

ANNOUNCEMENT

H.2, 1996, No. 19

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

RESEARCH DEPARTMENT

Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received

During the Week Ending May 11, 1996

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

FEDERAL RESERVE BANK
OF CLEVELAND

BANK HOLDING COMPANIES

Mitsubishi Bank, Limited, Tokyo, Japan -- request for reconsideration of Board's approval of applications and notices to acquire the U.S. subsidiary banks, nonbanking subsidiaries, and banking offices of The Bank of Tokyo, Ltd., Tokyo, Japan.
Denied, May 7, 1996.

Norwest Corporation, Minneapolis, Minnesota -- to acquire The Prudential Home Mortgage Company, Inc., Clayton, Missouri.
Approved, May 6, 1996.

REGULATIONS AND POLICIES

Regulation K -- final amendments concerning the interstate operations of foreign banking organizations (Docket R-0911).
Approved, May 7, 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

San Francisco	Bank of Coronado, Coronado, California -- to establish an automated teller machine facility at 505 Grand Caribe Isle. Approved, May 10, 1996.
Richmond	Bank of the Commonwealth, Norfolk, Virginia -- to establish a branch at 1870 Kempersville Road, Virginia Beach, Virginia. Approved, May 6, 1996.

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

BANK BRANCHES, DOMESTIC

New York	Chemical Bank, New York, New York -- to establish an offsite electronic facility at Rose Associates, Inc., 5 East 22nd Street. Approved, May 10, 1996.
Chicago	Evergreen State Bank, Poy Sippi, Wisconsin -- to establish a branch at 764 Green Tree Mall, Broadway, Berlin, Wisconsin. Approved, May 6, 1996.
Richmond	Fairfax Bank & Trust Company, Fairfax, Virginia -- to establish a branch at 6257A Old Dominion Drive, McLean, Virginia. Approved, May 6, 1996.
Richmond	Hanover Bank, Mechanicsville, Virginia -- to establish a branch at the intersection of Sliding Hill Road and Totopotomy Trail. Approved, May 10, 1996.
St. Louis	Heber Springs State Bank, Heber Springs, Arkansas -- to establish a branch in the County Store, at the intersection of Highways 92 and 25, Drasco, Arkansas. Approved, May 7, 1996.
Chicago	Midwest Guaranty Bank, Troy, Michigan -- to establish a branch at 4140 West Maple Road, Bloomfield Township, Michigan. Approved, May 6, 1996.
Chicago	NBD Bank, Detroit, Michigan -- to establish a branch at 24800 Hoover, Warren, Michigan. Approved, May 10, 1996.
Kansas City	Peoples Bank, Pratt, Kansas -- to establish a branch at 1107 North Kansas Street, Liberal, Kansas. Approved, May 7, 1996.
Richmond	Virginia Heartland Bank, Fredericksburg, Virginia -- to establish a branch at 1018 Charles Street. Approved, May 8, 1996.

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

BANK BRANCHES, DOMESTIC

Cleveland Wesbanco Bank Barnesville, Barnesville, Ohio -- to
 establish a branch at Mall Road, St. Clairesville,
 Ohio.
 Approved, May 10, 1996.

BANK HOLDING COMPANIES

Dallas Duncanville Bancshares, Inc., Duncanville, Texas --
 to acquire Duncanville National Bank.
 Approved, May 8, 1996.

Atlanta First Citizens Bancorp, Cleveland, Tennessee -- to
 acquire The Home Bank of Tennessee, Maryville,
 Tennessee.
 Approved, May 6, 1996.

Richmond First Frederick Financial Corporation, Frederick,
 Maryland -- to acquire First Bank of Frederick.
 Approved, May 10, 1996.

GC First National Bank of Atlanta, Wilmington,
 Delaware -- request for exemption from section 106
 of the Bank Holding Company Act in order to offer a
 credit card secured by deposits at any affiliated
 bank.
 Granted, May 7, 1996.

Chicago Hartwick Bancshares, Inc., Hartwick, Iowa --
 notification of intent to purchase overlines from
 Harwick State Bank.
 Permitted, May 9, 1996.

Director, BS&R Hawkeye Bancorporation, Des Moines, Iowa --
 registration statement.
 Withdrawn, May 9, 1996.

Minneapolis Higgins Bancorporation, Inc., Rosemount, Minnesota --
 to acquire The First State Bank of Rosemount.
 Approved, May 8, 1996.

