

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1997, No. 10
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending March 8, 1997

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Consumer Price Index -- statement by Chairman Greenspan before the House Committee on the Budget, March 4, 1997.
Published, March 4, 1997.

Monetary policy objectives -- statement by Chairman Greenspan before the Subcommittee on Domestic and International Monetary Policy of the House Banking Committee, March 5, 1997.
Published, March 5, 1997.

BANK HOLDING COMPANIES

Pontotoc Bancshares Corporation, Pontotoc, Mississippi -- to acquire First National Bank of Pontotoc.
Approved, March 3, 1997.

ENFORCEMENT

Bank of Corning, Corning, Ohio -- order to cease and desist, order of restitution, and order of assessment of a civil money penalty against John Gillogly, a former officer and institution-affiliated party of the bank.
Announced, March 7, 1997.

BT Co., Tokyo, Japan -- order to cease and desist and order of assessment of a civil money penalty against Oliver Lu, a former employee of BT Co.
Announced, March 7, 1997.

Interbank Holding Company, Miami, Florida, and Luis A. Ortega, an institution-affiliated party -- written agreement dated March 6, 1997, with the Federal Reserve Bank of Atlanta and the Department of Banking and Finance of the State of Florida.
Announced, March 7, 1997.

Interbank Holding Company, Miami, Florida and Glenn Goldhagen, a former institution-affiliated party -- written agreement dated March 6, 1997, with the Federal Reserve Bank of Atlanta and the Department of Banking and Finance of the State of Florida.
Announced, March 7, 1997.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

Midland Bank, plc, London, England (New York Branch) -- order of prohibition against Damian Cope, a former trader and institution-affiliated party of the New York Branch.
Announced, March 3, 1997.

INTERNATIONAL OPERATIONS

Morgan Guaranty International Finance Corporation, Newark, Delaware -- to make an investment in J.P. Morgan (Bahamas) Portfolio Co., Nassau, the Bahamas.
Permitted, March 3, 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

Atlanta	Amsouth Bank of Florida, Tampa, Florida -- to establish a branch at 2405 Thomas Drive, Panama City, Florida. Approved, March 3, 1997.
New York	Bank of New York, New York, New York -- to establish branches at 372 Broadway, Hillsdale, New Jersey, and 14 Post Road, Oakland, New Jersey. Approved, March 6, 1997.

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

BANK BRANCHES, DOMESTIC

Kansas City	Community Bank of Parker, Parker, Colorado -- to establish a branch at 165 Main Street, Elizabeth, Colorado. Approved, March 4, 1997.
Minneapolis	Community Bank-Missoula, Inc., Missoula, Montana -- to establish a branch at 218 East Main Street. Approved, March 7, 1997.
Richmond	Crestar Bank, Richmond, Virginia -- to establish a drive-in branch in the Blair Park Shopping Center, 1330 East-West Highway, Silver Spring, Maryland. Approved, March 5, 1997.
Cleveland	Fifth Third Bank of Northern Kentucky, Florence, Kentucky -- to establish a branch at 3825 U.S. 42, Union, Kentucky. Permitted, March 7, 1997.
Richmond	Marathon Bank, Stephens City, Virginia -- to establish branches at 1447 North Frederick Pike, Winchester, Virginia, and in the 1000 block of South Main Street, Woodstock, Virginia. Approved, March 7, 1997.
Cleveland	Provident Bank, Cincinnati, Ohio -- to establish a branch at 550 Old State Route 74. Permitted, March 7, 1997.

BANK HOLDING COMPANIES

Chicago	AliKat Investments, Inc., Gurnee, Illinois -- to acquire NorthSide Community Bank (in organization). Approved, March 5, 1997.
Kansas City	BancFirst Corporation, Oklahoma City, Oklahoma -- to acquire common stock of First Ada Bancshares, Inc., Ada, Oklahoma. Approved, March 3, 1997.

