

ANNOUNCEMENT

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

**H.2, 1997, No. 2
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending January 11, 1997**

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Franklin Resources, Inc., San Mateo, California -- request by Franklin for a determination under the Competitive Equality Banking Act of 1987, regarding acquisition of Heine Securities Corporation, Inc., Short Hills, New Jersey.
Granted, January 8, 1997.

BOARD OPERATIONS

Lawrence B. Lindsey -- resignation as a Member of the Board of Governors of the Federal Reserve System, effective February 5, 1997.
Announced, January 10, 1997.

ENFORCEMENT

IBJ Schroder International Bank, Miami, Florida -- cease and desist order and order of assessment of a civil money penalty against Roberto A.F. Roberts, a former officer and institution-affiliated party.
Announced, January 6, 1997.

Nippon Credit Bank, Ltd., Tokyo, Japan (New York Branch) -- cease and desist order against Brian Gager, a former foreign exchange trader and institution-affiliated party of the New York branch of the bank.
Announced, January 6, 1997.

REGULATIONS AND POLICIES

Saving and investing -- availability of a video entitled "It's Your Money," sponsored by the Board and the Securities and Exchange Commission.
Announced, January 8, 1997.

Section 20 subsidiaries of bank holding companies -- request for comment on amendments that would eliminate most of the section 20 firewalls and incorporate remaining firewalls in a statement of operating standards.
Approved, January 8, 1997.

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JANUARY 6, 1997 TO JANUARY 10, 1997

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

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

BANK BRANCHES, DOMESTIC

San Francisco	Bank of Coronado, Coronado, California -- to establish a branch at 106 B Street. Approved, January 10, 1997.
Richmond	Crestar Bank, Vienna, Virginia -- to establish a branch in the Community Pride Plus Super Market at 500 North Harrison Street, Richmond, Virginia. Approved, January 6, 1997.
Chicago	F&M Portage County, Park Ridge, Wisconsin -- to establish a branch at 128 Highway 10 East, Amherst, Wisconsin. Approved, January 8, 1997.
Philadelphia	First Capitol Bank, York, Pennsylvania -- to establish a branch at 2170 White Street. Approved, January 7, 1997.
Atlanta	Intervest Bank, Clearwater, Florida -- to establish a branch at 6750 Gulfport Boulevard, South Pasadena, Florida. Approved, January 6, 1997.
Cleveland	KeyBank National Association, Albany, New York -- to establish a branch in George Town, Grand Cayman, British West Indies. Approved, January 9, 1997.
Philadelphia	Orrstown Bank, Orrstown, Pennsylvania -- to establish a branch at 22 South Hanover Street, Carlisle, Pennsylvania. Approved, January 7, 1997.

BANK HOLDING COMPANIES

Chicago	Bando McGlocklin Capital Corporation, Pewaukee, Wisconsin -- to acquire InvestorsBank; and Bando McGlocklin Small Business Lending Company; and Bando McGlocklin Investment Corporation. Returned, January 7, 1997.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

San Francisco	Banque Nationale de Paris, Paris, France -- request for relief from commitment in connection with BNP/Cooper Neff, Inc., Radnor, Pennsylvania, a subsidiary. Granted, January 6, 1997.
San Francisco	Citizens Bancorp, Corvallis, Oregon -- to acquire Citizens Bank. Returned, January 9, 1997.
Atlanta	Colonial Bancgroup, Inc., Montgomery, Alabama -- to merge with D/W Bankshares, Inc., Dalton, Georgia, and acquire Dalton/Whitfield Bank & Trust, Dalton, Georgia. Approved, January 10, 1997.
Philadelphia	Commerce Bancorp, Inc., Cherry Hill, New Jersey -- to acquire Independence Bancorp, Inc., Ramsey, New Jersey. Approved, January 6, 1997.
Dallas	First Baird Bancshares, Inc., Baird, Texas -- to acquire The Oklahoma National Bank of Duncan, Duncan, Oklahoma. Approved, January 8, 1997.
Dallas	First Baird Bancshares of Delaware, Inc., Dover, Delaware -- to acquire The Oklahoma National Bank of Duncan, Duncan, Oklahoma. Approved, January 8, 1997.
St. Louis	First Security Bancorp, Searcy, Arkansas -- to acquire First Community Bank, N.A., Conway, Arkansas. Approved, January 8, 1997.
Kansas City	IFB Holdings, Inc., Chillicothe, Missouri -- to acquire Investors Federal Bank, N.A. Approved, January 10, 1997.