Dallas Highland Lakes Delaware Corporation, Dover,
 Delaware -- request for waiver of application to
 acquire Highland Lakes Bank, Kingsland, Texas.
 Granted, May 6, 1996.

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

BANK HOLDING COMPANIES

Chicago	Hills Bancorporation, Hills, Iowa -- to acquire Hills Bank, Kalona, Iowa. Returned, May 9, 1996.
Chicago	Independent Bank Corporation, Ionia, Michigan -- to acquire North Bank Corporation, Hale, Michigan, and North Bank. Approved, May 8, 1996.
Cleveland	KeyCorp, Cleveland, Ohio -- to acquire Key Trust Company of Florida, Naples, Florida. Approved, May 9, 1996.
Chicago	Main Street Bancorp, Inc., Princeville, Illinois -- to acquire Princeville State Bank. Approved, May 9, 1996.
Dallas	Marlin Holding, Ltd., Marlin, Texas -- to acquire Central Financial Bancorp, Inc., Lorena, Texas, Central Delaware Financial Bancorp, Dover, Delaware, Lorena State Bank, Lorena, Texas, and Bank of Troy, Troy, Texas. Approved, May 9, 1996.
Dallas	Minor Financial, L.L.C., Marlin, Texas -- to acquire one percent of Marlin Holding, Ltd., Marlin, Texas, and, indirectly, Central Financial Bancorp, Inc., Lorena, Texas, Central Delaware Financial Bancorp, Dover, Delaware, Lorena State Bank, Lorena, Texas, and Bank of Troy, Troy, Texas. Approved, May 9, 1996.
Dallas	Perryton Bancshares, Inc., Perryton, Texas -- to acquire Perryton National Bank. Returned, May 6, 1996.
Director, BS&R	QNB Corp., Quakertown, Pennsylvania -- registration statement. Withdrawn, May 9, 1996.
Boston	SIS Bancorp, Inc., Springfield, Massachusetts -- notification of intention to acquire Springfield Institution For Savings. Granted, May 8, 1996.

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

BANK HOLDING COMPANIES

Chicago Suburban Illinois Bancorp, Inc., Elmhurst, Illinois
request for waiver of application to acquire First
Security Bank of Wood Dale, Wood Dale, Illinois.
Returned, May 6, 1996.

Minneapolis Zumbrota Agency, Inc., Zumbrota, Minnesota -- to
engage in lending activities.
Permitted, May 9, 1996.

BANK PREMISES

Kansas City Gunnison Bank and Trust Company, Gunnison, Colorado -
- investment in bank premises.
Approved, May 7, 1996.

BANKS, NATIONAL

Director, BS&R Peoples National Bank, Danville, Virginia --
registration statement.
Withdrawn, May 9, 1996.

BANKS, STATE MEMBER

Director, BS&R Bank of America Illinois, San Francisco, California -
- registration statement.
Withdrawn, May 9, 1996.

CAPITAL STOCK

San Francisco American Pacific State Bank, Sherman Oaks, California
-- redemption of shares.
Approved, May 10, 1996.

CHANGE IN BANK CONTROL

Kansas City Bankers Capital Corporation, Lusk, Wyoming -- change
in bank control.
Permitted, May 7, 1996.

Dallas First Grayson Bancshares, Inc. Employee Stock
Ownership Plan, Whitesboro, Texas -- change in bank
control.
Permitted, May 8, 1996.

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

CHANGE IN BANK CONTROL

Chicago	Northern Bankshares, Inc., McFarland, Wisconsin -- change in bank control. Permitted, May 9, 1996.
Dallas	Prosperity Bancshares, Inc., El Campo, Texas -- change in bank control. Permitted, May 9, 1996.
Kansas City	SCB Financial Corporation, Smith Center, Kansas-- change in bank control. Permitted, May 9, 1996.

COMPETITIVE FACTORS REPORTS

St. Louis	Bank of Crockett, Bells, Tennessee, proposed purchase of certain assets and assumption of certain liabilities of the Alamo, branch of Farmers & Merchants Bank, Adamsville, Tennessee -- report on competitive factors. Submitted, May 6, 1996.
St. Louis	Centralia Savings Bank, Centralia, Illinois, proposed purchase of assets and assumption of liabilities of the Carlyle, branch of Kankakee Federal Savings Bank, Kankakee, Illinois -- report on competitive factors. Submitted, May 8, 1996.
San Francisco	First Interstate Bank Card, N.A., Phoenix, Arizona, proposed merger with The Wells Fargo Bank (Arizona), N.A. -- report on competitive factors. Submitted, May 6, 1996.
San Francisco	First Interstate Bank of Englewood, N.A., Englewood, Colorado, proposed merger with Interstate Bank of Denver, N.A., Denver, Colorado -- report on competitive factors. Submitted, May 6, 1996.
Atlanta	First National Bank, St. Marys, Georgia, proposed merger with First National Interim Bank -- report on competitive factors. Submitted, May 6, 1996.

