ANNOUNCEMENT

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM H.2, 1996, No. 9
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending March 2, 1996

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BOARD OPERATIONS

Chairman -- election of Alan Greenspan as Chairman pro tempore pending Senate confirmation of his appointment for a third term as Chairman, effective March 3, 1996.

Approved, March 1, 1996.

TESTIMONY AND STATEMENTS

Criminal activity and the U.S. banking system-statement by Governor Kelley before the House Committee on Banking and Financial Services, February 28, 1996.

Published, February 28, 1996.

Counterfeiting of U.S. currency abroad -- statement by Mr. Allison, Assistant to the Board for Federal Reserve System Affairs, before the Subcommittee on General Oversight and Investigations of the House Committee on Banking and Financial Services, February 27, 1996. Published, February 27, 1996.

ADVISORY COUNCILS

Thrift Institutions Advisory Council. Convened, March 1, 1996.

BANK HOLDING COMPANIES

Compagnie Financiere de Paribas, Paris, France -- to engage de novo in providing customer account billing software to digital mobile telephone network operations.

Permitted, February 26, 1996.

First Union Corporation, Charlotte, North Carolina -to acquire Society First Federal Savings Bank, Fort
Myers, Florida.
Approved, February 26, 1996.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

First Union Corporation, Charlotte, North Carolina -to acquire shares of Internet, Inc., Reston,
Virginia, and to continue to engage in data
processing and transmission services.
Approved, February 26, 1996.

Mille Lacs Bancorporation, Inc., Onamia, Minnesota -to acquire Mille Lacs Bancshares, Inc., and First
State Bank of Onamia
Approved, February 28, 1996.

North Fork Bancorporation, Mattituck, New York, and North Fork Bank -- to acquire Extebank, Stony Brook, New York. Approved, February 26, 1996.

BANKS, FOREIGN

Union Bank of Switzerland, Zurich, Switzerland -- to establish an additional branch in New York, New York.

Approved, February 23, 1996.

ENFORCEMENT

Bankers Trust New York Corporation, New York, New York, and BT Securities Corporation -- order to cease and desist and assessment of a civil money penalty against Mitchell Anthony Vazquez, a former employee and institution-affiliated party.

Announced, February 29, 1996.

INTERNATIONAL OPERATIONS

LaSalle National Bank, Chicago, Illinois -- to establish LaSalle Trade Services Corporation, an agreement corporation.

Approved, February 26, 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

CHES, DOMESTIC	
Chicago	Bankers Trust Company, Des Moines, Iowa to establish an offsite electronic facility at Kum & Go, 85 4th Street, Waukee, Iowa. Returned, February 29, 1996.
Chicago	Comerica Bank, Detroit, Michigan to establish a branch at 15455 Haggerty Road, Plymouth, Michigan. Approved, March 1, 1996.
Secretary	Compass Bank, Birmingham, Alabama to establish a branch at 1003 Highway 72 East, Athens, Alabama. Approved, February 27, 1996.
Minneapolis	Favalli County Bank, Hamilton, Montana to establish a de novo branch in Hamilton. Approved, February 26, 1996.
Richmond	First Bank, Strasburg, Virginia to establish an electronic funds transfer facility within Judd's at 294 Front Royal Road. Approved, March 1, 1996.
Chicago	M&I Bank of Beloit, Beloit, Wisconsin to establish a branch at 1805 Prairie Avenue, Beloit, Wisconsin. Returned, February 26, 1996.
Chicago	Midwest Guaranty Bank, Troy, Michigan to establish a branch at 37601 Five Mile Road, Livonia, Michigan. Approved, February 26, 1996.
Kansas City	Pinnacle Bank, Papillion, Nebraska to establish a mobile branch with the Nebraska counties of Douglas and Sarpy. Approved, February 26, 1996.
Minneapolis	Rocky Mountain Bank, Billings, Montana to establish a de novo branch in Stevensville, Montana. Approved, February 27, 1996.

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

BANK BRANCHES, DOMESTIC

Richmond Triangle Bank, Raleigh, North Carolina -- to relocate its main office to 4300 Glenwood Avenue from 4800

its main office to 4300 Glenwood Avenue from 4800 Six Forks Road, and to establish a branch at its

former main office.

