

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1996, No. 8
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending February 24, 1996

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

KeyCorp, Cleveland, Ohio -- to engage in securities-related activities, including underwriting and dealing in certain bank-ineligible securities, and trading in certain futures, options and options on futures.

Approved, February 20, 1996.

RESERVE BANK OPERATIONS

Federal Reserve Bank of San Francisco -- appointment of John F. Moore as First Vice President, effective March 1, 1996.

Approved, February 22, 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

Richmond	Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 34 Second Street, N.W., Hickory, North Carolina. Approved, February 21, 1996.
Philadelphia	Dauphin Deposit Bank and Trust Company, Harrisburg, Pennsylvania -- to establish a branch at the Giant Food Store, South Spring Garden Street, Carlisle, Pennsylvania. Approved, February 21, 1996.
Chicago	Fifth Third Bank of Central Indiana, Indianapolis, Indiana -- to establish a branch at State Road 135 and Fry Road, Greenwood, Indiana. Returned, February 22, 1996.

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

BANK HOLDING COMPANIES

Philadelphia	BT Financial Corporation, Johnstown, Pennsylvania -- request for relief from certain commitments in connection with its acquisition of FirstSouth Bancorp, Inc., Pittsburgh, Pennsylvania. Granted, February 21, 1996.
New York	Community First Banking Company, Tinton Falls, New Jersey -- notification to acquire Tinton Falls State Bank. Objection, February 22, 1996.
Atlanta	Durden Bankshares, Inc., Twin City, Georgia -- to acquire Durden Banking Company. Approved, February 20, 1996.
Dallas	First Commercial Corp., Reno, Nevada -- to acquire First Commercial Bank, N.A., Seguin, Texas. Approved, February 23, 1996.
St. Louis	First Financial Group, Inc., English, Indiana -- to invest in Independent Bankers Life Insurance Company of Indiana, Phoenix, Arizona. Approved, February 22, 1996.
Kansas City	First National Bancshares, Inc., Edmond, Oklahoma -- to acquire First National Bank of Edmond. Approved, February 21, 1996.
Atlanta	First National Sylacauga Corporation, Sylacauga, Alabama -- to acquire City Banc Corporation, Childersburg, Alabama. Granted, February 23, 1996.
Atlanta	Gateway Bancshares, Inc., Ringgold, Georgia -- to acquire Gateway Bank and Trust. Approved, February 23, 1996.
San Francisco	Puget Sound Bancorp, Port Orchard, Washington -- to acquire First National Bank of Port Orchard. Approved, February 20, 1996.
Dallas	Sundowner Bancshares, Inc., Wilmington, Delaware -- request for waiver of application to acquire Sundown State Bank, Sundown, Texas. Granted, February 23, 1996.

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

BANK HOLDING COMPANIES

San Francisco Vallicorp Holdings, Inc., Fresno, California -- to merge with CoBank Financial Corporation, San Luis Obispo, California, and acquire Commerce Bank of San Luis Obispo, National Association.
Approved, February 20, 1996.

BANK MERGERS

Cleveland Chippewa Valley Bank, Rittman, Ohio -- to acquire the Doylestown and Clinton, Ohio, branches of First National Bank of Ohio, Akron, Ohio, and to establish branches.
Approved, February 23, 1996.

Cleveland Ohio Bank, Findlay, Ohio -- to acquire five branches of Society National Bank, Cleveland, Ohio, and to establish branches.
Approved, February 22, 1996.

San Francisco Valliwide Bank, Fresno, California -- to merge with Commerce Bank of San Luis Obispo, San Luis Obispo, California.
Approved, February 20, 1996.

BANKS, FOREIGN

Director, BS&R Deutsche Bank A.G. - New York Branch, New York, New York -- transfer agent registration.
Approved, February 23, 1996.

CAPITAL STOCK

Dallas Charlotte Bancshares, Inc., Charlotte, Texas -- redemption of shares.
Approved, February 23, 1996.

Minneapolis Twin Co., Inc., Twin Bridges, Montana -- redemption of shares.
Approved, February 23, 1996.

