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
Approved, November 4, 1996.
H.2
NOVEMBER 4, 1996 TO NOVEMBER 9, 1996
PAGE 2

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

Chicago

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.
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,
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

<table>
<thead>
<tr>
<th>Location</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cleveland</td>
<td>First Financial Corporation, Hamilton, Ohio -- to acquire Farmers State Bancorp, Liberty, Indiana. Approved, November 7, 1996.</td>
</tr>
<tr>
<td>Dallas</td>
<td>First Weatherford Bancshares, Inc., Weatherford, Texas -- to acquire First Munday Bancshares, Inc., Munday, Texas. Approved, November 6, 1996.</td>
</tr>
<tr>
<td>Minneapolis</td>
<td>Northern Plains Investment, Inc., Jamestown, North Dakota -- to acquire shares of Stutsman County State Bank. Approved, November 7, 1996.</td>
</tr>
</tbody>
</table>
## ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS UNDER DELEGATED AUTHORITY

### BANK HOLDING COMPANIES

<table>
<thead>
<tr>
<th>Location</th>
<th>Details</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kansas City</td>
<td>Oak Park Bancshares, Inc., Overland Park, Kansas -- to merge with Hillcrest Bancshares, Inc., Kansas City, Missouri, and The Olathe Bank, Olathe, Kansas.</td>
<td>Approved, November 6, 1996.</td>
</tr>
<tr>
<td>St. Louis</td>
<td>Owenton Bancorp, Inc. Employee Stock Ownership Trust, Owenton, Kentucky -- to increase its shares of Owenton Bancorp, Inc.</td>
<td>Approved, November 4, 1996.</td>
</tr>
<tr>
<td>San Francisco</td>
<td>Pierce County Bancorp, Tacoma, Washington -- to acquire Pierce Commercial Bank.</td>
<td>Returned, November 7, 1996.</td>
</tr>
</tbody>
</table>
H.2
NOVEMBER 4, 1996 TO NOVEMBER 9, 1996
PAGE 6

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.
H.2
NOVEMBER 4, 1996 TO NOVEMBER 9, 1996
PAGE 7

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, Milwaukie, 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
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, Sonora, California -- report on competitive factors.
Submitted, November 4, 1996.
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
Granted, November 6, 1996.

St. Louis
Granted, November 7, 1996.

St. Louis
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

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
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<tbody>
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<td>NONE</td>
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SECTION II - APPLICATIONS SUBJECT TO BOTH NEWSPAPER AND FEDERAL REGISTER NOTICE

<table>
<thead>
<tr>
<th>Application</th>
<th>Newspaper</th>
<th>Federal Register</th>
<th>Comment Period Ending Date</th>
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</thead>
<tbody>
<tr>
<td>UST Corp., Boston, Massachusetts - 3(a)(3)/3(a)(5) application to acquire</td>
<td></td>
<td></td>
<td>11-18-96</td>
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<tr>
<td>Walden Bancorp, Inc., Acton, Massachusetts*</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Charter Oak Community Bank Corp., Vernon, Connecticut - 3(a)(1) application</td>
<td></td>
<td></td>
<td>12-04-96</td>
</tr>
<tr>
<td>to become a mutual holding company by acquiring 100% of the voting shares</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of The Savings Bank of Rockville, Vernon, Connecticut*</td>
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</table>

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<table>
<thead>
<tr>
<th>Application</th>
<th>Federal Register</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Campello Bancorp, Brockton, Massachusetts - 4(c)(8) notification to engage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>in loan servicing pursuant to section 225.25(b)(1) of Regulation Y</td>
<td></td>
<td>Not Yet Established</td>
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</table>

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

<table>
<thead>
<tr>
<th>Application</th>
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<tbody>
<tr>
<td>NONE</td>
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</tr>
<tr>
<td>Institution</td>
<td>Examination Date</td>
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<td>-------------</td>
<td>------------------</td>
</tr>
<tr>
<td>NONE</td>
<td></td>
</tr>
</tbody>
</table>

*Subject to CRA.

**Rating Definitions: "O" - Outstanding; "S" - Satisfactory; "N" - Needs to Improve; "SN" - Substantial Noncompliance.
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. 1/ 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. 1/ 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

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

<table>
<thead>
<tr>
<th>NAME OF BANK</th>
<th>RATING</th>
<th>EXAMINATION DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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
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.

