

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1996, No. 33
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending August 17, 1996

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

CNB Financial Corp. Canajoharie, New York -- to establish and retain all the shares of Central Asset Management, Inc., and engage de novo in providing portfolio investment advisory services. Approved, August 12, 1996.

InterWest Bancorp, Inc., Oak Harbor, Washington -- to merge with Central Bancorporation, Wenatchee, Washington, and acquire Central Washington Bank and North Central Washington Bank, Omak, Washington. Approved, August 12, 1996.

KeyCorp, Cleveland, Ohio -- to acquire Carleton, McCreary, Holmes & Co., and engage in certain nonbanking activities. Approved, August 14, 1996.

Unidanmark A/S, Copenhagen, Denmark, and Unibank A/S -- request to engage in the United States in certain securities activities. Granted, August 14, 1996.

ENFORCEMENT

Bank of Corning Company, Corning, Ohio -- written agreement dated July 15, 1996, with the Federal Reserve Bank of Cleveland and the Superintendent of Financial Institutions of the State of Ohio. Announced, August 13, 1996.

Citizens First State Bank of Walnut, Walnut, Illinois -- termination of written agreement dated September 28, 1994. Announced, August 13, 1996.

Habib Bank AG Zurich, Zurich, Switzerland -- termination of cease and desist order dated July 7, 1992. Announced, August 13, 1996.

Premier Bank, Lenexa, Kansas -- order of prohibition against Joseph G. Donner, Jr., an institution-affiliated party. Announced, August 14, 1996.

Premier Bank, Lenexa, Kansas -- order of prohibition against Albert L. Margolin, an institution-affiliated party. Announced, August 14, 1996.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

FORMS

Interagency Notice of Change in Bank Control (FR 2081a), Interagency Notice of Change in Director and Senior Executive Officer (FR 2081b), and Interagency Biographical and Financial Report (FR 2081c) -- request for public comment on information collections concerning certain corporate changes. Published, August 13, 1996.

REGULATIONS AND POLICIES

Mutual Funds: Understand the Risks -- Federal Reserve to provide public service announcements nationwide to 145 television stations. Announced, August 15, 1996.

Regulation S -- request for comment on proposed amendment to clarify the exemptions from recordkeeping requirements (Docket R-0934). Approved, August 15, 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

Atlanta	First Newton Bank, Covington, Georgia -- to establish a branch at 1436 Dogwood Drive, Conyers, Georgia. Approved, August 15, 1996.
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BANK HOLDING COMPANIES

Boston	Assabet Valley Bancorp, Hudson, Massachusetts -- to acquire Hudson Savings Bank. Approved, August 16, 1996.
Chicago	Aurelia FT & S Bankshares, Inc., Aurelia, Iowa -- request for waiver of application to acquire Cleghorn Financial, Inc., Cleghorn, Iowa, and Cleghorn State Bank. Granted, August 14, 1996.

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

BANK HOLDING COMPANIES

Chicago	Beverly Bancorporation, Inc., Chicago, Illinois -- request for waiver of application to merge with Beverly Bancorporation, Inc., a new corporation. Granted, August 15, 1996.
Atlanta	Bullsboro Bancshares, Inc., Newnan, Georgia -- to acquire the Bank of Newnan. Approved, August 14, 1996.
Richmond	Centura Banks, Inc., Rocky Mount, North Carolina -- to acquire shares of First Greensboro Home Equity, Inc., Greensboro, North Carolina. Approved, August 12, 1996.
St. Louis	Citizens Bancshares, Inc., Albion, Illinois -- to acquire Citizens National Bank of Albion. Approved, August 16, 1996.
New York	Commerzbank Aktiengesellschaft, Frankfurt am Main, Germany -- to expand de novo its securities brokerage services through Commerz Futures Corporation, Chicago, Illinois. Permitted, August 12, 1996.
New York	Deutsche Bank AG, Frankfurt, Federal Republic of Germany -- to acquire an interest in Deutsche Financial Capital Limited Liability Company, Greensboro, North Carolina, through Deutsche Financial Services Corporation, St. Louis, Missouri, a joint venture with Oakwood Homes Corporation; and engage in manufactured housing retail financing. Approved, August 16, 1996.
Richmond	F & M National Corporation, Winchester, Virginia -- to acquire Allegiance Banc Corporation, Bethesda, Maryland. Approved, August 15, 1996.

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

BANK HOLDING COMPANIES

Minneapolis	First Interstate BancSystem of Montana, Inc., Billings, Montana -- to acquire First Interstate Bank of Montana, N.A., Kalispell, Montana, and First Interstate Bank of Wyoming, N.A., Casper, Wyoming. Approved, August 14, 1996.
Richmond	First National Bancorp, Inc., St. Marys, West Virginia -- to acquire the First National Bank of St. Marys. Approved, August 14, 1996.
St. Louis	First Nokomis Bancorp, Inc., Nokomis, Illinois -- to acquire Ayars State Bank, Moweaqua, Illinois. Approved, August 16, 1996.
Atlanta	First Rainsville Bancshares, Inc., Rainsville, Alabama -- waiver of a commitment. Granted, August 16, 1996.
Richmond	FNB Bancshares, Inc., Gaffney, South Carolina -- to acquire First National Bank of Carolinas, Gaffney, South Carolina. Approved, August 16, 1996.
Director BS&R	Heritage Bancorp, Inc., Pottsville, Pennsylvania, and Heritage National Bank -- partial relief from commitment concerning engaging in banking or nonbanking activities with East Penn Bank, Emmaus, Pennsylvania. Granted, August 15, 1996.
New York	Investors Bancorp, MHC, Millburn, New Jersey, and Investors Bancorp, Inc. -- to acquire Investors Savings Bank. Approved, August 16, 1996.
Minneapolis	JS Investments, Limited Partnership, Billings, Montana -- to acquire First Interstate Bank of Montana, N.A., Kalispell, Montana, and First Interstate Bank of Wyoming, N.A., Casper, Wyoming. Approved, August 14, 1996.