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

CHANGE IN BANK CONTROL

Dallas	Charlotte Bancshares, Inc., Charlotte, Texas -- change in bank control. Permitted, February 22, 1996.
Kansas City	Osborn Bancshares, Inc., Cameron, Missouri -- change in bank control. Permitted, February 22, 1996.
Kansas City	Welch Bancshares, Inc., Welch, Oklahoma -- change in bank control. Permitted, February 23, 1996.

COMPETITIVE FACTORS REPORTS

Secretary	Bank of Bellingham, Bellingham, Washington, proposed acquisition of certain assets and assumption of certain liabilities of the Bellingham, Washington, branch of U.S. Bank of Washington, N.A., Seattle, Washington -- report on competitive factors. Submitted, February 22, 1996.
Kansas City	Bank of Jacomo, Blue Springs, Missouri, proposed acquisition of the assets and assumption of the liabilities of four branches in Independence, Kansas, of Bank IV, N.A., Wichita, Kansas -- report on competitive factors. Submitted, February 21, 1996.
Kansas City	Colorado Community First State Bank, Steamboat Springs, Colorado, proposed merger with Colorado Community First National Bank, Fraser, Colorado -- report on competitive factors. Submitted, February 21, 1996.
Dallas	Equitable Bank, Dallas, Texas, proposed merger with Compass Bank, Dallas -- report on competitive factors. Submitted, February 20, 1996.

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

COMPETITIVE FACTORS REPORTS

Cleveland	Mellon Bank PSFS, National Association, Vorhees Township, New Jersey-- relocation of its main office to 1735 Market Street, Philadelphia, Pennsylvania, maintenance of its former main office as a branch, and for Mellon Bank PSFS, National Association, Philadelphia, to merge with Mellon Bank, N.A., Greenburg, Pennsylvania, and for a branch to be maintained at the former main office of Mellon Bank (MD), Rockville, Maryland -- report on competitive factors. Approved, February 20, 1996.
Atlanta	Newnan Holdings, Inc., Newnan, Georgia, proposed acquisition of the assets and assumption of the liabilities of Newnan Savings Bank, FSB -- report on competitive factors. Submitted, February 21, 1996.
Dallas	Post Oak Bank, Houston, Texas, proposed merger with Compass Bank - Houston, Texas -- report on competitive factors. Submitted, February 23, 1996.
Dallas	Securshares, Inc., Navasota, Texas, proposed merger with Security State Bank -- report on competitive factors. Submitted, February 20, 1996.
Richmond	Taneytown Bank & Trust Company, Taneytown, Maryland, proposed merger with Royal Oak Savings Bank, FSB, Randallstown, Maryland -- report on competitive factors. Submitted, February 20, 1996.
Kansas City	Two Rivers State Bank, Blair, Nebraska, proposed merger with Arlington State Bank, Arlington, Nebraska -- report on competitive factors. Submitted, February 21, 1996.
Richmond	United National Bank, Parkersburg, West Virginia, proposed merger with First Empire Federal Savings & Loan Association, Charleston, West Virginia -- report on competitive factors. Submitted, February 22, 1996.

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

EXTENSIONS OF TIME

Richmond	FCNB Bancorp, Inc., Fayetteville, West Virginia -- extension to May 21, 1996, to acquire Fayette County National Bank. Granted, February 20, 1996.
New York	National Westminster Bank PLC, London, England -- extension to May 22, 1996, to engage in making equity investments in corporations or projects designed primarily to promote community welfare. Granted, February 22, 1996.
Boston	Passumpsic Bancorp, St. Johnsbury, Vermont -- extension to acquire Berkshire County Savings Bank, Pittsfield, Massachusetts. Granted, February 23, 1996.
San Francisco	U.S. Bancorp, Portland, Oregon -- extension to divest certain property. Granted, February 22, 1996.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Rules Regarding Availability of Information --
request for comment on proposed amendments
(Docket R-0917).
Approved, February 14, 1996.

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

ADDITIONS AND CORRECTIONS

EXTENSIONS OF TIME

Chicago Baxter Insurance Agency, inc., Baxter, Iowa --
extension to May 16, 1996, to redeem shares.
Granted, February 16, 1996.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution

Examination Date

Rating**

NONE

*Subject to CRA.

