

**ANNOUNCEMENT**  
**BOARD OF GOVERNORS**  
**OF THE**  
**FEDERAL RESERVE SYSTEM**

**H.2, 1997, No. 3**  
**Actions of the Board, its Staff, and**  
**the Federal Reserve Banks;**  
**Applications and Reports Received**  
**During the Week Ending January 18, 1997**

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**BANK HOLDING COMPANIES**

Norwest Corporation, Minneapolis, Minnesota -- to acquire Central Bancorporation, Inc., Fort Worth, Texas; Central Bank and Trust Company; and the nonbanking subsidiary of Central Bancorp and thereby engage in securities brokerage and mortgage lending activities.  
Approved, January 13, 1997.

**ENFORCEMENT**

American Express Bank International, New York, New York -- cease and desist order dated September 29, 1993, terminated January 7, 1997.  
Announced, January 13, 1997.

Pan American Bank, Miami, Florida -- written agreement dated January 13, 1997, with the Federal Reserve Bank of Atlanta, and the Department of Banking and Finance, Division of Banking, State of Florida.  
Announced, January 13, 1997.

Union Texas Bancorporation, Inc., Minneapolis, Minnesota -- written agreement dated June 12, 1992, terminated December 24, 1996.  
Announced, January 13, 1997.

United Mizrahi Bank, Ltd., Tel Aviv, Israel and its Los Angeles branch -- cease and desist order dated September 30, 1993, terminated December 16, 1996.  
Announced, January 13, 1997.

**REGULATIONS AND POLICIES**

Regulation C -- interim rule to implement a statutory increase in the asset-size exemption threshold from \$10 million to \$28 million under the Home Mortgage Disclosure Act (Docket R-0951).  
Approved, January 16, 1997.

Regulation E -- request for comment on revisions regarding exemption of certain electronic benefit transfer programs (Docket R-0959).  
Approved, January 14, 1997.

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

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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**

Secretary	Compass Bank, Jacksonville, Florida -- to establish a branch at 14373 Beach Boulevard. Approved, January 16, 1997.
Richmond	Crestar Bank, Vienna, Virginia -- to establish branches in the Wal-Mart Supercenters at 7901 Brook Road, Richmond; and at 11400 West Broad Street Road, Glen Allen; and in the Hannaford Supermarket at 7951 Brook Road, Richmond, Virginia. Approved, January 17, 1997.
Richmond	F & M Bank-Northern Virginia, Fairfax, Virginia -- to establish a branch at 7900 Sudley Road, Manassas, Virginia. Approved, January 13, 1997.
Richmond	First Bank and Trust Company, Lebanon, Virginia -- to establish a branch at 970 East Main Street. Approved, January 15, 1997.
San Francisco	Prineville Bank, Prineville, Oregon -- to establish a branch at the corner of B Avenue and Highway 97, Terrebonne, Oregon. Approved, January 13, 1997.
Atlanta	SunTrust Bank, Atlanta, Georgia -- to establish a branch at 5950 Jimmy Carter Boulevard, Norcross, Georgia. Approved, January 13, 1997.
Atlanta	United American Bank of Central Florida, Orlando, Florida -- to establish a branch at 200 East Michigan Avenue. Approved, January 17, 1997.

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

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**BANK HOLDING COMPANIES**

St. Louis	Ameribanc, Inc., St. Louis, Missouri -- to acquire through merger Regional Bancshares, Inc. Approved, January 15, 1997.
Chicago	AmeriMark Financial Corporation, Oak Brook, Illinois -- to acquire Duco Bancshares, Inc., Villa Park; Bank of Illinois in Dupage Villa Park; and Banill Corporation, Villa Park, Illinois, and engage in servicing commercial and mortgage loans. Approved, January 15, 1997.
St. Louis	Arkansas National Bancshares, Inc., Bentonville, Arkansas -- to engage de novo in data processing activities involving the development and marketing of a home-banking software package for use by other banks through NatNet LLC. Permitted, January 17, 1997.
Chicago	Associated Banc-Corp, Green Bay, Wisconsin -- to acquire Centra Financial, Inc., West Allis, Wisconsin, and Central Bank. Approved, January 14, 1997.
Director, BS&R	Bankers Trust New York Corporation, New York, New York -- request for relief from firewall 20 of the section 20 firewalls to permit BT Securities Corporation to underwrite certain equity securities. Granted, January 13, 1997.
New York	Bayerische Vereinsbank AG, Munich, Germany -- to engage de novo in various activities involving swaps through VB Risk Management Products, Inc., New York, New York. Permitted, January 17, 1997.
San Francisco	Capital Corp of the West, Merced, California -- request for relief from a commitment. Returned, January 17, 1997.
Boston	Charter Oak Community Bank Corp., Vernon, Connecticut -- to acquire The Savings Bank of Rockville. Approved, January 14, 1997.

