

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1996, No. 46
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending November 16, 1996

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Bank of Boston Corporation, Boston, Massachusetts --
to engage de novo in underwriting and dealing, to a
limited extent, in all types of debt and equity
securities, and in certain other nonbanking
activities through BancBoston Securities, Inc.
Approved, November 12, 1996.

State Street Boston Corporation, Boston,
Massachusetts -- to acquire more than five percent
of the voting shares of Global Financial
Information Corporation, St. Louis, Missouri.
Approved, November 15, 1996.

Toronto-Dominion Bank, Toronto, Canada -- request for
reconsideration of the Board's approval of the
application and notices to acquire all the voting
shares of Waterhouse Investor Services, Inc., New
York, New York, and its bank and nonbank
subsidiaries, including Waterhouse National Bank,
White Plains, New York.
Denied, November 13, 1996.

Union Planters Corporation, Memphis, Tennessee --
request for reconsideration of approval by the
Federal Reserve Bank of St. Louis of the
application to acquire Financial Bancshares, Inc.,
St. Louis, Missouri.
Denied, November 12, 1996.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Wells Fargo HSBC Trade Bank, N.A., San Francisco,
California -- request for exemption from section
23A in order for Trade Bank to acquire assets from
certain branches of The Hongkong and Shanghai
Banking Corporation, Ltd.
Granted, November 14, 1996.

INTERNATIONAL OPERATIONS

J.P. Morgan & Co. Incorporated, New York, New York --
to make an investment in Latas de Alumínio S.A.,
Rio Janeiro, Brazil.
Permitted, November 12, 1996.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulation S -- amendment regarding Treasury exemptions under funds transfer recordkeeping rules (Docket R-0934).
Approved, November 14, 1996.

SECURITIES REGULATION

Joint report on the disclosure of trading and derivatives activities of banks and securities firms worldwide issued by the Basle Committee on Banking Supervision and the Technical Committee of the International Organization of Securities Commissions.
Published, November 13, 1996.

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

ABBREVIATIONS: BS&R - Banking Supervision and Regulation; C&CA - Consumer and Community Affairs; FOMC - Federal Open Market Committee; FRBO - Federal Reserve Bank Operations; IF - International Finance; OSDM - Office of Staff Director for Management

BANK BRANCHES, DOMESTIC

St. Louis	Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky -- to relocate a branch to Mall St. Matthews, 5000 Shelbyville Road, from Dupont Village, 4008 Dutchmans Lane. Approved, November 13, 1996.
New York	Solvay Bank, Solvay, New York -- to establish a branch at 4131 West Genesee Street, Camillus, New York. Approved, November 13, 1996.
St. Louis	Union Bank of Illinois, Swansea, Illinois -- to relocate two branches at 200 Collinsville Avenue and St. Louis Avenue at Eighth Street, East St. Louis, to one branch at 350 River Park Drive, East St. Louis, Missouri. Approved, November 12, 1996.

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

BANK HOLDING COMPANIES

Kansas City	ADBANC, Inc., Ogallala, Nebraska -- to acquire The First State Bank, Lodgepole, Nebraska. Approved, November 15, 1996.
Kansas City	Berco, Inc., Bennington, Kansas -- to acquire up to 10.9 percent of the shares of Front Range Bancshares, Littleton, Colorado. Approved, November 15, 1996.
Minneapolis	Capitol Bancorporation, Inc., Britton, South Dakota -- to engage de novo in consumer lending activities. Permitted, November 14, 1996.
Richmond	Century Bancorp, Inc., Thomasville, North Carolina-- to acquire Home Savings, Inc., SSB. Approved, November 12, 1996.
Richmond	City Holding Company, Charleston, West Virginia -- to acquire The Old National Bank of Huntington, Huntington, West Virginia. Approved, November 15, 1996.
Cleveland	First Financial Corporation, Hamilton, Ohio -- to acquire Hastings Financial Corporation, Hastings, Ohio. Approved, November 14, 1996.
Kansas City	FirstBank Holding Company of Colorado ESOP, Lakewood, Colorado -- to acquire FirstBank Holding Company of Colorado. Approved, November 15, 1996.
Minneapolis	Fulda Bancorporation, Inc., Britton, South Dakota -- to engage de novo in consumer lending activities. Permitted, November 14, 1996.
Minneapolis	Glacier Bancorp In., Kalispell, Montana -- to acquire Missoula Bancshares, Inc., Missoula, Montana. Approved, November 13, 1996.
San Francisco	PLM Newco, L.L.C., Federal Way, Washington -- to acquire First Community Financial Group, Inc., Lacey, Washington. Returned, November 13, 1996.

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

BANK HOLDING COMPANIES

Philadelphia Prime Newco Inc., Philadelphia, Pennsylvania -- to acquire First Sterling Bancorp, Inc., Devon, Pennsylvania, and operate a savings association and engage in community development activities. Approved, November 15, 1996.

Secretary State Street Boston Corporation, Boston, Massachusetts -- to acquire Princeton Financial Systems, Inc., Princeton, New Jersey, and engage in data processing activities. Permitted, November 13, 1996.

Kansas City TeamBanc, Inc., Paola, Kansas, and TeamBanc, Inc., ESOP -- to acquire Crown Bancshares, Inc., Bellevue, Nebraska, and TeamBanc Acquisition Subsidiary, Inc., to acquire Crown Bancshares, Inc. Approved, November 15, 1996.

