

ANNOUNCEMENT  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

H.2, 1997, No. 11  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending March 15, 1997

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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BANK HOLDING COMPANIES

Anteilsverwaltung-Zentralsparkasse, Vienna, Austria,  
and Bank Austria Aktiengesellschaft -- request for  
a temporary exemption under section 4(c)(9) of the  
Bank Holding Company Act to engage in certain  
nonbanking activities in the United States as a  
result of Bank Austria's proposed acquisition of  
Creditanstalt-Bankverein.  
Granted, March 12, 1997.

FORMS

Application for Employment with the Board of  
Governors of the Federal Reserve System (FR 28) --  
extension, with revision.  
Approved, March 10, 1997.

Bank Holding Company Reporting Requirements  
(FR Y-9C, FR Y-9LP, FR Y-9SP, FR Y-11Q, and  
FR Y-11I) -- revision without extension.  
Approved, March 13, 1997.

Quarterly Report of Assets and Liabilities of Large  
Foreign Offices of U.S. Banks (FR 2502q) --  
extension, with revision.  
Approved, March 10, 1997.

Weekly Report of Eurodollar Liabilities Held by  
Selected U.S. Addressees at Foreign Offices of U.S.  
Banks (FR 2050) -- extension, with revision.  
Approved, March 10, 1997.

INTERNATIONAL OPERATIONS

CoreStates Bank, N.A., Philadelphia, Pennsylvania --  
to establish a branch in Seoul, Korea.  
Permitted, March 13, 1997.

REGULATIONS AND POLICIES

Regulation O -- amendment to implement recent  
amendments to the Federal Reserve Act concerning  
extensions of credit by a bank to an executive  
officer or director (Docket R-0940).  
Approved, March 11, 1997.

Regulations H and K -- final interagency rule  
regarding government securities sales practices of  
depository institutions (Docket R-0921).  
Approved, March 11, 1997.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**ENFORCEMENT**

American Bank and Trust of Polk County, Lake Wales, Florida -- written agreement dated June 10, 1992, terminated March 7, 1997.  
Announced, March 14, 1997.

Bank of New York, New York, New York -- order dated January 16, 1992, terminated March 5, 1997.  
Announced, March 14, 1997.

Central Bank of the South, Birmingham, Alabama -- order dated January 16, 1992, terminated March 5, 1997.  
Announced, March 14, 1997.

Crestar Bank, Richmond, Virginia -- order dated January 16, 1992, terminated March 3, 1997.  
Announced, March 14, 1997.

First Independence Bank of Florida, Fort Myers, Florida -- written agreement dated May 1, 1992, terminated February 25, 1997.  
Announced, March 14, 1997.

Garfield Bank, Montebello, California -- written agreement dated April 26, 1994, terminated March 5, 1997.  
Announced, March 14, 1997.

Perry County Bancorp, Inc., DuQuoin, Illinois, and DuQuoin State Bank -- written agreement dated April 12, 1993, terminated February 7, 1997.  
Announced, March 14, 1997.

Trust Company Bank, Atlanta, Georgia -- order dated January 16, 1992, terminated March 14, 1997.  
Announced, March 14, 1997.

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

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

**BANK BRANCHES, DOMESTIC**

Richmond	Atlantic Bank, Ocean City, Maryland -- to establish a branch in the Wal-Mart SuperCenter at 2122 Old Snow Hill Road, Pocomoke, Maryland. Approved, March 14, 1997.
Kansas City	Central Bank of Missouri, Sedalia, Missouri -- to establish a branch in the Price Chopper grocery store at 701 East Broadway. Approved, March 11, 1997.
Kansas City	Community Bank & Trust Company, Neosho, Missouri -- to establish a branch at 107 Market Street, Diamond, Missouri. Approved, March 14, 1997.
Richmond	F & M Bank-Massanutten, Harrisonburg, Virginia -- to establish a branch in the Sunnyside Presbyterian Retirement Community at 430 Highlands Place. Approved, March 12, 1997.

