

ANNOUNCEMENT

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

**H.2, 1997, No. 7
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending February 15, 1997**

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Financial modernization -- statement by Chairman Greenspan before the Subcommittee on Financial Institutions and Consumer Credit of the House Committee on Banking and Financial Services, February 13, 1997.
Published, February 13, 1997.

BANK HOLDING COMPANIES

Bank of New York Company, Inc., New York, New York -- to expand the activities of its section 20 subsidiary, BNY Capital Markets, Inc., to include limited underwriting and dealing in all types of debt and equity securities.
Permitted, February 12, 1997.

ENFORCEMENT

Asahi Bank, Ltd., Tokyo, Japan, and the Asahi Bank, Ltd., branch in New York -- order of assessment of a civil money penalty of \$5 million against the bank and the branch, and joint issuance with the New York State Banking Department of a cease and desist order against the bank and the branch.
Announced, February 13, 1997.

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

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

BANK BRANCHES, DOMESTIC

New York	European American Bank, New York, New York -- to establish an in-store full service branch in a Wal-Mart Store at 161 Centereach Mall, Centereach, New York. Approved, February 11, 1997.
Minneapolis	Security State Bank & Trust Company, Polson, Montana -- to establish a branch in Polson. Approved, February 12, 1997.

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

BANK HOLDING COMPANIES

Kansas City	Ameribanc Holdings, Durango, Colorado -- to acquire The Bank of Durango. Permitted, February 12, 1997.
Kansas City	BOK Financial Corporation, Tulsa, Oklahoma -- to acquire First Tex Corp., Inc., Dallas, Texas. Approved, February 14, 1997.
Secretary	Community Capital Corporation, Greenwood, South Carolina -- to acquire The Bank of Belton, Belton; and Bank of Barnwell County, Barnwell, South Carolina. Approved, February 12, 1997.
Chicago	County Bancorp, Inc., Manitowoc, Wisconsin -- to acquire Investors Community Bank. Approved, February 14, 1997.
Chicago	Damen Financial Corporation, Schaumburg, Illinois -- to acquire Damen National Bank. Approved, February 12, 1997.
Dallas	Laguna Bancshares, Inc., Big Lake, Texas -- to acquire Laguna Bancshares of Delaware, Inc., Dover, Delaware, and Big Lake Bank, N.A. Approved, February 11, 1997.
Dallas	Laguna Bancshares of Delaware, Inc., Dover, Delaware -- to acquire Big Lake Bank, N.A. Approved, February 11, 1997.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota, and Norwest Financial Services, Des Moines, Iowa -- to engage in automobile lending and credit-related insurance activities through the acquisition of Reliable Financial Services, Inc., San Juan, Puerto Rico. Approved, February 11, 1997.
Cleveland	Park National Corporation, Newark, Ohio -- to acquire First Knox Banc Corp., Mount Vernon, Ohio. Approved, February 15, 1997.

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

BANK HOLDING COMPANIES

Kansas City	Platte Valley Financial Services Companies, Inc., Scottsbluff, Nebraska -- to acquire Platte Valley National Banc, Inc. and Platte Valley National Bank, Scotts Bluff, Nebraska; First Morrill Co. and Platte Valley National Bank, Morrill, Nebraska; and notification to continue to engage in nonbanking activities through Platte Valley Ag Credit Co., Platte Valley Lending Co., Platte Valley Investment Center and Platte Valley Mortgage Company, all of Scottsbluff, Nebraska. Approved, February 11, 1997.
Chicago	Sycamore Bancshares, Inc., Sycamore, Illinois -- request for waiver of application to acquire American National Bank of De Kalb. Granted, February 10, 1997.
Atlanta	Synovus Financial Corp., Columbus, Georgia, TB&C Bancshares, Inc., and their nonbank subsidiaries, Total Systems Services, Inc., and Vital Processing Services, L.L.C. -- to invest in a joint venture, Golden Retriever System, L.L.C., Chandler, Arizona, and engage in data processing services. Permitted, February 11, 1997.
San francisco	TRP Acquisition Corporation, Burr Ridge, Illinois -- to acquire Trans Pacific Bancorp, San Francisco, California. Approved, February 13, 1997.
St. Louis	Waterfield Bank Corp., Indianapolis, Indiana -- to acquire First National Bank of Mitchell, Mitchell, Indiana. Approved, February 10, 1997.

BANK MERGERS

San Francisco	Humboldt Bank, Eureka, California -- to acquire the Garberville branch of First Nationwide Bank, FSB, San Francisco, California. Approved, February 12, 1997.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK MERGERS

Chicago La Salle State Bank, La Salle, Illinois -- to merge
 with Community Bank of Utica, Illinois, and to
 establish a branch at 100 Mill Street, Utica,
 Illinois.
 Approved, February 13, 1997.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

San Francisco Glendale Federal Bank, Federal Savings Bank,
 Glendale, California -- request for waiver of
 application to acquire Transworld Bancorp and
 merger with Transworld Bank, both of Sherman Oaks,
 California.
 Granted, February 13, 1997.

Director, BS&R U.S. Trust Company of New Jersey -- registration as
 transfer agent.
 Withdrawn, February 13, 1997.

BANKS, STATE MEMBER

Director, BS&R Comerica Bank, Detroit, Michigan -- registration as
 transfer agent.
 Withdrawn, February 13, 1997.

CAPITAL STOCK

Chicago La Salle Bancorp, Inc. La Salle, Illinois --
 redemption of shares.
 Approved, February 13, 1997.