Approved, February 26, 1996.

Richmond Triangle Bank, Raleigh, North Carolina -- to

establish a branch at 4800 Six Forks Road.

Approved, February 26, 1996.

New York United Jersey Bank, Hackensack, New Jersey -- to

establish a branch at the A&P Food Market,

Kenilworth Boulevard and Market Street, Kenilworth,

New Jersey.

Approved, February 29, 1996.

San Francisco WestAmerica Bank, San Rafael, California -- to

establish an automated teller machine at 1221 Strawberry Village, Mill Valley, California.

Approved, March 1, 1996.

BANK HOLDING COMPANIES

Minneapolis Beulah Bancorporation, Inc., Sioux Falls, South

Dakota -- to engage de novo in lending activities.

Permitted, February 27, 1996.

Director, BS&R CS Bancshares, Inc., Chillicothe, Missouri -- request

for relief from certain commitment in connection with acquisition of Chillicothe State Bank.

Granted, March 1, 1996.

Chicago Fidelity Company Dyersville, Iowa -- to acquire

Valley State Bank, Guttenburg, Iowa.

Approved, February 28, 1996.

Director, BS&R First Community Corporation, Rogersville, Tennessee -

- registration statement.

Withdrawn, March 1, 1996.

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

BANK HOLDING COMPANIES

Dallas Firstshares Intermediate Holding Company, Inc.,
Wilmington, Delaware -- request for waiver of
application to acquire First National Bank,
Marshall, Texas.

Granted, February 26, 1996.

Director, BS&R Humboldt Bancorp, Eureka, California -- registration as transfer agent.

Approved, March 1, 1996.

Atlanta IBS Financial Corporation, New Iberia, Louisiana -request for waiver of application to acquire Royal
Bankgroup of Acadiana, Inc., Lafayette, Louisiana,
and Bank of Lafayette.
Granted, March 1, 1996.

Minneapolis Lake Benton Bancorporation, Inc., Sioux Falls, South

Dakota -- to engage de novo in lending activities.

Permitted, February 27, 1996.

San Francisco MTI Technology Corporation, Anaheim, California -registration statement.
Withdrawn, March 1, 1996.

Director, BS&R NationsBank Corporation, Charlotte, North Carolina -request to permit certain subsidiaries to market
services and securities of NationsBank's section 20
subsidiary, NationsBanc Capital Markets, Inc. to
overseas corporations and investors.
Granted, March 1, 1996.

Kansas City Nebraska Bankshares, Inc., Farnam, Nebraska -- to
acquire Stockmens Financial Corporation; Rushville,
Nebraska, and engage in general insurance
activities.
Approved, February 28, 1996.

Minneapolis

Pembina County Bankshares, Ltd., Cavalier, NorthDakota -- to engage de novo in the extension of
credit to borrowers of its subsidiary bank.

Permitted, February 28, 1996.

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

BANK HOLDING COMPANIES

Boston

Peoples Heritage Financial Group, Inc., Portland, Maine -- to acquire Bank of New Hampshire Corporation, Manchester, New Hampshire, and Bank of New Hampshire. Approved, March 1, 1996.

Minneapolis

Progressive Growth Corp., Gaylord, Minnesota -- to engage de novo in data processing activities through the acquisition of Progressive Service Corp. and Synetic Solutions, Inc. Permitted, February 28, 1996.

Dallas

Quinlan Bancshares, Inc., Quinlan, Texas -- to acquire Citizens State Bank, Royse City, Texas. Approved, February 26, 1996.

Atlanta

Regions Financial Corporation, Birmingham, Alabama -to acquire First Federal Bank of Northwest Georgia,
Federal Savings Bank, Cedartown, Georgia, and
engage in operating a savings and loan association.
Approved, February 27, 1996.

Kansas City

Stockmens Financial Corporation, Rushville,
Nebraska -- to acquire Stockmen Management Company;
Leffler Bank Holding Company, Sidney, and Nebraska
State Bank, Cozad, Nebraska, and engage in general
insurance activities through Leffler Bank Holding
Company.
Approved, February 28, 1996.