**BANK HOLDING COMPANIES**

Boston	Affiliated Community Bancorp, Inc., Waltham, Massachusetts -- to acquire Middlesex Bank & Trust Co., Newton, Massachusetts. Approved, March 14, 1997.
Atlanta	Arrowhead Capital Corporation, West Palm Beach, Florida -- to acquire Sunniland Bank, Fort Lauderdale, Florida. Approved, March 11, 1997.
Chicago	Blackhawk Bancorp, Inc., Beloit, Wisconsin -- to acquire Rochelle Bancorp, Inc., Rochelle, Illinois, and Rochelle Savings Bank, S.B. Approved, March 11, 1997.
Chicago	Community Bank Corp., Park Ridge, Illinois -- to acquire Park Ridge Community Bank. Approved, March 14, 1997.

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

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**BANK HOLDING COMPANIES**

Atlanta	Cumberland Bancorp, Inc., Carthage Tennessee -- to acquire First Federal Bancshares, Inc., Memphis, Tennessee, First Federal Bank, FSB, Memphis; and First Federal Bank, FSB, Nashville, Tennessee. Approved, March 14, 1997.
Secretary	Deposit Guaranty Corporation, Jackson, Mississippi -- determination that application is not required for internal reorganization of its banking subsidiaries. Granted, March 10, 1997.
Richmond	FCFT, Inc., Princeton, West Virginia -- to acquire Blue Ridge Bank, Sparta, North Carolina. Approved, March 12, 1997.
Chicago	HPK Financial Corporation, Chicago, Illinois -- to acquire Mortgage Service America, Inc., Chicago, Illinois, and engage in mortgage banking activities. Permitted, March 12, 1997.
Richmond	NewSouth Bancorp, Inc., Washington, North Carolina -- to acquire NewSouth Bank. Approved, March 10, 1997.
Philadelphia	Sun Bancorp, Inc., Selinsgrove, Pennsylvania -- request for waiver of the application to acquire Bucktail Bank and Trust Company, Emporium, Pennsylvania. Granted, March 13, 1997.
Minneapolis	Trimont Bancorporation, Inc., Trimont, Minnesota -- to acquire Financial Services of Winger, Inc., Winger, Minnesota. Approved, March 11, 1997.
New York	U.S. Trust Corporation, New York, New York -- to acquire U.S. Trust Bank of Connecticut, Inc., Greenwich, Connecticut. Approved, March 10, 1997.

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

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**BANK HOLDING COMPANIES**

Dallas West Texas State Bank, Snyder, Texas -- request for waiver of application to acquire The First National Bank of Rowena, Rowena, Texas.  
Granted, March 11, 1997.

**BANK MERGERS**

Richmond Blue Ridge Bank, Sparta, North Carolina -- to merge with Blue Ridge Acquisition Bank, Inc.  
Approved, March 12, 1997.

Kansas City Community Bank & Trust Company, Neosho, Missouri -- to merge with Diamond Bank, Diamond, Missouri.  
Approved, March 14, 1997.

**BANKS, STATE MEMBER**

Chicago Bloomingdale Bank and Trust, Bloomingdale, Illinois -  
- to exercise full fiduciary trust powers.  
Approved, March 11, 1997.

**CAPITAL STOCK**

Dallas City State Bancshares, Inc., Palacios, Texas -- redemption of shares.  
Approved, March 14, 1997.

**CHANGE IN BANK CONTROL**

Dallas City State Bancshares, Inc., Palacios, Texas -- change in bank control.  
Permitted, March 14, 1997.

San Francisco First Hawaiian, Inc., Honolulu, Hawaii -- to engage in community development activities through its bank and nonbank subsidiaries.  
Permitted, March 13, 1997.

Kansas City First National Bankshares of Beloit, Inc., Beloit, Kansas -- change in bank control.  
Permitted, March 14, 1997.

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

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**CHANGE IN BANK CONTROL**

Dallas Intercontinental Bank Shares Corporation, San Antonio, Texas -- change in bank control. Permitted, March 10, 1997.

Dallas Myers Bancshares, Inc., Dallas, Texas -- change in bank control. Permitted, March 14, 1997.

Cleveland New Richmond Bancorporation, New Richmond, Ohio -- change in bank control. Permitted, March 15, 1997.

**COMPETITIVE FACTORS REPORTS**

Kansas City Commerce Bank, N.A., Wichita, Kansas, proposed merger with Commerce Bank, N.A., Hayes, Kansas -- report on competitive factors. Submitted, March 11, 1997.