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

BANK HOLDING COMPANIES

St. Louis	Mark Twain Bancshares, Inc., St. Louis, Missouri, and Mark Twain Acquisition Corp. II -- to acquire shares of Northland Bancshares, Inc., Kansas City, Missouri, and First National Bank of Platte County. Approved, August 15, 1996.
Minneapolis	Nbar5, Limited Partnership, Ranchester, Wyoming -- to acquire First Interstate Bank of Montana, N.A., Kalispell, Montana, and First Interstate Bank of Wyoming, N.A., Casper, Wyoming. Approved, August 14, 1996.
Atlanta	NBN Corp., Newport, Tennessee -- to engage de novo in credit related insurance activities through Smoky Mountain Financial Services, Inc., Jefferson City, Tennessee. Permitted, August 16, 1996.
Chicago	North Shore Community Bancorp, Inc., Wilmette, Illinois -- to acquire Lake Forest Bancorp, Inc., Lake Forest; Lake Forest Bank and Trust Company; Hinsdale Bancorp, Inc., Hinsdale; Hinsdale Bank and Trust Company; Libertyville Bancorp, Inc., Libertyville; Libertyville Bank and Trust Company; and Crabtree Capital Corporation, Schaumburg, Illinois; and engage in lending and leasing activities. Approved, August 14, 1996.
St. Louis	S.Y. Bancorp, Inc., Louisville, Kentucky -- to acquire the Austin State Bank, Austin, Indiana. Approved, August 16, 1996.
Dallas	Security Shares, Inc., Abilene, Texas -- to acquire shares of Vision Plus Card Services, L.L.C. Withdrawn, August 12, 1996.

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

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

San Francisco	Chevron Federal Credit Union, San Francisco, California -- registration under Regulation G. Withdrawn, August 15, 1996.
San Francisco	Farmers Insurance Group Federal Credit Union, Los Angeles, California -- registration under Regulation G. Withdrawn, August 15, 1996.
San Francisco	Farr Company, El Segundo, California -- registration under Regulation G. Withdrawn, August 15, 1996.
San Francisco	Fresenius USA, Inc., Walnut Creek, California -- registration under Regulation G. Withdrawn, August 15, 1996.
San Francisco	Marquardt San Fernando Valley Federal Credit Union, Van Nuys, California -- registration under Regulation G. Withdrawn, August 15, 1996.
San Francisco	Partners Federal Credit Union, Anaheim, California -- registration under Regulation G. Withdrawn, August 15, 1996.
Director, BS&R	Premier Trust Services, Inc., Freeport, Illinois -- transfer agent registration. Approved, August 12, 1996.
San Francisco	Schnitzer Investment Corporation, Portland, Oregon -- registration under Regulation G. Withdrawn, August 15, 1996.
San Francisco	Tri-State Livestock Credit Corporation, Sacramento, California -- registration under Regulation G. Withdrawn, August 15, 1996.

CAPITAL STOCK

St. Louis	Farmers Bancorp, Inc., Blytheville, Arkansas -- redemption of shares. Approved, August 15, 1996.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

CHANGE IN BANK CONTROL

St. Louis Farmers Bancorp, Inc., Blytheville, Arkansas --
 change in bank control.
 Permitted, August 15, 1996.

COMPETITIVE FACTORS REPORTS

Philadelphia Community Bank National Association, Millersburg,
 Pennsylvania, proposed acquisition of the assets
 and assumption of the liabilities of the Valley
 View branch of Pennsylvania National Bank and Trust
 Company, Harrisburg, Pennsylvania -- report on
 competitive factors.
 Submitted, August 14, 1996.

Kansas City First National Bank and Trust Company of Ardmore,
 Ardmore, Oklahoma, proposed merger with First
 Community Bank and Trust Company, Lone Grove,
 Oklahoma -- report on competitive factors.
 Submitted, August 14, 1996.

Atlanta First State Bancshares of Blakely, Inc., Blakely,
 Georgia, proposed acquisition of First Southwest
 Bancorp, Inc., Donaldsonville, Georgia, and First
 Federal Savings Bank of Southwest Georgia -- report
 on competitive factors.
 Submitted, August 13, 1996.

Philadelphia First USA Federal Saving Bank (FSB), Wilmington,
 Delaware, proposed acquisition of certain assets
 and assumption of the liabilities of First USA Bank
 -- report on competitive factors.
 Submitted, August 13, 1996.

New York Investors Savings Bank, Millburn, New Jersey, an
 Interim Savings Bank in Organization, proposed
 merger with Investors Savings Bank -- report on
 competitive factors.
 Submitted, August 16, 1996.

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

COMPETITIVE FACTORS REPORTS

St. Louis	Mercantile Bank of East Central Missouri, Montgomery City, Missouri, proposed merger with Mercantile Bank of Boone County, Columbia; Mercantile Bank of Franklin County, Washington; Mercantile Bank of Lake of the Ozarks, Eldon; Mercantile Bank of Phelps County, Rolla; Mercantile Bank of Warrensburg, Warrensburg; and Mercantile Bank of West Central Missouri, Sedalia, Missouri -- report on competitive factors. Submitted, August 16, 1996.
Dallas	New TSB, Inc., San Angelo, Texas, proposed merger with Texas State Bank -- report on competitive factors. Submitted, August 14, 1996.

EXTENSIONS OF TIME

Richmond	American Bankshares, Inc., Welch, West Virginia -- extension to September 15, 1996, to establish Ameriloan, Englewood, Colorado, a consumer finance company. Granted, August 15, 1996.
San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, August 13, 1996.
Chicago	CBR Holdings, Inc., Winnetka, Illinois -- extension to November 13, 1996, to acquire the Community Bank of Ravenswood, Chicago, Illinois. Granted, August 15, 1996.
Dallas	LNB Financial Corp., Dover, Delaware -- extension to December 31, 1996, to acquire the Liberty National Bank in Paris, Paris, Texas. Granted, August 12, 1996.
Dallas	Paris Bancshares, Inc., Paris, Texas -- extension to December 31, 1996, to acquire LNB Financial Corp., Dover, Delaware; and the Liberty National Bank in Paris, Paris, Texas. Granted, August 12, 1996.

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AUGUST 12, 1996 TO AUGUST 16, 1996
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

EXTENSIONS OF TIME

San Francisco Tokai Bank, Limited, Nagoya, Japan -- extension to
divest certain property.
Granted, August 13, 1996.

RESERVE BANK OPERATIONS

GC Federal Reserve Bank of New York -- to act as fiscal
agent in connection with the proposed issue of
bonds by the International Reconstruction and
Development Bank.
Approved, August 16, 1996.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Interagency Policy Statement Regarding Advertising of
NOW Accounts -- notice of withdrawal.
Published, August 2, 1996.

Regulation H -- final amendments to implement the
National Flood Insurance Reform Act of 1994 (Docket
R-0897).
Approved, August 5, 1996.

Regulation L -- revision of the regulation (Docket
R-0907).
Approved, July 10, 1996.

