

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1996, No. 42
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending October 19, 1996

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Banco Bilbao Vizcaya, S.A., Bilbao, Spain -- request for an exemption to engage in certain securities activities in the United States as a result of the proposed acquisition of LatInvest Securities, Inc., a Delaware corporation.
Granted, October 15, 1996.

First Union Corporation, Charlotte, North Carolina -- to acquire Home Financial Corporation, Hollywood, Florida, and Home Savings Bank.
Approved, October 15, 1996.

Valley View Bancshares, Inc., Overland Park, Kansas -
- request for reconsideration of the Board's approval of the application to acquire Industrial Bancshares, Inc., Kansas City, Kansas, Industrial State Bank; International Bancshares, Inc., Gladstone, Missouri, First Bank of Missouri; Mission Bancshares, Inc., Mission, Kansas, The Mission Bank; One Security, Inc., Kansas City, Kansas, and Security Bank.
Denied, October 17, 1996.

BANKS, FOREIGN

Istituto Bancario San Paolo di Torino S.p.A., Turin, Italy -- to establish a branch in New York, New York.
Approved, October 15, 1996.

FORMS

Survey of Terms of Bank Lending (FR 2028A, FR 2028B, and FR 2028S) -- extension with revision.
Approved, October 16, 1996.

RESERVE BANK SERVICES

Appointment by Chairman Greenspan of a committee of senior Federal Reserve officials, headed by Vice Chair Rivlin, to conduct a fundamental review of the Federal Reserve's participation in payment services to banks and other financial institutions.
Announced, October 17, 1996.

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OCTOBER 15, 1996 TO OCTOBER 18, 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

Philadelphia	Berks County Bank, Reading, Pennsylvania -- to establish a branch in the K-Mart Shopping Plaza, Parkside Avenue, Township of Cumra, Pennsylvania. Approved, October 15, 1996.
Richmond	Centura Bank, Rocky Mount, North Carolina -- to establish an electronic funds transfer facility in the parking lot of the ZIPMart at 1830 Wesleyan Boulevard. Approved, October 15, 1996.
New York	Chase Manhattan Bank, New York, New York -- to establish a branch at Mount Sinai Hospital, Guggenheim Pavilion, 1184-90 Fifth Avenue, New York, New York. Approved, October 15, 1996.
Cleveland	Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 4777 Kenard Avenue. Approved, October 16, 1996.
Chicago	Old Kent Bank, Grand Rapids, Michigan -- to establish branches at 1550 West Lake Lansing Road, East Lansing; 4884 March Road, Okemos; 6430 West Saginaw Highway, Township of Delta; 921 West Holmes Road, Lansing; 23 Mile Road and Gratiot Avenue, Township of Chesterfield, Michigan. Approved, October 16, 1996.
Philadelphia	Pennsylvania State Bank, Camp Hill, Pennsylvania -- to establish a branch at Lots 4 and 5 of the Subdivision Plan of AMP, Inc., Cumberland Parkway, Mechanicsburg, Pennsylvania. Approved, October 15, 1996.
Cleveland	Richwood Savings Bank, Richwood, Ohio -- to establish a branch at 249 West Fifth Street, Marysville, Ohio. Approved, October 18, 1996.

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

BANK BRANCHES, DOMESTIC

Chicago Security Savings Bank, Farhamville, Iowa -- to establish an electronic funds transfer facility at 1015 Market Street, Gowrie, Iowa. Approved, October 18, 1996.

Kansas City Shoshone First Bank, Cody, Wyoming -- to establish a branch at 331 West Colter Avenue, Powell, Wyoming. Approved, October 16, 1996.

BANK HOLDING COMPANIES

Dallas Adam Corporation/Group, Bryan, Texas -- request for waiver of application to acquire First American Bank, SSB. Granted, October 18, 1996.

Dallas Adam Corporation/Group, Bryan, Texas -- request for waiver of application to acquire TAC Financial Corporation, Dover, Delaware. Granted, October 18, 1996.

Chicago Bank of Montreal, Toronto, Canada, and Bankmont Financial Corp., Chicago, Illinois -- notification of intent to engage de novo in leasing activities through BMO Leasing (U.S.) Inc. Permitted, October 16, 1996.