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

COMPETITIVE FACTORS REPORTS

Atlanta	First National Bank, St. Marys, Georgia, proposed merger with First National Interim Bank -- report on competitive factors. Submitted, May 6, 1996.
Chicago	First Security Bank of Wood Dale, Wood Dale, Illinois, proposed merger with Suburban Bank & Trust Company, Elmhurst, Illinois -- report on competitive factors. Submitted, May 6, 1996.
Dallas	First State Bank of Canadian, Canadian, Texas, proposed merger with Boatmen's First National Bank of Amarillo, Amarillo, Texas -- report on competitive factors. Submitted, May 8, 1996.
Dallas	First Texas Bank, Vidor, Texas, proposed merger with the OrangeBank, Orange, Texas -- report on competitive factors. Submitted, May 6, 1996.
Richmond	First-Citizens Bank and Trust Company of South Carolina, Columbia, South Carolina, proposed purchase of certain assets and assumption of certain liabilities of the Bennettsville, branch of First Union National Bank of South Carolina, Greenville, South Carolina -- report on competitive factors. Submitted, May 8, 1996.
San Francisco	Hemet Federal Savings and Loan Association, Hemet, California, proposed acquisition of the assets and assumption of the liabilities of the Hawthorne Savings, F.S.B., El Segundo, California -- report on competitive factors. Submitted, May 9, 1996.
St. Louis	Illinois Community Bancorp, Inc., Effingham, Illinois, proposed acquisition of the assets and assumption of the liabilities of Guarantee Savings Bank, F.S.B. -- report on competitive factors. Submitted, May 10, 1996.

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

COMPETITIVE FACTORS REPORTS

- San Francisco Islanders Bank, Friday Harbor, Washington, proposed merger with the Lopez, Washington, branch of Key Bank of Washington -- report on competitive factors.
Submitted, May 6, 1996.
- St. Louis Mercantile Bank of Doniphan, Doniphan, Missouri, proposed merger with Mercantile Bank of Cape Girardeau, Cape Girardeau; Mercantile Bank of The Mineral Area, Farmington; Mercantile Bank of Perryville; Perryville; Mercantile Bank of Poplar Bluff, Poplar Bluff; Mercantile Bank of Ste. Genevieve, Ste. Genevieve; Mercantile Bank of Sikeston, Sikeston; and Mercantile Bank of Stoddard/Bollinger Counties, Dexter, Missouri -- report on competitive factors.
Submitted, May 9, 1996.
- San Francisco MetroBank, Los Angeles, California, proposed merger with Comerica Bank-California, San Jose, California -- report on competitive factors.
Submitted, May 9, 1996.
- Kansas City Mountain Parks Bank - East, Evergreen, Colorado, proposed merger with Charter Bank and Trust -- report on competitive factors.
Submitted, May 9, 1996.
- Dallas New Canyon Creek Bank, Richardson, Texas, proposed merger with Canyon Creek National Bank -- report on competitive factors.
Submitted, May 6, 1996.
- Chicago Seaway National Bank of Chicago, Chicago, Illinois, proposed purchase of certain assets and assumption of certain liabilities of the University Park, branch of Bridgeview Bank & Trust Company, Bridgewater, Illinois.
Submitted, May 7, 1996.

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

COMPETITIVE FACTORS REPORTS

- Dallas Southwest Bank, Fort Worth, Texas, proposed acquisition of the assets and assumption of the liabilities of the Burleson branch at 551 S.W. Wilshire, of Bank One, Texas, National Association, Dallas, Texas -- report on competitive factors. Submitted, May 6, 1996.
- San Francisco Town and Country Finance and Thrift Company, Turlock, California, proposed merger with T and C Merger Thrift Company, Merced, California -- report on competitive factors. Submitted, May 6, 1996.

