

ANNOUNCEMENT

RESEARCH LIBRARY

H.2, 1996, No. 48

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending November 30, 1996

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

First Union Corporation, Charlotte, North Carolina -- request for reconsideration of the Board's approval of the proposal to acquire Home Financial Corporation, Hollywood, Florida, and Home Savings Bank, FSB.
Denied, November 26, 1996.

BANKS, FOREIGN

Hongkong Bank of Canada, Vancouver, British Columbia, Canada -- to establish state-licensed branches in Portland, Oregon, and Seattle, Washington, and acquire a portion of the assets and liabilities of the existing Portland and Seattle branches of Hongkong Shanghai Banking Corporation, Limited, Hong Kong.
Approved, November 27, 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	Citizens Bank, Batesville, Arkansas -- to establish a branch on Blackland Road, Pleasant Plains, Arkansas. Approved, November 27, 1996.
Richmond	Crestar Bank, Vienna, Virginia -- to establish a branch in the Kroger Supermarket at 1790 East Market Street, Harrisonburg, Virginia. Approved, November 29, 1996.
San Francisco	Silicon Valley Bank, Santa Clara, California -- to establish a branch at 5414 Oberline Drive, San Diego, California. Permitted, November 26, 1996.

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

BANK HOLDING COMPANIES

Chicago	Associated Banc-Corp., Green Bay, Wisconsin -- notification of intent to engage in providing data processing services to third parties through Associated Banc-Corp Services, Inc. Returned, November 27, 1996.
San Francisco	Bank of Tokyo-Mitsubishi, Ltd., Tokyo, Japan -- to establish Tokyo-Mitsubishi Derivative Products (USA), Inc., New York, New York. Withdrawn, November 27, 1996.
Chicago	Capitol Bancorp, Ltd., Lansing, Michigan -- to acquire Brighton Commerce Bank, Brighton, Michigan. Approved, November 27, 1996.
Minneapolis	Cattail Bancshares, Inc., Atwater, Minnesota -- to engage de novo in lending activities. Permitted, November 26, 1996.
Cleveland	Citizens Bancorp, Inc., Newport, Kentucky -- to acquire Citizens Bank of Campbell County -- report on competitive factors. Permitted, November 29, 1996.
Chicago	Columbus Bancorp, Inc., Indianapolis, Indiana -- to retain shares of Salin Bank and Trust Company. Approved, November 27, 1996.
Dallas	Commercial National Corporation, Brady, Texas -- request for waiver of application to acquire Commercial National Bank. Granted, November 27, 1996.
Minneapolis	Deerwood Bancshares, Inc., Deerwood, Minnesota -- to acquire Deerwood Bancorporation, Inc. Approved, November 27, 1996.
Minneapolis	Deerwood Bancshares, Inc., Deerwood, Minnesota -- to engage in general insurance activities through the acquisition of Deerwood Bancorporation, Inc. Approved, November 27, 1996.

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

BANK HOLDING COMPANIES

Dallas	First State Bank, N.A., Abilene, Texas -- request for waiver of application to become a bank holding company by acquiring Crown Park Bancshares, Inc., Lubbock, Texas, and Western National Bank. Granted, November 29, 1996.
Atlanta	Floyd Bankshares, Inc., Rome, Georgia -- to acquire 1st Floyd Bank, Rome, Georgia. Permitted, November 27, 1996.
St. Louis	Forrest City Financial Corporation, Forrest City, Arkansas -- to convert Forrest City Bank, FSB to a nationally chartered commercial bank (Forrest City Bank, N.A.). Approved, November 27, 1996.
Atlanta	Forsyth Bancshares, Inc., Cumming, Georgia -- to acquire The Citizens Bank of Forsyth County. Approved, November 25, 1996.
St. Louis	Fredonia Valley Bancorp, Inc., Fredonia, Kentucky -- to acquire Fredonia Valley Bank. Permitted, November 27, 1996.
Kansas City	Haviland Bancshares, Inc., Haviland, Kansas -- to acquire shares of Fredonia State Bancshares, Inc. Approved, November 29, 1996.
Dallas	Independent Bankshares, Inc., Abilene, Texas -- request for waiver of application to acquire Crown Park Bancshares, Inc., Lubbock, Texas, and Western National Bank. Granted, November 29, 1996.
Dallas	Independent Financial Corporation, Dover, Delaware -- request for waiver of application to acquire Crown Park Bancshares, Inc., Lubbock, Texas, and Western National Bank. Granted, November 29, 1996.
Dallas	Maincorp Intermediate Holding Company, Inc., Wilmington, Delaware -- to acquire Ross Bancorp, Inc., Red Oak, Texas, and Mainbank. Approved, November 26, 1996.

