

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

RESEARCH LIBRARY 2, 1996, No. 25

Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending June 22, 1996

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK BRANCHES, DOMESTIC

West One Bank, Idaho, Boise, Idaho -- to merge with
U.S. Bank of Idaho, National Association, Coeur
D'Alene, Idaho, and establish branches at current
locations of U.S. Bank branches.

Approved, June 17, 1996.

BANK HOLDING COMPANIES

Community Bancshares of Marysville, Inc., Marysville,
Kansas -- to acquire Community State Bank, Hanover,
Kansas.

Approved, June 17, 1996.

R&G Financial Corporation, Hato Rey, Puerto Rico --
to acquire R&G Premier Bank of Puerto Rico and R&G
Mortgage Corporation, and engage in home mortgage
lending and servicing activities in Puerto Rico.

Approved, June 17, 1996.

INTERNATIONAL OPERATIONS

Bank of America National Trust & Savings Association,
San Francisco, California -- to make an investment
in Bank of America S.A., Warsaw, Poland.

Permitted, June 21, 1996.

Firststar Bank Milwaukee, N.A., Milwaukee, Wisconsin --
to establish Firststar Trade Services Corporation.

Approved, June 17, 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

Chicago

Bank of Lenawee, Adrian, Michigan -- to establish a
branch at 160 East Chicago Boulevard, Tecumseh,
Michigan.

Approved, June 21, 1996.

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

BANK BRANCHES, DOMESTIC

- New York Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 301 Miron Lane, Ulster, and 99 Hawkins Drive, Route 208, Montgomery, New York.
Approved, June 17, 1996.
- Chicago 1st Source Bank, South Bend, Indiana -- to establish a branch at 139 South Front Street, Dowagiac, Michigan, and at 123 West Main Street, Niles, Michigan.
Approved, June 21, 1996.

BANK HOLDING COMPANIES

- St. Louis Chester County Bancshares, Inc., Henderson, Tennessee -- to acquire Southwest Tennessee Bancshares, Inc., Adamsville, Tennessee, and Farmers & Merchants Bank.
Approved, June 17, 1996.
- Minneapolis Duke Financial Group, Inc., St. Paul, Minnesota -- to acquire Empire National Bank, Riverside, California.
Approved, June 21, 1996.
- St. Louis Enterprise Bancshares, Inc., Memphis, Tennessee -- notification of intent to acquire Enterprise National Bank.
Permitted, June 20, 1996.
- San Francisco First Hawaiian, Inc., Honolulu, Hawaii -- to acquire ANB Financial Corporation, Kennewick, Washington.
Approved, June 17, 1996.
- Dallas First La Grange Bancshares, Inc., La Grange, Texas -- to acquire LGF Bancshares, Inc., Dover, Delaware, and First National Bank of La Grange, La Grange, Texas.
Approved, June 21, 1996.

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

BANK HOLDING COMPANIES

Secretary	First National of Nebraska, Inc., Omaha, Nebraska, and First National of Colorado -- to acquire Boulder Bancorporation, Boulder, Colorado, and The Bank of Boulder. Approved, June 21, 1996.
Chicago	Goodenow Bancorporation, Inc., Okoboji, Iowa -- to acquire Jackson Bancorporation, Inc., Fairmont, Minnesota, and Bank Midwest, Minnesota Iowa, N.A., Fairmont, Minnesota. Approved, June 18, 1996.
Chicago	Granville Bancshares, Incorporated, Granville, Illinois -- to acquire Sheridan State Bank, Sheridan, Illinois. Approved, June 19, 1996.
St. Louis	Hometown Bancshares, Inc., New Albany -- to acquire Hometown National Bank. Approved, June 18, 1996.
Kansas City	Lindoe, Inc., Ordway, Colorado -- to acquire Pueblo Bancorporation, Inc., Pueblo, Colorado. Approved, June 18, 1996.
Director, BS&R	Manhattan Banking Corporation, Manhattan, Kansas -- request for relief from commitments made in connection with application to acquire Kansas State Bank. Granted, June 17, 1996.
Chicago	Mercantile Bancorp, Inc., Hammond, Indiana -- to acquire shares of First Lansing Bancorp, Inc., Lansing, Illinois, and First National Bank of Illinois. Approved, June 21, 1996.
San Francisco	Mid State Bancorp, Waterville, Washington -- to acquire Mid State Bank. Approved, June 18, 1996.