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

BANK HOLDING COMPANIES

San Francisco Tokai Bank, Limited, Nagoya, Japan -- to engage de
novo in leasing activities through Tokai Financial
Services, Inc., Berwyn, Pennsylvania.
Permitted, August 6, 1996.

EXTENSIONS OF TIME

New York Saban S.A. Monaco, and RNYC Holdings Limited,
Gibraltar -- to acquire shares of Republic New York
Corporation, New York, New York.
Granted, August 7, 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

The Royal Bank of Scotland plc, Edinburgh, Scotland,	<u>Newspaper</u>	08-05-96
The Governor and Company of the Bank of Ireland, Dublin, Ireland, Citizens Financial Group, Inc., Providence, Rhode Island - 3(a)(3) application to acquire Farmers & Mechanics Bank, Middletown, Connecticut*	<u>Federal Register</u>	09-12-96

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution

Examination Date

Rating**

NONE

SECTION VI - CRA EXAMINATIONS SCHEDULED

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

The Federal Reserve Bank of Boston does not have any institutions scheduled to be examined for CRA during the fourth quarter of 1996.

*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 three branches located at: 1) Tops Markets Inc., D&L Plaza, 5175 Broadway, Village of Depew, Town of Lancaster, Erie County, New York; 2) Tops Markets Inc., Wal-Mart-Tops Plaza, 5827 South Transit Road, Town of Lockport, Niagara County, New York; 3) Glen Arden Life Care Retirement Community, 214 Harriman Drive, Village of Goshen, Orange County. 1/ 09/16/96

The Chase Manhattan Bank, New York, New York, to establish an off-site electronic facility at Warner Bros., One East 57th Street, New York, New York. 1/ 09/16/96

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Notice of Change in Bank Control by New York Central Mutual Fire Insurance Company, Edmeston, New York, with respect to its acquisition of 13.62 percent of the shares of CNB Financial Corp., Canajoharie, New York, a bank holding company with respect to Central National Bank, Canajoharie, New York. 08/30/96 3/

Notice of Change in Bank Control by Amrose Hamm, Branchville, New Jersey, to acquire 10.19 percent of the common stock of, and thereby control, Sussex Bancorp, Franklin, New Jersey. 09/01/96 3/

Application by Sussex Bancorp, Franklin, New Jersey, to become a bank holding company with respect to Sussex County State Bank, Franklin, New Jersey. 1/ 09/11/96 3/

SECTION III

Nonbanking Applications
(subject to Federal Register Notice Only)

The Chase Manhattan Corp., New York, New York, and Mellon Bank Corp., Pittsburgh, Pennsylvania, for their jointly owned subsidiary, ChaseMellon Shareholder Services, LLC, Ridgefield Park, New Jersey, to acquire certain assets comprising the stock transfer business of Wells Fargo Bank, N.A., San Francisco, California, and certain affiliated banks. 08/30/96

SECTION III

Nonbanking Applications (subject to Federal Register Notice Only)con't.

Rabobank Nederland, Utrecht, The Netherlands, to acquire 51 percent interest in Agricredit Acceptance LLC, Des Moines, Iowa, and thereby engage in lending, leasing, insurance and data processing activities. 08/22/96

The Bank of Nova Scotia, Toronto, Canada, to engage de novo through its subsidiary, Scotia Financial Services, Inc., Atlanta, Georgia, in commercial finance activities. N/A

Bayerische Vereinsbank AG, Munich, Federal Republic of Germany, to establish a wholly-owned subsidiary, VB Structured Finance, Inc., and thereby engage de novo in commercial finance activities. 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 August 17, 1996

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

SECTION VI

CRA Examinations Scheduled to Begin in Fourth Quarter 1996

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in the published schedule, as shown above, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Comments should be sent to the attention of: Ms. Assunta Muglia, Examining Officer, Federal Reserve Bank of New York, 33 Liberty Street, New York, NY 10045.

The Adirondack Trust Company
473 Broadway
Saratoga Springs, New York 12866

Bank of Bermuda
350 Park Avenue
New York, New York 10022

Community Bank of Bergen County, N.J.
125 W. Pleasant Avenue
Maywood, New Jersey 07607

Great Eastern Bank
41-48 Main Street
Flushing, New York 11355

Marine Midland Bank
One Marine Midland Plaza
Buffalo, New York 14203

Orange County Trust Company
75 North Street
Middletown, New York 10940

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- 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**

Keystone Financial, Inc., Harrisburg, PA to establish a newly-chartered national bank, Keystone National Bank, Lancaster, PA, pursuant to Section 3(a)(3) of the Bank Holding Company Act.

Federal Register comment period expires: 09/09/96

Newspaper comment period expires: 08/26/96

**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**

NONE

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending August 16, 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 PHILADELPHIA

SECTION VI - CRA EXAM SCHEDULE

(September 30, 1996 through December 30, 1996)

"Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination."

BANK/LOCATION

Bank of Landisburg
P.O. Box 179
Landisburg, PA 17040

Wilmington Trust of Pennsylvania
1522 McDaniel Drive
West Chester, PA 19382

Orrstown Bank
3580 Orrstown Road
Orrstown, PA 17244

Premier Bank
379 N. Main Street
Doylestown, PA 18901

Bank of Mid Jersey
300 Farnsworth Avenue
Bordentown NJ, 08505

First Republic Bank
1515 Walnut Street
Philadelphia, PA 19102

APPLICATIONS BULLETIN
(For the week ending August 17, 1996)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

Received Section 3(a)(1) application from Classic Bancshares, Inc., Ashland, Kentucky, on August 5, 1996, to acquire First Paintsville Bancshares, Inc., Paintsville, Kentucky. * September 6, 1996

Received Section 4(c)(8) notice from Classic Bancshares, Inc., Ashland, Kentucky, on August 5, 1996, to retain the voting shares of Ashland Federal Savings Bank, Ashland, Kentucky. * September 6, 1996

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received Section 4(c)(8) notice from National City Corporation, Cleveland, Ohio, on August 16, 1996, of its intent to acquire 51.000 percent of the voting shares of Muirfield Mortgage Limited Partnership. 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
(August 16, 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 August 16, 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 CLEVELAND**

P. O. Box 6387
Cleveland, Ohio 44101-1387

**CRA Examinations Scheduled
Fourth Quarter 1996**

Examinations may have to be rescheduled during the calendar quarter in which they are designed to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

The Huntington State Bank
4 W. Main St.
Alexandria, OH 43001

Provident Bank of Kentucky
U S 27 and Main St.
Alexandria, KY 41001

Fifth Third Bank of Columbus
21 E. State St.
Columbus, OH 43215

Heartland Bank
12 N. Main St.
Croton, OH 43013

The Ottoville Bank Company
161 W. 3rd St.
Ottoville, OH 45876

The St. Henry Bank
231 E. Main St.
Saint Henry, OH 45883

Federal Reserve Bank of Richmond

**Section I - Applications Subject to Newspaper
Notice Only**

Application

Comment Period Ending Date

Crestar Bank DC, Vienna, Virginia, to
merge with Crestar Bank MD, Bethesda,
Maryland, and Crestar Bank, Richmond,
Virginia.*

9-1-96

**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

Application

Comment Period Ending Date

None.

