

ANNOUNCEMENT

**BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM**

**H.2, 1996, No. 35
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending August 31, 1996**

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK BRANCHES, DOMESTIC

Community Bank of Nevada, Las Vegas, Nevada -- to
establish a branch at 2887 South Maryland Parkway.
Approved, August 28, 1996.

BANK HOLDING COMPANIES

First Merchants Corporation, Muncie, Indiana -- to
merge with Randolph County Bancorp, Winchester,
Indiana, and acquire Randolph County Bank.
Approved, August 28, 1996.

First State Bancshares of Blakely, Inc., Blakely,
Georgia -- to acquire First Southwest Bancorp,
Inc., Donalsonville, Georgia, and First Federal
Savings Bank of Southwest Georgia.
Denied, August 26, 1996.

Norinchukin Bank, Tokyo, Japan -- to make additional
investments in Zen-Noh Grain Corporation,
Covington, Louisiana.
Permitted, August 27, 1996.

INTERNATIONAL OPERATIONS

NationsBank N.A., Charlotte, North Carolina -- to
make an additional investment in NationsBank Europe
Limited, London, England.
Permitted, August 30, 1996.

REGULATIONS AND POLICIES

Safety and soundness standards -- adoption of final
guidelines for implementing the asset quality and
earnings standards of section 132 of the Federal
Deposit Insurance Corporation Improvement Act
(Docket R-0766).
Announced, August 27, 1996.

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AUGUST 26, 1996 TO AUGUST 30, 1996

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**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	Chemical Bank and Trust Company, Midland, Michigan -- to establish a branch at 7295 Alger Road, Alma, Michigan. Approved, August 30, 1996.
Dallas	Citizens Bank and Trust Company of Baytown, Baytown, Texas -- to establish a branch at 4801 Highway 146 at Massey/Tompkins Road. Approved, August 26, 1996.
Secretary	Citizens Bank of Ardmore, Ardmore, Oklahoma -- to establish an ATM at 2000 West Broadway. Approved, August 29, 1996.
Kansas City	Citizens Bank of Edmond, Edmond, Oklahoma -- to establish a branch at the southeast corner of Santa Fe Avenue and Southwest 15th Street. Approved, August 28, 1996.
Kansas City	Community Bank & Trust Co., Warr Acres, Oklahoma -- to establish a branch at its current main office site, 5800 N.W. Expressway. Approved, August 26, 1996.
Chicago	Harris Trust and Savings Bank, Chicago, Illinois -- to establish a branch at Cicero and 29th Street, Cicero, Illinois. Approved, August 30, 1996.
Chicago	M&I Bank of Racine, Racine, Wisconsin -- to establish a branch at 5201 Washington Avenue. Approved, August 29, 1996.
Secretary	U.S. Bank of Idaho, Boise, Idaho -- to establish a branch at Bonner Mall, 3295 Highway 95 North, Sandpoint, Idaho. Approved, August 29, 1996.

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

BANK BRANCHES, DOMESTIC

Dallas	Zia New Mexico Bank, Tucumcari, New Mexico -- to establish a branch at 500 Parker Avenue, Santa Rosa, New Mexico. Returned, August 29, 1996.
Chicago	1st Source Bank, South Bend, Indiana -- to establish a branch at 1409 East Market Street, Nippanee, Indiana. Approved, August 30, 1996.

BANK HOLDING COMPANIES

Dallas	Canton Financial Corp., Canton, Texas -- to acquire The First National Bank of Canton. Approved, August 29, 1996.
Chicago	Capitol Bankshares, Inc., Madison, Wisconsin -- notification of intent to engage in lending activities through Capitol Mortgage Corporation. Permitted, August 30, 1996.
Richmond	Centura Banks, Inc., Rocky Mount, North Carolina -- to acquire FirstSouth Bank, Burlington, North Carolina. Approved, August 30, 1996.
Philadelphia	Collective Bancorp, Inc., Egg Harbor, New Jersey -- to acquire Continental Bancorporation, Laurel Springs, New Jersey, and engage in lending, insurance agency underwriting, and securities brokerage activities. Approved, August 30, 1996.
Atlanta	First Liberty Financial Corporation, Atlanta, Georgia -- request for waiver of application to acquire Middle Georgia Bank, Byron, Georgia. Granted, August 29, 1996.

