

**ANNOUNCEMENT**

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

**H.2, 1997, No. 1  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending January 4, 1997**

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**BANK HOLDING COMPANIES**

NationsBank Corporation, Charlotte, North Carolina and NB Holdings Corporation -- request for reconsideration and stay of the Board's approval of the applications to acquire Boatmen's Bancshares, Inc., St. Louis, Missouri.  
Denied, December 30, 1996.

**ENFORCEMENT**

Bankers Trust New York Corporation, New York, New York, and BT Securities -- order to cease and desist and order of assessment of a civil money penalty against Mark Yale, a former employee and institution-affiliated party.  
Announced, January 3, 1997.

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

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

**BANK BRANCHES, DOMESTIC**

Richmond	F & M Bank - Richmond, Virginia -- to establish a branch at 6980 Forest Hill Avenue. Approved, January 2, 1997.
Chicago	NBD Bank, Detroit, Michigan -- to establish a branch at 800 Ship Street, St. Joseph, Michigan. Approved, December 30, 1996.
Chicago	Union Bank & Trust Company, Evansville, Wisconsin -- to establish a branch at 121 Fifth Avenue, Belleville, Wisconsin. Approved, December 30, 1996.

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

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**BANK HOLDING COMPANIES**

Atlanta	Button Gwinett-Financial Corporation, Lawrenceville, Georgia -- waiver of a commitment. Granted, January 3, 1997.
Chicago	CH and JD Byrum, LLC, Indianapolis, Indiana -- to acquire shares of American State Corporation, Lawrenceburg, Indiana, and American State Bank. Returned, December 31, 1996.
Chicago	Denmark Bancshares, Inc., Denmark, Wisconsin -- notification to purchase the Zeamer Insurance Agency, Greenleaf, Wisconsin, and engage in general insurance activities. Permitted, December 30, 1996.
Cleveland	First & Farmers Bancshares, Inc., Somerset, Kentucky -- to acquire Cumberland Bancorp, Inc., Burkesville, Kentucky. Approved, January 3, 1997.
Atlanta	First Bank Holding Company, Tallahassee, Florida -- to acquire First Bank. Approved, December 30, 1996.
Kansas City	First Team Resources Corporation, Derby, Kansas -- to acquire First National Bank. Approved, January 2, 1997.
Kansas City	Front Range Bancshares, inc., Lakewood, Colorado -- to acquire Front Range Bank. Approved, January 2, 1997.
Dallas	Gateway Delaware Holding Company, Inc., Wilmington, Delaware -- to acquire Gateway National Bank, Dallas, Texas. Approved, December 30, 1996.
Dallas	Gateway Holding Company, Inc., Dallas, Texas -- to acquire Gateway Delaware Holding Company, Inc., Wilmington, Delaware, and Gateway National Bank, Dallas, Texas. Approved, December 30, 1996.

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

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**BANK HOLDING COMPANIES**

Dallas	Halpain Financial, Ltd., Dallas, Texas -- to acquire Gateway Holding Company, Inc., Dallas, Texas, Gateway Delaware Holding Company, Inc., Wilmington, Delaware, and Gateway National Bank, Dallas, Texas. Approved, December 30, 1996.
Chicago	Lakeland Financial Corporation, Round Lake Heights, Illinois -- to acquire Lake Community Bank. Approved, January 2, 1997.
Atlanta	Metro Bank Financial Services, Inc., Coral Gables, Florida -- to acquire Metro Bank of Dade County. Approved, January 3, 1997.
Richmond	New Windsor Bancorp, Inc., New Windsor, Maryland -- to acquire The New Windsor State Bank. Approved, January 3, 1997.
Atlanta	Peoples Bancorp, Inc., Carrolton, Georgia -- to acquire Peoples Bank of West Georgia. Approved, December 30, 1996.
Atlanta	Perry Banking Company, Perry, Florida -- to acquire The Citizens Bank of Perry. Approved, December 30, 1996.
Atlanta	Regions Financial Corporation, Birmingham, Alabama -- to merge with Allied Bancshares, Inc., Thomson, Georgia, and acquire Allied Bank of Georgia; Bank of Morgan County, Madison; and The Bank of Millen, Millen, Georgia. Approved, January 3, 1997.
Dallas	Steck-Vaughan Publishing Corporation, Austin, Texas - - registration under Regulation G. Withdrawn, December 30, 1996.
Atlanta	Trustmark Corporation, Jackson, Mississippi -- request for waiver of the application requirement to merge with First Corinth Corporation, Corinth, Mississippi, and acquire National Bank of Commerce of Corinth.  Granted, January 3, 1997.