St. Louis Perry County Bancorp, Inc., Duquoin, Illinois --
 redemption of shares.
 Returned, February 10, 1997.

CHANGE IN BANK CONTROL

Chicago LaSalle Bancorp, Inc., La Salle, Illinois -- change
 in bank control.
 Permitted, February 13, 1997.

St. Louis Rosedale First National Corporation, Rosedale,
 Mississippi -- change in bank control.
 Permitted, February 10, 1997.

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

COMPETITIVE FACTORS REPORTS

St. Louis	AmBank Illinois, National Association, Robinson, Illinois, proposed merger with AmBank Illinois, Casey, Illinois -- report on competitive factors. Submitted, February 10, 1997.
Dallas	Bank of Barnwell County, Barnwell, South Carolina, proposed purchase of certain assets and assumption of certain liabilities of the Barnwell, Blackville, Salley, Springfield, and Williston branches of Carolina First Bank, Greenville, South Carolina -- report on competitive factors. Submitted, February 11, 1997.
Minneapolis	BayBank, Gladstone, Michigan, proposed merger with Bay Interim Bank -- report on competitive factors. Submitted, February 14, 1997.
Atlanta	Citizens Bank, Carthage, Tennessee, proposed purchase of certain assets and assumption of certain liabilities of the branch in Sparta of Trans Financial Bank Tennessee, N.A., Cookeville, Tennessee -- report on competitive factors. Submitted, February 12, 1997.
Richmond	Farmers & Merchants Bank, Granite Quarry, North Carolina, proposed purchase of certain assets and assumption of certain liabilities of the Rockwell, branch of First Union National Bank of North Carolina, Charlotte, North Carolina -- report on competitive factors. Submitted, February 12, 1997.
St. Louis	First National Bank of Mitchell, Mitchell, Indiana, proposed merger with Union National Bank -- report on competitive factors. Submitted, February 13, 1997.
St. Louis	First South Bank, Bolivar, Tennessee, proposed purchase of assets and assumption of liabilities of the Brownsville, Tennessee, branch of National Bank of Commerce, Memphis, Tennessee -- report on competitive factors. Submitted, February 14, 1997.

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

COMPETITIVE FACTORS REPORTS

Dallas	First State Bank of Avinger, Avinger, Texas, proposed merger with New Avinger, Inc. -- report on competitive factors. Submitted, February 14, 1997.
Chicago	Greensburg Savings and Loan Association, Greensburg, Indiana, proposed merger with First Federal Savings and Loan Association of Greensburg -- report on competitive factors. Submitted, February 12, 1997.
Chicago	Mound City Bank, Platteville, Wisconsin, proposed merger with New Mound City Bank -- report on competitive factors. Submitted, February 12, 1997.
San francisco	New Lompoc, Inc., Lompoc, California, proposed merger with First Valley Bank -- report on competitive factors. Submitted, February 12, 1997.
Kansas city	Pony Express Community Bank, St. Joseph, Missouri, proposed acquisition of the assets and assumption of the liabilities of the Hunter, Kansas, branch of Interstate Bank, Wakeeney, Kansas -- report on competitive factors. Submitted, February 12, 1997.
Atlanta	Regions Bank of Louisiana, Baton Rouge, Louisiana -- proposed acquisition of the assets and assumption of the liabilities of West Carroll National Bank of Oak Grove, Oak Grove, Louisiana -- report on competitive factors. Submitted, February 12, 1997.
Atlanta	Regions Bank of Louisiana, Baton Rouge, Louisiana, proposed acquisition of the assets and assumption of the liabilities of Gulf South Bank and Trust Company, Gretna, Louisiana -- report on competitive factors. Submitted, February 12, 1997.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Republic Bank, St. Petersburg, Florida, proposed acquisition of the assets and assumption of the liabilities of Firststate Financial, F.A., Orlando, Florida -- report on competitive factors. Submitted, February 12, 1997.
Philadelphia	Sun National Bank, Vineland, New Jersey -- proposed acquisition of the assets and assumption of the liabilities of four branches of First Union National Bank, Avondale, Pennsylvania -- report on competitive factors. Submitted, February 12, 1997.
Chicago	Today's Bank East, Freeport, Illinois, proposed merger with Today's Financial Services, Inc. and Today's Trust Company -- report on competitive factors. Submitted, February 12, 1997.
Kansas City	Tri State National Bank, Blanchard, Oklahoma, proposed merger with First National Bank of Tuttle, Tuttle, Oklahoma -- report on competitive factors. Submitted, February 11, 1997.

EXTENSIONS OF TIME

Chicago	Adair Insurance Agency, Inc., Adair, Iowa -- extension to April 9, 1997, to redeem shares. Granted, February 14, 1997.
Boston	Assabet Valley Bancorp, Hudson, Massachusetts -- extension to acquire Hudson Savings Bank. Granted, February 14, 1997.
Boston	Bank of Boston Corporation, Boston, Massachusetts -- extension to engage in underwriting and dealing in debt and equity securities through BancBoston Securities, Inc. Granted, February 11, 1997.
Richmond	FCBN Bank, Frederick, Maryland -- extension to June 9, 1997, to merge with Elkridge Bank, Elkridge, Maryland. Granted, February 13, 1997.