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

SECTION I

Applications Subject to Newspaper
Notice Only

Application by United Jersey Bank, Hackensack,
New Jersey, to establish a branch at A&P Food
Market, 522 Chestnut Ridge Rd., Woodcliff Lake,
New Jersey. 1/

03/20/96

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 24, 1996

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Chemung Canal Trust Company One Chemung Canal Plaza Elmira, New York 14902	Outstanding	October 30, 1995

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

FEDERAL RESERVE BANK OF PHILADELPHIA

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

NONE

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

NONE

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

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: 02/23/96

**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 23, 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>
Johnstown Bank 532-34 Main Street Johnstown, PA 15901	08/28/95	Satisfactory

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

APPLICATIONS BULLETIN
(For the week ending February 24, 1996)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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
(February 25, 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 25, 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>
Gentura Bank, Rocky Mount, North Carolina, to establish a branch at 2000 West Nash Street, Wilson, North Carolina.*	3-15-96
The Commonwealth Bank, Richmond, Virginia, to establish a branch at 900 North Parham Road, Richmond, Virginia.*	3-18-96
Triangle Bank, Raleigh, North Carolina, to establish a branch at 2100 West Arlington Boulevard, Greenville, North Carolina.*	3-19-96

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

<u>Application</u>	<u>Comment Period Ending Date</u>
George Mason Bankshares, Inc., Fairfax, Virginia, to acquire The Palmer National Bancorp, Inc., Washington, D. C.*	3-17-96

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
George Mason Bankshares, Inc., Fairfax, Virginia, to acquire Palmer National Mortgage, Inc., Rockville, Maryland.	Not yet available.

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

Application
None.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Section V - Availability of CAR Public Evaluations

Week ending February 23, 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>
The Bank of Marion 102 West Main Street Marion, Virginia 24354-2599	12-4-95	Satisfactory
F & M Bank - Blakeley, Inc. P. O. Box 40 Ranson, West Virginia 25438	12-4-95	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 23, 1996

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
TransAtlantic Bank Miami, Florida To establish a branch located at 11401 S.W. 40 Street, Miami, Florida, to be known as the Bird Road Branch.	03-03-96*
SunTrust Bank Atlanta, Georgia To establish a branch located at 3655 Cascade Road, Atlanta, Georgia.	03-01-96*
SunTrust Bank Atlanta, Georgia To establish a branch located at 6615 Roswell Road, Atlanta, Georgia.	03-01-96*
SunTrust Bank Atlanta, Georgia To establish a branch located at 8725 Roswell Road, Atlanta, Georgia.	03-01-96*
SunTrust Bank Atlanta, Georgia To establish a branch located at 3649 Flakesmill Road, Decatur, Georgia.	03-01-96*
SunTrust Bank Atlanta, Georgia To establish a branch located at 1625 Pleasant Hill Drive, Duluth, Georgia.	03-01-96*
SunTrust Bank Atlanta, Georgia To establish a branch located at 2500 Dallas Road, Marietta, Georgia.	03-01-96*
SunTrust Bank Atlanta, Georgia To establish a branch located at 1100 Johnson Ferry Road, N.E., Marietta, Georgia.	03-01-96*
SunTrust Bank Atlanta, Georgia To establish a branch located at 1050 East Piedmont Road, Marietta, Georgia.	03-01-96*
SunTrust Bank Atlanta, Georgia To establish a branch located at 3605 Sandy Plains Road, N.E., Atlanta, Georgia.	03-01-96*
SunTrust Bank Atlanta, Georgia To establish a branch located at 1905 Scenic Highway, Snellville, Georgia.	03-01-96*
SunTrust Bank Atlanta, Georgia To establish a branch located at 909 Eagles Landing Parkway, Stockbridge, Georgia.	03-01-96*

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 23, 1996

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Compass Bancshares, Inc. Birmingham, Alabama	03-25-96* Federal Register
Along with Compass Banks of Texas, Inc., Birmingham, Alabama, and Compass Bancorporation of Texas, Inc., Wilmington, Delaware, to merge with Peoples Bancshares, Inc., Belton, Texas, and thereby directly acquire The Peoples National Bank, Belton, Texas, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	
Monticello Bancshares, Inc. Monticello, Georgia	Not yet available*
1-BHC formation, Bank of Monticello, Monticello, Georgia.	
Acadiana Bancshares, Inc. Lafayette, Louisiana	Not yet available*
1-BHC formation, LBA Savings Bank, Lafayette, Louisiana.	

