

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1996, No. 49
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending December 7, 1996

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ADVISORY COUNCILS

Thrift Institutions Advisory Council.
Convened, December 6, 1996.

BANK HOLDING COMPANIES

Bank of Montreal, National Bank of Canada, Royal Bank of Canada, all of Montreal, Canada; The Bank of Nova Scotia, Canadian Imperial Bank of Commerce, The Toronto Dominion Bank, all of Toronto, Canada; and The First Chicago NBD Corporation, Chicago, Illinois -- to acquire shares of Multinet International Bank, New York, New York.
Approved, December 4, 1996.

Community First Bankshares, Inc., Fargo, North Dakota -- to merge with Mountain Parks Financial Corp. Denver, Colorado, and acquire Mountain Parks Bank.
Approved, December 2, 1996.

Royal Bank of Canada, Montreal, Canada; Norwest Corporation, Minneapolis, Minnesota; Stichting Prioriteit ABN AMRO Holding, Amsterdam, The Netherlands, Stichting Administratiekantoor ABN AMRO Holding; ABN AMRO Holding N.V., ABN AMRO Bank N.V.; and ABN AMRO North America, Inc., Chicago, Illinois -- to acquire more than 5 percent interest in Integrion Financial Network, LLC, White Plains, New York, and engage in data processing activities.
Approved, December 2, 1996.

ENFORCEMENT

Banco Latino C.A., S.A.C.A., Caracas, Venezuela, and Banco Latino International, Miami, Florida -- amended cease and desist order.
Announced, December 4, 1996.

MEMBERSHIP

Multinet International Bank, New York, New York -- to become a member of the Federal Reserve System.
Approved, December 4, 1996.

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DECEMBER 2, 1996 TO DECEMBER 6, 1996

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

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

BANK BRANCHES, DOMESTIC

St. Louis	Bank of Altenburg, Altenburg, Missouri -- to establish a branch at 1500 North High Street, Jackson, Missouri. Approved, December 5, 1996.
San Francisco	Bank of America Nevada, Las Vegas, Nevada -- to establish a mobile branch courier service within Lyon County, Nevada. Approved, December 2, 1996.
San Francisco	Bank of America Nevada, Las Vegas, Nevada -- to establish a mobile branch courier service within Humboldt County, Nevada. Approved, December 2, 1996.
Philadelphia	Dauphin Deposit Bank & Trust Company, Harrisburg, Pennsylvania -- to establish a branch at 1355 East Lehman Street, Lebanon, Pennsylvania. Approved, December 2, 1996.
San Francisco	Farmers & Merchants Bank of Rockford, Opportunity, Washington -- to establish a branch at 10606 North Newport Highway, Spokane, Washington. Approved, December 2, 1996.
New York	First Tier Bank and Trust Company, Salamanca, New York -- to establish a branch at 21-25 Water Street, Cuba, New York. Approved, December 3, 1996.
Richmond	First Virginia Bank-Maryland, Upper Marlboro, Maryland -- to establish a branch in the community center of the Asbury-Solomons Retirement Community at 11100 Asbury Circle, Solomons, Maryland. Approved, December 2, 1996.
Kansas City	Heritage Bank, Olathe, Kansas -- to establish a branch at 127th Street and Antioch Road, Overland Park, Kansas. Approved, December 2, 1996.

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

BANK BRANCHES, DOMESTIC

New York Peapack-Gladstone Bank, Gladstone, New Jersey -- to establish a branch at Fellowship Village, Basking Ridge, New Jersey.
Approved, December 4, 1996.

Philadelphia Premier Bank, Doylestown, Pennsylvania -- to establish a branch at 516 North Second Street Pike, Southampton, Pennsylvania.
Approved, December 4, 1996.

BANK HOLDING COMPANIES

Boston Campello Bancorp, Brockton, Massachusetts -- to engage in loan servicing activities.
Permitted, December 3, 1996.

Richmond Centura Bank, Rocky Mount, North Carolina -- to establish branches in Hannaford Brothers stores at 201 East Little Creek Road, Norfolk; 4692 Columbus Street, Virginia Beach; Princess Anne Road and Lynnhaven Parkway, Virginia Beach; and Shore Drive and Northampton Boulevard, Virginia Beach, Virginia.
Approved, December 4, 1996.

San Francisco City National Corporation, Beverly Hills, California, to merge with Ventura County National Bancorp, Oxnard, California, and acquire Venture County National Bank.
Approved, December 3, 1996.