Secretary

Union Planters Corporation, Memphis, Tennessee -determination that application is not required for
internal reorganization by UPC of its subsidiary
banks and branches in Memphis service area.

Granted, February 29, 1996.

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

BANK MERGERS

Richmond Farmers Bank of Maryland, Annapolis, Maryland -- to

acquire certain assets and assume certain liabilities of the Edgewater branch of First Virginia Bank-Maryland, Upper Marlboro, Maryland.

Approved, February 29, 1996.

Richmond First Virginia Bank - Commonwealth, Grafton, Virginia

-- to acquire certain assets and assume the

liabilities of six branches in Poquoson, Yorktown, Newport News, and Hampton, Virginia, of First Virginia Bank of Tidewater, Norfolk, Virginia.

Approved, February 29, 1996.

Cleveland Security Dollar Bank, Niles, Ohio -- to acquire the Mineral Ridge, Ohio, branch of National City Bank,

Northeast, Akron, Ohio, and to establish a branch.

Approved, March 1, 1996.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Director, BS&R Boatmen's Trust Company of Texas, Amarillo, Texas -registration as transfer agent.

Approved, March 1, 1996.

Director, BS&R NationsBank Trust Company of New York, Atlanta, Georgia -- registration statement.

Withdrawn, March 1, 1996.

BANKS, STATE MEMBER

Dallas Alice Bank of Texas, Alice, Texas -- payment of a

dividend.

Approved, February 28, 1996.

Kansas city Bank of Commerce, Wetumka, Oklahoma -- payment of a

dividend.

Approved, February 27, 1996.

Citizens Bank & Trust Company, Okmulgee, Oklahoma --Kansas City

payment of a dividend.

Approved, February 27, 1996.

Kansas City Weleetka State Bank, Weleetka, Oklahoma -- payment of

a dividend.

Approved, February 27, 1996.

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

CAPITAL STOCK

Dallas

First State Bank, Junction, Texas -- redemption of

shares.

Approved, February 26, 1996.

CHANGE IN BANK CONTROL

Secretary

First Empire State Corporation, Buffalo, New York --

change in bank control.

Permitted, February 27, 1996.

St. Louis

Friendship Bancshares, Inc., Friendship, Tennessee --

change in bank control.

Permitted, February 27, 1996.

COMPETITIVE FACTORS REPORTS

Richmond

Central National Bank, Lynchburg, Virginia, proposed purchase of certain assets and assumption of certain liabilities of Peoples National Bank, Danville, Virginia -- report on competitive

factors.

Submitted, February 27, 1996.

Cleveland

Charter One Bank, FSB, Cleveland, Ohio, proposed acquisition of 21 branches of First Nationwide Bank, FSB, Dallas, Texas -- report on competitive factors.

Submitted, February 29, 1996.

Dallas

Citizens National Bank of Weatherford, Weatherford, Texas, proposed merger with Weatherford National

Bank -- report on competitive factors.

Submitted, February 28, 1996.

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

COMPETITIVE FACTORS REPORTS

Dallas	Fidelity Bank, N.A., University Park, Texas, proposed
	acquisition of the assets and assumption of the
	liabilities of the Pacific Avenue branch at 2050
	North Stemmons Freeway, Dallas, Texas, from United
	Bank & Trust, N.A report on competitive
	factors.

Submitted, March 1, 1996.

Atlanta Fidelity Bank and Trust Company, Baton Rouge,
Louisiana, proposed merger with Equitable Trust
Savings Bank -- report on competitive factors.
Submitted, February 25, 1996.

Dallas

First American Savings Bank, SSS, Bedford, Texas,
proposed merger with Central Bank & Trust, Fort
Worth, Texas -- report on competitive factors.
Submitted, February 29, 1996.

Cleveland

First National Bank of Pennsylvania, Hermitage,
Pennsylvania, proposed merger with Dollar Savings
Bank, New Castle, Pennsylvania -- report on
competitive factors.
Submitted, March 1, 1996.