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

BANK HOLDING COMPANIES

Minneapolis	International Bancorporation, Golden Valley, Minnesota -- to acquire Carlton County Bancorporation, Inc., Cloquet, Minnesota, and City National Bank of Cloquet. Approved, January 9, 1997.
Atlanta	Interinvest Bancshares Corporation, New York, New York -- change in bank control. Permitted, January 7, 1997.
Kansas City	Jefferson County Bancshares, Inc., Daykin, Nebraska - - to acquire Antelope Bancshares, Inc., Elgin, Nebraska. Approved, January 8, 1997.
St. Louis	Pinnacle Bancshares, Inc., Little Rock, Arkansas -- to acquire Pinnacle Bank. Approved, January 10, 1997.
Atlanta	Regions Financial Corporation, Birmingham, Alabama -- to acquire Florida First Bancorp, Inc., Panama City, Florida, and Florida FirstBank, and engage in operating a savings and loan association. Approved, January 10, 1997.
Dallas	Weatherford, Bancshares, Inc., Weatherford, Texas -- to acquire The Oklahoma National Bank of Duncan, Duncan, Oklahoma. Approved, January 8, 1997.

BANK MERGERS

Chicago	Pullman Bank and Trust Company, Chicago, Illinois -- to merge with Pullman Bank of Commerce & Industry, and to establish a branch at 6100 Northwest Highway. Approved, January 9, 1997.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

CHANGE IN BANK CONTROL

Kansas City Gardner Bancorp, Inc., Gardner, Kansas -- change in bank control.
Permitted, January 6, 1997.

Kansas City Hopeton Bancshares, Inc., Hopeton, Oklahoma -- change in bank control.
Permitted, January 6, 1997.

Kansas City Osborne Investments, Inc., Osborne, Kansas -- change in bank control.
Permitted, January 9, 1997.

COMPETITIVE FACTORS REPORTS

Kansas City Bank of Commerce, N.A., Catoosa, Oklahoma, proposed merger with Adair State Bank, Adair, Oklahoma -- report on competitive factors.
Submitted, January 10, 1997.

Kansas City Bank of the Lakes, Owasso, Oklahoma, proposed merger with Bank of the Lakes, Langley, Oklahoma -- report on competitive factors.
Submitted, January 10, 1997.

Cleveland Bank One, Columbus, Ohio, proposed merger with Banc One Corporation's banks in Akron, Athens, Cambridge, Cincinnati, Cleveland, Coshocton, Dayton, Dover, Fremont, Lima, Mansfield, Marietta, Marion, Portsmouth, Sidney, and Youngstown, Ohio -- report on competitive factors.
Submitted, January 9, 1997.

Boston Bay State Federal Savings Bank, Brookline, Massachusetts, proposed merger with Union Federal Savings Bank, Boston, Massachusetts -- report on competitive factors.
Submitted, January 6, 1997.

Dallas Commercial National Bank of Beeville, Beeville, Texas, proposed acquisition of the assets and assumption of the liabilities of branches of Pacific Southwest Bank (FSB), Corpus Christi, Texas, at 411 East Houston, Beeville, and 145 North Jefferson, Goliad, Texas -- report on competitive factors.
Submitted, January 9, 1997.