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

BANK HOLDING COMPANIES

Richmond	NationsBank Corporation, Charlotte, North Carolina -- to acquire the assets of Commerce Finance Company, Germantown, Tennessee Approved, June 19, 1996.
Kansas City	Orchard Valley Financial Corporation, Hotchkiss, Colorado -- notification of intent to conduct a lending activity. Withdrawn, June 18, 1996.
Atlanta	Palm Beach National Holding Company, North Palm Beach, Florida -- notification of intent to acquire Palm Beach National Bank and Trust Company. Approved, June 19, 1996.
St. Louis	Peoples First Corporation, Paducah, Kentucky -- to acquire Guaranty Federal Savings Bank, Clarksville, Tennessee, and to engage in the credit-related life and health insurance in connection with extensions of credit made by the thrift. Approved, June 18, 1996.
St. Louis	Porter Bancorp, Inc., Shepherdsville, Kentucky -- to acquire Pioneer Bancshares, Inc; Green River Bancorp, Inc.; Greenburg Bancorp, Inc.; Mammoth Bancorp, Inc., Brownsville; and BBA, Inc., Shepherdsville, Kentucky. Approved, June 21, 1996.
San Francisco	Santa Barbara Bancorp, Santa Barbara, California -- to engage in community development activities. Approved, June 19, 1996.
Richmond	Summit Financial Corporation, Greenville, South Carolina -- to acquire Berkeley Loan, Inc., Moncks Corner, North Carolina. Approved, June 20, 1996.
New York	Sussex Bancorp, Franklin, New Jersey -- to acquire The Sussex County State Bank. Withdrawn, June 17, 1996.

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

BANK HOLDING COMPANIES

Atlanta	Tattnail Bancshares, Inc., Reidsville, Georgia -- notification of intent to acquire Reidsville Insurance Agency, Inc., and engage in insurance agency activities. Permitted, June 18, 1996.
Dallas	Texas Financial Bancorporation, Inc., Minneapolis, Minnesota -- to acquire Community Bank of Arizona, Wickenburg, Arizona. Approved, June 21, 1996.

CHANGE IN BANK CONTROL

Dallas	Brazosport Corporation, Corpus Christi, Texas -- change in bank control. Permitted, June 20, 1996.
Atlanta	FN BanCorp., Inc., Tullahoma, Tennessee -- change in bank control. Permitted, June 17, 1996.
Kansas City	Leader First Bancorp, Inc., Marlow, Oklahoma -- change in bank control. Permitted, June 18, 1996.
Kansas City	Siouxland National Corporation, South Sioux City, Nebraska -- change in bank control. Permitted, June 18, 1996.
Dallas	Sundown Bankshares, Inc., Sundown, Texas -- change in bank control. Permitted, June 21, 1996.
Minneapolis	Vergas Bancorporation, Inc., Vergas, Minnesota -- change in bank control. Permitted, June 19, 1996.

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

COMPETITIVE FACTORS REPORTS

Richmond	Americas-Bank, Baltimore, Maryland, proposed acquisition of the assets and assumption of the liabilities of Rushmore Trust and Savings, FSB -- report on competitive factors. Submitted, June 17, 1996.
San Francisco	Bank of Hawaii, Honolulu, Hawaii, proposed assumption of liabilities of Commercial Credit Corporation (Hawaii) -- report on competitive factors. Submitted, June 20, 1996.
Atlanta	BankAtlantic, FSB, Fort Lauderdale, Florida, proposed acquisition of the assets and assumption of the liabilities of Bank of North America -- report on competitive factors. Submitted, June 19, 1996.
Minneapolis	Community Bank Winsted, Winsted, Minnesota, proposed purchase of certain assets and assumption of certain liabilities of the Le Sueur, Minnesota, branch of TCF Bank Minnesota, fsb, Minneapolis, Minnesota -- report on competitive factors. Submitted, June 18, 1996.
Philadelphia	Cross County Bank, New Castle, Delaware, proposed purchase of certain assets and assumption of certain liabilities of First De Witt Bank, West Caldwell, New Jersey -- report on competitive factors. Submitted, June 17, 1996.
Chicago	Lafayette Bank and Trust Company, Lafayette, Indiana -- proposed acquisition of certain assets and assumption of certain liabilities of the Monticello, Indiana, branch of National City Bank of Indiana, Indianapolis, Indiana. Submitted, June 19, 1996.
Richmond	Macon Savings Bank, Inc., SSB, Franklin, North Carolina, proposed purchase of the assets and assumption of the liabilities of Macon Savings Bank, SSB -- report on competitive factors. Submitted, June 17, 1996.