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

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**BANKS, STATE MEMBER**

St. Louis	Bank of Rogers, Rogers, Arkansas -- to relocate its main office to 801 North Dixieland, and retain its former main office at 1205 West Walnut as a branch. Approved, January 2, 1997.
Kansas City	Mercantile Bank of Western Missouri, Nevada, Missouri -- request to waive the six months' notice of withdrawal from membership in the Federal Reserve System. Granted, December 31, 1996.

**CAPITAL STOCK**

Richmond	Crestar Bank, Vienna, Virginia -- redemption of shares. Approved, December 30, 1996.
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**CHANGE IN BANK CONTROL**

Dallas	Alamogordo Federal Savings and Loan Association, Alamogordo, New Mexico -- change in bank control. Permitted, January 2, 1997.
Kansas City	Chisholm Trail Financial Corporation, Wichita, Kansas -- change in bank control. Permitted, January 2, 1997.
New York	City National Bancshares Corporation, Newark, New Jersey -- change in bank control. Permitted, December 31, 1996.
Dallas	First San Benito Bancshares Corporation, San Benito, Texas -- change in bank control. Permitted, December 31, 1996.

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

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**CHANGE IN BANK CONTROL**

Chicago MWA Bancorporation, Estherville, Iowa -- change in bank control.  
Permitted, January 2, 1997.

**COMPETITIVE FACTORS REPORTS**

Kansas City Adair State Bank, Adair, Oklahoma, proposed merger with Bank of Commerce, N.A., Catoosa, Oklahoma -- report on competitive factors.  
Submitted, December 31, 1996.

Atlanta Colonial BancGroup, Inc., Montgomery, Alabama, proposed acquisition of the assets and assumption of the liabilities of D/W Bancshares, Inc., Dalton, Georgia, and Dalton/Whitfield Bank & Trust -- report on competitive factors.  
Submitted, December 30, 1996.

Atlanta Colonial Bank, Orlando, Florida, proposed merger with Colonial Bank of South Florida, Miami, Florida -- report on competitive factors.  
Submitted, December 30, 1996.

Chicago Farmers State Savings Bank, Independence, Iowa, proposed purchase of the assets and assumption of the liabilities of the Cedar Falls; and Waterloo, Iowa, offices of Americus Bank, Des Moines, Iowa -- report on competitive factors.  
Submitted, December 30, 1996.

Minneapolis Great Lakes National Bank Ohio, Hamilton, Ohio, proposed purchase of certain assets and assumption of certain liabilities of Great Lakes National Bank Michigan, Ann Arbor, Michigan -- report on competitive factors.  
Submitted, January 3, 1997.

Atlanta Metro Bank of Dade County, Coral Springs, Florida, proposed acquisition of the assets and assumption of the liabilities of Interim Metro Corporation -- report on competitive factors.  
Submitted, December 30, 1996.

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

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**COMPETITIVE FACTORS REPORTS**

Dallas	Montwood National Bank, El Paso, Texas, proposed acquisition of the assets and assumption of the liabilities of a branch at 251 Shadow Mountain, of NationsBank of Texas, N.A. -- report on competitive factors. Submitted, January 3, 1997.
St. Louis	National Bank, Hillsboro, Illinois, proposed merger with State Bank of Keyesport, Keyesport, Illinois - - report on competitive factors. Submitted, January 3, 1997.
Chicago	National Bank of Monmouth, Monmouth, Illinois, proposed merger with West Central Illinois Bancorp Inc. -- report on competitive factors. Submitted, December 31, 1996.
Atlanta	Provident Interim Bank, Apollo Beach, Florida, proposed merger with South Hillsborough Community Bank -- report on competitive factors. Submitted, December 30, 1996.
Atlanta	SouthTrust Bank of Florida, N.A., St. Petersburg, Florida, proposed merger with Equity Bank, Delray Beach, Florida -- report on competitive factors. Submitted, January 2, 1997.
Kansas City	Trego-Wakeeney State Bank, Wakeeney, Kansas, proposed acquisition of the assets and assumption of the liabilities of Interstate Bank -- report on competitive factors. Submitted, December 30, 1996.
Minneapolis	WesternFed Financial Corporation, Missoula, Montana, and Western Federal Savings Bank, proposed acquisition of the assets and assumption of the liabilities of Security Bancorp, Billings, Montana, and Security Bank, F.S.B. -- report on competitive factors. Submitted, January 3, 1997.