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

BANK HOLDING COMPANIES

Atlanta	Barnett Banks, Inc., Jacksonville, Florida -- to acquire Oxford Resources Corporation, Melville, New York, and engage in consumer finance and leasing activities. Approved, March 4, 1997.
Atlanta	Community Bancorp of Louisiana, Inc., Raceland, Louisiana -- to merge with American Security Bancshares, Inc., Welsh, Louisiana, and acquire American Bank. Approved, March 5, 1997.
New York	Creditanstalt-Bankverein, Vienna, Austria -- to engage in making equity investments in corporations or projects designed primarily to promote community welfare. Approved, March 3, 1997.
Chicago	FBIC Subsidiary, Inc., Springfield, Illinois -- to acquire BanCentral Corporation, Mattoon, Illinois, and Central National Bank. Approved, March 7, 1997.
Chicago	Firstbank of Illinois Co., Springfield, Illinois -- to acquire BanCentral Corporation, Mattoon, Illinois, and Central National Bank of Mattoon. Approved, March 7, 1997.
St. Louis	Marshfield Investment Company, Springfield, Missouri -- to acquire Metropolitan Bancshares, Inc., and Metropolitan National Bank. Approved, March 4, 1997.
Dallas	Mercedes Delaware Financial Corporation, Dover, Delaware -- request for waiver of application to acquire Mercedes National Bank, Mercedes, Texas. Granted, March 7, 1997.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire Farmers National Bancorp, Inc., Geneseo, Illinois. Approved, March 5, 1997.

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

BANK HOLDING COMPANIES

Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to establish a joint venture, UDC Mortgage, Tempe, Arizona, and engage in residential mortgage lending activities, with UDC Homes, Inc. Approved, March 6, 1997.
Chicago	O'Connor Trusts, Marshfield, Wisconsin -- to acquire shares of Pioneer Bancorp, Inc., Auburndale, Wisconsin, and indirectly acquire Pioneer State Bank. Approved, March 4, 1997.
Director, BS&R	Oneida Tribe of Indians of Wisconsin; Bay Bank, Green Bay, Wisconsin; and Bay Bancorporation -- request for relief from a commitment made in connection with application by Bay Bancorporation to acquire Bay Bank. Approved, March 7, 1997.
Richmond	Peoples Bancorp, Inc., Chestertown, Maryland -- to acquire Peoples Bank of Kent County. Approved, March 5, 1997.
Richmond	Pinnacle Bankshares Corporation, Altavista, Virginia -- to acquire First National Bank of Altavista. Approved, March 3, 1997.
Chicago	Pioneer Bancorp, Inc., Auburndale, Wisconsin -- to acquire shares of Pioneer State Bank. Approved, March 4, 1997.
Atlanta	Pioneer Bankcorp, Inc., Clewiston, Florida -- to make an investment in Development Investments, Inc. Approved, March 7, 1997.
Atlanta	Republic Bancshares, Inc., St. Petersburg, Florida -- to acquire Firststate Financial, F.A. Orlando, Florida, and engage in operating a savings association. Approved, March 7, 1997.

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

BANK HOLDING COMPANIES

Richmond Tri-County Financial Corporation, Waldorf, Maryland -
 - to acquire Community Bank of Tri-County.
 Approved, March 7, 1997.

Chicago Vanderbilt Holding Company, Fairfax, Iowa -- to
 acquire Fairfax State Savings Bank.
 Approved, March 5, 1997.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Director, BS&R Firstbank of Illinois Company, Springfield,
 Illinois -- transfer agent registration.
 Approved, March 6, 1997.

CHANGE IN BANK CONTROL

Atlanta First Corporation, Opelika, Alabama -- change in bank
 control.
 Permitted, March 3, 1997.

Atlanta Hamilton Bancorp, Inc., Miami, Florida -- change in
 bank control.
 Permitted, March 6, 1997.

St. Louis Omni Bancorp, Inc., Effingham, Illinois -- change in
 bank control.
 Permitted, March 4, 1997.

COMPETITIVE FACTORS REPORTS

Dallas Alamogordo Financial Corporation, Wilmington,
 Delaware, proposed merger with Alamogordo Federal
 Savings and Loan Association, Alamogordo, New
 Mexico -- report on competitive factors.
 Submitted, March 4, 1997.