Cleveland CNBC Bancorp, Worthington, Ohio -- to acquire Commerce National Bank. Approved, October 16, 1996.

Minneapolis Commerce Bancshares, Inc., Bloomington, Minnesota -- to acquire Geneva State Bank, Geneva, Minnesota. Approved, October 17, 1996.

Atlanta Commercial Capital Corporation, DeKalb, Mississippi -- to retain shares of Kemper Financial, Inc. and continue to engage in consumer finance activities. Permitted, October 16, 1996.

Cleveland DCB Financial Corp., Delaware, Ohio -- to acquire The Delaware County Bank & Trust Company. Approved, October 17, 1996.

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

BANK HOLDING COMPANIES

Chicago	FBOP Corporation, Oak Park, Illinois -- to acquire certain assets and assume certain liabilities of Topa Savings Bank, FSB, Beverly Hills, California; and Topa Thrift and Loan. Permitted, October 15, 1996.
Dallas	First American Bank, SSB, Bryan, Texas -- request for waiver of application to operate as a savings association. Granted, October 18, 1996.
Dallas	First American Bank, SSB, Bryan, Texas -- request for waiver of application to acquire Caldwell Capital Corporation, Caldwell, Texas. Granted, October 18, 1996.
Atlanta	Hibernia Corporation, New Orleans, Louisiana -- to merge with Texarkana National Bancshares, Texarkana, Texas, and acquire Texarkana National Bank. Approved, October 18, 1996.
Kansas City	Intrust Financial Corporation, Wichita, Kansas -- to engage in administrative services for defined contribution and benefit plans and employee benefits consulting services through the formation of Nestegg Consulting, Inc. Permitted, October 17, 1996.
Dallas	Maedgen & White, Ltd., Lubbock, Texas -- to acquire Plains Service Corporation and engage in data processing activities. Permitted, October 16, 1996.
Kansas City	Mesquite Financial Corporation, Mesquite, Nevada -- to acquire Mesquite State Bank, and for Central Financial Corporation, Hutchinson, Kansas, to acquire Mesquite Financial. Approved, October 17, 1996.
Chicago	Metrocorp, Inc., East Moline, Illinois -- to acquire Metrobank-Illinois National Association, East Moline, Illinois. Returned, October 16, 1996.

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

BANK HOLDING COMPANIES

Kansas City	Nolte Family Limited Partnership, Kenesaw, Nebraska - - to acquire First Kenesaw Company, Inc., and engage in the sale of general insurance. Approved, October 18, 1996.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- notification of intent to establish a joint venture, and engage in residential mortgage lending activities through The Mortgage Center, Springfield, Massachusetts. Permitted, October 16, 1996.
Dallas	Plains Capital Corporation, Lubbock, Texas -- to acquire Plains Service Corporation, and engage in data processing activities. Permitted, October 16, 1996.
Atlanta	Robertson Holding Company, Speedwell, Tennessee -- to acquire Commercial BancGroup, Inc., Harrogate, Tennessee. Approved, October 18, 1996.
Boston	Royal Bank of Scotland Group PLC, Edinburgh, Scotland, The Royal Bank of Scotland PLC; The Governor and Company of the Bank of Ireland, Dublin, Ireland, and Citizens Financial Group, Inc., Providence, Rhode Island -- notification of intent to retain a 5.23 percent interest in NYCE Corporation, Woodcliff Lake, New Jersey, and engage in data processing activities. Approved, October 18, 1996.
Minneapolis	Security Bancshares Company, Glencoe, Minnesota -- retroactive notice to engage in savings association activities through the acquisition of more than 5 percent of FSF Financial Corporation, Hutchinson, Minnesota. Withdrawn, October 18, 1996.
New York	Summit Bancorp., Princeton, New Jersey -- to acquire Central Jersey Financial Corp., East Brunswick, New Jersey. Approved, October 18, 1996.

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

BANK HOLDING COMPANIES

Dallas TAC Financial Corporation, Dover, Delaware -- request for waiver of application to acquire First American Bank, SSB, Bryan, Texas. Granted, October 18, 1996.

