

**ANNOUNCEMENT**

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

**H.2, 1997, No. 15  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending April 12, 1997**

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**TESTIMONY AND STATEMENTS**

Efforts to clarify and reform the regulation of derivatives contracts under the Commodity Exchange Act -- statement by Governor Phillips before the Subcommittee on Risk Management and Specialty Crops of the House Committee on Agriculture, April 15, 1997.

Authorized, April 9, 1997.

**BANK HOLDING COMPANIES**

Stichting Prioriteit ABN AMRO Holding, Amsterdam, The Netherlands, Stichting Administratienkantoor, ABN AMRO Holding; ABN AMRO Holding N.V.; ABN AMRO Bank N.V., and ABN AMRO North America, Inc., Chicago, Illinois -- to acquire Standard Federal Bancorporation, Inc., Troy, Michigan, and Standard Brokerage Services, Inc., and engage in operating a savings and loan association and provide securities brokerage services.

Permitted, April 9, 1997.

**FORMS**

Report of Medium-Term Note Issuance (FR 2600m, q, and s) -- extension, without revision.

Approved, April 9, 1997.

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

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

**BANK BRANCHES, DOMESTIC**

Secretary	Bank of Boulder, Boulder, Colorado -- to establish a mobile branch in Boulder County. Approved, April 9, 1997.
Richmond	F & M Bank-Northern Virginia, Fairfax, Virginia -- to establish a branch at 440 Maple Avenue East, Vienna, Virginia. Approved, April 10, 1997.

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

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**BANK BRANCHES, DOMESTIC**

Cleveland Fifth Third Bank, Cincinnati, Ohio -- to establish the Ferguson Road Bank Mart at 2310 Ferguson Road. Approved, April 11, 1997.

St. Louis Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky -- to establish a branch at 1830 New Blankenbaker Road. Approved, April 9, 1997.

Cleveland Ohio Bank, Findlay, Ohio -- to operate a mobile branch service throughout the Franklin County, Ohio, area. Approved, April 8, 1997.

Chicago Old Kent Bank, Grand Rapids, Michigan -- to establish a branch at 102 South Lake Street, Boyne City, Michigan. Approved, April 7, 1997.

Dallas State Bank of Texas, Houston, Texas -- to establish a branch at 13023 Murphy Road, Stafford, Texas. Approved, April 11, 1997.

**BANK HOLDING COMPANIES**

San Francisco AMB Financial Services Corporation, Bainbridge, Island, Washington -- to acquire Marine Bank. Approved, April 9, 1997.

Atlanta Decatur First Bank Group, Inc., Decatur, Georgia -- to acquire Decatur First Bank. Approved, April 9, 1997.

Chicago IBC Bancorp, Inc., Chicago, Illinois -- to acquire International Bank of Chicago. Approved, April 9, 1997.

New York Ironbound Bankcorp, NJ, Newark, New Jersey -- to acquire Ironbound Bank. Permitted, April 9, 1997.

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

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**BANK HOLDING COMPANIES**

Boston	National Bank of Greece, Athens, Greece -- to continue to engage in acquiring and servicing loans and leases. Permitted, April 11, 1997.
Secretary	PNC Bank Corporation, Pittsburgh, Pennsylvania -- to establish PNC GPI, Inc. Wilmington, Delaware, that will serve as general partner to private investment limited partnerships. Permitted, April 7, 1997.
Philadelphia	USABancShares, Inc., Philadelphia, Pennsylvania -- to engage in brokerage activities through the acquisition of The Knox Financial Services Group, Inc. Permitted, April 9, 1997.
Philadelphia	USABancShares, Inc., Philadelphia, Pennsylvania -- to acquire up to 6.0 percent of the shares of Regent Bancshares Corp. Approved, April 10, 1997.
Kansas City	Wauneta Falls Bancorp, Inc., Wauneta, Nebraska -- to acquire Ogallala National Bank, Ogallala, Nebraska. Approved, April 7, 1997.

**BANK PREMISES**

Kansas City	First State Bank, Taos, New Mexico -- investment in bank premises. Approved, April 7, 1997.
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**CAPITAL STOCK**

Minneapolis	First Integrity Bancorporation, Inc., Staples, Minnesota -- redemption of shares. Approved, April 9, 1997.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**CHANGE IN BANK CONTROL**

Atlanta Coastal Commerce Bancshares, Inc., Kaplan,  
Louisiana -- change in bank control.  
Permitted, April 10, 1997.