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

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**BANK HOLDING COMPANIES**

Director, BS&R First International Bancorp Texas, Inc., Bedford, Texas -- request for relief from commitments relied on in Board's approval of application to acquire First International Bancorp Texas, Inc.  
Granted, January 17, 1997.

Dallas First Live Oak Bancshares, Inc., Three Rivers, Texas -- to acquire First Live Oak Delaware Bancshares, Inc., Dover, Delaware, and First State Bank, Three Rivers, Texas.  
Approved, January 14, 1997.

Dallas First Live Oak Delaware Bancshares, Inc., Dover, Delaware -- to acquire First State Bank, Three Rivers, Texas.  
Approved, January 14, 1997.

St. Louis Home Bancshares, Inc., Selmer, Tennessee -- to acquire Home Banking Company.  
Approved, January 14, 1997.

Dallas Keene Bancorp, Inc. 401(K) Employee Stock Ownership Plan and Trust, Keene, Texas -- to acquire additional shares of Keene Bancorp, Inc., Keene, Texas.  
Approved, January 16, 1997.

St. Louis Mercantile Bancorporation Inc., St. Louis, Missouri -  
- to acquire Regional Bancshares, Inc., Alton, Illinois, and Bank of Alton.  
Approved, January 15, 1997.

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

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**BANK HOLDING COMPANIES**

Atlanta	Pinnacle Bancshares, Inc., Jasper, Alabama -- to acquire Pinnacle Bank. Approved, January 17, 1997.
Dallas	Rotan Bancshares, Inc., Rotan, Texas -- to acquire Rotan Delaware Bancshares, Inc., Dover, Delaware, and First National Bank. Approved, January 14, 1997.
Dallas	Rotan Delaware Bancshares, Inc., Dover, Delaware -- to acquire First National Bank, Rotan, Texas. Approved, January 14, 1997.
Philadelphia	USBancorp, Inc., Johnstown, Pennsylvania -- request for relief from a commitment. Granted, January 15, 1997.

**CAPITAL STOCK**

Kansas City	Premier Bank, Lenexa, Kansas -- redemption of shares. Approved, January 14, 1997.
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**CHANGE IN BANK CONTROL**

Atlanta	American City Bancorp, Inc., Tullahoma, Tennessee -- change in bank control. Permitted, January 14, 1997.
Dallas	Blumberg Bancunits, L.P., Seguin, Texas -- change in bank control. Permitted, January 15, 1997.
Dallas	Blumberg Family Partnership, L.P., Seguin, Texas -- change in bank control. Permitted, January 15, 1997.
Chicago	Community Central Bank Corporation, Mount Clemens, Michigan -- change in bank control. Permitted, January 17, 1997.
Kansas City	First Gothenburg Bancshares, Inc., Gothenburg, Nebraska -- change in bank control. Permitted, January 17, 1997.

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

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**COMPETITIVE FACTORS REPORTS**

- Philadelphia** Associates National Bank, Wilmington, Delaware, proposed purchase of substantially all of the Visa and MasterCard credit card accounts and receivables of JCPenney National Bank and purchase of private label consumer credit card accounts and one day's worth of receivables from these accounts from Texaco Credit Card Bank, N.A., Omaha, Nebraska -- report on competitive factors.  
Submitted, January 15, 1997.
- Minneapolis** Bank West Interim Bank, N.A., Kalispell, Montana, proposed merger with BankWest, N.A. -- report on competitive factors.  
Submitted, January 17, 1997.
- Boston** Citizens Bank of Massachusetts, Boston, Massachusetts, proposed merger with Grove Bank, Chestnut Hill, Massachusetts -- report on competitive factors.  
Submitted, January 16, 1997.
- San Francisco** Coastfed Business Credit Corporation, Los Angeles, California, proposed merger with Southern Pacific Thrift & Loan, Los Angeles, California -- report on competitive factors.  
Submitted, January 16, 1997.
- Dallas** Compass Bank, Houston, Texas, proposed merger with Horizon Bank & Trust, SSB, Austin, Texas -- report on competitive factors.  
Submitted, January 13, 1997.