BANK MERGERS

Atlanta Aliant Bank, Alexander City, Alabama -- to merge with Elmore County Bank, Wetumpka, and First Montgomery Bank, Montgomery, Alabama. Approved, November 15, 1996.

CHANGE IN BANK CONTROL

Dallas Mid-Cities Bancshares, Inc., Hurst, Texas -- change in bank control. Approved, November 13, 1996.

Kansas City S.N.B. Bancshares, Inc., Eufaula, Oklahoma -- change in bank control. Permitted, November 14, 1996.

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

COMPETITIVE FACTORS REPORTS

Kansas City	Farmers Bank, Carrollton, Missouri, proposed acquisition of the assets and assumption of the liabilities of the Marshall, Missouri, branch of Mercantile Bank of West Central Missouri, Sedalia, Missouri -- report on competitive factors. Submitted, November 13, 1996.
Minneapolis	First Security Bank & Trust of Miles City, Miles City, Montana, proposed merger with Worden and Hysham, branches of Stockman Bank of Montana, Billings; First West Bank, Glendive; and Richland Bank & Trust, Sidney, Montana -- report on competitive factors. Submitted, November 13, 1996.
St. Louis	First State Community Bank, Farmington, Missouri, proposed acquisition of the St. Marys branch of First Financial Bank of Ste. Genevieve County, Ste. Genevieve, Missouri -- report on competitive factors. Submitted, November 13, 1996.
Dallas	Franklin Federal Bancorp, FSB, Austin, Texas, proposed purchase of the assets and assumption of the liabilities of Norwest Bank Texas, South Central, Victoria, Texas -- report on competitive factors. Submitted, November 15, 1996.
St. Louis	Mercantile Bank of Willow Springs, Willow Springs, Missouri, proposed merger with Mercantile Bank of Lebanon, Lebanon; Mercantile Bank of Springfield, Springfield; Mercantile Bank of Monett, Monett; and Mercantile Bank of Wright County, Hartsville, Missouri -- report on competitive factors. Submitted, November 13, 1996.
Chicago	Mutual Savings Bank, Milwaukee, Wisconsin, proposed merger with First Federal Bancshares of Eau Claire, Inc., Eau Claire, Wisconsin -- report on competitive factors. (FDIC application) Submitted, November 12, 1996.

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

COMPETITIVE FACTORS REPORTS

Chicago	Mutual Savings Bank, Milwaukee, Wisconsin, proposed purchase of the assets and assumption of the liabilities of First Federal Bancshares of Eau Claire, Inc., Eau Claire, Wisconsin -- report on competitive factors. (OTS application) Submitted, November 12, 1996.
New York	OnBank & Trust Co., Syracuse, New York, proposed merger with OnBank -- report on competitive factors. Submitted, November 13, 1996.
Atlanta	Regions Bank, Gainesville, Georgia, proposed merger with First Federal Bank of Northwest Georgia, FSB, Cedartown, Georgia -- report on competitive factors. Submitted, November 12, 1996.
Dallas	Texas Bank, Brownwood, Texas, proposed purchase of the assets and assumption of the liabilities of a branch at 422 West Washington, Stephenville, of Bank of America Texas, N.A., Irving, Texas -- report on competitive factors. Submitted, November 15, 1996.
San Francisco	Western Sierra National Bank, Cameron Park, California, proposed merger with Interim National Bank -- report on competitive factors. Submitted, November 12, 1996.

EXTENSIONS OF TIME

Dallas	Canton Financial Corp., Canton, Texas -- extension to February 27, 1997, to acquire First National Bank of Canton. Granted, November 13, 1996.
Richmond	First National Bancorp, Inc., St. Marys, West Virginia -- extension to February 14, 1997, to acquire The First National Bank of St. Marys. Granted, November 16, 1996.

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

EXTENSIONS OF TIME

Richmond Virginia Heartland Bank, Fredericksburg, Virginia --
extension to November 15, 1997, to establish a
branch at 12115 Andora Drive.
Granted, November 15, 1996.

San Francisco Wells Fargo & Company, San Francisco, California --
extension to February 12, 1997, to expand the
geographic scope of issuing and selling variably
denominated payment instruments.
Granted, November 14, 1996.

INTERNATIONAL OPERATIONS

Director, BS&R J.P. Morgan & Co. Incorporated, New York, New York --
waiver of the remainder of the 45-day notice period
to make an investment in Latas de Alumínio S.A.,
Rio Janeiro, Brazil.
Approved, November 12, 1996.

MEMBERSHIP

St. Louis Bank of Rogers, Rogers, Arkansas -- to become a
member of the Federal Reserve System.
Approved, November 13, 1996.

REGULATIONS AND POLICIES

Secretary Federal Open Market Committee -- minutes of meeting
FOMC on September 24, 1996.
Published, November 15, 1996.

Secretary Regulation Z -- request for comment on proposed
revision to the official staff commentary to
provide guidance on the treatment of fees on
mortgage loans and accuracy in disclosing finance
charges and other costs (Docket R-0942).
Approved, November 15, 1996.

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

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of St. Louis -- to acquire check
processing equipment for the Louisville Branch.
Approved, November 15, 1996.