**COMPETITIVE FACTORS REPORTS**

Richmond American Federal Interim Savings Bank, FSB,  
Greenville, South Carolina, proposed merger with  
American Federal Bank, FSB -- report on competitive  
factors.  
Submitted, April 7, 1997.

San Francisco American First National Bank, Everett, Washington,  
proposed merger with Cascade Bank, A Federally  
Chartered Savings Bank -- report on competitive  
factors.  
Submitted, April 11, 1997.

Richmond BUCS Federal, Owings Mill, Maryland, proposed merger  
with BUCS Federal Credit Union -- report on  
competitive factors.  
Submitted, April 7, 1997.

Dallas Coastal Banc, S.S.B., Houston, Texas, proposed  
acquisition of the assets and assumption of the  
liabilities of the branch of Wells Fargo Bank  
(Texas), N.A., Houston at 441 Austin Avenue, Port  
Arthur, Texas -- report on competitive factors.  
Submitted, April 8, 1997.

Chicago Community Bank of Muscatine, Muscatine, Iowa,  
proposed merger with Peoples Bank of Columbus  
Junction, Columbus Junction, Iowa -- report on  
competitive factors.  
Submitted, April 8, 1997.

Minneapolis Farmers State Bank, Maine, South Dakota, proposed  
merger with First State Bank, Bridgewater, South  
Dakota -- report on competitive factors.  
Submitted, April 8, 1997.

Chicago First Bank of the Americas, S.S.B., Chicago,  
Illinois, proposed merger with Interim First Bank -  
- report on competitive factors.  
Submitted, April 8, 1997.

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

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**COMPETITIVE FACTORS REPORTS**

Chicago	First Federal Savings Bank of Wabash, Wabash, Indiana, proposed purchase of the assets and assumption of the liabilities of the South Witley branch of NBD Bank, National Association, Indianapolis, Indiana -- report on competitive factors. Submitted, April 8, 1997.
Atlanta	First National Bank and Trust Company of the Treasure Coast, Stuart, Florida, proposed acquisition of the assets and assumption of the liabilities of Port St. Lucie National Bank, Port St. Lucie, Florida -- report on competitive factors. Submitted, April 8, 1997.
Dallas	First National Bank of Marshall, Marshall, Texas, proposed acquisition of the assets and assumption of the liabilities of the Wells Fargo Bank (Texas), N.A., Houston at 222 South Ragsdale, Jacksonville, Texas -- report on competitive factors. Submitted, April 10, 1997.
Chicago	First of America Bank-Michigan, National Association, Grand Rapids, Michigan, proposed merger with First of America Bank-Florida, National Association, Tampa, Florida, and First of America Bank-Indiana, Indianapolis, Indiana -- report on competitive factors. Submitted, April 9, 1997.
Atlanta	First State Bank & Trust Company, Albany, Georgia, proposed acquisition of the assets and assumption of the liabilities of Southeastern Mortgage Company -- report on competitive factors. Submitted, April 8, 1997.

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

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**COMPETITIVE FACTORS REPORTS**

Richmond	First Union National Bank of North Carolina, Charlotte, North Carolina, proposed merger with First Union National Bank of South Carolina, Greenville, South Carolina, First Union National Bank of Tennessee, Nashville, Tennessee, First Union National Bank of Virginia, Roanoke, Virginia, First Union National Bank of Maryland, Rockville, Maryland, First Union National Bank of Washington, D.C., Washington, D.C., and First Union Bank of Connecticut, Stamford, Connecticut -- report on competitive factors. Submitted, April 8, 1997.
Chicago	Heartland Bank & Trust Company, Bloomington, Illinois, proposed merger with First Bank of Washington, Washington; and First Bank of Eureka, Eureka, Illinois -- report on competitive factors. Submitted, April 8, 1997.
St. Louis	Mercantile Bank, N.A., Hartford, Illinois, proposed merger with Mercantile Bank, N.A., St. Louis; and Mark Twain Bank, Ladue, Missouri -- report on competitive factors. Submitted, April 8, 1997.
Chicago	Metrobank-Illinois, National Association, East Moline, Illinois, proposed merger with Metrobank, National Association, Davenport, Iowa -- report on competitive factors. Submitted, April 8, 1997.
Chicago	Midwest Bank of Freeport, Freeport, Illinois, proposed merger with Republic Bank of Freeport -- report on competitive factors. Submitted, April 8, 1997.
Boston	Naugatuck Valley Savings and Loan Association, Naugatuck, Connecticut, proposed purchase of certain assets and assumption of certain liabilities of one branch of First Union Bank of Connecticut, Beacon Falls, Connecticut -- report on competitive factors. Submitted, April 8, 1997.