St. Louis Union Planters Corporation, Memphis, Tennessee, and Capital Bancorporation, Inc. -- to acquire Financial Bancshares, Inc., St. Louis, Missouri, and five subsidiary banks. Approved, October 16, 1996.

Atlanta 1st United Bancorp, Boca Raton, Florida -- to acquire Park Bankshares, Inc., Lake Park, Florida, and First National Bank of Lake Park, and for 1st United Bank to merge with Bank of Lake Park. Approved, October 17, 1996.

BANK MERGERS

St. Louis Bank of Gainesville, Gainesville, Missouri, to merge with Douglas County Bank, Ava, Missouri, and establish a branch. Approved, October 16, 1996.

New York Marine Midland Bank, Buffalo, New York -- to purchase certain assets and assume certain liabilities of Morgan Guaranty Trust Company of New York, New York, New York. Approved, October 18, 1996.

CAPITAL STOCK

St. Louis Farmers and Traders Bancshares, Inc., California, Missouri -- redemption of shares. Approved, October 16, 1996.

CHANGE IN BANK CONTROL

Dallas First Bryson Bancorporation, Inc., Bryson, Texas -- change in bank control. Permitted, October 15, 1996.

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

CHANGE IN BANK CONTROL

Dallas First Eldorado Bancshares, Inc., Eldorado, Texas --
 change in bank control.
 Permitted, October 18, 1996.

San Francisco First Utah Bancorporation, Salt Lake City, Utah --
 change in bank control.
 Permitted, October 16, 1996.

Dallas Premier Bancshares, Inc., La Grange, Texas -- change
 in bank control.
 Permitted, October 18, 1996.

COMPETITIVE FACTORS REPORTS

Chicago Bank of Alma, Alma, Michigan, proposed purchase of
 the assets and assumption of the liabilities of the
 Auburn, Michigan, and Merrill, Michigan, branches
 of First of America Bank, Michigan, N.A., Grand
 Rapids, Michigan -- report on competitive factors.
 Submitted, October 18, 1996.

Richmond Central Carolina Bank & Trust Company, Durham, North
 Carolina, proposed merger with Salem Trust Bank,
 Winston-Salem, North Carolina -- report on
 competitive factors.
 Submitted, October 15, 1996.

Chicago Central Trust & Savings Bank, Geneseo, Illinois,
 proposed merger with State Bank of Osco, Osco,
 Illinois -- report on competitive factors.
 Submitted, October 16, 1996.

Atlanta Fidelity Bankshares, Inc., West Palm Beach, Florida,
 proposed acquisition of Fidelity Federal Savings
 Bank of Florida -- report on competitive factors.
 Submitted, October 16, 1996.

Chicago First National Bank, Kokomo, Indiana, proposed merger
 with FNBK National Merger Bank -- report on
 competitive factors.
 Submitted, October 15, 1996.