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

BANK HOLDING COMPANIES

Dallas	Maincorp Intermediate Holding Company, Wilmington, Delaware -- to acquire ROSB Bancorp, Inc., Red Oak, Texas, and Mainbank. Approved, November 26, 1996.
St. Louis	Mark Twain Bancshares, Inc., St. Louis, Missouri -- to acquire First City Bancshares, Inc., Springfield, Missouri, Springfield, Missouri, and First City National Bank. Approved, November 26, 1996.
San Francisco	NBB Bancorp, Bremerton, Washington, and Northwestern Bank, N.A. -- to merge with Kitsap Bank, Port Orchard, Washington. Permitted, November 25, 1996.
Cleveland	Pennwood Bancorp, Inc., Pittsburgh, Pennsylvania -- to acquire Pennwood Savings Bank. Approved, November 27, 1996.
Cleveland	Peoples Bancorp, Inc., Marietta, Ohio -- to acquire Russell Federal Savings Bank, Russell, Kentucky. Permitted, November 27, 1996.
Atlanta	Prosperity Banking Company, St. Augustine, Florida - request for waiver of commitment. Granted, November 25, 1996.
Chicago	Salin Bancshares, Inc., Indianapolis, Indiana -- to retain certain shares of Columbus Bancorp, Inc., and acquire Columbus Bank and Trust Company, Columbus, Indiana. Approved, November 27, 1996.
Chicago	Sun Community Bancorp, Ltd., Tucson, Arizona -- to acquire Bank of Tucson, Tucson, Arizona. Returned, November 26, 1996.
San Francisco	U.S. Bancorp, Portland, Oregon -- to acquire Sun Capital Bancorp, St. George, Utah, and Sun Capital Bank. Approved, November 25, 1996.

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

BANKS, STATE MEMBER

Director, BS&R Bryn Mawr Trust Company, Bryn Mawr, Pennsylvania --
registration as transfer agent.
Withdrawn, November 26, 1996.

CAPITAL STOCK

Kansas City NKC Bancshares, Inc., North Kansas City, Missouri
redemption of shares.
Approved, November 25, 1996.

CHANGE IN BANK CONTROL

Atlanta CB&T Holding Corporation, New Orleans, Louisiana --
change in bank control.
Permitted, November 27, 1996.

Atlanta First Central Bank, St. Petersburg, Florida -- change
in bank control.
Permitted, November 25, 1996.

Kansas City Prairie Capital, Inc., Augusta, Kansas -- change in
bank control.
Permitted, November 29, 1996.

Atlanta Terrabank, N.A., Miami, Florida -- change in bank
control.
Permitted, November 27, 1996.

COMPETITIVE FACTORS REPORTS

Chicago Bank of Little Chute, Little Chute, Wisconsin,
proposed merger with Little Chute Interim Bank --
report on competitive factors.
Submitted, November 26, 1996.

San Francisco Bank of Rio Vista, Rio Vista, California.; proposed
purchase of the assets and assumption of the
liabilities of the Walnut Grove branch of Wells
Fargo Bank, N.A., San Francisco, California --
report on competitive factors.
Submitted, November 26, 1996.