Richmond CN Bancorp, Inc., Glen Burnie, Maryland -- to acquire County National Bank, Glen Burnie, Maryland.
Approved, December 4, 1996.

Atlanta Colonial Bancgroup, Inc., Montgomery, Alabama -- request for waiver of application to merge with Tomoka Bancorp, Inc., Ormond Beach, Florida, and acquire Tomoka State Bank.
Granted, December 6, 1996.

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

BANK HOLDING COMPANIES

Dallas	Cullen/Frost Bankers, Inc., San Antonio, Texas -- to merge with Corpus Christi Bancshares, Corpus Christi, Texas. Approved, December 5, 1996.
Dallas	Cullen/Frost Bankers, Inc., San Antonio, Texas -- to acquire Corpus Christi Bancshares, Corpus Christi, Texas, C.S.B.C.C., Inc., Wilmington, Delaware, and Citizens State Bank, Corpus Christi, Texas. Approved, December 5, 1996.
Chicago	Damen Financial Corporation, Schaumburg, Illinois -- to acquire Damen National Bank. Returned, December 4, 1996.
Chicago	Decatur Financial, Inc., Decatur, Indiana -- extension to March 5, 1997. to purchase stock in Independent Bankers Life Insurance Company of Indiana, and engage in credit-related insurance activities. Permitted, December 5, 1996.
Dallas	Diboll State Bancshares, Inc., Diboll, Texas -- to acquire The First State Bank, Jasper, Texas. Approved, December 2, 1996.
Dallas	Diboll State Bancshares of Delaware, Inc., Wilmington, Delaware -- to acquire The First State Bank, Jasper, Texas. Approved, December 3, 1996.
Kansas City	First SCK Financial Corporation, Anthony, Kansas -- to acquire First National Bank of Anthony. Approved, December 4, 1996.
Chicago	FNC, Inc., Storm Lake, Iowa -- request for waiver of application to acquire First National Company. Granted, December 4, 1996.
Chicago	Iron Horse Bancshares, Inc., Mazomanie, Wisconsin -- to acquire People State Bank of Mazomanie. Returned, December 6, 1996.

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

BANK HOLDING COMPANIES

- Chicago Liberty Financial Corporation, West Des Moines, Iowa -- to acquire B and K Bancorporation, Inc.; Liberty Bank & Trust, Bloomfield; Winnebago County Bancorporation, West Des Moines; Liberty Bank and Trust, Forest City; L.B.T. Bancorporation, West Des Moines; Liberty Bank & Trust, Lake Mills; First Liberty Bancorp, West Des Moines; Liberty Bank & Trust, Mason City; BW3 Bancorporation, West Des Moines; Liberty Bank & Trust Company, N.A., Pocahontas; I.S.S. Bancorporation, Inc., West Des Moines; and Liberty Bank & Trust, Woodbine, all in Iowa; A.B.C. Bancorporation, Inc., Tucson, Arizona, and Liberty Bank & Trust, also in Tucson; and engage in operating a savings and loan association through Liberty Savings Bank, FSB, Johnson, Iowa; and engage in leasing activities through Liberty Leasing Company, West Des Moines, Iowa.
Approved, December 3, 1996.
- Kansas city Mancos Bancorporation, Inc., Mancos, Colorado -- to merge with Southern Colorado Bank Holding Company, Pagosa Springs, Colorado.
Approved, December 4, 1996.
- Minneapolis MidAmerica Bancshares, Inc., Newport, Minnesota -- to engage de novo in lending and leasing activities through MidAmerica Financial Corporation.
Permitted, December 6, 1996.
- Dallas New Galveston Company, Wilmington, Delaware -- to merge with Corpus Christi Bancshares, Corpus Christi, Texas.
Approved, December 5, 1996.
- Dallas New Galveston Company, Wilmington, Delaware -- to acquire Corpus Christi Bancshares, Corpus Christi, Texas, C.S.C.C., Inc., Wilmington, Delaware; and Citizens State Bank, Corpus Christi, Texas.
Approved, December 5, 1996.