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

COMPETITIVE FACTORS REPORTS

Kansas City	First National Bank of Johnstown, Johnstown, Colorado, proposed merger with First National Interim Bank -- report on competitive factors. Submitted, October 17, 1996.
Dallas	First Newco, Inc., Corpus Christi, Texas, proposed merger with International Bank -- report on competitive factors. Submitted, October 16, 1996.
Dallas	First State Bank, Austin, Texas, proposed acquisition of the assets and assumption of the liabilities of the Walmart branch at 3829 Highway 77, Corpus Christi, Texas, of American Bank, N.A. -- report on competitive factors. Submitted, October 16, 1996.
Kansas City	First United National Bank, Great Bend, Kansas, proposed merger with Interim First United National Bank -- report on competitive factors. Submitted, October 18, 1996.
Chicago	FMB-Community Bank, Dowagiac, Michigan, proposed purchase of the assets and assumption of the liabilities of the Sister Lakes branch of First of America Bank-Michigan, N.A., Grand Rapids, Michigan -- report on competitive factors. Submitted, October 18, 1996.
Chicago	FMB-Oceana Bank, Hart, Michigan, proposed purchase of the assets and assumption of the liabilities of the Hart and Custer branches of First of America Bank-Michigan, N.A., Grand Rapids, Michigan -- report on competitive factors. Submitted, October 18, 1996.
Chicago	Gibson Savings Bank, Gibson, Iowa, proposed acquisition of the assets and assumption of the liabilities of the Agency, Iowa, branch of Farmers Savings Bank, Packwood, Iowa -- report on competitive factors. Submitted, October 18, 1996.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Hancock Bank of Louisiana, Baton Rouge, Louisiana, proposed merger with Southeast National Bank, Hammond, Louisiana -- report on competitive factors. Submitted, October 16, 1996.
Chicago	Independent Bank East Michigan, Caro, Michigan, proposed purchase of the assets and assumption of the liabilities of eight branches of First of America Bank-Michigan, N.A., Grand Rapids, Michigan -- report on competitive factors. Submitted, October 17, 1996.
Dallas	Pacific Southwest Bank, Corpus Christi, Texas, proposed acquisition of the assets and assumption of the liabilities of fourteen branches of Bank of America Texas, N.A., Irving, Texas -- report on competitive factors. Submitted, October 17, 1996.
Chicago	Pinnacle Bank, St. Joseph, Michigan, proposed merger with Pinnacle Bank, Merrillville, Indiana -- report on competitive factors. Submitted, October 15, 1996.
Richmond	Premier Bank-Central, N.A., Honaker, Virginia, proposed merger with Big Stone Gap Bank and Trust Company, Big Stone Gap, Virginia -- report on competitive factors. Submitted, October 17, 1996.
St. Louis	St. Charles Federal Savings and Loan Association, St. Charles, Missouri, proposed merger with First Bank FSB, Clayton, Missouri -- report on competitive factors. Submitted, October 17, 1996.
Atlanta	United Security Bank, Thomasville, Alabama, proposed acquisition of First Bank and Trust, Grove Hill, Alabama -- report on competitive factors. Submitted, October 16, 1996.

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

COMPETITIVE FACTORS REPORTS

Chicago Vision Bancorp, Inc., Lawrenceburg, Indiana, proposed acquisition of Dearborn Savings Association, F.A. -
- report on competitive factors.
Submitted, October 15, 1996.

EXTENSIONS OF TIME

St. Louis First Commercial Corporation, Little Rock, Arkansas -
- extension to January 29, 1997, to acquire City National Bank, Whitehouse, Texas.
Granted, October 18, 1996.

Kansas City HNB Corporation, Arkansas City, Kansas -- extension to January 16, 1997, to acquire Home National Bank, Scottsdale, Arizona.
Granted, October 16, 1996.

New York Saban S.A., Monaco, and its wholly owned subsidiary, RNYC Holdings Limited, Gibraltar -- for Saban directly to acquire shares of Republic New York Corporation, New York, New York, and for RNYC Holdings directly to acquire shares of Republic New York Corporation.
Granted, October 16, 1996.

New York Stewardship Financial Corporation, Midland Park, New Jersey -- extension to November 30, 1996, to acquire Atlantic Stewardship Bank.
Granted, October 18, 1996.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution

Examination Date

Rating**

NONE

*Subject to CRA.

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

FEDERAL RESERVE BANK OF NEW YORK

**Comment Period
Ending Date**

SECTION I

**Applications Subject to Newspaper
Notice Only**

None.

SECTION II

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

None.

SECTION III

**Nonbanking Applications
(subject to Federal Register Notice Only)**

None.

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 October 19, 1996

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
European American Bank One EAB Plaza Uniondale, New York 11555	Satisfactory	April 15, 1996

- 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**

Twin Rivers Community Bank, Easton, PA to establish a branch office at 1003 West Broad Street, Bethlehem, PA, pursuant to Section 9 of the Federal Reserve Act.

Newspaper comment period expires: 11/01/96

**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 Corporation, Lancaster, PA to invest \$1,251,000 in a Limited Partnership which will construct and operate a 34 unit elderly housing project in Bath, PA, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(6) of Regulation Y.

Federal Register comment period expires: N/Avail

Susquehanna Bancshares, Inc., Lititz, PA to retain (i) American Title, Inc., Reistertown, MD; (ii) Mid-Atlantic Title Company, Baltimore, MD; and (iii) Maryland Title Company, Baltimore, MD, and thereby engage in the activities of: Title Examination/Title Search; Title Abstracting; Document Preparation; and Closing/conducting of Settlement on a loan, pursuant to Section 4(c)(8) of the Banking Holding Company Act and Section 225.23(a)(3) of Regulation Y. The Notificant also seeks relief from the divestiture commitments made by it in connection with the aforementioned acquisitions.