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

COMPETITIVE FACTORS REPORTS

Chicago	Bank One, Illinois, National Association, Springfield, Illinois, proposed merger with Bank One, Bloomington-Normal, Bloomington; Bank One Champaign-Urbana, Champaign; Bank One, Chicago, National Association, Evanston; Bank One, Peoria, Peoria; and Bank One, Rockford, National Association, Rockford, Illinois -- report on competitive factors. Submitted, November 26, 1996.
Philadelphia	Collective Bank, Egg Harbor, New Jersey, proposed merger with Collective Bank of New Jersey, Laurel Springs, New Jersey -- report on competitive factors. Submitted, November 27, 1996.
New York	Dean Witter Trust FSB, Jersey City, New Jersey, proposed merger and corporate reorganization with Dean Witter Trust Company -- report on competitive factors. Submitted, November 27, 1996.
Chicago	First National Bank, Cedar Rapids, Iowa, Cedar Rapids, Iowa, proposed merger with First National Bank, Iowa City, Iowa -- report on competitive factors. Submitted, November 25, 1996.
San Francisco	First Pacific National Bank, Escondido, California, proposed acquisition of the assets and assumption of the liabilities of two branches of Wells Fargo Bank, N.A., San Francisco, California -- report on competitive factors. Submitted, November 27, 1996.
Chicago	LaSalle National Bank, Chicago, Illinois, proposed merger with LaSalle National Trust, National Association -- report on competitive factors. Submitted, November 26, 1996.

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

COMPETITIVE FACTORS REPORTS

Chicago	Mt. Zion State Bank & Trust, Mt. Zion, Illinois, proposed merger with First Springfield Bank and Trust, Springfield, Illinois -- report on competitive factors. Submitted, November 26, 1996.
Chicago	NAB Bank, Chicago, Illinois, proposed merger with NAB Interim Bank -- report on competitive factors. Submitted, November 25, 1996.
Dallas	New Gateway Bank, Dallas, Texas, proposed merger with Gateway National Bank -- report on competitive factors. Submitted, November 29, 1996.
Dallas	New Inwood Bank, N.A., Dallas, Texas, proposed merger with Inwood National Bank, Dallas, Texas -- report on competitive factors. Submitted, November 29, 1996.
Cleveland	Pennwood Savings Bank, Pittsburgh, Pennsylvania, proposed merger with Pennwood Interim Savings Bank -- report on competitive factors. Submitted, November 27, 1996.
Minneapolis	Pioneer National Bank of Duluth, Duluth, Minnesota, proposed merger with Pioneer Interim National Bank -- report on competitive factors. Submitted, November 29, 1996.
San Francisco	Prairie Security Bank, Yelm, Washington, proposed merger with First Community Bank, Lacey, Washington -- report on competitive factors. Submitted, November 26, 1996.
Dallas	Prime Bank, Channelview, Texas, proposed acquisition of the assets and assumption of the liabilities of the branches of Bank of America Texas, N.A., Irving, at 595 Interstate Highway 10, Beaumont; 4100 Gulfway Drive, Port Arthur; and 2905 Nall Interstate Highway 365, Port Neches, Texas -- report on competitive factors. Submitted, November 29, 1996.

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

COMPETITIVE FACTORS REPORTS

San Francisco	Riverside National Bank, Riverside, California, proposed merger with City National Bank, Beverly Hills, California -- report on competitive factors. Submitted, November 26, 1996.
Cleveland	Russell Federal Savings Bank, Russell, Kentucky, proposed merger with Peoples Acquisition Company -- report on competitive factors. Submitted, November 27, 1996.
Chicago	South Central Bank & Trust Company of Chicago, Chicago, Illinois, proposed merger with South Central Bank & Trust Company Interim Bank -- report on competitive factors. Submitted, November 26, 1996.
Dallas	Talco State Bank, Talco, Texas, proposed merger with Guaranty Bank, Mt. Pleasant, Texas -- report on competitive factors. Submitted, November 29, 1996.
San Francisco	Tri-Counties Bank, Chico, California, proposed acquisition of the assets and assumption of the liabilities of nine branches of Wells Fargo Bank, N.A., San Francisco, California -- report on competitive factors. Submitted, November 26, 1996.