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

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**COMPETITIVE FACTORS REPORTS**

Chicago                      Woodford County Bank, El Paso, Illinois, proposed merger with Heartland Bank & Trust Company, Bloomington; and First National Bank & Trust Company in Gibson City, Gibson City, Illinois -- report on competitive factors.  
Submitted, December 31, 1996.

**EXTENSIONS OF TIME**

San Francisco                BankAmerica Corporation, San Francisco, California -- extension to divest certain property.  
Granted, January 3, 1997.

New York                      Emigrant Bancorp, Inc., New York, New York -- extension to April 1, 1997, to acquire more than 5 percent but less than 10 percent of the shares of Queens County Bancorp, Inc., Flushing, New York.  
Granted, December 31, 1996.

New York                      Multinet International Bank, New York, New York -- extension to March 5, 1997, to become a member of the Federal Reserve System.  
Granted, December 31, 1996.

Dallas                        Saint Jo Bancshares, Inc., Saint Jo, Texas, and First Financial Company of Saint Jo, Dover, Delaware -- extension to April 4, 1997, to acquire The First National Bank of Saint Jo, Saint Jo, Texas.  
Granted, January 3, 1997.

San Francisco                Zions Bancorporation, Salt Lake City, Utah -- extensions to divest certain properties.  
Granted, January 2, 1997.

**MEMBERSHIP**

Boston                        Boston Safe Deposit and Trust Company, Boston, Massachusetts -- to become a member of the Federal Reserve System.  
Approved, January 3, 1997.

Chicago                        F&M Bank-Algoma, Algoma, Wisconsin -- to become a member of the Federal Reserve System.  
Approved, January 2, 1997.

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DECEMBER 30, 1996 TO JANUARY 3, 1997  
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**MEMBERSHIP**

Chicago            First American Bank, Fort Dodge, Iowa -- to become a  
                         member of the Federal Reserve System.  
                         Approved, January 3, 1997.

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

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CHANGE IN BANK CONTROL

Dallas                      New Boston Bancshares, inc., New Boston, Texas --  
relief from commitment.  
Granted, December 24, 1996.

COMPETITIVE FACTORS REPORTS

Atlanta                    American National Bank, Union Springs, Alabama,  
proposed merger with First National Bank of Union  
Springs -- report on competitive factors.  
Submitted, December 23, 1996.

Atlanta                    First Interim National Bank of Pontotoc, Pontotoc,  
Mississippi, proposed merger with First National  
Bank of Pontotoc -- report on competitive factors.  
Submitted, December 20, 1996.

San Francisco            Stockmen's Bank, Kingman, Arizona, proposed merger  
with United Valley Bank, Hanford, California --  
report on competitive factors.  
Submitted, December 23, 1996.

EXTENSIONS OF TIME

Chicago                    Pineries Bankshares, Inc., Stevens Point, Wisconsin  
-- extension to January 12, 1997, to acquire  
Mattoon State Bank, Mattoon, Wisconsin.  
Granted, December 27, 1996.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO  
NEWSPAPER NOTICE ONLY

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Granite State Bankshares, Inc., Keene, New Hampshire (Bankshares) - notice of Change in Control by Granite State Bankshares, Inc. Employee Stock Ownership Plan to acquire 0.57% of Bankshares and thereby own 10.38%	<u>Newspaper</u> 01-07-97 <u>Federal Register</u> 01-27-97

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 OR NEWSPAPER NOTICE

<u>Application</u>
NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

<u>Institution</u>	<u>Examination Date</u>	<u>Rating**</u>
		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 Manufacturers and Traders Trust Company, Buffalo, New York ("M&T"), to merge The East New York Savings Bank, Brooklyn, New York, with and into M&T and to establish branches. 1/	01/28/97
European American Bank, New York, New York, to establish a branch at 161 Centereach Mall, Centereach, New York. 1/	01/31/97
European American Bank, New York, New York, to establish a branch at 750 Middle Country Road, Middle Island, New York. 1/	02/04/97

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 January 4, 1997**

<b><u>NAME OF BANK</u></b>	<b><u>RATING</u></b>	<b><u>EXAMINATION DATE</u></b>
Morgan Guaranty Trust Company 60 Wall Street New York, New York 10260	Satisfactory	June 24, 1996

1/ Subject to provisions of Community Reinvestment Act.