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

Application

None.

***Application is subject to CRA requirements**

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending August 16, 1996

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Examination

Date

Rating

None.

Federal Reserve Bank of Richmond

Section VI - CRA Examinations Scheduled for Fourth Quarter of 1996

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

Sterling Bank & Trust, Baltimore, Maryland
Commerce Bank Corp., College Park, Maryland
Pee Dee State Bank, Timmonsville, South Carolina
Bank of Clarke County, Berryville, Virginia
Citizens Bank & Trust Co., Blackstone, Virginia
Peoples Bank of Virginia, Chesterfield, Virginia
Second Bank & Trust, Culpeper, Virginia
Bank of Carroll, Hillsville, Virginia
Bank of Lancaster, Kilmarnock, Virginia
Chesapeake Bank, Kilmarnock, Virginia
First Bank & Trust Company, Lebanon, Virginia
The Page Valley Bank, Luray, Virginia
Security Bank Corp., Manassas, Virginia
Peoples Bank of Montross, Montross, Virginia
Bank of the Commonwealth, Norfolk, Virginia
Farmers & Miners Bank, Pennington Gap, Virginia
Central Virginia Bank, Powhatan, Virginia
First Bank, Strasburg, Virginia
Citizens Bank of Tazewell, Tazewell, Virginia
Farmers & Merchants Bank, Timberville, Virginia
Citizens Bank of Virginia, Vienna, Virginia
Resource Bank, Virginia Beach, Virginia
The Fauquier Bank, Warrenton, Virginia
Southern Financial Bank, Warrenton, Virginia
Bank of Waverly, Waverly, Virginia
Putnam County Bank, Hurricane, West Virginia
Potomac Valley Bank, Petersburg, West Virginia
First Community Bank, Princeton, West Virginia

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 16, 1996

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
1st United Bank Boca Raton, Florida To merge with First National Bank of Lake Park, Lake Park, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*
Barnett Bank of Southwest Georgia Columbus, Georgia To establish an automated teller machine located at 4030 Victory Drive, Columbus, Georgia, to be known as Ranger Joe's Remote Drive-Up.	08-03-96*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
New South Bancshares, Inc. Irondale, AL 1-BHC formation, New South Bank, Irondale, Alabama (in organization).	Not yet available*
New South Bancshares, Inc. Irondale, Alabama To engage in operating a savings association through New South Federal Savings Bank, Irondale, Alabama, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(9) of Regulation Y.	Not yet available*
1st United Bancorp Boca Raton, Florida To acquire Park Bancshares, Inc., Lake Park, Florida, and thereby acquire First National Bank of Lake Park, Lake Park, Florida, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*
Whitney Holding Corporation New Orleans, Louisiana To acquire Whitney National Bank of Florida, Pensacola, Florida (in organization), pursuant to Section 3(a)(3) of the Bank Holding Company Act.	09-06-96* Federal Register
Whitney Holding Corporation New Orleans, Louisiana To merge with Liberty Holding Company, Pensacola, Florida, and thereby directly acquire Liberty Bank, Pensacola, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	09-06-96* Federal Register

***Subject to provisions of the Community Reinvestment Act.**

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 16, 1996

Section 3 - Applications Subject to Federal Register Only

Application

Comment Period Ending Date

None.

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

Application

Hancock Holding Company
Gulfport, Mississippi

Request for waiver of the application requirement of Section 3(a)(3) of the Bank Holding Company Act, to acquire Community Bancshares, Inc., Independence, Louisiana, and its subsidiary, Community State Bank, Independence, Louisiana.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 16, 1996

Section 6 - CRA Examinations Scheduled

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

Aliant Bank, Alexander City, Alabama
AmSouth Bank of Alabama, Birmingham, Alabama
Central State Bank, Calera, Alabama
The Peoples Savings Bank, Clanton, Alabama
AmSouth Bank of Walker County, Jasper, Alabama
The Monroe County Bank, Monroeville, Alabama
Bank of York, York, Alabama
First Western Bank, Cooper City, Florida
Metro Bank of Dade County, Coral Gables, Florida
First Commercial Bank of Florida, Miami, Florida
Gulf Bank, Miami, Florida
TransAtlantic Bank, Miami, Florida
Fifth Third Bank of Florida, Naples, Florida
Friendship Community Bank, Ocala, Florida
Pointe Bank, Pembroke Pines, Florida
AmSouth Bank of Florida, Tampa, Florida
SunTrust Bank, Tampa Bay, Florida
SunTrust Bank, Atlanta, Georgia
The Blackshear Bank, Blackshear, Georgia
The Brand Banking Company, Lawrenceville, Georgia
AmSouth Bank of Georgia, Rome, Georgia
AmSouth Bank of Tennessee, Chattanooga, Tennessee
Bank of Nashville, Nashville, Tennessee

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 16, 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>
Rapides Bank & Trust P. O. Box 31 Alexandria, Louisiana 71309 (318) 487-2431	Outstanding	04-01-96

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 16, 1996

Recently Approved Applications

Approval Date

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

08-16-96

Bullsboro Bancshares, Inc.
Newnan, Georgia

08-14-96

Notice for 1-BHC formation, Bullsboro Bancshares, Inc., The Bank of Newnan,
Newnan, Georgia.

First Newton Bank
Covington, Georgia

08-16-96

To establish a branch located at 1436 Dogwood Drive, Conyers, Georgia, to be
known as the Wal-Mart Office.

NBN Corp.
Newport, Tennessee

08-16-96

To engage *de novo* in credit related insurance activities through Smoky Mountain
Financial Services, Inc., Jefferson City, Tennessee, pursuant to Section 4(c)(8)
of the Bank Holding Company Act and Section 225.25(b)(8)(ii) of Regulation Y.

