees Stock Ownership Plan Bushnell, Illinois to engage in making and servicing loans	FR - 2-26-96
4(c)(8)	PrairieLand Employee Stock Ownership Plan Bushnell, Illinois to engage in providing tax services	FR - 2-26-96
4(c)(8)	PrairieLand Bancorp, Inc. Bushnell, Illinois To engage in making and servicing loans	FR - 2-26-96

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

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 February 9, 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>
The Farmers State Bank of Waupaca 112 West Fulton Waupaca, Wisconsin 54981-0289 (715) 258-1400	10/30/95	S
Capac State Bank 206 North Main Street Capac, Michigan 48014-999 (810) 395-4313	10/30/95	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING FEBRUARY 9, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
*Section 9 application by First Bank of Arkansas, Jonesboro, Arkansas, to establish a branch at 1205 Caraway Road, Jonesboro, Arkansas.	3-4-96

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

<u>Application</u>	<u>End of Comment Period</u>
Change in control notification involving Planters Bank Holding Company, Indianola, Mississippi, by Planters Bank & Trust Company ESOP, Indianola, Mississippi.	Not yet available
*Section 3(a)(3) application by Country Bancorp, Inc., Hillsboro, Illinois, to acquire Keyesport Bancshares, Inc., Keyesport, Illinois.	Newspaper: 3-9-96

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
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 February 9, 1996

Name of Bank	Bank Address	Examination Date	Examination Rating
UMB Bank, Northeast	P. O. Box 8 Monroe City, MO 63456	8/21/95	Outstanding
Effingham State Bank	P.O. Box 767 Effingham, IL 62401	9/11/95	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to

Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
F&M Bank-Lakeland, Woodruff, Wisconsin, for prior approval to merge with Bradley Bank, Tomahawk, Wisconsin, and incident thereto, establish two branches in Tomahawk, Wisconsin.	Not yet available
Rocky Mountain Bank, Billings, Montana, to purchase the assets and assume the liabilities of Rocky Mountain Bank, Plentywood, Montana.	January 19, 1996

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>
Taylor Bancshares, Inc., North Mankato, Minnesota, for prior approval to acquire 7.0% of the voting shares of the First National Bank of Fairfax, Fairfax, Minnesota.*	March 4, 1996 (Both)
James Valley Bancorporation, Inc., Jamestown, North Dakota, for prior approval to become a bank holding company through the direct acquisition of 77.98% of the voting shares of North Star Holding Company, Jamestown, North Dakota ("North Star"), and the indirect acquisition of the remaining 22.02% of North Star through its acquisition of 76% of Northern Plains, Investments, Inc., Jamestown, North Dakota.*	Not yet available
First State Bank of Rushmore KSOP Plan & Trust, Worthington, Minnesota, for prior approval to become a bank holding company through the acquisition of 30.0% of the voting shares of First Rushmore Bancorporation, Inc., Worthington, Minnesota.*	March 8, 1996 (Federal Register)

*Subject to CRA

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

Application

BNCCORP, Inc., Bismarck, North Dakota,
to engage de novo in making and servicing loans.

Comment Period
Ending Date

February 28, 1996

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

Application

TwinCo, Inc., Twin Bridges, Montana,
to redeem 30.35% of its voting stock.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of

CRA Public Evaluations

week ending February 9, 1996

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

BANK(S) EXAMINED

DATE OF EXAMINATION

CRA RATING

NONE

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

COMMENT PERIOD ENDING DATE

James G. Fitzgerald and Thomas G. Fitzgerald, both of Barrington Hills, Illinois, for prior approval to each acquire a total of 50 percent of the voting shares of Mancos Bancorporation, Inc., Mancos, Colorado.

February 23, 1996

Robert H. and Linda K. Croak, both of Midwest City, Oklahoma, for prior approval to acquire an additional 24.48 percent of the voting shares of First Midwest Bancorp, Inc., Midwest City, Oklahoma.

February 28, 1996

ComBankshares, Inc., Prairie Village, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Community Bank, Chapman, Kansas.*

March 4, 1996

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

Farmers Bancshares, Inc., Maysville, Missouri, for prior approval to redeem 3,900 or 30 percent 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>
Oregon Trail Bank P.O. Box 219 Guernsey, Wyoming 82214-0219	10/30/95	02/06/96	Satisfactory
Ark Valley Independent Bank P.O. Box 930 La Junta, Colorado 81050-0930	11/06/95	02/06/96	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF FEBRUARY 5, 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 96/02/19
(Previously reported during the week of 1-15-96)

*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 96/02/19
(Previously reported during the week of 1-15-96)

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

APPLICATION ** NOTICE EXP

*Section 3(a)(1) application by
JWL-GSW, Ltd., Houston, TX, to acquire
Gulf Southwest Bancorp, Inc., Houston, TX,
Gulf Southwest Nevada Bancorp, Inc., Reno, NV, and
Merchants Bank, Houston, TX N/A

*Section 3(a)(3) application by
Caldwell Holding Company, Columbia, LA, to acquire
Citizens Progressive Bank, Columbia, LA 96/02/14
(Previously reported during the week of 1-29-96)

*Section 3(a)(3) application by
Executive Bancshares, Inc., Paris, TX, to acquire
Collin County National Bank, McKinney, TX (de novo) 96/02/19
(Previously reported during the week of 1-22-96)

*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) 96/02/17
(Previously reported during the week of 1-15-96)

*Section 3(a)(3) application by
First Valley Bank Group, Inc., Harlingen, TX,
to acquire Pharr Financial Corporation, Pharr, TX,
and Security State Bank, Pharr, TX 96/02/08
(Previously reported during the week of 1-8-96)

*Section 3(a)(3) application by
First Valley Delaware Financial Corporation, Dover, DE,
to acquire Pharr Financial Corporation, Pharr, TX, and
Security State Bank, Pharr, TX 96/02/08
(Previously reported during the week of 1-8-96)

**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 FEBRUARY 5, 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>
First Bank of Muleshoe 202 South 1st Street P.O. Box 565 Muleshoe, Texas 79347	95/11/06	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 2/09/96

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Interstate Bank of California, Los Angeles, California, to establish a trust office at 5808 East Telephone Road, Ventura, California. *	<u>Newspaper:</u> 2/15/96
ValliWide Bank, Fresno, California, to establish a branch office in the Hanford Mall, 1675 W. Lacey Blvd., Hanford, California. *	<u>Newspaper:</u> 1/29/96

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

None

Section III - Applications Subject to Federal Register Only

None

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

None

* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 2/09/96

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending February 9, 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>
CivicBank of Commerce	2101 Webster Street Oakland, CA 94501-9896 (510) 836-6500	10/23/95	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.