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

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

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

N/A - Not Available

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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

**NONE**

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

**NONE**

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

**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 January 3, 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>
Laurel Bank 111 W. High Street Ebensburg, PA	10/24/96	Satisfactory
Twin Rivers Community Bank 2925 William Penn Hwy Easton, PA	2/12/96	Satisfactory

**APPLICATIONS BULLETIN**  
**(For the week ending January 4, 1997)**

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

NONE

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

NONE

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

NONE

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

NONE

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\* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

# - Expected to End 30 Days from Date of Receipt

**AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
(January 3, 1997)

The following state member banks have been examined by the Federal Reserve Bank of Cleveland for compliance with The Community Reinvestment Act. A public evaluation document became available from the bank(s) listed below during the week ended January 3, 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>
The Bank of Belton, Belton, South Carolina (an organizing bank), for membership in the Federal Reserve System.	1-12-97
Centura Bank, Rocky Mount, North Carolina, to establish a branch in the Hannaford Brothers Store at 5309 Carolina Beach Road, Wilmington, North Carolina.*	1-18-97

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Community Capital Corporation, Greenwood, South Carolina, to acquire 100% of the voting shares of Bank of Barnwell County, Barnwell, South Carolina.*	Not yet available.
Community Capital Corporation, Greenwood, South Carolina, to acquire The Bank of Belton, Belton, South Carolina (an organizing bank).*	Not yet available.

Section III - Applications Subject to Federal Register Notice

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

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending January 3, 1997

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

	<u>Examination</u> <u>Date</u>	<u>Rating</u>
F & M Bank-Emporia 401 Halifax Street Emporia, Virginia 23847-1711	9-16-96	Satisfactory
St. Michaels Bank 213 Talbot Street St. Michaels, Maryland 21663	9-30-96	Satisfactory
Miners Exchange Bank 483 Front Street Coeburn, Virginia 24230	10-1-96	Outstanding

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending January 3, 1997

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
RBC, Inc. Demopolis, Alabama Notice for 1-BHC formation, Robertson Banking Company, Demopolis, Alabama.	12-30-96*
Interinvest Bank Clearwater, Florida To establish a branch located at 6750 Gulfport Boulevard, South Pasadena, Florida.	12-27-96*
The Community Bank Nashville, Tennessee (Successor to First Federal Bank, FSB) To become a member of the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act and Section 208.4 of Regulation H.	01-17-97*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Emerald Coast Bancshares, Inc. Panama City Beach, Florida 1-BHC formation, Emerald Coast Bank, Panama City Beach, Florida.	Not yet available*
Community Bancorp of Louisiana, Inc. Raceland, Louisiana To merge with American Security Bancshares, Inc., Welsh, Louisiana, and thereby directly acquire American Bank, Welsh, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

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

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\*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending January 3, 1997

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

Application

SunTrust Banks of Florida, Inc.

Orlando, Florida

To engage in trust activities, act as fiduciary, and provide investment advice by establishing SunTrust Banks Trust Company (Cayman) Limited, Grand Cayman, Cayman Islands, British West Indies, pursuant to Sections 211.5(c) (4) and 211.5(d) (4) and (8) of Regulation K.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending January 3, 1997

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the insured depository institutions listed below became available during this week. Information about an institution's CRA evaluation may be obtained directly from the institution. In connection with the assessment of an institution's CRA performance, a rating is assigned from the following groups:

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

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

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

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

<u>Bank</u>	<u>CRA Rating</u>	<u>Examination Date</u>
First Northwest Florida Bank Post Office Box 3040 Fort Walton Beach, Florida 32548 (904)244-9293	Satisfactory	09-23-96