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

BANK HOLDING COMPANIES

Chicago	First Midwest Financial, Inc., Storm Lake, Iowa -- to acquire Central West Bancorporation, Casey, Iowa, and Security State Bank, Stuart, Iowa. Approved, August 28, 1996.
Chicago	First Midwest Financial, Inc., Storm Lake, Iowa -- to retain shares of First Federal Savings Bank of the Midwest. Permitted, August 28, 1996.
Dallas	Henderson Citizens Bancshares, Inc., Henderson, Texas -- to acquire Waskom Bancshares, Inc., Waskom, Texas, and First State Bank. Approved, August 26, 1996.
Dallas	Henderson Citizens Bancshares of Delaware, Inc., Dover, Delaware -- to acquire Waskom Bancshares, Inc., Waskom Texas, and First State Bank. Approved, August 26, 1996.
San Francisco	Imperial Bancorp, Inglewood, California -- to engage indirectly in the activity of servicing extensions of credit for credit cards through Pacific Bancard Association, Inc. Permitted, August 26, 1996.
Kansas City	King Bancshares, Inc., Kingman, Kansas -- to engage de novo in consumer lending through establishing Western Credit, Inc., Hutchinson, Kansas. Permitted, August 30, 1996.
St. Louis	Landrum Company, Columbia, Missouri -- to acquire First Heritage National Bank, Ada, Oklahoma. Approved, August 28, 1996.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire American Bank Moorhead, Moorhead, Minnesota. Approved, August 30, 1996.

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

BANK HOLDING COMPANIES

Chicago	Oak Bancorporation, Oakland, Iowa -- notification of intent to purchase certain loans from Oakland State Bank and Security State Bank. Returned, August 30, 1996.
Atlanta	Omni Bancshares, Inc., Metairie, Louisiana -- to acquire Omni Bank. Permitted, August 28, 1996.
Atlanta	PCB Bancorp, Inc., Johnson City, Tennessee -- to acquire People's Community Bank. Approved, August 26, 1996.
Chicago	Pinnacle Banc Group, Inc., Oak Brook, Illinois -- to acquire Financial Security Corp., Chicago, Illinois, and Security Federal Savings and Loan Association. Permitted, August 30, 1996.
Atlanta	Regions Financial Corporation, Birmingham, Alabama -- to merge with American Bancshares of Houma, Inc., Houma, Louisiana, and acquire American Bank & Trust Company of Houma. Approved, August 28, 1996.
Chicago	River Holding Company, Stoddard, Wisconsin -- to acquire River Bank. Approved, August 30, 1996.
Secretary	SouthTrust Corporation, Birmingham, Alabama, and SouthTrust of Florida, Inc., Jacksonville, Florida -- request for waiver of application for SouthTrust of Florida to merge with Heritage Bancshares, Inc., Fort Myers, Florida Granted, August 29, 1996.

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

BANK HOLDING COMPANIES

St. Louis	Southwest Missouri Bancshares, Inc., Ozark, Missouri -- to acquire Southwest Community Bank, Approved, August 27, 1996.
Secretary	Wachovia Corporation, Winston-Salem, North Carolina - - to engage de novo in providing tax advisory services through Wachovia Capital Markets, Inc., Atlanta, Georgia. Permitted, August 26, 1996.
Cleveland	Westwood Homestead Financial Corporation, Cincinnati, Ohio -- to acquire The Westwood Homestead Savings Bank. Approved, August 27, 1996.

BANK MERGERS

Richmond	Centura Bank, Rocky Mountain, North Carolina -- to merge with FirstSouth Bank, Burlington, North Carolina, and to establish four branches. Approved, August 30, 1996.
Chicago	Mercantile Bank of Polk County, Des Moines, Iowa -- to merge with Mercantile Bank of the Bluffs, Council Bluffs; Mercantile Bank of Boone, Boone; Mercantile Bank of Centerville, Centerville; Mercantile Bank of Chariton, Chariton; Mercantile Bank of Clay County, Spencer; Mercantile Bank of Humboldt County, Humboldt; Mercantile Bank of Jasper County, Newton; Mercantile Bank of Lyon County, Rock Rapids; Mercantile Bank of Mount Ayr, Mount Ayr; Mercantile Bank of Onawa, Onawa; Mercantile Bank of Osceola County, Sibley; and Mercantile Bank of Pella, Pella, Iowa, and to establish 36 branches. Approved, August 28, 1996.

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

BANK PREMISES

San Francisco Community Bank of Nevada, Las Vegas, Nevada --
investment in bank premises.
Returned, August 28, 1996.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

San Francisco BayTech Federal Credit Union, Santa Clara,
California, and First Charter Savings Bank, dba
Heritage Savings Bank, St. George, Utah --
deregistration pursuant to Regulation G.
Approved, August 29, 1996.

CAPITAL STOCK

Kansas City Cook Investment, Inc., Beatrice, Nebraska --
redemption of shares.
Approved, August 27, 1996.