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

BANK HOLDING COMPANIES

Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to establish a joint venture, Advance Mortgage, Chesapeake, Virginia, and engage in residential mortgage lending activities. Permitted, December 3, 1996.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to establish a joint venture, Mortgage One, Canton, Ohio, and engage in residential mortgage lending activities. Permitted, December 4, 1996.
St. Louis	Omni Financial Corporation, Pontoon Beach, Illinois - - to acquire Omni Bank. Approved, December 6, 1996.
Chicago	Plymouth Bancorporation, Inc., Le Mars, Iowa -- request for waiver of application to merge First National Bank in Le Mars, into Interim Bank. Granted, December 5, 1996.
Boston	Royal Bank of Scotland Group PLC, Edinburgh, Scotland, Royal Bank of Scotland PLC; The Governor and Company of the Bank of Ireland, Dublin, Ireland, and Citizens Financial Group, Inc., Providence, Rhode Island -- to engage de novo in commercial lending activities through Citizens Capital, Inc., Boston, Massachusetts. Permitted, December 4, 1996.
Dallas	San Diego Bancshares of Nevada, Inc., Reno, Nevada -- request for waiver of application to acquire First State Bank, San Diego, Texas. Granted, December 3, 1996.
New York	Summit Bancorp, Princeton, New Jersey, and Summit Bank, Hackensack -- to merge with B.M.J. Financial Corp., Bordentown; to acquire The Bank of Mid-Jersey, Bordentown; and for Summit Bank to merge with The Bank of Mid-Jersey, and establish branches. Approved, December 6, 1996.

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

BANK HOLDING COMPANIES

Philadelphia Susquehanna Bancshares, inc., Lititz, Pennsylvania --
to retain American Title, Inc., Reistertown,
Maryland; Mid-Atlantic Title Company, Towson,
Maryland; and Maryland Title Company, Baltimore,
Maryland, and engage in real estate settlement
activities.
Approved, December 2, 1996.

Boston UST Corp., Boston, Massachusetts -- to acquire Walden
Bancorp, Inc., Acton, Massachusetts.
Approved, December 6, 1996.

San Francisco Western Sierra Bancorp, Cameron Park, California --
to acquire Western Sierra National Bank, Cameron
Park, California.
Approved, December 5, 1996.

Chicago Wintrust Corporation, Wilmette, Illinois -- to
acquire Barrington Bank & Trust Company, National
Association, Barrington, Illinois.
Approved, December 4, 1996.

BANKS. STATE MEMBER

St. Louis Bay-Hermann-Berger Bank, Hermann, Missouri -- payment
of a dividend.
Approved, December 2, 1996.

St. Louis Cass Bank & Trust Company, St. Louis, Missouri -- to
relocate its main office to 13001 Hollenberg Drive,
Bridgeton, from 3636 South Geyer Road, Suite 100,
St. Louis, Missouri.
Approved, December 3, 1996.

CAPITAL STOCK

Chicago Bankers Trust Company, Des Moines, Iowa -- redemption
of shares.
Approved, December 3, 1996.

Minneapolis Faith Bank Holding Company, Fort Pierre, South Dakota
-- redemption of shares.
Approved, December 4, 1996.

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

CAPITAL STOCK

Minneapolis First PREMIER Bank, Sioux Falls, South Dakota --
redemption of shares.
Approved, December 6, 1996.

COMPETITIVE FACTORS REPORTS

Kansas City Bank of the Lakes, N.A., Oswasso, Oklahoma, proposed
merger with Bank of the Lakes, Langley, Oklahoma --
report on competitive factors.
Submitted, December 4, 1996.

Kansas City Commerce Bank, N.A., Clayton, Missouri, proposed
merger with Commerce Bank of Hannibal, N.A.,
Hannibal, Missouri -- report on competitive
factors.
Submitted, December 3, 1996.

Minneapolis Community Union Savings Bank, Eau Claire, Wisconsin,
proposed merger with Citizens Community Federal
Credit Union -- report on competitive factors.
Submitted, December 3, 1996.

Minneapolis Farmers Interim State Bank of Hartland, Hartland,
Minnesota, proposed merger with Farmers State Bank
of Hartland -- report on competitive factors.
Submitted, December 6, 1996.

Minneapolis First American Bank, Detroit Lakes, Minnesota,
proposed merger with the Perham, Minnesota, branch
of Brainerd National Bank, Baxter, Minnesota --
report on competitive factors.
Submitted, December 2, 1996.

St. Louis First Interim National Bank of Phillips County,
Helena, Arkansas, proposed merger with First
National Bank of Phillips County -- report on
competitive factors.
Submitted, December 2, 1996.