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

COMPETITIVE FACTORS REPORTS

- San Francisco Far East National Bank, Los Angeles, California, proposed merger with FENB Interim National Bank, Los Angeles, California -- report on competitive factors.
Submitted, January 8, 1997.
- St. Louis First Commercial Bank, National Association, Memphis, Tennessee, proposed merger with United American Bank of Memphis -- report on competitive factors.
Submitted, January 6, 1997.
- Dallas First Community Bank, N.A., Alice, Texas, proposed merger with New Alice Bank -- report on competitive factors.
Submitted, January 9, 1997.
- Minneapolis First National Bank of Whitefish, Whitefish, Montana, proposed purchase of the assets and assumption of the liabilities of the branch of Glacier Bank, F.S.B., Kalispell, Montana, on Clark Street in Pasco, Montana -- report on competitive factors.
Submitted, January 9, 1997.
- San Francisco First Security Bank, N.A., Ogden, Utah, proposed purchase of the assets and assumption of the liabilities of the Mesquite, Nevada, branch of First Security Bank of Nevada, Las Vegas, Nevada -- report on competitive factors.
Submitted, January 6, 1997.
- Chicago Grand National Bank, Wauconda, Illinois, proposed merger with First Security Bank of Cary-Grove, Cary; First National Bank of Northbrook, Northbrook; First Bank South, Dixon; and First Bank North, Freeport, Illinois -- report on competitive factors.
Submitted, January 8, 1997.
- Chicago Green County Bank, Brodhead, Wisconsin, proposed merger with F&M Interim Bank, Kaukauna, Wisconsin -- report on competitive factors.
Submitted, January 6, 1997.

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

COMPETITIVE FACTORS REPORTS

Cleveland Jefferson Savings Bank, West Jefferson, Ohio,
 proposed merger with Prime Savings Bank, Elyria,
 Ohio -- report on competitive factors.
 Submitted, January 7, 1997.

Chicago Merchants National Bank of Terre Haute, Terre Haute,
 Indiana, proposed merger with Rockville National
 Bank, Rockville; and Clinton State Bank, Clinton,
 Indiana -- report on competitive factors.
 Submitted, January 6, 1997.

Atlanta NationsBank Corporation, Charlotte, North Carolina,
 proposed acquisition of the assets and assumption
 of the liabilities of First Federal Savings Bank of
 Brunswick, Brunswick, Georgia -- report on
 competitive factors.
 Submitted, January 7, 1997.

Minneapolis New State Bank of Gibbon, Gibbon, Minnesota, proposed
 merger with State Bank of Gibbon -- report on
 competitive factors.
 Submitted, January 9, 1997.

Cleveland S&T Bank, Indiana, Pennsylvania, proposed merger with
 Peoples Bank of Unity, Pittsburgh, Pennsylvania --
 report on competitive factors.
 Submitted, January 9, 1997.

Chicago State Bank of St. Cloud, St. Cloud, Wisconsin,
 proposed merger with St. Cloud Interim Bank, St.
 Cloud, Wisconsin -- report on competitive factors.
 Submitted, January 6, 1997.

Cleveland Strongsville Savings Bank, Strongsville, Ohio,
 proposed merger with Emerald Interim Savings Bank -
 - report on competitive factors.
 Submitted, January 9, 1997.

Kansas City Sunflower Bank, N.A., Salina, Kansas, proposed merger
 with Bank of the Southwest, Dodge City, Kansas --
 report on competitive factors.
 Submitted, January 10, 1997.

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

COMPETITIVE FACTORS REPORTS

- Cleveland TFS Financial Corporation, Cleveland, Ohio, proposed acquisition of the assets and assumption of the liabilities of Third Federal Savings and Loan Association of Cleveland -- report on competitive factors.
Submitted, January 9, 1997.
- Cleveland UniBank, Steubenville, Ohio, proposed purchase of the assets and assumption of the liabilities of branches of National City Bank, Northeast, Akron; at 134 Third Street, Tiltonsville; 612 Commercial Street, Mingo Junction; and 1589 Pennsylvania Avenue, East Liverpool, Ohio -- report on competitive factors.
Submitted, January 9, 1997.
- Secretary U.S. Bank of California, Sacramento, California, proposed merger with Alameda First National Bank, Alameda; The Bank of Milpitas, N.A., Milpitas; Community First National Bank, Lafayette; Lamorinda National Bank, Lafayette; The Bank of San Ramon Valley, San Ramon; Commercial Bank of Fremont, Fremont; Concord Commercial Bank, Concord; Westside Bank, Tracey; and Modesto Banking Company, Modesto, all in California -- report on competitive factors.
Submitted, January 10, 1997.
- Dallas Woodcreek Bank, Harris County, Texas, proposed merger with New Woodcreek, Inc. -- report on competitive factors.
Submitted, January 9, 1997.