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

COMPETITIVE FACTORS REPORTS

St. Louis	Mercantile Bank of Central Arkansas, North Little Rock, proposed merger with Mercantile Bank of Conway County, National Association, Morrilton; Mercantile Bank of Crawford County, National Association, Van Buren; Mercantile Bank of Heber Springs, National Association, Heber Springs, and Mercantile Bank of North Central Arkansas, National Association, Flippin, Arkansas -- report on competitive factors. Submitted, June 20, 1996.
Chicago	Mercantile Bank of Northern Iowa, Waterloo, Iowa, proposed merger with Mercantile Bank of Cedar Rapids, Cedar Rapids; Mercantile Bank of Clinton, Clinton; Mercantile Bank of Henry County, Mount Pleasant; Mercantile Bank of Maquoketa, Maquoketa, and Mercantile Bank of Washington, Washington, Iowa -- report on competitive factors. Submitted, June 20, 1996.
Atlanta	NationsBank, National Association (South), Atlanta, Georgia, proposed merger with Chase Federal Bank, A Federal Savings Bank, Miami, Florida -- report on competitive factors. Submitted, June 19, 1996.
New York	R-G Premier Bank of Puerto Rico, Hato Rey, San Juan, Puerto Rico, proposed merger with R-G Interim Premier Bank, Hato Rey -- report on competitive factors. Submitted, June 20, 1996.
St. Louis	Union Planters Bank of Cape Girardeau County, Cape Girardeau, Missouri, proposed merger with Union Planters Bank of Perryville, National Association, Perryville, Missouri -- report on competitive factors. Submitted, June 21, 1996.

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

EXTENSIONS OF TIME

Dallas	A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to September 28, 1996, to acquire ANB Corporation, Delaware Corporation, and American National Bank of Terrell. Granted, June 18, 1996.
St. Louis	Barretville Corporation, Barretville, Tennessee, and Barretville Bank and Trust Company -- extension to July 18, 1996, to acquire shares of Somerville Bank and Trust Company, Somerville, Tennessee. Granted, June 19, 1996.
Kansas City	BFM Bancshares, Inc., Kingman, Kansas -- extension to September 13, 1996, to acquire State Bank of Kingman. Granted, June 18, 1996.
New York	Chemical Bank, New York, New York -- extension to August 5, 1996, to merge with Chase Manhattan Bank, N.A. Granted, June 20, 1996.
New York	Emigrant Bancorp, Inc., New York, New York -- extension to October 1, 1996, to acquire more than 5.0 percent, but less than 10.0 percent of shares of Queens County Bancorp, Inc., Flushing, New York. Granted, June 20, 1996.
Kansas City	Emprise Financial Corporation, Wichita, Kansas -- extension to September 30, 1996, to consummate its purchase of Wichita Federal Savings and Loan Association. Granted, June 18, 1996.
Kansas City	First Newman Grove Bankshares Corporation, Newman Grove, Nebraska -- extension to September 1, 1996, to acquire Meadow Ridge Partners, L.L.C., and engage de novo in community service activities. Granted, June 17, 1996.

H.2
JUNE 17, 1996 TO JUNE 21, 1996
PAGE 9

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

INTERNATIONAL OPERATIONS

Director, BS&R Bank of America National Trust & Savings Association,
San Francisco, California -- waiver of the
remainder of the 45-day notice period to make an
investment in Bank of America S.A., Warsaw, Poland.
Granted, June 21, 1996.

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of San Francisco -- to offer
commercial check image capture products.
Approved, June 21, 1996.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>Application</u>		<u>Comment Period Ending Date</u>
Commerce Bancshares Corp., Worcester, Massachusetts - section 3 notification to acquire Commerce Bank & Trust Company, Worcester, Massachusetts*	<u>Newspaper</u>	7-20-96

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

<u>Application</u>		<u>Comment Period Ending Date</u>
Service Bancorp, MHC, Medway, Massachusetts - 3(a)(1) application to become a mutual bank holding company through the acquisition of Medway Savings Bank, Medway, Massachusetts*	<u>Newspaper</u>	Not Yet Established
	<u>Federal Register</u>	7-19-96

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

<u>Application</u>
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**

Merrill Lynch International Bank Limited, London, England, to establish representative offices in Miami, Florida, and Beverly Hills, California.	07/08/96
China Construction Bank, Beijing, The People's Republic of China, to establish a representative office in New York, New York.	07/19/96
Chemical Bank, New York, New York, to establish offsite electronic facilities at Mt. Sinai Hospital, Klingenstein Center, 1176 Fifth Avenue, New York; Hughes, Hubbard and Reed, One Battery Park Plaza, New York; Cheyenne Software, 2000 Marcus Avenue, Lake Success; Sony Plaza, 550 Madison Avenue, New York; B.G. Sulzle, One Needle Lane, Syracuse; Empire Blue Cross and Blue Shield, 622 Third Avenue, New York; and C.S. First Boston Corp., 11 Madison Avenue, New York, all in New York State; and branches at New York University Hospital Center, 550 First Avenue, New York; St. Luke's/Roosevelt Hospital Center, 1111 Amsterdam Avenue, New York; and St. Luke's/Roosevelt Hospital Center, 1000 10th Avenue, New York, all in New York State. <u>1/</u>	07/18/96
SVB Financial Services, Inc., Somerville, New Jersey, to become a bank holding company with respect to Somerset Valley Bank, Somerville, New Jersey. <u>1/</u>	07/03/96

SECTION II

**Applications Subject to Both
Newspaper and Federal Register Notice**

None.