Atlanta Argentbank, Thibodaux, Louisiana, proposed merger
 with Assumption Bank and Trust Company,
 Napoleonville, Louisiana -- report on competitive
 factors.
 Submitted, March 5, 1997.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Assumption Bank and Trust Company, Napoleonville, Louisiana, proposed merger with Assumption Bancshares, Inc. -- report on competitive factors. Submitted, March 5, 1997.
Cleveland	Banc One Trust Company, N.A., Milwaukee, Wisconsin proposed merger with Bank One Trust Company, N.A., Columbus, Ohio -- report on competitive factors. Submitted, March 7, 1997.
St. Louis	Bank of Mississippi, Tupelo, Mississippi, proposed merger with Volunteer Bank, Jackson, Tennessee -- report on competitive factors. Submitted, March 5, 1997.
Kansas City	Bank of the West, Thomas, Oklahoma, proposed merger with First National Bank of Leedy, Leedy, Oklahoma -- report on competitive factors. Submitted, March 6, 1997.
Cleveland	Bank One Alpha Interim Trust Company, N.A., Milwaukee, Wisconsin, proposed merger with Bank One Wisconsin Trust Company, N.A. -- report on competitive factors. Submitted, March 7, 1997.
Atlanta	Colonial Bank, Orlando, Florida, proposed merger with Fort Brooke Bank, Brandon, Florida -- report on competitive factors. Submitted, March 5, 1997.
Atlanta	Colonial Bank, Orlando, Florida, proposed merger with First Family Bank, FSB, Eustis, Florida -- report on competitive factors. Submitted, March 5, 1997.
Kansas City	Commerce Bank, N.A., Kansas City, Missouri, proposed acquisition of Shawnee State Bank, Shawnee, Kansas -- report on competitive factors. Submitted, March 6, 1997.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Deposit Guaranty National Bank, Jackson, Mississippi, proposed merger with Deposit Guaranty Interim National Bank -- report on competitive factors. Submitted, March 5, 1997.
Chicago	FCB Financial Corp, Neenah, Wisconsin, proposed merger with Oshkosh Savings Bank, FSB, Oshkosh, Wisconsin -- report on competitive factors. Submitted, March 7, 1997.
Atlanta	First Alliance Bank, Marietta, Georgia, proposed acquisition of the assets and assumption of the liabilities of Premier Bank, FSB, Acworth, Georgia -- report on competitive factors. Submitted, March 5, 1997.
St. Louis	First City Bank, Springfield, Missouri, proposed merger with Mercantile Bank of South Central Missouri -- report on competitive factors. Submitted, March 3, 1997.
Dallas	First National Bank of Livingston, Livingston, Texas, proposed merger with New First Bank of Livingston - - report on competitive factors. Submitted, March 4, 1997.
St. Louis	First State Bank of Fayette County, Somerville, Tennessee, proposed merger with Whiteville Bank, Whiteville, Tennessee -- report on competitive factors. Submitted, March 5, 1997.
St. Louis	First United Bank, Stuttgart, Arkansas, proposed merger with Citizens Bank & Trust Company, Carlisle, Arkansas; Hazen First State Bank, Hazen, Arkansas; and Firstbank of Arkansas, Brinkley, Arkansas -- report on competitive factors. Submitted, March 5, 1997.
Dallas	Guaranty Federal Bank, FSB, Dallas, Texas, proposed merger with Stockton Savings Bank, FSB, Stockton, California -- report on competitive factors. Submitted, March 7, 1997.

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

COMPETITIVE FACTORS REPORTS

Atlanta Hinesville Bank, Hinesville, Georgia, proposed acquisition of certain assets and assumption of the liabilities of Wachovia Bank of Georgia, N.A., Augusta, Georgia -- report on competitive factors. Submitted, March 5, 1997.

Cleveland Huntington National Bank of Florida, Maitland, Florida; Huntington National Bank of Indiana, Noblesville, Indiana; Huntington National Bank West Virginia, Charleston, West Virginia; Huntington Banks of Michigan, Troy, Michigan; Huntington Trust Company, N.A., Columbus, Ohio; and Huntington Trust Company of Florida, N.A., Naples, Florida, proposed merger with Huntington National Bank, Columbus, Ohio -- report on competitive factors. Submitted, March 7, 1997.