Dallas

First State Bank, Austin, Texas, proposed merger with

Interim First State Bank -- report on competitive
factors.

Submitted, March 1, 1996.

Boston

Fleet Bank of New York, N.A., Schenectady, New York

proposed purchase of certain assets and assumption

of certain liabilities of Fleet Bank, Albany, New

York -- report on competitive factors.

Submitted, March 1, 1996.

Boston

Jewett City Savings Bank, Jewett City, Connecticut,
proposed acquisition of the assets and assumption
of the liabilities of a branch of Fleet Bank, N.A.,
Hartford, Connecticut -- report on competitive
factors.
Submitted, March 1, 1996.

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

COMPETITIVE FACTORS REPORTS

Richmond Mountain National Bank, Galax, Virginia, proposed

purchase of certain assets and assumption of certain liabilities of Patrick Henry National Bank, Bassett, Virginia -- report on competitive factors.

Submitted, February 27, 1996.

Boston NatWest Bank National Association, Jersey City, New

Jersey, proposed merger with Fleet Bank of New York, National Association, Schenectady, New York -

- report on competitive factors.

Submitted, February 27, 1996.

Richmond Patriot Bank, N.A., Fredericksburg, Virginia, proposed purchase of certain assets and assumption

of certain liabilities of Peoples National Bank, Danville, Virginia -- report on competitive

factors.

Submitted, February 27, 1996.

New York Republic National Bank of New York, New York, New

York, proposed acquisition of certain assets and assumption of certain liabilities of branches at 535 Seventh Avenue; 4410 13th Avenue, Brooklyn; 104-70 Queens Boulevard, Forest Hills, and 1280 Broadway, New York City, of Bank Leumi Trust Company of New York -- report on competitive

factors.

Submitted, February 27, 1996.

Richmond Shenandoah National Bank, Staunton, Virginia, proposed purchase of certain assets and assumption

of certain liabilities of Patrick Henry National Bank, Bassett, Virginia -- report on competitive

factors.

Submitted, February 27, 1996.

St. Louis Union Planters Bank, National Association,

Southhaven, Mississippi, proposed purchase of the assets and assumption of the liabilities of Desoto county branches of Union Planters Bank of Northwest Mississippi, Clarksdale, Mississippi, and Union

Planters Bank of Mississippi, Grenada, Mississippi -- report on competitive factors.

Submitted, March 1, 1996.

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

COMPETITIVE FACTORS REPORTS

Atlanta

Volunteer State Bank, Portland, Tennessee, proposed purchase of certain assets and assumption of certain liabilities of the White House, Tennessee, branch of First Union, National Bank of Tennessee, Nashville, Tennessee -- report on competitive factors.

Submitted, February 28, 1996.

EXTENSIONS OF TIME

Atlanta

Bank Corporation of Georgia, Macon, Georgia -extension to June 19, 1996, to acquire Effingham Bank and Trust, Rincon, Georgia.

Granted, February 27, 1996.

Richmond

Crestar Financial Corporation, Richmond, Virginia -extension to May 24, 1996, to engage de novo in
lending and leasing activities and engaging in
investment advisory activities.

Granted, February 26, 1996.

MEMBERSHIP

Richmond

Old North State Bank, Winston-Salem, North Carolina - to become a member of the Federal Reserve System. Approved, February 29, 1996.

ADDITIONS AND CORRECTIONS

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

BANK HOLDING COMPANIES

Chicago Crestmark Bancorp, Inc., Bloomfield Hills, Michigan -

- to acquire Crestmark Bank, Troy, Michigan.

Withdrawn, February 23, 1996.

Chicago Quad City Holdings, Inc., Bettendorf, Iowa -- request

for commitment of waiver not to incur debt.

Returned, February 23, 1996.

CAPITAL STOCK

St. Louis Sebastian Bankshares, Inc., Barling, Arkansas --

redemption of shares.
Returned, February 23, 1996.

COMPETITIVE FACTORS REPORTS

Atlanta First National Bank in Sylacauga, Sylacauga, Alabama, proposed purchase of certain assets and assumption

of certain liabilities of Citizens Bank of Talladega, Talladega, Alabama - report on

competitive factors.