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

EXTENSIONS OF TIME

Boston	UFS Bancorp, Whitinsville, Massachusetts -- extension to acquire UniBank For Savings. Granted, February 14, 1997.
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INTERNATIONAL OPERATIONS

Director, BS&R	Morgan Guaranty International Finance Corporation, Newark, Delaware -- request to act as a general clearing member of the DTB Deutsche Terminbourse for certain non-clearing members of that exchange. Granted, February 14, 1997.
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MEMBERSHIP

Secretary	Bank of Belton, Belton, South Carolina -- to become a member of the Federal Reserve System. Approved, February 12, 1997.
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REGULATIONS AND POLICIES

Director, C&CA	Regulation M -- request for comment on second proposal revising official staff commentary to implement the Consumer Leasing Act (Docket R-0961). Approved, February 12, 1997.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

COMPETITIVE FACTORS REPORTS

Dallas Guaranty Bank & Trust Company, Gatesville, Texas --
proposed acquisition of the assets and assumption
of the liabilities of the branch of Pacific
Southwest Bank, Corpus Christi, at 116 South Bell
Street, Hamilton, Texas -- report on competitive
factors.
Submitted, February 4, 1997.

INTERNATIONAL OPERATIONS

Richmond First Fidelity International Bank, New York, New York
-- to amend its Articles of Association.
Approved, February 5, 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

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution

Examination Date

Rating**

NONE

SECTION VI - CRA EXAMINATION SCHEDULED

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

The Federal Reserve Bank of Boston does not have any institutions **scheduled** to be examined for CRA during the second quarter of 1997.

*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 Chase Manhattan Bank, New York, New York, to established a branch at Ciba Specialty Chemicals, 540 White Plains Road, Tarrytown, New York. 1/

03/10/97

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 National Bancorp., Streamwood, Illinois, a bank holding company with respect to AmericanMidwest Bank and Trust, Melrose Park, Illinois. 1/

03/19/97 3/

SECTION III

Nonbanking Applications
(subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated

community, including low- and moderate- income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending February 15, 1997

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

SECTION VI

CRA Examinations Scheduled to Begin in Second Quarter 1997

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in the published schedule, as shown above, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Comments should be sent to the attention of: Ms. Assunta Muglia, Examining Officer, Federal Reserve Bank of New York, 33 Liberty Street, New York, NY 10045.

Bank of Avoca
18 North Main Street
Avoca, New York 14809

First Tier Bank & Trust Company
107 Main Street
Salamanca, New York 14779

Banco Popular de Puerto Rico
P.O. Box 2708
San Juan, Puerto Rico 00936-2708

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

FEDERAL RESERVE BANK OF PHILADELPHIA

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

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

USA BancShares, Inc., Philadelphia, PA to acquire additional shares of Regent Bancshares Corp., Philadelphia, PA equalling up to 9.9% of total voting shares outstanding, pursuant to Section 3(a)(3) of the Bank Holding Company Act.

Newspaper comment period expires: 3/04/97

Federal Register comment period expires: 3/14/97

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

NONE

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

NONE

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending February 14, 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.

Bank/Location

Examination Date

CRA Rating

NONE

NONE

NONE

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION VI - CRA EXAM SCHEDULE

(April 1, 1997 - June 30, 1997)

"Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination."

Berks County Bank 400 Washington Street Reading, PA 19601	RSSD# 1160545
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First Sterling Bank 80 W. Lancaster Avenue Devon, PA 19333	1191398
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Madison Bank 1767 Sentry Parkway West Blue Bell, PA 19422	1399916
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Pennsylvania State Bank 2148 Market Street Camp Hill, PA 17001	1391415
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First Heritage Bank 64 N Franklin Street Wilkes Barre, PA 18701	221474
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APPLICATIONS BULLETIN
(For the week ending February 15, 1997)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

Received application from Banc One Corporation, Columbus, Ohio, and Banc One Oklahoma Corporation, Oklahoma City, Oklahoma, on February 5, 1997, to acquire Liberty Bancorp, Inc., Oklahoma City, Oklahoma, and its bank and non-bank subsidiaries.

* F: March 13, 1997

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

NONE

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

NONE

* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

- Expected to End 30 Days from Date of Receipt

AVAILABILITY OF CRA PUBLIC EVALUATIONS

(February 14, 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 February 14, 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.

Provident Bank of Kentucky
3701 Alexandria Pike
Cold Spring, KY 41076
Rating: Outstanding
Exam Date: 10-15-96
Disclosure Date: 2-13-97
RSSD #: 943518

**FEDERAL RESERVE BANK
OF CLEVELAND
P. O. Box 6387
Cleveland, Ohio 44101-1387**

**CRA Examinations Scheduled
Second Quarter 1997**

Examinations may have to be rescheduled during the calendar quarter in which they are designed to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

**Fifth Third Bank of Southern Ohio
100 South High Street
Hillsboro, OH 45133-0910**

**The Commercial Bank
P. O. Box 429
Delphos, OH 45833**

**The Savings Bank & Trust Company
P. O. Box 108
Orrville, OH 44667-0108**

**The Exchange Bank
P. O. Box 129
Luckey, OH 43443-0129**

**Somerset Trust Company
P. O. Box 777
Somerset, PA 15501-0777**

**Apollo Trust Company
201 North Warren Avenue
Apollo, PA 15613-0247**

**The Ohio Bank
P. O. Box 300
Findlay, OH 45839-0300**

**The Marblehead Bank
709 West Main Street
Marblehead, OH 43440**

**The Croghan Colonial Bank
323 Croghan Street
Fremont, OH 43420**

**The Ottoville Bank Company
P. O. Box 459
Ottoville, OH 45876**

**The Citizens Commercial Bank & Trust Co.
P. O. Box 170
Celina, OH 45822**

**Ohio Heritage Bank
P. O. Box 1590
Coshocton, OH 43812**

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

Application

Comment Period Ending Date

Atlantic Bank, Ocean City, Maryland,
to establish a branch in the Wal-Mart
SuperCenter at 2132 Old Snow Hill Road,
Pocomoke, Maryland.*

