ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1996, No. 46
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending November 16, 1996

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Bank of Boston Corporation, Boston, Massachusetts -- to engage de novo in underwriting and dealing, to a limited extent, in all types of debt and equity securities, and in certain other nonbanking activities through BancBoston Securities, Inc. Approved, November 12, 1996.

State Street Boston Corporation, Boston, Massachusetts -- to acquire more than five percent of the voting shares of Global Financial Information Corporation, St. Louis, Missouri. Approved, November 15, 1996.


Union Planters Corporation, Memphis, Tennessee -- request for reconsideration of approval by the Federal Reserve Bank of St. Louis of the application to acquire Financial Bancshares, Inc., St. Louis, Missouri. Denied, November 12, 1996.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Wells Fargo HSBC Trade Bank, N.A., San Francisco, California -- request for exemption from section 23A in order for Trade Bank to acquire assets from certain branches of The Hongkong and Shanghai Banking Corporation, Ltd. Granted, November 14, 1996.

INTERNATIONAL OPERATIONS

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NOVEMBER 12, 1996 TO NOVEMBER 16, 1996
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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulation S -- amendment regarding Treasury exemptions under funds transfer recordkeeping rules (Docket R-0934).
Approved, November 14, 1996.

SECURITIES REGULATION

Joint report on the disclosure of trading and derivatives activities of banks and securities firms worldwide issued by the Basle Committee on Banking Supervision and the Technical Committee of the International Organization of Securities Commissions.
Published, November 13, 1996.

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

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

BANK BRANCHES, DOMESTIC

St. Louis
Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky -- to relocate a branch to Mall St. Matthews, 5000 Shelbyville Road, from Dupont Village, 4008 Dutchmans Lane.
Approved, November 13, 1996.

New York
Solvay Bank, Solvay, New York -- to establish a branch at 4131 West Genesee Street, Camillus, New York.
Approved, November 13, 1996.

St. Louis
Union Bank of Illinois, Swansea, Illinois -- to relocate two branches at 200 Collinsville Avenue and St. Louis Avenue at Eighth Street, East St. Louis, to one branch at 350 River Park Drive, East St. Louis, Missouri.
Approved, November 12, 1996.
## ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS UNDER DELEGATED AUTHORITY

### BANK HOLDING COMPANIES

<table>
<thead>
<tr>
<th>Location</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kansas City</td>
<td>ADBANC, Inc., Ogallala, Nebraska -- to acquire The First State Bank, Lodgepole, Nebraska. Approved, November 15, 1996.</td>
</tr>
<tr>
<td>Kansas City</td>
<td>Berco, Inc., Bennington, Kansas -- to acquire up to 10.9 percent of the shares of Front Range Bancshares, Littleton, Colorado. Approved, November 15, 1996.</td>
</tr>
<tr>
<td>Richmond</td>
<td>City Holding Company, Charleston, West Virginia -- to acquire The Old National Bank of Huntington, Huntington, West Virginia. Approved, November 15, 1996.</td>
</tr>
<tr>
<td>Kansas City</td>
<td>FirstBank Holding Company of Colorado ESOP, Lakewood, Colorado -- to acquire FirstBank Holding Company of Colorado. Approved, November 15, 1996.</td>
</tr>
</tbody>
</table>
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NOVEMBER 12, 1996 TO NOVEMBER 16, 1996
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ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY

BANK HOLDING COMPANIES

Philadelphia
Approved, November 15, 1996.

Secretary
Permitted, November 13, 1996.

Kansas City
Approved, November 15, 1996.

BANK MERGERS

Atlanta
Aliant Bank, Alexander City, Alabama -- to merge with Elmore County Bank, Wetumpka, and First Montgomery Bank, Montgomery, Alabama.
Approved, November 15, 1996.

CHANGE IN BANK CONTROL

Dallas
Mid-Cities Bancshares, Inc., Hurst, Texas -- change in bank control.
Approved, November 13, 1996.