SECTION III

Nonbanking Applications (subject to Federal Register Notice Only)

Deutsche Bank, Frankfurt, Germany, to acquire through its wholly owned subsidiary Deutsche Financial Services Corporation, St. Louis, Missouri, a 50 percent interest in Deutsche Financial Capital Limited Liability Company, Greensboro, North Carolina, a joint venture with Oakwood Homes Corp., Greenboro, North Carolina, and to engage in financing the sale of manufactured housing. N/A

Deutsche Bank, Frankfurt, Germany, to engage through its subsidiary, Deutsche Morgan Grenfell Financial Products Corp., New York, New York, in trading for its own account, for purposes other than hedging, in U.S. government securities, futures on U.S government securities and Eurodollars, and options of such futures. 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 June 22, 1996

NAME OF BANK

RATING

EXAMINATION DATE

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**

NONE

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

First Republic Bank, Philadelphia, PA has filed an application pursuant to the Bank Service Corporation Act regarding the activities of its wholly owned subsidiary, Republic Services, Inc.

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 June 21, 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>
Twin Rivers Bank Easton, PA	5/08/96	Satisfactory

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION VI - CRA EXAM SCHEDULE

N/A

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION VII - APPLICATIONS APPROVED

Keystone Financial, Inc., Harrisburg, PA requests relief of a commitment established in connection with its notice to engage in investment advisory services through the acquisition of Martindale Andres & Company, Inc., West Conshohocken, PA.

**Approved by the BOG: 06/13/96
(Division Director Delegated)**

APPLICATIONS BULLETIN
(For the week ending June 22, 1996)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received notice from The Fifth Third Bank of Northeastern Ohio, * July 17, 1996
Cleveland, Ohio, on June 21, 1996, of its intent to establish a
branch at 4948 Turney Road, Garfield Heights, Ohio.

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

Received Section 3(a)(3) application from Citizens Bancshares, Inc., *F: July 18, 1996
Salineville, Ohio, on June 17, 1996, to acquire The Navarre Deposit
Bank Company, Navarre, Ohio.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received Section 4(c)(8) notice from Wesbanco, Inc., Wheeling, Not Yet Known#
West Virginia, on June 19, 1996, of its intent to acquire Universal
Mortgage Company, Bridgeport, West Virginia.

Received Section 4(c)(8) notice from KeyCorp, Cleveland, Ohio, on Not Yet Known#
June 17, 1996, of its intent to acquire Carleton, McCreary, Holmes,
& Co., Cleveland, Ohio.

**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
(June 21, 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 June 21, 1996. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Centura Bank, Rocky Mount, North Carolina, to establish branches in the following Hannaford Brothers Stores: 10120 Johnston Road; 438 University Place; and 1700 East Woodlawn, Charlotte, North Carolina; 2900 Millbrook Road; 9600 Strickland Road; Six Forks and Old Wake Forest Road, Raleigh, North Carolina; 1741 Walnut Street; and 930 High House Road, Cary, North Carolina; 2316 North College Road, Wilmington, North Carolina; Highway 17 South, Coastal Plaza, Shallotte, North Carolina; 1800 Skibo Road; and 3725 Ramsey Street, Fayetteville, North Carolina; and 1300 East Hartley Drive, High Point, North Carolina.*	7-14-96
First Virginia Bank, Falls Church, Virginia, to establish a branch at the northeast corner of the intersection of Algonkian Parkway and Hardwood Forest Drive, Sterling, Virginia.*	7-17-96

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Notice of Change in Control filed by Myron H. Reinhart with respect to Regency Financial Shares, Inc., Richmond, Virginia.	6-28-96**
Union Bankshares Corporation, Bowling Green, Virginia, to acquire 100% of the voting shares of King George State Bank, Inc., King George, Virginia.*	7-22-96
First National Bancorp, Inc., St. Marys, West Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of The First National Bank of St. Marys, St. Marys, West Virginia.*	Not yet available.

*Application is subject to CRA requirements
**Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Southern National Corporation, Winston-Salem, North Carolina, to acquire Regional Acceptance Corporation, Greenville, North Carolina.	7-3-96**
Centura Banks, Inc., Rocky Mount, North Carolina, to acquire 49% equity interest in First Greensboro Home Equity, Inc., Greensboro, North Carolina.	7-8-96**
Southern National Corporation, Winston-Salem, North Carolina, to engage <u>de novo</u> in data processing activities through a new subsidiary, Money 24, Inc., Winston-Salem, North Carolina.	7-19-96**

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

Application

None.