Dallas First National Bank of Saint Jo, Saint Jo, Texas,
proposed merger with New Saint Jo Bank -- report on
competitive factors.
Submitted, December 2, 1996.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Langdale Group, Mableton, Georgia, proposed acquisition of the assets and assumption of the liabilities of Citizens National Bank of Quitman, Quitman, Georgia -- report on competitive factors. Submitted, December 5, 1996.
Kansas City	Mercantile Bank of Lawrence, Lawrence, Kansas, proposed merger with Mercantile Bank, Overland Park, Kansas -- report on competitive factors. Submitted, December 2, 1996.
New York	Midland Bank and Trust Company, Paramus, New Jersey, proposed merger with Valley National Bank, Passaic, New Jersey -- report on competitive factors. Submitted, December 6, 1996.
Minneapolis	New Northeast Bank of Minneapolis, Minneapolis, Minnesota, proposed merger with Northeast Bank of Minneapolis -- report on competitive factors. Submitted, December 4, 1996.
Minneapolis	New Security State Bank of Fergus Falls, Fergus Falls, Minnesota, proposed merger with Security State Bank of Fergus Falls -- report on competitive factors. Submitted, December 6, 1996.
Philadelphia	Peoples National Bank of Susquehanna County, Hallstead, Pennsylvania, proposed purchase of the assets and assumption of the liabilities of two offices of Mellon Bank, N.A., Pittsburgh, Pennsylvania -- report on competitive factors. Submitted, December 2, 1996.
Chicago	Pinnacle Bank, Cicero, Illinois, proposed merger with Security Federal Savings and Loan Association, Chicago, Illinois -- report on competitive factors. Submitted, December 4, 1996.
Kansas City	Security Bank, Sidney, Nebraska, proposed merger with Leffler Bank Holding Company, Rushville, and Nebraska State Bank, Cozad, Nebraska -- report on competitive factors. Submitted, December 6, 1996.

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

COMPETITIVE FACTORS REPORTS

- San Francisco United Security Bank, N.A., Fresno, California, proposed purchase of certain assets and assumption of certain liabilities of the Caruthers and San Joaquin, California, branches of Wells Fargo Bank, N.A., San Francisco, California -- report on competitive factors.
Submitted, December 6, 1996.
- San Francisco Valley Independent Bank, El Centro, California, proposed purchase of certain assets and assumption of certain liabilities of the Blythe and Tecate, California, branches of Wells Fargo Bank, National Association, San Francisco, California -- report on competitive factors.
Submitted, December 3, 1996.

EXTENSIONS OF TIME

- Atlanta First Commerce Corporation, New Orleans, Louisiana -- extension to February 23, 1997, to engage in community development investment activities through the 150 Baronne Street Limited Partnership, New Orleans, Louisiana.
Granted, December 3, 1996.
- Minneapolis First Interstate BancSystem of Montana, Inc., Billings, Montana, extension to January 3, 1997, to acquire First Interstate Bank of Commerce, FSB, Hamilton, Montana.
Granted, December 3, 1996.
- Chicago Horizon Bancorp Employee Stock Ownership Plan, Michigan City, Indiana -- extension to March 14, 1997, to acquire additional shares of Horizon Bancorp, and thereby First Citizens Bank, N.A.
Granted, December 5, 1996.
- Kansas City INTRUST Financial Corporation, Wichita, Kansas -- extension to March 7, 1997, to make an investment in Valley Center Senior Residences, L.C. through INTRUST Community Development Corporation.
Granted, December 5, 1996.

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

EXTENSIONS OF TIME

Chicago Joseph Capital Corporation, South Bend, Indiana --
extension to March 4, 1997, to acquire St. Joseph
Capital Bank, Mishawaka, Indiana.
Granted, December 6, 1996.

Chicago Lewis Family Partners, L.P., Morris, Illinois --
extension to March 8, 1997, to acquire Illinois
Valley Bancorp, Inc., and Grundy County National
Bank.
Granted, December 6, 1996.

Chicago Lewis Management Company, Morris, Illinois --
extension to March 6, 1997, to acquire Illinois
Valley Bancorp, Inc., and Grundy County National
Bank.
Granted, December 6, 1996.

Atlanta Upson Bankshares, Inc., Thomaston, Georgia --
extension to April 25, 1997, to acquire Bank of
Upson.
Granted, December 2, 1996.

INTERNATIONAL OPERATIONS

Minneapolis Norwest Bank Minnesota, N.A., Minneapolis,
Minnesota -- to establish a branch in Grand Cayman,
Cayman Islands, British West Indies.
Permitted, December 2, 1996.

MEMBERSHIP

Kansas City Mercantile Bank of Lawrence, Lawrence, Kansas -- to
become a member of the Federal Reserve System, and
to establish additional branches.
Approved, December 2, 1996.

