

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

**H.2, 1997, No. 5**  
**Actions of the Board, its Staff, and**  
**the Federal Reserve Banks;**  
**Applications and Reports Received**  
**During the Week Ending February 1, 1997**

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**TESTIMONY AND STATEMENTS**

Fiscal health of the United States in the Twenty-  
First century -- statement by Chairman Greenspan  
before the Senate Committee on Finance, January 30,  
1997.  
Published, January 30, 1997.

**BANK HOLDING COMPANIES**

Cooperatieve Centrale Raiffeisen - Boerenleenbank,  
B.A., Rabobank Nederland, Utrecht, the  
Netherlands -- temporary exemption to acquire the  
U.S. operations of Robeco Administratie Mij., B.V.,  
Rotterdam, the Netherlands, by acquiring shares of  
Robecam's newly formed parent company, Robeco  
Groep, N.V.  
Granted, January 29, 1997.

**BANKS, FOREIGN**

Industrial and Commercial Bank of China, Beijing,  
People's Republic of China -- to establish a  
representative office in New York, New York.  
Approved, January 27, 1997.

**REGULATIONS AND POLICIES**

Community Reinvestment Act (CRA) information,  
including ratings of state member banks examined by  
the Federal Reserve -- information available on the  
Internet.  
Announced, January 29, 1997.

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**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**

Richmond	Centura Bank, Rocky Mount, North Carolina -- to establish a branch in the Hannaford Brothers Store at 5309 Carolina Beach Road, Wilmington, North Carolina. Approved, January 27, 1997.
Philadelphia	Dauphin Deposit Bank and Trust Company, Harrisburg, Pennsylvania -- to establish a branch at Rossmoyne Business Center, Ritter Road, Mechanicsburg, Pennsylvania. Approved, January 30, 1997.
Philadelphia	First Republic Bank, Philadelphia, Pennsylvania -- to establish a branch at 1408 Old York Road, Abington, Pennsylvania. Approved, January 27, 1997.
Philadelphia	First Republic Bank, Philadelphia, Pennsylvania -- to establish a branch at Germantown Pike and Swede Road, East Norriton Township, Pennsylvania. Approved, January 27, 1997.
Atlanta	Peoples Bank & Trust Company, Selma, Alabama -- to establish a branch at 3791 Highway 14, Millbrook Alabama. Approved, January 27, 1997.

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

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**BANK BRANCHES, DOMESTIC**

**Atlanta** SunTrust Bank, Atlanta, Georgia -- to establish branches inside Publix Supermarkets at 2698 Buford Highway, Duluth; 7535 Highway 85, Riverdale; 2035 Mount Zion Road, Morrow; 2900 Peachtree Road, N.E., Atlanta; 2173 Hamilton Mill Parkway, Dacula; 4422 High Howell Road, Tucker; 2455 Cumberland Parkway, Atlanta; 50 Barrett Parkway, Marietta; 4430 Wade Green Road, Kennesaw; 108 Pavillion Parkway, Fayetteville; 7899 Tara Boulevard, Jonesboro; 3316 Highway 5, Douglasville; 4403 Townlake Parkway, Town Lake; 1910 Highway 20, S.E., Conyers; 6131 South Norcross-Tucker Road, Norcross; 1544 Piedmont Road, Atlanta; 6300 Powers Ferry Road, Atlanta; and 115585 Jones Bridge Road, Alpharetta, all in Georgia.  
Approved, January 30, 1997.

**Dallas** Wellington State Bank, Wellington, Texas -- to establish at branch at 105 North 5th Street, Canadian, Texas.  
Approved, January 27, 1997.

**BANK HOLDING COMPANIES**

**Secretary** Bank of Boston Corporation, Boston, Massachusetts; Fleet Financial Group, Inc., Boston, Massachusetts; The Governor and Company of the Bank of Ireland, Dublin, Ireland; The Royal Bank of Scotland Group plc, Edinburgh, United Kingdom; The Royal Bank of Scotland plc, Edinburgh, United Kingdom; Citizens Financial Group, Inc., Providence, Rhode Island; The Bank of New York Company, Inc., New York, New York; The Chase Manhattan Corporation, New York, New York; Citicorp, New York, New York; HSBC Holdings, PLC, London, England; HSBC Holdings BV, Amsterdam, Netherlands; HSBC Americas, Inc., Buffalo, New York; National Westminster Bank, PLC, both of London, England; and First Union Corporation, Charlotte, North Carolina -- to acquire 9.1 percent of the shares of Card Alert Services, Inc., Arlington, Virginia, and engage in data processing activities.  
Permitted, January 31, 1997.