Kansas City
S.N.B. Bancshares, Inc., Eufaula, Oklahoma -- change in bank control.
Permitted, November 14, 1996.
COMPETITIVE FACTORS REPORTS

Kansas City  
Farmers Bank, Carrollton, Missouri, proposed acquisition of the assets and assumption of the liabilities of the Marshall, Missouri, branch of Mercantile Bank of West Central Missouri, Sedalia, Missouri -- report on competitive factors. Submitted, November 13, 1996.

Minneapolis  
First Security Bank & Trust of Miles City, Miles City, Montana, proposed merger with Worden and Hysham, branches of Stockman Bank of Montana, Billings; First West Bank, Glendive; and Richland Bank & Trust, Sidney, Montana -- report on competitive factors. Submitted, November 13, 1996.

St. Louis  

Dallas  
Franklin Federal Bancorp, FSB, Austin, Texas, proposed purchase of the assets and assumption of the liabilities of Norwest Bank Texas, South Central, Victoria, Texas -- report on competitive factors. Submitted, November 15, 1996.

St. Louis  
Mercantile Bank of Willow Springs, Willow Springs, Missouri, proposed merger with Mercantile Bank of Lebanon, Lebanon; Mercantile Bank of Springfield, Springfield; Mercantile Bank of Monett, Monett; and Mercantile Bank of Wright County, Hartsville, Missouri -- report on competitive factors. Submitted, November 13, 1996.

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

COMPETITIVE FACTORS REPORTS

Chicago
Mutual Savings Bank, Milwaukee, Wisconsin, proposed purchase of the assets and assumption of the liabilities of First Federal Bancshares of Eau Claire, Inc., Eau Claire, Wisconsin -- report on competitive factors. (OTS application)
Submitted, November 12, 1996.

New York
Submitted, November 13, 1996.

Atlanta
Regions Bank, Gainesville, Georgia, proposed merger with First Federal Bank of Northwest Georgia, FSB, Cedartown, Georgia -- report on competitive factors.
Submitted, November 12, 1996.

Dallas
Texas Bank, Brownwood, Texas, proposed purchase of the assets and assumption of the liabilities of a branch at 422 West Washington, Stephenville, of Bank of America Texas, N.A., Irving, Texas -- report on competitive factors.
Submitted, November 15, 1996.

San Francisco
Western Sierra National Bank, Cameron Park, California, proposed merger with Interim National Bank -- report on competitive factors.
Submitted, November 12, 1996.

EXTENSIONS OF TIME

Dallas
Canton Financial Corp., Canton, Texas -- extension to February 27, 1997, to acquire First National Bank of Canton.
Granted, November 13, 1996.

Richmond
Granted, November 16, 1996.
EXTENSIONS OF TIME


INTERNATIONAL OPERATIONS


MEMBERSHIP

St. Louis  Bank of Rogers, Rogers, Arkansas -- to become a member of the Federal Reserve System. Approved, November 13, 1996.

REGULATIONS AND POLICIES

Secretary  Federal Open Market Committee -- minutes of meeting on September 24, 1996. Published, November 15, 1996.

Secretary  Regulation Z -- request for comment on proposed revision to the official staff commentary to provide guidance on the treatment of fees on mortgage loans and accuracy in disclosing finance charges and other costs (Docket R-0942). Approved, November 15, 1996.
RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of St. Louis -- to acquire check processing equipment for the Louisville Branch. Approved, November 15, 1996.
ADDITIONS AND CORRECTIONS

NOVEMBER 12, 1996 TO NOVEMBER 16, 1996
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ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY

COMPETITIVE FACTORS REPORTS

Boston

First Essex Bank, FSB, Lawrence, Massachusetts, proposed merger with Pelham Bank & Trust Company, Pelham, New Hampshire -- report on competitive factors.
Submitted, November 8, 1996.
### SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Abington Bancorp, Inc., Abington, Massachusetts - 3(a)(1) to become a bank holding company through the acquisition of Abington Savings Bank, Abington, Massachusetts*</td>
<td>11-29-96</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Federal Register Not Yet Established</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Campello Bancorp, Brockton, Massachusetts - 4(c)(8) notification to engage in loan servicing pursuant to section 225.25(b)(1) of Regulation Y</td>
<td>11-26-96</td>
</tr>
</tbody>
</table>
SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER OR NEWSPAPER NOTICE

Application

NONE

*Subject to CRA.