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Pilot Bancshares, Inc. Tampa, Florida	03-15-96
To acquire National Aircraft Finance Company, Lakeland, Florida, and thereby engage in aircraft financing activities, pursuant to Section 225.25(b)(1) of Regulation Y.	

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

Application

None.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 23, 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>CRA Rating</u>	<u>Examination Date</u>
Barnett Bank of Pasco County Post Office Box 1055 New Port Richey, Florida 34656 (813) 847-8550	Outstanding	10-16-95
First Community Bank Post Office Box 740278 Orange City, Florida 32774 (904) 775-3115	Outstanding	03-06-95

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 23, 1996

<u>Recently Approved Applications</u>	<u>Approval Date</u>
First National Sylacauga Corporation Sylacauga, Alabama Request for waiver of the application requirement of Section 3(a)(3) of the Bank Holding Company Act to acquire City Banc Corporation, Childersburg, Alabama, and thereby acquire its subsidiary, City Bank of Childersburg, Childersburg, Alabama.	02-23-96
1st United Bancorp Boca Raton, Florida Commitment waiver request.	02-23-96
Durden Bankshares, Inc. Twin City, Georgia 1-BHC formation, Durden Banking Company, Inc., Twin City, Georgia.	02-20-96
Gateway Bancshares, Inc. Ringgold, Georgia 1-BHC formation, Gateway Bank and Trust, Ringgold, Georgia (in organization)	02-23-96

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	Comerica Bank Detroit, Michigan 15455 Haggerty Road Plymouth, Michigan	NP - 2-24-96
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 - 3-5-96

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only cont'd

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	M&I Bank of Beloit Beloit, Wisconsin 1805 Prairie Avenue Beloit, Wisconsin	NP - **
Merger/Branch	Citizens Commercial & Savings Bank Flint, Michigan Second National Bank of Saginaw Saginaw, Michigan National Bank of Royal Oak Royal Oak, Michigan State Bank of Standish Standish, Michigan Second National Bank of Bay City Bay City, Michigan Grayling State Bank Grayling, Michigan and thereby establish 39 branches	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-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
CoC-HC	Iroquois Bancorp, Inc. Gilman, Illinois Craig L. Campbell & Douglas L. Campbell	FR - 3-5-96 NP - **
Y-1	First Capital Bankshares, Inc. Peoria, Illinois First Capital Bank Peoria, Illinois (in organization)*	FR - 2-2-96 NP - 1-22-96

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
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-HC	Lanark Bancshares, Inc. Lanark, Illinois by Donald W. Gillfillan	FR - 2-23-96 NP - 2-21-96
CoC-HC	Lanark Bancshares, Inc. Lanark, Illinois by John H. Nelson	FR - 2-23-96 NP - 2-21-96
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 - 3-11-96 NP - **
CoC-HC	Palos Bancshares, Inc. Palos Heights, Illinois by Gregory J. Paetow	FR --3-12-96 NP - **
Y-2	Valley Ridge Financial Corporation Kent City, Michigan Community Bank Corporation Grant, Michigan Grant State Bank Grant, Michigan	FR - 3-15-96 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
4(c)(8)	Financial Services Corporation of the Midwest Rock Island, Illinois to engage <u>de novo</u> in the activity of making and servicing loans	FR - 3-5-96
4(c)(8)	Heartland Bancshares, Inc. Lenox, Iowa to engage <u>de novo</u> in making and servicing loans	FR - 3-6-96
4(c)(8)	Midstates Bancshares, Inc. Harlan, Iowa to engage in securities brokerage and insurance agency activities through its subsidiary, Midstates Financial Services, Inc. Harlan, Iowa	FR - **
4(c)(8)	Midstates Bancshares, Inc. Harlan, Iowa to engage in trust functions and activities including Fiduciary, agency or custodial nature and real estate and personal property appraising through its subsidiary, Midstates Trust and Farm Management, Inc. Harlan, Iowa	FR - **

Federal Reserve Bank of Chicago

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

Type

Application

N - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

Federal Reserve Bank of Chicago

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 February 23, 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.