Boston Laconia Savings Bank, Laconia, New Hampshire, proposed transfer of a majority of its assets and all of its liabilities to a stock savings bank, in connection with the conversion of Laconia Savings Bank to a mutual holding company -- report on competitive factors. Submitted, March 7, 1997.

San Francisco Life Interim Federal Savings Bank, San Bernardino, California, proposed merger with Life Savings Bank, F.S.B. -- report on competitive factors. Submitted, March 6, 1997.

Atlanta Louisiana Bank & Trust Company, Baton Rouge, Louisiana, proposed merger with LaBanc State Bank - report on competitive factors. Submitted, March 3, 1997.

Cleveland Marion Center National Bank, Marion Center, Pennsylvania, proposed acquisition of the assets and assumption of the liabilities of the Big Run and Dayton, Pennsylvania branches of National City Bank of Pittsburgh, Pittsburgh, Pennsylvania -- report on competitive factors. Submitted, March 7, 1997.

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

COMPETITIVE FACTORS REPORTS

St. Louis	Mercantile Bank of Northern Illinois, Freeport, Illinois, proposed merger with Mercantile Bank of Sterling-Rock Falls, NA, Sterling, Illinois -- report on competitive factors. Submitted, March 5, 1997.
Philadelphia	Mifflinburg Bank and Trust Company, Mifflinburg, Pennsylvania, proposed assumption of the liabilities of the Richfield branch of Northern Central Bank at Route 35, Richfield, Pennsylvania - - report on competitive factors. Submitted, March 4, 1997.
Atlanta	Security First Holdings, Inc., Atlanta, Georgia, proposed acquisition of certain assets and assumption of the liabilities of Security First Network Bank, Atlanta, Georgia -- report on competitive factors. Submitted, March 5, 1997.
Minneapolis	Security State Bank of Kenyon, Kenyon, Minnesota, proposed merger with New Kenyon Bank -- report on competitive factors. Submitted, March 7, 1997.
Richmond	WesBanco Bank South Hills, Charleston, West Virginia, proposed merger with Shawnee Bank, Inc., Dunbar, West Virginia -- report on competitive factors. Submitted, March 4, 1997.

EXTENSIONS OF TIME

San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain stock. Granted, March 3, 1997.
San Francisco	California Commercial Bancshares, Newport Beach, California -- extension to divest certain property. Granted, March 4, 1997.
Richmond	Capon Valley Bank, Wardensville, West Virginia -- extension to June 9, 1997, to establish a branch on State Route 259, Baker, West Virginia. Granted, March 6, 1997.

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

EXTENSIONS OF TIME

Richmond	Farmers Bank of Appomattox, Appomattox, Virginia -- extension to September 8, 1997, to establish a branch near the intersection of State Route 20 and U.S. Route 15, Dillwyn, Virginia. Granted, March 6, 1997.
Richmond	First Citizens BancShares, Inc., Raleigh, North Carolina -- extension to June 4, 1997, to establish Atlantic States Bank. Granted, March 4, 1997.
Chicago	Lewis Family Partners, L.P., Morris, Illinois -- extension to June 6, 1997, to acquire shares of Illinois Valley Bancorp, Inc., and indirectly acquire Grundy County National Bank. Granted, March 4, 1997.
Chicago	Lewis Management Company, Morris, Illinois -- extension to June 6, 1997, to acquire shares of Illinois Valley Bancorp, Inc., and indirectly acquire Grundy National Bank. Granted, March 4, 1997.
San Francisco	Liberty Bay Financial Corporation, Poulsbo, Washington -- extension to divest certain property. Granted, March 5, 1997.
St. Louis	Mercantile Bancorporation Inc., St. Louis, Missouri, and Ameribanc, Inc. -- extension to May 22, 1997, to acquire Mark Twain Bancshares, Inc. Granted, March 7, 1997.
San Francisco	Union Bancal Corporation, San Francisco, California -- extension to divest certain property. Granted, March 4, 1997.
St. Louis	Union Planters Corporation, Memphis, Tennessee -- extension to June 5, 1997, to acquire Eastern National Bank, Miami, Florida. Granted, March 5, 1997.

