

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1996, No. 45
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending November 9, 1996

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

First Commercial Corporation, Little Rock, Arkansas;
Arvest Bank Group, Inc., Bentonville, Arkansas; TRH
Bank Group, Inc., Norman, Oklahoma, and TRH
Oklahoma, Inc. -- to acquire The Oklahoma National
Bank of Duncan, Duncan, Oklahoma.
Approved, November 6, 1996.

First State Bancshares of Blakely, Inc., Blakely,
Georgia -- to acquire First Southwest Bancorp,
Donaldsonville, Georgia, and First Federal Savings
Bank of Southwest Georgia, and engage in operating
a savings association.
Permitted, November 6, 1996.

BANKS, FOREIGN

Sumitomo Bank, Limited, Osaka, Japan -- to establish
a state-licensed branch in New York, New York.
Approved, November 6, 1996.

INTERNATIONAL OPERATIONS

Huntington National Bank, Columbus, Ohio -- to
establish an agreement corporation to be known as
Huntington Trade Services, Inc., and to establish a
Hong Kong subsidiary, Huntington Trade Services,
Asia, Limited.
Approved, November 4, 1996.

RESERVE BANK OPERATIONS

Directors -- appointment of Chairmen and Deputy
Chairmen of the twelve Federal Reserve Banks for
1997.
Approved, November 4, 1996.

SECURITIES REGULATION

K.22 release -- Board is discontinuing the K.22, the
list of nonmember banks that have in force
agreements filed with the Board pursuant to the
provisions of Section 8(a) of the Securities
Exchange Act of 1934.
Approved, November 4, 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

Richmond	Centura Bank, Rocky Mount, North Carolina -- to establish branches in two Hannaford Brothers stores in Charlotte, North Carolina, at the intersection of Independence Boulevard and North Carolina Route 51, and in Eastland Mall on Central Avenue. Approved, November 7, 1996.
Atlanta	First Bank & Trust Co. of Tennessee, Johnson City, Tennessee -- to establish a branch at 1314 Volunteer Parkway, Bristol, Tennessee. Approved, November 4, 1996.
St. Louis	Mid-America Bank of Louisville and Trust Company, Louisville, Kentucky -- to establish a branch at 9510 Brownsboro Road. Approved, November 4, 1996.
Kansas City	St. Marys State Bank, St. Marys, Kansas -- to establish a branch at 117 Highway 24, Rossville, Kansas. Approved, November 8, 1996.
Chicago	Security Savings Bank, Farhamville, Iowa -- to establish a branch at 320 Garfield Street. Approved, November 8, 1996.
Philadelphia	Twin Rivers Community Bank, Easton, Pennsylvania -- to establish a branch at 1003 West Broad Street, Bethlehem, Pennsylvania. Approved, November 8, 1996.

BANK HOLDING COMPANIES

Kansas City	BancFirst Corporation, Oklahoma City, Oklahoma -- to acquire Peoples State Bank, Tulsa, Oklahoma. Approved, November 7, 1996.
Minneapolis	Bancommunity Service Corporation, St. Peter, Minnesota -- notification of intent to indirectly, and Security Shares, Inc., directly, to engage de novo in lending activities. Permitted, November 7, 1996.

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

BANK HOLDING COMPANIES

Director, BS&R BankAmerica Corporation, San Francisco, California --
determination that BA Securities may commence
underwriting and dealing in equity securities.
Granted, November 6, 1996.

Chicago Calumet Bancshares, inc., Brillion, Wisconsin -- to
acquire Calumet County Bank.
Approved, November 8, 1996.

St. Louis Carlinville National Bank Shares, Inc., Carlinville,
Illinois -- to acquire Lincoln Trail Bancshares,
Inc., Taylorville, Illinois, and Palmer State Bank.
Approved, November 8, 1996.

Atlanta Colonial BancGroup, Inc., Montgomery, Alabama --
notification of intent to acquire First Family
Financial Corporation, Eustis, Florida, and First
Family Bank, and engage in operating a savings
association.
Approved, November 5, 1996.