3-8-97

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

NationsBank Corporation, Charlotte, North Carolina, and its subsidiary, NB Holdings Corporation, Charlotte, North Carolina, to continue to retain in a fiduciary capacity, through the trust departments of their subsidiary banks, NationsBank, National Association, Charlotte, North Carolina, and NationsBank of Texas, National Association, Dallas, Texas, directly or indirectly more than 5% of the outstanding shares of voting stock of the following: Calvin B. Taylor Bankshares, Inc., Berlin, Maryland, and its wholly owned subsidiary bank; First Perry Bancorp, Inc., Pinckneyville, Illinois, and its wholly owned subsidiary bank; The First National Bank in Falfurrias, Falfurrias, Texas; First National Security Company, De Queen, Arkansas, and its six wholly-owned subsidiary banks; First National Bancshares of Hempstead County, Inc., Hope, Arkansas, and its three wholly owned subsidiary banks.*

3-14-97**

*Application is subject to CRA requirements.

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

Federal Reserve Bank of Richmond

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

Crestar Financial Corporation, Richmond, Virginia, to engage de novo through its subsidiary, Crestar Securities Corporation, Richmond, Virginia, in underwriting and dealing in certain bank-ineligible securities acting as agent in the private placement of all types of securities; and buying and selling all types of securities on the order of customers as riskless principal.

3-5-97**

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 February 14, 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

Southern Financial Bank

37 East Main Street

Warrenton, Virginia 22186-3420

10-28-96

Satisfactory

Federal Reserve Bank of Richmond

Section VI - CRA Examinations Scheduled for Second Quarter of 1997

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

Commercial and Farmers Bank, Ellicott City, Maryland
FCNB Bank, Frederick, Maryland
Big Stone Gap Bank and Trust Company, Big Stone, Virginia
Union Bank and Trust Company, Bowling Green, Virginia
Bank of Hampton Roads, Chesapeake, Virginia
Bank of Marion, Marion, Virginia
Bank of McKenney, McKenney, Virginia
Heritage Bank, Norfolk, Virginia
First Sentinel Bank, Richlands, Virginia
The Commonwealth Bank, Richmond, Virginia
Consolidated Bank Trust Company, Richmond, Virginia
Prosperity Bank & Trust Company, Springfield, Virginia
Marathon Bank, Stephens City, Virginia
Northern Neck State Bank, Warsaw, Virginia
Peoples State Bank, Inc., Clarksburg, West Virginia

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 14, 1997

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
1st United Bank Boca Raton, Florida To merge with Island National Bank and Trust Company, Palm Beach, Florida, pursuant to Section 18(c) of the Federal Reserve Act.	02-24-97
AmSouth Bank of Tennessee Chattanooga, Tennessee To establish a branch office located at 7604 Highway 70 South, Nashville, Tennessee.	02-20-97

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

<u>Application</u>	<u>Comment Period Ending Date</u>
The First Corporation Opelika, Alabama After-the-fact change in control by Joseph Lowrie Dean, Jr., to retain 132.68 percent of the outstanding shares of common stock.	02-20-97 Newspaper
1st United Bancorp Boca Raton, Florida To acquire Island National Bank and Trust Company, Palm Beach, Florida.	03-14-97 Federal Register

Section 3 - Applications Subject to Federal Register Only

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

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

Application

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 14, 1997

Section 6 - CRA Examinations Scheduled

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

Citizens Trust Bank, Atlanta, Georgia
Independent Bank of Ocala, Ocala, Florida
First Navy Bank, Pensacola, Florida
Aliant Bank, Alexandria, Alabama
Coconut Grove Bank, Miami, Florida
Republic Security Bank, West Palm Beach, Florida
First Bank & Trust Company of Tennessee, Johnson City, Tennessee
Levy County State Bank, Chiefland, Florida
West Coast Bank, Sarasota, Florida
Compass Bank, Birmingham, Alabama
Compass Bank, Jacksonville, Florida
Columbia Bank, Tampa, Florida
Bank at Ormond by-the-Sea, Ormond Beach, Florida
Indian Rocks State Bank, Indian Rocks Beach, Florida
Bank of St. Petersburg, St. Petersburg, Florida
Symrna Bank & Trust Company, Symrna, Georgia
Southeastern Bank of Florida, Alachua, Florida
First Central Bank, St. Petersburg, Florida
Family Bank, Hallandale, Florida
Bank of Alabama, Birmingham, Alabama
First Independence Bank of Florida, Fort Myers, Florida
PanAmerican Bank, Miami, Florida
Mobile County Bank, Grand Bay, Alabama
Merchants & Farmers Bank of Greene County, Eutaw, Alabama
First American Bank of Indian River County, Vero Beach, Florida

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 14, 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>
Bank of York Post Office Box 96 York, Alabama 36925 (205) 392-5205	Satisfactory	11-04-96

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 14, 1997

Recently Approved Applications

Approval Date

Synous Financial Corp.