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending June 21, 1996

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

	<u>Examination Date</u>	<u>Rating</u>
The Farmers Bank of Appomattox 18 Main Street Appomattox, Virginia 24522	3-25-96	Outstanding
Heritage Bank 1313 Dolley Madison Boulevard McLean, Virginia 22101	3-25-96	Satisfactory
The State Bank of the Alleghenies 116 West Riverside Avenue Covington, Virginia 24426	4-1-96	Outstanding
Peninsula Trust Bank, Incorporated U. S. Rout 17 Gloucester, Virginia 23061	4-1-96	Satisfactory
Piedmont Trust Bank 1 Ellsworth Street Martinsville, Virginia 24115	4-1-96	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 21, 1996

Section 1 - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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First Southern Bancshares, Inc. Lithonia, Georgia To acquire certain assets of American Financial Mortgage Corp., Decatur, Georgia, through a newly-formed subsidiary, FSB Mortgage Services, Inc., Lithonia, Georgia, and thereby engage in mortgage lending activities, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(1)(iii) of Regulation Y.	07-17-96 Newspaper#
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First State Bancshares of Blakely, Inc. Blakely, Georgia To acquire First Southwest Bancorp, Inc., Donalsonville, Georgia, a thrift holding company, 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.	Not yet available*
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Georgia National Bancorp, Inc. Athens, Georgia After-the-fact change in control notice by Mr. Claude Williams, Jr., to retain 10.92 percent of the outstanding shares of Georgia National Bancorp, Inc., Athens, Georgia.	07-19-96* Federal Register
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Mid State Banks, Inc. Cordele, Georgia To acquire The First State Bank of Ocilla, Ocilla, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	07-22-96 Newspaper
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Section 3 - Applications Subject to Federal Register Only

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

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

Application

First Rainsville Bancshares, Inc.
Rainsville, Alabama
Commitment waiver request.

*Subject to provisions of the Community Reinvestment Act.

#Published in the newspaper even though the application is subject to Federal Register publication only.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 21, 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>
None.		

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending June 21, 1996

Recently Approved Applications

Approval Date

Palm Beach National Holding Company North Palm Beach, Florida Notice for 1-BHC formation, Palm Beach National Bank and Trust Company, North Palm Beach, Florida.	06-19-96
Tattnall Bancshares, Inc. Reidsville, Georgia To acquire Reidsville Insurance Agency, Inc., Reidsville, Georgia, and thereby engage in insurance agency activities, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(8)(iii)(A) of Regulation Y.	06-18-96
FN BanCorp., Inc. Tullahoma, Tennessee Change in control notice by Mr. Eldon Bracton Thomas, III, to acquire an additional 4.27 percent of the outstanding shares of FN BanCorp., Inc., Tullahoma, Tennessee. The acquisition will increase Mr. Thoma's total ownership to 25.01 percent.	06-17-96
FN BanCorp., Inc. Tullahoma, Tennessee Change in control notice by Mr. Eldon Bracton Thoma, II, to acquire an additional 4.47 percent of the outstanding share of FN BanCorp., Inc., Tullahoma, Tennessee. The acquisition will increase Mr. Thoma's total ownership to 27.82 percent.	06-17-96

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	Baylake Bank Sturgeon Bay, Wisconsin Glendale Crossing Shopping Center, Intersection of Glendale and Velp Avenue Green Bay, Wisconsin	NP - 7-5-96
Merger/Branch	DeMotte State Bank DeMotte, Indiana Hebron, Indiana branch of First Chicago/NBD Bank, N.A. Indianapolis, Indiana 507 South Main Street Hebron, Indiana	NP - **
Membership	Fortress Bank of Cresco Cresco, Iowa (in organization)	NP - 6-28-96
EFT	M&I Central State Bank Oshkosh, Wisconsin 641 Oshkosh Street Ripon, Wisconsin	NP - 7-7-96