CHANGE IN BANK CONTROL

Atlanta Ferman Motor Car Company, Inc., Tampa, Florida --
change in bank control.
Permitted, August 30, 1996.

Dallas First Bryson Bancorporation, Inc., Bryson, Texas --
change in bank control.
Returned, August 28, 1996.

Dallas Marble Falls National Bank 401(K) Employee Stock
Ownership Plan, Marble Falls, Texas -- change in
bank control.
Permitted, August 26, 1996.

Dallas Texas Gulf Bancshares, Inc., Freeport, Texas --
change in bank control.
Permitted, August 30, 1996.

COMPETITIVE FACTORS REPORTS

Richmond American National Bank and Trust Company, Danville,
Virginia, proposed purchase of certain assets and
assumption of certain liabilities of the
Yanceyville, North Carolina, branch of FirstSouth
Bank, Burlington, North Carolina -- report on
competitive factors.
Submitted, August 27, 1996.

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

COMPETITIVE FACTORS REPORTS

Kansas City	American National Bank and Trust Company, Sapulpa, Oklahoma, proposed acquisition of the assets and assumption of the liabilities of the Tulsa branch of Heritage Bank, Mannford, Oklahoma -- report on competitive factors. Submitted, August 29, 1996.
St. Louis	Bank of Magnolia, Magnolia, Kentucky, proposed purchase of certain assets and assumption of certain liabilities of the Hodgenville, Kentucky, branch of The Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky -- report on competitive factors. Submitted, August 29, 1996.
Richmond	CENIT Bank, FSB, Norfolk, Virginia, proposed acquisition of the assets and assumption of the liabilities of the Grafton, Hampton, Newport News, Norfolk, and Portsmouth branches of Essex Savings Bank, FSB, Elizabeth City, North Carolina -- report on competitive factors. Submitted, August 26, 1996.
Philadelphia	Chase Manhattan Bank USA National Association, Jericho, New York -- proposed merger with Chase Manhattan Bank USA National Association, Wilmington, Delaware -- report on competitive factors. Submitted, August 30, 1996.
San Francisco	First Citizens Bank, Sherman Oaks, California, proposed merger with California Federal Bank, A Federal Savings Bank, Los Angeles, California -- report on competitive factors. Submitted, August 29, 1996.
St. Louis	First National Bank of Carmi, Carmi, Illinois, proposed merger with The First National Bank of Enfield, Enfield, Illinois -- report on competitive factors. Submitted, August 29, 1996.

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

COMPETITIVE FACTORS REPORTS

San Francisco	First Public Savings Bank, F.S.B. ,Los Angeles, California, proposed merger with Cathay Bank -- report on competitive factors. Submitted, August 27, 1996.
San Francisco	First Public Savings Bank, F.S.B., Los Angeles, California, proposed merger with Cathay Bank -- report on competitive factors. Submitted, August 27, 1996.
Atlanta	First State Bancshares of Blakely, Inc., Blakely, Georgia, proposed acquisition of the assets and assumption of the liabilities of First Southwest Bancorp, Inc., Donalsonville, Georgia, and First Federal Savings Bank of Southwest Georgia -- report on competitive factors. Submitted, August 27, 1996.
Kansas City	FirstBank of Greeley, Greeley, Colorado, proposed acquisition of the assets and assumption of the liabilities of the Greeley branch of FirstBank of Northern Colorado, Fort Collins, Colorado -- report on competitive factors. Submitted, August 27, 1996.
Dallas	International Bank of Commerce, Brownsville, Texas -- proposed acquisition of the assets and assumption of the liabilities of branches at 501 South Dixieland Road, Harlingen, and 1365 F.M. 802, Brownsville, of International Bank of Commerce, Laredo, Texas -- report on competitive factors. Submitted, August 26, 1996.
St. Louis	Planters and Stockmen Bank, Pocahontas, Arkansas, proposed purchase of the assets and assumption of the liabilities of the Pocahontas branch of Union Planters Bank of Northeast Arkansas, Jonesboro, Arkansas -- report on competitive factors. Submitted, August 27, 1996.

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

EXTENSIONS OF TIME

Chicago	Hinsbrook Bank & Trust, Willowbrook, Illinois -- extension to July 14, 1997, to establish a branch at 718 Ogden Avenue, Downers Grove, Illinois. Granted, August 30, 1996.
Richmond	Peninsula Trust Bank, Incorporated, Gloucester, Virginia -- extension to April 12, 1997, to establish a branch at the intersection of U.S. Routes 33 and 17, Glenns, Virginia. Granted, August 29, 1996.