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

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**COMPETITIVE FACTORS REPORTS**

- San Francisco Farmers National Bank, Buhl, Idaho, proposed purchase of certain assets and assumption of the deposit liabilities of the Twin Falls, Idaho, branch of Home Federal Savings and Loan Association of Nampa, Nampa, Idaho -- report on competitive factors. Submitted, January 16, 1997.
- Chicago First Federal Savings and Loan of Alpena, Alpena, Michigan, proposed acquisition of the assets and assumption of the liabilities of two branches of Great Lakes Bancorp, A FSB, Ann Arbor, Michigan -- report on competitive factors. Submitted, January 15, 1997.
- St. Louis First Federal Savings Bank of Leitchfield, Leitchfield, Kentucky, proposed merger with NCBE Interim Bank, F.S.B., Evansville, Indiana -- report on competitive factors. Submitted, January 13, 1997.
- San Francisco Klickitat Valley Bank, Goldendale, Washington, proposed merger with Columbia River Banking Company, The Dalles, Oregon -- report on competitive factors. Submitted, January 16, 1997.
- Philadelphia Patriot Bank, Pottstown, Pennsylvania, proposed merger with Patriot Interim Bank -- report on competitive factors. Submitted, January 16, 1997.
- Philadelphia Woodstown National Bank and Trust Company, Woodstown, New Jersey, proposed merger with WNB Interim Bank - report on competitive factors. Submitted, January 13, 1997.

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

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**EXTENSIONS OF TIME**

Richmond	Carolina First BancShares, Inc., Lincolnton, North Carolina -- extension of time to dispose of certain property. Granted, January 16, 1997.
Richmond	Centura Bank, Rocky Mount, North Carolina -- extension to April 18, 1997, to establish a branch at 3400 Croasdaile Drive, Durham, North Carolina. Granted, January 17, 1997.
Kansas City	Community First Bankshares, Inc., Denver, Colorado -- extension to March 23, 1997, to acquire First National Bank of Boulder County. Granted, January 15, 1997.
San Francisco	Frontier Financial Corporation, Everett, Washington - - extension to April 9, 1997, to acquire up to 9.9 percent of the shares of Washington Banking Company, Oak Harbor, Washington. Granted, January 13, 1997.
Atlanta	Kislak Financial Corporation, Miami Lakes, Florida -- extension to April 14, 1997, to acquire a majority interest in Kislak National Bank, North Miami, Florida. Granted, January 13, 1997.

**MEMBERSHIP**

Chicago	Le Mars Bank and Trust Company, Le Mars, Iowa -- to become a member of the Federal Reserve System. Returned, January 14, 1997.
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ADDITIONS AND CORRECTIONS

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

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**COMPETITIVE FACTORS REPORTS**

San Francisco Allied Bank, F.S.B., Santa Rosa, California, proposed  
merger with National Bank of the Redwoods -- report  
on competitive factors.  
Submitted, January 7, 1997.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Affiliated Community Bancorp, Inc., Waltham, Massachusetts - section 3(a)(3) application to acquire Middlesex Bank & Trust Co. (in organization), Newton, Massachusetts*	<p><u>Newspaper</u> Not Yet Established</p> <p><u>Federal Register</u> 02-18-97</p>
<hr/>	
Bank of Boston Corporation, Boston, Massachusetts, and BayBanks, Inc., Boston, Massachusetts - 3(a)(3) application to acquire BankBoston (NH), National Association, Nashua, New Hampshire*	<p><u>Newspaper</u> Not Yet Established</p> <p><u>Federal Register</u> Not Yet Established</p>

SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

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

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

<u>Application</u>
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**

The Bank of New York, New York, New York, to establish branches at A&P Supermarkets located at 1730 Route 46, West Paterson, New Jersey, and 500 Route 23 North, Pompton Plains, New Jersey. 1/	02/12/97
Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch at 255 East Avenue, Rochester, New York. 1/	02/14/97

**SECTION II**

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

Application by BanPonce Corporation, Hato Rey, Puerto Rico, Popular International Bank, Inc., Hato Rey, Puerto Rico, and BanPonce Financial Corp., Wilmington, Delaware, to acquire 100 percent of the voting shares of Seminole National Bank, Sanford, Florida. 1/	02/13/97 3/
Application by U.S. Trust Corporation, New York, New York ("Applicant"), to purchase 100 percent of the voting shares of U.S. Trust Bank of Connecticut, Inc., Greenwich, Connecticut ("Bank"). U.S. Trust Company of Connecticut, Greenwich, Connecticut, a limited purpose trust company subsidiary of Applicant, will be merged with and into Bank. 1/	02/17/97 3/
Application by Amboy Bancorporation, Old Bridge, New Jersey, to acquire up to 9.9 percent of the outstanding shares of The Community Bank of New Jersey, Freehold, New Jersey. 1/	02/13/97 3/

**SECTION III**

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

The Toronto-Dominion Bank, Toronto, Canada, and Waterhouse Investor Services, Inc., New York, New York, to engage through Waterhouse Securities, Inc., New York, New York, in the purchase and sale of securities on the order of customers as riskless principal.	N/A
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**SECTION IV**

**Applications Not Involving**  
**Public Comment**

None.

## SECTION V

### Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending January 18, 1997

NAME OF BANK

RATING

EXAMINATION DATE

None.

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

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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**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**

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**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 January 17, 1997.

**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.

<b><u>Bank/Location</u></b>	<b><u>Examination Date</u></b>	<b><u>CRA Rating</u></b>
<b>NONE</b>	<b>NONE</b>	<b>NONE</b>

**APPLICATIONS BULLETIN**  
**(For the week ending January 18, 1997)**

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

NONE

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

Received Section 3 (a)(1) application from Commercial Bancshares, Inc., West Liberty, KY on January 15, 1997, to acquire Commercial Bank, West Liberty, KY. \*F: February 15, 1997

Received Section 3(a)(1) application from Northwest Bancorp, Inc., Warren, PA on January 15, 1997, to acquire Northwest Savings Bank, Warren, PA AND Section 3(a)(3) application from Northwest Bancorp MHC, Warren, PA, to acquire 69.3% of the outstanding voting shares of Northwest Bancorp, Inc., Warren, PA. \*F: February 15, 1997

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

NONE

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

Received notice from Banc One Corporation, Columbus, OH on January 16, 1997, filed on behalf of Banc One International Corporation, an Edge Corporation, to establish Banc One Asia, Limited, Hong Kong, which will engage solely in the business of issuing letters of credit for the account of U.S. importers of goods from Hong Kong and for the benefit of Hong Kong exporters of such goods.

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\* - 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**  
(January 17, 1997)

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 January 17, 1997. 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>
Chesapeake Bank, Kilmarnock, Virginia, to operate a mobile branch to pick up noncash deposits of business customers at general locations throughout Williamsburg, Virginia, and James City County, Virginia.*	1-20-97
The Bank of Northern Virginia, Arlington, Virginia, to establish a branch at 200 Little Falls Road, Falls Church, Virginia.*	2-15-97

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

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

Section III - Applications Subject to Federal Register Notice

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

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

<u>Application</u>
None.

\*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending January 17, 1997

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.