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

INTERNATIONAL OPERATIONS

Secretary SunTrust Banks of Florida, Inc., Orlando, Florida --
to establish SunTrust Banks Trust Company Limited,
Grand Cayman, Cayman Islands, British West Indies,
to act as a fiduciary and provide investment
advisory services.
Approved, March 3, 1997.

MEMBERSHIP

Minneapolis Bankfirst, Sioux Falls, South Dakota -- to become a
member of the Federal Reserve System.
Approved, March 6, 1997.

Richmond Community Bank of Tri-County, Waldorf, Maryland -- to
become a member of the Federal Reserve System.
Approved, March 7, 1997.

St. Louis Midsouth Bank, Monette, Arkansas -- to become a
member of the Federal Reserve System and to retain
its current branches.
Approved, March 4, 1997.

San Francisco Santa Lucia National Bank, Atascadero, California --
to become a member of the Federal Reserve System.
Approved, March 6, 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

Alliance Bancorp of New England, Inc., Vernon, Connecticut - 3(a)(1) application to acquire 100% of the voting shares of Tolland Bank, Tolland, Connecticut*	<u>Newspaper</u>	03-19-97
	<u>Federal Register</u>	03-27-97

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution Examination Date Rating**

NONE

*Subject to CRA.

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

FEDERAL RESERVE BANK OF NEW YORK

Comment Period
Ending Date

SECTION I

**Applications Subject to Newspaper
Notice Only**

Application by Banco Popular de Puerto Rico, Hato Rey, Puerto Rico ("Banco Popular"), to merge with Roig Commercial Bank, Humacao, Puerto Rico, under the charter and title of Banco Popular, and incident thereto to establish branches. 1/

04/01/96

Summit Bank, Hackensack, New Jersey, to establish branches at Pathmark Supermarkets at the following locations, all in New Jersey: Randolph & Ackerman, Clifton; 22-00 Maple Avenue, Fair Lawn; 517 Route 72, Manahawkin; 1933 Highway 35, Wall; 3020 Highway 35, Hazlet; 242 Lincoln Boulevard, Middlesex; 6301 Hadley Road, South Plainfield; Route 22 and Springfield Road, Union; 1556 North Olden Avenue, Trenton; Route 1 and Emmons Drive, West Windsor; and, 50 Racetrack Road, East Brunswick. 1/

03/28/97

Credit Suisse, Zurich, Switzerland, to establish branches in New York and Los Angeles, and an agency in Miami pursuant to Section 7(d) of the International Banking Act (the "IBA"), and to establish representative offices in Miami, Houston, and San Francisco pursuant to Section 10(a) of the IBA.

N/A

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 8, 1997

NAME OF BANK

RATING

EXAMINATION DATE

None.

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

FEDERAL RESERVE BANK OF PHILADELPHIA

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

Dauphin Deposit Bank and Trust Company, Harrisburg, PA to establish a branch office at Shrewsbury WalMart, Shrewsbury, PA, pursuant to Section 9 of the Federal Reserve Act.

Newspaper comment period expires: 03/28/97

**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) of Regulation Y.

Federal Register comment period expires: N/Avail

**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 March 7, 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.

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
Bank of Landisburg P.O. Box 179 Landisburg, PA 17040	10/7/96	Satisfactory

APPLICATIONS BULLETIN
(For the week ending March 8, 1997)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

Received notice from Banc One Corporation, Columbus, 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. *Not Yet Known #

Received Section 3(a)(3) application from F.N.B. Corporation, Hermitage, Pennsylvania, on March 6, 1997, to acquire 13.8% of the outstanding voting shares of Sun Bancorp, Inc., Selinsgrove Pennsylvania. *Not Yet Known #

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received Section 4(c)(8) notice from F.N.B. Corporation, 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. Not Yet Known #

Received notice from PNC Bank Corp., Pittsburgh, Pennsylvania, 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. Not Yet Known #

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
(March 7, 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 7, 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>
Four Oaks Fincorp, Inc., Four Oaks, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Four Oaks Bank & Trust Company, Four Oaks, North Carolina.*	3-14-97