EXTENSIONS OF TIME

- Chicago Brunsville Bancorporation, Inc., Brunsville, Iowa -- extension to April 8, 1997, to engage de novo in selling all types of insurance.
Granted, January 8, 1997.
- San Francisco Dai-Ichi Kangyo Bank, Limited Tokyo, Japan -- extension to divest certain property.
Granted, January 9, 1997.

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

EXTENSIONS OF TIME

Chicago Hometown Financial Group, Inc., Flanagan, Illinois --
 extension to April 8, 1997, to acquire Flanagan
 State Bank.
 Granted, January 7, 1997.

Minneapolis Inter-Mountain Bancorp, Inc., Bozeman, Montana --
 extension to April 9, 1997, to acquire First
 Security Bank of Belgrade, Belgrade, Montana.
 Granted, January 9, 1997.

Chicago Merrill Bancorporation, Inc., Merrill, Iowa --
 extension to April 8, 1997, to engage de novo in
 selling all types of insurance.
 Granted, January 8, 1997.

INTERNATIONAL OPERATIONS

Cleveland Bank One, Arizona, N.A., Phoenix, Arizona; Bank One,
 Colorado, N.A., Denver, Colorado; Bank One,
 Louisiana, N.A.; Baton Rouge, Louisiana; Bank One,
 Oklahoma City, Oklahoma City, Oklahoma; and Bank
 One, Utah, N.A., Salt Lake City, Utah -- to
 establish branches in George Town, Grand Cayman,
 British West Indies.
 Approved, January 9, 1997.

MEMBERSHIP

Chicago First American Bank, Ames, Iowa -- to become a member
 of the Federal Reserve System.
 Approved, January 8, 1997.

St. Louis Pinnacle Bank, Little Rock, Arkansas -- to become a
 member of the Federal Reserve System.
 Approved, January 10, 1997.

REGULATIONS AND POLICIES

Secretary Federal Open Market Committee -- transcripts of
 meetings of the Federal Open Market Committee held
 during 1991 -- available for public inspection.
 Published, January 9, 1997.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ADVISORY COUNCILS

Consumer Advisory Council -- selection of eight new members and designation of Julia W. Seward as Chairman and William L. Lund as Vice Chairman for 1997.

Approved, December 23, 1996.

REGULATIONS AND POLICIES

Regulations H and K -- publication for comment of amendments to establish certain professional qualification requirements for bank employees who sell mutual funds and other securities to retail customers on bank premises (Docket R-0950).

Approved, December 11, 1996.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution

Examination Date

Rating**

NONE

*Subject to CRA.

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

FEDERAL RESERVE BANK OF NEW YORK

**Comment Period
Ending Date**

SECTION I

**Applications Subject to Newspaper
Notice Only**

None.

SECTION II

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

Deutsche Bank AG, Frankfurt, Germany, to acquire through German American Capital Corporation, New York, New York ("GACC"), indirect ownership and control of a 50 percent interest in Transatlantic Capital Company, L.L.C, New York, New York ("Company"), and thereby to engage in commercial real estate mortgage loan origination activities. Company is a joint venture between GACC and Rhodes II, L.L.C., a Delaware limited liability company.

N/A

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 January 11, 1997

NAME OF BANK

RATING

EXAMINATION DATE

None.

- 1/ Subject to provisions of Community Reinvestment Act.
 - 2/ Later of dates specified in newspaper and Federal Register notices.
 - 3/ Date specified in newspaper notice; a later date may be specified in the Federal Register notice.
 - 4/ Date specified in Federal Register notice; a later date may be specified in the newspaper notice.
- N/A - Not Available

FEDERAL RESERVE BANK OF PHILADELPHIA

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

First Republic Bank, Philadelphia, PA to establish a branch office at 1408 Old York Road, Abington Montgomery Co, PA, pursuant to Section 9 of the Federal Reserve Act.

Newspaper comment period expires: 1/20/97

First Republic Bank, Philadelphia, PA to establish a branch office at Germantown Pike and Swede Road, East Norriton Township, Montgomery Co, PA, pursuant to Section 9 of the Federal Reserve Act.