NP - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(1)	Brickyard Bancorp, Inc.* Chicago, Illinois Sysco Financial Inc. Lincolnwood, Illinois Brickyard Bank Lincolnwood, Illinois	FR - 6-21-96 NP - 6-20-96
COC-HC	Blanchardville Financial Services, Inc. Blanchardville, Wisconsin Richard Roy Kundert	FR - 6-11-96 NP - 6-30-96
3(a)(1)	Sparta Union Bancshares, Inc.* Sparta, Wisconsin Union National Bank & Trust Company Sparta, Wisconsin	FR - 6-21-96 NP - **
3(a)(5)	First Merchants Corporation* Muncie, Indiana Randolph County Bancorp Winchester, Indiana Randolph County Bank Winchester, Indiana	FR - 7-15-96 NP - 7-9-96
3(a)(3)	North Shore Community Bancorp, Inc.* Lake Forest, Illinois Lake Forest Bancorp, Inc. Lake Forest, Illinois Lake Forest Bank and Trust Company Lake Forest, Illinois Hinsdale Bancorp, Inc. Hinsdale, Illinois Hinsdale Bank and Trust Company Libertyville Bancorp, Inc. Libertyville, Illinois Libertyville Bank and Trust Company Libertyville, Illinois	FR - 7-8-96 NP - 7-7-96

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)	First Financial Corporation* Terre Haute, Indiana Crawford Bancorp, Inc. Robinson, Illinois Crawford County State Bank Robinson, Illinois	FR - 6-17-96 NP - 6-10-96
3(a)(1)	Fortress Bancshares, Inc.* Cresco, Iowa Fortress Bank of Cresco Cresco, Illinois (in organization)	FR - 6-17-96 NP - 6-21-96
3(a)(3)	Fortress Bancshares, Inc.* Cresco, Iowa Fortress Holdings, Inc. Hartland, Wisconsin Houston Security Bank Houston, Minneapolis Westby-Coon Valley State Bank Westby, Wisconsin	FR - 7-15-96 NP - 6-21-96
3(a)(3)	Alton Bancorporation* Alton, Iowa Hawarden Banking Company Omaha, Nebraska First State Bank Hawarden, Iowa	FR - 6-21-96 NP - 6-1-96
3(a)(1)	First State Associates, Inc.* Hawarden, Iowa Hawarden Banking Company Omaha, Nebraska First State Bank Hawarden, Iowa	FR - 6-21-96 NP - 6-1-96
3(a)(3)	Old O'Brien Bancshares, Inc.* Sutherland, Iowa Hawarden Banking Company Omaha, Nebraska First State Bank Hawarden, Iowa	FR - 6-21-96 NP - 6-1-96

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>
COC-HC	Madison Holding Company Winterset, Iowa Jean W. Lange	FR - 6-5-96 NP - 6-18-96
3(a)(3)	Vogel Bancshares, Inc.* Orange City, Iowa Ireton Bancorp Ireton, Iowa Security Savings Bank	FR - 5-25-96 NP - 6-29-96
3(a)(1)	Community Central Bank Corporation* Mount Clemens, Michigan Community Central Bank Mount Clemens, Michigan (in organization)	FR - 6-28-96 NP - 6-15-96
COC-HC	Hasten Bancshares Indianapolis, Indiana Anna Ruth Hasten	FR - 6-18-96 NP - **
COC-HC	Hasten Bancshares Indianapolis, Indiana Simona Hasten	FR - 6-18-96 NP - **
3(a)(1)	Farmers State Bancshares, Inc.* Mason City, Iowa Farmers State Bank Northwood, Iowa	FR - 7-19-96 NP - **
3(a)(3)	Great Lakes Financial Resources, Inc. ESOP* Homewood, Illinois Great Lakes Financial Resources, Inc. Homewood, Illinois Bank of Homewood Homewood, Illinois Bank of Matteson Matteson, Illinois First National Bank of Blue Island Blue Island, Illinois	FR - 7-19-96 NP - 7-16-96

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)	Hills Bancorporation* Hills, Iowa Hills Bank Kalona Kalona, Iowa (in organization)	FR - 7-8-96 NP - 6-22-96
3(a)(3)	Landmark Financial Group, Inc.* Belvidere, Illinois Alpine Bancorporation, Inc., Rockford, Illinois Alpine Bank of Illinois Rockford, Illinois	FR - 7-8-96 NP - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Hinsbrook Bancshares, Inc. Willowbrook, Illinois Northern Illinois Financial Services, LLC Willowbrook, Illinois	FR - 6-18-96
4(c)(8)	Palos Bancshares, Inc. Palos Heights, Illinois Northern Illinois Financial Services, LLC Willowbrook, Illinois	FR - 6-18-96
4(c)(8)	Southwest Financial Group of Iowa, Inc. Red Oak, Iowa to engage de novo in making and servicing loans	FR - 6-19-96
4(c)(8)	FBOP Corporation Oak Park, Illinois Torrance Bank, SSB Torrance, California	FR - 6-21-96 NP - 6-19-96
4(c)(8)	North Shore Community Bancorp, Inc. Lake Forest, Illinois Crabtree Capital Corporation Schaumburg, Illinois	FR - 7-8-96
4(c)(8)	Libertyville Bancorp, Inc. Lake Forest, Illinois to engage de novo in making and servicing loans	FR - 7-3-96
4(c)(8)	Heartland Financial USA, Inc. Dubuque, Iowa Tri-State Community Credit Corp. Dubuque, Iowa	FR - **
4(c)(8)	UnionBancorp, Inc. Streator, Illinois LaSalle County Collections, Inc. Ottawa, Illinois	FR - 7-8-96