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ADDITIONS AND CORRECTIONS

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

BANK BRANCHES, DOMESTIC

Atlanta	First Southern Bank, Boca Raton, Florida -- to establish a branch at 7301 West Palmetto Road. Approved, November 22, 1996.
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COMPETITIVE FACTORS REPORTS

Atlanta	Regions Bank, Gainesville, Georgia, proposed merger with Regions, FSB, Dalton, Georgia -- 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

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**

Royal Bank of Canada, Montreal, Canada, to establish a representative office in Houston, Texas.

12/27/96

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 November 30, 1996

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
The Merchant's Bank of New York 275 Madison Avenue New York, New York 10016	Satisfactory	June 4, 1996
Gotham Bank of New York 1412 Broadway New York, New York 10018	Satisfactory	July 29, 1996
Peapack-Gladstone Bank 158 Route 206 North Gladstone, New Jersey 07934	Satisfactory	July 8, 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**

Founder Bank, Bryn Mawr, PA to establish a branch office at 300 West State Street, Media, PA, pursuant to Section 9 of the FRA.

Newspaper comment period expires: 12/07/96

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

Susquehanna Bancshares, Inc., Lititz, PA to acquire Atcorp, Inc., Marlton, NJ and its wholly-owned subsidiary, Equity National Bank, Atco, NJ, Farmers Banc Corp, Mullica Hill, NJ and Farmers National Bank, Mullica Hill, NJ, pursuant to Section 3(a)(3) of the Bank Holding Company Act.

Newspaper comment period expires: N/Avail
Federal Register comment period expires: 12/23/96

Commerce Bancorp, Inc., Cherry Hill, NJ to acquire 100 percent of Independence Bancorp, Inc., Ramsey, NJ, pursuant to Section 3(a)(3) of the Bank Holding Company Act.

Newspaper comment period expires: N/Avail
Federal Register comment period expires: N/Avail

**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 29, 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>
Ambassador Bank of the Commonwealth 4127 Tilghman Street Allentown, PA 18104	07/22/96	Outstanding

APPLICATIONS BULLETIN
(For the week ending November 30, 1996)

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SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received Section 3(a)(1) notice from American National Bancorp,
Parma, Ohio, on November 25, 1996, to acquire
The American National Bank, Parma, Ohio.

*November 11, 1996

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

NONE

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
(November 29, 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 29, 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.

Fayette Bank and Trust Company
58 West Main Street
Uniontown, PA 15401
Rating: Outstanding
Exam Date: 7-29-96
Disclosure Date: 11-25-96

The Andover Bank
19 Public Square
Andover, OH 44003
Rating: Outstanding
Exam Date: 4-8-96
Disclosure Date: 11-27-96

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
F & M Bank - Richmond, Richmond, Virginia, to establish a branch at 6980 Forest Hill Avenue, Richmond, Virginia.*	12-25-96
Bank of the Eastern Shore, Cambridge, Maryland, for membership in the Federal Reserve System.	12-31-96

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Southern National Corporation, Winston- Salem, North Carolina; and BB&T Financial Corporation of Virginia, Winston-Salem, North Carolina, to acquire Fidelity Financial Bankshares of Virginia, Virginia Beach, Virginia.*	12-4-96**

Section III - Applications Subject to Federal Register Notice

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

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

Application

City Holding Company, Charleston, West
Virginia, to expand its existing mortgage
loan servicing business by acquiring the
assets of Prime Financial Corporation,
Costa Mesa, California.

First National Bancorp, Inc., St. Marys,
West Virginia, to redeem 16.8% of its
common stock.