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

BANK HOLDING COMPANIES

Philadelphia JeffBanks, Inc., Philadelphia, Pennsylvania -- to
acquire United Valley Bancorp, Inc., and United
Valley Bank.
Approved, November 29, 1996.

CHANGE IN BANK CONTROL

Chicago Whitmore Company, Corning, Iowa -- change in bank
control.
Permitted, November 22, 1996.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution

Examination Date

Rating**

NONE

*Subject to CRA.

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

FEDERAL RESERVE BANK OF NEW YORK

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate income

neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs.

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

Week Ending December 7, 1996

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
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None.

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

FEDERAL RESERVE BANK OF PHILADELPHIA

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

First Capitol Bank, York, PA to establish a branch office at 2170 White Street, West Manchester Township, York, PA, pursuant to Section 9 of the Federal Reserve Act.

Newspaper comment period expires: 01/03/97

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

Susquehanna Bancshares, Inc., Lititz, PA to acquire Atcorp, Inc., Marlton, NJ and its wholly-owned subsidiary, Equity National Bank, Atco, NJ and to acquire Farmers Banc Corp, Millica Hill, NJ and its wholly-owned subsidiary Farmers National Bank, Mullica Hill, NJ, pursuant to Section 3(a)(3) of the Bank Holding Company Act.

Newspaper comment period expires: N/Avail
Federal Register comment period expires: 12/23/96

Commerce Bancorp, Inc., Cherry Hill, NJ to acquire 100 percent of Independence Bancorp, Inc., Ramsey, NJ, pursuant to Section 3(a)(3) of the Bank Holding Company Act.

Newspaper comment period expires: 11/20/96
Federal Register comment period expires: 12/31/96

**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 6, 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

APPLICATIONS BULLETIN
(For the week ending December 7, 1996)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received notice from American National Bancorp, Parma,
OH on November 25, 1996, of its intent to acquire the
outstanding voting shares of American National Bank,
Parma, OH.

*December 12, 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

NONE

* - 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 6, 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 6, 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 a branch in the Community Pride Plus Supermarket at 500 North Harrison Street, Richmond, Virginia.*	12-28-96

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Notice of Change in Control filed by Joseph E. Corbitt with respect to First National Bancorp, Inc., St. Marys, West Virginia.	12-26-96**

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
City Holding Company, Charleston, West Virginia, to acquire the assets of Prime Financial Corporation, Costa Mesa, California.	12-24-96**

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

Application

Union Bank & Trust Company, Bowling Green, Virginia; Northern Neck State Bank, Warsaw, Virginia and King George State Bank, King George, Virginia, to establish a Bank Service Corporation, UBSH Mortgage Company, L.L.C., Bowling Green, Virginia.

*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 6, 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 <u> Date </u>	<u>Rating</u>
First Virginia Bank 6400 Arlington Boulevard Falls Church, Virginia 22042	7-8-96	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 6, 1996

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Perry Banking Company Perry, Florida Notice for 1-BHC formation, The Citizens Bank of Perry, Perry, Florida.	12-09-96*
Metro Bank Financial Services, Inc. Coral Gables, Florida Notice for 1-BHC formation, Metro Bank of Dade County, Coral Gables, Florida.	12-10-96*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Pinnacle Bancshares, Inc. Jasper, Alabama 1-BHC formation, Pinnacle Bank, Jasper, Alabama.	01-06-96* Federal Register
Whitney Holding Corporation New Orleans, Louisiana To merge with First National Bankshares, Inc., Houma, Louisiana, and thereby directly acquire First National Bank of Houma, Houma, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	12-31-96* Federal Register
Interinvest Bancshares Corporation New York, New York Change in control by Mr. Jerome Dansker to acquire 33.3 percent of the Class B Common Stock of Interinvest Bancshares Corporation, New York, New York.	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>
Grady Holding Co. Cairo, Georgia To engage de novo in insurance agency activities, pursuant to Section 225.25(b)(8)(iii) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 6, 1996

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

Trustmark Corporation
Jackson, Mississippi

Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act to merge with First Corinth Corp., Corinth, Mississippi, and thereby directly acquire National Bank of Commerce of Corinth, Corinth, Mississippi.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 6, 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>
AuburnBank 100 North Gay Street Auburn, Alabama 36830 (334) 821-9200	Outstanding	08-26-96
First Newton Bank Post Office Box 1107 Covington, Georgia 30209 (770) 787-5500	Satisfactory	08-26-96

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending December 6, 1996

Recently Approved Applications

Approval Date

The Colonial BancGroup, Inc.