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending January 3, 1997

<u>Recently Approved Applications</u>	<u>Approval Date</u>
Regions Financial Corp. Birmingham, Alabama To merge with Allied Bankshares, Inc., Thomson, Georgia, and thereby directly acquire Allied Bank of Georgia, Thomson, Georgia, Bank of Morgan County, Madison, Georgia, and The Bank of Millen, Millen, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	01-03-97
First Bank Holding Company Tallahassee, Florida 1-BHC formation, First Bank, Tallahassee, Florida.	12-30-97
Metro Bank Financial Services, Inc. Coral Gables, Florida Notice for 1-BHC formation, Metro Bank of Dade County, Coral Gables, Florida.	01-03-97
Perry Banking Company Perry, Florida Notice for 1-BHC formation, The Citizens Bank of Perry, Perry, Florida.	12-30-97
Button Gwinnett Financial Corporation Lawrenceville, Georgia Commitment waiver request.	01-03-97
Peoples Bancorp, Inc. Carrollton, Georgia 1-BHC formation, Peoples Bank of West Georgia, Carrollton, Georgia.	12-30-97
Trustmark Corporation Jackson, Mississippi Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act to merge with First Corinth Corp., Corinth, Mississippi, and thereby directly acquire National Bank of Commerce of Corinth, Corinth, Mississippi.	01-03-97

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	Lakeland Financial Corporation Round Lake Heights, Illinois Lakeland Community Bank Round Lake Heights, Illinois	NP - 12-31-96
Branch	First Bank & Trust of Evanston Evanston, Illinois 2925 Central Street Evanston, Illinois	NP - 1-13-97
Branch	First American Bank Carpenterville, Illinois Northeast Corner of Randall Road and Gleneagle Drive Geneva, Illinois	NP - 1-13-97
Branch	F&M Bank Portage County Park Ridge, Wisconsin 128 Highway 10 East Amherst, Wisconsin	NP - 12-31-96

NP - Newspaper

FR - Federal Register

\* - Subject to Provisions of Community Reinvestment Act

\*\* - Not available at this time

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Merger & Branch	Pullman Bank and Trust Company Chicago, Illinois Pullman Bank of Commerce & Industry Chicago, Illinois Branch at 6100 N. Northwest Highway Chicago, Illinois	NP - 12-20-96
Member	Michigan Heritage Bank Novi, Michigan (in organization) To become a member of the Federal Reserve System	NP - **

NP - Newspaper

FR - Federal Register

\* - Subject to Provisions of Community Reinvestment Act

\*\* - Not available at this time

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(1)	AmeriMark Financial Corporation.* Oak Brook, Illinois Duco Bancshares, Inc. Villa Park, Illinois Bank of Illinois in DuPage Villa Park, Illinois	FR - 12-20-96 NP - 1-12-97
3(a)(1)	River Cities Bancshares, Inc.* Wisconsin Rapids, Wisconsin River Cities Bank (in organization) Wisconsin Rapids, Wisconsin	FR - 01-03-97 NP - 12-26-96
3(a)(3)	Security National Corporation* Sioux City, Iowa Security National Bank of South Dakota (in organization) Dakota Dunes, South Dakota	FR - 01-6-97 NP - **
3(a)(3)	Heartland Financial USA, Inc.* Dubuque, Iowa Cottage Grove State Bank Cottage Grove, Wisconsin	FR - 01-15-97 NP - **
3(a)(1)	Vermilion Bancorp, Inc.* Danville, Illinois American Savings Bank of Danville Danville, Illinois	FR - 1-24-97 NP - **
3(a)(1)	Michigan Heritage Bancorp, Inc.* Novi, Michigan Michigan Heritage Bank (in organization) Novi, Michigan	FR - 1-24-97 NP - **
3(a)(1)	Iron Horse Bancshares, Inc.* Mazomanie, Wisconsin The Peoples State Bank of Mazomanie, Wisconsin Mazomanie, Wisconsin	FR - 1-21-97 NP - 1-13-97