Atlanta Deposit Guaranty Corporation, Jackson, Mississippi --
request for waiver of application to acquire
Jefferson Guaranty Bancorp, Inc., Metairie,
Louisiana, and Jefferson Guaranty Bank.
Granted, November 6, 1996.

Atlanta Destin Bancshares, Inc., Destin, Florida -- to
acquire Destin Bank.
Approved, November 8, 1996.

Secretary Doniphan Bancshares, Inc., Doniphan, Nebraska -- to
acquire Bank of Doniphan.
Approved, November 9, 1996.

Dallas First Baird Bancshares, Inc., Baird, Texas -- to
acquire First Munday Bancshares, Inc., Munday,
Texas, First Munday Bancshares of Delaware, Munday,
Texas, and First National Bank in Munday, Munday,
Texas.
Approved, November 6, 1996.

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

BANK HOLDING COMPANIES

Dallas First Baird Bancshares of Delaware, Inc., Dover, Delaware -- to acquire First Munday Bancshares, Inc., Munday, Texas, First Munday Bancshares of Delaware, Munday, Texas, and First National Bank in Munday, Munday, Texas.
Approved, November 6, 1996.

Cleveland First Financial Corporation, Hamilton, Ohio -- to acquire Farmers State Bancorp, Liberty, Indiana.
Approved, November 7, 1996.

Minneapolis First Manistique Corporation, Manistique, Michigan -- to acquire UP Financial, Inc., Ontonagon, Michigan, and First National Bank in Ontonagon.
Approved, November 5, 1996.

Minneapolis First State Bancorp, Inc., La Crosse, Wisconsin -- to acquire First Bancorporation, Inc., Sparta, Wisconsin.
Approved, November 4, 1996.

Dallas First Weatherford Bancshares, Inc., Weatherford, Texas -- to acquire First Munday Bancshares, Inc., Munday, Texas.
Approved, November 6, 1996.

Chicago G.R. Bancorp, Ltd., Grand Ridge, Illinois -- to acquire First National Bank of Grand Ridge.
Approved, November 5, 1996.

Minneapolis Northern Plains Investment, Inc., Jamestown, North Dakota -- to acquire shares of Stutsman County State Bank.
Approved, November 7, 1996.

Minneapolis Norwest Corporation, Minneapolis, Minnesota -- to establish a joint venture, Central Federal Mortgage Company, State College, Pennsylvania, and indirectly engage in residential mortgage lending activities, with co-venturers Norwest Ventures, Inc., and RE/MAX Centre Realty.
Permitted, November 5, 1996.

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

BANK HOLDING COMPANIES

Kansas city	Oak Park Bancshares, Inc., Overland Park, Kansas -- to merge with Hillcrest Bancshares, Inc., Kansas City, Missouri, and The Olathe Bank, Olathe, Kansas. Approved, November 6, 1996.
St. Louis	Owenton Bancorp, Inc. Employee Stock Ownership Trust, Owenton, Kentucky -- to increase its shares of Owenton Bancorp, Inc. Approved, November 4, 1996.
San Francisco	Pierce County Bancorp, Tacoma, Washington -- to acquire Pierce Commercial Bank. Returned, November 7, 1996.
Chicago	St. Francis Capital Corporation, Milwaukee, Wisconsin -- request for waiver of application to acquire Kilbourn State Bank. Granted, November 8, 1996.
Dallas	Sanger Bancshares, Inc., Sanger, Texas -- to acquire Sanger Intermediate Holding Company, Wilmington, Delaware, and Sanger Bank, Sanger, Texas. Approved, November 7, 1996.
Dallas	Sanger Intermediate Holding Company, Inc., Wilmington, Delaware -- to acquire Sanger Bank, Sanger, Texas. Approved, November 7, 1996.
Minneapolis	Sankovitz Family Limited Partnership, Waseca, Minnesota -- to acquire Frankson Investment Company. Approved, November 7, 1996.