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)	Bank of Montreal Montreal, Canada Multinet International Bank New York, New York	FR - **
4(c)(8)	First Chicago NBD Corporation Chicago, Illinois Multinet International Bank New York, New York	FR - **
4(c)(8)	Marshall & Ilsley Corporation Milwaukee, Wisconsin EastPoint Technology, Inc. Bedford, New Hampshire	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
ROS	Blanchardville Financial Services, Inc. Blanchareville, Wisconsin to redeem 211 shares of stock
ROS	Hawarden Banking Company Omaha, Nebraska to redeem 163.89 shares of its common stock
ROS	Adair Insurance Agency, Inc. Adair, Iowa to redeem 2,031 shares of stock from Gerald L. Nordbrock

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 June 21, 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 has a 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>
Hendricks County Bank & Trust Company One East Main Street Brownsburg, Indiana 46112-1213 (317) 852-2268	3/04/96	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING June 21, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

* Section 3(a)(1) application by River Valley Bancorp, Madison, Indiana, to acquire Citizens National Bank of Madison, Madison, Indiana (received during the week ending June 14, 1996).

Newspaper: 6-28-96

* Section 4(c)(8) notification by River Valley Bancorp, Madison, Indiana, to acquire Madison First Federal Savings and Loan Association, Madison, Indiana (received during the week ending June 14, 1996).

Newspaper: 7-6-96

* Section 3(a)(3) application by First Commercial Corporation, Little Rock, Arkansas, to acquire City National Bank, Whitehouse, Texas.

Newspaper: 7-13-96

* Section 3(a)(3) application by Union Planters Corporation, Memphis, Tennessee, to acquire BancAlabama, Inc., Huntsville, Alabama.

Newspaper: 7-16-96

* Section 3(a)(1) application by BNF Bancorp, Inc., Memphis, Tennessee, to acquire BancAlabama, Inc. Huntsville, Alabama.

Newspaper: 7-16-96

* Section 3(a)(1) application by Citizens Bancshares, Inc., Albion, Illinois, to acquire Citizens National Bank of Albion, Albion, Illinois.

Newspaper: 7-20-96

Change in control notification involving Farmers Bancorp, Inc., Blytheville, Arkansas, by Paula O. Blackwell, to replace of the sole trustee of the Gaylon M. Lawrence, Sr. Irrevocable Trust.

N/A

* Section 3(a)(3) application by National City Bancshares, Inc., Evansville, Indiana, to acquire Wayne City National Bank, Wayne City, Illinois.

Newspaper: 7-22-96

* This application/notification is subject to CRA.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

Section 9 membership application by Winfield
Banking Company, Winfield, Missouri.

N/A

Stock redemption notification by Farmers Bancorp,
Inc., Blytheville, Arkansas, to redeem 29.2 percent of
its equity.

N/A

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 June 21, 1996

Name of Bank	Bank Address	Examination Date	Examination Rating
The Callaway Bank	Fulton, MO	3/4/96	Outstanding

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to

Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Flint Creek Valley Bank, Philipsburg, Montana, to establish a branch in Drummond, Montana. *	June 22, 1996
Universal Financial Services, Inc., Bayport, Minnesota, to become a bank holding company through the acquisition of 100% of the voting shares of First State Bank of Bayport, Bayport, Minnesota. *	Not yet available
Northland Security Bank, Ramsey, Minnesota, a <u>de novo</u> bank, for prior approval to become a member of the Federal Reserve System. *	Not yet available

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section II - Applications Subject to Both

Newspaper and Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Clark J. Vollan to acquire control of 48.6% of the voting shares of Kandi Banc Shares, Inc., New London, Minnesota.	July 10, 1996 (Federal Register)
Mesaba Bancshares, Inc., Biwabik, Minnesota, for prior approval to acquire 22.2% of the voting shares of River Bancorp, Inc., Ramsey, Minnesota. *	Not yet available
River Bancorp, Inc., Ramsey, Minnesota, for prior approval to acquire 100% of the voting shares of Northland Security Bank, Ramsey, Minnesota, a <u>de novo</u> bank. *	Not yet available

*Subject to CRA

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation, Minneapolis, Minnesota, to engage <u>de novo</u> in providing data processing services for a real estate database through Information Services of the Rocky Mountains LLC, Boulder, Colorado, a joint venture with Boulder Area Board of Realtors, Inc. and Longmont Association of Realtors, Inc.	July 17, 1996
Norwest Corporation, Minneapolis, Minnesota, to engage in data processing activities through the acquisition of Central Computers, Inc., Victoria, Texas	July 19, 1996
Henning Bancshares, Inc., Henning, Minnesota, to engage <u>de novo</u> in making and servicing loans.	July 10, 1996

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

Application

Kandi Banc Shares, Inc., New London, Minnesota, to redeem 5,271 shares (26.2%) of its common voting stock.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of
CRA Public Evaluations
week ending June 21, 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.