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

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**BANK HOLDING COMPANIES**

San Francisco	BSM Bancorp, Santa Monica, California -- to acquire Bank of Santa Maria, Santa Maria, California. Approved, January 29, 1997.
Dallas	Buckeye Bancshares, Inc, Dover, Delaware -- to acquire First Community Bank, N.A., Alice, Texas. Approved, January 28, 1997.
Dallas	Coastal Bend Bancshares, Inc., Alice, Texas -- to acquire Buckeye Bancshares, Inc., Dover, Delaware, and First Community Bank, N.A., Alice, Texas. Approved, January 28, 1997.
Secretary	Compass Bancshares, Inc., Birmingham, Alabama; Compass Banks of Texas, Inc., Birmingham, Alabama, and Compass Bancorporation of Texas, Inc., Wilmington, Delaware -- to acquire Horizon Bancorp, Inc., Austin, Texas, and Horizon Bank & Trust, SSB., and engage in operating a savings association. Approved, January 30, 1997.
GC	First Bancshares of Valley City, Valley City, North Dakota (Valley City Bankshares) -- request for an exemption to permit Kenneth Kohler, Sr., to serve as a director of First Hawley Bancshares, Hawley, North Dakota, and its subsidiary bank while also serving as a director of Valley City Bancshares. Granted, January 29, 1997.
Philadelphia	Fulton Financial Corporation, Lancaster, Pennsylvania -- to acquire The Woodstown National Bank & Trust Company, Woodstown, New Jersey. Approved, January 27, 1997.
Chicago	Heartland Financial USA, Inc., Dubuque, Iowa -- to acquire Cottage Grove State Bank, Cottage Grove, Wisconsin. Approved, January 27, 1997.
Chicago	Michigan Heritage Bancorp, Inc., Novi, Michigan -- to acquire Michigan Heritage Bank. Approved, January 29, 1997.

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

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**BANK HOLDING COMPANIES**

St. Louis	National City Bancshares, Inc., Evansville, Indiana - - to operate a savings association through acquisition of First Federal Savings Bank of Leitchfield, Leitchfield, Kentucky. Permitted, January 27, 1997.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire Statewide Mortgage Company, Birmingham, Alabama, and engage in mortgage banking. Permitted, January 30, 1997.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota, and Norwest Financial Services, Inc., Des Moines, Iowa -- to acquire The United Group, Inc., Charlotte, North Carolina, and engage in lending and credit-related insurance activities. Permitted, January 31, 1997.
Chicago	Old Kent Financial Corporation, Grand Rapids, Michigan -- to acquire Old Kent Bank, National Association, Jonesville, Michigan. Approved, January 30, 1997.
Atlanta	RBC, Inc., Demopolis, Alabama -- to acquire Robertson Banking Company. Approved, January 29, 1997.
Chicago	River Cities Bancshares, Inc., Wisconsin Rapids, Wisconsin -- to acquire River Cities Bank. Approved, January 28, 1997.
Chicago	Security National Corporation, Sioux City, Iowa -- to acquire Security National Bank of South Dakota, Dakota Dunes, South Dakota. Approved, January 28, 1997.
Richmond	Summit Financial Corporation, Greenville, South Carolina -- to acquire certain assets of CityView Finance Co., Inc., Columbia, and Williamsburg Finance Co., Kingstree, South Carolina. Permitted, January 29, 1997.

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

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**BANK HOLDING COMPANIES**

Atlanta	The Bankshares, Inc., Jennings, Louisiana -- to acquire The Bank. Approved, January 30, 1997.
St. Louis	Union Planters Community Bancorp, Inc., Memphis, Tennessee -- to acquire through merger SBT Bancshares, Inc., Selmer, Tennessee. Approved, January 28, 1997.
St. Louis	Union Planters Corporation, Memphis, Tennessee -- to acquire SBT Bancshares, Inc., Selmer, Tennessee, and Selmer Bank and Trust Company. Approved, January 28, 1997.
Secretary	Whitney Holding Corporation, New Orleans, Louisiana - - to merge with First National Bankshares, Inc., Houma, Louisiana, and acquire First National Bank of Houma. Approved, January 30, 1997.

**BANK MERGERS**

Richmond	Crestar Bank, Vienna, Virginia -- to merge with Citizens Bank of Maryland, Laurel, Maryland, and Citizens Bank of Washington, National Association, Washington, D.C. Approved, January 29, 1997.
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**BANKS. STATE MEMBER**

Richmond	First National Bancorp, Inc., St. Marys, West Virginia -- redemption of shares. Approved, January 30, 1997.
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**CAPITAL STOCK**

Chicago	First American Bank, Webster City, Iowa --to reduce capital through a reverse stock split. Approved, January 27, 1997.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**CHANGE IN BANK CONTROL**

Richmond            First National Bancorp, Inc., St. Marys, West  
                         Virginia -- change in bank control.  
                         Permitted, January 30, 1997.

