

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1996, No. 51
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending December 21, 1996

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

GB Bancorporation, San Diego, California -- to increase its ownership in Pacific Commerce Bank, Chula Vista; and Rancho Vista National Bank, Vista, California.

Approved, December 18, 1996.

Ida Grove Bancshares, Inc., Ida Grove, Iowa, and American Bancshares, Inc., Holstein -- to acquire Pierson Bancorporation, Inc., Pierson, Iowa, and Farmers Savings Bank.

Approved, December 20, 1996.

JDOB, Inc., Sandstone, Minnesota -- to acquire Centennial National Bank, Walker, Minnesota.

Approved, December 20, 1996.

NationsBank Corporation, Charlotte, North Carolina, and NB Holdings Corporation -- to acquire Boatmen's Bancshares, Inc., St. Louis, Missouri.

Approved, December 16, 1996.

Unidanmark A/S, Copenhagen, Denmark, and Unibank A/S -- to retain shares of Aros Securities Inc., New York, New York.

Approved, December 16, 1996.

EXTENSIONS OF TIME

Regulations G, T, and U -- extension to January 31, 1997, to receive public comments on proposed changes to the Board's margin regulations.

Announced, December 20, 1996.

INTERNATIONAL OPERATIONS

Bank of New York, New York, New York -- to establish a branch in Shanghai, People's Republic of China.

Permitted, December 20, 1996.

First Union National Bank of North Carolina, Charlotte, North Carolina -- to establish an agreement corporation to be known as First Union Overseas Investment Corporation, a Delaware company, and invest in Union Hamilton Assurance, Ltd., Hamilton, Bermuda.

Permitted, December 20, 1996.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Capital and accounting standards used by the federal bank and thrift regulatory agencies -- report to the Congress.
Approved, December 19, 1996.

Fair Credit Reporting Act study on public availability and use of information about consumers -- publication for comment on issues to be addressed in the study.
Approved, December 18, 1996.

Interagency Uniform Financial Institutions rating system (CAMEL) -- proposed changes.
Approved, December 20, 1996.

Regulation B -- publication for comment of revisions to implement recent amendments to the Equal Credit Opportunity Act regarding self-testing (Docket R-0955).
Approved, December 20, 1996.

Regulation B -- proposed amendment regarding data collection on all types of credit (Docket R-0876).
Withdrawn, December 20, 1996.

Regulation M -- publication for comment of revisions to implement amendments to the Consumer Leasing Act (Docket R-0952).
Approved, December 16, 1996.

RESERVE BANK OPERATIONS

Audits of Federal Reserve Banks -- expansion of contract with Coopers & Lybrand to include an annual financial audit of the 12 Reserve Banks.
Announced, December 17, 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

- San Francisco Farmers & Merchants Bank of Rockford, Opportunity, Washington -- to establish branches at 2024 North Argonne, 6405 North Addison, and at the corner of Pullman Highway and Spokane Road, Spokane, Washington.
Approved, December 20, 1996.
- Atlanta Fifth Third Bank of Florida, Naples, Florida -- to establish a branch at 9000 Bonita Beach Road, Bonita Springs, Florida.
Approved, December 20, 1996.
- Secretary SunTrust Bank, Atlanta, Atlanta, Georgia -- to establish a branch at 113 Joel Cowan Highway, Peachtree City, Georgia.
Approved, December 19, 1996.
- San Francisco Vintage Bank, Napa, California -- to establish a branch at 3626 Bel Aire Plaza.
Approved, December 17, 1996.

BANK HOLDING COMPANIES

- Chicago American Chartered Bancorp, Inc., Schaumburg, Illinois -- request for waiver of a commitment.
Granted, December 19, 1996.
- St. Louis Arvest Banc Group, Inc., Bentonville, Arkansas, First Commercial Corporation, Little Rock; and TRH Bank Group, Inc., Little Rock, Arkansas -- to invest in The Bankcard Center, Inc., Norman, Oklahoma, a de novo bank service corporation.
Approved, December 17, 1996.
- St. Louis Bankshares of Fayetteville, Inc., Fayetteville, Arkansas -- to acquire Bank of Fayetteville, N.A.
Permitted, December 16, 1996.
- Kansas City Berthoud Bancorp Employee Stock Ownership Plan, Berthoud, Colorado -- to acquire Berthoud Bancorp, Inc.
Approved, December 19, 1996.