	<u>Examination</u>	
	<u>Date</u>	<u>Rating</u>
Capital One Bank 11013 West Broad Street Richmond, Virginia 23060	5-20-96	Satisfactory
The Fauquier Bank 10 Courthouse Square Warrenton, Virginia 22186-2800	10-15-96	Satisfactory
Commerce Bank Corporation 9658 Baltimore Avenue College Park, Maryland 20740-1346	10-21-96	Satisfactory

Farmers and Merchants Bank

of Stanley

Main Street

Stanley, Virginia 22851

10-21-96

Outstanding

Peoples Bank of Virginia

9970 Iron Bridge Road

Chesterfield, Virginia 23832-6436

10-28-96

Satisfactory

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending January 17, 1997

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
AmSouth Bank of Alabama Birmingham, Alabama To establish a branch located at 1515 McFarland Boulevard, Tuscaloosa, Alabama.	12-05-96*
AmSouth Bank of Alabama Birmingham, Alabama To establish a branch located at 6639 Highway 431 South, Huntsville, Alabama.	12-31-96*
AmSouth Bank of Alabama Birmingham, Alabama To establish a branch located at 150 Ana Drive, Florence, Alabama.	Not yet available*
AmSouth Bank of Tennessee Nashville, Tennessee To establish a branch located at 7604 Highway 70 South, Nashville, Tennessee.	01-06-97*
Tri-City Bank & Trust Company Blountville, Tennessee To acquire certain assets and assume the deposits of the Kingsport, Tennessee branch of Greene County Bank, Greeneville, Tennessee, located in the Wal-Mart Supercenter #599 at 3200 Fort Henry Drive in Kingsport, Tennessee, pursuant to Section 18(c) of the Federal Reserve Act.	02-10-97*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Newnan Holdings, Inc. Newnan, Georgia To merge with Tara Bankshares Corporation, Riverdale, Georgia, and thereby directly acquire Tara State Bank, Riverdale, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	02-24-97*

Section 3 - Applications Subject to Federal Register Only

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

\*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending January 17, 1997

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

Application

None.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending January 17, 1997

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</u> <u>Date</u>
None.		

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending January 17, 1997

<u>Recently Approved Applications</u>	<u>Approval Date</u>
Pinnacle Bancshares, Inc. Jasper, Alabama 1-BHC formation, Pinnacle Bank, Jasper, Alabama.	01-17-97
Compass Bank Jacksonville, Florida To establish a branch located at 14373 Beach Boulevard, Jacksonville, Florida, to be known as the San Pablo Branch.	01-16-97
United American Bank of Central Florida Orlando, Florida To establish a branch located at 200 E. Michigan Avenue, Orlando, Florida, to be known as the South Orlando Office.	01-17-97
SunTrust Bank, Atlanta Atlanta, Georgia To establish a branch located at 5950 Jimmy Carter Boulevard, Norcross, Georgia.	01-13-97
American City Bancorp, Inc. Tullahoma, Tennessee After-the-fact change in control by the Employee Stock Ownership Plan of American City Bancorp, Inc., Tullahoma, Tennessee (Bancorp), to retain 24.98 percent of the outstanding shares of Bancorp.	01-14-97



**Federal Reserve Bank of Chicago**

**Section I - Applications Subject to Newspaper  
Notice Only**

<b>Type</b>	<b>Application</b>	<b>Comment Period Ending Date</b>
<b>Branch</b>	<b>First Bank &amp; Trust of Evanston Evanston, Illinois 2925 Central Street Evanston, Illinois</b>	<b>NP - 1-13-97</b>
<b>Branch</b>	<b>First American Bank Carpenterville, Illinois Northeast Corner of Randall Road and Gleneagle Drive Geneva, Illinois</b>	<b>NP - 1-13-97</b>
<b>Branch</b>	<b>Royal American Bank Inverness, Illinois One Tiffany Pointe Bloomingtondale, Illinois</b>	<b>NP - 1-31-97</b>
<b>Merger &amp; Branch</b>	<b>La Salle State Bank La Salle, Illinois Community Bank of Utica Utica, Illinois 100 Mill Street Utica, Illinois</b>	<b>NP - **</b>
<b>Member</b>	<b>Michigan Heritage Bank Novi, Michigan (in organization) To become a member of the Federal Reserve System</b>	<b>NP - **</b>
<b>Branch</b>	<b>1St Source Bank South Bend, Indiana 2900 South State Street St. Joseph, Michigan</b>	<b>NP - 2-10-97</b>