MEMBERSHIP

Chicago	Security State Bank, Stuart, Iowa -- to become a member of the Federal Reserve System. Approved, August 28, 1996.
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RESERVE BANK OPERATIONS

Director, FRBO	Federal Reserve Bank of Chicago -- request to proceed with renovation of sixth floor of the Head Office building. Approved, August 28, 1996.
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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Capital adequacy -- final rule amending risk-based capital standards to incorporate a measure for market risk (Docket R-0884).
Approved, August 7, 1996.

Capital adequacy -- request for comment on a proposal to amend the risk-based capital guidelines for banks and bank holding companies regarding the treatment of collateralized transactions (Docket R-0930).
Published, August 8, 1996.

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

CHANGE IN BANK CONTROL

New York Sussex Bancorp, Franklin, New Jersey -- change in bank control.
Returned, August 24, 1996.

COMPETITIVE FACTORS REPORTS

San Francisco First Nationwide Bank, A Federal Savings Bank, Dallas, Texas, proposed merger with California Federal Bank, A Federal Savings Bank, Los Angeles, California -- report on competitive factors.
Submitted, August 23, 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,
The Governors 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*

Newspaper

09-04-96

Federal Register

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

*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

Application by Marine Midland Bank, Buffalo, New York, to purchase certain assets and assume certain liabilities of Morgan Guaranty Trust Co., of New York, related to its US dollar clearing business. 1/

09/26/96

Summit Bank, Hackensack, New Jersey, to establish a branch at the Pathmark Supermarket, 115 Belmont Ave., Belleville, New Jersey. 1/

09/22/96

Manufacturers and Traders Trust Company, Buffalo, New York, to establish branches at Edwards Super Food Stores supermarkets located at Snug Harbor Shopping Center, 351 Merrick Rd., Amityville, New York, and Edwards Plaza, 635 Middle County Rd., Selden, New York. 1/

09/23/96

SECTION II

Applications Subject to Both Newspaper and Federal Register Notice

Notice by Summit Bancorp, Princeton, New Jersey, (1) to merge with Central Jersey Financial Corp., East Brunswick, New Jersey, and thereby to acquire Central Jersey Savings Bank, SLA, East Brunswick, New Jersey, and thus to engage in operating a savings association; and (2) to acquire under certain circumstances, up to 19.9 percent of the shares of Central Jersey Financial Corp. Application by Summit Bank, Hackensack, New Jersey, to merge with Central Jersey Savings Bank, SLA, and to establish branches at locations of offices of Central Jersey Savings Bank and to engage in an Oakar transaction. 1/

09/25/96 3/

SECTION III

Nonbanking Applications (subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving Public Comment

Republic National Bank of New York, New York, New York, to establish a branch in Taipei, Taiwan, Republic of China.

Chase Manhattan Bank USA, National Association, Wilmington, Delaware, to establish a branch in the Cayman Islands.

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 31, 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**

Sterling Bank, Mount Laurel, NJ to establish a branch office at Route 70 & Wexford Drive, Cherry Hill, NJ, pursuant to Section 9 of the Federal Reserve Act.

Newspaper comment period expires: 9/15/96

**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**

Fulton Financial Coporation, Lancaster, PA to engage in community development activities pursuant to Section 225.25(b)(6) of Regulation Y.

Federal Register comment period expires: N/Avail

*Sun Bancorp, Inc., Selinsgrove, PA to engage in community development activities pursuant to Section 225.25(b)(6) of Regulation Y.

Federal Register comment period expires: 09/17/96

CoreStates Financial Corp, Philadelphia, PA to engage de novo in underwriting and dealing in government securities through CoreStates Securities Corp, Philadelphia, PA, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(16) of Regulation Y.

Federal Register comment period expires: N/Avail

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

NONE

*Sun Bancorp, Inc., Selinsgrove, PA was returned on 8/28/96 - notice not required.

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 30, 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

APPLICATIONS BULLETIN
(For the week ending August 31, 1996)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received notice from The Twin Valley Bank, West Alexandria, Ohio, on August 30, 1996, of its intent to establish a CBCT facility at the north west corner of 308 West Dayton Street, West Alexandria, Ohio.

*September 30, 1996

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

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received Section 4(c)(8) 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 30, 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 30, 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>
First Virginia Bank-Colonial, Richmond, Virginia, to merge with First Virginia Bank-South Hill, South Hill, Virginia.*	9-21-96
Crestar Bank, Richmond, Virginia, to establish a branch in the Hannaford Brothers Grocery Store at the southeast corner of Iron Bridge and Chalkley Roads, Chester, Virginia.*	9-23-96
Crestar Bank, Richmond, Virginia, to establish branches in the Hannaford Brothers Grocery Stores at 11400 West Huguenot Road, Midlothian; 10921 Hull Street Road, Midlothian; 4816 South Laburnum Avenue, Richmond; and 9480 West Broad Street Road, Richmond, Virginia; and also to establish a branch in the Wal-Mart at 1851 West Main Street, Salem, Virginia.*	9-26-96

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

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

Section III - Applications Subject to Federal Register Notice

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

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

<u>Application</u>
None.