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>
Merger/Branch	First Banking Center-Burlington Burlington, Wisconsin Genoa City, Wisconsin branch of American National Bank and Trust Company of Genoa City Genoa City, Wisconsin 235 Freeman Street Genoa City, Wisconsin	NP - 8-19-96
Branch	Harris Trust and Savings Bank Chicago, Illinois Morgan Park Professional Centre 1701 W. Monterey Avenue Chicago, Illinois	NP - 8-14-96
Merger/Branch	First Banking Center-Burlington Burlington, Wisconsin Pell Lake, Wisconsin branch of American National Bank and Trust Company of Genoa City Genoa City, Wisconsin N1264 Park Road Pell Lake, Wisconsin	NP - 8-19-96
Merger/Branch	First Trust & Savings Bank Aurelia, Iowa Cleghorn State Bank Cleghorn, Iowa 101 North Lewis Avenue Cleghorn, Iowa	NP - 8-16-96

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 Cont'd

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Merger/Branch	<p>Mercantile Bank of Polk County Des Moines, Iowa Mercantile Bank of The Bluffs Council Bluff, Iowa Mercantile Bank of Boone Boone, Iowa Mercantile Bank of Centerville Centerville, Iowa Mercantile Bank of Chariton Chariton, Iowa Mercantile Bank of Clay County Spencer, Iowa Mercantile Bank of Humboldt County Humboldt, Iowa Mercantile Bank of Jasper County Newton, Iowa Mercantile Bank of Lyon County Rock Rapids, Iowa Mercantile Bank of Marshalltown Marshalltown, Iowa Mercantile Bank of Mount Ayr Mount Ayr Mercantile Bank of Onawa Onawa, Iowa Mercantile Bank of Osceola County Sibley, Iowa Mercantile Bank of Pella Pella, Iowa, and to establish 36 branches</p>	NP - **
Branch	<p>Chemical Bank and Trust Company Midland, Michigan 7295 Alger Road Alma, Michigan</p>	NP - 8-23-96
Branch	<p>M&I Bank of Racine Racine, Wisconsin 5201 Washington Avenue Racine, Wisconsin</p>	NP - 8-22-96

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	Harris Trust and Savings Bank Chicago, Illinois Cicero and 29th Street Cicero, Illinois	NP - 8-25-96
Branch	1st Source Bank South Bend, Indiana 1409 East Market Street Nappanee, Indiana	NP - 8-24-96
3(a)(1)notice	River Holding Company Stoddard, Wisconsin River Bank Stoddard, Wisconsin	NP - 8-19-96
Branch	NAB Bank Chicago, Illinois 250 West Cermak Road Chicago, Illinois	NP - 9-12-96

Federal Reserve Bank of Chicago

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

Type	Application	Comment Period Ending Date
3(a)(1)	First Midwest Financial, Inc.* Storm Lake, Iowa Central West Bancorporation Casey, Iowa Security State Bank Stuart, Iowa	FR - 8-16-96 NP - 8-16-96
3(a)(3)	Capitol Bancorp, Ltd.* Lansing, Michigan Macomb Community Bank Clinton Township, Michigan (in organization)	FR - 8-16-96 NP - 8-17-96
3(a)(1)	Crestmark Bancorp, Inc.* Bloomfield Hills, Michigan Crestmark Bank Troy, Michigan (in organization)	FR - 8-19-96 NP - 8-10-96
3(a)(1)	TDI Financial Corporation* Chicago, Illinois Security Chicago Corporation Chicago, Illinois First Security Bank of Chicago Chicago, Illinois	FR - 8-29-96 NP - **
3(a)(1)	Lewis Management Company* Morris, Illinois Illinois Valley Bancorp, Inc. Morris, Illinois Grundy County National Bank Morris, Illinois	FR - 8-29-96 NP - 8-26-96
3(a)(1)	FirstValue Corp* Appleton, Wisconsin Tigerton Bancorporation, Inc. Tigerton, Wisconsin First National Bank in Tigerton Tigerton, Wisconsin	FR - 8-19-96 NP - 9-1-96

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>
3(a)(1)	Oak Park River Forest Bankshares, Inc.* Oak Park, Illinois Community Bank of Oak Park River Forest Oak Park, Illinois (in organization)	FR - 8-19-96 NP - 8-19-96
3(a)(1)	Lakes Region Bancorp. Inc.* Bannockburn, Illinois Anchor Bank Third Lake, Illinois	FR - 8-22-96 NP - 8-24-96
3(a)(3)	American Bancshares, Inc.* Holstein, Iowa Farmers State Bank Charter Oak, Iowa	FR - ** NP - **
3(a)(3)	Ida Grove Bancshares, Inc.* Ida Grove, Iowa Farmers State Bank Charter Oak, Iowa	FR - ** NP - **
3(a)(3)	Stichting Administratiekantoor ABN AMRO Holding* Amsterdam, The Netherlands CNBC Bancorp, Inc. Chicago, Illinois Columbia National Bank of Chicago Chicago, Illinois	FR - 9-13-96 NP - **
3(a)(3)	Stichting Prioritiet ABN AMRO Holding* Amsterdam, The Netherlands CNBC Bancorp, Inc. Chicago, Illinois Columbia National Bank of Chicago Chicago, Illinois	FR - 9-13-96 NP - **
3(a)(3)	ABN AMRO Bank N.V.* Amsterdam, The Netherlands CNBC Bancorp, Inc. Chicago, Illinois Columbia National Bank of Chicago Chicago, Illinois	FR - 9-13-96 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)(3)	ABN AMRO Holding, N.V.* Amsterdam, The Netherlands CNBC Bancorp, Inc. Chicago, Illinois Columbia National Bank of Chicago Chicago, Illinois	FR - 9-13-96 NP - **
3(a)(3)	ABN AMRO North America, Inc.* Chicago, Illinois CNBC Bancorp, Inc. Chicago, Illinois Columbia National Bank of Chicago Chicago, Illinois	FR - 9-13-96 NP - **
3(a)(1)	Kerkhoff L.P.* Red Oak, Iowa Southwest Financial Group of Iowa, Inc. Red Oak, Iowa Houghton State Bank Red Oak, Iowa	FR - ** NP - **
3(a)(1)	St. Joseph Capital Corporation* South Bend, Indiana St. Joseph Capital Bank (in organization) Mishawaka, Indiana	FR - 7-26-96 NP - 7-27-96
3(a)(3)	First American Bank Corporation* Elk Grove Village, Illinois Oak Park River Forest Bankshares, Inc. Oak Park, Illinois Community Bank of Oak Park River Forest (in organization) Oak Park, Illinois	FR - 9-13-96 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)	First Chicago NBD Corporation Chicago, Illinois Multinet International Bank New York, New York	FR - 8-14-96
4(c)(8)	Bank of Montreal Montreal, Canada Multinet International Bank New York, New York	FR - 8-14-96
4(c)(8)	Pinnacle Banc Group, Inc. Oak Brook, Illinois Financial Security Corp. Chicago, Illinois Security Federal Savings and Loan Association Chicago, Illinois	FR - 8-1-96 NP - 8-12-96
4(c)(8)	First Midwest Financial, Inc. Storm Lake, Iowa First Federal Savings Bank of the Midwest Storm Lake, Iowa	FR - 8-16-96
4(c)(8)	ABN AMRO Bank N.V. Amsterdam, The Netherlands ChiCorp, Inc. Chicago, Illinois The Chicago Corporation Chicago, Illinois	FR - 8-22-96
4(c)(8)	ABN AMRO Holding N.V. Amsterdam, The Netherlands ChiCorp, Inc. Chicago, Illinois The Chicago Corporation Chicago, Illinois	FR - 8-22-96