EXTENSIONS OF TIME

- Kansas City First National Bancshares, Inc., Oklahoma City, Oklahoma -- extension to August 21, 1996, to acquire First National Bank of Edmond, Edmond, Oklahoma. Granted, May 6, 1996.
- St. Louis Union Planters Corporation, Memphis, Tennessee -- extension to August 2, 1996, to engage in the operation of a thrift association through the acquisition of Valley Federal Savings Bank, Sheffield, Alabama. Granted, May 7, 1996.

MEMBERSHIP

- St. Louis Eagle Bank & Trust Company, Little Rock, Arkansas -- to become a member of the Federal Reserve System and to retain branches at current locations. Approved, May 9, 1996.
- St. Louis Pulaski Bank & Trust Company, Little Rock, Arkansas - - to become a member of the Federal Reserve System, and to retain its branches at their current locations. Approved, May 6, 1996.

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

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Richmond -- to acquire commercial check image archive and retrieval systems for the Charlotte and Richmond offices.
Approved, May 9, 1996.

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of New York -- to offer image-enhanced electronic check services at the East Rutherford Operations Center and Utica office.
Approved, May 7, 1996.

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

BANK BRANCHES, DOMESTIC

Cleveland Fifth Third Bank of Northeastern Ohio, Cleveland,
Ohio -- notification of intent to establish a
branch at 600 South Avenue, Tallmadge, and
Routes 91 and 43, Solon, Ohio.
Permitted, May 3, 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.

FEDERAL RESERVE BANK OF NEW YORK

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch at 5000 Campuswood Dr., Pioneer Business Park, Dewitt, New York. 1/

06/03/96

Manufacturers and Traders Trust Company, Buffalo, New York, to establish branches in ShopRite supermarkets at 801 Miron, Lane, Town of Ulster, New York and 99 Hawkins Drive, Town of Montgomery, New York. 1/

06/10/96

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(subject to Federal Register Notice Only cont.)

Community Bank Systems, Dewitt, New York, to acquire Mayer Management Co., Inc., Utica, New York, and thereby to engage in providing employee benefits consulting services and limited actuarial services.

05/29/96

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 May 11, 1996

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

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

FEDERAL RESERVE BANK OF PHILADELPHIA

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

NONE

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

NONE

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

CoreStates Financial Corp., Philadelphia, PA to issue alternate media such as concert tickets, gift certificate and prepaid phone cards, pursuant to Section 4(c)(8) of the Bank Holding Company Act.

Federal Register comment period expires: N/Avail.

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

Heritage Bancorp, Inc., Pottsville, PA to be relieved of certain passivity commitments made in connection with its investment in East Penn Bank.

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 May 10, 1996.

Identification of Ratings

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

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

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

APPLICATIONS BULLETIN
(For the week ending May 4, 1996)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received notice from Hocking Valley Bank, Athens, Ohio, on
May 8, 1995, of its intent to establish branches at 5615 Washington
Road, Albany, Ohio, and 235 Columbus Road, Athens, Ohio.

* May 24, 1996

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

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received Section 4(c)(8) application from Banc One Corporation,
Columbus, Ohio; KeyCorp, Cleveland, Ohio; National City Corporation,
Cleveland, Ohio; PNC Bank Corp, Pittsburgh, Pennsylvania; and CoreStates
Financial Corp, Philadelphia, Pennsylvania, on May 1, 1996, to
expand data processing services through Electronic Payment Services, Inc.

F: Not Yet Known

**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
(May 10, 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 May 10, 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>
Southern Financial Bank, Warrenton, Virginia, to establish a branch at 1095 Millwood Pike, Winchester, Virginia.*	6-7-96

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

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

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

<u>Application</u>
None.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending May 10, 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>
First Virginia Bank-Central Maryland 37 South Main Street Bel Air, Maryland 21014-3760	2-5-96	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 10, 1996