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

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**COMPETITIVE FACTORS REPORTS**

Chicago           Oakland National Bank, Oakland, Illinois, proposed merger with Citizens National Bank of Paris, Paris, Illinois -- report on competitive factors. Submitted, April 8, 1997.

Chicago           Permanent Federal Savings Bank, Evansville, Indiana, proposed purchase of the Newburgh branch of NBD Bank, NA, Indianapolis, Indiana -- report on competitive factors. Submitted, April 8, 1997.

Dallas            Texas Financial Bancorporation, Inc., Minneapolis, Minnesota --proposed acquisition of the assets and assumption of the liabilities of Austin County Bankshares, Inc., Bellville, Texas, Austin County Bankshares-Delaware, Wilmington, Delaware, and Austin County State Bank, Bellville, Texas -- report on competitive factors. Submitted, April 9, 1997.

Atlanta           1st Floyd Bank, Rome, Georgia, proposed merger with 1st Floyd Interim Corporation, Rome, Georgia -- report on competitive factors. Submitted, April 7, 1997.

**EXTENSIONS OF TIME**

San Francisco    Frontier Financial Corporation, Everett, Washington - - extension to July 11, 1997, to acquire up to 9.9 percent of the shares of Washington Banking Company, Oak Harbor, Washington. Granted, April 11, 1997.

Chicago           Mound City Financial Services, Inc., Platteville, Wisconsin -- extension to acquire Mound City Bank. Granted, April 8, 1997.

Boston           Service Bancorp, MHC, Medway, Massachusetts -- extension to become a mutual bank holding company through acquisition of Medway Savings Bank. Granted, April 8, 1997.

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APRIL 7, 1997 TO APRIL 11, 1997  
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**MEMBERSHIP**

Chicago	Heritage Bank & Trust, Racine, Wisconsin -- to become a member of the Federal Reserve System. Approved, April 11, 1997.
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**RESERVE BANK OPERATIONS**

Director, FRBO	Federal Reserve Bank of Chicago -- to purchase check processing hardware and software. Approved, April 11, 1997.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**BANK BRANCHES, DOMESTIC**

Chicago	NBD Bank, Detroit, Michigan -- to establish a branch at 9850 Telegraph Road, Taylor, Michigan. Approved, April 4, 1997.
Chicago	NBD Bank, Detroit, Michigan -- to establish a branch at 22332 Nine Mile Road, St. Clair Shores, Michigan. Approved, April 4, 1997.

**RESERVE BANK SERVICES**

Director, FRBO	Federal Reserve Bank of Cleveland -- to offer commercial check image capture products at the Cincinnati Branch. Approved, April 4, 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\*\*

Fleet Bank of Maine  
One City Center  
Portland, Maine 04104  
(207) 874-5000

April 15, 1996

"S"

SECTION VI - APPLICATIONS BULLETIN

Effective April 21, 1997, information regarding the comment periods associated with applications and notice submitted to the Federal Reserve Bank of Boston for processing under section 3 and 4(c)(8) of the Bank Holding Company Act of 1956, as amended, will be available 24 hours a day by calling the following toll-free number 1-800-896-9480.

\*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**

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**

The Chase Manhattan Corporation, New York, New York, and Mellon Bank Corporation, Pittsburgh, Pennsylvania, to acquire through ChaseMellon, LLC, Ridgefield Park, New Jersey, the stock transfer business of Boatmen's Trust Company, St. Louis, Missouri.

**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 April 12, 1997**

**NAME OF BANK**

**RATING**

**EXAMINATION DATE**

None.