Chicago Community State Bank, Akeny, Iowa, proposed merger with East Des Moines National Bank, Des Moines, Iowa -- report on competitive factors. Submitted, March 13, 1997.

Chicago Edgar County Bank and Trust Company, Paris, Illinois, proposed merger with ECBT Interim Bank -- report on competitive factors. Submitted, March 13, 1997.

San Francisco El Dorado Savings Bank, Placerville, California, proposed purchase of the assets and assumption of the liabilities of the Jackson branches of Placer Savings Bank, Auburn, California -- report on competitive factors. Submitted, March 12, 1997.

Kansas City F&M Bank & Trust Company, Tulsa, Oklahoma, proposed merger with Farmers and Merchants Bank of Piedmont, Piedmont, Oklahoma -- report on competitive factors. Submitted, March 10, 1997.

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

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**COMPETITIVE FACTORS REPORTS**

Atlanta	First National Bank of Pasco, Dade City, Florida, proposed merger with Pasco Interim Bank, N.A. -- report on competitive factors. Submitted, March 10, 1997.
Dallas	First State Bank, Three Rivers, Texas, proposed merger with New Live Oak, Inc. -- report on competitive factors. Submitted, March 11, 1997.
Dallas	First State Bank of Rankin, Rankin, Texas, proposed merger with Eden Acquisition Corporation, San Angelo, Texas -- report on competitive factors. Approved, March 10, 1997.
New York	Greater New York Savings Bank, New York, New York, proposed merger with The Greater Interim Savings Bank -- report on competitive factors. Submitted, March 12, 1997.
Philadelphia	Harris Savings Bank, Harrisburg, Pennsylvania, proposed merger with Harris Interim Savings Bank -- report on competitive factors. Submitted, March 10, 1997.
Chicago	Hillsdale County National Bank, Hillsdale, Michigan, proposed purchase of certain assets and assumption of certain liabilities of Republic Bank, Ann Arbor, Michigan -- report on competitive factors. Submitted, March 12, 1997.
Atlanta	McDuffie Bank & Trust, Thomson, Georgia, proposed merger with Pinnacle Interim Corporation -- report on competitive factors. Submitted, March 10, 1997.
Dallas	Norwest Bank Texas, South Central, Victoria, Texas, proposed merger with Texas Bank, Odessa, Texas -- report on competitive factors. Submitted, March 12, 1997.

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

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**COMPETITIVE FACTORS REPORTS**

- San Francisco** Pacific State Bank, Stockton, California, proposed acquisition of the assets and assumption of the liabilities of the Altaville, Arnold, Groveland, and Columbia, branches of Valliwide Bank, Fresno, California -- report on competitive factors. Submitted, March 10, 1997.
- Chicago** Parkway Bank and Trust Company, Harwood Heights, Illinois, proposed merger with Parkway Bank, Carpentersville, Illinois -- report on competitive factors. Permitted, March 10, 1997.
- Atlanta** SouthTrust Bank of Florida, N.A., St. Petersburg, Florida, proposed acquisition of the assets and assumption of the liabilities of Charter Bank, Delray Beach, Florida -- report on competitive factors. Submitted, March 10, 1997.

**EXTENSIONS OF TIME**

- San Francisco** BankAmerica Corporation, San Francisco, California -- extensions to divest certain properties. Granted, March 14, 1997.
- Atlanta** Barnett Banks, Inc., Jacksonville, Florida -- extension to June 23, 1997, to engage de novo in acting as agent in the private placement of securities through Barnett Securities, Inc. Granted, March 13, 1997.
- Dallas** Central Texas Bankshare Holdings, Inc., Columbus, Texas -- extension to June 26, 1997, to acquire Central Texas Bankshare Holdings, Inc., Weimar, Texas, Hill Bancshares, Inc., Wilmington, Delaware, and Hill Bank & Trust Company, Weimar, Texas. Granted, March 11, 1997.