*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 29, 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 - Franklin County 228 Franklin Street Rocky Mount, Virginia 24151-1329	7-8-96	Satisfactory
Virginia Heartland Bank 4700 Harrison Road Fredericksburg, Virginia 22408-1815	8-26-96	Outstanding
First Community Bank of Saltville 109 East Main Street Saltville, Virginia 24370	8-26-96	Outstanding
The First Bank of Stuart Blue Ridge and Main Streets Stuart, Virginia 24171	8-26-96	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 29, 1996

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Fifth Third Bank of Florida Naples, Florida To establish a branch located at 9000 Bonita Beach Road, Bonita Springs, Florida, to be known as the Bonita Banking Center.	12-15-96*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Th Bancshares, Inc. Jennings, Louisiana 1-BHC formation, Th Bank, Jennings, Louisiana.	12-23-96* Federal Register
Whitney Holding Corporation New Orleans, Louisiana To merge with First National Bankshares, Inc., Houma, Louisiana, and thereby directly acquire First National Bank of Houma, Houma, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

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

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

<u>Application</u>
Lamar Capital Corporation Purvis, Mississippi To engage de novo in making, acquiring, or servicing loans or other extensions of credit, pursuant to Section 225.25(b)(1) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act, through its newly formed subsidiary, The Mortgage Shop, Incorporated, Purvis, Mississippi.
Deposit Guaranty Corp. Jackson, Mississippi To expand the geographic scope of Deposit Guaranty Louisiana Corp., Shreveport, Louisiana, from Louisiana, to nationwide, and thereby expand data processing activities, pursuant to Section 225.25(b)(7) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 29, 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>
Central Bank Post Office Box 521599 Miami, Florida 33152 (305) 592-6641	Satisfactory	08-19-96

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 29, 1996

Recently Approved Applications

Approval Date

First Central Bank St. Petersburg, Florida After-the-fact change in control by Mr. Eldred Ralph Crawford and Mrs. Mary Lou Crawford, to collectively retain 23.96 percent of the outstanding shares of First Central Bank, St. Petersburg, Florida.	11-25-96
First Southern Bank Boca Raton, Florida To establish a branch located at 7301 West Palmetto Road, Boca Raton, Florida, to be known as the Palmetto Park Branch.	11-22-96
First Southern Bank Boca Raton, Florida To establish a branch located at 3050 North Federal Highway, Lighthouse Point, Florida, to be known as the Lighthouse Point Branch.	11-22-96
Prosperity Banking Company St. Augustine, Florida Commitment waiver request.	11-25-96
1st Floyd Bank Rome, Georgia Notice for 1-BHC formation, 1st Floyd Bank, Rome, Georgia.	11-27-96
Forsyth Bancshares, Inc. Cumming, Georgia 1-BHC formation, The Citizens Bank of Forsyth County, Cumming, Georgia (in organization).	11-25-96
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 Holding Corporation, New Orleans, Louisiana. The acquisition will increase the total ownership to 43.25 percent.	11-27-96

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
Branch	First American Bank of Kankakee Kankakee, Illinois 6200 West 95th Street Oak Lawn, Illinois	NP - 11-29-96
Branch	First American Bank Joliet, Illinois U.S. Route 30 and Mall Loop Drive Joliet, Illinois	NP - 12-4-96
Branch	Isabella Bank and Trust Mt. Pleasant, Michigan 1125 N. McEwan Street Clare, Michigan	NP - 12-19-96
Branch	Union Bank & Trust Company Evansville, Wisconsin 121 Fifth Avenue Belleville, Wisconsin	NP - 12-21-96