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

BANK HOLDING COMPANIES

St. Louis	CNB Bancshares, Inc., Evansville, Indiana -- to acquire BMC Bancshares, Inc., Mt. Carmel, Illinois, and Bank of Mt. Carmel. Approved, December 17, 1996.
Kansas City	Denison Bancshares, Inc., Holton, Kansas -- to retain shares of De Soto State Bank, De Soto, Kansas. Approved, December 17, 1996.
Dallas	First Mineola, Inc., Mineola, Texas -- to acquire First National Bank. Approved, December 17, 1996.
New York	Fuji Bank, Limited, Tokyo, Japan -- to engage through Heller Financial, Inc., Chicago, Illinois, in making investments in corporations designed primarily to promote community welfare. Permitted, December 18, 1996.
Chicago	Heartland Financial USA, Inc., Dubuque, Iowa -- to acquire Tri-State Community Credit Corp., and engage in lending activities in connection with credit-related insurance. Permitted, December 20, 1996.
Kansas City	Hoeme Family Partnership, Scott City, Kansas -- to acquire First National Bancshares of Scott City, Ltd. Approved, December 20, 1996.
Minneapolis	IS Investments, Limited Partnership, Billings, Montana; NBar5, Limited Partnership, Ranchester, Wyoming; and First Interstate BancSystem of Montana, Inc., Billings, Montana -- to acquire Mountain Bank, Whitefish, Montana. Approved, December 17, 1996.
St. Louis	Magna Group, Inc., St. Louis, Missouri, and HBC Acquisition Sub, Inc. -- to acquire Homeland Bankshares Corporation, Waterloo, Iowa. Approved, December 17, 1996.

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

BANK HOLDING COMPANIES

St. Louis	Magna Group, Inc., St. Louis, Missouri, and HBC Acquisition Sub, Inc. -- to acquire Homeland Savings Bank, FSB, Des Moines, Iowa, Homeland Trust Company, Des Moines, Iowa, and Homeland Student Loan Company, West Des Moines, Iowa. Permitted, December 17, 1996.
Cleveland	Mid Am, Inc., Bowling Green, Ohio -- to acquire Simplicity Mortgage Consultants, Inc., Marion, Ohio, and engage in lending activities. Permitted, December 19, 1996.
New York	Mitsubishi Trust and Banking Corporation, Tokyo, Japan -- to acquire additional shares of Spectrum Capital, Ltd., New York, New York, and engage in lending and leasing activities. Permitted, December 16, 1996.
Minneapolis	Oskey Limited Partnership, Mesa, Arizona -- to acquire Hiawatha Bancshares, Inc., Hager City; and Glenwood Bancshares, Inc., Glenwood City, Wisconsin. Approved, December 16, 1996.
Chicago	Pioneer Bancorp, Inc., Auburndale, Wisconsin -- to acquire Pioneer State Bank. Approved, December 20, 1996.
St. Louis	Security Bancshares, Inc., Amory, Mississippi -- to acquire Security Bank of Amory. Approved, December 20, 1996.
Richmond	Southern National Corporation, Winston-Salem, North Carolina -- to acquire Fidelity Financial Bankshares Corporation, Richmond, Virginia. Approved, December 16, 1996.
St. Louis	State Financial Services, Inc., Harrodsburg, Kentucky -- to acquire State Bank & Trust Company. Approved, December 19, 1996.

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

BANK HOLDING COMPANIES

Secretary	State Street Boston Corporation, Boston, Massachusetts -- to acquire Dunai Financial Services, Pty. Limited, Melbourne, Australia and engage in data processing activities. Approved, December 20, 1996.
Chicago	Sun Community Bancorp, Ltd., Tucson, Arizona -- request for waiver of application to acquire Bank of Tucson. Granted, December 20, 1996.
Chicago	Two Rivers Bank Holding Company, Rock Valley, Iowa -- to acquire Rock Valley State Bank. Approved, December 19, 1996.
New York	U.S. Trust Company of New Jersey, Princeton, New Jersey -- to retain shares of U.S. Trust Company of New Jersey, after it converts to an insured bank. Approved, December 20, 1996.
Minneapolis	Walker Ban Co., Walker, Minnesota -- to acquire Pequot Area Bancorporation, Inc., Pequot Lakes, Minnesota. Approved, December 18, 1996.