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only cont'd

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands ChiCorp, Inc. Chicago, Illinois The Chicago Corporation Chicago, Illinois	FR - 8-22-96
4(c)(8)	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands ChiCorp, Inc. Chicago, Illinois The Chicago Corporation Chicago, Illinois	FR - 8-22-96
4(c)(8)	Quad City Holdings, Inc. Bettendorf, Iowa Nobel Electronic Transfer, L.L.C. an Iowa limited liability company that engages in credit Bettendorf, Iowa	FR - 8-14-96
4(c)(8)	Decatur Financial, Inc. Decatur, Indiana to purchase stock in Independent Bankers Life Insurance Company of Indiana, Phoenix, Arizona and thereby engage in reinsuring credit life, accident and health insurance	FR - 8-27-86
4(c)(8)	Capitol Bankshares, Inc. Madison, Wisconsin Capitol Mortgage Corporation Madison, Wisconsin	FR - 8-23-96
4(c)(8)	Bancsecurity Corporation Marshalltown, Iowa Marshalltown Financial Corporation Marshalltown, Iowa Marshalltown Savings Bank, FSB Marshalltown, Iowa	FR - 8-29-96

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only cont'd

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands Columbia Financial Services, Inc. Chicago, Illinois CNBC Development Corporation Chicago, Illinois CNBC Investment Corporation Chicago, Illinois CNBC Leasing Corporation Chicago, Illinois Sky Finance Company Chicago, Illinois Sky Mortgage Company Chicago, Illinois	FR - 9-13-96
4(c)(8)	Stichting Prioritiet ABN AMRO Holding Amsterdam, The Netherlands Columbia Financial Services, Inc. Chicago, Illinois CNBC Development Corporation Chicago, Illinois CNBC Investment Corporation Chicago, Illinois CNBC Leasing Corporation Chicago, Illinois Sky Finance Company Chicago, Illinois Sky Mortgage Company Chicago, Illinois	FR - 9-13-96

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only cont'd

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	ABN AMRO Bank N.V. Amsterdam, The Netherlands Columbia Financial Services, Inc. Chicago, Illinois CNBC Development Corporation Chicago, Illinois CNBC Investment Corporation Chicago, Illinois CNBC Leasing Corporation Chicago, Illinois Sky Finance Company Chicago, Illinois Sky Mortgage Company Chicago, Illinois	FR - 9-13-96
4(c)(8)	ABN AMRO Holding, N.V. Amsterdam, The Netherlands Columbia Financial Services, Inc. Chicago, Illinois CNBC Development Corporation Chicago, Illinois CNBC Investment Corporation Chicago, Illinois CNBC Leasing Corporation Chicago, Illinois Sky Finance Company Chicago, Illinois Sky Mortgage Company Chicago, Illinois	FR - 9-13-96

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only cont'd

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	ABN AMRO North America, Inc. Chicago, Illinois Columbia Financial Services, Inc. Chicago, Illinois CNBC Development Corporation Chicago, Illinois CNBC Investment Corporation Chicago, Illinois CNBC Leasing Corporation Chicago, Illinois Sky Finance Company Chicago, Illinois Sky Mortgage Company Chicago, Illinois	FR - 9-13-96

Federal Reserve Bank of Chicago

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

Type	Application
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None	
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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 August 23, 1996. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

- O - An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.
- S - An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.
- NI - An institution in this group 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>RATING</u>
M&I Mid-State Bank 1245 Main Street Stevens Point, Wisconsin 54481-0008 (715) 344-5100	4/15/96	S
Security Bank 11 North 1st Avenue Marshalltown, Iowa 50158-4902 (515) 754-5500	4/29/96	O

Federal Reserve Bank of Chicago

Section VI - CRA Examinations Scheduled

The following state member banks are tentatively scheduled for a CRA examination during the third quarter of 1996. Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is scheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

1.	Citizens Commercial & Savings Bank	Flint, Michigan
2.	M&I Bank of Racine	Racine, Wisconsin
3.	M&I Bank of Janesville	Janesville, Wisconsin
4.	M&I Northern Bank	Brookfield, Wisconsin
5.	M&I Central State Bank	Oshkosh, Wisconsin
6.	Central State Bank	Muscatine, Iowa
7.	The State Bank of Viroqua	Viroqua, Wisconsin
8.	Iowa State Bank	Wapello, Iowa
9.	DeMotte State Bank	DeMotte, Indiana
10.	Blencoe State Bank	Blencoe, Iowa
11.	Union Bank & Trust Company	Evansville, Wisconsin
12.	Wayne Bank & Trust Co.	Cambridge City, IN
13.	The State Bank of Blue Mound	Blue Mound, Illinois
14.	Farmers & Merchants Savings Bank	Manchester, Iowa
15.	Rushville State Bank	Rushville, Illinois
16.	The Ripley County Bank	Osgood, Indiana
17.	The Bank of Illinois in Normal	Normal, Illinois
18.	State Bank of Arthur	Arthur, Illinois
19.	Bloomington Bank and Trust	Bloomington, Illinois
20.	Peoples State Bank of Mansfield	Mansfield, Illinois
21.	First American Bank	Webster City, Iowa
22.	Columbus Junction State Bank	Columbus Junction, IA
23.	The Shelby County State Bank	Shelbyville, Illinois
24.	Community State Bank of Elmhurst	Elmhurst, Illinois
25.	Farmers State Bank	Jewell, Iowa
26.	State Bank	Everly, Iowa
27.	Bank of Elmwood	Racine, Wisconsin
28.	First State Bank	Greene, Iowa
29.	Harris Trust and Savings Bank	Chicago, Illinois
30.	Bank of Pontiac	Pontiac, Illinois
31.	Cole Taylor Bank	Chicago, Illinois
32.	AmericanMidwest Bank & Trust	Melrose Park, Illinois
33.	Calumet County Bank	Brillion, Wisconsin
34.	Central Bank	Russiaville, Indiana
35.	Harris Bank St. Charles	Saint Charles, Illinois
36.	M&I Central Bank & Trust	Marshfield, Wisconsin
37.	M&I Bank of Shawano	Shawano, Wisconsin
38.	Evergreen State Bank	Poy Sippi, Wisconsin