**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

<b>Type</b>	<b>Application</b>	<b>Comment Period Ending Date</b>
3(a)(1)	AmeriMark Financial Corporation.* Oak Brook, Illinois Duco Bancshares, Inc. Villa Park, Illinois Bank of Illinois in DuPage Villa Park, Illinois	FR - 12-20-96 NP - 1-12-97
3(a)(3)	Heartland Financial USA, Inc.* Dubuque, Iowa Cottage Grove State Bank Cottage Grove, Wisconsin	FR - 01-15-97 NP - 01-13-97
3(a)(1)	Vermilion Bancorp, Inc.* Danville, Illinois American Savings Bank of Danville Danville, Illinois	FR - 1-24-97 NP - **
3(a)(1)	Michigan Heritage Bancorp, Inc.* Novi, Michigan Michigan Heritage Bank (in organization) Novi, Michigan	FR - 1-24-97 NP - **
3(a)(1)	Iron Horse Bancshares, Inc.* Mazomanie, Wisconsin The Peoples State Bank of Mazomanie, Wisconsin Mazomanie, Wisconsin	FR - 1-21-97 NP - 1-13-97

Federal Reserve Bank of Chicago

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

<b>Type</b>	<b>Application</b>	<b>Comment Period Ending Date</b>
COC-HC	APM Bancorp, Inc. Buffalo, Iowa By James A. Matthys	FR - 1-10-97 NP - **
COC-HC	Gilman Investment Company Montezuma, Iowa By Todd E. Arendt & Revocable trust agreement of Angela D. Hulin	FR - 2-4-97 NP - 1-24-97
3(a)(1)	Vanderbilt Holding Company, Inc.* Fairfax, Iowa Fairfax State Savings Bank Fairfax, Iowa	FR - 1-24-97 NP - **
3(a)(1)	County Bancorp, Inc.* Manitowoc, Wisconsin Investors Community Bank Manitowoc, Wisconsin (in organization)	FR - 1-27-97 NP - 1-6-97
3(a)(3)	Amcore Financial, Inc.* Rockford, Illinois First National Bancorp, Inc. Monroe, Wisconsin First National Bank and Trust Monroe, Wisconsin	FR - 1-24-97 NP - 1-19-97

Federal Reserve Bank of Chicago

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

3(a)(3)	First Financial Bancorporation* Iowa City, Iowa West Branch Bancorp, Inc. West Branch, Iowa West Branch State Bank West Branch, Iowa	FR - 02-3-97 NP - **
COC-HC	La Salle Bancorp, Inc. La Salle, Illinois By S.C. Investment, L.P., Gerald F. Fitzgerald, Jr., Julie F. Schauer, Thomas G. Fitzgerald, Otis Road Investment, L.P.	FR - 2-4-97 NP - **
3(a)(1)	Damen Financial Corporation* Schaumburg, Illinois Damen National Bank Schaumburg, Illinois	FR - 2-7-97 NP - 2-2-97
3(a)(3)	Firstbank of Illinois Co.* Springfield, Illinois BanCentral Corporation Champaign, Illinois Central National Bank of Mattoon Mattoon, Illinois	FR - ** 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)	Bank of Montreal Toronto, Canada Cebra, Inc. Toronto, Canada	FR - 1-16-97
4(c)(8)	AmeriMark Financial Corporation Oak Brook, Illinois Banill Corporation Villa Park, Illinois	FR - 12-20-96

Federal Reserve Bank of Chicago

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

<b>Type</b>	<b>Application</b>
<b>ROS</b>	<b>La Salle Bancorp, Inc. La Salle, Illinois To redeem 16,472 shares of outstanding common stock</b>
<b>ROS</b>	<b>Halbur Bancshares, Inc. Halbur, Iowa To redeem 1,927.5 or 50% of its outstanding common stock</b>

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 January 17, 1997. 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

Harris Bank, St. Charles  
One East Main Street  
Saint Charles, Illinois 60174-1981  
(630) 377-4100

9/23/96

S

The Commercial Trust & Savings Bank  
600 Lake Avenue  
P.O. Box 578  
Storm Lake, Iowa 50588-0578  
(712) 732-2190

9/16/96

O

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JANUARY 17, 1997

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 9 application by Belgrade State Bank, Potosi, Missouri, to establish a branch at Stanley's Nu-Way Food Unit #3, Viburnum Shopping Center, Highway 49, Viburnum, Missouri.	1-13-97

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

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

## SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
Stock redemption notification by Perry County Bancorp, Inc., Du Quoin, Illinois, to redeem 13.8 percent of its equity.	N/A

\* This application/notification is subject to CRA.