BANKS, STATE MEMBER

Director, BS&R	Southwest Georgia Bank, Moultrie, Georgia -- registration as transfer agent. Withdrawn, December 17, 1996.
Richmond	Union Bank and Trust Company, Bowling Green, Virginia; Northern Neck State Bank, Warsaw; and King George State Bank, Inc., King George, Virginia -- to establish a Bank Service Corporation. Approved, December 19, 1996.
Secretary	U.S. Bank of Idaho, Boise, Idaho -- payment of a dividend. Approved, December 19, 1996.

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

CAPITAL STOCK

Dallas	First Riesel Corporation, Riesel, Texas -- redemption of shares. Approved, December 16, 1996.
Minneapolis	Security State Bancshares of Bemidjii, Inc., Bemidjii, Minnesota -- redemption of shares. Approved, December 16, 1996.
Minneapolis	Underwood Bancshares, Inc., Underwood, Minnesota -- redemption of shares. Approved, December 19, 1996.
Secretary	U.S. Bank of Idaho, Boise, Idaho -- redemption of shares. Approved, December 19, 1996.

CHANGE IN BANK CONTROL

Minneapolis	Elkton Bancshares, Inc., Elkton, Minnesota -- change in bank control. Permitted, December 18, 1996.
Minneapolis	Flathead Holding Company of Bigfork, Bigfork, Montana -- change in bank control. Permitted, December 17, 1996.
Minneapolis	Mountain Bank System, Inc., Whitefish, Montana -- change in bank control. Permitted, December 17, 1996.
Kansas City	Prairie Bankshares, Pretty Prairie, Kansas -- change in bank control. Permitted, December 18, 1996.
San Francisco	SC Bancorp, Anaheim, California -- change in bank control Withdrawn, December 17, 1996.

COMPETITIVE FACTORS REPORTS

St. Louis	Arkansas Bank, National Association, Batesville, Arkansas, proposed purchase of assets and assumption of liabilities of the Newport branch of Arkansas Bank, Jonesboro, Arkansas -- report on competitive factors. Submitted, December 18, 1996.
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ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY

COMPETITIVE FACTORS REPORTS

- San Francisco Bank of Lodi, National Association, Lodi, California, proposed purchase of certain assets and assumption of certain liabilities of the Galt, San Andreas, and Plymouth branches of Wells Fargo Bank, N.A., San Francisco, California -- report on competitive factors.
Submitted, December 18, 1996.
- San Francisco Bank of Salinas, Salinas, California, proposed acquisition of the assets and assumption of the liabilities of the Castroville and Gonzales, California, branches of Wells Fargo Bank, N.A., San Francisco, California -- report on competitive factors.
Submitted, December 16, 1996.
- San Francisco Bank of The Sierra, Porterville, California, proposed acquisition of the assets and assumption of the liabilities of the Dinuba branch of Wells Fargo Bank, N.A., San Francisco, California -- report on competitive factors.
Submitted, December 16, 1996.
- St. Louis Bloomfield State Bank, Bloomfield, Indiana, proposed purchase of assets and assumption of liabilities of two Bloomfield branches of First National Bank of Mitchell, Mitchell, Indiana -- report on competitive factors.
Submitted, December 16, 1996.
- Dallas Camp Bowie National Bank, Fort Worth, Texas, proposed acquisition of the assets and assumption of the liabilities of a branch at 9001 Airport Freeway, North Richland Hills, of Summit National Bank, Fort Worth, Texas -- report on competitive factors.
Submitted, December 16, 1996.
- Philadelphia Clearfield Bank and Trust Company, Clearfield, Pennsylvania, proposed acquisition of the assets and assumption of the liabilities of one branch of Mid-State Bank Company, Altoona, Pennsylvania -- report on competitive factors.
Submitted, December 17, 1996.