NP - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(1) Notice	Iron Horse Bancshares, Inc. Mazomanie, Wisconsin Peoples State Bank of Mazomanie, Wisconsin Mazomanie, Wisconsin	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)	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)	AmeriMark Financial Corporation.* Oak Brook, Illinois Duco Bancshares, Inc. Villa Park, Illinois Bank of Illinois in DuPage Villa Park, Illinois	FR - 12-20-96 NP - 12-16-96
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
CoC-HC	MWA Bancorporation Estherville, Iowa By Greg J. Currell	FR - 12-03-96 NP - **
3(a)(1)	Pineries Bankshares, Inc.* Stevens Point, Wisconsin Mattoon State Bank Mattoon, Wisconsin	FR - 12-19-96 NP - 12-15-96
CoC-HC	Community Central Bank Corporation Mount Clemens, Michigan By Willard G. Pierce	FR - 12-12-96 NP - 12-12-96
3(a)(1)	Bando McGlocklin Capital Corporation* Pewaukee, Wisconsin InvestorsBank Pewaukee, Wisconsin (in organization)	FR - 12-27-96 NP - **
3(a)(1)	CH and JD Byrum, LLC* Indianapolis, Indiana American State Corporation Lawrenceburg, Indiana American State Bank Lawrenceburg, Indiana	FR - 12-27-96 NP - 12-2-96

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)	Old Kent Financial Corporation* Grand Rapids, Michigan Old Kent Bank, National Association (in organization) Jonesville, Michigan	FR - 12-20-96 NP - **
3(a)(3)	Beaman Bancshares, Inc.* Beaman, Iowa Producers Savings Bank Green Mountain, Iowa	FR - 12-23-96 NP - **
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 - 11-29-96
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 - 12-20-96 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 - 12-20-96
4(c)(8)	Heartland Financial USA, Inc. Dubuque, Iowa Tri-State Community Credit Corp. Dubuque, Iowa	FR - 12-13-96
4(c)(8)	Bando McGlocklin Capital Corporation Pewaukee, Wisconsin Bando McGlocklin Investment Corporation Pewaukee, Wisconsin Bando McGlocklin Small Business Lending Company Pewaukee, Wisconsin	FR - 12-27-96
4(c)(8)	Associated Banc-Corp Green Bay, Wisconsin Associated Banc-Corp Services, Inc. Green Bay, Wisconsin	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
ROS	Bankers Trust Company Des Moines, Iowa to redeem \$2 million in noncumulative preferred stock

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 29, 1996. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
Central Bank 160 West Main Street Russiaville, Indiana 46979-0127 (317) 453-9100	8/12/96	NI
First American Bank 635 1st Street Webster City, Iowa 50595-0370 (515) 955-0662	8/12/96	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING NOVEMBER 29, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

* Section 3(a)(1) application by New London Bancshares, Inc., New London, Missouri, to acquire Behrens Bancshares, Inc., New London, Missouri.

Newspaper: 12-23-96

* Section 3(a)(3) application by Union Planters Corporation, Memphis, Tennessee, to acquire 19.8% of First National Bank, Pontotoc, Mississippi.

Newspaper: 12-27-96

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

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

N/A

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

Application

End of Comment Period

Section 9 membership application by MidSouth Bank, Monette, Arkansas.

N/A

* This application/notification is subject to CRA.

FEDERAL RESERVE BANK OF ST. LOUIS

FOR THE WEEK ENDING NOVEMBER 29, 1996

SECTION V - 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.

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

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

International Bancorporation, Golden Valley, Minnesota,
for prior approval to acquire 100% of the voting shares
of the Carlton County Bancorporation, Inc., Cloquet,
Minnesota. *

December 27, 1996
(Federal Register)

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

**Section III - Applications Subject
to Federal Register Notice Only**

Application

Comment Period
Ending Date

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of
CRA Public Evaluations
week ending November 29, 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>
Farmers State Bank P.O. Box 187 Faith, SD 57626-0187 (605) 967-2191	April 15, 1996	Satisfactory
Fulton State Bank P.O. Box 77 Fulton, SD 57340 (605) 996-5731	August 12, 1996	Outstanding

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of
CRA Public Evaluations
week ending November 29, 1996
(continued)