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(1)	CH and JD Byrum, LLC* Indianapolis, Indiana American State Corporation Lawrenceburg, Indiana American State Bank Lawrenceburg, Indiana	FR - 12-27-96 NP - 12-2-96
COC-HC	APM Bancorp, Inc. Buffalo, Iowa By James A. Matthys	FR - 1-10-97 NP - **
3(a)(1)	Vanderbilt Holding Company, Inc.* Fairfax, Iowa Fairfax State Savings Bank Fairfax, Iowa	FR - 1-24-97 NP - **
3(a)(1)	County Bancorp, Inc.* Manitowoc, Wisconsin Investors Community Bank Manitowoc, Wisconsin (in organization)	FR - 1-27-97 NP - **
3(a)(3)	Amcore Financial, Inc.* Rockford, Illinois First National Bancorp, Inc. Monroe, Wisconsin First National Bank and Trust Monroe, Wisconsin	FR - 1-24-97 NP - **
3(a)(3)	First Financial Bancorporation* Iowa City, Iowa West Branch Bancorp, Inc. West Branch, Iowa West Branch State Bank West Branch, Iowa	FR - 02-3-97 NP - **

Federal Reserve Bank of Chicago

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

3(a)(1)	Damen Financial Corporation* Schaumburg, Illinois Damen National Bank Schaumburg, Illinois	FR - ** NP - **
3(a)(1)	Barker Brothers, Inc.* Springfield, Illinois Middletown Bancorp, Inc. Middletown, Illinois Middletown State Bank Middletown, Illinois Latham Bancorp, Inc. Latham, Illinois State Bank of Latham Latham, Illinois	FR - 12-13-96 NP - 12-15-96

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)	Bank of Montreal Toronto, Canada Cebra, Inc. Toronto, Canada	FR - 1-16-97
4(c)(8)	AmeriMark Financial Corporation Oak Brook, Illinois Banill Corporation Villa Park, Illinois	FR - 12-20-96

Federal Reserve Bank of Chicago

Section V - Availability of CRA Public Evaluations

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending January 03, 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>
Central State Bank 301 Iowa Avenue P.O. Box 146 Muscatine, Iowa 52761-0146 (319) 263-3131	9/16/96	S
ChoiceOne Bank 109 East Division P.O. Box 186 Sparta, Michigan 49345-0186 (616) 887-7366	8/26/96	S
Bank of Pontiac 300 West Washington P.O. Box 710 Pontiac, Illinois 61764-0710 (815) 844-6158	8/26/96	O

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JANUARY 3, 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

\* Section 3(a)(1) application by NCF Financial Corporation, Bardstown, Kentucky, to become a bank holding company through the conversion of its subsidiary, Nelson County Federal Savings and Loan Association, Bardstown, Kentucky, into a commercial bank to be known as Nelson County Bank & Trust, Bardstown, Kentucky.

Newspaper: 1-15-97

\* Section 3(a)(1) application by FGH Bancorp, Inc., Herrin, Illinois, to acquire The Bank of Herrin, Herrin, Illinois, and Carterville State and Savings Bank, Carterville, Illinois.

Federal Register: 2-3-97

## 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

Section 9 membership application by First Federal Bank, Memphis, Tennessee, which will be the bank that will result from the conversion of a federal savings bank, First Federal Bank, FSB, Memphis, Tennessee, into a state-chartered commercial bank.

N/A

\* This application/notification is subject to CRA.



**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

Gib S. Nichols to acquire control of 28.1% of the voting shares of Flathead Holding Company of Bigfork, Bigfork, Montana.

January 23, 1997  
(Federal Register)

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section III - Applications Subject  
to Federal Register Notice Only

Application

Comment Period  
Ending Date

Norwest Corporation, Minneapolis, Minnesota and Norwest Financial Services, Inc., Des Moines, Iowa, to engage in automobile financing through the acquisition of Reliable Financial Services, Inc., San Juan, Puerto Rico.

Not yet available

Norwest Corporation, Minneapolis, Minnesota to engage in mortgage banking through the acquisition of Statewide Mortgage Company, Birmingham, Alabama.

January 23, 1997

Norwest Corporation, Minneapolis, Minnesota and Norwest Financial Services, Inc., Des Moines, Iowa to engage in consumer finance and the sale, on an agency basis, of credit life and credit accident, health and property insurance through the acquisition of The United Group, Inc., Charlotte, North Carolina.

Not yet available

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

Application

NONE.

**FEDERAL RESERVE BANK OF MINNEAPOLIS**  
Section V - Availability of  
CRA Public Evaluations  
week ending January 3, 1997

ASSIGNMENT OF RATING

Identification of Ratings

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

**OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.**

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

**SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.**

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

**NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.**

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

**SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.**

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

<u>BANK(S) EXAMINED</u>	<u>DATE OF EXAMINATION</u>	<u>CRA RATING</u>
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NONE.