# FEDERAL RESERVE BANK OF ST. LOUIS

FOR THE WEEK ENDING January 17, 1997

## SECTION V - AVAILABILITY OF CRA PUBLIC DISCLOSURES

### **Identification of Ratings:**

#### *Outstanding record of meeting community credit needs*

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

#### *Satisfactory record of meeting community credit needs*

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

#### *Needs to improve record of meeting community credit needs*

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

#### *Substantial noncompliance in meeting community credit needs*

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

<b>Name of Bank</b>	<b>Bank Address</b>	<b>Examination Date</b>	<b>Examination Rating</b>
Century Bank of the Ozarks	Gainesville, Missouri	9/30/96	Satisfactory

**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**

G.B. Financial Services, Inc., Greenbush, Minnesota  
for prior approval to acquire 100% of the voting shares  
of Border Bancshares, Inc., Greenbush, Minnesota. \*

Not yet available

Norwest Corporation, Minneapolis, Minnesota for prior  
approval to acquire 100% of the voting shares of the Farmers  
National Bancorp, Inc., Geneseo, Illinois. \*

February 10, 1997  
(Federal Register)

River Falls Bancshares, Inc., River Falls, Wisconsin for prior  
approval to become a bank holding company through the acquisition  
of 99.18% of the voting shares of River Falls State Bank, River Falls,  
Wisconsin. \*

February 14, 1997  
(Federal Register)

\* Subject to CRA

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

**Section III - Applications Subject  
to Federal Register Notice Only**

**Application**

**Comment Period  
Ending Date**

Norwest Corporation, Minneapolis, Minnesota and Norwest  
Financial Services, Inc., Des Moines, Iowa, to engage in  
automobile financing through the acquisition of Reliable  
Financial Services, Inc., San Juan, Puerto Rico.

February 6, 1997

**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 January 17, 1997**

**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.

<b><u>BANK(S) EXAMINED</u></b>	<b><u>DATE OF EXAMINATION</u></b>	<b><u>CRA RATING</u></b>
Q Bank 1304 Front Street Fort Benton, MT 59442 (406) 622-3434	October 7, 1996	Outstanding

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

**APPLICATION**

**COMMENT PERIOD ENDING DATE**

Adams Bank & Trust Company, Ogallala, Nebraska, for prior approval to merge with The First State Bank, Lodgepole, Nebraska, and to establish a branch facility in Lodgepole, Nebraska.

Not Available

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

**APPLICATION**

**COMMENT PERIOD ENDING DATE**

AmericaBanc Holdings, Inc., Durango, Colorado, for prior approval to become a bank holding company through the acquisition of The Bank of Durango, Durango, Colorado.\*

Not Available

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

**APPLICATION**

**COMMENT PERIOD ENDING DATE**

BOK Financial Corporation, Tulsa, Oklahoma, to engage de novo through the acquisition of Alliance Securities Corporation, Tulsa, Oklahoma, in underwriting and dealing, to a limited extent, in certain municipal revenue bonds, 1-4 family mortgage related securities, consumer receivable-related securities, and commercial paper that a state member bank may not underwrite and deal in bank-ineligible securities, and providing full-service securities brokerage services.

February 6, 1997

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

**APPLICATION**

Pine River Bancorp, Bayfield, Colorado, for prior approval to redeem 386 shares of 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.