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

BANK HOLDING COMPANIES

Chicago Stichting Administratiekantoor ABN AMRO Holding, Amsterdam, The Netherlands, Stichting Prioriteit ABN AMRO Holding, ABN AMRO Bank N.V., ABN AMRO Holding N.V, and ABN AMRO North America, Inc., Chicago, Illinois, and Lease Plan North America, Inc. -- to acquire Chevron Credit Bank, National Association, Murray City, Utah, and engage in the nonbanking activities of making and servicing loans.
Permitted, November 8, 1996.

Dallas Weatherford Bancshares, Inc., Weatherford, Texas -- to acquire First Munday Bancshares, Inc., Munday, Texas, First Munday Bancshares of Delaware, Munday, Texas, and First National Bank in Munday, Munday, Texas.
Approved, November 6, 1996.

BANK MERGERS

Chicago Kent City Bank, Kent City, Michigan -- to merge with Grant State Bank, Grant, Michigan, and establish branches at 10 West Main Street; and 21 East 82nd Street, Newaygo, Michigan.
Approved, November 8, 1996.

BANK PREMISES

Atlanta First Bank and Trust Co. of Tennessee, Johnson City, Tennessee -- investment in bank premises.
Approved, November 4, 1996.

CAPITAL STOCK

Secretary Bank of America Nevada, Las Vegas, Nevada -- redemption of shares.
Approved, November 8, 1996.

Minneapolis Johnson Holdings, Inc., Isanti, Minnesota -- redemption of shares.
Approved, November 4, 1996.

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

CHANGE IN BANK CONTROL

Dallas First San Benito Bancshares, Inc., San Benito, Texas -- change in bank control. Returned, November 7, 1996.

Chicago Lakeview Financial Corporation, Lakeview, Michigan -- change in bank control. Permitted, November 6, 1996.

COMPETITIVE FACTORS REPORTS

Chicago Bank Wisconsin, Kewaskum, Wisconsin, proposed merger with Kilbourn State Bank, Milwaukee, Wisconsin -- report on competitive factors. Submitted, November 8, 1996.

Chicago Bank Wisconsin-Kilbourn, Milwaukee, Wisconsin, proposed merger with Kilbourn State Bank, -- report on competitive factors. Submitted, November 8, 1996.

Atlanta Colonial Bank, Orlando, Florida, proposed merger with Tomoka State Bank, Ormond Beach, Florida -- report on competitive factors. Submitted, November 6, 1996.

Minneapolis Empire State Bank, Cottonwood, Minnesota, proposed merger with United Southwest Bank, Vista, Minnesota -- report on competitive factors. Submitted, November 4, 1996.

Cleveland Northwest Savings Bank, Warren, Pennsylvania, proposed merger with Bridgeville Savings Bank, Bridgeville, Pennsylvania -- report on competitive factors. Submitted, November 4, 1996.

San Francisco Stockton Savings Bank, F.S.B., Stockton, California, proposed acquisition of the assets and assumption of the liabilities of the Oakdale, California, branch of Sentinel Bank, Sonoma, California -- report on competitive factors. Submitted, November 4, 1996.

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

COMPETITIVE FACTORS REPORTS

Atlanta Washington County State Bank, McIntosh, Alabama, proposed purchase of certain assets and assumption of certain liabilities of the Jackson, Alabama, branch of Magnolia Federal Bank for Savings, Hattiesburg, Mississippi -- report on competitive factors.
Submitted, November 8, 1996.

EXTENSIONS OF TIME

St. Louis Hometown Banc Corp., Grand Island, Nebraska -- extension to February 9, 1997, to acquire Five Points Bank.
Granted, November 6, 1996.

St. Louis Landrum Company, Columbia, Missouri -- extension to February 26, 1997, to acquire First Heritage National Bank, Ada, Oklahoma.
Granted, November 7, 1996.

St. Louis Landrum Company, Columbia, Missouri -- extension to March 9, 1997, to acquire Landmark Bancshares of Texas, Inc., and Itasca State Bank, Itasca, Texas.
Granted, November 7, 1996.