Federal Register comment period expires: N/Avail

**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 October 18, 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 October 19, 1996)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received application from Citizens Savings Bank, Sandusky, Ohio, * November 8, 1996
to purchase the assets of and assume the liabilities of three branch
offices of EST National Bank located in Berlin Heights and Sandusky,
Ohio, and incident thereto establish branch facilities.

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

Received Section 3(a)(1) application from Pennwood Bancorp, *N: November 15, 1996
Inc., Pittsburgh, Pennsylvania, to acquire Pennwood Savings Bank,
Pittsburgh, Pennsylvania.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

NONE

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

NONE

-
- * - Subject to CRA
 - N - Newspaper Comment Period
 - F - Federal Register Comment Period
 - # - Expected to End 30 Days from Date of Receipt

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(October 18, 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 October 18, 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**

Application

Comment Period Ending Date

None.

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

Application

Comment Period Ending Date

None.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

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

Application

None.

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending October 18, 1996

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

	<u>Examination Date</u>	<u>Rating</u>
First Virginia Bank-Mountain Empire Laurel Avenue Damascus, Virginia 24236	7-8-96	Satisfactory
First Virginia Bank-Blue Ridge 125 North Central Avenue Staunton, Virginia 24401	7-8-96	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 19, 1996

Section 1 - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
The Colonial BancGroup, Inc. Montgomery, Alabama To merge with Jefferson Bancorp, Inc., Miami Beach, Florida, and thereby directly acquire its subsidiary, Jefferson Bank of Florida, Miami Beach, Florida, pursuant to Section 3(a) (5) of the Bank Holding Company Act.	Not yet available*
Arrowhead Capital Corporation West Palm Beach, Florida 1-BHC formation, Sunniland Bank, Fort Lauderdale, Florida.	Not yet available*
CB&T Holding Corporation New Orleans, Louisiana Change in control notice by Mr. Gary N. Solomon and Mrs. Martha N. Solomon to collectively acquire an additional 21.63 percent of the outstanding shares of CB&T Corporation, New Orleans, Louisiana. Total ownership will equal 43.25 percent.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Union Bancshares, Inc. Marksville, Louisiana To acquire Union Insurance Premium Finance Company, Hessmer, Louisiana, and thereby engage in insurance agency and underwriting activities, pursuant to Sections 225.25(b) (8) (ii) of Regulation Y and Section 4(c) (8) of the Bank Holding Company Act.	Not yet available
Union Bancshares, Inc. Marksville, Louisiana To acquire Union Insurance Agency, Hessmer, Louisiana, and thereby engage in insurance agency and underwriting activities, pursuant to Sections 225.25(b) (8) (I) and 225.25(b) (8) (iii) of Regulation Y and Section 4(c) (8) of the Bank Holding Company Act.	Not yet available

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

<u>Application</u>
None.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 18, 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>
AmTrade International Bank of Georgia 127 Peachtree Street Suite 1500 Atlanta, Georgia 30303 (404) 330-7270	Satisfactory	07-15-96

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 18, 1996

Recently Approved Applications

Approval Date

1st United Bancorp Boca Raton, Florida To acquire Park Bancshares, Inc., Lake Park, Florida, and thereby indirectly acquire its subsidiary, First National Bank of Lake Park, Lake Park, Florida, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	10-17-96
1st United Bank Boca Raton, Florida To merge with First National Bank of Lake Park, Lake Park, Florida, pursuant to Section 18 ⁶ of the Federal Deposit Insurance Act.	10-17-96
Hibernia Corporation New Orleans, Louisiana 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.	10-18-96
Commercial Capital Corporation DeKalb, Mississippi To acquire Kemper Finance, Inc., DeKalb, Mississippi, and thereby engage in consumer finance activities, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(1)(I) of Regulation Y.	10-16-96
Robertson Holding Company, L.P. Speedwell, Tennessee 1-BHC formation, Commercial BancGroup, Inc., Harrogate, Tennessee, and thereby acquire its subsidiary, Commercial Bank, Harrogate, Tennessee.	10-18-96