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NOVEMBER 12, 1996 TO NOVEMBER 16, 1996
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ADDITIONS AND CORRECTIONS

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

COMPETITIVE FACTORS REPORTS

Boston	First Essex Bank, FSB, Lawrence, Massachusetts, proposed merger with Pelham Bank & Trust Company, Pelham, New Hampshire -- report on competitive factors. Submitted, November 8, 1996.
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FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

<u>Application</u>		<u>Comment Period Ending Date</u>
Abington Bancorp, Inc., Abington, Massachusetts - 3(a)(1) to become a bank holding company through the acquisition of Abington Savings Bank, Abington, Massachusetts*	<u>Newspaper</u>	11-29-96

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

<u>Application</u>		<u>Comment Period Ending Date</u>
BostonFed Bancorp, Inc., Burlington, Massachusetts - 3(a)(1)/4(c)(8) application to acquire Broadway Capital Corp., Chelsea, MA and to retain Boston Federal Savings Bank, Burlington, Massachusetts*	<u>Newspaper</u>	12-19-96
	<u>Federal Register</u>	Not Yet Established

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

<u>Application</u>		<u>Comment Period Ending Date</u>
Campello Bancorp, Brockton, Massachusetts - 4(c)(8) notification to engage in loan servicing pursuant to section 225.25(b)(1) of Regulation Y	<u>Federal Register</u>	11-26-96

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

Application

NONE

*Subject to CRA.

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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution

Examination Date

Rating**

NONE

SECTION VI - CRA EXAMINATIONS SCHEDULED

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

FIRST QUARTER 1997

State Street Bank and Trust Company, Boston, Massachusetts

FEDERAL RESERVE BANK OF NEW YORK

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Summit Bank, Hackensack, New Jersey, to establish branches at Lanidex Center, Building 300, Parsippany, New Jersey, and at Pathmark Supermarkets at 450 Hackensack Avenue, Hackensack; 405 Route 17, Hackensack; 80 New Bridge Rd., Bergenfield; 407 Valley St., South Orange; 277 Ferry St., Newark; 2881 Mt. Ephraim Rd., Camden; 989 Church Rd., Cherry Hill; and 100 Schanck Rd., Freehold, all in New Jersey. 1/

12/05/96

The Bank of New York, New York, New York, to establish a branch within the Edwards Super Food Store at 3083 Jericho Turnpike, East Northport, New York. 1/

12/13/96

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Marathon Banking Corp., Astoria, New York, to become a bank holding company with respect to Marathon National Bank of New York, Astoria, New York. 1/

12/05/96 3/

Application by U.S. Trust Corp., New York, New York, to retain the shares of U.S. Trust Co. of New Jersey, Princeton, New Jersey, after it converts from a limited purpose trust company to an insured bank. 1/

12/08/96 3/

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 November 16, 1996

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

SECTION VI

CRA Examinations Scheduled to Begin in First Quarter 1997

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

BPD International Bank
152 West 57th Street
New York, New York 10019

The Chase Manhattan Bank
270 Park Avenue
New York, New York 10017

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

Solvay Bank
1537 Milton Avenue
Solvay, New York 13209

- 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**

**Dauphin Deposit Bank, Harrisburg, PA to establish a branch office to be located at 1355 East
Lehman Street, Lebanon, PA.**

Newspaper comment period expires: 11/23/96

**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**

NONE

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

NONE

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending November 15, 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>
Miners Bank of Lykens 550 Main Street Lykens, PA 17048	07/01/96	Satisfactory

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION VI - CRA EXAM SCHEDULE

(January 1, 1997 to March 31, 1997)

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

Farmers Trust Bank
817 Cumberland Street
Lebanon, PA 17042

Community Bank & Trust
521 Main Street
Forest City, PA 18421

Johnstown Bank & Trust
532-534 Main Street
Johnstown, PA 15901

First Sterling Bank
80 West Lancaster Avenue
Devon, PA 19333

United Bank of Philadelphia
714 Market Street
Philadelphia, PA 19106

Berks County Bank
400 Washington Street
Reading, PA 19601

Pennsylvania State Bank
2148 Market Street
Camp Hill, PA 17011

APPLICATIONS BULLETIN
(For the week ending November 16, 1996)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received notice from Mid Am, Inc., Bowling Green, OH on December 4, 1996
November 12, 1996, to acquire Mid Am Private Trust, N.A.,
Cincinnati, OH and engage in permissible trust activities.

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

Application filed by National City Bank, Cleveland, OH received on November 15, 1996, for permission to relocate its off-shore branch designation from the Bahamas to Grand Cayman, British West Indies.

Application filed by National City Bank of Indiana, Indianapolis, IN received on November 15, 1996, for permission to relocate its off-shore branch designation from the Bahamas to Grand Cayman, British West Indies.

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- * - 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
(November 15, 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 November 15, 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

The Bank of Tidewater, Virginia Beach,
Virginia, to establish a branch at
2251 West Great Neck Road, Virginia
Beach, Virginia.*

12-7-96

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

Application

Comment Period Ending Date

None.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

Crestar Financial Corporation, Richmond,
Virginia; First Union Corporation and Nations-
Bank Corporation, Charlotte, North Carolina;
Southern National Corporation and Wachovia
Corporation, Winston-Salem, North Carolina;
and Barnett Banks, Inc., Jacksonville, Florida,
to control over 5% of Southeast Switch, Inc.,
Maitland, Florida, after its merger with Alabama
Network, Inc., Birmingham, Alabama.

12-3-96**

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

Application

None.

*Application is subject to CRA requirements.

**Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending November 15, 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 - South Hill 111 East Danville Street South Hill, Virginia 23970-2611	7-22-96	Satisfactory
First Virginia Bank-Southwest 6625 Williamson Road, N.W. Roanoke, Virginia 24019-4631	8-12-96	Satisfactory
First Virginia Bank - Commonwealth 4360 George Washington Memorial Highway Grafton, Virginia 23692-2707	8-12-96	Satisfactory

Federal Reserve Bank of Richmond

Section VI - CRA Examinations Scheduled for First Quarter of 1997

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

Old North State Bank, Winston-Salem, North Carolina
Greenwood Bank & Trust, Greenwood, South Carolina
Johnsonville State Bank, Johnsonville, South Carolina
Bank of Northern Virginia, Arlington, Virginia
F & M Bank-Central, Charlottesville, Virginia
Virginia Bank and Trust Company, Danville, Virginia
F & M Bank-Massanutten, Harrisonburg, Virginia
Bank of Northumberland, Incorporated, Heathsville, Virginia
Benchmark Community Bank, Kenbridge, Virginia
Virginia Community Bank, Louisa, Virginia
County Bank of Chesterfield, Midlothian, Virginia
Regency Bank, Richmond, Virginia
Bank of Isle of Wight, Smithfield, Virginia
Bank of Essex, Tappahannock, Virginia
Princess Anne Bank, Virginia Beach, Virginia
F & M Bank-Peoples, Warrenton, Virginia
Bruceton Bank, Bruceton Mills, West Virginia
Barbour County Bank, Philippi, West Virginia
Bank of Ripley, Ripley, West Virginia
Bank of Romney, Romney, West Virginia
Bank of Monroe, Union, West Virginia
Bank of White Sulphur Springs, White Sulphur Springs,
West Virginia

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 15, 1996

Section 1 - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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East Coast Bank Corporation Employee Stock Ownership Plan Trust Ormond Beach, Florida 1-BHC formation, to acquire 40 percent of East Coast Bank Corporation, Ormond Beach, Florida.	12-09-96* Federal Register
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ABC Bancorp Moultrie, Georgia To merge with M&F Financial Corporation, Donalsonville, Georgia, and thereby directly acquire Merchants & Farmers Bank, Donalsonville, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	12-06-96* Newspaper
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Peoples Bancorp, Inc. Carrollton, Georgia 1-BHC formation, Peoples Bank of West Georgia, Carrollton, Georgia.	12-09-96* Federal Register
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American City Bancorp Tullahoma, Tennessee After-the-fact change in control by the Employee Stock Ownership Plan of American City Bancorp, Inc., Tullahoma, Tennessee (Bancorp), to retain 24.98 percent of the outstanding shares of Bancorp.	Not yet available*
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Section 3 - Applications Subject to Federal Register Only

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

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

Application

North Fulton Bancshares, Inc.
Roswell, Georgia
Commitment waiver request.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 15, 1996

Section 6 - CRA Examinations Scheduled for First Quarter of 1997

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

The Brand Banking Company, Lawrenceville, Georgia
The Blackshear Bank, Blackshear, Georgia
Community Bank of Islands, Sanibel, Florida
Barnett Bank of SouthWest Georgia, Columbus, Georgia
Commercial Bank of Florida, Miami, Florida
Friendship Community Bank, Ocala, Florida
Interinvest Bank, Clearwater, Florida
Independent Bankers Bank, Orlando, Florida
SunTrust/Tampa Bay, Tampa, Florida
Southern Security Bank of Hollywood, Hollywood, Florida
Gulf Bank, Miami, Florida
First Western Bank, Cooper City, Florida
United American Bank, Orlando, Florida
Peoples Savings Bank, Clanton, Alabama
Merchants Bank, Vicksburg, Mississippi
The Home Bank, Guntersville, Alabama
United Bank & Trust Company, St. Petersburg, Florida
Monroe County Bank, Monroeville, Alabama
Elmore County Bank, Wetumpka, Alabama
First Montgomery Bank, Montgomery, Alabama
Equitable Bank, North Miami Beach, Florida
Citizens Trust Bank, Atlanta, Georgia
First Navy Bank, Pensacola, Florida
Independent Bank, Ocala, Florida
Coconut Grove Bank, Miami, Florida
Republic Security Bank, West Palm Beach, Florida

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 15, 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>
Bank Independent Drawer B Sheffield, Alabama 35660 (205)386-5000	Outstanding	08-05-96

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 15, 1996

Recently Approved Applications

Approval Date

Aliant Bank
Alexander City, Alabama
To merge with Elmore County Bank, Wetumpka, Alabama, pursuant to Section 18(c) of the Federal Deposit Insurance Act.

11-15-96

Aliant Bank
Alexander City, Alabama
To merge with First Montgomery Bank, Montgomery, Alabama, pursuant to Section 18(c) of the Federal Deposit Insurance Act.