MEMBERSHIP

San Francisco Pierce Commercial Bank, Tacoma, Washington -- to become a member of the Federal Reserve System.
Returned, November 7, 1996.

Chicago Washington State Bank, Washington, Iowa -- to become a member of the Federal Reserve System.
Approved, November 5, 1996.

RESERVE BANK SERVICES

GC Federal Reserve Bank Uniform Automated Clearinghouse Operating Circular -- amendments to revise various processing deadlines.
Approved, November 7, 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

UST Corp, Boston, Massachusetts -	<u>Newspaper</u>	11-18-96
3(a)(3)/3(a)(5) application to acquire Walden Bancorp, Inc., Acton, Massachusetts*	<u>Federal Register</u>	11-29-96

Charter Oak Community Bank Corp., Vernon, Connecticut - 3(a)(1) application to become a mutual holding company by acquiring 100% of the voting shares of The Savings Bank of Rockville, Vernon, Connecticut*	<u>Newspaper</u>	12-04-96
	<u>Federal Register</u>	12-06-96

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application Comment Period Ending Date

Campello Bancorp, Brockton, Massachusetts - 4(c)(8) notification to engage in loan servicing pursuant to section 225.25(b)(1) of Regulation Y	<u>Federal Register</u>	Not Yet Established
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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**

Peapack-Gladstone Bank, Gladstone, New Jersey, to establish a branch at Fellowship Village, Liberty Corner, New Jersey. <u>1/</u>	11/29/96
United States Trust Company of New York, New York, New York, to establish a branch at 200 Old Country Road, Mineola, New York. <u>1/</u>	12/05/96

SECTION II

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

None.

SECTION III

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

The Mitsubishi Trust and Banking Corp., Tokyo, Japan, to acquire an additional 25 percent of the shares of Spectrum Capital, Ltd., New York, New York, raising its interest to 75 percent, and thereby to engage in lending and leasing activities.	N/A
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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 9, 1996

NAME OF BANK

RATING

EXAMINATION DATE

None.

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

FEDERAL RESERVE BANK OF PHILADELPHIA

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

NONE

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

NONE

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

NONE

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

NONE

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending November 8, 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>
Commonwealth Bank 3 Friends Lane Newtown, PA 18940	7/08/96	Satisfactory

APPLICATIONS BULLETIN
(For the week ending November 9, 1996)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received notice from Citizens Bancorp, Inc., Newport, KY
on November 1, 1996, of its intent to form a bank holding
company through its acquisition of the outstanding voting
shares of Citizens of Campbell County, Inc., Newport, KY.

*November 24, 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

Notice filed by Provident Bancorp, Inc., Cincinnati, OH received on November 8, 1996, of its intent to acquire Information Leasing Corporation and Procurement Alternatives Corporation, both of Cincinnati, OH pursuant to Section 4(c)(8) of the Bank Holding Company Act.

* - 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 8, 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 8, 1996. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

Application

Comment Period Ending Date

Centura Bank, Rocky Mount, North Carolina,
to establish branches inside Hannaford
Brothers stores at the following locations:
201 East Little Creek Road, Norfolk,
Virginia; 4692 Columbus Street, Virginia
Beach, Virginia; Princess Anne Road and
Lynnhaven Parkway, Virginia Beach, Virginia;
and Shore Road and Northampton Boulevard,
Virginia Beach, Virginia.*

11-22-96

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

Application

Comment Period Ending Date

None.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

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

Not yet available.

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

Application

FCNB Bank, Frederick, Maryland, for permission
to reduce its capital stock.

The Middleburg Bank, Middleburg, Virginia, to
pay a dividend in excess of the statutory
limitation.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending November 8, 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.