02-11-97

Columbus, Georgia

Notification by Synovus Financial Corp. and its parent company, TB&C Bancshares, Inc., Columbus, Georgia, to invest, along with its nonbank subsidiaries, Total System Services, Inc., and Vital Processing Services, L.L.C., both of Columbus, Georgia, in a joint venture, Golden Retriever Systems, L.L.C., Chandler, Arizona, and thereby engage in data processing activities, pursuant to Section 225.25(b)(7) of Regulation Y and Section 4(c)(8) 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	1st Source Bank South Bend, Indiana 2900 South State Street St. Joseph, Michigan	NP - 2-10-97
3(a)(1) Notice	Community Bank Corp. Park Ridge, Illinois Park Ridge Community Bank Park Ridge, Illinois	NP - 3-8-97

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

<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 - 3-3-97 NP - 2-28-97
3(a)(3)	Blackhawk Bancorp, Inc.* Beloit, Wisconsin Rochelle Bancorp, Inc. Rochelle, Illinois Rochelle Savings Bank, S.B. Rochelle, Illinois	FR - 3-3-97 NP - **
3(a)(1)	Vanderbilt Holding Company, Inc.* Fairfax, Iowa Fairfax State Savings Bank Fairfax, Iowa	FR - 1-24-97 NP - 3-01-97
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

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)	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)	Firstbank of Illinois Co.* Springfield, Illinois BanCentral Corporation Champaign, Illinois Central National Bank of Mattoon Mattoon, Illinois	FR - 2-14-97 NP - 2-3-97
3(a)(1)	First Equity Corp.* Skokie, Illinois 1st Equity Bank Skokie, Illinois (in organization)	FR - 2-27-97 NP - 3-10-97
3(a)(1)	Bando McGlocklin Capital Corporation* Pewaukee, Wisconsin InvestorsBank Pewaukee, Wisconsin (in organization)	FR - 12-27-96 NP - 12-23-96
3(a)(1)	FBIC Subsidiary, Inc.* Springfield, Illinois BanCentral Corporation Champaign, Illinois Central National Bank of Mattoon Mattoon, Illinois	FR - 2-14-97 NP - 2-3-97

Federal Reserve Bank of Chicago

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

<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 - 3-3-97
4(c)(8)	HPK Financial Corporation Chicago, Illinois Mortgage Service America, Inc. Lombard, Illinois	FR - 3-5-97
4(c)(8)	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands Standard Federal Bancorporation, Inc. Troy, Michigan Standard Federal Bank Troy, Michigan Standard Brokerage Services, Inc Troy, Michigan	FR - 3-4-97
4(c)(8)	ABN AMRO Bank N.V. Amsterdam, The Netherlands Standard Federal Bancorporation, Inc. Troy, Michigan Standard Federal Bank Troy, Michigan Standard Brokerage Services, Inc Troy, Michigan	FR - 3-4-97

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)	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands Standard Federal Bancorporation, Inc. Troy, Michigan Standard Federal Bank Troy, Michigan Standard Brokerage Services, Inc Troy, Michigan	FR - 3-4-97
4(c)(8)	ABN AMRO Holding, N.V. Amsterdam, The Netherlands Standard Federal Bancorporation, Inc. Troy, Michigan Standard Federal Bank Troy, Michigan Standard Brokerage Services, Inc Troy, Michigan	FR - 3-4-97
4(c)(8)	ABN AMRO North America, Inc., Chicago, Illinois Standard Federal Bancorporation, Inc. Troy, Michigan Standard Federal Bank Troy, Michigan Standard Brokerage Services, Inc Troy, Michigan	FR - 3-4-97
4(c)(8)	Bando McGlocklin Capital Corporation Pewaukee, Wisconsin Bando McGlocklin Investment Corporation Pewaukee, Wisconsin Bando McGlocklin Small Business Lending Company Pewaukee, Wisconsin	FR - 12-27-96

Federal Reserve Bank of Chicago

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

Type

Application

ROS-HC

Anchor Bancorporation, Inc.

Farmer City, Illinois

To redeem 105 shares of outstanding shares

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 February 14, 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>
Citizens Bank and Trust Company 822-824 12th Street Belle Plaine, Iowa 52208-0159 (319) 444-2842	10/17/96	O
F&M Bank-Waushara County 123 East Main Street Wautoma, Wisconsin 54982 (414) 787-3351	10/15/96	O

Federal Reserve Bank of Chicago

Section V - Availability of CRA Public Evaluations
cont'd

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
F&M Bank-Winnebago County 124 East Main Street P.O. Box 501 Omro, Wisconsin 54963-0501	10/15/96	S
Rolling Hills Bank & Trust 1307 East 7th Street Atlantic, Iowa 50022 (712) 243-2244	10/22/96	O

Federal Reserve Bank of Chicago

Section VI - CRA Examinations Scheduled

The following state member banks are tentatively scheduled for a CRA examination during the **second** quarter of 1997. Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is scheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