<table>
<thead>
<tr>
<th>Bank/Location</th>
<th>Examination Date</th>
<th>CRA Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commonwealth Bank</td>
<td>7/08/96</td>
<td>Satisfactory</td>
</tr>
</tbody>
</table>
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

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.*

Comment Period Ending Date

11-22-96

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

Application

None.

Section III - Applications Subject to Federal Register Notice

Application


Comment Period Ending Date

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

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
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<tbody>
<tr>
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</table>

Section 2 - Applications Subject to Both

Newspaper and Federal Register Notice

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
<th>Federal Register</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regions Financial Corp. Birmingham, Alabama</td>
<td>12-06-96*</td>
<td>Federal Register</td>
</tr>
<tr>
<td>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.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| The Colonial BancGroup, Inc. Montgomery, Alabama | Not yet available* | Federal Register |
| 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. |

| East Coast Bank Corporation Employee Stock Ownership Plan Trust Ormond Beach, Florida | Not yet available* | Federal Register |
| 1-BHC formation, to acquire 40 percent of East Coast Bank Corporation, Ormond Beach, Florida. |

| Peoples Bancorp, Inc. Carrollton, Georgia | Not yet available* | Federal Register |
| 1-BHC formation, Peoples Bank of West Georgia, Carrollton, Georgia. |

| First American Corporation Nashville, Tennessee | Not yet available* | Federal Register |
| 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. |

| First Georgia Community Corp. Jackson, Georgia | 11-29-96* | Federal Register |
| 1-BHC formation, First Georgia Community Bank, Jackson, Georgia (in organization). |

Section 3 - Applications Subject to Federal Register Only

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>None.</td>
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</tbody>
</table>

*Subject to provisions of the Community Reinvestment Act.
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.
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.

<table>
<thead>
<tr>
<th>Bank</th>
<th>CRA Rating</th>
<th>Examination Date</th>
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<tbody>
<tr>
<td>Bank of Gueydan</td>
<td>Satisfactory</td>
<td>07-29-96</td>
</tr>
<tr>
<td>Post Office Box 220</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gueydan, Louisiana 70542</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(318)536-9203</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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 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**