Examination

Date

Rating

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 8, 1996

Section 1 - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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Regions Financial Corp. Birmingham, Alabama To merge with Allied Bankshares, Inc., Thomson, Georgia, and thereby directly acquire Allied Bank of Georgia, Thomson, Georgia, Bank of Morgan County, Madison, Georgia, and The Bank of Millen, Millen, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	12-06-96* Federal Register
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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.	Not yet available*
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East Coast Bank Corporation Employee Stock Ownership Plan Trust Ormond Beach, Florida 1-BHC formation, to acquire 40 percent of East Coast Bank Corporation, Ormond Beach, Florida.	Not yet available*
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Peoples Bancorp, Inc. Carrollton, Georgia 1-BHC formation, Peoples Bank of West Georgia, Carrollton, Georgia.	Not yet available*
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First American Corporation Nashville, Tennessee To merge with Hartsville Bancshares, Inc., Hartsville, Tennessee, and thereby directly acquire CommunityFIRST Bank, Hartsville, Tennessee, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*
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First Georgia Community Corp. Jackson, Georgia 1-BHC formation, First Georgia Community Bank, Jackson, Georgia (in organization).	11-29-96* Federal Register
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Section 3 - Applications Subject to Federal Register Only

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

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 8, 1996

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

Application

The Colonial BancGroup, Inc.
Montgomery, Alabama

Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act to merge with Tomoka Bancorp, Inc., Ormond Beach, Florida, and thereby directly acquire Tomoka State Bank, Ormond Beach, Florida.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 8, 1996

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the insured depository institutions listed below became available during this week. Information about an institution's CRA evaluation may be obtained directly from the institution. In connection with the assessment of an institution's CRA performance, a rating is assigned from the following groups:

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

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

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

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

<u>Bank</u>	<u>CRA Rating</u>	<u>Examination Date</u>
Bank of Gueydan Post Office Box 220 Gueydan, Louisiana 70542 (318) 536-9203	Satisfactory	07-29-96

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 8, 1996

Recently Approved Applications

Approval Date

The Colonial BancGroup, Inc. Montgomery, Alabama To acquire First Family Financial Corporation, Eustis, Florida, and thereby engage in operating a savings association, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(9) of Regulation Y.	11-05-96
United Security Bancshares Thomasville, Alabama Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act to merge with First Bancshares, Inc., Grove Hill, Alabama, and thereby directly acquire its subsidiary, First Bank & Trust, Grove Hill, Alabama.	11-08-96
Destin Bancshares, Inc. Destin, Florida 1-BHC formation, Destin Bank, Destin, Florida.	11-08-96
Deposit Guaranty Corp. Jackson, Mississippi Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act for its subsidiary, Deposit Guaranty Louisiana Corp. Shreveport, Louisiana, to merge with Jefferson Guaranty Bancorp, Inc., Metairie, Louisiana, and thereby directly acquire Jefferson Guaranty Bank, Metairie, Louisiana.	11-06-96
First State Bancshares of Blakely, Inc. Blakely, Georgia To acquire First Southwest Bancorp, Inc., Donalsonville, Georgia, a thrift holding company, and thereby engage in operating a savings association, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(9) of Regulation Y.	11-06-96
First Bank & Trust Co. of Tennessee Johnson City, Tennessee To establish a branch located at 1314 Volunteer Parkway, Bristol, Tennessee.	11-04-96
First Bank & Trust Co. of Tennessee Johnson City, Tennessee Request for increase in bank premises.	11-04-96
Smoky Mountain Bancorp, Inc. Gatlinburg, Tennessee To acquire BankFirst, Knoxville, Tennessee, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	11-08-96
Wilson Bank Holding Company Lebanon, Tennessee To acquire 50 percent of Community Bank of Smith County, Carthage, Tennessee (in organization), pursuant to Section 3(a)(3) of the Bank Holding Company Act.	11-08-96

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	Bloomington Bank & Trust Bloomington, Illinois 104 South Main Street Park Ridge, Illinois	NP - 11-9-96
Branch	Lake Forest Bank & Trust Company Lake Forest, Illinois 911 South Telegraph Road Lake Forest, Illinois	NP - 12-5-96