*Application is subject to CRA requirements

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending August 30, 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 Marine Bank 6395 Maddox Boulevard Chincoteague, Virginia 23336	6-10-96	Satisfactory
Virginia Commerce Bank 5350 Lee Highway Arlington, Virginia 22207	6-10-96	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 30, 1996

Recently Approved Applications

Approval Date

Regions Financial Corporation
Birmingham, Alabama

08-28-96

To merge with American Bancshares of Houma, Inc., Houma, Louisiana, and thereby directly acquire its subsidiary, American Bank & Trust Company of Houma, Houma, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.

SouthTrust Corporation
Birmingham, Alabama

08-29-96

Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act, along with SouthTrust of Florida, Inc., Jacksonville, Florida, to merge with Heritage Bancshares, Inc., Fort Myers, Florida, and thereby directly acquire Heritage National Bank, Fort Myers, Florida.

The Tampa Banking Company
Tampa, Florida

08-30-96

After-the-fact change in control notice by Ferman Motor Car Company, Inc., Tampa, Florida, to retain 11.16 percent of the outstanding shares of The Tampa Banking Company, Tampa, Florida.

First Liberty Financial Corporation
Atlanta, Georgia

08-29-96

Request for waiver of the application requirement of section 3(a)(1) of the Bank Holding Company Act to acquire Middle Georgia Bank, Byron, Georgia.

Omni Bancshares, Inc.
Metairie, Louisiana

08-28-96

Notice for 1-BHC formation, Omni Bank, Metairie, Louisiana.

Citizens Community Bancshares, Inc.
Winchester, Tennessee
Commitment modification request.

08-29-96

PCB Bancorp, Inc.
Johnson City, Tennessee

08-26-96

1-BHC formation, People's Community Bank, Johnson City, Tennessee.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 30, 1996

Recently Approved Applications

Approval Date

Regions Financial Corporation
Birmingham, Alabama

08-28-96

To merge with American Bancshares of Houma, Inc., Houma, Louisiana, and thereby directly acquire its subsidiary, American Bank & Trust Company of Houma, Houma, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.

The Tampa Banking Company
Tampa, Florida

08-30-96

After-the-fact change in control notice by Ferman Motor Car Company, Inc., Tampa, Florida, to retain 11.16 percent of the outstanding shares of The Tampa Banking Company, Tampa, Florida.

First Liberty Financial Corporation
Atlanta, Georgia

08-29-96

Request for waiver of the application requirement of section 3(a)(1) of the Bank Holding Company Act to acquire Middle Georgia Bank, Byron, Georgia.

Omni Bancshares, Inc.
Metairie, Louisiana

08-28-96

Notice for 1-BHC formation, Omni Bank, Metairie, Louisiana.

Citizens Community Bancshares, Inc.
Winchester, Tennessee
Commitment modification request.

08-29-96

PCB Bancorp, Inc.
Johnson City, Tennessee

08-26-96

1-BHC formation, People's Community Bank, Johnson City, Tennessee.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 30, 1996

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
SunTrust Bank, Atlanta Atlanta, Georgia	09-20-96*
To establish a branch at the Publix Supermarket located at 130 Peachtree East Shopping Center, Peachtree City, Georgia, to be known as the East Peachtree City Branch.	

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

<u>Application</u>	<u>Comment Period Ending Date</u>
SouthTrust Corporation Birmingham, Alabama	Not yet available*
Along with SouthTrust of Florida, Inc., Jacksonville, Florida, to acquire Preferred Bank, Palmetto, Florida, a federal savings bank, and thereby engage in operating a savings association, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(9) of Regulation Y.	
Eberhardt, Inc. Elberton, Georgia	09-27-96* Newspaper
After-the-fact application, along with its second tier bank holding company subsidiary, JAM Family Partnership II, Elberton, Georgia, to retain an additional 2.07 percent of Pinnacle Financial Corporation, Elberton, Georgia, and prior notice to acquire an additional 1.37 percent ownership, pursuant to Section 3(a)(3) of the Bank Holding Company Act. Total ownership will equal 25.54 percent.	
McConnell & Co. Elberton, Georgia	09-27-96* Newspaper
Along with its second tier bank holding company subsidiary, JAM Family Partnership I, Elberton, Georgia, to acquire an additional 3.97 percent of Pinnacle Financial Corporation, Elberton, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act. Total ownership will equal 25.77 percent.	
Hibernia Corporation New Orleans, Louisiana	Not yet available*
To merge with Texarkana National Bancshares, Inc., Texarkana, Texas, and thereby directly acquire Texarkana National Bank, Texarkana, Texas, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 30, 1996