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

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**EXTENSIONS OF TIME**

Dallas	Colorado County Investment Holdings, Inc., Wilmington, Delaware -- extension to June 26, 1997, to acquire Hill Bancshares Holdings, Inc., Weimar, Texas, Hill Bancshares, Inc., Wilmington, Delaware, and Hill Bank & Trust Company, Weimar, Texas. Granted, March 11, 1997.
Chicago	Fifth Third Bank of Central Indiana -- extension to April 12, 1998, to establish a branch at State Road 135 and Fry Road, Greenwood, Indiana. Granted, March 11, 1997.
Chicago	Fifth Third Bank of Central Indiana, Indianapolis, Indiana -- extension to April 12, 1998, to establish a branch at State Road 135 and Fry Road, Greenwood, Indiana. Granted, March 11, 1997.
Dallas	FNB Company, Livingston, Texas -- extension to June 13, 1997, to acquire FNB Company of Delaware, Wilmington, Delaware, and The First National Bank of Livingston, Livingston, Texas. Granted, March 12, 1997.
Dallas	FNB Company of Delaware, Wilmington, Delaware -- extension to June 13, 1997, to acquire The First National Bank of Livingston, Livingston, Texas. Granted, March 12, 1997.
San Francisco	GB Bancorporation, San Diego, California -- extension to June 18, 1997, to acquire Pacific Commerce Bank, Chula Vista; and Rancho Vista National Bank, Vista, California. Granted, March 13, 1997.
Chicago	Horizon Bancorp Employee Stock Ownership Plan, Michigan City, Indiana -- extension to June 14, 1997, to acquire additional shares of Horizon Bancorp, and acquire First Citizens Bank, N.A. Granted, March 14, 1997.

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

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**EXTENSIONS OF TIME**

Atlanta                      Palm Beach National Holding Company, North Palm  
                                 Beach, Florida -- extension to June 19, 1997, to  
                                 acquire Palm Beach National Bank & Trust Company.  
                                 Granted, March 14, 1997.

**INTERNATIONAL OPERATIONS**

Philadelphia                CoreStates Bank, N.A., Philadelphia, Pennsylvania --  
                                 to establish a branch in Seoul, Korea.  
                                 Approved, March 13, 1997.

**MEMBERSHIP**

Richmond                    Blue Ridge Bank, Sparta, North Carolina -- to become  
                                 a member of the Federal Reserve System.  
                                 Approved, March 12, 1997.

Atlanta                      Community Bank, Nashville, Tennessee -- to become a  
                                 member of the Federal Reserve System.  
                                 Approved, March 14, 1997.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**BOARD OPERATIONS**

Freedom on Information Act -- annual report for 1996.  
Published, March 1, 1997.

**REGULATIONS AND POLICIES**

Regulation CC -- clarifying amendments concerning  
guidelines for Federal Reserve priced services and  
fees for automated clearing house ACH service  
(Docket R-0926).  
Approved, February 26, 1997.

Regulations H and K, deposit production offices --  
request for comment on proposed amendments to  
prohibit using interstate branches primarily for  
deposit production (Docket R-0962).  
Approved, February 28, 1997.

ADDITIONS AND CORRECTIONS

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

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**COMPETITIVE FACTORS REPORTS**

Atlanta	Heritage Bank, Hinesville, Georgia, proposed purchase of certain assets and assumption of certain liabilities of the Jesup, Georgia, branch of Wachovia Bank of Georgia, N.A., Augusta, Georgia -- report on competitive factors. Submitted, March 5, 1997.
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FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO  
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution

Examination Date

Rating\*\*

NONE

\*Subject to CRA.

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

**SECTION I**

**Applications Subject to Newspaper  
Notice Only**

None.

**SECTION II**

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

None.

**SECTION III**

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

None.

**SECTION IV**

**Applications Not Involving  
Public Comment**

None.

**SECTION V**

**Availability of CRA Public Evaluations**

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

**Week Ending March 15, 1997**

**NAME OF BANK**

**RATING**

**EXAMINATION DATE**

None.

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

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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

NONE

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

NONE

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

USA BancShares, Inc., Philadelphia, PA to engage in brokerage activities through the acquisition of The Knox Financial Service Group, Inc., pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(15)(i) of Regulation Y.

Federal Register comment period expires: 04/02/97

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

NONE

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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

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

**APPLICATIONS BULLETIN**  
**(For the week ending March 15, 1997)**

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

Received notice from the Fifth Third Bank, Cincinnati, Ohio, \* April 4, 1997  
on March 10, 1997, of its intent to establish the Ferguson Road  
Bank Mart, 3210 Ferguson Road, Cincinnati, Ohio.