1.	Bank One, Champaign-Urbana	Champaign, Illinois
2.	Bank One, Springfield	Springfield, Illinois
3.	Old Kent Bank	Elmhurst, Illinois
4.	Pullman Bank and Trust Company	Chicago, Illinois
5.	First Bank South	Dixon, Illinois
6.	LaSalle Bank Illinois	Franklin Park, Illinois
7.	Bank of America Illinois	Chicago, Illinois
8.	The First Commercial Bank	Chicago, Illinois
9.	First State Bank of Maple Park	Maple Park, Illinois
10.	North Shore Community Bank and Trust	Wilmette, Illinois
11.	The State Bank of Geneva	Geneva, Illinois
12.	NAB Bank	Chicago, Illinois
13.	Farmers State Bank of Western Illinois	New Windsor, Illinois
14.	First Bank North	Freeport, Illinois
15.	Union Bank Sandwich	Sandwich, Illinois
16.	First Security Bank of Cary-Grove	Cary, Illinois
17.	Kansas State Bank	Kansas, Illinois
18.	UnionBank	Streator, Illinois
19.	The Farmers Bank of Mt. Pulaski	Mount Pulaski, Illinois
20.	The Northern Trust Company	Chicago, Illinois
21.	Parish Bank and Trust Company	Momence, Illinois
22.	1st Source Bank	South Bend, Indiana
23.	Central Bank	Russiaville, Indiana
24.	The Farmers State Bank	Brookston, Indiana
25.	Community State Bank	Avilla, Indiana
26.	Hendricks County Bank and Trust Company	Brownsburg, Indiana
27.	The Friendship State Bank	Friendship, Indiana
28.	First State Bank of Porter	Porter, Indiana
29.	Bank of Geneva	Geneva, Indiana
30.	The Fifth Third Bank of Central Indiana	Indianapolis, Indiana
31.	Peoples Bank and Trust Company	Sunman, Indiana
32.	The Security Trust & Savings Bank	Shenandoah, Iowa
33.	Iowa State Bank	Sheldon, Iowa
34.	Iowa Trust & Savings Bank	Emmetsburg, Iowa
35.	Cedar Valley State Bank	Saint Ansgar, Iowa
36.	Quad City Bank and Trust Company	Bettendorf, Iowa
37.	Security Savings Bank	Farnhamville, Iowa
38.	Clear Lake Bank and Trust Company	Clear Lake, Iowa
39.	American Trust & Savings Bank	Dubuque, Iowa
40.	Mercantile Bank of Western Iowa	Des Moines, Iowa
41.	Titonka Savings Bank	Titonka, Iowa
42.	Security Trust & Savings Bank	Storm Lake, Iowa
43.	St. Ansgar State Bank	Saint Ansgar, Iowa

Federal Reserve Bank of Chicago

Section VI - CRA Examinations Scheduled
cont'd

44.	Fort Madison Bank and Trust Co.	Fort Madison, Iowa
45.	Bank of Lakeview	Lakeview, Michigan
46.	Midwest Guaranty Bank	Troy, Michigan
47.	Chemical Bank and Trust Company	Midland, Michigan
48.	Old Kent Bank	Grand Rapids, Michigan
49.	Byron Center State Bank	Byron Center, Michigan
50.	Grayling State Bank	Grayling, Michigan
51.	Valley Ridge Bank	Kent City, Michigan
52.	Chelsea State Bank	Chelsea, Michigan
53.	Tri-County Bank	Brown City, Michigan
54.	Chemical Bank Michigan	Clare, Michigan
55.	M&I Central Bank & Trust	Marshfield, Wisconsin
56.	M&I First American Bank	Wausau, Wisconsin
57.	M&I Bank-South Central	Watertown, Wisconsin
58.	Farmers & Merchants Bank of Orfordville	Orfordville, Wisconsin
59.	M&I Bank of Menomonee Falls	Menomonee Falls, Wisconsin
60.	M&I Northern Bank	Brookfield, Wisconsin
61.	Baylake Bank	Sturgeon Bay, Wisconsin
62.	Fortress Bank of Westby	Westby, Wisconsin
63.	First Banking Center-Burlington	Burlington, Wisconsin
64.	M&I Bank of Janesville	Janesville, Wisconsin
65.	Firststar Bank Wisconsin	Madison, Wisconsin

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING FEBRUARY 14, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

None.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

None.

FEDERAL RESERVE BANK OF ST. LOUIS

FOR THE WEEK ENDING February 14, 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
Mid-America Bank of Louisville & Trust Company	Louisville, Kentucky	09/26/96	Satisfactory

Federal Reserve Bank of St. Louis
FOR THE WEEK ENDING FEBRUARY 14, 1997

SECTION VI - CRA EXAMINATIONS SCHEDULED

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

Name	City	State
Heber Springs State Bank	Heber Springs	Arkansas
Arkansas Bankers Bank	Little Rock	Arkansas
Eagle Bank and Trust Company	Little Rock	Arkansas
Pulaski Bank and Trust Company	Little Rock	Arkansas
Citizens Bank	Marion	Arkansas
Farmers and Merchants Bank	Prairie Grove	Arkansas
First Bank of Arkansas	Searcy	Arkansas
First Illinois Bank	East St. Louis	Illinois
The State Bank of Jerseyville	Jerseyville	Illinois
The State Bank of Lima	Lima	Illinois
First State Bank of Red Bud	Red Bud	Illinois
Citizens State Bank of Petersburg	Petersburg	Indiana
Truman Bank	Clayton	Missouri
Bay-Hermann-Berger Bank	Hermann	Missouri
Peoples Bank and Trust Company of Lincoln County	Troy	Missouri

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

Application

Comment Period
Ending Date

Bay Bankcorp, Inc., Gladstone, Michigan, for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of baybank, Gladstone, Michigan.