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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

<table>
<thead>
<tr>
<th>Institution</th>
<th>Examination Date</th>
<th>Rating**</th>
</tr>
</thead>
</table>

NONE

SECTION VI - CRA EXAMINATIONS SCHEDULED

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

FIRST QUARTER 1997

State Street Bank and Trust Company, Boston, Massachusetts
SECTION I

Applications Subject to Newspaper Notice Only

Summit Bank, Hackensack, New Jersey, to establish branches at Landisex Center, Building 300, Parsippany, New Jersey, and at Pathmark Supermarkets at 450 Hackensack Avenue, Hackensack; 405 Route 17, Hackensack; 80 New Bridge Rd., Bergenfield; 407 Valley St., South Orange; 277 Ferry St., Newark; 2881 Mt. Ephraim Rd., Camden; 989 Church Rd., Cherry Hill; and 100 Schanck Rd., Freehold, all in New Jersey. 1/ 12/05/96

The Bank of New York, New York, New York, to establish a branch within the Edwards Super Food Store at 3083 Jericho Turnpike, East Northport, New York. 1/ 12/13/96

SECTION II

Applications Subject to Both Newspaper and Federal Register Notice

Marathon Banking Corp., Astoria, New York, to become a bank holding company with respect to Marathon National Bank of New York, Astoria, New York. 1/ 12/05/96 2/

Application by U.S. Trust Corp., New York, New York, to retain the shares of U.S. Trust Co. of New Jersey, Princeton, New Jersey, after it converts from a limited purpose trust company to an insured bank. 1/ 12/08/96 3/

SECTION III

Nonbanking Applications (subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

**Week Ending November 16, 1996**

<table>
<thead>
<tr>
<th>NAME OF BANK</th>
<th>RATING</th>
<th>EXAMINATION DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**SECTION VI**

**CRA Examinations Scheduled to Begin in First Quarter 1997**

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

<table>
<thead>
<tr>
<th>Institution</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>BPD International Bank</td>
<td>152 West 57th Street</td>
</tr>
<tr>
<td></td>
<td>New York, New York 10019</td>
</tr>
<tr>
<td>Great Eastern Bank</td>
<td>41-48 Main Street</td>
</tr>
<tr>
<td></td>
<td>Flushing, New York 11355</td>
</tr>
<tr>
<td>The Chase Manhattan Bank</td>
<td>270 Park Avenue</td>
</tr>
<tr>
<td></td>
<td>New York, New York 10017</td>
</tr>
<tr>
<td>Solvay Bank</td>
<td>1537 Milton Avenue</td>
</tr>
<tr>
<td></td>
<td>Solvay, New York 13209</td>
</tr>
</tbody>
</table>

1/ Subject to provisions of Community Reinvestment Act.
2/ Later of dates specified in newspaper and Federal Register notices.
3/ Date specified in newspaper notice; a later date may be specified in the Federal Register notice.
4/ Date specified in Federal Register notice; a later date may be specified in the newspaper notice.

N/A - Not Available
FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS RECEIVED AND SUBJECT TO NEWSPAPER NOTICE ONLY

Dauphin Deposit Bank, Harrisburg, PA to establish a branch office to be located at 1355 East Lehman Street, Lebanon, PA.

Newspaper comment period expires: 11/23/96

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
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 November 15, 1996.

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.