NP - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(3)	Salin Bancshares, Inc.* Indianapolis, Indiana Columbus Bancorp, Inc. Indianapolis, Indiana Columbus Bank and Trust Company Columbus, Indiana	FR - 11-1-96 NP - 11-22-96
3(a)(3)	Old Kent Financial Corporation* Grand Rapids, Michigan Seaway Financial Corporation Saint Clair, Michigan Commercial and Savings Bank of Saint Clair County Saint Clair, Michigan Algonac Savings Bank Algonac, Michigan	FR - 11-8-96 NP - 11-03-96
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 - *

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(3)	Wintrust Financial Corporation* Wilmette, Illinois Barrington Bank & Trust Company, National Association Barrington, Illinois (in organization)	FR - 11-29-96 NP - 11-25-96
3(a)(5)	F & M Bancorporation, Inc.* Kaukauna, Wisconsin East Troy Bancshares, Inc. East Troy, Wisconsin State Bank of East Troy East Troy, Wisconsin	FR - 11-12-96 NP - 11-11-96
CoC-HC	Whitmore Company, Inc. Corning, Iowa By Kenneth Whitmore & James Whitmore	FR - 11-14-96 NP - 11-6-96
3(a)(3)	FBOP Corporation* Oak Park, Illinois SDNB Financial Corp. San Diego, California San Diego National Bank San Diego, California	FR - 11-18-96 NP - *

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(1)	Liberty Financial Corporation* West Des Moines, Iowa L.B.T. Bancorporation West Des Moines, Iowa Liberty Bank and Trust Lake Mills, Iowa B and K Bancorporation West Des Moines, Iowa Liberty Bank & Trust Bloomfield, Iowa Winnebago County Bancorporation West Des Moines, Iowa Liberty Bank and Trust Forest City, Iowa First Liberty Bancorp West Des Moines, Iowa Liberty Bank and Trust Mason City, Iowa BW3 Bancorporation West Des Moines, Iowa Liberty Bank and Trust Company, N.A. Pocahantas, Iowa I.S.B. Bancorporation, Inc. West Des Moines, Iowa Liberty Bank and Trust Woodbine, Iowa A.B.C. Bancorporation Tucson, Arizona Liberty Bank and Trust Tucson, Arizona	FR - 11-8-96 NP - 11-12-96
3(a)(3)	Columbus Bancorp, Inc.* Indianapolis, Indiana Salin Bank and Trust Company Indianapolis, Indiana	FR - 11-1-96 NP - 11-22-96

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Ending Date</u>
3(a)(3)	F & M Bancorporation, Inc.* Kaukauna, Wisconsin Green County Bank Brodhead, Wisconsin	FR - 11-18-96 NP - **
3(a)(1)	Two Rivers Bank Holding Company* Rock Valley, Iowa Rock Valley State Bank Rock Valley, Iowa (in organization)	FR - 11-29-96 NP - **
3(a)(3)	Panhandle Aviation, Inc.* Carinda, Iowa National Bank of Iowa Danison, Iowa	FR - 12-03-96 NP - **
3(a)(1)	Mound City Financial Services, Inc.* Platteville, Wisconsin Mound City Bank Platteville, Wisconsin	FR - 12-06-96 NP - **
3(a)(1)	Independent Bancorp., Limited* Little Chute, Wisconsin Bank of Little Chute Little Chute, Wisconsin	FR - ** NP - 12-5-96

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	Liberty Financial Corporation West Des Moines, Iowa Liberty Leasing Company West Des Moines, Iowa	FR - 11-8-96
4(c)(8)	Liberty Financial Corporation West Des Moines, Iowa Liberty Mortgage Company West Des Moines, Iowa	FR - 11-8-96
4(c)(8)	Liberty Financial Corporation West Des Moines, Iowa L.S.B. Bancorp Johnston, Iowa	FR - 11-8-96
4(c)(8)	Liberty Financial Corporation West Des Moines, Iowa Liberty Loan Store, Inc. West Des Moines, Iowa	FR - 11-8-96

Federal Reserve Bank of Chicago

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

Type Application

None

Federal Reserve Bank of Chicago

Section V - Availability of CRA Public Evaluations

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending November 08, 1996. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