February 25, 1997

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

Comment Period
Ending Date

TCF Colorado Corporation, Englewood, Colorado for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of TCF National Bank Colorado, Englewood, Colorado. *

March 14, 1997
(Federal Register)

TCF National Bank Minnesota, Minneapolis, Minnesota for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of each of the following: TCF National Bank Illinois, Chicago, Illinois and TCF National Bank Wisconsin, Milwaukee, Wisconsin.*

March 14, 1997
(Federal Register)

Great Lakes National Bank Michigan, Ann Arbor, Michigan for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of Great Lakes National Bank Ohio, Hamilton, Ohio. *

March 14, 1997
(Federal Register)

TCF Financial Corporation, Minneapolis, Minnesota for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of each of the following: TCF National Bank Minnesota, Minneapolis, Minnesota, TCF National Bank Illinois, Chicago, Illinois, Great Lakes National Bank Ohio, Hamilton, Ohio, TCF National Bank Colorado, Englewood, Colorado, TCF National Bank Wisconsin, Milwaukee, Wisconsin, Great Lakes National Bank Michigan, Ann Arbor, Michigan and, TCF Colorado Corporation, Englewood, Colorado. *

March 14, 1997
(Federal Register)

The Winton Jones Revocable Trust of 1997, and Carl Jones, Christopher Jones, and Richard McMahon as trustees to acquire control of 100% of the voting preferred shares of Anchor Bancorp, Inc., Wayzata, Minnesota.

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>
TCF Financial Corporation, Minneapolis, Minnesota to engage in securities brokerage and investment advisory activities through the acquisition of TCF Securities, Inc., St. Paul, Minnesota.	March 14, 1997
Community First Bankshares, Inc., Fargo, North Dakota to engage <i>de novo</i> in leasing personal or real property.	Not yet available

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 February 14, 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.

<u>BANK(S) EXAMINED</u>	<u>DATE OF EXAMINATION</u>	<u>CRA RATING</u>
American State Bank 700 East Sioux P.O. Box 1178 Pierre, SD 57501-1178	November 4, 1996	Outstanding

7/1/97
100-100-100

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section VI - CRA Examinations
Scheduled to Begin in the Period April 1, 1997 - June 30, 1997

Examinations may have to be rescheduled during the calendar quarter in which they are designed to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Written comments regarding the CRA performance of these institutions should be directed to Ms. Jacquelyn Brunmeier at the Federal Reserve Bank of Minneapolis, Banking Supervision Department, P.O. Box 291, Minneapolis, MN 55480-0291.

<u>Bank Name</u>	<u>City</u>	<u>State</u>
Farmers State Bank of Madelia, Inc.	Madelia	Minnesota
Pioneer Bank	Mapleton	Minnesota
First State Bank of Rushmore	Rushmore	Minnesota
Citizens State Bank of St. James	St. James	Minnesota
Liberty State Bank	St. Paul	Minnesota
Victoria State Bank	Victoria	Minnesota
Wadena State Bank	Wadena	Minnesota
Welcome State Bank	Welcome	Minnesota
Farmers State Bank of West Concord	West Concord	Minnesota
Cheyenne Western Bank	Ashland	Montana
Citizens Bank & Trust Company	Big Timber	Montana
Stockmens Bank	Cascade	Montana
Farmers State Bank of Montana	Conrad	Montana
Farmers State Bank of Denton	Denton	Montana
First Community Bank	Glasgow	Montana
Flint Creek Valley Bank	Philipsburg	Montana
Valley Bank of Ronan	Ronan	Montana
Security State Bank of Edgeley	Edgeley	North Dakota
First Western Bank & Trust	Minot	North Dakota
Farmers State Bank	Faith	South Dakota
Dacotah Bank	Mobridge	South Dakota
M & I Bank of Eagle River	Eagle River	Wisconsin
M & I Bank, Ashland	Ashland	Wisconsin
M & I Community State Bank	Eau Claire	Wisconsin
M & I Bank of La Crosse	La Crosse	Wisconsin
M & I Citizens American Bank	Merrill	Wisconsin
M & I Merchants Bank	Rhineland	Wisconsin
M & I Bank	Superior	Wisconsin
F&M Bank - Lakeland	Woodruff	Wisconsin

KANSAS CITY RESERVE BANK APPLICATIONS AND REPORTS RECEIVED
During the week ending February 14, 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

Clayton L. Green, Jr., Lawton, Oklahoma, for prior approval to acquire an additional 86.25 percent of the voting shares of B.O.E. Bancshares, Inc., Elgin, Oklahoma.

February 26, 1997

Matthew Ley, as Trustee, for prior approval to increase ownership interest from 2.7 percent to 40.9 percent of the voting shares of State National Bancshares, Inc., Wayne, Nebraska.

Not Available

Benedict Enslinger, Trustee; Benedict Enslinger Revocable Trust, LaCrosse, Kansas, for prior approval to increase ownership from 10.66 percent to 11.96 percent of the voting shares of NSB Bancshares, Inc., LaCrosse, Kansas.

Not Available

Robert S. Appel, Roger L. Reisher, and William P. Johnson, as Trustees, all of Lakewood, Colorado, to acquire a total of 26.8 percent of the voting shares of FirstBank Holding Company of Colorado, Lakewood, Colorado.

Not Available

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.

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
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None.