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

Received notice from Banc One Corporation, Columbus, \*F: March 27, 1997  
Ohio, on February 28, 1997, of its intent to acquire First  
USA, Inc., Dallas, Texas, pursuant to Section 4(c)(8) of the  
Bank Holding Company Act.

Received Section 3(a)(3) application from F.N.B. Corporation, \*F: April 10, 1997  
Hermitage, Pennsylvania, on March 6, 1997, to acquire 13.8%  
of the outstanding voting shares of Sun Bancorp, Inc., Selinsgrove  
Pennsylvania.

Received Section 3(a)(5) application from First Financial \*F: April 14, 1997  
Corporation, Hamilton, Ohio, on March 13, 1997, to acquire  
Southeastern Indiana Bancorp, Vevay, Indiana, and its  
sole subsidiary bank, Vevay Deposit Bank.

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

Received Section 4(c)(8) notice from F.N.B. Corporation, April 10, 1997  
Hermitage, Pennsylvania, on March 6, 1997, of its intent  
to acquire a 13.8% interest in Sun Life Insurance Company,  
the nonbank subsidiary of Sun Bancorp, Inc., Selinsgrove,  
Pennsylvania.

Received notice from PNC Bank Corp., Pittsburgh, Pennsylvania, March 27, 1997  
on February 28, 1997, of its intent to establish PNC GPI, Inc.,  
as a de novo nonbank subsidiary that will serve as general partner  
to private investment limited partnerships pursuant to Section 4(c)(8)  
of the Bank Holding Company Act.

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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

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

NONE

**AVAILABILITY OF CRA PUBLIC EVALUATIONS  
(March 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 March 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.

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Metro-County Bank of Virginia, Inc., Mechanicsville, Virginia (an organizing bank), for membership in the Federal Reserve System.*	3-21-97
F & M Bank-Northern Virginia, Fairfax, Virginia, to establish a branch at 440 Maple Avenue East, Vienna, Virginia.*	4-3-97

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

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

Section III - Applications Subject to Federal Register Notice

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

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

<u>Application</u>
None.

\*Application is subject to CRA requirements.

**Federal Reserve Bank of Richmond**

**Section V - Availability of CRA Public Evaluations**

Week ending March 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.

	<u>Examination Date</u>	<u>Rating</u>
Pee Dee State Bank 115 West Main Street Timmons ville, South Carolina 29161-1717	1-13-97	Satisfactory

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

**Section 1 - Applications Subject to Newspaper Notice Only**

<b><u>Application</u></b>	<b><u>Comment Period Ending Date</u></b>
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.	02-26-97*

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

<b><u>Application</u></b>	<b><u>Comment Period Ending Date</u></b>
Regions Financial Corporation Birmingham, Alabama To acquire First Mercantile National Bank, Longwood, Florida, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*
Decatur First Bank Group, Inc. Decatur, Georgia 1-BHC formation, Decatur First Bank, Decatur, Georgia.	03-15-96* Newspaper
PAB Bankshares, Inc. Valdosta, Georgia To acquire First Federal Savings Bank of Bainbridge, Bainbridge, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*
Liberty Bank Employee Stock Ownership Plan New Orleans, Louisiana After-the-fact change in control notice to retain 1.99 percent of the outstanding shares of Liberty Financial Services, Inc., New Orleans, Louisiana. The acquisition will increase Liberty Bank Employee Stock Ownership Plan's total ownership to 14.53 percent.	Not yet available*

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\*Subject to the provisions of the Community Reinvestment Act.

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

**Section 3 - Applications Subject to Federal Register Only**

**Application**

**Comment Period Ending Date**

Southwest Georgia Financial Corporation

Not yet available

Moultrie, Georgia

Expedited notice for its subsidiary, Southwest Georgia Bank, Moultrie, Georgia, to acquire 50 percent of Empire Financial Services, Inc., Milledgeville, Georgia, and thereby indirectly engage in making, acquiring, or servicing loans or other extensions of credit, pursuant to Section 225.25(b)(1) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

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

**Application**

Overton Financial Services, Inc.

Livingston, Tennessee

To establish SecurAmerica Holding Corporation, Memphis, Tennessee, and thereby engage in community development activities, pursuant to Section 225.25(b)(6) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending March 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>
Metro Bank of Dade County 1390 South Dixie Highway Coral Gables, Florida 33146 (305) 662-1390	Satisfactory	12-02-96

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

Recently Approved Applications

Approval Date

Arrowhead Capital Corporation

03-11-97

West Palm Beach, Florida

1-BHC formation, Sunniland Bank, Fort Lauderdale, Florida.