11-15-96

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	Lake Forest Bank & Trust Company Lake Forest, Illinois 911 South Telegraph Road Lake Forest, Illinois	NP - 12-5-96
Branch	First American Bank Carpentersville, Illinois 80 Stratford, Square Bloomington, Illinois	NP - 12-4-96
Branch	First American Bank Carpentersville, Illinois 33 South Rand Road Lake Zurich, Illinois	NP - 12-4-96
3(a)(1) Notice	St. Cloud Bancshares, Inc. St. Cloud, Wisconsin State Bank of St. Cloud St. Cloud, Illinois	NP - **

NP - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(3)	Salin Bancshares, Inc.* Indianapolis, Indiana Columbus Bancorp, Inc. Indianapolis, Indiana Columbus Bank and Trust Company Columbus, Indiana	FR - 11-1-96 NP - 11-22-96
3(a)(1)	New Asia Bancorp* Chicago, Illinois NAB Bank Chicago, Illinois	FR - 11-29-96 NP - 10-21-96
3(a)(3)	Pontiac Bancorp, Inc.* Pontiac, Illinois Bank of Dwight Dwight, Illinois	FR - 11-29-96 NP - 11-25-96
3(a)(1)	Sun Community Bancorp, Ltd.* Tucson, Arizona Bank of Tucson Tucson, Arizona	FR - ** NP - **
3(a)(1)	AmeriMark Financial Corporation.* Oak Brook, Illinois Duco Bancshares, Inc. Villa Park, Illinois Bank of Illinois in DuPage Villa Park, Illinois	FR - ** NP - **
3(a)(1)	Barker Brothers, Inc.* Springfield, Illinois Middletown Bancorp, Inc. Middletown, Illinois Middletown State Bank Middletown , Illinois Latham Bancorp, Inc. Latham, Illinois State Bank of Latham Latham, Illinois	FR - 12-13-96 NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(3)	Wintrust Financial Corporation* Wilmette, Illinois Barrington Bank & Trust Company, National Association Barrington, Illinois (in organization)	FR - 11-29-96 NP - 11-25-96
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 - 11-12-96 NP - 11-11-96
CoC-HC	Whitmore Company, Inc. Corning, Iowa By Kenneth Whitmore & James Whitmore	FR - 11-14-96 NP - 11-6-96
CoC-HC	MWA Bancorporation Estherville, Iowa By Greg J. Currell	FR - 12-03-96 NP - **
3(a)(3)	FBOP Corporation* Oak Park, Illinois SDNB Financial Corp. San Diego, California San Diego National Bank San Diego, California	FR - 11-18-96 NP - 11-22-96
3(a)(1)	Pineries Bankshares, Inc.* Stevens Point, Wisconsin Mattoon State Bank Mattoon, Wisconsin	FR - ** NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(1)	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	FR - 11-8-96 NP - 11-12-96
3(a)(3)	Columbus Bancorp, Inc.* Indianapolis, Indiana Salin Bank and Trust Company Indianapolis, Indiana	FR - 11-1-96 NP - 11-22-96

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>Ending Date</u>
3(a)(3)	F & M Bancorporation, Inc.* Kaukauna, Wisconsin Green County Bank Brodhead, Wisconsin	FR - 11-18-96 NP - 11-18-96
3(a)(1)	Two Rivers Bank Holding Company* Rock Valley, Iowa Rock Valley State Bank Rock Valley, Iowa (in organization)	FR - 11-29-96 NP - **
3(a)(3)	Panhandle Aviation, Inc.* Carinda, Iowa National Bank of Iowa Danison, Iowa	FR - 12-03-96 NP -**
3(a)(1)	Mound City Financial Services, Inc.* Platteville, Wisconsin Mound City Bank Platteville, Wisconsin	FR - 12-06-96 NP -**
3(a)(1)	Independent Bancorp., Limited* Little Chute, Wisconsin Bank of Little Chute Little Chute, Wisconsin	FR - 12-09-96 NP - 12-05-96
3(a)(5)	Associated Banc-Corp.* Green Bay, Wisconsin Centra Financial, Inc. West Allis, Wisconsin Central Bank West Allis, 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</u> <u>Ending Date</u>
4(c)(8)	AmeriMark Financial Corporation Oak Brook, Illinois Banill Corporation Villa Park, Illinois	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 November 15, 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

State Bank of Everly
301 Main Street
Everly, Iowa 51338-0149
(712) 834-2221

8/12/96

O

Peoples State Bank of Mansfield
One Jefferson
Mansfield, Illinois 61854-0579
(217) 489-2271

8/12/96

S

First American Bank
702 Main Street
Jewell, Iowa 50130-0280
(515) 955-0662

8/12/96

S

Federal Reserve Bank of Chicago

Section VI - CRA Examinations Scheduled

The following state member banks are tentatively scheduled for a CRA examination during the **first** quarter of 1997. Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is scheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