VI. CRA Examinations Scheduled for the 2nd and 3rd Quarters of 1997

<u>BANK NAME</u>	<u>CITY</u>	<u>STATE</u>
Bankers' Bank of the West	Denver	CO
Tri-State Bank	Denver	CO
Eaton Bank	Eaton	CO
Bank of Colorado-Western Slope	Grand Junction	CO
Community Bank of Parker	Parker	CO
Rio Blanco State Bank	Rangely	CO
Rocky Mountain State Bank	Rangely	CO
The Fidelity State Bank & Trust	Dodge City	KS
Bankwest	Goodland	KS
Premier Bank	Lenexa	KS
The St. Marys State Bank	St. Marys	KS
Boatmen's Bank of Southwest MO	Carthage	MO
The Heritage Bank of St. Joseph	St. Joseph	MO
Farmers State Bank	Stanberry	MO
The Farmers State Bank & Trust	Aurora	NE
Citizens Bank	Bancroft	NE
Crete State Bank	Crete	NE
Gretna State Bank	Gretna	NE
Farmers State Bank & Trust	Lexington	NE
Havelock Bank	Lincoln	NE
The Farmers Bank of Lincoln	Lincoln	NE
First United Bank	Neligh	NE
State Bank	Palmer	NE
Citizens State Bank	Polk	NE
Schuyler State Bank & Trust	Schuyler	NE
Farmers State Bank of Superior	Superior	NE
Farmers State Bank	Wallace	NE
Citizens Bank of Ardmore	Ardmore	OK
The Citizens Bank of Edmond	Edmond	OK
The First Bank of Haskell	Haskell	OK
Grant County Bank	Medford	OK
The Morris State Bank	Morris	OK
Weleetka State Bank	Weleetka	OK
Security State Bank of Basin	Basin	WY
Oregon Trail Bank	Guernsey	WY
Riverton State Bank	Riverton	WY
Sundance State Bank	Sundance	WY
Citizens Bank & Trust Co.	Torrington	WY
Union State Bank	Upton	WY
Stockgrowers State Bank	Worland	WY

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

***Application is subject to CRA.**

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF FEBRUARY 10, 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 Notice by
Clyde Crews, as trustee, San Antonio,
TX, to acquire an interest in
InterContinental Bank Shares Corporation,
San Antonio, TX

N/A

*Section 3(a)(1) application by
ANB Bancshares, Inc., Gonzales, TX, to
acquire ANB Nevada Group, Inc., Carson
City, NV, and American National Bank,
Gonzales, TX

N/A

*Section 3(a)(1) application by
ANB Nevada Group, Inc., Carson City, NV,
to acquire American National Bank,
Gonzales, TX

N/A

Change in Control Notice by
Cecil R. Simmons, trustee, San Benito, TX,
to acquire an interest in First San Benito
Bancshares, Inc., San Benito, 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
(Previously reported during the week of 1-27-97)

97/03/01

*Section 3(a)(1) application by
Fairfield Holdings, Inc., Fairfield, TX,
to acquire First National Bank of Fairfield,
Fairfield, TX 97/03/01
(Previously reported during the week of 1-27-97)

*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 97/03/01
(Previously reported during the week of 1-27-97)

*Section 3(a)(1) application by
Porter Holdings, Ltd., Krum, TX,
to acquire Farmers and Merchants
State Bank, Krum, TX 97/03/01
(Previously reported during the week of 1-27-97)

**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 FEBRUARY 10, 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>
First State Bank Main & Dundee P. O. Drawer B Matador, TX 79244 367552	96/11/04	Satisfactory

SECTION VI - CRA EXAMINATIONS SCHEDULED (2nd Qtr. 1997)

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

Bank

Community Bank
Katy, Texas
789257

Silsbee State Bank
Silsbee, Texas
404569

Texas State Bank
McAllen, Texas
1017658

Western Bank
Lordsburg, New Mexico
723653

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 2/14/97

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Valley Community Bank, Encino, California, to become a member of the Federal Reserve System. *	<u>Newspaper:</u> Not available

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

U.S. Bancorp, Portland, Oregon, to acquire Business & Professional Bank, Woodland, California. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 3/03/97

Section III - Applications Subject to Federal Register Only

None

Section IV - Applications Not Subject to Federal Register Notice
or Newspaper Notice (Cont'd.)

Humboldt Bank, Eureka, California, to invest \$2 million in the common stock of Bancorp Financial Services, Inc., Sacramento, California.

* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 2/14/97

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>
Bank of Utah	2605 Washington Blvd. PO Box 231 Ogden, Utah 84402-0231	10/15/96	Outstanding

*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.

Week ending 2/14/97

Section VI - CRA Examinations Scheduled

Pursuant to the requirements of Section 228.45 Regulation BB (Community Reinvestment Act or CRA), the following is a tentative schedule of CRA examinations planned for the second quarter of 1997. The data are being provided for your information should you wish to share comments with this Reserve Bank regarding the CRA performance of a scheduled bank's examination.

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Written comments should be directed to W. Gordon Smith at the Federal Reserve Bank of San Francisco, Division of Banking Supervision and Regulation (MS 620), 101 Market Street, San Francisco, California 94105.

<u>Name</u>	<u>City</u>	<u>State</u>
American Pacific State Bank	Sherman Oaks	California
Bank of Lake County	Lakeport	California
California United Bank	Encino	California
First Utah Bank	Salt Lake City	Utah
Garfield Bank	Montebello	California
Guardian State Bank	Salt Lake City	Utah
Home Valley Bank	Cave Junction	Oregon
Humboldt Bank	Eureka	California
Ireland Bank	Malad City	Idaho
Liberty Bank	South San Francisco	California
Oregon Pacific Banking Company	Florence	Oregon
Santa Barbara Bank & Trust	Santa Barbara	California
Silicon Valley Bank	San Jose	California
Southern California Bank	Anaheim	California
Sun City Bank, The	Sun City	Arizona
Tehama County Bank	Red Bluff	California
Utah Independent Bank	Salina	Utah
Valley Bank of Arizona	Phoenix	Arizona
Verdugo Banking Company	Glendale	California