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>
Merger/Branches	Kent City State Bank Kent City, Michigan Grant State Bank Grant, Michigan - 10 West Main Street, Grant, Michigan & 21 East 82nd Street, Newaygo, Michigan	NP - 11-06-96
Branch	Security Savings Bank Farnhamville, Iowa 320 Garfield Street Farnhamville, Iowa	NP - 11-1-96
Branch	M&I Marshall & Ilsley Milwaukee, Wisconsin 15445 West National Avenue New Berlin, Wisconsin	NP - 10-20-96
Branch	Friendship State Bank Friendship, Indiana 401 Main Street Rising Sun, Indiana	NP - 10-19-96
3(a)(1) Notice	Calumet Bancshares, Inc. Brillion, Wisconsin Calumet County Bank Brillion, Wisconsin	NP - 10-10-96

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>
3(a)(1) Notice	Pioneer Bancorp, Inc. Auburndale, Wisconsin Pioneer State Bank Auburndale, Wisconsin	NP - 10-24-96

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)	Capitol Bancorp, Ltd.* Lansing, Michigan Brighton Commerce Bank Brighton, Michigan (in organization)	FR - 10-18-96 NP - 10-20-96
3(a)(3)	Salin Bancorporation, Inc.* Indianapolis, Indiana Columbus Bancorp, Inc. Indianapolis, Indiana Columbus Bank and Trust Company Columbus, Indiana	FR - 11-1-96 NP - **
3(a)(3)	Metrocorp, Inc.* East Moline, Illinois Metrobank-Illinois, National Association East Moline, Illinois (in organization)	FR - 11-4-96 NP - 11-4-96
COC-HC	Lakeview Financial Corporation Lakeview, Michigan Lynn P. Carr	FR - 10-21-96 NP - 10-14-96
3(a)(3)	Old Kent Financial Corporation* Grand Rapids, Michigan Seaway Financial Corporation Saint Clair, Michigan Commercial and Savings Bank of Saint Clair County Saint Clair, Michigan Algonac Savings Bank Algonac, Michigan	FR - 11--8-96 NP - 11-03-96

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)	Valley Bancshares, Inc.* Nisswa, Minnesota Minnesota Bancshares Corporation Augusta, Wisconsin Brainerd National Bank Baxter, Minnesota	FR - 10-15-96 NP - 10-14-96
COC-HC	Kerndt Bank Services, Inc. Lansing, Iowa Kerndt Brothers Savings Bank Lansing, Iowa	FR - 10-9-96 NP - **
3(a)(3)	Ida Grove Bancshares, Inc.* Ida Grove, Iowa Pierson Bancorporation, Inc. Pierson, Iowa Farmers Savings Bank Pierson, Iowa	FR - 10-25-96 NP - 10-18-96
3(a)(5)	F & M Bancorporation, Inc.* Kaukauna, Wisconsin East Troy Bancshares, Inc. East Troy, Wisconsin State Bank of East Troy East Troy, Wisconsin	FR - ** NP - **
3(a)(3)	American Bancshares, Inc.* Holstein, Iowa Pierson Bancorporation, Inc. Pierson, Iowa Farmers Savings Bank Pierson, Iowa	FR - 10-25-96 NP - 10-18-96

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)	<p>Liberty Financial Corporation* West Des Moines, Iowa L.B.T. Bancorporation West Des Moines, Iowa Liberty Bank and Trust Lake Mills, Iowa B and K Bancorporation West Des Moines, Iowa Liberty Bank & Trust Bloomfield, Iowa Winnebago County Bancorporation West Des Moines, Iowa Liberty Bank and Trust Forest City, Iowa First Liberty Bancorp West Des Moines, Iowa Liberty Bank and Trust Mason City, Iowa BW3 Bancorporation West Des Moines, Iowa Liberty Bank and Trust Company, N.A. Pocahantas, Iowa I.S.B. Bancorporation, Inc. West Des Moines, Iowa Liberty Bank and Trust Woodbine, Iowa A.B.C. Bancorporation Tucson, Arizona Liberty Bank and Trust Tucson, Arizona</p>	<p>FR - 11-8-96 NP - **</p>
3(a)(3)	<p>FBOP Corporation Oak Park, Illinois SDNB Financial Corp. San Diego, California San Diego National Bank San Diego, California</p>	<p>FR - * NP - *</p>