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

COMPETITIVE FACTORS REPORTS

St. Louis	First Community Bank, National Association, Conway, Arkansas, proposed merger with First Community Bank -- report on competitive factors. Submitted, December 20, 1996.
St. Louis	First Financial Bank of St. Louis, St. Louis, Missouri, proposed merger with Union Planters Bank of Missouri, Clayton, Missouri -- report on competitive factors. Submitted, December 18, 1996.
Dallas	First Northwestern Bank, N.A., Houston, Texas, proposed merger with New Prime Bank, Channelview, Texas -- report on competitive factors. Submitted, December 16, 1996.
Dallas	First State Bank, Temple, Texas, proposed merger with First National Bank, Goldthwaite, Texas -- report on competitive factors. Submitted, December 17, 1996.
Kansas City	Firststate Bank of Colorado, Northglenn, Colorado, proposed merger with First Northern Savings Bank, Greeley, Colorado -- report on competitive factors. Submitted, December 17, 1996.
San Francisco	Glendale Federal Bank, Federal Savings Bank, Glendale, California, proposed merger with Transworld Bancorp and Transworld Bank, both of Sherman Oaks, California -- report on competitive factors. Submitted, December 16, 1996.
Dallas	Jefferson Savings Bancorp, Inc., Ballwin, Missouri, proposed acquisition of the assets and assumption of the liabilities of L & B Financial, Inc., Sulphur Springs, Texas -- report on competitive factors. Submitted, December 16, 1996.

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

COMPETITIVE FACTORS REPORTS

Cleveland	MSB Capital Corporation, Columbus, Ohio (currently d.b.a. Rexer Corporation), proposed acquisition of the assets and assumption of the liabilities of Midwest Savings Bank, De Graff, Ohio -- report on competitive factors. Submitted, December 19, 1996.
Cleveland	People's Banking and Trust Company, Marietta, Ohio, proposed purchase of the assets and assumption of the liabilities of the Baltimore branch of National City Bank of Columbus, Columbus, Ohio -- report on competitive factors. Submitted, December 19, 1996.
Dallas	Prime Bank, Channelview, Texas, proposed merger with First Northwestern Bank, N.A., Houston, Texas -- report on competitive factors. Submitted, December 16, 1996.
New York	Safra National Bank of New York, New York, New York, proposed merger with United Mizrahi Bank and Trust Company of New York -- report on competitive factors. Submitted, December 18, 1996.
San Francisco	Sierra National Bank, Tehachapi, California, proposed acquisition of the Tehachapi branch of Wells Fargo Bank, N.A., San Francisco, California -- report on competitive factors. Submitted, December 16, 1996.
Dallas	Town and Country Bank, Stephenville, Texas, proposed acquisition of the assets and assumption of the liabilities of a branch at 609 S.W. Bend Trail, Glen Ross, of Texas Bank, Weatherford, Texas -- report on competitive factors. Submitted, December 16, 1996.

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

COMPETITIVE FACTORS REPORTS

St. Louis Union Planters Bank of Southeast Missouri, Cape Girardeau, Missouri, proposed merger with Citizens First Financial Bank, Dexter; First Financial Bank of Southeast Missouri, Sikeston; and First Financial Bank of Ste. Genevieve County, Ste. Genevieve, Missouri -- report on competitive factors.
Submitted, December 17, 1996.

EXTENSIONS OF TIME

Director, BS&R AmSouth Bancorporation, Birmingham, Alabama -- extension to divest certain property.
Granted, December 17, 1996.

Atlanta Barnett Banks, Inc., Jacksonville, Florida -- extension to March 23, 1997, to engage de novo in acting as agent in private placement of securities through Barnett Securities, Inc.
Granted, December 18, 1996.

New York Bayerische Vereinsbank AG, Munich, Germany -- extension to March 12, 1997, to engage in lending activities through VB Structured Finance Inc., New York, New York.
Granted, December 18, 1996.

Chicago Brickyard Bancorp, Inc., Chicago, Illinois -- extension to March 25, 1997, to acquire Sysco Financial, Inc., Lincolnwood, Illinois, and Brickyard Bank.
Granted, December 16, 1996.

Director, BS&R Citizens Financial Group, Inc., Providence, Rhode Island, and Citizens Bank of Massachusetts -- extension to divest certain property.
Granted, December 16, 1996.

Atlanta First Bankshares of West Point, Inc., West Point, Georgia -- extension to March 17, 1997, to merge with Canebroke Bancshares, Inc., Uniontown, Alabama, and acquire First State Bank of Uniontown.
Granted, December 20, 1996.