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Citizens Corporation Franklin, Tennessee Along with its wholly-owned subsidiary, Harrison Group, Inc., Franklin, Tennessee, to engage directly in mortgage lending activities pursuant to section 225.25(b)(1) of Regulation Y and, through Financial Data Technology Corporation, Franklin, Tennessee, to engage in data processing activities pursuant to section 225.25(b)(7) of Regulation Y.	Not yet available

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

Application

Deposit Guaranty Corp.
Jackson, Mississippi
Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act, for its subsidiary, Deposit Guaranty Louisiana Corp., Shreveport, Louisiana, to merge with Tuscaloosa Bancshares, Inc., Denham Springs, Louisiana, and thereby directly acquire Tuscaloosa Commerce Bank, Denham Springs, Louisiana.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 30, 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>
Levy County State Bank 2012 North Young Blvd. Chiefland, Florida 32626 (904) 493-2571	Satisfactory	05-20-96

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	NAB Bank Chicago, Illinois 250 West Cermak Road Chicago, Illinois	NP - 9-22-96
EFT	Bankers Trust Company Des Moines, Iowa Des Moines General Hospital 603 E. 12th Street Des Moines, Iowa	NP - 8-26-96
Branch	Cole Taylor Bank Chicago, Illinois Southwest Corner of Skokie Boulevard and Golf Road Skokie, Illinois	NP - 9-20-96
EFT	Old Kent Bank Grand Rapid, Michigan 708 Perry Street Big Rapids, Michigan	NP - 9-9-96
EFT	Firststar Bank Wisconsin Madison, Wisconsin 841 Main Avenue De Pere, Wisconsin	NP - 9-12-96
Branch	Garrett State Bank Garrett, Indiana 1341 S. Randolph Street Garrett, Indiana	NP - 9-9-96

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Merger/Branch	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	NP - 8-26-96

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)	Hometown Financial Corporation* Flanagan, Illinois Flanagan State Bank Flanagan, Illinois	FR - 9-27-96 NP - **
3(a)(3)	Northern Trust Corporation* Chicago, Illinois Metroplex Bancshares, Inc. Dallas, Texas Metroplex Delaware Financial Corporation Dallas, Texas Bent Tree National Bank Dallas, Texas	FR - 9-27-96 NP - 9-19-96
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
3(a)(3)	American Bancshares, Inc.* Holstein, Iowa Farmers State Bank Charter Oak, Iowa	FR - 9-16-96 NP - 9-7-96
3(a)(3)	Ida Grove Bancshares, Inc.* Ida Grove, Iowa Farmers State Bank Charter Oak, Iowa	FR - 9-16-96 NP - 9-7-96
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 - 9-23-96

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)	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 - **
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 - 9-16-96 NP - 9-23-96
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 Oak Park, Illinois (in organization)	FR - 9-13-96 NP - 9-15-96

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)	Schofield Bancorporation, Inc.* La Crosse, Wisconsin Intercity State Bank Schofield, Wisconsin	FR - 9-20-96 NP - **
3(a)(1)	Taylor Capital Group, Inc.* Wheeling, Illinois Cole Taylor Bank Chicago, Illinois	FR - ** NP - **
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 - 8-29-96
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

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)	Bancsecurity Corporation Marshalltown, Iowa Marshalltown Financial Corporation Marshalltown, Iowa Marshalltown Savings Bank, FSB Marshalltown, Iowa	FR - 8-28-96 NP - 9-6-96
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
4(c)(8)	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands Heigl Mortgage and Financial Corporation Bloomington, Minnesota	FR - 9-19-96
4(c)(8)	Taylor Capital Group, Inc. Wheeling, Illinois CT Mortgage Company, Inc. Altamonte Springs, Florida	FR - **

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 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
4(c)(8)	Oak Bancorporation Oakland, Iowa to purchase certain loans from Oakland State Bank and Security State Bank, and thereby make and service loans	FR - 9-13-96
4(c)(8)	ABN AMRO Bank N.V. Amsterdam, The Netherlands Heigl Mortgage and Financial Corporation Bloomington, Minnesota	FR - 9-19-96
4(c)(8)	ABN AMRO Holding, N.V. Amsterdam, The Netherlands Heigl Mortgage and Financial Corporation Bloomington, Minnesota	FR - 9-19-96
4(c)(8)	ABN AMRO North America, Inc. Chicago, Illinois Heigl Mortgage and Financial Corporation Bloomington, Minnesota	FR - 9-19-96
4(c)(8)	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands Heigl Mortgage and Financial Corporation Bloomington, Minnesota	FR - 9-19-96