BANK NAME/LOCATION
EXAMINATION DATE

RATINGS

State Bank of Arthur
411 South Vine Street
Arthur, Illinois 61911-0375
(217) 543-2111

8/12/96

S

Calumet County Bank
103 North Main
Brillion, wisconsin 54110-0039
(414) 756-2181

7/30/96

S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING NOVEMBER 8, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(1) notification by Fredonia Valley Bancorp, Inc., Fredonia, Kentucky, to acquire Fredonia Valley Bank, Fredonia, Kentucky (previously reported during the week ending November 1, 1996).	11-20-96

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(3) application by Linn Holding Company, Linn, Missouri, to acquire an additional 64.865% of Heritage Bank, Loose Creek, Missouri.	Newspaper: 11-30-96
* Section 3(a)(1) application by Security Bancshares, Inc., Amory, Mississippi, to acquire Security Bank of Amory, Amory, Mississippi.	<u>Federal Register</u> : 12-9-96
* Section 3(a)(1) application by State Financial Services, Inc., Harrodsburg, Kentucky, to acquire State Bank & Trust Company, Harrodsburg, Kentucky.	Newspaper: 12-6-96
* Section 3(a)(1) application by Bedford Loan and Deposit Bancorp, Inc., Bedford, Kentucky, to acquire Bedford Loan and Deposit Bank, Bedford, Kentucky.	Newspaper: 12-7-96

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) notification by Louisville Development Bancorp, Inc., Louisville, Kentucky, to engage in community development activities through a proposed wholly-owned subsidiary, Louisville Real Estate Development Company, Louisville, Kentucky (previously reported during the week ending November 1, 1996).	12-6-96

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

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

* This application/notification is subject to CRA.

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

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING November 8, 1996

Name of Bank	Bank Address	Examination Date	Examination Rating
First Bank of Arkansas	Wynne, Arkansas	7/29/96	Outstanding

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

Notification by Carveth Thompson, Margaret Thompson, Orville Graslie, Helen Graslie, Gary Vance, Nancy Vance, Eldon Jensen and Morris Gustafson to acquire control of 100% of the voting shares of Faith Bank Holding Company, Faith, South Dakota.

November 26, 1996

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

Not yet available

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject
to Federal Register Notice Only

Application

Comment Period
Ending Date

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

FW Financial, Inc., and First Western Bancorp, Inc., Huron, South Dakota, to engage in general insurance agency activities through the acquisition of FW Insurance Agency, Atkinson, Nebraska.

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

Application

Notification by Faith Bank Holding Company, Faith, South Dakota,
to redeem 85% of its voting shares.

Norwest Bank Minnesota, N.A., Minneapolis, Minnesota, to establish
a branch in Grand Cayman Islands, British West Indies.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of

CRA Public Evaluations

week ending November 8, 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.

BANK(S) EXAMINED

DATE OF EXAMINATION

CRA RATING

Dakota Bank
750 South Plaza Drive
Mendota Heights, MN 55120-1586
(612) 452-1320

July 29, 1996

Satisfactory

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

W. Newton Male Revocable Trust, and W. Newton Male, Trustee, both of Augusta, Kansas, for prior approval to acquire an additional 2.50 percent, for a total of 25.65 percent, of the voting shares Prairie Capital, Inc., Augusta, Kansas.

November 27, 1996

IFB Holdings, Inc., Chillicothe, Missouri, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Investors Federal Bank, N.A., Chillicothe, Missouri.*

December 3, 1996

Hoeme Family Partnership, Scott City, Kansas, for prior approval to acquire an additional 4.99, for a total of 40.60 percent, of the voting shares of First National Bancshares of Scott City, Scott City, Kansas.*

December 6, 1996

Platte Valley Financial Service Companies, Inc., Scottsbluff, Nebraska, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Platte Valley Banc, Inc., Scottsbluff, Nebraska and FirstMorrill Co., Morrill, Nebraska.*