<u>BANK(S) EXAMINED</u>	<u>DATE OF EXAMINATION</u>	<u>CRA RATING</u>
The Citizens State Bank of Choteau 201 North Main, P.O. Box 858 Choteau, MT 59422-0858 (406) 466-5743	March 11, 1996	Outstanding
Dakota Western Bank 202 South Main, Drawer D Bowman, ND 58623 (701) 523-5616	March 11, 1996	Satisfactory

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Farmers State Bank, Wallace, Nebraska, for prior approval to become a member of the Federal Reserve System.	Not Available
Boulder Valley Bank and Trust, Boulder, Colorado, for prior approval to merge with Mountain Parks Bank-East, Evergreen, Colorado; Mountain Parks Bank-West, Breckenridge, Colorado; and The Bank of Louisville, Louisville, Colorado.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Jennifer L. and Randall L. Trimble, Burlington, Kansas, and Lisa A. Dreiling, Mission, Kansas, for prior approval to each acquire an additional 16.7 percent, for a total of 50.0 percent of the voting shares of Rock Creek Bancshares, Inc., Burlington, Kansas.	July 5, 1996

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
None.	

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

<u>APPLICATION</u>
None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
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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 JUNE 17, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

*Section 9 application received from
Bank of the West, El Paso, TX, to establish a branch
at Northeast Corner of Montwood Drive and Firehouse Drive,
El Paso, TX

96/07/15

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

APPLICATION

** NOTICE EXP

*Section 3(a)(1) application by
Texas Bancorp, Inc., San Angelo, TX, to acquire
San Angelo Bancorp, Inc., Dover, DE, and Texas State
Bank, San Angelo, TX

N/A

*Section 3(a)(1) application by
San Angelo Bancorp, Inc., Dover, DE, to acquire
Texas State Bank, San Angelo, TX

N/A

Change in Control Notice by
Tommy Mayhew Lovell, Jr., Farmersville, TX, to acquire
an interest in Farmersville Bancshares, Inc.,
Farmersville, TX

N/A

Change in Control Notice by
John Gordon Muir, Jr., Houston, TX, to acquire an
interest in Thorndale Bancshares, Inc., Thorndale, TX

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE
NOTICE ONLY

APPLICATION

NOTICE EXP

Section 4(c)(8) notification by
Sterling Bancshares, Inc., Houston, TX, and
Sterling Bancorporation, Inc., Wilmington, DE,
to engage in the activity of originating single family
residential mortgage loans through CMCR Holding Company,
Wilmington, DE, and Charter Mortgage Company, Houston, TX
(Previously reported during the week of 6-10-96)

96/07/08

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 JUNE 17, 1996

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
The First State Bank Ann & North P. O. Box 385 Brackettville, TX 78832	96/03/11	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 6/21/96

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Idaho Banking Company (In Organization), Boise, Idaho, to become a member of the Federal Reserve System. *	<u>Newspaper:</u> Not available
ValliWide Bank, Fresno, California, to merge with The Bank of Commerce, N.A., Auburn, California. *	<u>Newspaper:</u> 7/12/96

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

Refiled: Bruce Hammond Qvale, San Francisco, California, to acquire up to 33.85 percent of Marin National Bancorp, San Francisco, California. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 7/03/96
Refiled: Miles Jeffrey Qvale, San Francisco, California, to acquire up to 36.03 percent of Marin National Bancorp, San Francisco, California. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 7/03/96
ValliCorp Holdings, Inc., Fresno, California, to merge with Auburn Bancorp, Auburn, California. *	<u>Newspaper:</u> 7/12/96
	<u>Fed. Reg.:</u> 7/23/96
ValliCorp Holdings, Inc., Fresno, California, to acquire 19.9 percent of Auburn Bancorp, Auburn, California. *	<u>Newspaper:</u> 7/12/96
	<u>Fed. Reg.:</u> 7/23/96
Western Acquisition Partners, L.P., and Western Acquisition, L.L.C., Buffalo Grove, Illinois, to become bank holding companies by acquiring at least 43.5 percent of Sunwest Bank, Tustin, California. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> Not available

Section III - Applications Subject to Federal Register Only

None

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

None

* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 6/21/96

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>
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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.