Newspaper comment period expires: 1/20/97

**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**

US Bancorp, Johnstown, PA request relief from a commitment made in connection with its purchase of a branch in October 1991.

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 January 10, 1997.

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.

Bank/Location

Examination Date

CRA Rating

NONE

NONE

NONE

APPLICATIONS BULLETIN
(For the week ending January 11, 1997)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received Section 3A1 notification from Hindman Bancshares, Inc., * January 23, 1997
Hindman, KY on January 10, 1997, to acquire Bank of Hindman,
Hindman, KY.

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

Received Section 3(a)(5) application from Park National Corporation, *F: February 10, 1997
Newarrk, OH on February 8, 1997, to acquire First Knox Banc Corp.,
Mount Vernon, OH.

Received Notice of Change in Bank Control filed by Ms. Barbara *N: February 1, 1997
Dunlap on February 10, 1997, of her intent to acquire up to
44.520 percent of the outstanding voting shares of New Richmond
Bancorporation, New Richmond, OH.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

NONE

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

Received notice from Mellon Bank Corporation, Pittsburgh, Pennsylvania, of its intent to redeem all outstanding shares of its 8.50 percent Series J Preferred Stock with a redemption date of February 18, 1997.

* - 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
(January 10, 1997)

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 January 10, 1997. 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.

Iron and Glass Bank
1114 East Carson Street
Pittsburgh, PA 15203-1187
Rating: Satisfactory
Exam Date: 9-9-96
Disclosure Date: 1-9-97
RSSD#: 38526

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Community Capital Corporation, Greenwood, South Carolina, to acquire 100% of the voting shares of Bank of Barnwell County, Barnwell, South Carolina, an organizing bank.*	2-4-97**
Community Capital Corporation, Greenwood, South Carolina, to acquire 100% of the voting shares of The Bank of Belton, Belton, South Carolina, an organizing bank.*	2-4-97**
NationsBank Corporation, Charlotte, North Carolina, to acquire 100% of the voting shares of First Federal Savings Bank of Brunswick, Georgia, Brunswick, Georgia.*	2-10-97
FCFT, Inc., Princeton, West Virginia, to acquire 100% of the voting shares of Blue Ridge Bank, Sparta, North Carolina.*	2-10-97**

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

Blue Ridge Bank, Sparta, North Carolina,
for membership in the Federal Reserve
System.

Summit Financial Corporation, Greenville,
South Carolina, to acquire the assets of
City View Finance Company, Inc., Columbia,
South Carolina, and Williamsburg Finance
Company, Kingstree, South Carolina.

*Application is subject to CRA requirements.

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

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending January 10, 1997

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</u>	
	<u>Date</u>	<u>Rating</u>
The George Mason Bank 1185 Main Street Fairfax, Virginia 22030-5087	9-16-96	Satisfactory
Bank of Carroll 145 North Main Street Hillsville, Virginia 24343-1435	10-7-96	Satisfactory
F & M Bank-Keyser, Inc. 87 North Main Street Keyser, West Virginia 26726	10-7-96	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 10, 1997

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
The Peoples Bank & Trust Company Selma, Alabama To establish a branch located at 3791 Highway 14, Millbrook, Alabama.	01-18-97*
United American Bank of Central Florida Orlando, Florida To establish a branch located at 200 E. Michigan Avenue, Orlando, Florida, to be known as the South Orlando Office.	01-12-97*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Cumberland Bancorp, Inc. Carthage, Tennessee To acquire First Federal Bancshares, Inc., Memphis, Tennessee, and thereby acquire its subsidiaries, The Commercial Bank, Nashville, Tennessee (the successor to First Federal Bank, F.S.B., Nashville, Tennessee) and First Federal Bank, Memphis, Tennessee (the successor to First Federal Bank, F.S.B., Memphis, Tennessee, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	02-10-97* Federal Register