December 6, 1996

Denison Bancshares, Inc., Holton, Kansas, for prior approval to acquire 6 percent of the voting shares of Denison State Bank, Holton, Kansas.*

December 9, 1996

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

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

Federal Reserve Bank of Kansas City

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
First State Bank of Newcastle P.O. Box 910 Newcastle, Wyoming 82701-0910	08/05/96	11/05/96	Satisfactory
Citizens Bank P.O. Box 888 Lawton, Oklahoma 73502-0888	07/29/96	11/07/96	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF NOVEMBER 4, 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
First Baird Bancshares, Inc., Baird, TX, to acquire
First Munday Bancshares, Inc., Munday, TX, First Munday
Bancshares of Delaware, Inc., Munday, TX, and First
National Bank in Munday, Munday, TX
(Previously reported during the week of 9-9-96) 96/11/02
- *Section 3(a)(3) application by
First Baird Bancshares, of Delaware, Inc., Dover, DE,
to acquire First Munday Bancshares, Inc., Munday, TX,
First Munday Bancshares of Delaware, Inc., Munday, TX,
and First National Bank in Munday, Munday, TX
(Previously reported during the week of 9-9-96) 96/11/02
- *Section 3(a)(3) application by
Weatherford Bancshares, Inc., Weatherford, TX, to
acquire First Munday Bancshares, Inc., Munday, TX, First
Munday Bancshares of Delaware, Inc., Munday, TX, and First
National Bank in Munday, Munday, TX
(Previously reported during the week of 9-9-96) 96/11/02
- *Section 3(a)(3) application by
First Weatherford Bancshares, Inc., Weatherford, TX, to
acquire First Munday Bancshares, Inc., Munday, TX, First
Munday Bancshares of Delaware, Inc., Munday, TX, and First
National Bank in Munday, Munday, TX
(Previously reported during the week of 9-9-96) 96/11/02
- *Section 3(a)(1) application by
Coastal Bend Bancshares, Inc., Alice, TX, to
acquire Buckeye Bancshares, Inc., Dover, DE, and
First Community Bank, N.A., Alice, TX
(Previously reported during the week of 10-7-96) 96/11/14

*Section 3(a)(1) application by Buckeye Bancshares, Inc., Dover, DE, to acquire First Community Bank, N.A., Alice, TX (Previously reported during the week of 10-7-96)	96/11/14
*Section 3(a)(1) application by FNB Company, Livingston, TX, to acquire FNB Company of Delaware, Wilmington, DE, and The First National Bank of Livingston, Livingston, TX (Previously reported during the week of 10-7-96)	96/11/05
*Section 3(a)(1) application by FNB Company of Delaware, Wilmington, DE, to acquire The First National Bank of Livingston, Livingston, TX (Previously reported during the week of 10-7-96)	96/11/05
Change in Control Notice by Dolph Briscoe, Jr., and Janey S. Briscoe, Uvalde, TX, to acquire an interest in Zavala Bankshares, Inc., Crystal City, TX (Previously reported during the week of 10-21-96)	96/11/20

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

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

* SUBJECT TO CRA.
** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.
N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF NOVEMBER 4, 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>
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None.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 11/08/96

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Western Sierra Bancorp, Cameron Park, California, to become a bank holding company by acquiring Western Sierra National Bank, Cameron Park, California. *	<u>Newspaper:</u> 12/02/96
Tehama County Bank, Red Bluff, California, to acquire the Orland and Willow, California, branch offices of Wells Fargo, N.A., San Francisco, California. *	<u>Newspaper:</u> Not available

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

PLM Newco, L.L.C., Federal Way, Washington, to become a bank holding company by acquiring First Community Financial Group, Inc., Lacey, Washington. *	<u>Newspaper:</u> Not Available
	<u>Fed. Reg.:</u> 12/06/96

Section III - Applications Subject to Federal Register Only

None

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

None

* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 11/08/96

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>
Community Bank of Nevada	1400 S. Rainbow Blvd. Las Vegas, NV 89102 (702) 878-0700	7/15/96	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.