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)	I.S.B. Financial Corp. Oak Forest, Illinois making and servicing loans	FR - 9-17-96
4(c)(8)	Banque Indosuez Paris, France Breen Trust Company Houston, Texas	FR - 9-19-96
4(c)(8)	Banque Indosuez Paris, France Indosuez Carr Futures, Inc. Chicago, Illinois	FR - 9-19-96
4(c)(8)	Caisse Nationale de Credit Agricole S.A. Paris, France Breen Trust Company Houston, Texas	FR - 9-19-96
4(c)(8)	Caisse Nationale de Credit Agricole S.A. Paris, France Indosuez Carr Futures, Inc. Chicago, Illinois	FR - 9-19-96
4(c)(8)	Caisse Nationale de Credit Agricole S.A. Paris, France Indosuez Carr Futures, Inc. Chicago, Illinois Daniel Breen & Company, L.P. Houston, Texas	FR - 9-19-96
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

Federal Reserve Bank of Chicago

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

Type

Application

None

Federal Reserve Bank of Chicago

Section V - Availability of CRA Public Evaluations

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending August 30, 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>
Security State Bank 117 South Central Avenue Hartley, Iowa 51346-1413 (712) 728-2101	5/13/96	O

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING August 30, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

* Section 9 application by The Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky, to establish a branch office at Lot 8, Maple Brook Subdivision at the intersection of Oscar Road and Chamberlain Lane, Louisville, Kentucky.

9-6-96

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

Application

End of Comment Period

Change in control notification involving First United Bancshares, Inc., El Dorado, Arkansas, by a control group consisting of Jackson T. Stephens, W. R. Stephens Trust, W. R. Stephens Revocable Trust, Warren A. Stephens Trust, Elizabeth Ann Stephens Campbell Trust, Stephens Group, Inc., and Bess C. Stephens Trust.

Federal Register: 9-19-96

* Section 3(a)(3) application by Union Planters Corporation, Memphis, Tennessee, to acquire Financial Bancshares, Inc., St. Louis, Missouri.

Newspaper: 9-28-96

* Section 3(a)(3) application by Community Bank Shares of Indiana, Inc., New Albany, Indiana, to acquire Community Bank of Southern Indiana, New Albany, Indiana, resulting from the conversion of its thrift subsidiary, Community Bank of Southern Indiana, FSB, New Albany, Indiana, into a commercial bank.

Newspaper: 9-27-96

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

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 (previously reported during the week ending August 16, 1996).

9-6-96

Section 4(c)(8) notification by Mountain Bancshares, Inc., Yellville, Arkansas, to engage, de novo, in providing tax planning and preparation services.

9-17-96

Section 4(c)(8) notification by Farmers Capital Bank Corporation, Frankfort, Kentucky, to engage, de novo, through a wholly owned subsidiary, FCB Services, Frankfort, Kentucky, in providing data processing services to unaffiliated financial institutions.

9-17-96

Section 4(c)(8) expedited notification by National Commerce Bancorporation, Memphis, Tennessee, to acquire Kenesaw Leasing, Inc., Knoxville, Tennessee.

9-19-96

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

Application

End of Comment Period

Section 9 membership application by Bank of Rogers, Rogers, Arkansas (received during the week ending August 2, 1996).

N/A

Section 9 membership application by Bank of Mulberry, Mulberry, Arkansas.

N/A

Section 9 application by PNC Bank, Kentucky, Inc., Louisville, Kentucky, to invest in a community development project (low income housing project in Crestwood, Kentucky), that would result in the bank's aggregate investments in community development projects exceeding 5% of the bank's capital stock and surplus.

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 August 30, 1996

Name of Bank	Bank Address	Examination Date	Examination Rating
The Scott County State Bank	Scottsburg, IN	5/13/96	Satisfactory

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

Taylor Bancshares, Inc., North Mankato, Minnesota, for prior approval to increase its ownership to 16.0% of the voting shares of the First National Bank of Fairfax, Fairfax, Minnesota. *

September 23, 1996
(Federal Register)

Retroactive notification by Raye Plahn Trust, Shell Lake, Wisconsin, to acquire control of 10.52% of the voting shares of Shell Lake Bancorp, Inc., Shell Lake, Wisconsin.