Submitted, January 31, 1996.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>Application</u> <u>Comment Period Ending Date</u>

NONE

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

<u>Application</u> <u>Comment Period Ending Date</u>

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>Application</u> <u>Comment Period Ending Date</u>

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

<u>Institution</u> <u>Examination Date</u> <u>Rating**</u>

NONE

*Subject to CRA.

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

FEDERAL RESERVE BANK OF NEW YORK

Comment Period

Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(subject to Federal Register Notice Only)

Dresdner Bank, AG, Frankfurt, Germany, to engage through its subsidiary, Dresdner Bridge Investors, Inc., New York, New York, in making, acquiring, and servicing loans or other extensions of credit.

N/A

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 March 2, 1996

NAME OF BANK RATING EXAMINATION DATE

None.

^{1/} Subject to provisions of Community Reinvestment Act.

^{2/} Later of dates specified in newspaper and <u>Federal Register</u> notices.

^{3/} Date specified in newspaper notice; a later date may be specified in the Federal Register notice.

^{4/} Date specified in <u>Federal Register</u> notice; a later date may be specified in the newspaper notice.
N/A - Not Available

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

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

Federal Register comment period expires: N/Avail

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

USABancorp, Inc, Johnstown, PA seek relief from commitment to divest its Investment and assets in Community First Financial Corp, Monroeville, PA.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending March 1, 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.

Bank/Location	Examination Date	CRA Rating
NONE	NONE	NONE

FEDERAL RESERVE BANK OF CLEVELAND P. O. BOX 6387

CLEVELAND, OHIO 44101-1387

APPLICATIONS BULLETIN (For the week ending March 2, 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

(March 1, 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 March 1, 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>

Comment Period Ending Date

None.

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

Application

Comment Period Ending Date

NationsBank Corporation and NB Holding Corporation, both of Charlotte, North Carolina, to acquire additional shares of Charter Bancshares, Inc., Houston, Texas.*

3-27-96

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

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.

3-15-96**

George Mason Bankshares, Inc., Fairfax, Virginia, to acquire Palmer National Mortgage, Inc., Rockville, Maryland.

3-22-96**

NationsBank Corporation, Charlotte, North Carolina, to acquire LDI Corporation, Cleveland, Ohio.

Not yet available.

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

Application

None.

^{*}Application is subject to CRA requirements.

**Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Section V - Availability of CAR Public Evaluations

Week ending March 1, 1996

<u>Definition of Ratings</u>

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
Potomac Valley Bank			
4 North Main Street			
Petersburg, West Virginia	26847	12-11-95	Satisfactory

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>

Comment Period Ending Date

Barnett Bank of Tallahassee

Tallahassee, Florida

03-11-96*

To establish a branch located at 6753 Thomasville Road, Bradford Village Shopping Center, to be known as the Killearn Lakes Branch.

Capital City Bank

03-25-96*

Tallahassee, Florida

To merge with First Federal Bank, Tallahassee, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.

Capital City Bank

02-25-96*

Tallahassee, Florida

To acquire certain assets and assume certain liabilities of First Federal Bank, Tallahassee, Florida, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Corporation Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.

<u>Section 2 - Applications Subject to Both</u> <u>Newspaper and Federal Register Notice</u>

Application

Comment Period Ending Date

Compass Bancshares, Inc.

Birmingham, Alabama

Not yet available*

Along with Compass Banks of Texas, Inc., Birmingham, Alabama, and Compass Bancorporation of Texas, Inc., Wilmington, Delaware, to merge with Royall Financial Corporation, Palestine, Texas, and thereby directly acquire The Royall National Bank of Palestine, Palestine, Texas, pursuant to Section 3(a)(5) of the Bank Holding Company Act.

First Commerce Banks of Florida, Inc.

Not yet available*

Winter Haven, Florida

To acquire Prime Bank of Central Florida, Titusville, Florida, pursuant to Section 3(a)(3) of the Bank Holding Company Act.

Community Financial Group, Inc.