<b><u>Bank/Location</u></b>	<b><u>Exam Date</u></b>	<b><u>CRA Public Date</u></b>	<b><u>CRA Rating</u></b>
Ark Valley Industrial Bank P.O. Box 930 La Junta, Colorado 81050-0930	10/21/96	01/14/97	Outstanding
First Security Bank P.O. Box 277 Craig, Colorado 81626-0277	10/07/96	01/14/97	Satisfactory

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JANUARY 13, 1997

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 by  
Edwin & Mittis Bowers, Palacios, TX,  
to acquire an interest in  
City State Bancshares, Inc., Palacios, TX

N/A

\*Section 3(a)(1) application by  
Laguna Madre Bancshares, Inc., South  
Padre Island, TX, to acquire Laguna  
Madre Delaware Bancshares, Inc., Dover,  
DE, and First National Bank of South Padre  
Island, South Padre Island, TX  
(Previously reported during the week of 12-16-96)

97/01/18

\*Section 3(a)(1) application by  
Laguna Madre Delaware Bancshares, Inc.,  
Dover, DE, to acquire First National Bank  
of South Padre Island, South Padre Island, TX  
(Previously reported during the week of 12-16-96)

97/01/18

\*Section 3(a)(1) application by  
Laguna Bancshares, Inc., Big Lake, TX, to  
acquire Laguna Bancshares of Delaware, Inc.,  
Dover, DE, and Big Lake Bank, National Association,  
Big Lake, TX  
(Previously reported during the week of 12-23-96)

97/01/23

\*Section 3(a)(1) application by  
Laguna Bancshares of Delaware, Inc., Dover, DE,  
to acquire Big Lake Bank, National Association,  
Big Lake, TX  
(Previously reported during the week of 12-23-96)

97/01/23

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

Notice by City State Bancshares, Inc., Palacios, TX  
to redeem 6,772 shares of its common stock

\* 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 JANUARY 13, 1997**

**Outstanding** record of meeting community credit needs.

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

**Satisfactory** record of meeting community credit needs.

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

**Needs to Improve** record of meeting community credit needs.

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

**Substantial Noncompliance** in meeting community credit needs.

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

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
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None.



FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS APPROVED DURING THE WEEK OF JANUARY 13, 1997

<u>APPLICATION</u>	<u>DATE</u>
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	97/01/14
Section 3(a)(1) application by First Live Oak Delaware Bancshares, Inc., Dover, DE, to acquire First State Bank, Three Rivers, TX	97/01/14
Section 3(a)(1) application by Rotan Bancshares, Inc., Rotan, TX, to acquire Rotan Delaware Bancshares, Inc., Dover, DE, and First National Bank, Rotan, TX	97/01/14
Section 3(a)(1) application by Rotan Delaware Bancshares, Inc., Dover, DE, to acquire First National Bank, Rotan, TX	97/01/14
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	97/01/15
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

97/01/15

Section 3(a)(3) application by  
Keene Bancorp, Inc. 401(K) Employee Stock Ownership Plan  
And Trust, Keene, TX, to acquire additional shares of  
Keene Bancorp, Inc., Keene, TX

97/01/16

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 1/17/97

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Santa Barbara Bank & Trust, Santa Barbara, California, to merge with First Valley Bank, Lompoc, California, under the charter and title of Santa Barbara Bank & Trust. *	<u>Newspaper:</u> 2/16/97

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

Bank SinoPac, Taipei, Taiwan, to become a bank holding company by acquiring Far East National Bank, Los Angeles, California. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 1/27/97
Zions Bancorporation, Salt Lake City, Utah, to merge with Aspen Bancshares, Inc., Aspen, Colorado. *	<u>Newspaper:</u> 2/03/97 <u>Fed. Reg.:</u> 2/10/97
Zions Bancorporation, Salt Lake City, Utah, to acquire an option to purchase 19.9 percent of Aspen Bancshares, Inc., Aspen, Colorado. *	<u>Newspaper:</u> 2/03/97 <u>Fed. Reg.:</u> 2/10/97
Zions Bancorporation, Salt Lake City, Utah, to acquire through merger, Pitkin County Bank & Trust Company, Aspen, Colorado; Valley National Bank of Cortez, Cortez, Colorado; and ValCor Bancorporation, Cortez, Colorado. *	<u>Newspaper:</u> 2/03/97 <u>Fed. Reg.:</u> 2/10/97
Santa Barbara Bancorp, Santa Barbara, California, to acquire First Valley Bank, Lompoc, California. *	<u>Newspaper:</u> 2/16/97 <u>Fed. Reg.:</u> Not available

Section III - Applications Subject to Federal Register Only

None

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\* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 1/17/97

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

None

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>
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None

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\*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.