**COMPETITIVE FACTORS REPORTS**

Chicago            American Interstate Bank, Manning, Iowa, proposed  
                         merger with American Interstate Bank, N.A.,  
                         Paulina, Iowa, and American Interstate Bank, N.A.,  
                         Walnut, Iowa -- report on competitive factors.  
                         Submitted, January 31, 1997.

St. Louis           Bank of Mississippi, Tupelo, Mississippi, proposed  
                         merger with Iuka Guaranty Bank, Iuka, Mississippi -  
                         - report on competitive factors.  
                         Submitted, January 28, 1997.

Atlanta            BankFirst, Knoxville, Tennessee, proposed merger with  
                         First National Bank of Gatlinburg, Gatlinburg,  
                         Tennessee -- -- report on competitive factors.  
                         Submitted, January 31, 1997.

Richmond           Branch Banking and Trust Company of Virginia,  
                         Virginia Beach, Virginia, proposed merger with  
                         Fidelity Federal Savings Bank, Richmond, Virginia -  
                         - report on competitive factors.  
                         Submitted, January 27, 1997.

Richmond           Capital Bank, Raleigh, North Carolina, proposed  
                         purchase of certain assets and assumption of  
                         certain liabilities of the two Sanford, North  
                         Carolina, branches of Triangle Bank, Raleigh, North  
                         Carolina -- report on competitive factors.  
                         Submitted, January 28, 1997.

Richmond           Centreville National Bank of Maryland, Centreville,  
                         Maryland, proposed merger with Kent Savings & Loan  
                         Association, F.A., Chestertown, Maryland -- report  
                         on competitive factors.  
                         Submitted, January 31, 1997.

Atlanta            Colonial Bank, Montgomery, Montgomery, Alabama  
                         proposed acquisition of the assets and assumption  
                         of the liabilities of Union Bank, Evergreen,  
                         Alabama -- report on competitive factors.  
                         Submitted, January 31, 1997.

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

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**COMPETITIVE FACTORS REPORTS**

Atlanta	Deposit Guaranty National Bank of Louisiana, Hammond, Louisiana, proposed acquisition of the assets and assumption of the liabilities of Capital Bank, Monroe, Louisiana -- report on competitive factors. Submitted, January 28, 1997.
San Francisco	First Bank & Trust, Irvine, California, proposed acquisition of the Lakewood and Marina branches of Highland Federal Bank, FSB, Burbank, California -- report on competitive factors. Submitted, January 31, 1997.
Dallas	First National Bank, Temple, Texas, proposed acquisition of the assets and assumption of the liabilities of a branch of Pacific Southwest Bank, Corpus Christi, Texas, at 1003 East Highway 190, Copperas Cove, Texas -- report on competitive factors. Submitted, January 31, 1997.
Atlanta	First National Bank of Oneida, Oneida, Tennessee, proposed merger with First National Interim Bank of Oneida -- report on competitive factors. Submitted, January 29, 1997.
Dallas	First State Bank, Yoakum, Texas, proposed acquisition of the assets and assumption of the liabilities of a branch of Pacific Southwest Bank, Corpus Christi, Texas, at 112 South Main Street, Moulton, Texas -- report on competitive factors. Submitted, January 27, 1997.
Chicago	First State Bank, Webster City, Iowa, proposed merger with Farmers Savings Bank, Vincent, Iowa -- report on competitive factors. Submitted, January 31, 1997.
Dallas	Longview Bank and Trust Company, Longview, Texas, proposed acquisition of the assets and assumption of the liabilities of a branch of First Bank of Texas, Tomball, Texas, at 102 W. Columbia Street, San Augustine, Texas -- report on competitive factors. Submitted, January 27, 1997.



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

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**COMPETITIVE FACTORS REPORTS**

Chicago	Northern Trust Bank of Texas National Association, Dallas, Texas, proposed merger with Brent Tree National Bank -- report on competitive factors. Submitted, January 31, 1997.
Chicago	Old Kent Bank National Association, Jonesville, Michigan, proposed purchase of certain assets and assumption of certain liabilities of the Jonesville and Hillsdale branches of Old Kent Bank, Grand Rapids, Michigan -- report on competitive factors. Submitted, January 30, 1997.
Chicago	Pendleton Banking Company, Pendleton, Indiana, proposed acquisition of certain assets and assumption of certain liabilities of the Edgewood, Indiana, branch of First Merchants Bank, National Association, Muncie, Indiana -- report on competitive factors. Submitted, January 31, 1997.
Chicago	TCF National Bank Illinois, Chicago, Illinois, proposed merger with Bank of Chicago, Chicago, Illinois -- report on competitive factors. Submitted, January 29, 1997.