02-26-96*

Nashville, Tennessee

Newspaper

1-BHC formation, The Bank of Nashville, Nashville, Tennessee.

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>

Comment Period Ending Date

Capital City Bank Group, Inc.

Tallahassee, Florida

Not yet available*

To acquire First Financial Bancorp, Inc., Tallahassee, Florida (a thrift holding corporation), and thereby engage in operating a savings association, pursuant to Section 4(c) (8) of the Bank Holding Company Act and Section 225.25(b) (9) of Regulation Y.

^{*}Subject to provisions of the Community Reinvestment Act.

Section 3 - Applications Subject to Federal Register Only

Application

Comment Period Ending Date

Community Trust Financial Services Corporation Hiram, Georgia

03-19-96

To acquire Personal Finance Service, Inc., Rossville, Georgia, and Rock City Enterprises, Inc., Rockmart, Georgia, through its subsidiary, Community Loan Company, Hiram, Georgia, and thereby engage in consumer finance business, credit insurance, and tax planning and preparation services, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Sections 225.25(b)(1)(i), 225.25(b)(8)(ii) and 225.25(b)(21) of Regulation Y.

Synovus Financial Corp. Columbus, Georgia

Not yet available

Along with its 80.8 percent indirectly owned subsidiary, Total Systems Services, Inc., to acquire 50 percent of Vital Processing Services, L.L.C. (location not decided), in a joint venture, and thereby to directly engage de novo in merchant data processing activities, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(7) of Regulation Y. Visa U.S.A. will be the coventurer with the remaining 50 percent ownership.

<u>Section 4 - Applications Not Subject to</u> Federal Register Notice or Newspaper Notice

Application

Community Bank of Mississippi

Forest, Mississippi

To invest in a Bank Service Corporation for provision of credit insurance underwriting services, pursuant to Section 5(b) of the Bank Service Corporation Act.

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the insured depository institutions listed below became available during this week. Information about an institution's CRA evaluation may be obtained directly from the institution. In connection with the assessment of an institution's CRA performance, a rating is assigned from the following groups:

<u>Outstanding</u> 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.

<u>Satisfactory</u> 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.

<u>Needs to improve</u> 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.

<u>Substantial noncompliance</u> 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.

Bank	CRA Rating	<u>Examination</u> <u>Date</u>
Barnett Bank of the Treasure Coast 900 E. Prima Vista Blvd. Port St. Lucie, Florida 34952 (407)340-5300	Outstanding	05-08-95
Barnett Bank of Naples 796 Fifth Avenue South Naples, Florida 33940 (813)263-1333	Outstanding	05-08-95

Recently Approved Applications

Approval Date

Compass Bank

02-27-96

Birmingham, Alabama

To establish a branch located at 1003 Highway 72 East, Athens, Alabama, to be known as the Athens East Branch.

Regions Financial Corporation

02-27-96

Birmingham, Alabama

To acquire First Federal Bank of Northwest Georgia, Federal Savings Bank, Cedartown, Georgia, and thereby engage in operating a savings association, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(9) of Regulation Y.

Section I - Applications Subject to Newspaper Notice Only

<u>Type</u>	Application	Comment Period Ending Date
Brancli	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
Branch	Fifth Third Bank of Central Indiana Indianapolis, Indiana 7272 Fishers Crossing Drive Indianapolis, Indiana	NP - 2-27-96

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

Type Application Comment Period Ending Date

Branch M&I Bank of Beloit NP - **

Beloit, Wisconsin 1805 Prairie Avenue Beloit, Wisconsin

Merger/Branch Citizens Commercial & Savings Bank NP - 3-21-96

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

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

Type	Application	Comment Period Ending Date
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 - 2-29-96
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 - 3-23-96
Y-1	Valley Comunity Bancorp, Inc. St. Charles, Illinois Valley Community Bank St. Charles, Illinois* (in organization)	FR - 3-4-96 NP - 3-1-96
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 - 3-15-96
CoC-HC	Palos Bancshares, Inc. Palos Heights, Illinois by Gregory J. Paetow	FR - 3-12-96 NP - **