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

EXTENSIONS OF TIME

Chicago	I.S.B. Financial Corp., Oak Forest, Illinois -- extension to March 24, 1997, to engage de novo in lending activities. Granted, December 17, 1996.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota; Norwest Financial Services, Inc., Des Moines, Iowa; and Norwest Financial Inc., Des Moines, Iowa -- extension to February 22, 1997, to engage in the issuance and sale at retail of money orders. Granted, December 20, 1996.
San Francisco	PNB Financial Group, Newport Beach, California -- extension to October 17, 1997, for change in bank control. Granted, December 18, 1996.
Chicago	Southwest Financial Group of Iowa, Inc., Red Oak, Iowa -- extension to March 26, 1997, to engage de novo in lending activities. Granted, December 16, 1996.
Cleveland	Wesbanco, Inc., Wheeling, West Virginia -- extension to March 20, 1997, to acquire Vandalia National Corporation, Morgantown, West Virginia. Granted, December 19, 1996.
San Francisco	WKS, Inc., Fresno, California -- extension to February 7, 1997, to acquire Sierra Thrift, upon conversion to a state-chartered commercial bank. Granted, December 17, 1996.

MEMBERSHIP

Kansas City	American Bank, Wichita, Kansas -- to become a member of the Federal Reserve System. Approved, December 20, 1996.
Secretary	Pacific Coast Bankers' Bank (in organization), San Francisco, California -- to become a member of the Federal Reserve System. Approved, December 17, 1996.

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

REGULATIONS AND POLICIES

Secretary FOMC	Federal Open Market Committee -- minutes of the meeting on November 13, 1996. Published, December 20, 1996.
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RESERVE BANK SERVICES

Director, FRBO	Federal Reserve Bank of San Francisco -- to offer electronic cash letter (ECL) deposit products and joint ECL and payor bank service discounts to customers who send and receive electronic files from a Twelfth District office. Approved, December 16, 1996.
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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulation C -- amendment to implement increase in the asset-size exemption from disclosure requirements for depository institutions (Docket R-0951).

Approved, December 13, 1996.

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

BANK HOLDING COMPANIES

Chicago Pinerries Bankshares, Inc., Stevens Point, Wisconsin -
- to acquire Mattoon State Bank, Mattoon,
Wisconsin.
Approved, December 13, 1996.

COMPETITIVE FACTORS REPORTS

Boston Washington Trust Company of Westerly, Westerly, Rhode
Island, proposed purchase of certain assets and
assumption of certain liabilities of a branch of
First Union Bank of Connecticut, Stamford,
Connecticut -- report on competitive factors.
Submitted, December 12, 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

Granite State Bankshares,
Inc., Keene, New Hampshire
Bankshares) - notice of
change in Control by
Granite State Bankshares,
Inc. Employee Stock
Ownership Plan to acquire
57% of Bankshares and
thereby own 10.38%

Newspaper

Not Yet Established

Federal Register

Not Yet Established

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.

SECTION I

**Applications Subject to Newspaper
Notice Only**

None.

SECTION II

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

None.

SECTION III

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

The Bank of New York Company, Inc., New York, New York, New York, to engage through its subsidiary, BNY Capital Markets Inc., in the underwriting and dealing, to a limited degree, in all debt and equity securities.

N/A

Canadian Imperial Bank of Commerce, Toronto, Canada, to engage de novo through CIBC Investment Corporation in trading, for non-hedging purposes, in options, options on futures and futures on securities indices and money market instruments.

N/A

The Toronto-Dominion Bank, Toronto, Canada, and Waterhouse Investor Services, New York, New York ("Waterhouse"; together Notificants), to engage in a joint venture through which they will acquire through Waterhouse 50 percent of the voting shares of Marketware International, Inc., Holmdel, New Jersey, and thereby to provide data processing activities and transmission services.

N/A

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 December 21, 1996

NAME OF BANK

RATING

EXAMINATION DATE

- 1 Subject to provisions of Community Reinvestment Act.
2 Later of dates specified in newspaper and Federal Register notices.
2 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**

Fulton Financial Corporation, Lancaster, PA to acquire 100 percent of The Woodstown National Bank & Trust Company, Woodstown, NJ, pursuant to Section 3(a)(3) of the Bank Holding Company Act.

Newspaper comment period expires: 01/17/97
Federal Register comment period expires: N/Avail

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

NONE

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

NONE

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending December 20, 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.

Bank/Location

Examination Date

CRA Rating

NONE

NONE

NONE

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

Received application from FJSB Bancshares, Inc., Fort Jennings, Ohio, on December 20, 1996, to acquire The Fort Jennings State Bank, Fort Jennings, Ohio, pursuant to Section 3(a)(1) of the Bank Holding Company Act.

*N:December 27, 1996

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 Key Bank, New York, Albany, New York, on December 13, 1996, of its intent to retain its branch located in George Town, Grand Cayman, Cayman Islands, British West Indies, after its conversion to a national banking charter.