**EXTENSIONS OF TIME**

Richmond	CCB Financial Corporation, Durham, North Carolina -- extension to May 1, 1997, to engage de novo in data processing and providing management consulting to depository institutions through CCB Services, Inc. Granted, January 30, 1997.
New York	Dresdner Bank AG, Frankfurt, Germany -- extension to April 28, 1997, to engage in lending activities through Dresdner Bridge Investors, Inc., New York, New York. Granted, January 29, 1997.

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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
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**EXTENSIONS OF TIME**

New York	Saban, S.A., Panama City, Panama, and RNYC Holding Limited, Gibraltar -- extension to April 3, 1997, for Saban to acquire shares of Republic New York Corporation, New York, New York and for RNYCH to directly acquire and for Saban to indirectly acquire shares of RNYC. Granted, January 27, 1997.
Chicago	Taylor Capital Group, Inc., Wheeling, Illinois -- extension to April 21, 1997, to acquire Cole Taylor Bank, Chicago, Illinois, and CT Mortgage Company, Inc., Altamonte Springs, Florida. Granted, January 28, 1997.

**MEMBERSHIP**

Richmond	F&M Bank-Allegiance, Inc., Bethesda, Maryland -- to become a member of the Federal Reserve System. Approved, January 28, 1997.
Chicago	Michigan Heritage Bank, Novi, Michigan -- to become a member of the Federal Reserve System. Approved, January 31, 1997.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**BANK HOLDING COMPANIES**

Banque Nationale de Paris, Paris, France -- to retain approximately 7.7 percent of AXA, S.A., which indirectly owns a majority of the shares of Donaldson, Lufkin & Jenrette, Inc., New York, New York, a U.S. securities company.  
Granted, January 21, 1997.

ADDITIONS AND CORRECTIONS

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

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**BANK HOLDING COMPANIES**

Kansas City      UMB Financial Corporation, Kansas City, Missouri --  
to acquire UMB Bank Omaha, N.A., Omaha, Nebraska.  
Approved, January 23, 1997.

**COMPETITIVE FACTORS REPORTS**

Kansas City      BancOklahoma Trust Co., Tulsa, Oklahoma, proposed  
merger with Bank of Oklahoma, N.A. -- report on  
competitive factors.  
Submitted, January 22, 1997.

San Francisco      China Trust Bank of California, Torrance, California,  
proposed merger with China Trust Bank of New York,  
New York, New York -- report on competitive  
factors.  
Submitted, January 24, 1997.

**EXTENSIONS OF TIME**

Kansas City      Hometown Banc Corp., Grand Island, Nebraska --  
extension to May 9, 1997, to acquire Five Points  
Bank.  
Granted, January 21, 1997.

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

Affiliated Community Bancorp, Inc., Waltham, Massachusetts - section 3(a)(3) application to acquire Middlesex Bank & Trust Co. (in organization), Newton, Massachusetts*	<u>Newspaper</u>	02-14-97
	<u>Federal Register</u>	02-18-97

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Bank of Boston Corporation, Boston, Massachusetts, and BayBanks, Inc., Boston, Massachusetts - 3(a)(3) application to acquire BankBoston (NH), National Association, Nashua, New Hampshire*	<u>Newspaper</u>	Not Yet Established
	<u>Federal Register</u>	02-14-97

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**

The Bank of New York, New York, New York, to establish two branches in ShopRite Supermarkets located at 372 Broadway, Hillsdale, New Jersey, and 14 Post Road, Oakland, New Jersey. 1/

02/28/97

National Westminster Bank Plc, London, England, to establish an agency office in Houston, Texas.

02/21/97

National Westminster Bank Plc, London, England, to establish an additional branch in New York, New York.

02/26/97

**SECTION II**

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

None.

**SECTION III**

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

Banco Bilbao Vizcaya, S.A., Bilbao, Spain, to engage, through BBV LatInvest Securities, Inc., New York, New York, in the following activities: (i) underwriting and dealing, to a limited extent, in all types of debt and equity securities, other than ownership interests in open-end investment companies; (ii) acting as agent in the private placement of all types of securities, including providing related advisory services; (iii) acting as "riskless principal" in the purchase and sale of all types of securities; (iv) providing investment and financial advice; (v) providing securities brokerage; (vi) making, acquiring and servicing loans; (vii) underwriting and dealing in government obligations; (viii) engaging in swaps-related activities; and (ix) acting as a "conduit" or "intermediary" in securities borrowing and lending.

N/A

Creditanstalt, Vienna, Austria, to engage de novo in making equity investments in corporations or projects designed primarily to promote community welfare.

N/A

**SECTION IV**

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

None.

## **SECTION V**

### **Availability of CRA Public Evaluations**

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

### **Week Ending February 1, 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**

Keystone Financial Inc., Harrisburg, PA to acquire 100 percent of Financial Trust Corp,  
Carlisle,  
PA, pursuant to Section 3(a)(5) of the Bank Holding Company Act.