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

<u>Type</u>	Application	Comment Period Ending Date
Y-2	Valley Ridge Financial Corporation Kent City, Michigan Community Bank Corporation Grant, Michigan Grant State Bank Grant, Michigan	FR - 3-15-96 NP - **
Y-2	LeMars Bancorporation, Inc. LeMars, Iowa Brunsville Bancorporation, Inc., Brunsville, Iowa First State Bank Brunsville, Iowa Merrill Bancorporation, Inc. Merrill, Iowa Farmers State Bank Merrill, Iowa*	FR - 3-29-96 NP - **
Y-2	Capitol Bancorp, Ltd. Lansing, MI Bank of Tucson Tucson, Arizona (in organization)*	FR - 3-29-96 NP - 3-20-96
СОС-НС	Community Bancshares of Wisconsin, Inc. Grafton, Wisconsin by Gus J. Lukas	FR - 3-21-96 NP - **
Y-2	Home Financial Bancorp Spencer, Indiana Owen Community Bank, s.b. Spencer, Indiana*	FR - 3-29-96
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

Section III - Applications Subject to Federal Register Notice Only

<u>Type</u>	<u>Application</u>	Comment Period Ending Date
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 de novo in the activity of making and servicing loans	FR - 3-5-96
4(c)(8)	Heartland Bancshares, Inc. Lenox, Iowa to engage de novo in making and servicing loans	FR - 3-6-96
4(c)(8)	Midstates Bancshares, Inc. Harlan, Iowa to engage in acting as principal, agent or broker for credit related insurance agency activities through its subsidiary, Midstates Financial Services, Inc. Harlan, Iowa	FR - 3-19-96
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 - 3-19-96
4(c)(8)	Home Financial Bancorp Spencer, Indiana to engage in making, acquiring or servicing loans or other extensions of credit	FR - 3-29-96

Section III - Applications Subject to Federal Register Notice Only

:

<u>Type</u>	Application	Comment Period Ending Date
4(c)(8)	First Chicago NBD Corporation Chicago, Illinois to acquire all of the issued and outstanding capital stock of Barrington Bancorp, Inc. Barrington, Illinois First Federal Savings Bank of Barrington Barrington, Illinois	FR - **
4(c)(8)	First Chicago NBD Corporation Chicago, Illinois to exercise the option to acquire up to 19.9% of the currently issued and outstanding shares of common stock of Barrington Bancorp, Inc. Barrington, Illinois First Federal Savings Bank of Barrington Barrington, Illinois	FR - **

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

<u>Type</u> <u>Application</u>

-None-

N - Newspaper

FR - Federal Register

- * Subject to Provisions of Community Reinvestment Act
- ** Not available at this time

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-business day period the bank has to make the evaluation public has lapsed during the week ending March 1, 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 <u>outstanding</u> 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 <u>satisfactory</u> 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 <u>needs to improve</u> 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 <u>substantial noncompliance</u> 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

Baylake Bank
217 North 4th Avenue
P.O. Box 9
Sturgeon Bay, Wisconsin 54235-0009
(414) 743-5551

12/11/95

0

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING MARCH 1, 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

None.

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

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 March 1, 1996

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to Newspaper Notice Only

Application Comment Period Ending Date

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

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application Comment Period Ending Date

Norwest Corporation, Minneapolis, Minnesota, for prior approval to acquire 100% of the voting shares of the Union Texas Bancorporation, Inc., Laredo, Texas. * March 29, 1996 (Federal Register)

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject to Federal Register Notice Only

Comment Period Ending Date

NONE.