* - 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
(December 20, 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 December 20, 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

<u>Application</u>	<u>Comment Period Ending Date</u>
Crestar Bank, Vienna, Virginia, to establish branches at the following locations: Wal-Mart Supercenters at 7901 Brook Road, Richmond, Virginia, and at 11400 West Broad Street Road, Glen Allen, Virginia; and in the Hannaford Supermarket at 7951 Brook Road, Richmond, Virginia.*	1-12-97
The Bank of Tidewater, Virginia Beach, Virginia, to operate a mobile branch to pick up noncash deposits of business customers at general locations throughout Virginia Beach, Norfolk, and Chesapeake, Virginia.*	1-13-97
Farmers Bank of Maryland, Annapolis, Maryland, to merge with First Virginia Bank-Central Maryland, Bel Air, Maryland.*	1-15-97

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Carolina First Corporation, Greenville, South Carolina, to acquire shares of Internet Organizing Group, Inc., Roswell, Georgia, and thereby indirectly acquire Premier Savings Bank, F.S.B, Marietta, Georgia.	1-6-97**

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

Crestar Bank, Vienna, Virginia, for permission to reduce its capital stock.

- *Application is subject to CRA requirements.
- **Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending December 20, 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

Triangle Bank
4800 Six Forks Road
Raleigh, North Carolina 27609-5245

9-3-96

Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 20, 1996

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Compass Bank Jacksonville, Florida To establish a branch located at 14373 Beach Boulevard, Jacksonville, Florida, to be known as the San Pablo Branch.	12-29-96*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Compass Bancshares, Inc. Birmingham, Alabama Along with Compass Banks of Texas, Inc., Birmingham, Alabama, and Compass Bancorporation of Texas, Inc., Wilmington, Delaware, to acquire Horizon Bancorp, Inc., Austin, Texas, and its subsidiary, Horizon Bank & Trust, SSB, Austin, Texas, 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.	01-23-96* Newspaper
The Colonial BancGroup, Inc. Montgomery, Alabama To merge with Shamrock Holding, Inc., Evergreen, Alabama, and thereby directly acquire its subsidiary, The Union Bank, Evergreen, Alabama, pursuant to Section 3(a) (5) of the Bank Holding Company Act.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

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

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

<u>Application</u>
FNC Bancorp, Inc. Douglas, Georgia Commitment waiver request.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 20, 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>
First Progressive Bank Post Office Box 1267 Brewton, Alabama 36427 (334)867-7706	Satisfactory	09-09-96

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 20, 1996

Recently Approved Applications

Approval Date

AmSouth Bancorporation
Birmingham, Alabama
Commitment waiver request.

12-17-96

Fifth Third Bank of Florida
Naples, Florida

12-20-96

To establish a branch located at 9000 Bonita Beach Road, Bonita Springs, Florida,
to be known as the Bonita Banking Center.

SunTrust Bank, Atlanta
Atlanta, Georgia

12-19-96

To establish a branch located at 113 Joel Cowan Highway, Peachtree City, Georgia.

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	Isabella Bank and Trust Mt. Pleasant, Michigan 1125 N. McEwan Street Clare, Michigan	NP - 12-19-96
Branch	Union Bank & Trust Company Evansville, Wisconsin 121 Fifth Avenue Belleville, Wisconsin	NP - 12-21-96
Branch	NBD Bank Detroit, Michigan 800 Ship Street St. Joseph, Michigan	NP - 12-21-96
3(a)(1) Notice	Lakeland Financial Corporation Round Lake Heights, Illinois Lakeland Community Bank Round Lake Heights, Illinois	NP - 12-31-96
Branch	First Bank & Trust of Evanston Evanston, Illinois 2925 Central Street Evanston, Illinois	NP - 1-13-97