BANK NAME/LOCATION

EXAMINATION DATE

RATINGS

Iowa Trust & Savings Bank
2101 10th Street
Emmetsburg, Iowa 50536-0159
(712) 852-3451

11/13/95

S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING FEBRUARY 23, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application **End of Comment Period**

None.

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

Application **End of Comment Period**

*Section 3(a)(1) application by Crawford Financial Corporation, Indianapolis, Indiana, to acquire Marengo State Bank, Marengo, Indiana.

Newspaper: 3-22-96

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application **End of Comment Period**

None.

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

Application **End of Comment Period**

Section 9 membership application by Pulaski Bank and Trust Company, Little Rock, 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 February 23, 1996

Name of Bank	Bank Address	Examination Date	Examination Rating
First State Bank of Red Bud	P. O. Box 145 Red Bud, Illinois 62278-0145	10/23/95	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
First American Bank, Grand Forks, North Dakota, to establish a branch in Grand Forks, North Dakota.	March 15, 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>
Norwest Corporation, Minneapolis, Minnesota, for prior approval to acquire 100% of the voting shares of the Union Texas Bancorporation, Inc., Laredo, Texas. *	Not yet available

*Subject to CRA

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

Application

Norwest Corporation, Minneapolis, Minnesota
to engage in securities brokerage activities through
the acquisition of Victoria Bankshares, Inc.,
Victoria, Texas, which owns Victoria Securities
Company, Victoria, Texas.

Comment Period
Ending Date

March 7, 1996

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

Application
NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of

CRA Public Evaluations

week ending February 23, 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

Marty W. Hansen and Patricia K. Hansen, both of Pawnee, Oklahoma; to acquire an additional 7.6 percent, for a total of 25.2 percent, and James W. Martin, Pawnee, Oklahoma, acting in concert, to acquire a total of 25.1 percent, for a total of 50.3 percent, of the voting shares of Pawnee Holding company, Inc., Pawnee, Oklahoma.

March 15, 1996

Aspen Bancshares, Inc., Aspen, Colorado, for prior approval to acquire 100 percent of the voting shares of Val Cor Bancorporation, Inc., Cortez, Colorado.*

March 22, 1996

CB Holding Company, Edmond, Oklahoma, for prior approval to become a bank holding company through the acquisition of 80 percent of the voting shares of P.N.B. Financial Corporation, Kingfisher, Oklahoma and at least 66.9 percent of the voting shares of City Bank, Weatherford, Oklahoma.*

March 22, 1996

R. Banking Limited Partnership, Oklahoma City, Oklahoma, for prior approval to allow partnership's investment in BancFirst Corporation, Oklahoma City, Oklahoma, to fluctuate between 46 and 49.99 percent.*

Not Available

First Commerce Bancshares, Inc.; James Stuart, Jr. Family Partnership; Catherine Stuart Schmoker Family Partnership; Scott Stuart Family Partnership; Stuart Family Partnership; all of Lincoln, Nebraska, to acquire 14.1 percent of the voting shares of Bank of Bertrand, Bertrand, Nebraska, and 5.2 percent of the voting shares of First State Bank, Randolph, Nebraska.*

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Greater Metro Bank Holding Company, Aurora, Colorado, for prior approval to engage de novo through its subsidiary, Greater Metro Insurance and Consulting Services, Inc., Aurora, Colorado, in the activity of providing management consulting services to depository institutions.	March 15, 1996
Labette County Bankshares, Inc., Altamont, Kansas, for prior approval to engage de novo through its subsidiary, Kansas Credit, Inc., Altamont, Kansas, in establishing a consumer finance company.	March 15, 1996

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
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None.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF FEBRUARY 19, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 18(c) application received from Midland American Bank, Midland, TX, to merge with Stanton National Bank, Stanton, TX	N/A
*Section 9 application received from Midland American Bank, Midland, TX, to establish a branch at 1211 N. Lamesa Highway, Stanton, TX 79782	N/A