12-06-96

Montgomery, Alabama

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

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	Lake Forest Bank & Trust Company Lake Forest, Illinois 911 South Telegraph Road Lake Forest, Illinois	NP - 12-5-96
Branch	First American Bank Carpentersville, Illinois 80 Stratford, Square Bloomington, Illinois	NP - 12-4-96
Branch	First American Bank Carpentersville, Illinois 33 South Rand Road Lake Zurich, Illinois	NP - 12-4-96
Branch	First American Bank Joliet, Illinois U.S. Route 30 and Mall Loop Drive Joliet, Illinois	NP - 12-4-96
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

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	NBD Bank Detroit, Michigan 800 Ship Street St. Joseph, Michigan	NP - 12-21-96
3(a)(1) Notice	Iron Horse Bancshares, Inc. Mazomanie, Wisconsin Peoples State Bank of Mazomanie, Wisconsin Mazomanie, Wisconsin	NP - **
3(a)(1) Notice	Lakeland Financial Corporation Round Lake Heights, Illinois Lakeland Community Bank Round Lake Heights, Illinois	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 - 12-16-96
3(a)(1)	Barker Brothers, Inc.* Springfield, Illinois Middletown Bancorp, Inc. Middletown, Illinois Middletown State Bank Middletown , Illinois Latham Bancorp, Inc. Latham, Illinois State Bank of Latham Latham, Illinois	FR - 12-13-96 NP - **
3(a)(1)	River Cities Bancshares, Inc.* Wisconsin Rapids, Wisconsin River Cities Bank (in organization) Wisconsin Rapids, Wisconsin	FR - 01-03-97 NP - **
3(a)(3)	Security National Corporation* Sioux City, Iowa Security National Bank of South Dakota (in organization) South Dakota, Dakota Dunes, South Dakota	FR - 01-16-97 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>
CoC-HC	MWA Bancorporation Estherville, Iowa By Greg J. Currell	FR - 12-03-96 NP - **
3(a)(1)	Pineries Bankshares, Inc.* Stevens Point, Wisconsin Mattoon State Bank Mattoon, Wisconsin	FR - 12-19-96 NP - 12-15-96
CoC-HC	Community Central Bank Corporation Mount Clemens, Michigan By Willard G. Pierce	FR - 12-12-96 NP - 12-12-96
3(a)(1)	Bando McGlocklin Capital Corporation* Pewaukee, Wisconsin InvestorsBank Pewaukee, Wisconsin (in organization)	FR - 12-27-96 NP - **
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

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(3)	Old Kent Financial Corporation* Grand Rapids, Michigan Old Kent Bank, National Association (in organization) Jonesville, Michigan	FR - 12-20-96 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)(3)	Panhandle Aviation, Inc.* Carinda, Iowa National Bank of Iowa Danison, Iowa	FR - 12-03-96 NP - 12-08-96
3(a)(1)	Mound City Financial Services, Inc.* Platteville, Wisconsin Mound City Bank Platteville, Wisconsin	FR - 12-06-96 NP - 12-05-96
3(a)(1)	Independent Bancorp., Limited* Little Chute, Wisconsin Bank of Little Chute Little Chute, Wisconsin	FR - 12-09-96 NP - 12-05-96
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 - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	AmeriMark Financial Corporation Oak Brook, Illinois Banill Corporation Villa Park, Illinois	FR - 12-20-96
4(c)(8)	Heartland Financial USA, Inc. Dubuque, Iowa Tri-State Community Credit Corp. Dubuque, Iowa	FR - 12-13-96
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

Federal Reserve Bank of Chicago

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

Type

Application

ROS

HPK Financial Corporation
Chicago, Illinois
to redeem 46,923 shares of stock

Federal Reserve Bank of Chicago

Section V - Availability of CRA Public Evaluations

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending December 06, 1996. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

BANK NAME/LOCATION

EXAMINATION DATE

RATINGS

NBD Bank 611 Woodward Avenue Detroit, Michigan 48226-3497 (313) 225-1000	5/28/96	O
Rushville State Bank Liberty and Lafayette Rushville, Illinois 62681-0050 (217) 322-3323	8/06/96	S