Newspaper comment period expires: 3/02/97  
Federal Register comment period expires: N/Avail

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

NONE

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

Sun Bancorp. Inc., Selinsgrove, PA for a waiver of the Application Requirement related to its  
acquisition of F.N.B. Corporation, Hemitage, PA and its wholly-owned subsidiary, Bucktail  
Bank and Trust Company, Emporium, PA, pursuant to Section 3 of the Bank Holding  
Company Act.



## **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 31, 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 February 1, 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)(3) application from F.N.B. Corporation, Hermitage, Pennsylvania, and Southwest Banks, Inc., Naples, Florida, on January 24, 1997, to acquire West Coast Bancorp, Inc., Cape Coral, Florida.

\* Not Yet Known #

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

NONE

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

NONE

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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

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## **AVAILABILITY OF CRA PUBLIC EVALUATIONS**

(January 31, 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 31, 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.

The St. Henry Bank  
231 East Main Street  
Saint Henry, OH 43883  
Rating: Satisfactory  
Exam Date: 9-30-96  
Disclosure: 1-28-97  
RSSD#: 568126

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 drive-in branch facility in the Blair Park Shopping Center, 1330 East-West Highway, Silver Spring, Maryland.*	2-26-97
Community Bank of Tri-County, Waldorf, Maryland (the proposed successor to Tri-County Federal Savings Bank of Waldorf), for membership in the Federal Reserve System.*	Not yet available.

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 George H. Broadrick with respect to First Citizens BancShares, Inc., Raleigh, North Carolina.	2-18-97**
Notice of Change in Control filed by George H. Broadrick with respect to Fidelity BancShares (N.C.), Inc., Fuquay-Varina, North Carolina.	2-18-97**
Tri-County Financial Corporation, Waldorf, Maryland, to become a bank holding company through the acquisition of Community Bank of Tri-County, Waldorf, Maryland (the proposed successor to Tri-County Federal Savings Bank of Waldorf).*	Not yet available.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

\*Application is subject to CRA requirements.

\*\*Expiration of comment period as specified in the Federal Register.

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

Application

None.

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending January 31, 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.

Examination

Date

Rating

None.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending January 31, 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 merge with AmSouth Bank of Florida, Tampa, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*
AmSouth Bank of Alabama Birmingham, Alabama To merge with AmSouth Bank of Tennessee, Chattanooga, Tennessee, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*
AmSouth Bank of Alabama Birmingham, Alabama To merge with AmSouth Bank of Georgia, Rome, Georgia, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*
AmSouth Bank of Alabama Birmingham, Alabama To merge with AmSouth Bank of Walker County, Jasper, Alabama, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*
Republic Security Bank West Palm Beach, Florida To merge with Family Bank, Hallandale, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Regions Financial Corporation Birmingham, Alabama To merge with West Carroll Bancshares, Inc., Oak Grove, Louisiana, and thereby directly acquire West Carroll National Bank of Oak Grove, Oak Grove, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	02-25-97* Federal Register
Regions Financial Corporation Birmingham, Alabama To merge with Gulf South Bancshares, Inc., Gretna, Louisiana, and thereby directly acquire Gulf South Bank and Trust Company, Gretna, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending January 31, 1997

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Hamilton Bancorp, Inc. Miami, Florida Change in control notification by Mr. Eduardo A. Masferrer to acquire an additional 9.31 percent of the outstanding shares of Hamilton Bancorp, Inc., Miami, Florida. The acquisition will increase Mr. Masferrer's total ownership to 15.20 percent.	Not yet available*
Republic Bancshares, Inc. St. Petersburg, Florida To acquire Firststate Financial, F.A., Orlando, Florida, and thereby engage in operating a savings association, pursuant to Section 225.25(b)(9) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	Not yet available*
Whitney Holding Corporation New Orleans, Louisiana To merge with Merchants Bancshares, Inc., Gulfport, Mississippi, and thereby directly acquire Merchants Bank & Trust Company, Gulfport, Mississippi, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*
Whitney Holding Corporation New Orleans, Louisiana To acquire Whitney National Bank of Mississippi, Gulfport, Mississippi (in organization), pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Barnett Banks, Inc. Jacksonville, Florida To acquire Oxford Resources Corp., Melville, New York, and thereby engage in consumer finance and leasing personal or real property or acting as agent, broker or adviser in leasing such property, pursuant to Sections 225.25(b)(1)(i) and 225.25(b)(5) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	Not yet available

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

Application

Republic Security Financial Corporation  
West Palm Beach, Florida  
Request for waiver of the application requirement of Section 3(a)(3) of the Bank Holding Company Act to acquire Family Bank, Hallandale, Florida.

\*Subject to provisions of the Community Reinvestment Act.



Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending January 31, 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 Date</u>
Central State Bank Post Office Box 180 Calera, Alabama 35040 (205) 668-0711	Outstanding	09-30-96
Pointe Bank 1 West Flamingo Drive Pembroke Pines, Florida 33207 (305) 437-2265	Satisfactory	10-07-96
TransAtlantic Bank 48 East Flagler Street Miami, Florida 33131 (305) 377-0200	Satisfactory	10-08-96

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending January 31, 1997

Recently Approved Applications

Approval Date

The Peoples Bank & Trust Company  
Selma, Alabama

01-27-97

To establish a branch located at 3791 Highway 14, Millbrook, Alabama.

RBC, Inc.  
Demopolis, Alabama

01-29-97

Notice for 1-BHC formation, Robertson Banking Company, Demopolis, Alabama.

Compass Bancshares, Inc.  
Birmingham, Alabama

01-30-97

Along with Compass Banks of Texas, Inc., Birmingham, Alabama, and Compass Bancorporation of Texas, Inc., Wilmington, Delaware, to acquire Horizon Bancorp, Inc., Austin, Texas, and its subsidiary, Horizon Bank & Trust, SSB, Austin, Texas, and thereby engage in operating a savings association, pursuant to Section 225.25(b) (9) of Regulation Y and Section 4(c) (8) of the Bank Holding Company Act.

SunTrust Bank, Atlanta  
Atlanta, Georgia

01-30-97

To establish a branch located at 2698 Buford Highway, Duluth, Georgia, to be known as the Duluth Station Branch.

SunTrust Bank, Atlanta  
Atlanta, Georgia

01-30-97

To establish a branch located at 108 Pavillion Parkway, Fayetteville, Georgia, to be known as the Fayette Pavillion Branch.

SunTrust Bank, Atlanta  
Atlanta, Georgia

01-30-97

To establish a branch located at 7535 Highway 85, Riverdale, Georgia, to be known as the Riverdale Crossing Branch.

SunTrust Bank, Atlanta  
Atlanta, Georgia

01-30-97

To establish a branch located at 7899 Tara Boulevard, Jonesboro, Georgia, to be known as Jonesboro Corners Branch.

SunTrust Bank, Atlanta  
Atlanta, Georgia

01-30-97

To establish a branch located at 2035 Mount Zion Road, Morrow, Georgia, to be known as the Mount Zion Branch.

SunTrust Bank, Atlanta  
Atlanta, Georgia

01-30-97

To establish a branch located at 3316 Highway 5, Douglasville, Georgia, to be known as the Cosby Station Branch.

SunTrust Bank, Atlanta  
Atlanta, Georgia

01-30-97

To establish a branch located at 2900 Peachtree Road, NE, Atlanta, Georgia, to be known as The Peach Branch.

SunTrust Bank, Atlanta  
Atlanta, Georgia

01-30-97

To establish a branch located at 4403 Townlake Parkway, Townlake, Georgia, to be known as Rose Creek Branch.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending January 31, 1997

Recently Approved Applications

Approval Date

SunTrust Bank, Atlanta Atlanta, Georgia To establish a branch located at 2173 Hamilton Mill Parkway, Dacula, Georgia, to be known as the Hamilton Mill Branch.	01-30-97
SunTrust Bank, Atlanta Atlanta, Georgia To establish a branch located at 1910 Highway 20, SE, Conyers, Georgia, to be known as the Rockdale Square Branch.	01-30-97
SunTrust Bank, Atlanta Atlanta, Georgia To establish a branch located at 4422 Hugh Howell Road, Tucker, Georgia, to be known as the Hugh Howell Branch.	01-30-97
SunTrust Bank, Atlanta Atlanta, Georgia To establish a branch located at 6131 S. Norcross-Tucker Road, Norcross, Georgia, to be known as the Norcross Tucker Branch.	01-30-97
SunTrust Bank, Atlanta Atlanta, Georgia To establish a branch located at 2455 Cumberland Parkway, Atlanta, Georgia, to be known as Paces Ferry Center Branch.	01-30-97
SunTrust Bank, Atlanta Atlanta, Georgia To establish a branch located at 1544 Piedmont Road, Atlanta, Georgia, to be known as the Ansley Mall Branch.	01-30-97
SunTrust Bank, Atlanta Atlanta, Georgia To establish a branch located at 50 Barret Parkway, Marietta, Georgia, to be known as the Town Center Prado Branch.	01-30-97
SunTrust Bank, Atlanta Atlanta, Georgia To establish a branch located at 6300 Powers Ferry Road, Atlanta, Georgia, to be known as Powers Ferry Village Branch.	01-30-97
SunTrust Bank, Atlanta Atlanta, Georgia To establish a branch located at 4430 Wade Green Road, Kennesaw, Georgia, to be known as Wade Green Village Branch.	01-30-97
SunTrust Bank, Atlanta Atlanta, Georgia To establish a branch located at 11585 Jones Bridge Road, Alpharetta, Georgia, to be known as Addotts Village Branch.	01-30-97

Th Bancshares, Inc.  
Jennings, Louisiana  
1-BHC formation, Th Bank, Jennings, Louisiana.

