



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
WASHINGTON, D. C. 20551

ADDRESS OFFICIAL CORRESPONDENCE
TO THE BOARD

November 6, 1996

C. Bruce Crum, Esquire
McAfee & Taft
Tenth Floor, Two Leadership Square
211 North Robinson
Oklahoma City, Oklahoma 73102-7101

Dear Mr. Crum:

The Board of Governors of the Federal Reserve System has approved the following applications filed pursuant to section 3 of the Bank Holding Company Act:

First Commercial Corporation, Little Rock, Arkansas, Arvest Bank Group, Inc., Bentonville, Arkansas, and TRH Bank Group, Inc., Norman, Oklahoma, to acquire all the shares of The Oklahoma National Bank of Duncan, Duncan, Oklahoma, and for TRH Oklahoma, Inc., Norman, Oklahoma, to become a bank holding company.

Material related to the Board's action is enclosed. Please advise the Federal Reserve Bank of Saint Louis in writing when the approved action is consummated.

Very truly yours,

A handwritten signature in cursive script that reads "Jennifer J. Johnson".

Jennifer J. Johnson
Deputy Secretary of the Board