Bank of Elmwood
2704 Lathrop Avenue
Racine, Wisconsin 53408-1160
(414) 554-5321

8/12/96

O

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING DECEMBER 6, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 9 branch application by Bank of Altenburg, Altenburg, Missouri, to establish a branch at 1500 North High Street, Jackson, Missouri.	11-28-96
* Section 9 branch application by Cass Bank & Trust Company, St. Louis, Missouri, to establish a branch at 207 Spirit 40 Park Drive, Chesterfield, Missouri.	12-29-96

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

<u>Application</u>	<u>End of Comment Period</u>
Change in control notification involving Rosedale First National Corporation, Rosedale, Mississippi, by Henry E. McCaslin, Jr. (previously reported during the week ending November 22, 1996).	<u>Federal Register</u> : 12-17-96
* Section 3(a)(3) application by First Security Bancorp, Searcy, Arkansas, to acquire First Community Bank, N.A., Conway, Arkansas, the successor to the proposed merger with First Community Bank, Conway, Arkansas, a state member bank.	Newspaper: 12-31-96
* Section 3(a)(3) application by Mercantile Bancorporation Inc., St. Louis, Missouri, to acquire Regional Bancshares, Inc., Alton, Illinois.	Newspaper: 1-2-97
Change in control notification involving Reliable Community Bancshares, Inc., Perryville, Missouri, by Rhodes Real Estate Partners, L.P., Cape Girardeau, Missouri.	N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) notification (expedited) by National Commerce Bancorporation, Memphis, Tennessee, to acquire J & S Leasing, Inc., Knoxville, Tennessee (previously reported during the week ending November 29, 1996).	12-20-96

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING DECEMBER 6, 1996

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

Application

End of Comment Period

None.

* This application/notification is subject to CRA.

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

Application

Comment Period
Ending Date

NONE.

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

Application

Comment Period
Ending Date

NONE.

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

Application

Comment Period
Ending Date

NONE.

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

Application

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of
CRA Public Evaluations
week ending December 6, 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>
Plaza Park State Bank 17 Division Street, P.O. Box 337 Waite Park, MN 56387 (320) 252-4200	August 19, 1996	Satisfactory
Lake County Bank P.O. Box 644 St. Ignatius, MT 59865 (406) 745-3123	August 26, 1996	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending December 6, 1996
(continued)

<u>BANK(S) EXAMINED</u>	<u>DATE OF EXAMINATION</u>	<u>CRA RATING</u>
Le Sueur State Bank 415 North Main Street P.O. Box 106 Le Sueur, MN 56058-0106 (507) 665-6465	August 26, 1996	Satisfactory

Federal Reserve Bank of Kansas City

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

Barbara Fowler Ferry, Nevada, Missouri, for prior approval to acquire an additional 3.57 percent, for a total of 27.54 percent, of the voting shares of Central States Bancshares, Inc., Nevada, Missouri.

December 23, 1996

Gene Bihlmaier Trust No.1 and Steve Bihlmaier Co-Trustee, both of Osborne, Kansas, for prior approval to acquire a total of 25 percent of the voting shares of Osborne Investments, Inc., Osborne, Kansas.

December 24, 1996

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

Not Available

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

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Platte Valley Financial Service Companies, Inc., Scottsbluff, Nebraska, to acquire Platte Valley Ag Credit Co.; Platte Valley Lending Company; Platte Valley Investment Center, Inc.; and Platte Valley National Mortgage Company; all of Scottsbluff, Nebraska, and thereby engage in making and servicing loans and in brokerage activities.

December 24, 1996

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

APPLICATION

Humboldt Bancshares, Humboldt, Kansas, for prior approval to redeem 332 shares of its common stock.

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.

CRA Public

CRA

Federal Reserve Bank of Kansas City

<u>Bank/Location</u>	<u>Exam Date</u>	<u>Date</u>	<u>Rating</u>
Greenhorn Valley Bank #1 N. Parkway P.O. Box 33 Colorado City, Colorado 81019-0033	09/16/96	12/05/96	Outstanding

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF DECEMBER 2, 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

Change in Control Notice by
James David Williams, and Brian Joseph Pohlmeier,
Plainview, TX, to acquire an interest in HaleCo
Bancshares, Inc., Plainview, TX
(Resubmission) 96/12/09
(Previously reported during the week of 10-21-96)

*Section 3(a)(1) application by
Halpain Financial, Ltd., Dallas, TX, to acquire
Gateway Holding Company, Inc., Dallas, TX, Gateway
Delaware Holding Company, Inc., Wilmington, DE, and
Gateway National Bank, Dallas, TX 96/12/01
(Previously reported during the week of 11-11-96)