NP - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only-cont'd

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	F&M Bank Portage County Park Ridge, Wisconsin 128 Highway 10 East Amherst, Wisconsin	NP - 12-31-96
BHC-OT	ABN AMRO Bank, N.V. Amsterdam, The Netherlands representative office in Minneapolis, Minnesota	NP - 12-24-96
Merger & Branch	Pullman Bank and Trust Company Chicago, Illinois Pullman Bank of Commerce & Industry Chicago, Illinois Branch at 6100 N. Northwest Highway Chicago, 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)(1)	River Cities Bancshares, Inc.* Wisconsin Rapids, Wisconsin River Cities Bank (in organization) Wisconsin Rapids, Wisconsin	FR - 01-03-97 NP - 12-26-96
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 - **
3(a)(3)	Heartland Financial USA, Inc.* Dubuque, Iowa Cottage Grove State Bank Cottage Grove, Wisconsin	FR - 01-15-97 NP - **
3(a)(1)	Vermilion Bancorp, Inc.* Danville, Illinois American Savings Bank of Danville Danville, Illinois	FR - ** NP - **
3(a)(1)	Michigan Heritage Bancorp, Inc.* Novi, Michigan Michigan Heritage Bank (in organization) Novi, Michigan	FR - ** NP - **
3(a)(1)	Iron Horse Bancshares, Inc.* Mazomanie, Wisconsin The Peoples State Bank of Mazomanie, Wisconsin Mazomanie, Wisconsin	FR - ** NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(1)	Pineries Bankshares, Inc.* Stevens Point, Wisconsin Mattoon State Bank Mattoon, Wisconsin	FR - 12-19-96 NP - 12-15-96
3(a)(1)	Bando McGlocklin Capital Corporation* Pewaukee, Wisconsin InvestorsBank Pewaukee, Wisconsin (in organization)	FR - 12-27-96 NP - 12-23-96
3(a)(1)	CH and JD Byrum, LLC* Indianapolis, Indiana American State Corporation Lawrenceburg, Indiana American State Bank Lawrenceburg, Indiana	FR - 12-27-96 NP - 12-2-96
3(a)(3)	Old Kent Financial Corporation* Grand Rapids, Michigan Old Kent Bank, National Association (in organization) Jonesville, Michigan	FR - 12-20-96 NP - **
COC-HC	APM Bancorp, Inc. Buffalo, Iowa By James A. Matthys	FR - 1-10-97 NP - **
3(a)(3)	Beaman Bancshares, Inc.* Beaman, Iowa Producers Savings Bank Green Mountain, Iowa	FR - 12-23-96 NP - 12-24-96
3(a)(5)	Associated Banc-Corp.* Green Bay, Wisconsin Centra Financial, Inc. West Allis, Wisconsin Central Bank West Allis, Wisconsin	FR - 12-20-96 NP - 12-16-96

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 Ending Date</u>
4(c)(8)	AmeriMark Financial Corporation Oak Brook, Illinois Banill Corporation Villa Park, Illinois	FR - 12-20-96
4(c)(8)	Bando McGlocklin Capital Corporation Pewaukee, Wisconsin Bando McGlocklin Investment Corporation Pewaukee, Wisconsin Bando McGlocklin Small Business Lending Company Pewaukee, Wisconsin	FR - 12-27-96
4(c)(8)	Denmark Bancshares Denmark, Wisconsin Zeamer Insurance Agency Greenleaf, Wisconsin	FR - **
4(c)(8)	Bank of Montreal Toronto, Canada Cebra, Inc. Toronto, Canada	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
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 December 20, 1996. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
Fifth Third Bank of Central Indiana 251 North Illinois Street Indianapolis, Indiana 46204-2904 (317) 383-2300	6/24/96	S
Farmers & Merchants Savings Bank 101 East Main Street P.O. Box 588 Manchester, Iowa 52057-0588 (319) 927-4475	8/12/96	S
Bloomington Bank and Trust 150 South Bloomington Road P.O. Box 6312 Bloomington, Illinois 60108-6312 (630) 924-8500	8/19/96	S

PAGE TWO

Wayne Bank & Trust
145 West Main
P.O. Box 210
Cambridge City, Indiana 47327-0210
(317) 478-3561

8/12/96

S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING DECEMBER 20, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(1) notification by Home BancShares, Inc., Selmer, Tennessee, to acquire Home Banking Company, Selmer, Tennessee.	12-28-96

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 4(c)(8) notification by National City Bancshares, Inc., Evansville, Indiana, to acquire First Federal Savings Bank of Leitchfield, Leitchfield, Kentucky.	Newspaper: 1-15-97
* Section 3(a)(1) application by Waterfield Bank Corp., Indianapolis, Indiana, to acquire First National Bank of Mitchell, Mitchell, Indiana.	Newspaper: 1-20-97
* Section 3(a)(3) application by Union Planters Corporation, Memphis, Tennessee, to acquire SBT Bancshares, Inc., Selmer, Tennessee.	Newspaper: 1-19-97
*Section 3(a)(1) application by Pontotoc BancShares Corp., Pontotoc, Mississippi, to acquire First National Bank, Pontotoc, Mississippi.	Newspaper: 1-17-97