1/ Subject to provisions of Community Reinvestment Act.

2/ Later of dates specified in newspaper and Federal Register notices.

3/ Date specified in newspaper notice; a later date may be specified in the Federal Register notice.

4/ Date specified in Federal Register notice; a later date may be specified in the newspaper notice.

N/A - Not Available

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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

Wilmington Trust of Pennsylvania, West Chester, PA to establish two branch offices at 402 Lancaster Avenue, Haverford, PA and One Liberty Place, 1850 Market Street, 51st Floor, Philadelphia, PA, pursuant to Section 9 of the Federal Reserve Act.

Newspaper comment period expires: N/Avail

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

Century Bancorp, MHC and Century Bancorp, Inc., both of Bridgeton, NJ to become bank holding companies through the acquisition of Century Bancorp, Inc., and Century Savings Bank, Bridgeton, NJ, respectively, pursuant to Section 3(a)(1) of the Bank Holding Company Act.

Newspaper comment period expires: 04/25/97  
Federal Register comment period expires: N/Avail

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

NONE

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

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 April 11, 1997.

**Identification of Ratings**

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

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

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

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

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

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

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

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

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

<b><u>Bank/Location</u></b>	<b><u>Examination Date</u></b>	<b><u>CRA Rating</u></b>
Premier Bank 379 N. Main Street Doylestown, PA 18901-0818	12/02/96	Satisfactory

**APPLICATIONS BULLETIN**  
**(For the week ending April 12, 1997)**

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

NONE

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

Received Section 3(a)(1) application from PHS Bancorp, M.H.C., \*F: May 1, 1997  
Beaver Falls, PA on March 28, 1997, to acquire up to  
51 percent of the outstanding voting shares of Peoples Home  
Savings Bank, Beaver Falls, PA.

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

NONE

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

Notice filed by Mellon Bank Corporation, Pittsburgh, PA and Chase Manhattan Corporation, New York, NY on May 8, 1997, of their intent to acquire certain assets comprising the stock transfer business of Boatmen's Trust Company, through ChaseMellon Shareholder Services, L.L.C., a wholly-owned subsidiary.

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\* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

# - Expected to End 30 Days from Date of Receipt



**AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
(April 11, 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 April 11, 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

Application

Comment Period Ending Date

Bank of Ferrum, Ferrum, Virginia, to  
establish a branch at the intersection  
of State Route 616 and State Route 122  
(Westlake Corner), Moneta, Virginia.\*

4-28-97

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

Application

Comment Period Ending Date

CCB Financial Corporation, Durham,  
North Carolina, to acquire American  
Federal Bank, FSB, Greenville, South  
Carolina.\*

5-1-97

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

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

Application

None.

Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending April 11, 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>RSSD</u> <u>Number</u>	<u>Name of Bank</u>	<u>Rating</u>	<u>Examination</u> <u>    Date</u>
753324	Bank of Clarke County 2 East Main Street Berryville, Virginia 22611-0391	1-27-97	Outstanding

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending April 11, 1997

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Colonial Bank Montgomery, Alabama To become a member of the Federal Reserve System, pursuant to Section 208.4 of Regulation H and Section 9 of the Federal Reserve Act.	04-10-97*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Regions Financial Corporation Birmingham, Alabama To acquire First Mercantile National Bank, Longwood, Florida, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	04-14-97* Federal Register
Weatherford Foundation of Red Bay, Inc. Red Bay, Alabama After-the-fact change in control notice by Tammy Carol Bolton (as trustee), to retain 60.90 percent of the outstanding shares of its subsidiary, Independent Bancshares, Inc., Red Bay, Alabama, pursuant to the Change in Bank Control Act of 1978.	04-28-97* Federal Register

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
United Community Banks Blairsville, Georgia Notification for its subsidiary, United Family Finance, Blue Ridge, Georgia, to engage in credit insurance activities, pursuant to Section 225.25(b)(8)(ii) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	04-25-97

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

**Federal Reserve Bank of Atlanta**  
**Applications Bulletin for Week Ending April 11, 1997**

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

**Application**

**North Fulton Bancshares, Inc.**  
**Roswell, Georgia**  
**Commitment waiver request.**

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending April 11, 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 April 11, 1997

Recently Approved Applications

Approval Date

Decatur First Bank Group, Inc.