39.	Bank One, Champaign-Urbana	Champaign, Illinois
40.	Sparta State Bank	Sparta, Michigan
41.	Citizens First State Bank of Walnut	Walnut, Illinois
42.	M&I First American Bank	Wausau, Wisconsin
43.	State Bank of Howards Grove	Howards Grove, WI
44.	Beverly Bank of Lockport	Lockport, Illinois
45.	The First Trust & Savings Bank	Aurelia, Iowa
46.	Commercial Trust & Savings Bank	Storm Lake, Iowa
47.	Markesan State Bank	Markesan, Wisconsin
48.	Farmers State Bank	Lake View, Iowa
49.	The Garrett State Bank	Garrett, Indiana
50.	Port Byron State Bank	Port Byron, Illinois
51.	M&I Bank South Central	Watertown, Illinois
52.	Bank of Oakfield	Oakfield, Wisconsin
53.	Chemical Bank Michigan	Clare, Michigan
54.	First State Bank of Bourbon	Bourbon, Indiana
55.	Clear Lake Bank and Trust Company	Clear Lake, Iowa

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING August 16, 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)(3) application by Mercantile Bancorporation Inc., St. Louis, Missouri, to acquire First Financial Corporation of America, Inc., Salem, Missouri.

Federal Register: 9-13-96

* Section 3(a)(3) application by Mercantile Bancorporation Inc., St. Louis, Missouri, to acquire Today's Bancorp, Inc., Freeport, Illinois.

Newspaper: 9-7-96

* Section 3(a)(1) application by River Valley Bancorp, Madison, Indiana, to acquire Citizens National Bank of Madison, Madison, Indiana.

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.

Newspaper: 7-6-96

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

Section 4(c)(8) notification by Mercantile Bancorporation Inc., St. Louis, Missouri, to acquire Today's Insurance Source Agency, Inc., East Dubuque, Illinois.

9-13-96

Section 4(c)(8) notification by First Commercial Corporation, Little Rock, Arkansas, to directly engage, de novo, in leasing personal property.

9-4-96

Section 4(c)(8) notification by Allegiant Bancorp, Inc., St. Louis, Missouri, to engage, de novo, in making, acquiring and servicing mortgage loans through a wholly owned subsidiary, Edge Mortgage Services, Inc., St. Louis, Missouri.

N/A

* This application/notification is subject to CRA.

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

Application

End of Comment Period

None.

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 August 16, 1996

Name of Bank	Bank Address	Examination Date	Examination Rating
Southern Commercial Bank	5515 South Grand St. Louis, MO 63111-1899	5/6/96	Satisfactory

SECTION VI - CRA EXAMINATIONS SCHEDULED

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

The Citizens Bank, Batesville, Arkansas
River Valley Bank and Trust, Lavaca, Arkansas
Peoples Bank & Loan Company, Lewisville, Arkansas
The First State Bank of Dongola, Dongola, Illinois
Elliott State Bank, Jacksonville, Illinois
Union Bank of Swansea, Swansea, Illinois
Bank of Altenburg, Altenburg, Missouri
Truman Bank, Clayton, Missouri
The State Bank of Dixon, Dixon, Missouri
Bank of Hillsboro, Hillsboro, Missouri
Bank of Louisiana, Louisiana, Missouri
Boatmen's Bank of Vandalia, Vandalia, Missouri

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

Commerce Bancshares, Inc., Bloomington,
Minnesota for prior approval to become a
bank holding company through the
acquisition of 100% of the voting shares of Geneva
State Bank, Geneva, Minnesota. *

September 12, 1996
(Federal Register)

Mark T. Olson to acquire control of 51.4% of
the voting shares of Starbuck Bancshares, Inc.,
Starbuck, Minnesota.

September 5, 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

St. Clair Agency, Inc., St. Clair, Minnesota, retroactive notification
to engage in general insurance agency activities through the acquisition
of the insurance agency business of Clarice Germo, St. Clair, Minnesota

August 29, 1996

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of
CRA Public Evaluations
week ending August 16, 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>
Security State Bank of Edgeley P.O. Box 68 Edgeley, ND 58433 (701) 493-2817	May 6, 1996	Outstanding

Rating Correction: refer to Applications Bulletin dated June 21, 1996

Dakota Western Bank Bowman, ND	March 11, 1996	Outstanding (was listed as Satisfactory)
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FEDERAL RESERVE BANK OF MINNEAPOLIS
Section VI - CRA Examinations
Scheduled to Begin in the Period October 1, 1996 - December 31, 1996

Examinations may have to be rescheduled during the calendar quarter in which they are designed to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Written comments regarding the CRA performance of these institutions should be directed to Ms. Jacquelyn Brunmeier at the Federal Reserve Bank of Minneapolis, Banking Supervision Department, P.O. Box 291, Minneapolis, MN 55480-0291.

<u>Bank Name</u>	<u>City</u>	<u>State</u>
State Bank of Ewen	Ewen	Michigan
Citizens State Bank of Ontonagon	Ontonagon	Michigan
The State Savings Bank of Manistique	Manistique	Michigan
Central Savings Bank	Sault Ste. Marie	Michigan
Security Bank Minnesota	Albert Lea	Minnesota
Crow River State Bank	Delano	Minnesota
Kanabec State Bank	Mora	Minnesota
Belt Valley Bank	Belt	Montana
Rocky Mountain Bank of Billings	Billings	Montana
First Interstate Bank of Commerce	Billings	Montana
Q Bank	Fort Benton	Montana
First State Bank of Froid	Froid	Montana
First Security Bank of Missoula	Missoula	Montana
First Valley Bank	Seeley Lake	Montana
State Bank of Townsend	Townsend	Montana
American Bank	Whitefish	Montana
First American Bank Valley	Grand Forks	North Dakota
Dacotah Bank	Faulkton	South Dakota
Merchants State Bank	Freeman	South Dakota
Commercial Trust & Savings Bank	Mitchell	South Dakota
American State Bank of Pierre	Pierre	South Dakota
American State Bank of Rapid City	Rapid City	South Dakota
First State Bank of Warner	Warner	South Dakota
Dacotah Bank	Webster	South Dakota
The Northwestern Bank	Chippewa Falls	Wisconsin
F&M Bank - Superior	Superior	Wisconsin

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Atoka State Bank, Atoka, Oklahoma, for prior approval to become a member of the Federal Reserve System.