Deposit Guaranty Corp.

03-11-97

Jackson, Mississippi

Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act to merge with Deposit Guaranty Arkansas Corp., Fort Smith, Arkansas, and thereby directly acquire Merchants National Bank, Fort Smith, Arkansas.

Cumberland Bancorp, Inc.

03-14-97

Carthage, Tennessee

To acquire First Federal Bancshares, Inc., Memphis, Tennessee, and thereby acquire its thrift subsidiaries, First Federal Bank, FSB, Memphis, Tennessee, and First Federal Bank, FSB, Nashville, Tennessee, pursuant to Section 3(a)(3) of the Bank Holding Company Act.

The Community Bank

03-14-97

Nashville, Tennessee

To become a member of the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act and Section 208.4 of Regulation Y. (The Community Bank is the successor to First Federal Bank, FSB, Nashville, Tennessee.).

Cumberland Bancorp, Inc.

03-14-97

Carthage, Tennessee

After-the-fact commitment waiver request.

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	Comerica Bank Detroit, Michigan 50 Douglas Holland, Michigan	NP - 3-16-97
Branch	Comerica Bank Detroit, Michigan 670 Highland Avenue Milford, Michigan	NP - 3-16-97
Member	NorthSide Community Bank Gurnee, Illinois To become a member of the Federal Reserve System	NP - **
3(a)(1) Notice	IBC Bancorp, Inc. Chicago, Illinois International Bank of Chicago Chicago, Illinois	NP - 03-26-97

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 - 3-20-97 NP - 2-21-97
COC-HC	Antioch Holding Company Antioch, Illinois By Cynthia M. Stout	FR - 3-20-97 NP - 2-28-97
3(a)(3)	Coal City Corporation* Chicago, Illinois U.S. Bancorp Lansing, Illinois U.S. Bank Lansing, Illinois	FR - 3-21-97 NP - 3-22-97
3(a)(1)	CH and JD Byrum, LLC* Indianapolis, Indiana American State Corporation Lawrenceburg, Indiana American State Bank Lawrenceburg, Indiana	FR - ** NP - 3-26-97
3(a)(3)	National Canton Bancshares, Inc.* Canton, Illinois Sturm Investment, Inc. Denver, Colorado Union National Bank of Macomb Macomb, Illinois	FR - ** NP - **
3(a)(3)	Old Second Bancorp, Inc.* Aurora, Illinois Maple Park Bancshares, Inc. Maple Park, Illinois First State Bank of Maple Park Maple Park, Illinois	FR - ** NP - **
3(a)(1)	Bando McGlocklin Capital Corporation* Pewaukee, Wisconsin InvestorsBank (in organization) Pewaukee, Wisconsin	FR - 4-7-97 NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(3)	Manufacturers National Corporation* Chicago, Illinois U.S. Bancorp, Inc. Chicago, Illinois U.S. Bank Chicago, Illinois	FR - 3-21-97 NP - 3-22-97
3(a)(1)	First Equity Corp.* Skokie, Illinois 1st Equity Bank (in organization) Skokie, Illinois	FR - 2-27-97 NP - 3-10-97
3(a)(3)	Country Bancorporation* Crawfordsville, Iowa Hiawatha Bank and Trust Company (in organization) Hiawatha, Iowa	FR - ** NP - **
3(a)(3)	ABC Employee Stock Ownership Plan* Anchor, Illinois Anchor Bancorporation Inc. Farmer City, Illinois Anchor State Bank Anchor, Illinois	FR - 4-3-97 NP - 4-1-97
4(c)(8)	Shoreline Financial Corporation Benton Harbor, Michigan SJS Bancorp, Inc. St. Joseph, Michigan SJS Federal Savings Bank St. Joseph, Michigan	FR - 3-13-97 NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands Standard Federal Bancorporation, Inc. Troy, Michigan Standard Federal Bank Troy, Michigan Standard Brokerage Service, Inc. Troy, Michigan	FR - 3-4-97 NP - 3-10-97
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 NP - 3-10-97
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 NP - 3-10-97
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 NP - 3-10-97
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 NP - 3-10-97