04-09-97

Decatur, Georgia

1-BHC formation, Decatur First Bank, Decatur, Georgia.

Coastal Commerce Bancshares, Inc.

04-10-97

Kaplan, Louisiana

Prior change in control notice by Mr. and Mrs. Octave Henry Deshotels, Jr., to increase their ownership from 9.7 percent to 12.6 percent through a reverse stock split, pursuant to the Change in Bank Control Act of 1978.

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>
Merger & Branch	Security Savings Bank Farnhamville, Iowa Boxholm, Iowa branch office of Boone Bank and Trust Company Boone, Iowa Branch at 200 2nd Street Boxholm, Iowa	NP - 4-30-97
Merger & Branch	Old Kent Bank Grand Rapids, Michigan Commercial and Savings Bank of St. Claire County Saint Claire, Michigan Algonac Savings Bank Algonac, Michigan and to establish 15 branches	NP - 4-15-97
Merger & Branch	M&I Madison Bank Madison, Wisconsin M&I Bank Southwest Spring Green, Wisconsin and to establish 11 branches	NP - **
Merger & Branch	Huron Community Bank East Tawas, Michigan Au Gres Michigan branch of Citizens Bank Flint, Michigan Branch at 3150 East Huron Road Au Gres, Michigan	NP - **
Merger & Branch	Quad City Bank and Trust Company Bettendorf, Iowa Quad City Bank and Trust-Illinois Moline, Illinois Branch at 3551 Seventh Street Moline, Illinois	NP - **



Section I - Applications Subject to Newspaper  
Notice Only cont'd

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Merger & Branch	Citizens Bank Flint, Michigan City Bank and Trust Company Jackson, Michigan City Bank St. Johns, Michigan CB North Charlevoix, Michigan and to establish 33 branches	NP - **
Branch	Old Kent Bank Grand Rapids, Michigan to establish a mobile branch	NP - 4-28-97
Branch	Bank of Illinois in Normal Normal, Illinois to establish a branch at 403 North Veterans Parkway Bloomington, Illinois	NP - 4-22-97
Member	NorthSide Community Bank Gurnee, Illinois To become a member of the Federal Reserve System	NP - 4-10-97

NP - Newspaper

FR - Federal Register

\* - Subject to Provisions of Community Reinvestment Act

\*\* - Not available at this time

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(1)	CH and JD Byrum, LLC* Indianapolis, Indiana American State Corporation Lawrenceburg, Indiana American State Bank Lawrenceburg, Indiana	FR - 4-14-97 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 - 4-18-97 NP - 4-13-97
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 - 4-4-97 NP - 4-14-97
CoC-HC	Osceola Bancorporation Osceola, Iowa By Denis L. And Sandra Kale	FR - 4-16-97 NP - **
3(a)(3)	Parkway Bancorp, Inc.* Harwood Heights, Illinois Jefferson Holding Corp. Chicago, Illinois Jefferson State Bank Chicago, Illinois	FR - 4-21-97 NP - 4-20-97
COC-HC	Leighton Investment Company Leighton, Iowa By Helen Glending and Harold A. and Ethel R. DeBruin	FR - 4-11-97 NP - 4-26-97
3(a)(1)	Bando McGlocklin Capital Corporation* Pewaukee, Wisconsin InvestorsBank (in organization) Pewaukee, Wisconsin	FR - 4-7-97 NP - 4-7-97

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)	Amcore Financial, Inc.* Rockford, Illinois Country Bank Shares Corporation Mount Horeb, Wisconsin Citizens State Bank Clinton, Wisconsin Montello State Bank Montello, Wisconsin State Bank of Argyle Argyle, Wisconsin State Bank of Mount Horeb Mount Horeb, Wisconsin Belleville Bancshares Corporation Belleville, Wisconsin Belleville State Bank Belleville, Wisconsin	FR - 4-22-97 NP - 4-17-97
3(a)(5)	Marshall & Ilsey Corporation* Milwaukee, Wisconsin Security Capital Corporation Milwaukee, Wisconsin Security Bank, S.S.B. Milwaukee, Wisconsin	FR - 5-5-97 NP - 4-27-97
3(a)(5)	Citizens Banking Corporation* Flint, Michigan CB Financial Corporation Jackson, Michigan City Bank & Trust Company Jackson, Michigan City Bank St. Johns, Michigan CB North Charlevoix, Michigan	FR - 5-8-97 NP - **
3(a)(3)	NEB Corporation* Fond du Lac, Wisconsin State Bank of St. Cloud St. Cloud, Wisconsin	FR - 5-5-97 NP - 4-30-97