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Synovus Financial Corp. Columbus, Georgia Along with its parent company, TB&C Bancshares, Inc., Columbus, Georgia, and its subsidiaries, Total Systems Services, Inc., and Vital Processing Services, L.L.C., to engage de novo through a joint venture with Golden Retriever Systems Group, Inc., Chandler, Arizona, in providing comprehensive information management and reporting services for the bankcard industry, pursuant to Section 225.25(b)(7) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act. The activities will be conducted through a new company to be formed, Golden Retriever Systems, L.L.C., Chandler, Arizo	02-04-97

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 10, 1997

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

Application

Cumberland Bancorp, Inc.
Carthage, Tennessee
Commitment waiver request.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 10, 1997

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>
First State Bank of Bibb County Post Office Box 188 West Blocton, Alabama 35184 (205) 938-7881	Satisfactory	08-19-96
First Bank of Boaz Post Office Box 757 Boaz, Alabama 35957 (205) 593-8670	Satisfactory	09-30-96

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 10, 1997

Recently Approved Applications

Approval Date

The Colonial BancGroup, Inc. Montgomery, Alabama To merge with D/W Bankshares, Inc., Dalton, Georgia, and thereby directly acquire Dalton/Whitfield Bank & Trust, Dalton, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	01-10-97
Regions Financial Corporation Birmingham, Alabama To acquire First Bancorp, Inc., Panama City, Florida, and its subsidiary, Florida FirstBank, Panama City, Florida, and thereby engage in operating a savings association, pursuant to Section 225.25(b)(9) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	01-06-97
Interinvest Bancshares Corporation New York, New York Change in control by Mr. Jerome Dansker to acquire 33.3 percent of the Class B Common Stock of Interinvest Bancshares Corporation, New York, New York.	01-07-97
Interinvest Bank Clearwater, Florida To establish a branch located at 6750 Gulfport Boulevard, South Pasadena, Florida.	01-06-97

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	First Bank & Trust of Evanston Evanston, Illinois 2925 Central Street Evanston, Illinois	NP - 1-13-97
Branch	First American Bank Carpenterville, Illinois Northeast Corner of Randall Road and Gleneagle Drive Geneva, Illinois	NP - 1-13-97
Branch	Royal American Bank Inverness, Illinois One Tiffany Pointe Bloomington, Illinois	NP - 1-31-97
Merger & Branch	La Salle State Bank La Salle, Illinois Community Bank of Utica Utica, Illinois 100 Mill Street Utica, Illinois	NP - **
Member	Michigan Heritage Bank Novi, Michigan (in organization) To become a member of the Federal Reserve System	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)(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 - 1-12-97
3(a)(3)	Security National Corporation* Sioux City, Iowa Security National Bank of South Dakota (in organization) Dakota Dunes, South Dakota	FR - 01-6-97 NP - 1-12-97
3(a)(3)	Heartland Financial USA, Inc.* Dubuque, Iowa Cottage Grove State Bank Cottage Grove, Wisconsin	FR - 01-15-97 NP - 01-13-97
3(a)(1)	Vermilion Bancorp, Inc.* Danville, Illinois American Savings Bank of Danville Danville, Illinois	FR - 1-24-97 NP - **
3(a)(1)	Michigan Heritage Bancorp, Inc.* Novi, Michigan Michigan Heritage Bank (in organization) Novi, Michigan	FR - 1-24-97 NP - **
3(a)(1)	Iron Horse Bancshares, Inc.* Mazomanie, Wisconsin The Peoples State Bank of Mazomanie, Wisconsin Mazomanie, Wisconsin	FR - 1-21-97 NP - 1-13-97

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>
COC-HC	APM Bancorp, Inc. Buffalo, Iowa By James A. Matthys	FR - 1-10-97 NP - **
3(a)(1)	Vanderbilt Holding Company, Inc.* Fairfax, Iowa Fairfax State Savings Bank Fairfax, Iowa	FR - 1-24-97 NP - **
3(a)(1)	County Bancorp, Inc.* Manitowoc, Wisconsin Investors Community Bank Manitowoc, Wisconsin (in organization)	FR - 1-27-97 NP - **
3(a)(3)	Amcore Financial, Inc.* Rockford, Illinois First National Bancorp, Inc. Monroe, Wisconsin First National Bank and Trust Monroe, Wisconsin	FR - 1-24-97 NP - 1-19-97
3(a)(3)	First Financial Bancorporation* Iowa City, Iowa West Branch Bancorp, Inc. West Branch, Iowa West Branch State Bank West Branch, Iowa	FR - 02-3-97 NP - **
COC-HC	La Salle Bancorp, Inc. La Salle, Illinois By Gerald F. Fitzgerald, Jr., Julie F. Schauer, Thomas G. Fitzgerald, Marshall Kiel, Neal E. Kitchell	FR - ** NP - **