*Section 3(a)(1) application by
Gateway Holding Company, Inc., Dallas, TX, to acquire
Gateway Delaware Holding Company, Inc., Wilmington, DE,
and Gateway National Bank, Dallas, TX 96/12/01
(Previously reported during the week of 11-11-96)

*Section 3(a)(1) application by
Gateway Delaware Holding Company, Inc., Wilmington, DE,
to acquire Gateway National Bank, Dallas, TX 96/12/01
(Previously reported during the week of 11-11-96)

*Section 3(a)(1) application by
First Mineola, Inc., Mineola, TX, to acquire The First
Mineola Corporation, Mineola, TX, and The First National
Bank, Mineola, TX 96/12/13
(Previously reported during the week of 11-11-96)

*Section 3(a)(3) application by
Keene Bancorp, Inc. 401(K) ESOP&T, Keene, TX,
to acquire additional shares of Keene Bancorp,
Inc., Keene, TX 96/12/22
(Previously reported during the week of 11-25-96)

*Section 3(a)(1) application by
 Hickory Hill Bancshares, Inc., Avinger, TX, to acquire
 Hickory Hill Delaware Financial Corporation, Dover, DE,
 and The First State Bank of Avinger, Avinger, TX
 (Previously reported during the week of 11-18-96) 96/12/25

*Section 3(a)(1) application by
 Hickory Hill Delaware Financial Corporation, Dover, DE,
 to acquire The First State Bank of Avinger, Avinger, TX
 (Previously reported during the week of 11-18-96) 96/12/25

Change in Control Notice by
 Wilma McKnight, Throckmorton, TX, and Nan McKinney
 Daws, Wichita Falls, TX, to acquire an interest
 in Throckmorton Bancshares, Inc., Throckmorton, TX
 (Previously reported during the week of 11-25-96) 96/11/19

*Section 3(a)(1) application by
 First Live Oak Bancshares, Inc., Three Rivers, TX, to
 acquire First Live Oak Delaware Bancshares, Inc., Dover,
 DE, and First State Bank, Three Rivers, TX N/A

*Section 3(a)(1) application by
 First Live Oak Delaware Bancshares, Inc., Dover, DE, to
 acquire First State Bank, Three Rivers, TX N/A

Change in Control Notice by
 Hilmar D. Blumberg Trust, Joe H. Bruns, Trustee, Seguin,
 TX, Edward A. Blumberg Trust, Joe H. Bruns, Trustee, Seguin,
 TX, and Carla A. Blumberg Trust, Joe H. Bruns, Trustee,
 Seguin, TX, to acquire an interest in Blumberg BancUnits,
 L.P., Seguin, TX N/A

Change in Control Notice by
 Edward A. Blumberg Trust, Joe H. Bruns, Trustee, Seguin, TX,
 Hilmar D. Blumberg Trust, Joe H. Bruns, Trustee, Seguin, TX,
 Carla A. Blumberg Trust, Joe H. Bruns, Trustee, Seguin, TX,
 Edward A. Blumberg, Seguin, TX, Vanessa N. Blumberg Trust,
 Edward A. and Irma Blumberg, Trustees, Joseph D. Blumberg
 Trust, Edward A. and Irma Blumberg, Trustees, Hilmar D.
 Blumberg, Seguin, TX, Roland B. Blumberg Trust, Hilmar D.
 and Kaaren Blumberg, Trustees, Jordan T. Blumberg Trust,
 Hilmar D. and Kaaren Blumberg, Trustees, to acquire an
 interest in Blumberg Family Partnership, L.P., Seguin, TX N/A

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

APPLICATION

NOTICE EXP

None.

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

APPLICATION

Section 4(c)(8) notification by Merchants Bancshares, Inc., Houston, TX, to acquire Funds Management Group, Inc., and act as investment advisor and securities broker.

Section 4(c)(8) notification by First National Bank Group, Inc., Edinburg, TX, to acquire a 1/3 interest in a Texas State Life Insurance Company office in McAllen, TX, to engage in the sell of credit life insurance.

* 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 2, 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>
None.		

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 12/06/96

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

Bank of Whitman Employee Stock Ownership Plan, Colfax, Washington, to become a bank holding company by acquiring 30 percent of Whitman BanCorporation, Inc., Colfax, Washington. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> Not available

Robert M. and Jeannine N. Daugherty, Park City Utah, et al, to acquire 56 percent of Draper Bancorp, Draper, Utah. *	<u>Newspaper:</u> Not available
	<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 12/06/96

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>
None			

*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.