Federal Reserve Bank of Chicago

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

3(a)(1)	G.R. Bancorp, Ltd.* Grand Ridge, Illinois First National Bank of Grand Ridge Grand Ridge, Illinois	FR - 11-01-96 NP - 11-01-96
3(a)(3)	Independence Bancshares, Inc.* Independence , Iowa Southeast Security Bank Mediapolis, Iowa (in organization)	FR - 10-25-96 NP - 10-31-96
3(a)(3)	Columbus Bancorp, Inc.* Indianapolis, Indiana Salin Bank and Trust Company Indianapolis, Indiana	FR - 11-1-96 NP - **
3(a)(1)	Bluestem Development Corporation* Joy, Illinois Joy Development Corporation Davenport, Iowa Joy State Bank Joy, Illinois	FR - 10-11-96 NP - 10-7-96
3(a)(3)	F & M Bancorporation, Inc. Kaukauna, Wisconsin Green County Bank Brodhead, Wisconsin	FR - * NP - *

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)	Anita Bancorporation Newton, Iowa Rolling Hills Insurance Agency, L.C. Atlantic, Iowa	FR - 10-17-96
4(c)(8)	Bank of Montreal Montreal, Canada to establish one or more offices in the Dominion of Canada & thereby engage in brokerage activities.	FR - 10-23-96
4(c)(8)	Comerica Incorporated Detroit, Michigan Bankers Motor Acceptance Corporation, Newport Beach, California & engage in subprime indirect automobile lending.	FR - 10-23-96
4(c)(8)	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands Integrion Financial Network, L.L.C., White Plains, New York.	FR - 10-31-96
4(c)(8)	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands Integrion Financial Network, L.L.C., White Plains, New York.	FR - 10-31-96
4(c)(8)	ABN AMRO Holding N.V. Amsterdam, The Netherlands Integrion Financial Network, L.L.C., White Plains, New York.	FR - 10-31-96
4(c)(8)	ABN AMRO Bank, N.V. Amsterdam, The Netherlands Integrion Financial Network, L.L.C.,	FR - 10-31-96

White Plains, New York.

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>
(c)(8)	ABN AMRO North America, Inc., Chicago, Illinois Intergrion Financial Network, L.L.C., White Plains, New York.	FR - 10-31-96
4(c)(8)	Bankmont Financial Corp. New York, New York to establish one or more offices in the Dominion of Canada and thereby in brokerage activities.	FR - **
4(c)(8)	Liberty Financial Corporation West Des Moines, Iowa Liberty Leasing Company West Des Moines, Iowa	FR - 11-8-96
4(c)(8)	Liberty Financial Corporation West Des Moines, Iowa Liberty Mortgage Company West Des Moines, Iowa	FR - 11-8-96
4(c)(8)	Liberty Financial Corporation West Des Moines, Iowa L.S.B. Bancorp Johnston, Iowa	FR - 11-8-96
4(c)(8)	Liberty Financial Corporation West Des Moines, Iowa Liberty Loan Store, Inc. West Des Moines, Iowa	FR - 11-8-96

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 October 18, 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.

BANK NAME/LOCATION
EXAMINATION DATE

RATINGS

Union Bank & Trust Company
Two East Main Street
P.O. Box 15
Evansville, Wisconsin 53536-0015
(608) 882-5200

7/22/9

S

Iowa State Bank
Highway 62
P.O. Box 287
Wapello, Iowa 52653-0287
(319) 523-5200

7/24/96

S Branch

Old Kent Bank
Grand Rapids, Michigan
1550 West Lake Lansing Road
East Lansing, Michigan
4884 Marsh Road
Okemos, Michigan
6430 West Saginaw Highway
Township of Delta, Michigan
921 West Holmes Road
Lansing, Michigan
23 Mile Road and Gratiot Avenue
Township of Chesterfield, Michigan