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
SunTrust Bank, Gulf Coast Sarasota, Florida To establish a branch located at 5899 Whitfield Avenue, Suite 100, Sarasota, Florida.	05-30-96*
SunTrust Bank, North Central Florida Ocala, Florida To establish a branch located at 5303 S.W. 91st Drive, Gainesville, Florida, to be known as the Haile Plantation Office.	06-02-96*
First Newton Bank Covington, Georgia To establish a branch located at 1143 West Avenue, Conyers, Georgia, to be known as the West Avenue Branch.	06-03-96*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
TIB Financial Corp. Key Largo, Florida 1-BHC formation, TIB Bank of the Keys, Key Largo, Florida.	Not yet available*
First Commerce Bancorp, Inc. Commerce, Georgia After-the-fact notification by Mr. Lamartine G. Hardman, III, to retain, .6 percent of the outstanding shares of First Commerce Bancorp, Inc., Commerce, Georgia. The acquisition increased Mr. Hardman's total ownership to 16.6 percent.	Not yet available*
Gulf Coast Holding Company New Orleans, Louisiana 1-BHC formation, Gulf Coast Bank & Trust Company, New Orleans, Louisiana.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Synovus Financial Corp. Columbus, Georgia After-the-fact notification, along with its parent company, TB&C Bancshares, Inc., Columbus, Georgia, to retain Canterbury Trust Company, Birmingham, Alabama, and thereby continue engaging in trust services, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(3) of Regulation Y.	Not yet available

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 10, 1996

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

Application

Commercial Bank

Harrogate, Tennessee

To become a member of the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act and Section 208.4 of Regulation H.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 10, 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>
The Peoples Bank and Trust Company Post Office Box 799 Selma, Alabama 36702 (334) 875-1000	Outstanding	01-29-96

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 10, 1996

Recently Approved Applications

Approval Date

First Citizens Bancorp
Cleveland, Tennessee

05-06-96

To acquire The Home Bank of Tennessee, Maryville, Tennessee (in organization),
pursuant to Section 3(a)(3) of the Bank Holding Company Act.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section I - Applications Subject to
Newspaper Notice Only

Application

Comment Period
Ending Date

NONE

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section II - Applications Subject to Both
Newspaper and Federal Register Notice

Application

Comment Period
Ending Date

Duke Financial Group, Inc., St. Paul,
Minnesota, for prior approval to acquire
65% of the voting shares of the Inland
Empire National Bank, Riverside, California.*

June 7, 1996
(Federal Register)

Greg Dahlgren to acquire control of 30.0% of the
voting shares of Vergas Bancorporation, Inc.,
Vergas, Minnesota.

May 28, 1996
(Federal Register)

*Subject to CRA

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

Application

Comment Period
Ending Date

Philip Bancorporation, Inc., Philip,
South Dakota, to engage de novo in
making and servicing loans.

Not yet available

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 May 10, 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.

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>
18c/Branch	Baylake Bank Sturgeon Bay, Wisconsin to acquire the assets and liabilities of The Bank, Manawa, Wisconsin, & establish a branch at 431 S. Bridge Street, Manawa, Wisconsin and at King, Wisconsin	NP - 5-2-96
Branch	Baylake Bank Sturgeon Bay, Wisconsin N2723 Highway QQ King, Wisconsin	NP - 5-2-96
Branch	G.W. Jones Exchange Bank Marcellus, Michigan 16634 Enterprise Drive Three Rivers, Michigan	NP - 5-6-96
18c/Branch	Harris Trust and Savings Bank Chicago, Illinois to acquire certain assets & liabilities of Household Bank, F.S.B., Prospect Heights, Illinois, & thereby to establish 64 branches	NP - 5-23-96
Branch	1st Source Bank South Bend, Indiana 139 South Front Street Dowagiac, Michigan	NP - 6-7-96
Branch	1st Source Bank South Bend, Indiana 123 West Main Street Niles, Michigan	NP - 6-7-96