1.	M&I Bank of Shawano	Shawano, Wisconsin
2.	M&I First American Bank	Wausau, Wisconsin
3.	M&I Central Bank & Trust	Marshfield, Wisconsin
4.	M&I Bank South Central	Watertown, Wisconsin
5.	First American Bank	Carpentersville, Illinois
6.	M&I Lake Country Bank	Hartland, Wisconsin
7.	M&I Bank of Racine	Racine, Wisconsin
8.	First American Bank	Joliet, Illinois
9.	M&I Northern Bank	Brookfield, Wisconsin
10.	M&I Bank of Menomonee Falls	Menomonee Falls, Wisconsin
11.	M&I Bank of Janesville	Janesville, Wisconsin
12.	Farmers & Merchants Bank, The	Berlin, Wisconsin
13.	Comerica Bank	Detroit, Michigan
14.	Hinsbrook Bank and Trust	Willowbrook, Illinois
15.	Isabella Bank and Trust	Mount Pleasant, Michigan
16.	Pullman Bank and Trust Company	Chicago, Illinois
17.	Liberty Bank	Milwaukee, Wisconsin
18.	Farmers Savings Bank	Kalona, Iowa
19.	First Bank of Berne	Berne, Indiana
20.	First Bank South	Dixon, Illinois
21.	Camp Grove State Bank	Camp Grove, Illinois
22.	Villa Grove State Bank	Villa Grove, Illinois
23.	Pullman Bank of Commerce & Industry	Chicago, Illinois
24.	First American Bank of Kankakee	Kankakee, Illinois
25.	Midwest Guaranty Bank	Troy, Michigan
26.	F&M Bank Northeast	Pulaski, Wisconsin
27.	Amcore Bank Aledo	Aledo, Illinois
28.	M&I Central State Bank	Oshkosh, Wisconsin
29.	LaSalle Bank Illinois	LaSalle, Illinois
30.	Fairmount State Bank, The	Fairmount, Indiana
31.	LaSalle Bank Illinois	Franklin Park, Illinois
32.	Home Trust and Savings Bank, The	Osage, Iowa
33.	Baylake Bank	Baylake, Wisconsin
34.	Blissfield State Bank, The	Blissfield, Michigan
35.	Bank of Oakfield	Oakfield, Wisconsin
36.	Markesan State Bank	Markesan, Wisconsin
37.	First Commercial Bank, The	Chicago, Illinois
38.	M&I Bank Northeast	Green Bay, Wisconsin
39.	Capac State Bank	Capac, Michigan
40.	Chemical Bank Michigan	Clare, Michigan
41.	Bank of Lakeview	Lakeview, Michigan
42.	Bank of America - Illinois	Chicago, Illinois
43.	Bank One Champaign-Urbana	Champaign, Illinois

44.	Evergreen State Bank	PoySippi, Wisconsin
45.	Bank One Springfield	Springfield, Illinois
46.	Bank One Antigo	Antigo, Wisconsin
47.	Farmers& Merchants Bank of Orfordville	Orfordville, Wisconsin
48.	Eastern Michigan Bank	Croswell, Michigan
49.	Bankers Trust Company	Des Moines, Iowa
50.	G.W. Jones Exchange Bank	Marcellus, Michigan
51.	Security State Bank	New Hampton, Iowa
52.	Farmers State Bank of Breckenridge	Breckenridge, Michigan
53.	First State Bank of Maple Park	Maple Park, Illinois
54.	Security Savings Bank	Eagle Grove, Iowa
55.	Bartonville Bank	Bartonville, Illinois
56.	M&I Bank of Burlington	Burlington, Wisconsin
57.	First Farmers Bank & Trust Co.	Converse, Indiana
58.	Parish Bank & Trust Company	Momence, Illinois
59.	First Community Bank	Harbor Springs, Michigan
60.	Fort Madison Bank & Trust Co.	Fort Madison, Iowa

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING NOVEMBER 15, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 9 application by The Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky, to relocate a branch from Dupont Village, 4008 Dutchmans Lane, Louisville, Kentucky, to Mall St. Matthews, 5000 Shelbyville Road, Louisville, Kentucky.	11-9-96
* Section 9 application by The Citizens Bank, Batesville, Arkansas, to establish a branch at Blackland Road, Pleasant Plains, Arkansas.	11-20-96
* Section 3(a)(1) notification by Omni Financial Corporation, Pontoon Beach, Illinois, to acquire Omni Bank, Pontoon Beach, Illinois.	12-3-96
* Section 9 membership application by Pinnacle Bank, Little Rock, Arkansas, a proposed <u>de novo</u> bank.	12-9-96

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(1) application by Pinnacle Bancshares, Inc., Little Rock, Arkansas, to acquire Pinnacle Bank, Little Rock, Arkansas, a proposed <u>de novo</u> state member bank.	Newspaper: 12-9-96

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

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

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

* This application/notification is subject to CRA.

FEDERAL RESERVE BANK OF ST. LOUIS
St. Louis, Missouri

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING November 15, 1996

Name of Bank	Bank Address	Examination Date	Examination Rating
Charter State Bank	Beebe, Arkansas	7/22/96	Satisfactory

SECTION VI - CRA EXAMINATIONS SCHEDULED

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

First Community Bank, Conway, Ar.
First State Bank of DeQueen, DeQueen, Ar.
First Bank of Arkansas, Jonesboro, Ar.
Pulaski Bank & Trust Company, Little Rock, Ar.
Effingham State Bank, Effingham, Il.
First State Bank of Red Bud, Red Bud, Il.
Union Bank of Illinois, Swansea, Il.
English State Bank, English, In.
Banker's Bank of Kentucky, Frankfort, Ky.
Bank of Altenburg, Altenburg, Mo.
Truman Bank, Clayton, Mo.
Lemay Bank and Trust Company, Lemay, Mo.
Bank of Louisiana, Louisiana, Mo.
City Bank and Trust Company of Moberly, Moberly, Mo.
Bank of Ste. Genevieve, Ste. Genevieve, Mo.

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

The Oskey Limited Partnership, Mesa, Arizona, for prior approval to become a bank holding company through the acquisition of 90% of the voting shares of Glenwood Bancshares, Inc., Glenwood, Wisconsin, and 84.5% of the voting shares of Hiawatha Bancshares, Inc., Hager City, Wisconsin. *

December 13, 1996
(Federal Register)

Walker Ban Co., Walker, Minnesota, for prior approval to acquire 100% of the voting shares of the Pequot Area Bancorporation, Inc., Pequot Lakes, Minnesota. *

Not yet available

Michael and Cindy Schneider to acquire control of 100% of the voting shares of Elkton Bancshares, Inc., Elkton, Minnesota.