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period</th>
</tr>
</thead>
</table>
| Branch | Bloomingdale 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
<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>3(a)(3)</td>
<td>Salin Bancshares, Inc.*</td>
</tr>
<tr>
<td></td>
<td>Indianapolis, Indiana</td>
</tr>
<tr>
<td></td>
<td>Columbus Bancorp, Inc.</td>
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<tr>
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<td>Indianapolis, Indiana</td>
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<td>Columbus Bank and Trust Company</td>
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<td>Columbus, Indiana</td>
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<tr>
<td></td>
<td>FR - 11-1-96</td>
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<td>NP - 11-22-96</td>
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<tr>
<td>3(a)(3)</td>
<td>Old Kent Financial Corporation*</td>
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<td></td>
<td>Grand Rapids, Michigan</td>
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<tr>
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<td>Seaway Financial Corporation</td>
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<td></td>
<td>Saint Clair, Michigan</td>
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<td></td>
<td>Commercial and Savings Bank of Saint Clair County</td>
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<td>Saint Clair, Michigan</td>
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<td>Algonac Savings Bank</td>
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<td>Algonac, Michigan</td>
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<td>FR - 11-8-96</td>
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<td></td>
<td>NP - 11-03-96</td>
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<td>3(a)(1)</td>
<td>New Asia Bancorp*</td>
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<td>Chicago, Illinois</td>
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<td>NAB Bank</td>
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<td>Chicago, Illinois</td>
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<td>FR - 11-29-96</td>
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<td></td>
<td>NP - 10-21-96</td>
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<tr>
<td>3(a)(3)</td>
<td>Pontiac Bancorp, Inc.*</td>
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<tr>
<td></td>
<td>Pontiac, Illinois</td>
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<tr>
<td></td>
<td>Bank of Dwight</td>
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<td>Dwight, Illinois</td>
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<td></td>
<td>FR - 11-29-96</td>
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<td>NP - *</td>
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<td>Type</td>
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<tr>
<td>3(a)(3)</td>
<td>Wintrust Financial Corporation*</td>
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<tr>
<td></td>
<td>Wilmette, Illinois</td>
</tr>
<tr>
<td></td>
<td>Barrington Bank &amp; Trust Company, National Association</td>
</tr>
<tr>
<td></td>
<td>Barrington, Illinois (in organization)</td>
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<tr>
<td>3(a)(5)</td>
<td>F &amp; M Bancorporation, Inc.*</td>
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<tr>
<td></td>
<td>Kaukauna, Wisconsin</td>
</tr>
<tr>
<td></td>
<td>East Troy Bancshares, Inc.</td>
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<tr>
<td></td>
<td>East Troy, Wisconsin</td>
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<tr>
<td></td>
<td>State Bank of East Troy</td>
</tr>
<tr>
<td></td>
<td>East Troy, Wisconsin</td>
</tr>
<tr>
<td>CoC-HC</td>
<td>Whitmore Company, Inc.</td>
</tr>
<tr>
<td></td>
<td>Corning, Iowa</td>
</tr>
<tr>
<td></td>
<td>By Kenneth Whitmore &amp; James Whitmore</td>
</tr>
<tr>
<td>3(a)(3)</td>
<td>FBOP Corporation*</td>
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<tr>
<td></td>
<td>Oak Park, Illinois</td>
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<tr>
<td></td>
<td>SDNB Financial Corp.</td>
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<tr>
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<td>San Diego, California</td>
</tr>
<tr>
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<td>San Diego National Bank</td>
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<td>Type</td>
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<td>------------</td>
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<tr>
<td>3(a)(1)</td>
<td>Liberty Financial Corporation*&lt;br&gt;West Des Moines, Iowa&lt;br&gt;L.B.T. Bancorporation&lt;br&gt;West Des Moines, Iowa&lt;br&gt;Liberty Bank and Trust&lt;br&gt;Lake Mills, Iowa&lt;br&gt;B and K Bancorporation&lt;br&gt;West Des Moines, Iowa&lt;br&gt;Liberty Bank &amp; Trust&lt;br&gt;Bloomfield, Iowa&lt;br&gt;Winnebago County Bancorporation&lt;br&gt;West Des Moines, Iowa&lt;br&gt;Liberty Bank and Trust&lt;br&gt;Forest City, Iowa&lt;br&gt;First Liberty Bancorp&lt;br&gt;West Des Moines, Iowa&lt;br&gt;Liberty Bank and Trust&lt;br&gt;Mason City, Iowa&lt;br&gt;BW3 Bancorporation&lt;br&gt;West Des Moines, Iowa&lt;br&gt;Liberty Bank and Trust Company, N.A.&lt;br&gt;Pocahantas, Iowa&lt;br&gt;I.S.B. Bancorporation, Inc.&lt;br&gt;West Des Moines, Iowa&lt;br&gt;Liberty Bank and Trust&lt;br&gt;Woodbine, Iowa&lt;br&gt;A.B.C. Bancorporation&lt;br&gt;Tucson, Arizona&lt;br&gt;Liberty Bank and Trust&lt;br&gt;Tucson, Arizona</td>
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<tr>
<td>3(a)(3)</td>
<td>Columbus Bancorp, Inc.*&lt;br&gt;Indianapolis, Indiana&lt;br&gt;Salin Bank and Trust Company&lt;br&gt;Indianapolis, Indiana</td>
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### Section II - Applications Subject to Both Newspaper and Federal Register Notice Cont’d

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

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<tr>
<th>BANK NAME/LOCATION</th>
<th>EXAMINATION DATE</th>
<th>RATINGS</th>
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<tbody>
<tr>
<td>State Bank of Arthur</td>
<td>8/12/96</td>
<td>S</td>
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<tr>
<td>411 South Vine Street</td>
<td>Arthur, Illinois 61911-0375</td>
<td>(217) 543-2111</td>
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<tr>
<td>Calumet County Bank</td>
<td>7/30/96</td>
<td>S</td>
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<tr>
<td>103 North Main</td>
<td></td>
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<tr>
<td>Brillion, Wisconsin</td>
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<td></td>
</tr>
<tr>
<td>54110-0039</td>
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<td></td>
</tr>
<tr>
<td>(414) 756-2181</td>
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</tr>
</tbody>
</table>
SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

* 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).

End of Comment Period

11-20-96

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

Application

* Section 3(a)(3) application by Linn Holding Company, Linn, Missouri, to acquire an additional 64.865% of Heritage Bank, Loose Creek, Missouri.

End of Comment Period

Federal Register: 12-9-96
Newspaper: 11-30-96

* Section 3(a)(1) application by Security Bancshares, Inc., Amory, Mississippi, to acquire Security Bank of Amory, Amory, Mississippi.

End of Comment Period

Federal Register: 12-9-96
Newspaper: 12-6-96

* Section 3(a)(1) application by State Financial Services, Inc., Harrodsburg, Kentucky, to acquire State Bank & Trust Company, Harrodsburg, Kentucky.