NP - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only con'td

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	First Farmers Bank & Trust Company Converse, Indiana 410 Flint Way Drive Kokomo, Indiana	NP - 5-26-96
EFT	Harris Trust and Savings Bank Chicago, Illinois 4709-11 West Golf Road Skokie, Illinois	NP - 5-31-96
Branch	DeMotte State Bank DeMotte, Indiana 507 South Main Street Hebron, Indiana	NP - 5-23-96
3(a)(1) Notice	Arbor Bancorp, Inc. Ann Arbor, Michigan Bank of Ann Arbor Ann Arbor, Michigan	NP - 5-16-96
Branch	First State Bank of Maple Park Maple Park, Illinois Main Street at Harter Road Kaneville, Illinois	NP - **
Branch	First State Bank of Maple Park Maple Park, Illinois Southeast Corner of Route 47 & Prairie Valley Street Elburn, Illinois	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>
3(a)(3)	Carroll County Bancshares, Inc.* Carroll, Iowa Nevada Community Bancshares, Inc. Nevada, Iowa Community Bank (in organization) Nevada, Iowa	FR - 6-4-96 NP - 5-25-96
3(a)(1)	Nevada Community Bancshares, Inc.* Nevada, Iowa Community Bank (in organization) Nevada, Iowa	FR - 6-4-96 NP - 5-25-96
3(a)(3)	F & M Bancorporation, Inc.* Kaukauna, Wisconsin Community State Bank Algoma, Wisconsin	FR - 5-7-96 NP - 5-6-96
3(a)(3)	Van Diest Investment Company* Ankeny, Iowa East Des Moines National Bank Des Moines, Iowa	FR - 5-17-96 NP - 5-6-96
3(a)(3)	Prairieland Employee Stock Ownership Plan* Bushnell, Illinois Merchants State Bank Bushnell, Illinois Prairieland Bancorp, Inc. Farmers & Merchants State Bank Bushnell, Illinois	FR - 6-7-96 NP - **
3(a)(1)	Wildcat, Inc.* Cedar Rapids, Iowa Hartford-Carlisle Savings Bank Carlisle, Iowa	FR - 4-26-96 NP - 4-29-96

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(3)	<p>Northland Insurance Agency, Inc.* Chicago, Illinois Grand Premier Financial, Inc. Wauconda, Illinois Northern Illinois Financial Corporation Wauconda, Illinois Grand National Bank Wauconda, Illinois Premier Financial Services, Inc. Freeport, Illinois First Bank North Freeport, Illinois First Bank South Dixon, Illinois Premier Acquisition Company Freeport, Illinois First National Bank of Northbrook Northbrook, Illinois First Security Bank of Cary-Grove Cary, Illinois</p>	<p>FR - 5-6-96 NP - 4-29-96</p>
3(a)(3)	<p>Keeco, Inc.* Chicago, Illinois Grand Premier Financial, Inc. Wauconda, Illinois Northern Illinois Financial Corporation Wauconda, Illinois Grand National Bank Wauconda, Illinois Premier Financial Services, Inc. Freeport, Illinois First Bank North Freeport, Illinois First Bank South Dixon, Illinois Premier Acquisition Company Freeport, Illinois First National Bank of Northbrook Northbrook, Illinois First Security Bank of Cary-Grove Cary, Illinois</p>	<p>FR - 5-6-96 NP - 4-29-96</p>

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(3)	Thomson Investment Company, Inc.* Savanna, Illinois Savanna Bancorp, Inc. Savanna, Illinois Savanna State Bank Savanna, Illinois Gateway State Bank Clinton, Iowa	FR - 5-12-96 NP - **
3(a)(3)	Horizon Bancorp Employee Stock Ownership* Michigan City, Indiana Horizon Bancorp Michigan City, Indiana First Citizens Bank, N.A. Michigan City, Indiana	FR - 5-17-96 NP - 5-13-96
3(a)(1)	Grand Premier Financial, Inc.* Wauconda, Illinois Northern Illinois Financial Corporation Wauconda, Illinois Grand National Bank Wauconda, Illinois Premier Financial Services, Inc. Freeport, Illinois First Bank North Freeport, Illinois First Bank South Dixon, Illinois Premier Acquisition Company Freeport, Illinois First National Bank of Northbrook Northbrook, Illinois First Security Bank of Cary-Grove Cary, Illinois	FR - 5-6-96 NP - 4-29-96
3(a)(3)	Mercantile Bancorp, Inc.* Hammond, Indiana First Lansing Bancorp, Inc. Lansing, Illinois First National Bank of Illinois Lansing, Illinois	FR - 5-10-96 NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(5)	Goodenow Bancorporation, Inc.* Okoboji, Iowa Jackson Bancorporation, Inc. Fairmont, Wisconsin Bank Midwest, Minnesota, Iowa, N.A. Fairmont, Minnesota	FR - 5-23-96 NP - **
3(a)(3)	ABN AMRO Bank N.V.* Amsterdam, The Netherlands Comerica Bank - Illinois Franklin Park, Illinois	FR - 5-23-96 NP - 5-17-96
3(a)(3)	ABN AMRO Holding N.V.* Amsterdam, The Netherlands Comerica Bank - Illinois Franklin Park, Illinois	- FR - 5-23-96 NP - 5-17-96
3(a)(3)	ABN AMRO North America, Inc.* Chicago, Illinois Comerica Bank - Illinois Franklin Park, Illinois	FR - 5-23-96 NP - 5-17-96
3(a)(3)	Stichting Administratiekantoor ABN AMRO Holding* Amsterdam, The Netherlands Comerica Bank, Illinois Franklin Park, Illinois	FR - 5-23-96 NP - 5-17-96
3(a)(3)	Stichting Prioriteit ABN AMRO Holding* Amsterdam, The Netherlands Comerica Bank - Illinois Franklin Park, Illinois	FR - 5-23-96 NP - 5-17-96
3(a)(3)	Vogel Bancshares, Inc.* Orange City, Iowa Ireton Bancorp Ireton, Iowa Security Savings Bank	FR - 5-25-96 NP - **
3(a)(3)	Granville Bancshares, Incorporated* Granville, Illinois Sheridan State Bank Sheridan, Illinois	FR - ** NP - 6-2-96