Not yet available

* Subject to CRA

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

Application

Comment Period
Ending Date

NONE.

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

Application

First PREMIER Bank, Sioux Falls, South Dakota, for prior approval to reduce its capital stock through a 1-for-425 reverse stock split of common stock.

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

(Continued)

Application

Norwest Corporation, Minneapolis, Minnesota,
to engage in residential mortgage lending through the
acquisition of Advance Mortgage, Chesapeake, Virginia, a
joint venture with Rose Enterprises, L.L.C.

Norwest Corporation, Minneapolis, Minnesota, to engage in
residential mortgage lending through the acquisition of
Mortgage One, Canton, Ohio, a joint venture with Cutler
Financial Services, Inc.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending November 15, 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>
Pioneer Bank & Trust 700 State Street P.O. Box 729 Belle Fourche, SD 57717-0729 (605) 892-2536	July 22, 1996	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section VI - CRA Examinations
Scheduled to Begin in the Period January 1, 1997 - March 31, 1997

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

<u>Bank Name</u>	<u>City</u>	<u>State</u>
The State Bank of Ewen	Ewen	Michigan
Citizens State Bank of Ontonagon	Ontonagon	Michigan
First State Bank of Emmons	Emmons	Minnesota
Ridgedale State Bank	Minnetonka	Minnesota
First Interstate Bank of Commerce	Billings	Montana
Stockmens Bank	Cascade	Montana
The Security State Bank	Polson	Montana
State Bank of Townsend	Townsend	Montana
American Bank	Whitefish	Montana
Merchants State Bank	Freeman	South Dakota
Commercial Trust & Savings Bank	Mitchell	South Dakota
American State Bank	Rapid City	South Dakota
First State Bank of Warner	Warner	South Dakota
M&I Bank, Ashland	Ashland	Wisconsin
M&I Bank of Eagle River	Eagle River	Wisconsin
M&I Community State Bank	Eau Claire	Wisconsin
M&I Bank of LaCrosse	LaCrosse	Wisconsin
M&I Citizens American Bank	Merrill	Wisconsin
M&I Merchants Bank	Rhineland	Wisconsin
M&I Bank	Superior	Wisconsin
F & M Bank - Superior	Superior	Wisconsin

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

Brenda Joan Pace, Pretty Prairie, Kansas, to acquire an additional 18.83 percent, for a total of 22.88 percent, and Daniel R. Pace, Pretty Prairie, Kansas, to acquire a total of 22.88 percent, of the voting shares of Prairie Bankshares, Inc., Bucklin, Kansas.

December 5, 1996

Joanne F. Shephard, and Mary K. Gustafson, both of Valentine, Nebraska, as co-executrices to acquire an additional 53.99 percent, for a total of 69.33 percent, of the voting shares of Valentine Bancorporation, Valentine, Nebraska.

December 5, 1996

Jefferson County Bancshares, Inc., Daykin, Nebraska, for prior approval to acquire 38.1 percent of the voting shares of Antelope Bancshares, Inc., Elgin, Nebraska.*

December 16, 1996

The W. Newton Male Revocable Trust, Augusta, Kansas, to increase their ownership interest from 23.11 percent to 25.60 percent of the outstanding stock in Prairie Capital, Inc., Augusta, Kansas.

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Nebanco, Inc., Wallace, Nebraska, for prior approval to acquire 99,960 shares of common stock of American Mortgage Company, North Platte, Nebraska.

Not Available

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

APPLICATION

NKC Bancshares, Inc., North Kansas City, Missouri,
for prior approval to repurchase 25.93 percent of its
outstanding common stock.

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.

Federal Reserve Bank of Kansas City

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
First Bank of Chandler P.O. Box 218 Chandler, Oklahoma 74834-0218	08/19/96	11/14/96	Outstanding

*Application is subject to CRA.

VI. CRA Examination Schedule - 1st and 2nd Quarter 1997

Boulder Valley Bank & Trust	Boulder	CO
Bank at Broadmoor	Colorado Springs	CO
Castle Rock Bank	Castle Rock	CO
First Security Bank	Fort Lupton	CO
Bank CO Western Slope	Grand Junction	CO
Gunnison Bank & Trust Co merge w/Bank of Louisville	Gunnison	CO
Ark Valley Independent Bank	La Junta	CO
Colorado B&TC of La Junta	La Junta	CO
First Mountain Bank	Leadville	CO
Community Bank of Parker	Parker	CO
Rio Blanco State Bank	Rangely	CO
Bank of Colorado Front Range	Windsor	CO
The Union State Bank	Arkansas City	KS
The Stock Exchange Bank	Caldwell	KS
Bankwest	Goodland	KS
Premier Bank	Lenexa	KS
Farmers State Bank	Mankato	KS
Boatmen's Bank of Southwest Missouri	Carthage	MO
Exchange Bank of Missouri	Fayette	MO
Central Bank of Missouri	Sedalia	MO
The Farmers State Bank & Trust	Aurora	NE
Citizens Bank	Bancroft	NE
Deuel County State Bank	Chappell	NE
Crete State Bank	Crete	NE
Gretna State Bank	Gretna	NE
Farmers State Bank & Trust Co.	Lexington	NE
Farmers Bank of Lincoln	Lincoln	NE
Havelock Bank	Lincoln	NE
First United Bank	Neligh	NE
State Bank	Palmer	NE
Pinnacle Bank	Papillion	NE
Schuyler State Bank & Trust Co.	Schuyler	NE
Farmers State Bank of Superior	Superior	NE
Bank of Belen	Belen	NM
Boswell State Bank	Boswell	OK
BancFirst	Oklahoma City	OK