End of Comment Period

Federal Register: 12-9-96
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.

End of Comment Period

Federal Register: 12-9-96
Newspaper: 12-7-96

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

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).

End of Comment Period

12-6-96

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

Application

None.

End of Comment Period

None.

* This application/notification is subject to CRA.
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

<table>
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<tr>
<th>Name of Bank</th>
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<th>Examination Date</th>
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<td>First Bank of Arkansas</td>
<td>Wynne, Arkansas</td>
<td>7/29/96</td>
<td>Outstanding</td>
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</table>
FEDERAL RESERVE BANK OF MINNEAPOLIS
Section I - Applications Subject to
Newspaper Notice Only

Application

NONE.

Comment Period
Ending Date

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

Application

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.

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.*

* Subject to CRA

Comment Period
Ending Date
November 26, 1996
Not yet available

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

Application

NONE.

Comment Period
Ending Date

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.
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.
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.

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<tr>
<th>BANK(S) EXAMINED</th>
<th>DATE OF EXAMINATION</th>
<th>CRA RATING</th>
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<tbody>
<tr>
<td>Dakota Bank</td>
<td>July 29, 1996</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>750 South Plaza Drive</td>
<td>Mendota Heights, MN 55120-1586</td>
<td>(612) 452-1320</td>
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</table>
## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<table>
<thead>
<tr>
<th>APPLICATION</th>
<th>COMMENT PERIOD ENDING DATE</th>
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## SECTION II - APPLICATIONS SUBJECT TO BOTH NEWSPAPER AND FEDERAL REGISTER NOTICE

<table>
<thead>
<tr>
<th>APPLICATION</th>
<th>COMMENT PERIOD ENDING DATE</th>
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</thead>
<tbody>
<tr>
<td>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.</td>
<td>November 27, 1996</td>
</tr>
<tr>
<td>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.*</td>
<td>December 3, 1996</td>
</tr>
<tr>
<td>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.*</td>
<td>December 6, 1996</td>
</tr>
<tr>
<td>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.*</td>
<td>December 6, 1996</td>
</tr>
<tr>
<td>Denison Bancshares, Inc., Holton, Kansas, for prior approval to acquire 6 percent of the voting shares of Denison State Bank, Holton, Kansas.*</td>
<td>December 9, 1996</td>
</tr>
<tr>
<td>Jefferson County Bancshares, Inc., Daykin, Nebraska, for prior approval to acquire 38.1 percent of the voting shares of Antelope Bancshares, Inc., Elgin, Nebraska.*</td>
<td>Not Available</td>
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</table>
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.
<table>
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<tr>
<th>Bank/Location</th>
<th>Exam Date</th>
<th>CRA Public Date</th>
<th>CRA Rating</th>
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<tbody>
<tr>
<td>First State Bank of Newcastle</td>
<td>08/05/96</td>
<td>11/05/96</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>P.O. Box 910</td>
<td></td>
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<tr>
<td>Newcastle, Wyoming 82701-0910</td>
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<tr>
<td>Citizens Bank</td>
<td>07/29/96</td>
<td>11/07/96</td>
<td>Satisfactory</td>
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<tr>
<td>P.O. Box 888</td>
<td></td>
<td></td>
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<tr>
<td>Lawton, Oklahoma 73502-0888</td>
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</tbody>
</table>

*Application is subject to CRA.*
APPLICATION

None.

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

*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)

*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)

*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)

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)

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

None.

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTIC
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.

<table>
<thead>
<tr>
<th>Bank</th>
<th>Date of Examination</th>
<th>CRA Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Section I - Applications Subject to Newspaper Notice Only

Application

Western Sierra Bancorp, Cameron Park, California, to become a bank holding company by acquiring Western Sierra National Bank, Cameron Park, California.*

Tehama County Bank, Red Bluff, California, to acquire the Orland and Willow, California, branch offices of Wells Fargo, N.A., San Francisco, California.*

Comment Period Ending Date

Newspaper: 12/02/96

Newspaper: Not available

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

Application


Comment Period Ending Date

Newspaper: Not Available

Fed. Reg.: 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.
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.

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
<th>Examination Date</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Bank of Nevada</td>
<td>1400 S. Rainbow Blvd.</td>
<td>7/15/96</td>
<td>Satisfactory</td>
</tr>
<tr>
<td></td>
<td>Las Vegas, NV 89102</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(702) 878-0700</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*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.