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
Change in Control Notice by B. Joe Aday, Las Cruces, NM, to acquire an interest in First Sierra Bancshares, Inc., Truth or Consequences, NM (Previously reported during the week of 1-29-96)	96/03/12
*Section 3(a)(3) application by National Bancshares Corporation of Texas, Laredo, TX, to acquire Corpus Christi Bancshares, Inc., Corpus Christi, TX, and Citizens State Bank, Corpus Christi, TX (Previously reported during the week of 1-29-96)	96/03/16
*Section 3(a)(3) application by East Texas National, Inc., Palestine, TX, to acquire American Bank, Huntsville, TX (Previously reported during the week of 1-22-96)	96/02/21
*Section 3(a)(3) application by East Texas-Dover, Inc., Wilmington, DE, to acquire American Bank, Huntsville, TX (Previously reported during the week of 1-22-96)	96/02/21
*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 (Previously reported during the week of 2-5-96)	96/03/07

Change in Control Notice by William David Lacy, Waco, TX, to acquire an interest in The Community Company, Waco, TX (resubmission) (Previously reported during the week of 1-29-96)	96/02/29
*Section 3(a)(1) application by The Caddo Financial Corporation, Caddo Mills, TX, to acquire The State National Bank of Caddo Mills, Caddo Mills, TX	N/A
*Section 3(a)(1) application by Star Bancshares, Inc., Austin, TX, to acquire Star Bancshares of Nevada, Inc., Carson City, NV, and First State Bank, Austin, TX	N/A
*Section 3(a)(1) application by Star Bancshares of Nevada, Inc., Carson City, NV, to acquire First State Bank, Austin, TX	N/A
*Section 3(a)(1) application by First National Monahans Bancshares, Inc., Monahans, TX, to acquire Monahans Delaware Financial Corporation, Dover, DE, and First National Bank of Monahans, Monahans, TX	N/A
*Section 3(a)(1) application by Monahans Delaware Financial Corporation, Dover, DE, to acquire First National Bank of Monahans, Monahans, TX	N/A
*Section 3(a)(1) application by Bastrop Bancshares, Inc., Bastrop, TX, to acquire Bastrop Holdings, Inc., Wilmington, DE, and First National Bank of Bastrop, Bastrop, TX	N/A
*Section 3(a)(1) application by Bastrop Holdings, Inc., Wilmington, DE, to acquire First National Bank of Bastrop, Bastrop, TX	N/A
*Section 3(a)(1) application by Outsource Capital Group, Inc., Lubbock, TX, to acquire Outsource Delaware Capital Group, Inc., Dover, DE, and First Bank & Trust Co., White Deer, TX	N/A
*Section 3(a)(1) application by Outsource Delaware Capital Group, Inc., Dover, DE, to acquire First Bank & Trust Co., White Deer, TX	N/A

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

<u>APPLICATION</u>	<u>NOTICE EXP</u>
Section 4(c)(8) <u>de novo</u> notification by South Plains Financial, Inc., Lubbock, TX, to engage in data processing activities through South Plains Financial Services, Inc., Lubbock, TX	96/03/15
Section 4(c)(8) <u>de novo</u> notification by South Plains Delaware Financial Corporation, Dover, DE, to engage in data processing activities through South Plains Financial Services, Inc., Lubbock, TX	96/03/15
Section 4(c)(8) <u>de novo</u> notification by Outsource Capital Group, Inc., Lubbock, TX, to engage in leasing activities through Outsource Capital Group, Inc., d.b.a. Outsource Lease, Lubbock, TX	96/03/25

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

APPLICATION

None.

* SUBJECT TO CRA.

** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.

N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF FEBRUARY 19, 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.		

Week ending 2/23/96

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

Bank of Taiwan, Taipei, Taiwan, to become a
bank holding company by acquiring a minimum of
12.84 percent of FCB Taiwan California Bank
(In Organization), Alhambra, California. *

Newspaper: 3/24/96

Fed. Reg.: Not available

Section III - Applications Subject to Federal Register Only

None

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

None

* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 2/23/96

Section V - Availability of CRA Public Evaluations

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

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

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

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

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

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

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

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