*estimated based on 96 exam schedule

Federal Reserve Bank of Kansas City

Bank of Star Valley	Afton	WY
Security State Bank of Basin	Basin	WY
Frontier Bank of Laramie County	Cheyenne	WY
Bank of Jackson Hole	Jackson	WY
Uinta County State Bank	Mountain View	WY
Bank of Commerce	Rawlins	WY
Sundance State Bank	Sundance	WY
Citizens Bank & Trust Co.	Torrington	WY
Stockgrowers State Bank	Worland	WY

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

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF NOVEMBER 11, 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
James David Williams, and Brian Joseph Pohlmeier,
Plainview, TX, to acquire an interest in HaleCo
Bancshares, Inc., Plainview, TX
(Resubmission)
(Previously reported during the week of 10-21-96)

N/A

*Section 3(a)(1) application by
Halpain Financial, Ltd., Dallas, TX, to acquire
Gateway Holding Company, Inc., Dallas, TX, Gateway
Delaware Holding Company, Inc., Wilmington, DE, and
Gateway National Bank, Dallas, TX

N/A

*Section 3(a)(1) application by
Gateway Holding Company, Inc., Dallas, TX, to acquire
Gateway Delaware Holding Company, Inc., Wilmington, DE,
and Gateway National Bank, Dallas, TX

N/A

*Section 3(a)(1) application by
Gateway Delaware Holding Company, Inc., Wilmington, DE,
to acquire Gateway National Bank, Dallas, TX

N/A

*Section 3(a)(1) application by
First Mineola, Inc., Mineola, TX, to acquire The First
Mineola Corporation, Mineola, TX, and The First National
Bank, Mineola, TX

N/A

Change in Control Notice by
James R. Bruton, De Leon, TX, to acquire an interest in
F&M Bancshares, Inc., De Leon, TX

N/A

*Section 3(a)(3) application by
Cullen/Frost Bankers, Inc., San Antonio, TX, to acquire
Corpus Christi Bancshares, Corpus Christi, TX,
C.S.B.C.C., Inc., Wilmington, Delaware, and
Citizens State Bank, Corpus Christi, TX 96/12/02
(Previously reported during the week of 10-28-96)

*Section 3(a)(3) application by
The New Galveston Company, Wilmington, DE, to acquire
Corpus Christi Bancshares, Corpus Christi, TX,
C.S.B.C.C., Inc., Wilmington, Delaware, and
Citizens State Bank, Corpus Christi, TX 96/12/02
(Previously reported during the week of 10-28-96)

*Section 3(a)(5) application by
Cullen/Frost Bankers, Inc., San Antonio, TX, to merge
with Corpus Christi Bancshares, Corpus Christi, TX 96/12/02
(Previously reported during the week of 10-28-96)

*Section 3(a)(5) application by
The New Galveston Company, Wilmington, DE, to merge
with Corpus Christi Bancshares, Corpus Christi, TX 96/12/02
(Previously reported during the week of 10-28-96)

**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 NOVEMBER 11, 1996

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

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

SECTION VI - CRA EXAMINATIONS SCHEDULED (1st Qtr. 1997)

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

Bank

Security Bank
Arlington, Texas

Texas Heritage Bank
Hutto, Texas

Texas First Bank
Texas City, Texas

Texas Coastal Bank
Pasadena, Texas

Crowell State Bank
Crowell, Texas

Colorado Valley Bank
LaGrange, Texas

Memphis State Bank
Memphis, Texas

First Bank of Snook
Snook, Texas

Alief Alamo Bank
Houston, Texas

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 11/15/96

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

The Vintage Bank, Napa, California, to establish a branch office at 3626 Bel Aire Plaza, Napa, California. *

Newspaper: 12/10/96

Oak Valley Community Bank, Oakdale, California, to establish a branch office at 1419 McHenry Avenue, Modesto, California. *

Newspaper: 11/30/96

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

Great Basin Financial Corporation, Elko, Nevada, to become a bank holding company by acquiring Great Basin Bank of Nevada, Elko, Nevada. *

Newspaper: Not available

Fed. Reg.: Not available

Section III - Applications Subject to Federal Register Only

None

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

None

* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 11/15/96

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.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 11/15/96

Section VI - CRA Examinations Scheduled

Pursuant to the requirements of Section 228.45 Regulation BB (Community Reinvestment Act or CRA), the following is a tentative schedule of CRA examinations planned for the first quarter of 1997. The data are being provided for your information should you wish to share comments with this Reserve Bank regarding the CRA performance of a scheduled bank's examination.

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

<u>Name</u>	<u>City</u>	<u>State</u>
California Center Bank	Los Angeles	California
California United Bank	Encino	California
Citizens State Bank	Santa Paula	California
Cuyamaca Bank	Santee	California
First Security Bank	Las Vegas	Nevada
Guardian State Bank	Salt Lake City	Utah
Humboldt Bank	Eureka	California
Liberty Bank	South San Francisco	California
Oregon Pacific Banking Company	Florence	Oregon
Southern California Bank	Anaheim	California
U.S. Bank of Idaho	Boise	Idaho
U.S. Bank of Utah	Salt Lake City	Utah
Valley Bank of Arizona	Phoenix	Arizona
Vintage Bank	Napa	California
Western Security Bank	Scottsdale	Arizona