<u>BANK(S) EXAMINED</u>	<u>DATE OF EXAMINATION</u>	<u>CRA RATING</u>
First Security Bank of Laurel P.O. Box 277 Laurel, MT 59044-0277 (406) 628-4318	August 19, 1996	Satisfactory

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
American National Bank, Wichita, Kansas, for prior approval to become a member of the Federal Reserve System.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Lyle L. and Carolyn J. Fiene, both of Reeds Spring, Missouri, for approval to retain a total of 36.84 percent of the voting shares of Gardner Bancorp, Inc., Gardner, Kansas.	December 13, 1996
Berthoud Bancorp ESOP, Berthoud, Colorado, for prior approval to acquire at least 50 percent of the voting shares of Berthoud Bancorp, Inc., Berthoud, Colorado.*	December 17, 1996
Michael J. Klaassen, Trustee of the Theodore K. Klaassen Revocable Living Trust and the Talma B. Klaassen Revocable Living Trust, all of Wichita, Kansas, for prior approval to acquire an additional 65.19 percent, for a total of 66.58 percent, of the voting shares of Chisholm Trail Financial Corporation, Wichita, Kansas.	December 17, 1996
First Team Resources Corporation, Derby, Kansas, for prior approval to become a bank holding company through the acquisition of 97.12 percent of the voting shares of First National Bank, Derby, Kansas.*	December 27, 1996

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

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

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

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>
Bank of Holyrood P.O. Box 128 Holyrood, Kansas 67450-0128	08/26/96	11/25/96	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF NOVEMBER 25, 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**

*Section 3(a)(3) application by
Keene Bancorp, Inc. 401(K) ESOP&T, Keene, TX,
to acquire additional shares of Keene Bancorp,
Inc., Keene, TX

N/A

Change in Control Notice by
Wilma McKnight, Throckmorton, TX, and Nan McKinney
Daws, Wichita Falls, TX, to acquire an interest
in Throckmorton Bancshares, Inc., Throckmorton, TX

N/A

**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

Notice by First Riesel Corporation, Riesel, TX,
to redeem 5,557 shares of its common stock

* 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 25, 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>
Security State Bank 115 W. 3rd St. P. O. Box 2037 Pecos, Texas 79772	96/08/26	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 11/29/96

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Farmers and Merchants Bank of Rockford, Opportunity, Washington, to establish a branch office at the Tidyman's Grocery Store located at 2024 North Argonne, Spokane, Washington.	<u>Newspaper:</u> 12/15/96
Farmers and Merchants Bank of Rockford, Opportunity, Washington, to establish a branch office at the Tidyman's Grocery Store located at 6405 North Addison, Spokane, Washington.	<u>Newspaper:</u> 12/15/96
Farmers and Merchants Bank of Rockford, Opportunity, Washington, to establish a branch office at the Tidyman's Grocery Store to be located at the corner of Pullman Highway and Spokane Road, Spokane, Washington.	<u>Newspaper:</u> 12/15/96
Farmers and Merchants Bank of Rockford, Opportunity, Washington, to establish a branch office at 10606 North Highway, Spokane, Washington.	<u>Newspaper:</u> 12/02/96

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. *	<u>Newspaper:</u> 12/20/96
	<u>Fed. Reg.:</u> 12/19/96
Basswood Financial Partners, L.P. , 1994 Garden State Trust, both at Paramus, N.J., and Basswood International Fund, Hamilton, Bermuda, to acquire up to 24.9 percent of SC Bancorp, Anaheim, California. *	<u>Newspaper:</u> Not Available
	<u>Fed.Reg.:</u> Not Available

Section III - Applications Subject to Federal Register Only

None

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

None

* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 11/29/96

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>
Santa Barbara Bank and Trust	1021 Anacapa Street P.O. Box 1119 Santa Barbara California 93102-1119 (805) 564-6300	07/15/96	Satisfactory

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

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

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

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

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

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