NP - 10-2-96

Branch

Hedrick Savings Bank
Hedrick, Iowa
101 S. Main
Hedrick, Iowa

NP - 10-13-96

EFT

Security Savings Bank
Farhamville, Iowa
1015 Market Street
Gowrie, Iowa

NP - 10-10-96

4(c)(8)

FBOP Corporation
Oak Park, Illinois
Topa Savings Bank, FSB
Beverly Hills, California
Topa Thrift and Loan
Beverly Hills, California

FR - 10-7-96

4(c)(8)

Bank of Montreal
Montreal, Canada
BMO Leasing (U.S.), Inc.
Chicago, Illinois

FR - 10-8-96

4(c)(8)

Bankmont Financial Corp.
New York, New York
BMO Leasing (U.S.), Inc.
Chicago, Illinois

FR - 10-8-96

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 October 18, 1996

Name of Bank	Bank Address	Examination Date	Examination Rating
Elberfeld State Bank	Elberfeld, IN	7/8/96	Satisfactory
Citizens Bank	Hartford, KY	7/15/96	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

Norwest Corporation, Minneapolis, Minnesota, for prior approval to acquire 100% of the voting shares of West Columbia National Bank, West Columbia, Texas. *

November 15, 1996
(Federal Register)

Menomonie Financial Services, Inc., Retirement Plan, Menomonie, Wisconsin, for prior approval to become a bank holding company through the acquisition of 25.67% of the voting shares of Menomonie Shares, Inc., Menomonie, Wisconsin. *

November 15, 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

The Capitol Bancorporation, Inc., Britton, South Dakota, to engage de novo in making and servicing loans.

November 6, 1996

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

November 6, 1996

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section IV - Applications Not Subject to

Federal Register Notice or Newspaper Notice

Application

Johnson Holdings, Inc., Isanti, Minnesota, to redeem 100% of its preferred stock.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending October 18, 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>
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NONE.		
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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

TeamBanc, Inc., Employee Stock Ownership Plan, TeamBanc, Inc., and TeamBanc Acquisition Subsidiary, Inc., all of Paola, Kansas, for prior approval to acquire 100 percent of the voting shares of Crown Bancshares, Inc., Bellevue, Nebraska, and TeamBanc Acquisition Subsidiary, Inc., to become a bank holding company.*

November 12, 1996

First SCK Financial Corporation, Anthony, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bank of Anthony, Anthony, Kansas.*

Not Available

Haviland Bancshares, Inc., Haviland, Kansas, for prior approval to acquire 19.995 percent of the voting shares of Fredonia State Bancshares, Inc., Fredonia, Kansas.*

Not Available

Fredonia State Bankshares, Inc., Fredonia, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of State Bank of Fredonia, Fredonia, Kansas.*

Not Available

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>
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None.

Federal Reserve Bank of Kansas City

***Application is subject to CRA.**

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF OCTOBER 14, 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
Paul A. Rowntree, Bedford, TX, to acquire an interest in
Mid-Cities National Bank, Hurst, TX
(Previously reported during the week of 9-30-96) 96/11/01

*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
(Resubmission) 96/10/01

*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
(Resubmission) 96/10/01

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
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 OCTOBER 14, 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>
First Bank & Trust of Clarendon 123 S. Kearney P. O. Box 947 Clarendon, TX 79226-0947	96/07/08	Satisfactory
First State Bank 601 College P.O. Box 105 Junction, TX 76849-0105	96/07/08	Outstanding

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 10/18/96

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Pierce Commercial Bank (In Organization), Tacoma, Washington, to become a member of the Federal Reserve System. *	<u>Newspaper:</u> Not available
California United Bank, Encino, California, to establish a branch office at 1640 Sepulveda Boulevard, Los Angeles, California. *	<u>Newspaper:</u> 10/31/96

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

Pierce County Bancorp, Tacoma, Washington, to become a bank holding company by acquiring Pierce Commercial Bank (In Organization), Tacoma, Washington. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 11/01/96
U.S. Bancorp, Portland, Oregon, to merge with Sun Capital Bancorp, St. George, Utah. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 11/18/96

Section III - Applications Subject to Federal Register Only

None

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

None

* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 10/18/96

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during this week. Information about a particular institution's CRA evaluation may be obtained directly from the institution.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>	<u>Rating*</u>
None			

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

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

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

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

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

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