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)	Grand Premier Financial, Inc. Wauconda, Illinois Premier Insurance Services, Inc. Warren, Illinois	FR - 5-6-96
4(c)(8)	Boscobel Bancorp, Inc. Boscobel, Wisconsin to engage in making and servicing loans	FR - 5-14-96
4(c)(8)	Horizon Bancorp Michigan City, Indiana to engage in making and servicing loans	FR - 5-17-96
4(c)(8)	VCR Bancorporation, Ltd. Carlisle, Illinois to engage in making loans or other extensions of credit	FR - **
4(c)(8)	Anita Bancorporation Newton, Iowa engage in making & servicing loans	FR 5-16-96
4(c)(8)	Friendship Bancorp Friendship, Indiana Independent Bankers Life Insurance Company of Indiana	FR - **

Federal Reserve Bank of Chicago

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

Type

Application

None

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-business day period the bank has to make the evaluation public has lapsed during the week ending May 10, 1996. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
Lapeer County Bank & Trust Co. 83 West Nepessing Street P.O. Box 250 Lapeer, Michigan 48446-0250 (810) 664-2977	1/29/96	S
The State Bank of Geneva 22 South 4th Street Geneva, Illinois 60134-2109 (708) 232-3200	1/16/96	S

FOR THE WEEK ENDING MAY 10, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 9 application by Heber Springs State Bank, Heber Springs, Arkansas, to establish a branch at the intersection of Highway 92 and Highway 25, Drasco, Arkansas.	4-6-96

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(3) application by Porter Bancorp, Inc., Shepherdsville, Kentucky, to acquire Mammoth Bancorp, Inc., Brownsville, Kentucky, BBA, Inc., Shepherdsville, Kentucky, and Greensburg Bancorp, Inc., Shepherdsville, Kentucky.	Federal Register: 6-7-96
* Section 3(a)(5) application by Porter Bancorp, Inc., Shepherdsville, Kentucky, to merge with Green River Bancorp, Inc., Shepherdsville, Kentucky, and Pioneer Bancshares, Inc., Shepherdsville, Kentucky.	Federal Register: 6-7-96
* Section 3(a)(5) application by First United Bancshares, Inc., El Dorado, Arkansas, to merge with Carlisle Bancshares, Inc., Little Rock, Arkansas.	Federal Register: 6-7-96
* Section 3(a)(1) application by Bradford Bancorp, Inc., Greenville, Illinois, to acquire The Bradford National Bank of Greenville, Greenville, Illinois.	Newspaper: 6-1-96
* Section 3(a)(1) application by Hometown Bancshares, Inc., New Albany, Indiana, to acquire Hometown National Bank, New Albany, Indiana, a <i>de novo</i> bank.	Newspaper: 6-5-96

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
Section 9 membership application by Tell City Bank (formerly Tell City National Bank), Tell City, Indiana.	N/A

* This application/notification 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 May 10, 1996

Name of Bank	Bank Address	Examination Date	Examination Rating
Teutopolis State Bank	Teutopolis, Illinois	1/8/96	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section I - Applications Subject to
Newspaper Notice Only

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

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section II - Applications Subject to Both
Newspaper and Federal Register Notice

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Duke Financial Group, Inc., St. Paul, Minnesota, for prior approval to acquire 65% of the voting shares of the Inland Empire National Bank, Riverside, California.*	June 7, 1996 (Federal Register)
Greg Dahlgren to acquire control of 30.0% of the voting shares of Vergas Bancorporation, Inc., Vergas, Minnesota.	May 28, 1996 (Federal Register)