Federal Reserve Bank of Chicago

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

3(a)(1)	Damen Financial Corporation* Schaumburg, Illinois Damen National Bank Schaumburg, Illinois	FR - 2-7-97 NP - **
3(a)(3)	Firstbank of Illinois Co.* Springfield, Illinois BanCentrel Corporation Champaign, Illinois Central National Bank of Mattoon Mattoon, Illinois	FR - ** NP - **

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Bank of Montreal Toronto, Canada Cebra, Inc. Toronto, Canada	FR - 1-16-97
4(c)(8)	AmeriMark Financial Corporation Oak Brook, Illinois Banill Corporation Villa Park, Illinois	FR - 12-20-96

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

<u>Type</u>	<u>Application</u>
ROS	La Salle Bancorp, Inc. La Salle, Illinois To redeem 16,472 shares of outstanding common 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 January 10, 1997. 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

American Midwest Bank & Trust
1600 West Lake Street
Melrose Park, Illinois 60160
(708) 681-8600

9/10/96

S

Farmers State Bank
401 Main Street
P.O. Box 428
Lake View, Iowa 51450-0428
(712) 657-825

9/16/96

S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JANUARY 10, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

Application	<u>End of Comment Period</u>
* Section 3(a)(3) application by Marshfield Investment Company, Springfield, Missouri, to acquire Metropolitan Bancshares, Inc., Springfield, Missouri.	Newspaper: 2-10-97

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

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

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

* This application/notification is subject to CRA.

FEDERAL RESERVE BANK OF ST. LOUIS

FOR THE WEEK ENDING January 10, 1997

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

Security State Bank & Trust Company, Polson, Montana
to establish a branch in Polson, Montana. *

February 5, 1997

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section II - Applications Subject to Both

Newspaper and Federal Register Notice

Application

Comment Period
Ending Date

G.B. Financial Services, Inc., Greenbush, Minnesota
for prior approval to acquire 100% of the voting shares
of the Border Bancshares, Inc., Greenbush, Minnesota. *

Not yet available

Norwest Corporation, Minneapolis, Minnesota for prior
approval to acquire 100% of the voting shares of the Farmers
National Bancorp, Inc., Geneseo, Illinois. *

Not yet available

River Falls Bancshares, Inc., River Falls, Wisconsin for prior
approval to become a bank holding company through the acquisition
of 99.18% of the voting shares of River Falls State Bank, River Falls, Wisconsin. *

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

Norwest Corporation, Minneapolis, Minnesota and Norwest
Financial Services, Inc., Des Moines, Iowa, to engage in
automobile financing through the acquisition of Reliable
Financial Services, Inc., San Juan, Puerto Rico.

Not yet available

Norwest Corporation, Minneapolis, Minnesota and Norwest
Financial Services, Inc., Des Moines, Iowa to engage in consumer
finance and the sale, on an agency basis, of credit life and credit
accident, health and property insurance through the acquisition
of The United Group, Inc., Charlotte, North Carolina.

January 24, 1997

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 January 10, 1997

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>
Grand Rapids State Bank P.O. Box 409 Grand Rapids, MN 55744-0409 (218) 328-9414	September 23, 1996	Satisfactory
Ravalli County Bank 224 Pickney Street P.O. Box 113 Hamilton, MT 59840 (406) 363-1222	September 30, 1996	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of
CRA Public Evaluations
week ending January 10, 1997
(Continued)

<u>BANK(S) EXAMINED</u>	<u>DATE OF EXAMINATION</u>	<u>CRA RATING</u>
State Bank of Terry P.O. Box 6 Terry, MT 59349-0006 (406) 266-3176	September 30, 1996	Satisfactory

KANSAS CITY RESERVE BANK APPLICATIONS AND REPORTS RECEIVED

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION	COMMENT PERIOD ENDING DATE
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None.