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

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

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

* This application/notification is subject to CRA.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section I - Applications Subject to
Newspaper Notice Only

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

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section II - Applications Subject to Both
Newspaper and Federal Register Notice

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
BankWest Financial, Kalispell, Montana, for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of BankWest, National Association, Kalispell, Montana. *	January 21, 1997 (Federal Register)

* Subject to CRA

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
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, to acquire the brokerage business of Central Bank and Trust, Fort Worth, Texas.	January 10, 1997
Norwest Corporation, Minneapolis, Minnesota, to acquire the mortgage business of Central Bank and Trust, Fort Worth, Texas.	January 10, 1997

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

Ben Tempel to become a co-trustee of a trust that controls 23% of the voting shares of Flathead Holding Company of Bigfork, Bigfork, Montana.

Ben Tempel to become a co-trustee of a trust that controls 73% of the voting shares of Mountain Bank System, Inc., Whitefish, Montana.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending December 20, 1996

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

<u>BANK(S) EXAMINED</u>	<u>DATE OF EXAMINATION</u>	<u>CRA RATING</u>
Peoples State Bank of Plainview 300 West Broadway, Box 607 Plainview, MN 55964-0607 (507) 534-3137	September 3, 1996	Satisfactory
American Bank 1325 Main Street Billings, MT 59105-1741 (406) 252-6322	September 9, 1996	Outstanding

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 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.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF DECEMBER 16, 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)(1) application by
Laguna Madre Bancshares, Inc., South
Padre Island, TX, to acquire Laguna
Madre Delaware Bancshares, Inc., Dover,
DE, and First National Bank of South Padre
Island, South Padre Island, TX

N/A

*Section 3(a)(1) application by
Laguna Madre Delaware Bancshares, Inc.,
Dover, DE, to acquire First National Bank
of South Padre Island, South Padre Island, TX

N/A

*Section 3(a)(1) application by
First Alamogordo Bancorp of Nevada, Inc.,
Reno, NV, to acquire First National Bank of
Alamogordo, Alamogordo, NM, and First National
Bank of Ruidoso, Ruidoso, NM

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
WestStar Bank 108 S. Frontage Road West Vail, Colorado 91657-0000	09/09/96	12/16/96	Satisfactory

*Application is subject to CRA.

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 DECEMBER 16, 1996

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
First Bank & Trust Company Main Street P. O. Box 158 Dawson, Texas 76639-0158 RSSD# 552657	96/09/09	Satisfactory
First State Bank of Mineral Wells 101 E. Hubbard P. O. Box 1528 Mineral Wells, Texas 76068-1528 RSSD# 238755	96/09/09	Satisfactory

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS APPROVED DURING THE WEEK OF DECEMBER 16, 1996

APPLICATION

DATE

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

96/12/16

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

96/12/17

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 12/20/96

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

Westamerica Bancorporation, San Rafael, California, to merge with ValliCorp Holdings, Inc., Fresno, California. *	<u>Newspaper:</u> 1/09/97 <u>Fed. Reg.:</u> 1/21/97
Westamerica Bancorporation, San Rafael, California, to acquire, as an option, 19.9 percent of ValliCorp Holdings, Inc. Fresno, California. *	<u>Newspaper:</u> 1/09/97 <u>Fed. Reg.:</u> 1/21/97
TRP Acquisition Corporation, Burr Ridge, Illinois, to become a bank holding company by acquiring Trans Pacific Bancorp, San Francisco, California. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> Not available
TRP Acquisition Corporation, Burr Ridge, Illinois, to acquire, as an option, 19.9 percent of Trans Pacific Bancorp, San Francisco, California. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> Not available
BSM Bancorp, Santa Maria, California, to become a bank holding company by acquiring Bank of Santa Maria, Santa Maria, California.	<u>Newspaper:</u> 1/19/97 <u>Fed. Reg.:</u> Not available

Section III - Applications Subject to Federal Register Only

None

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

None

* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 12/20/96

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>
Valley Community Bank	723 North Baker P.O. Box 807 McMinnville, OR 97128-0807 (503) 472-0534	8/19/96	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.