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

First Virginia Banks, Inc., Falls Church, Virginia, to merge with Premier Bankshares Corporation, Bluefield, Virginia.*	4-7-97**
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Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Crestar Financial Corporation, Richmond, Virginia, First Union Corporation, Charlotte, North Carolina, NationsBank Corporation, Charlotte, North Carolina, Southern National Corporation, Winston-Salem, North Carolina, Wachovia Corporation, Winston-Salem, North Carolina, and Barnett Banks, Inc., Jacksonville, Florida, to continue to control over 5% of the shares of HONOR Technologies, Maitland, Florida, after its acquisition of over 5% of the shares of Card Alert Services, Inc., Arlington, Virginia.	3-27-97**

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

Application

The Patapsco Bank, Dundalk, Maryland,
to reduce its capital stock.

*Application is subject to CRA requirements.
**Expiration of comment period as specified in the Federal Register.

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

Application

Centura Bank, Rocky Mount, North
Carolina, to establish a branch in
the Grand Cayman, Cayman Islands,
British West Indies.

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending March 7, 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 <u>Date</u>	<u>Rating</u>
Bank of Lancaster 100 South Main Street Kilmarnock, Virginia 22482	12-9-96	Satisfactory
Peoples Community Bank King Highway Montross, Virginia 22520	12-9-96	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending March 7, 1997

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
AmSouth Bank of Alabama Birmingham, Alabama To merge with AmSouth Bank of Florida, Tampa, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	02-27-97*
AmSouth Bank of Alabama Birmingham, Alabama To merge with AmSouth Bank of Tennessee, Chattanooga, Tennessee, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	02-27-97*
AmSouth Bank of Alabama Birmingham, Alabama To merge with AmSouth Bank of Georgia, Rome, Georgia, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	02-27-97*
AmSouth Bank of Alabama Birmingham, Alabama To merge with AmSouth Bank of Walker County, Jasper, Alabama, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	02-27-97*
Pointe Bank Pembroke Pines, Florida To merge with Pointe Federal Savings Bank, Boca Raton, Florida, pursuant to Section 18(c) of the Federal Reserve Act.	03-17-97*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
The Colonial Bancorp Montgomery, Alabama To merge with Fort Brooke Bancorporation, Brandon, Florida, and thereby directly acquire Fort Brooke Bank, Brandon, Florida.	03-27-96* Newspaper

*Subject to the provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending March 7, 1997

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Florida Bancshares, Inc. Dade City, Florida. 1-BHC formation, First National Bank of Pasco, Dade City, Florida.	Not yet available*
Southern Security Financial Corporation Hollywood, Florida 1-BHC formation, Southern Security Bank Corporation, Hollywood, Florida.	Not yet available*
GBC Bancorp, Inc. Lawrenceville, Georgia 1-BHC formation, Gwinnett Banking Company, Lawrenceville, Georgia.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
United Community Banks, Inc. Blairsville, Georgia After-the-fact notice to retain United Family Finance Company (formerly Mountain Mortgage & Loan, Inc.), Blue Ridge, Georgia, and continue engaging 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.	03-25-97

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

Application

None.

*Subject to the provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending March 7, 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.

Bank

CRA Rating

Examination Date

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending March 7, 1997

Recently Approved Applications

Approval Date

AuburnBank

03-06-97

Auburn, Alabama

To establish a branch office located at 1617 South College Street, Auburn, Alabama, to be known as the Winn Dixie Branch.

The First Corporation

03-03-97

Opelika, Alabama

After-the-fact change in control notification by Joseph Lowrie Dean, Jr., to retain 12.68 percent of the outstanding shares, pursuant to the Change in Bank Control Act of 1978.

AmSouth Bank of Florida

03-03-97

Tampa, Florida

To establish a branch office located at 2405 Thomas Drive, Panama City, Florida, pursuant to Section 9 of the Federal Reserve Act.

AmSouth Bank of Florida

03-05-97

Tampa, Florida

To establish a branch office located at 10109 West Hillsborough Avenue, Tampa, Florida, pursuant to Section 9 of the Federal Reserve Act.