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)	F & M Bancorporation, Inc.* Kaukauna, Wisconsin Citizens National Bancorp, Inc. Darlington, Wisconsin Citizens National Bank of Darlington Darlington, Wisconsin	FR - ** NP - **
3(a)(3)	F & M Merger Corporation* Kaukauna, Wisconsin Citizens National Bancorp, Inc. Darlington, Wisconsin Citizens National Bank of Darlington Darlington, Wisconsin	FR - ** NP - **
3(a)(3)	F & M Bancorporation, Inc.* Kaukauna, Wisconsin Wisconsin Ban Corp. Prairie du Chien, Wisconsin Prairie City Bank Prairie du Chien, Wisconsin	FR - ** NP - **
3(a)(3)	F & M Merger Corporation* Kaukauna, Wisconsin Wisconsin Ban Corp. Prairie du Chien, Wisconsin Prairie City Bank Prairie du Chien, Wisconsin	FR - ** NP - **
3(a)(3)	County Bancorporation* Crawfordsville, Iowa Hiawatha Bank and Trust Company (in organization) Hiawatha, Iowa	FR - ** NP - **

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)	Bando McGlocklin Capital Corporation Pewaukee, Wisconsin Bando McGlocklin Small Business Lending Company and Bando McGlocklin Investment Corporation Pewaukee, Wisconsin	FR - 4-7-97

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

<u>Type</u>	<u>Application</u>
NONE	

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 April 11, 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>
Farmers & Merchants Bank of Orfordville 303 Spring Street P.O. Box 499 Orfordville, Wisconsin 53576-0499 (608) 879-2911	12/30/96	S

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING APRIL 11, 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

Change in control notification involving  
First Cecilian Bancorp, Inc., Cecilia,  
Kentucky, by C. Peter Mahurin and  
Dixie C. Mahurin.

N/A

Change in control notification involving  
Mountain Home Bancshares, Inc.,  
Mountain Home, Arkansas, by Coffman  
Family LLC, Harrison, Arkansas.

N/A

## 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

Application

Comment Period  
Ending Date

KES Bancshares, Inc., Virginia, Minnesota for prior approval to become a bank holding company through the acquisition of 93.55% of the voting shares of Northern State Bank of Virginia, Virginia, Minnesota. \*

April 17, 1997

\* Subject to CRA

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

Application

Comment Period  
Ending Date

Norwest Corporation, Minneapolis, Minnesota for prior approval to acquire 100% of the voting shares of The First National Bankshares, Inc., Tucumcari, New Mexico. \*

May 9, 1997  
(Federal Register)

\* Subject to CRA

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section III - Applications Subject  
to Federal Register Notice Only

Application

Comment Period  
Ending Date

NONE.

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

Application

NONE.

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section V - Availability of  
CRA Public Evaluations  
week ending April 11, 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 April 11, 1997

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Pinnacle Bank, Papillion, Nebraska, for prior approval to open a full service branch at 72nd and Cornhusker, Papillion, Nebraska.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Thomas E. Criswell, as co-trustee, Ada, Oklahoma, to acquire an additional 67.9 percent, for a total of 74.3 percent; Bill J. Horne, Sr., as co-trustee, Ada, Oklahoma, to acquire an additional 63.2 percent, for a total of 74.3 percent; C.B. Howard, as co-trustee, Ada, Oklahoma, to acquire an additional 69.8 percent, for a total of 74.3 percent; Richard J. Thompson, as co-trustee, Oklahoma City, Oklahoma, to acquire an additional 59.3 percent, for a total of 74.3 percent, of the voting shares of First Ada Bancshares, Inc., Ada, Oklahoma.	April 30, 1997
Midstate Bancorp, Inc., Hinton, Oklahoma, for prior approval to merge with Binger Agency, Inc., Binger, Oklahoma.*	May 8, 1997
Thomas Rily Ford, Paul Emil, Nelson, and Henry Southway, all of Alamosa, Colorado, for prior approval to increase their ownership interests from 23.6 percent to 26.6 percent of the voting shares of Alamosa Bancorporation, Inc., Alamosa, Colorado.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
None.	

**SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER 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>RSSD#</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Farmers State Bank P.O. Box 304 Mankato, Kansas 66956-0304	387756	01/21/97	04/10/97	Satisfactory

Union State Bank	227151	01/21/97	04/10/97	Satisfactory
P.O. Box 928				
Arkansas City, Kansas 67005-0928				

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF APRIL 7, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 9 Application by United Central Bank, Garland, TX to establish a branch at 1611 Gessner, Houston, TX 77080	04-22-97

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
*Section 3(a)(1) application by Buffalo Bancorp. Inc., Buffalo, TX, to acquire Buffalo Corporation, Dover, DE, and Citizens State Bank, Buffalo, TX	N/A
*Section 3(a)(1) application by Buffalo Corporation, Dover, DE to acquire Citizens State Bank, Buffalo, TX	N/A
Change in Control Notice by Walter L. Cox, Sr., Naples, TX, only notificant, to acquire an interest in Morris County Bankshares, Inc., Naples, TX	N/A
Change in Control Notice by Dolph Briscoe, Jr., Uvalde, TX, only notificant, to acquire an interest in Zavala Bankshares, Inc., Crystal City, TX (Previously reported during the week of 03-17-97)	04-23-97
Change in Control Notice by Richard E. Lane, San Antonio, TX, et al, to acquire an interest in South Texas Capital Group, Inc., San Antonio, TX	N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

\* SUBJECT TO CRA.  
\*\* EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.  
N/A - NOT AVAILABLE AT THIS TIME.

**SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
**FOR THE WEEK OF APRIL 7, 1997**

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

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

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

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

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

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

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

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

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



FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 4/11/97

Section I - Applications Subject to Newspaper Notice Only Date

Application

Comment Period Ending Date

None

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

Eggemeyer Advisory Corp., Castle Creek  
Capital L.L.C., and Castle Creek Partners  
Fund-1, L.P., all of San Diego, California, to  
acquire at least 35.0 percent of Rancho  
Santa Fe National Bank, Rancho Santa Fe,  
California, and at least 24.9 percent of First  
Community Bank of the Desert, Yucca Valley,  
California. \*

Newspaper: 4/30/97

Fed. Reg.: 4/25/97

Eggemeyer Advisory Corp., Castle Creek  
Capital L.L.C., Castle Creek Partners Fund-1, L.P.,  
and Monarch Bancorp, all of San Diego, California,  
to merge with California Commercial Bancshares,  
Newport Beach, California. \*

Newspaper: 4/24/97

Fed. Reg.: 4/18/97

Eggemeyer Advisory Corp., Castle Creek  
Capital L.L.C., Castle Creek Partners Fund-1, L.P.,  
and Monarch Bancorp, all of San Diego, California,  
to acquire an option to purchase 19.9 percent of  
California Commercial Bancshares, Newport  
Beach, California. \*

Newspaper: 4/24/97

Fed. Reg.: 4/18/97

Imperial Bancorp, Inglewood, California, to acquire  
Imperial Bank of Arizona, Phoenix, Arizona. \*

Newspaper: Not available

Fed. Reg.: 5/01/97

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\* Subject to CRA.

**FEDERAL RESERVE BANK OF SAN FRANCISCO**

Week ending 4/11/97

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

Tehama Bancorp to become a bank holding  
company by acquiring Tehama Bank, both of  
Red Bluff, California. \*

Newspaper: 5/07/97

Fed. Reg.: 5/12/97

Section III - Applications Subject to Federal Register Only

Tehama Bancorp, Red Bluff, California, to engage  
indirectly in equipment leasing activities through Bancorp  
Financial Services, Inc., Sacramento, California.

Fed. Reg.: Not available

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

None

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\* Subject to CRA.

# FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 4/11/97

## 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			

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

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

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

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

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

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