September 18, 1996
(Newspaper)

Jorgenson Holding Company, Kenmare, North Dakota for prior approval to acquire 100% of the voting shares of the First National Bancshares, Inc., Williston, North Dakota. *

September 27, 1996
(Federal Register)

Community First Bankshares, Inc., Fargo, North Dakota, for prior approval to acquire 100% of the voting shares of the Mountain Parks Financial Corp., Denver, Colorado. *

September 27, 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

Citizens Development Company, Billings, Montana, to engage de novo in data processing activities.

September 17, 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 30, 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>
Wadena State Bank 304 Southeast First, Box 191 Wadena, MN 56482-0191 (218) 631-1860	April 1, 1996	Satisfactory
Dacotah Bank P.O. Box 1210 Aberdeen, SD 57401 (605) 225-5611	April 22, 1996	Outstanding

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending August 30, 1996

<u>BANK(S) EXAMINED</u>	<u>DATE OF EXAMINATION</u>	<u>CRA RATING</u>
The Peninsula Bank 100 South Main Ishpeming, MI 49849 (906) 485-6333	May 20, 1996	Outstanding

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
First United Bank, Parker, Colorado, for prior approval to establish an additional branch facility at 201 Wadsworth Boulevard, Lakewood, Colorado.	Not Available
Bank of Star Valley, Afton, Wyoming, for prior approval to establish a branch facility in Alpine, Wyoming.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Mesquite Financial Corporation, Mesquite, Nevada, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Mesquite State Bank, Mesquite, Nevada, in organization and Central Financial Corporation, Hutchinson, Kansas, for prior approval to acquire 52.25 percent of the voting shares of Mesquite Financial Corporation.*	September 26, 1996
Premier Bancorp, Inc., Denver, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Premier Bank, Denver, Colorado.*	September 30, 1996
BERCO, Bennington, Kansas, for prior approval to acquire 10.99 percent of the voting shares of Front Range Bancshares, Inc., Littleton, Colorado.*	Not Available

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**

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

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

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

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

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

APPLICATION

NOTICE EXP

None.

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

APPLICATION

**** NOTICE EXP**

Change in Control Notice by
Sarah Blaffer Hrdy, Davis, California, to acquire an
interest in Texas Gulf Bancshares, Inc., Freeport, TX
(Previously reported during the week of 7-1-96)

96/08/22

Change in Control Notice by
Rayford Holley Reily and Martha Lou Reily (wife),
Livingston, TX, to acquire an interest in Citizens State
Financial Corporation, Corrigan, TX

N/A

Change in Control Notice by
Ned S. Holmes, Houston, TX, to acquire an interest in
Commercial Bancshares, Inc., Houston, TX

N/A

Change in Control Notice by
Joe Dan Coe, Winnsboro, TX, to acquire an interest in
Franklin National Bankshares, Inc., Mt. Vernon, TX

N/A

*Section 3(a)(1) application by
MainBancorp, Inc., Austin, TX, to acquire Maincorp
Intermediate Holding Company, Inc., Wilmington, DE,
ROSB Bancorp, Inc., Red Oak, TX, and MainBank, Red Oak, TX

N/A

*Section 3(a)(1) application by
Maincorp Intermediate Holding Company, Inc., Wilmington, DE,
to acquire ROSB Bancorp, Inc., Red Oak, TX, and MainBank,
Red Oak, TX

N/A

*Section 3(a)(3) application by
Texas Country Bancshares, Inc., Brady, TX, to acquire
The First National Bank of Ballinger, Ballinger, TX

N/A

*Section 3(a)(1) application by
TCB Delaware, Inc., Dover, DE, to acquire
Brady National Bank, Brady, TX

N/A

*Section 3(a)(3) application by
TCB Delaware, Inc., Dover, DE, to acquire
The First National Bank of Ballinger, Ballinger, TX N/A

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

APPLICATION

NOTICE EXP

Section 4(c)(8) de novo notification by
Plains Capital Corporation, Lubbock, TX, to engage
in data processing activities through Plains Service
Corporation, Lubbock, TX N/A

**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 26, 1996

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

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

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 8/30/96

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

None

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

Scott Mariner Browning, San Diego, California,
Gay Browning, Salt Lake City, Utah, and Diane
Browning Oblock, Providence, Utah, to increase
their ownership up to 26.08 percent each of
First Utah Bancorporation, Salt Lake City, Utah. *

Newspaper: Not Yet Available

Fed. Reg.: Not Yet Available

Section III -Applications Subject to Federal Register Only

Fremont Bancorporation, Fremont, California, to
engage directly in commercial lending and loan
servicing activities.

Fed. Reg.: Not Available

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

None

* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 8/30/96

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>
Farmers & Merchants Bank of Rockford	25 N. Mullan P.O. Box 14917 Opportunity, WA 99214-0917 (509) 928-9600	4/29/96	Outstanding

*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.