Application

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 March 1, 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

November 27, 1995

Yellowstone Bank P.O. Box 81010 Billings, Montana 59108-1010 (406)652-4100

November 6, 1995 Outstanding

Satisfactory

The State Bank of Townsend 400 Broadway Twonsend, Montana 59644-2322 (406)266-3176 American State Bank of Rapid City November 27, 1995 632 Main Street
P.O. Box 2530
Rapid City, South Dakota 57709-2530
(605)348-3322

Outstanding

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

COMMENT PERIOD ENDING DATE

March 25, 1996

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

R. Banking Limited Partnership, Oklahoma City, Oklahoma, for prior approval to acquire up to 49.99 percent of the voting shares of BancFirst Corporation, Oklahoma City, Oklahoma.*

Republic Bancshares, Inc., Natoma, Kansas, for prior approval to become a bank holding company through the acquisition of 80 percent of the voting shares of United National Bank of Natoma, Natoma, Kansas.*

March 29, 1996

March 29, 1996

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Texhoma Bancshares, Inc., Texhoma, Oklahoma, for prior approval to acquire 100 percent of the nonvoting, nonconvertible preferred shares of Texhoma Homes, Inc., Texhoma, Oklahoma, and thereby engage in the development of low-to-moderate residential housing.

March 19, 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.

Bank/Location	Exam Date	CRA Public Date	CRA Rating
Sundance State Bank P.O. Box 950 Sundance, Wyoming 82729-0950	11-27-95	02-27-96 -	Satisfactory
Rocky Mountain State Bank P.O. Box 1088 Rangely, Colorado 81648-1088	11-27-95	02-28-96	Satisfactory
Security State Bank P.O. Box 531 Basin, Wyoming 82410-0531	11-27-95	02-28-96	Satisfactory
First United Bank P.O. Box 129 Neligh, Nebraska 68756-0129	11-27-95	02-29-96	Satisfactory

^{*}Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF FEBRUARY 26, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION NOTICE EXP

None.

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

APPLICATION	** NOTICE EXP
*Section 3(a)(1) application by City State Bancshares, Inc., Palacios, TX, to acquire The City Bank of Palacios, Palacios, TX (Previously reported during the week of 1-29-96)	96/03/08
*Section 3(a)(1) application by City State Bancshares, Inc Delaware, Dover, DE, to acquire The City Bank of Palacios, Palacios, TX (Previously reported during the week of 1-29-96)	96/03/08
*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 (Previously reported during the week of 2-19-96)	96/03/16
*Section 3(a)(1) application by Monahans Delaware Financial Corporation, Dover, DE, to acquire First National Bank of Monahans, Monahans, TX (Previously reported during the week of 2-19-96)	96/03/16
*Section 3(a)(1) application by Medina Community Bancshares, Inc., Hondo, TX, to acquire Community National Bank, Hondo, TX	N/A
*Section 3(a)(1) application by Southwest Bancorporation, Inc., Houston, TX, to acquire Southwest Bancorporation of Delaware, Inc., Wilmington, DE, and Southwest Bank of Texas, N.A., Houston, TX	N/A
*Section 3(a)(1) application by Southwest Bancorporation of Delaware, Inc., Wilmington, DE, to acquire Southwest Bank of Texas, N.A., Houston, TX	N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE NOTICE ONLY

<u>APPLICATION</u> <u>NOTICE EXP</u>

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 26, 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</u> <u>Examination</u>	CRA Rating
Lorena State Bank 107 S. Frontage Rd. P. O. Box 577 Lorena, TX 76655-0577	95/11/27	Satisfactory
Sanger Bank 501 N. Stemmons P. O. Box 1108 Sanger, TX 76266-1108	95/11/27	Outstanding

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 3/01/96

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u> <u>Comment Period Ending Date</u>

Bank of America Nevada, Las Vegas, Nevada, to establish a branch office inside Raley's grocery store, at 4047 S. Virginia Street, Reno, Nevada. *

Newspaper: Not available

<u>Section II - Applications Subject to Both</u> Newspaper and <u>Federal Register Notice</u>

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. *

<u>Newspaper:</u> 3/24/96

Fed. Reg.: 3/25/96

Section III -Applications Subject to Federal Register Only

Refiled: Capital Corp of the West, Merced, California, to engage <u>de novo</u>, directly, in providing general economic information and advice, general statistical forecasting services and industry studies; and conducting financial feasibility studies.

Fed. Reg.: 2/28/96

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 3/01/96

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.

Institution

Location

Examination Date

Rating*

None

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

<u>Outstanding</u> 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.

<u>Satisfactory</u> 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.

<u>Substantial noncompliance</u> 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.