AmSouth Bank of Florida

03-05-97

Tampa, Florida

To establish a branch office located at 6297 West Waters Avenue, Tampa, Florida, pursuant to Section 9 of the Federal Reserve Act.

Barnett Banks, Inc.

03-04-97

Jacksonville, Florida

To acquire Oxford Resources Corp., Melville, New York, and thereby engage in consumer finance and leasing personal or real property or acting as agent, broker or adviser in leasing such property, pursuant to Sections 225.25(b)(1) and 225.25(b)(5) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

Hamilton Bancorp, Inc.

03-06-97

Miami, Florida

Change in control notification by Eduardo A. Masferrer to acquire an additional 9.31 percent of the outstanding shares, pursuant to the Change in Bank Control Act of 1978. The acquisition will increase Mr. Masferrer's total ownership to 15.20 percent.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending March 7, 1997

Recently Approved Applications

Approval Date

Pioneer Bankcorp, Inc.
Clewiston, Florida

03-07-97

To invest an additional \$150,000 in Development Investments, Inc., Clewiston, Florida, which engages 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.

Republic Bancshares, Inc.
St. Petersburg, Florida

03-07-97

To acquire Firststate Financial, F.A., Orlando, Florida, and thereby engage in operating a savings association, pursuant to Section 225.25(b)(9) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

SunTrust Banks, Inc.
Atlanta, Georgia

03-03-97

To establish an Agreement Corporation, pursuant to Section 211.4(a)(ii) of Regulation K.

Community Bancorp of Louisiana, Inc.
Raceland, Louisiana

03-05-97

To merge with American Security Bancshares, Inc., Welsh, Louisiana, and thereby directly acquire its subsidiary bank, American Bank, Welsh, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(1) Notice	Community Bank Corp Park Ridge, Illinois Park Ridge Community Bank Park Ridge, Illinois	NP - 3-8-97
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

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)(1)	AliKat Investments, Inc.* Gurnee, Illinois NorthSide Community Bank Gurnee, Illinois	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 - 3-1-97
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

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 Skokie, Illinois (in organization)	FR - 2-27-97 NP - 3-10-97
3(a)(3)	Country Bancorporation* Crawfordsville, Indiana Hiawatha Bank and Trust Company Hiawatha, Iowa (in organization)	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)	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)	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

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	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

<u>Type</u>	<u>Application</u>
ROS-HC	FBOP Corporation Oak Park, Illinois To redeem \$24 million of outstanding preferred stock

Federal Reserve Bank of Chicago

Section V - Availability of CRA Public Evaluations

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending March 7, 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>
4th Street Plaza Kaukauna, Wisconsin 54130 (414) 766-8160	10/28/96	O
The Garrett State Bank 120 West King Garrett, Indiana 46738-1148 (219) 357-3133	11/12/96	O
Midwest Bank and Trust Company 1606 North Harlem Avenue Elmwood Park, Illinois 60635-4396 (708) 456-4700	10/28/96	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING MARCH 7, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(1) notification by Citizens Bancorporation, Inc., Mascoutah, Illinois, to acquire Citizens Community Bank, Mascoutah, Illinois.	3-21-97

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(3) application by Mercantile Bancorporation Inc., St. Louis, Missouri, to acquire Roosevelt Financial Group, Inc., Chesterfield, Missouri, and thereby acquire Missouri State Bank and Trust Company, St. Louis, Missouri.	Newspaper: 3-31-97
* Section 4(c)(8) notification by Mercantile Bancorporation Inc., St. Louis, Missouri, to acquire Roosevelt Financial Group, Inc., Chesterfield, Missouri, and thereby acquire Roosevelt Bank, Chesterfield, Missouri.	Newspaper: 3-31-97

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
Section 9 membership application by First Federal Bank, FSB, Memphis, Tennessee, which will become a member of the Federal Reserve System following its conversion into a state-chartered bank to be known as BankTennessee, Memphis, Tennessee.	N/A

* This application/notification is subject to CRA.