*Subject to CRA

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Philip Bancorporation, Inc., Philip, South Dakota, to engage <u>de novo</u> in making and servicing loans.	Not yet available

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

<u>Application</u>
NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending May 10, 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

Ken Bass, McAlester, Oklahoma, for prior approval to acquire a total of 10 percent; Gary Fugitt, McAlester, Oklahoma, for prior approval to acquire a total of 50 percent; and Jerry Fugitt, McAlester, Oklahoma, for prior approval to acquire a total of 40 percent, of the voting shares of Wilburton State Bancshares, Inc., Wilburton, Oklahoma.*

May 24, 1996

Pembroke Bancshares, Inc., and Union Bancshares, Inc., both of Kansas City, Missouri, for prior approval to acquire 100 percent of the voting shares of Missouri Valley Bancshares, Inc., Mountain Grove, Missouri.*

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

INTRUST Financial Corporation, Wichita, Kansas, for prior approval to engage in community development activities through the formation of INTRUST Community Development Corporation, Wichita, Kansas.

Not Available

**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 MAY 6, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP.

None.

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

APPLICATION

** NOTICE EXP

Change in Control Notice by First Grayson Bancshares, Inc. ESOP, Whitesboro, TX, to acquire an interest in First Grayson Bancshares, Inc., Whitesboro, TX (Previously reported during the week of 3-25-96)	96/05/02
*Section 3(a)(1) application by State National Bancshares, Inc., Lubbock, TX, to acquire State National Bancshares of Delaware, Dover, DE, and State National Bank of West Texas, Lubbock, TX (Previously reported during the week of 4-29-96)	96/05/26
*Section 3(a)(1) application by State National Bancshares of Delaware, Dover, DE, to acquire State National Bank of West Texas, Lubbock, TX (Previously reported during the week of 4-29-96)	96/05/26
*Section 3(a)(1) application by Perryton Bancshares, Inc., Perryton, TX, to acquire Perryton National Bank, Perryton, TX	N/A
*Section 3(a)(1) application by XIT Bancshares, Inc., Littlefield, TX, to acquire XIT Delaware, Inc., Dover, DE, and Security State Bank, Littlefield, TX	N/A
*Section 3(a)(1) application by XIT Delaware, Inc., Dover, DE, to acquire Security State Bank, Littlefield, TX	N/A
Change in Control Notice by James L. Truck, Kingwood, TX, to acquire an interest in Brazosport Corporation, Corpus Christi, TX	N/A

*Section 3(a)(1) application by
Thera Holding Partners, Ltd., Houston, TX, to acquire
Citizens Bankers, Inc., Baytown, TX; Citizens Bankers of
Delaware, Inc., Wilmington, DE; Baytown State Bank,
Baytown, TX; Citizens Bank & Trust Company, Baytown, TX;
and Pasadena State Bank, Pasadena, TX

N/A

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

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF MAY 6, 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.

Bank

**Date of
Examination**

CRA Rating

None.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 5/10/96

Section I - Applications Subject to Newspaper Notice Only

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

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

Columbia Bancorp, The Dalles, Oregon, to acquire 100 percent of Klickitat Valley Bank, Goldendale, Washington. *	<u>Newspaper:</u> 5/11/96
	<u>Fed. Req.:</u> 5/23/96
Columbia Bancorp, The Dalles, Oregon, to acquire an option to purchase 9.9 percent of Klickitat Valley Bank, Goldendale, Washington. *	<u>Newspaper:</u> 5/11/96
	<u>Fed. Req.:</u> 5/23/96
InterWest Bancorp, Inc., Oak Harbor, Washington, to merge with Central Bancorporation, Wenatchee, Washington. *	<u>Newspaper:</u> Not available
	<u>Fed. Req.:</u> Not available
InterWest Bancorp, Inc., Oak Harbor, Washington, to acquire 19.9 percent of Central Bancorporation, Wenatchee, Washington. *	<u>Newspaper:</u> Not available
	<u>Fed. Req.:</u> Not available

Section III - Applications Subject to Federal Register Only

BankAmerica Corporation, San Francisco, California, to establish BankAmerica Community Development Corporation, San Francisco, California.	<u>Fed. Req.:</u> 5/28/96
Community Bancshares, Inc., Joseph, Oregon, to acquire Citizens Title & Escrow Service, Inc., Enterprise, Oregon.	<u>Fed. Req.:</u> Not available

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 5/10/96

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.