**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

BOK Financial Corporation, Tulsa, Oklahoma, for  
prior approval to acquire 100 percent of the voting  
shares of First TexCorp, Inc., Dallas, Texas.\*

February 3, 1997

**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**

*Federal Reserve Bank of Kansas City*

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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>
Bank of Holyrood P.O. Box 128 Holyrood, Kansas 67450-0128	09/30/96	01/02/97	Satisfactory

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF DECEMBER 30, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 18(c) application received from Bank of the West, El Paso, TX, to acquire through a purchase and assumption transaction certain assets and liabilities of a branch of NationsBank of Texas, N.A., Dallas, TX	97/01/18
*Section 9 application received from Bank of the West, El Paso, TX, to establish a branch at 10400 Montwood Drive, El Paso, TX 79935	97/01/18

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
None.	

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
None.	

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

<u>APPLICATION</u>
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 DECEMBER 30, 1996

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

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

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

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

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

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

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

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

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

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS APPROVED DURING THE WEEK OF DECEMBER 30, 1996

<u>APPLICATION</u>	<u>DATE</u>
Section 3(a)(1) application by Halpain Financial, Ltd., Dallas, TX, to acquire Gateway Holding Company, Inc., Dallas, TX, Gateway Delaware Holding Company, Inc., Wilmington, DE, and Gateway National Bank, Dallas, TX	96/12/30
Section 3(a)(1) application by Gateway Holding Company, Inc., Dallas, TX, to acquire Gateway Delaware Holding Company, Inc., Wilmington, DE, and Gateway National Bank, Dallas, TX	96/12/30
Section 3(a)(1) application by Gateway Delaware Holding Company, Inc., Wilmington, DE, to acquire Gateway National Bank, Dallas, TX	96/12/30
Change in Control Notice by Robert Dunkin, trustee for the First National Bank Employee Stock Ownership Plan, Robert Dunkin, and Lucy Ann Dunkin, San Benito, TX, to acquire an interest in First San Benito Bancshares Corporation, San Benito, TX	96/12/31

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 1/03/97

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Humboldt Bank, Eureka, California, to acquire through merger, the Garberville, California, branch office of First Nationwide Bank, FSB, San Francisco, California. *	<u>Newspaper:</u> Not available
Citizens Bancorp, Corvallis, Oregon, to become a bank holding company by acquiring Citizens Bank, Corvallis, Oregon. *	<u>Newspaper:</u> Not available
Bank of Coronado, Coronado, California, to establish a branch office at 106 B Street, Coronado, California. *	<u>Newspaper:</u> 1/03/97

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

TRP Acquisition Corporation, Burr Ridge, Illinois, to become a bank holding company by acquiring Trans Pacific Bancorp, San Francisco, California. *	<u>Newspaper:</u> 1/30/97
	<u>Fed. Reg.:</u> 1/24/97
TRP Acquisition Corporation, Burr Ridge, Illinois, to acquire, as an option, 19.9 percent of Trans Pacific Bancorp, San Francisco, California. *	<u>Newspaper:</u> 1/30/97
	<u>Fed. Reg.:</u> 1/24/97
Bank SinoPac, Taipei, Taiwan, to become a bank holding company by acquiring Far East National Bank, Los Angeles, California. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 1/27/97
Robert M. Daugherty, W. James Tozer, Jr., et al, to acquire 56.04 percent of Draper BanCorp, Draper, Utah. *	<u>Newspaper:</u> To be republished
	<u>Fed. Reg.:</u> 1/16/97

Section III - Applications Subject to Federal Register Only

None

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 1/03/97

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during this week. Information about a particular institution's CRA evaluation may be obtained directly from the institution.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>	<u>Rating*</u>
Bank of Coronado	1190 Orange Avenue Coronado, CA 92118-3468 (619) 437-4466	9/02/96	Satisfactory
San Benito Bank	300 Tires Pinos Road Hollister, CA 95023-5578 (408) 637-2265	6/03/96	Outstanding
The Prineville Bank	422 North Beaver Prineville, OR 97754 (541) 447-4105	9/02/96	Outstanding

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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.