01-30-97

Whitney Holding Corporation  
New Orleans, Louisiana

01-30-97

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.

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	Royal American Bank Inverness, Illinois One Tiffany Pointe Bloomington, Illinois	NP - 1-31-97
Merger & Branch	La Salle State Bank La Salle, Illinois Community Bank of Utica Utica, Illinois 100 Mill Street Utica, Illinois	NP - 2-3-97
Branch	1St Source Bank South Bend, Indiana 2900 South State Street St. Joseph, Michigan	NP - 2-10-97

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>
COC-HC	Antioch Holding Company Antioch, Illinois By Randolph S. Miles	FR - 2-20-97 NP - **
3(a)(1)	AliKat Investments, Inc.* Gurnee, Illinois NorthSide Community Bank Gurnee, Illinois (in organization)	FR - 3-03-97 NP - **
3(a)(3)	Blackhawk Bancorp, Inc.* Beloit, Wisconsin Rochelle Bancorp, Inc. Rochelle, Illinois Rochelle Savings Bank, S.B. Rochelle, Illinois	FR - ** 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 - 3-01-97

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)	County Bancorp, Inc.* Manitowoc, Wisconsin Investors Community Bank Manitowoc, Wisconsin (in organization)	FR - 1-27-97 NP - 1-6-97
3(a)(1)	The Connor Trusts* Marshfield, Wisconsin Pioneer Bancorp, Inc. Auburndale, Wisconsin Pioneer State Bank Auburndale, Wisconsin	FR - 2-28-97 NP - 2-24-97
3(a)(1)	Pioneer Bancorp, Inc.* Auburndale, Wisconsin Pioneer State Bank Auburndale, Wisconsin	FR - 2-28-97 NP - 2-24-97
3(a)(1)	Brickyard Bancorp, Inc.* Northbrook, Illinois Sysco Financial, Inc. Lincolnwood, Illinois Brickyard Bank Lincolnwood, Illinois	FR - 2-14-97 NP - 2-18-97
3(a)(3)	First Financial Bancorporation* Iowa City, Iowa West Branch Bancorp, Inc. West Branch, Iowa West Branch State Bank West Branch, Iowa	FR - 2-3-97 NP - 2-1-97
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 - 2-6-97

Federal Reserve Bank of Chicago

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

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 - 2-14-97 NP - **
3(a)(1)	First Equity Corp.* Skokie, Illinois 1st Equity Bank Skokie, Illinois (in organization)	FR - 2-27-97 NP - 2-23-97



Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Vermilion Bancorp, Inc. Danville, Illinois To engage <u>de novo</u> in the activity of lending funds to the ESOP and making and servicing loans.	FR - 2-11-97
4(c)(8)	Blackhawk Bancorp, Inc. Beloit, Wisconsin Midland Acceptance Corporation Rochelle, Illinois	FR - **

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

<u>Type</u>	<u>Application</u>
ROS	La Salle Bancorp, Inc. La Salle, Illinois To redeem 16,472 shares of outstanding common stock
ROS	Halbur Bancshares, Inc. Halbur, Iowa To redeem 1,927.5 or 50% of its outstanding common 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 January 31, 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.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
F&M Bank-Lancaster 302 South Madison Street Lancaster, Wisconsin 53813-1640 (608) 723-2191	9/30/96	O
First State Bank of Bourbon, Indiana 101 West Center P.O. Box 4 Bourbon, Indiana 46504-0004 (219) 342-2415	9/30/96	S
West Chester Savings Bank 1060 West Monroe Street P.O. Box 517 Washington, Iowa 52353-0517 (319) 653-2265	10/07/96	S

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JANUARY 31, 1997

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

<b><u>Application</u></b>	<b><u>End of Comment Period</u></b>
*Section 3(a)(1) notification by Liberty Bancshares, Inc., Alton, Illinois, to acquire Liberty Bank, Alton, Illinois.	2-18-97

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

<b><u>Application</u></b>	<b><u>End of Comment Period</u></b>
* Section 3(a)(5) application by First Commercial Corporation, Little Rock, Arkansas, to merge with Southwest Bancshares, Inc., Jonesboro, Arkansas.	Newspaper: 2-25-97

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

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

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

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

\* This application/notification is subject to CRA.

# FEDERAL RESERVE BANK OF ST. LOUIS

FOR THE WEEK ENDING January 31, 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.