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)	Pinnacle Financial Services, Inc. St. Joseph, Michigan IFB Investment Services, Inc. Valparaiso, Indiana	FR - 3-12-97
4(c)(8)	Pinnacle Financial Services, Inc. St. Joseph, Michigan Infed Mortgage Company Valparaiso, Indiana	FR - 3-12-97
4(c)(8)	Pinnacle Financial Services, Inc. St. Joseph, Michigan Indiana Federal Corporation Valparaiso, Indiana Indiana Federal Bank Valparaiso, Indiana	FR - 3-12-97
4(c)(8)	Pinnacle Financial Services, Inc. St. Joseph, Michigan Forrest Holdings, Inc. Lisle, Illinois	FR - 3-12-97
4(c)(8)	Old Second Bancorp, Inc. Aurora, Illinois Maple Park Mortgage Company Maple Park, Illinois	FR - **
4(c)(8)	Bando McGlocklin Capital Corporation Pewaukee, Wisconsin Bando McGlocklin Small Business Lending Company and Bando McGlocklin Investment Corporation Pewaukee, Wisconsin	FR - 4-7-97

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 Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands Citicorp Futures Corporation New York, New York Citifutures Limited London, England Citicorp Futures Limited Singapore	FR - 3-17-97
4(c)(8)	Stichting Prioritiet ABN AMRO Holding Amsterdam, The Netherlands Citicorp Futures Corporation New York, New York Citifutures Limited London, England Citicorp Futures Limited Singapore	FR - 3-17-97
4(c)(8)	ABN AMRO Bank N.V. Amsterdam, The Netherlands Citicorp Futures Corporation New York, New York Citifutures Limited London, England Citicorp Futures Limited Singapore	FR - 3-17-97
4(c)(8)	ABN AMRO Holding, N.V. Amsterdam, The Netherlands Citicorp Futures Corporation New York, New York Citifutures Limited London, England Citicorp Futures Limited Singapore	FR - 3-17-97

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 102 shares of its 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 March 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>
F&M Bank - Kiel 514 Fremont Kiel, Wisconsin 53042-0037 (414) 894-2257	11/18/96	O

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING MARCH 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 MINNEAPOLIS**  
Section I - Applications Subject to  
Newspaper Notice Only

<u>Application</u>	<u>Comment Period</u> <u>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</u> <u>Ending Date</u>
Community First Bankshares, Inc., Fargo, North Dakota for prior approval to acquire 100% of the voting shares of KeyBank National Association (Wyoming), Cheyenne, Wyoming. *	April 11, 1997 (Federal Register)
Hiawatha Bancshares, Inc., Hager City, Wisconsin, for prior approval to acquire 100% of the voting shares of Glenwood Bancshares, Inc., Glenwood City, Wisconsin. *	April 14, 1997 (Federal Register)
Theodore Hofer to acquire control of 35.8% of the voting shares of H & W Holding Company, Freeman, South Dakota.	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</u> <u>Ending Date</u>
NONE.	

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

Application

First National Bank in Brookings, Brookings, South Dakota, for approval to invest in the capital stock of a bank service corporation.

First Integrity Bancorporation, Inc., Staples, Minnesota to redeem 100% of its Class A common stock.

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

**Section V - Availability of  
CRA Public Evaluations  
week ending March 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.

<b><u>BANK(S) EXAMINED</u></b>	<b><u>DATE OF EXAMINATION</u></b>	<b><u>CRA RATING</u></b>
Crow River State Bank 710 Babcock Boulevard Box B2 Delano, Minnesota 55328	November 25, 1996	Satisfactory

**KANSAS CITY RESERVE BANK APPLICATIONS AND REPORTS RECEIVED**  
March 14, 1997

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Citizens Security Bank & Trust Co., Bixby, Oklahoma, for membership in the Federal Reserve System.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Wauneta Falls Bancorp, Inc., Wauneta, Nebraska, for prior approval to acquire 100 percent of the voting shares of Ogallala National Bank, Ogallala, Nebraska.*	April 4, 1997
Kremlin Bancshares, Inc., Kremlin, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank of Kremlin, Kremlin, Oklahoma.*	April 11, 1997
James Jay Haney, Trustee, Fayetteville, Arkansas, to increase ownership from 16.18 percent to 48.57 percent, of the voting shares of SSB Holdings, Inc., Miami, Oklahoma.	Not Available
MAXLOU Bancshares, Inc., Tahlequah, Oklahoma, for prior approval to become a bank holding company through the acquisition of 81.82 percent of the voting shares of First State Bank, Tahlequah, Oklahoma.*	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
MAXLOU Bancshares, Inc., Tahlequah, Oklahoma, for prior approval to engage in the making and servicing of loans through the acquisition of 100 percent of the voting shares of Liberty Finance, Inc., Tahlequah, Oklahoma.	Not Available