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING MARCH 7, 1997

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

Application

End of Comment Period

Section 4(c)(8) 12 business-day prior notification by First Citizens Bancshares, Inc., Dyersburg, Tennessee, to acquire between 6.9 percent and 7.1 percent of SecurAmerica Holding Corporation, and engage, de novo, in making, acquiring, brokering and/or servicing loans or other extensions of credit.

N/A

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

Application

Comment Period
Ending Date

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

Comment Period
Ending Date

Larry Jochim to acquire control of 11.68% of the voting shares of Mountain Bank System, Inc., Whitefish, Montana.

March 24, 1997
(Federal Register)

Conrad Company, Minneapolis, Minnesota for prior approval to acquire up to 62% of the voting preferred stock of the National Mercantile Bancorp, Los Angeles, California. *

April 7, 1997
(Federal Register)

Community First Bankshares, Inc., Fargo, North Dakota for prior approval to acquire 100% of the voting shares of the KeyBank National Association (Wyoming), Cheyenne, Wyoming. *

Not yet available

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject
to Federal Register Notice Only

Application

Comment Period
Ending Date

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

Mountain Bank System, Inc., Whitefish, Montana to redeem 82.5% of its voting shares.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending March 7, 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.

BANK(S) EXAMINED

DATE OF EXAMINATION

CRA RATING

NONE.

KANSAS CITY RESERVE BANK APPLICATIONS AND REPORTS RECEIVED
During the week ending March 7, 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

Lawrence D. And Debra D. Johnson, both of Carnegie, Oklahoma, to acquire an additional .97 percent, for a total of 25.90 percent, of the voting shares of The Farmers Bancapital Corporation, Carnegie, Oklahoma.

March 27, 1997

Wauneta Falls Bancorp, Wauneta, Nebraska, for prior approval to acquire 100 percent of the stock to be issued by a de novo bank, Ogallala National Bank, Ogallala, Nebraska.*

None Yet

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>
Clayton State Bank P.O. Box 580 Clayton, Oklahoma 74536-0580	12/02/96	03/03/97	Satisfactory
Wahoo State Bank P.O. Box 188 Wahoo, Nebraska 68066-0188	12/02/96	03/04/97	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MARCH 3, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

*Section 9 application by
SecurityBank of Arlington, Arlington, TX
to establish a branch to be located at
(6300 Precinct Line Rd., Hurst, TX 76054)

97/03/24

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

APPLICATION

** NOTICE EXP

Change in Control Notice by
Edwin & Mittis Bower, Palacios, TX
to acquire an interest in
City State Bancshares, Inc., Palacios, TX
(Previously reported during the week of 1-13-97)

97/03/11

*Section 3(a)(3) application by
Texas Financial Bancorporation, Inc., Minneapolis, MN, to
acquire Austin County Bankshares, Inc., Bellville, TX;
Austin County Bankshares-Delaware, Inc., Wilmington, DE; and
Austin County State Bank, Bellville, TX
(Previously reported during the week of 2-24-97)

97/03/29

*Section 3(a)(3) application by
Delaware Financial Bancorporation, Inc., Wilmington, DE, to
acquire Austin County Bankshares, Inc., Bellville, TX;
Austin County Bankshares-Delaware, Inc., Wilmington, DE; and
Austin County State Bank, Bellville, TX
(Previously reported during the week of 2-24-97)

97/03/29

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 3, 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>
Central Bank 300 DeSiard Street P. O. Box 4928 Monroe, LA 71211 981257	96/10/21	Outstanding

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 3/07/97

Section I - Applications Subject to Newspaper Notice Only Date

<u>Application</u>	<u>Comment Period Ending Date</u>
Comstock Bancorp to become a bank holding company by acquiring Comstock Bank, both of Reno, Nevada. *	<u>Newspaper:</u> 3/20/97

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> Not available

Section III - Applications Subject to Federal Register Only

None

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

First Hawaiian, Inc., Honolulu, Hawaii, to engage directly in community development activities in excess of 5% of its consolidated capital plus surplus.

* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 3/07/97

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>
None			

*Under the rating system an institution's CRA performance is assigned one of the following four ratings:

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

Satisfactory record of meeting community credit needs: An institution has a satisfactory record of ascertaining and meeting the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

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

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

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.