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

APPLICATION	COMMENT PERIOD ENDING DATE
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Intra Financial Corporation, Clyde, Kansas, for prior approval to acquire 100 percent of the voting shares of Farmers State Bancshares of Sabetha, Inc., Clyde, Kansas.*	Not Available
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BOK Financial Corporation, Tulsa, Oklahoma, for prior approval to acquire 100 percent of the voting shares of First TexCorp, Inc., Dallas, Texas.*	February 3, 1997
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SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION	COMMENT PERIOD ENDING DATE
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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.

Bank/Location	CRA Exam Date	Public Date	CRA Rating
Peoples Bank P.O. Box B Pratt, Kansas 67124-1102	10/7/96	01/07/97	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JANUARY 6, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

*Section 9 application received from
Bank of the West, El Paso, TX, to establish a branch at
10400 Montwood Drive, El Paso, TX 79935

97/01/18

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

APPLICATION

** NOTICE EXP

*Section 3(a)(1) application by
Waggoner National Bancshares, Inc., Vernon, TX,
to acquire Vernon Bancshares, Inc., Dover, DE, and
The Waggoner National Bank, Vernon, TX
(Previously reported during the week of 12-23-96)

97/01/23

*Section 3(a)(1) application by
Vernon Bancshares, Inc., Dover, DE, to acquire
The Waggoner National Bank, Vernon, TX
(Previously reported during the week of 12-23-96)

97/01/23

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 JANUARY 6, 1997

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>
Bank of Houston 5115 Main Street P. O. Box 8306 Houston, Texas 77288 RSSD# 647656	96/09/23	Satisfactory

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS APPROVED DURING THE WEEK OF JANUARY 6, 1997

<u>APPLICATION</u>	<u>DATE</u>
Section 3(a)(3) application by First Baird Bancshares, Inc., Baird, TX, to acquire The Oklahoma National Bank of Duncan, Duncan, OK	97/01/08
Section 3(a)(3) application by First Baird Bancshares of Delaware, Inc., Dover, DE, to acquire The Oklahoma National Bank of Duncan, Duncan, OK	97/01/08
Section 3(a)(3) application by Weatherford Bancshares, Inc., Weatherford, TX, to acquire The Oklahoma National Bank of Duncan, Duncan, OK	97/01/08
Section 3(a)(3) application by First Pecos Bancshares, Inc., Midland, TX, to acquire First National Bank of Fort Stockton, Fort Stockton, TX	97/01/08

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 1/10/97

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Humboldt Bank, Eureka, California, to acquire through merger, the Garberville, California, branch office of First Nationwide Bank, FSB, San Francisco, California. *	<u>Newspaper:</u> Not available

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

Bank SinoPac, Taipei, Taiwan, to become a bank holding company by acquiring Far East National Bank, Los Angeles, California. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 1/27/97
Zions Bancorporation, Salt Lake City, Utah, to merge with Aspen Bancshares, Inc., Aspen, Colorado. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 2/10/97
Zions Bancorporation, Salt Lake City, Utah, to acquire an option to purchase 19.9 percent of Aspen Bancshares, Inc., Aspen, Colorado. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 2/10/97
Zions Bancorporation, Salt Lake City, Utah, to acquire through merger, Pitkin County Bank & Trust Company, Aspen, Colorado; Valley National Bank of Cortez, Cortez, Colorado; and ValCor Bancorporation, Cortez, Colorado. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 2/10/97

Section III - Applications Subject to Federal Register Only

Zions Bancorporation, Salt Lake City, Utah, to acquire Centennial Savings Bank, F.S.B., and Eagle Services Corporation, both of Durango, Colorado.	<u>Fed. Reg.:</u> 2/10/97
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Section IV - Applications Not Subject to Federal Register Notice
or Newspaper Notice

None

* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 1/10/97

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>
Monarch Bank	30000 Town Center Dr. Laguna Niguel, CA 92677-2046 (714) 495-3300	9/09/96	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.