**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>
Colorado Bank & Trust P.O. Box 499 La Junta, Colorado 81050-0499	12/09/96	03/10/97	Satisfactory

<b>Union State Bank</b> <b>P.O. Box 518</b> <b>Clay Center, Kansas 67432-0518</b>	<b>12/16/96</b>	<b>03/11/97</b>	<b>Satisfactory</b>
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<b>First United Bank</b> <b>19201 East Main Street</b> <b>Parker, Colorado 80134-9047</b>	<b>12/09/96</b>	<b>03/12/97</b>	<b>Satisfactory</b>
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**\*Application is subject to CRA.**

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MARCH 10, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

APPLICATION

NOTICE EXP

\*Section 9 application by  
The State Bank of Texas, Houston, TX  
to establish a branch to be located at  
13023 Murphy Road, Stafford, TX 77477

97/04/04

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

APPLICATION

\*\* NOTICE EXP

Change in Control Notice by  
M. Dale McGill, Houston, TX, et al, to  
acquire an interest in Farmers and Merchants  
Bancshares, Inc., Mart, TX

N/A

(Previously reported during the week of 2-24-97)  
(Resubmission)

Change in Control Notice by  
Mary Lois Whittenburg Lockhart, as Trustee of the  
Grace and Roy Whittenburg Trusts, Amarillo, TX,  
to acquire an interest in Amarillo Western Bancshares,  
Inc., Amarillo, TX  
(Previously reported during the week of 2-17-97)

97/03/28

Change in Control Notice by  
Deborah Yowell Farley, et al, to acquire an  
interest in Texas State Bancshares, Inc.,  
Harker Heights, TX  
(Previously reported during the week of 2-24-97)

97/03/27

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 MARCH 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>
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None.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 3/14/97

Section I - Applications Subject to Newspaper Notice Only Date

<u>Application</u>	<u>Comment Period Ending Date</u>
Westamerica Bank, San Rafael, California, to merge with ValliWide Bank, Fresno, California. *	<u>Newspaper:</u> 4/07/97
First SecurityBank of Nevada, Las Vegas, Nevada, to establish a branch office in the Trails Village Center, located at the corner of Trailwood Drive and Village Center Drive, Las Vegas, Nevada. *	<u>Newspaper:</u> 3/27/97
AMB Financial Services Corporation, Bainbridge, Island, Washington, to become a bank holding company by acquiring American Marine Bank, Bainbridge Island, Washingotn. *	<u>Newspaper:</u> 3/21/97

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

Eggemeyer Advisory Corporation, Castle Creek Partners Fund LLP, and Castle Creek Capital LLC, all of San Diego, California, to acquire at least 14.9 percent of Rancho Santa Fe National Bank, Rancho Santa Fe, California, and at least 14.9 percent of First Community Bank of the Desert, Yucca Valley, California. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 3/24/97
Citizens Bancorp to become a bank holding company by acquiring Citizens Bank, both of Corvallis, Oregon. *	<u>Newspaper:</u> 4/04/97
	<u>Fed. Reg.:</u> 4/07/97
First Coastal Bancshares, El Segundo, California, to become a bank holding company by acquiring First Coastal Bank, N.A., El Segundo, California. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 4/11/97

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\* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 3/14/97

Section III - Applications Subject to Federal Register Only

None

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

Humboldt Bancorp, Eureka, California, to acquire Bancorp Financial Services, Inc., Sacramento, California.

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>
First American Bank	8941 E. Valley Blvd. Rosemead, CA 91770 (818) 287-6100	11/12/96	Satisfactory

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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.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 3/14/97

Section V - Availability of CRA Public Evaluations (cont'd.)

**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.