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

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

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Trimont Bancorporation, Inc., Trimont, Minnesota for prior approval to acquire 24% of the voting shares of the Financial Services of Winger, Inc., Winger, Minnesota. *	Not yet available
Farmers State Financial Corp., Victor, Montana to engage <i>de novo</i> in operating a savings association through the acquisition of Farmers State Bank, fsb, Stevensville, Montana, a <i>de novo</i> federal savings bank.	Not yet available
*Subject to CRA	

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

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

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

<u>Application</u>
Community First Bankshares, Inc., Fargo, North Dakota, to engage in general insurance agency activities through the acquisition of the assets of Lakefield Agency, Lakefield, Minnesota.

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

**Section V - Availability of  
CRA Public Evaluations  
week ending January 31, 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>
Central Savings Bank 511 Bingham Avenue, Box 339 Sault Ste. Marie, MI 49783 (906) 635-6250	October 8, 1996	Satisfactory
First American Bank Valley 3100 South Columbia Road P.O. Box 13118 Grand Forks, ND 58208-3118 (701) 772-5551	October 21, 1996	Outstanding

**KANSAS CITY RESERVE BANK APPLICATIONS AND REPORTS RECEIVED**

During the week ending January 31, 1997

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

**APPLICATION**

**COMMENT PERIOD ENDING DATE**

None.

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

**APPLICATION**

**COMMENT PERIOD ENDING DATE**

None.

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

**APPLICATION**

**COMMENT PERIOD ENDING DATE**

None.

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

**APPLICATION**

None.

**SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS**

**Identification of Ratings**

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

**Outstanding record of meeting community credit needs**

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

### **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>Bank/Location</b>	<b>CRA Public Exam Date</b>	<b>CRA Date</b>	<b>Rating</b>
<b>The State Bank P.O. Box 539 Winfield, Kansas 67156-0539</b>	<b>10-28-96</b>	<b>01-29-97</b>	<b>Outstanding</b>

**\*Application is subject to CRA.**



FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JANUARY 27, 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  
Michael A. Myers, Dallas, TX,  
to acquire an interest in  
Myers Bancshares, Inc., Dallas, TX

N/A

\*Section 3(a)(1) application by  
Krum Holdings, L.L.C., Krum, TX,  
to acquire Porter Holdings, Ltd.,  
Krum, TX, and Farmers and Merchants  
State Bank, Krum, TX

N/A

\*Section 3(a)(1) application by  
Porter Holdings, Ltd., Krum, TX,  
to acquire Farmers and Merchants  
State Bank, Krum, TX

N/A

\*Section 3(a)(1) application by  
Eagle Bancshares, Inc., Fairfield, TX, to  
acquire Fairfield Holdings, Inc., Fairfield,  
TX, and First National Bank of Fairfield,  
Fairfield, TX

N/A

\*Section 3(a)(1) application by  
Fairfield Holdings, Inc., Fairfield, TX,  
to acquire First National Bank of Fairfield,  
Fairfield, 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

None.

\* SUBJECT TO CRA.

\*\* EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.

N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS  
FOR THE WEEK OF JANUARY 27, 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>
None.	.	

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS APPROVED DURING THE WEEK OF JANUARY 27, 1997

APPLICATION

DATE

Section 9 Application by  
Wellington State Bank, Wellington, TX  
to establish a branch at  
105 N. 5th St., Canadian, TX 79014

97/01/27

Section 3(a)(1) Application by  
Coastal Bend Bancshares, Inc., Alice, TX, to acquire  
Buckeye Bancshares, Inc., Dover, DE, and  
First Community Bank, N.A., Alice, TX

97/01/28

Section 3(a)(1) Application by  
Buckeye Bancshares, Inc., Dover, DE, to acquire  
First Community Bank, N.A., Alice, TX

97/01/28

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 1/31/97

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

U.S. Bank of Utah, Salt Lake City, Utah, to establish branch offices at the SuperTARGET stores, located in Orem and Riverdale, Utah. \*

Newspaper: 2/10/97

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

U.S. Bancorp, Portland, Oregon, to acquire Business & Professional Bank, Woodland, California. \*

Newspaper: Not available

Fed. Reg.: 3/03/97

Section III - Applications Subject to Federal Register Only

Philippine Commercial International Bank, Manila, Philippines, to expand the geographic scope of its money transmitter services through PCI Express Padala, Inc., Los Angeles, California.

Fed. Reg.: Not available

Regency Bancorp, Fresno, California, to acquire Regency Investment Advisors, Fresno, California.

Fed. Reg.: Not available

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

None

\* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 1/31/97

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>
American West Bank	16861 Ventura Blvd. PO Box 20037 Encino, CA 91416-0037 (818) 501-2265	9/30/96	Satisfactory
Barnes Banking Company	33 South Main PO Box 207 Kaysville, UT 84037-0207 (801) 544-3424	9/30/96	Satisfactory
American Pacific Bank	112 Main PO Box 350 Aumsville, OR 97325-0350 (503) 749-1200	9/30/96	Needs to Improve

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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.

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