Not Available

**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 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>
Farmers State Bank P.O. Box 798 Fort Morgan, Colorado 80701-0798	05-06-96	08-14-96	Satisfactory
Citizens-Farmers Bank of Cole Camp P.O. Box 219 Cole Camp, Missouri 65325-0219	05-28-96	08-15-96	Satisfactory
State Bank of Lancaster P.O. Box 8 Lancaster, Kansas 66041-0008	05-24-96	08-15-96	Satisfactory

VI. CRA Examinations Scheduled for the 4th Quarter of 1996 and the 1st Quarter of 1997

<u>BANK NAME</u>	<u>CITY</u>	<u>STATE</u>
Pitkin County Bank & Trust	Aspen	CO
Boulder Valley Bank & Trust	Boulder	CO
Vectra Bank of Boulder	Boulder	CO
Castle Rock Bank	Castle Rock	CO
Bank at Broadmoor	Colorado Springs	CO
State Bank & Trust of Colorado	Colorado Springs	CO
First Security Bank	Craig	CO
Vectra Bank	Denver	CO

Federal Reserve Bank of Kansas City

First Security Bank	Fort Lupton	CO
Gunnison Bank & Trust Co.	Gunnison	CO
Ark Valley Independent Bank	La Junta	CO
Colorado Bank & Trust	La Junta	CO
First Mountain Bank	Leadville	CO
WestStar Bank	Vail	CO
Bank of Colorado-Front Range	Windsor	CO
The Union State Bank	Arkansas City	KS
The Stock Exchange Bank	Caldwell	KS
Union State Bank	Clay Center	KS
Citizens State Bank in Galena	Galena	KS
The Bank of Holyrood	Holyrood	KS
Farmers State Bank	Mankato	KS
Mercantile Bank	Overland Park	KS
The Peoples Bank	Pratt	KS
The State Bank	Winfield	KS
Exchange Bank of Missouri	Fayette	MO
Bank of Holden	Holden	MO
Community Bank & Trust	Neosho	MO
Mercantile Bank of Western MO	Nevada	MO
Central Bank of Missouri	Sedalia	MO
Sac River Valley Bank	Stockton	MO
The Bank of Versailles	Versailles	MO
Deuel County State Bank	Chappell	NE
Platte Valley State Bank & Trust	Kearney	NE
Pinnacle Bank	Papillion	NE
Wahoo State Bank	Wahoo	NE
Bank of Belen	Belen	NM
Boswell State Bank	Boswell	OK
Clayton State Bank	Clayton	OK
Bank of Garber	Garber	OK
BancFirst	Oklahoma City	OK
Star Valley Bank	Afton	WY
Frontier Bank of Cheyenne	Cheyenne	WY
Bank of Jackson Hole	Jackson	WY
Bank of Laramie	Laramie	WY
Farmers State Bank	Pine Bluffs	WY
Bank of Commerce	Rawlins	WY

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

***Application is subject to CRA.**

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF AUGUST 12, 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
Employee Stock Ownership Plan of Franklin
National Bankshares, Inc., Mt. Vernon, TX,
to acquire an interest in Franklin National
Bankshares, Inc., Mt. Vernon, TX

N/A

*Section 3(a)(5) application by
MarTex Bancshares, Inc., Marshall, TX, to
merge with Heritage Texas Group, Inc., Pittsburg, TX

N/A

*Section 3(a)(1) application by
First International Bancshares, Inc., Corpus Christi,
TX, to acquire Delaware International Bancshares, Inc.,
Dover, DE, and The International Bank, Corpus Christi, TX

N/A

*Section 3(a)(1) application by
Delaware International Bancshares, Inc., Dover, DE, to
acquire The International Bank, Corpus Christi, 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 AUGUST 12, 1996

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
None.		

SECTION VI - CRA EXAMINATIONS SCHEDULED (4th Qtr. 1996)

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

Bank

Van Horn State Bank of Van Horn, Texas
Van Horn, Texas

The First State Bank
Granger, Texas

Central Bank
Monroe, Louisiana

United Bank & Trust
Abilene, Texas

The First State Bank of Matador
Matador, Texas

First State Bank
Livingston, Texas

Colorado Valley Bank
La Grange, Texas

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 8/16/96

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

U.S. Bank of Utah, Salt Lake City, Utah, to establish a branch office at a Target store located at 10130 South State Street, Sandy, Utah. *

Newspaper: 8/30/96

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

First Commerce Bancorp, Inc., Logan, Utah, to become a bank holding company by acquiring Nubanc Corp., dba First Commerce Bank, Logan, Utah. *

Newspaper: Not available

Fed. Reg.: Not available

Section III - Applications Subject to Federal Register Only

None

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

None

* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 8/16/96

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>
Guardian State Bank	142 East 200 South Salt Lake City, Ut 84118 (801) 966-5175	4/15/96	Satisfactory

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

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

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

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

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

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

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 8/16/96

Section VI - CRA Examinations Scheduled

Pursuant to the requirements of Section 228.45 Regulation BB (Community Reinvestment Act or CRA), the following is a tentative schedule of CRA examinations planned for the fourth quarter of 1996. The data are being provided for your information should you wish to share comments with this Reserve Bank regarding the CRA performance of a scheduled bank's examination.

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Written comments should be directed to W. Gordon Smith at the Federal Reserve Bank of San Francisco, Division of Banking Supervision and Regulation (MS 620), 101 Market Street, San Francisco, California 94105.

<u>Name</u>	<u>City</u>	<u>State</u>
American West Bank	Encino	California
Bank of Utah	Ogden	Utah
Barnes Banking Company	Kaysville	Utah
CivicBank of Commerce	Oakland	California
Cuyamaca Bank	Santee	California
First American Bank	Rosemead	California
Hanmi Bank	Los Angeles	California
M&I Thunderbird Bank	Phoenix	Arizona
Millennium Bank	San Francisco	California
SierraWest Bank	Reno	Nevada
Silicon Valley Bank	Santa Clara	California
Valley Commercial Bank	Forest Grove	Oregon
Western Security Bank	Scottsdale	Arizona