<table>
<thead>
<tr>
<th>Bank/Location</th>
<th>Examination Date</th>
<th>CRA Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Miners Bank of Lykens</td>
<td>07/01/96</td>
<td>Satisfactory</td>
</tr>
</tbody>
</table>
SECTION VI - CRA EXAM SCHEDULE

(January 1, 1997 to March 31, 1997)

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

Farmers Trust Bank
817 Cumberland Street
Lebanon, PA 17042

Community Bank & Trust
521 Main Street
Forest City, PA 18421

Johnstown Bank & Trust
532-534 Main Street
Johnstown, PA 15901

First Sterling Bank
80 West Lancaster Avenue
Devon, PA 19333

United Bank of Philadelphia
714 Market Street
Philadelphia, PA 19106

Berks County Bank
400 Washington Street
Reading, PA 19601

Pennsylvania State Bank
2148 Market Street
Camp Hill, PA 17011
APPLICATIONS BULLETIN
(For the week ending November 16, 1996)

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

Received notice from Mid Am, Inc., Bowling Green, OH on
November 12, 1996, to acquire Mid Am Private Trust, N.A.,
Cincinnati, OH and engage in permissible trust activities.

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

Application filed by National City Bank, Cleveland, OH received on November 15, 1996, for permission to relocate its off-shore branch designation form the Bahamas to Grand Cayman, British West Indies.

Application filed by National City Bank of Indiana, Indianapolis, IN received on November 15, 1996, for permission to relocate its off-shore branch designation form the Bahamas to Grand Cayman, British West Indies.

* - 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
(November 15, 1996)

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 November 15, 1996. 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

The Bank of Tidewater, Virginia Beach, Virginia, to establish a branch at 2251 West Great Neck Road, Virginia Beach, Virginia.*

Comment Period Ending Date 12-7-96

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

Application

None.

Section III - Applications Subject to Federal Register Notice

Application


Comment Period Ending Date 12-3-96**

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

Application

None.

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

<table>
<thead>
<tr>
<th>Examination</th>
<th>Date</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Virginia Bank - South Hill</td>
<td></td>
<td></td>
</tr>
<tr>
<td>111 East Danville Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>South Hill, Virginia 23970-2611</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>7-22-96</td>
<td>Satisfactory</td>
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</table>

<table>
<thead>
<tr>
<th>Examination</th>
<th>Date</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Virginia Bank-Southwest</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6625 Williamson Road, N.W.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Roanoke, Virginia 24019-4631</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>8-12-96</td>
<td>Satisfactory</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Examination</th>
<th>Date</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Virginia Bank - Commonwealth</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4360 George Washington Memorial Highway</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grafton, Virginia 23692-2707</td>
<td></td>
<td>Satisfactory</td>
</tr>
</tbody>
</table>
Federal Reserve Bank of Richmond

Section VI - CPA Examinations Scheduled for First Quarter of 1997

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

Old North State Bank, Winston-Salem, North Carolina
Greenwood Bank & Trust, Greenwood, South Carolina
Johnsonville State Bank, Johnsonville, South Carolina
Bank of Northern Virginia, Arlington, Virginia
F & M Bank-Central, Charlottesville, Virginia
Virginia Bank and Trust Company, Danville, Virginia
F & M Bank-Massanutten, Harrisonburg, Virginia
Bank of Northumberland, Incorporated, Heathsville, Virginia
Benchmark Community Bank, Kenbridge, Virginia
Virginia Community Bank, Louisa, Virginia
County Bank of Chesterfield, Midlothian, Virginia
Regency Bank, Richmond, Virginia
Bank of Isle of Wight, Smithfield, Virginia
Bank of Essex, Tappahannock, Virginia
Princess Anne Bank, Virginia Beach, Virginia
F & M Bank-Peoples, Warrenton, Virginia
Bruceton Bank, Bruceton Mills, West Virginia
Barbour County Bank, Philippi, West Virginia
Bank of Ripley, Ripley, West Virginia
Bank of Romney, Romney, West Virginia
Bank of Monroe, Union, West Virginia
Bank of White Sulphur Springs, White Sulphur Springs, West Virginia
Section 1 - Applications Subject to Newspaper Notice Only

Application
None.

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

Application

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
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<tbody>
<tr>
<td>East Coast Bank Corporation Employee Stock Ownership Plan Trust</td>
<td>12-09-96*</td>
</tr>
<tr>
<td>Ormond Beach, Florida</td>
<td>Federal Register</td>
</tr>
<tr>
<td>1-BHC formation, to acquire 40 percent of East Coast Bank Corporation, Ormond Beach, Florida.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
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</thead>
<tbody>
<tr>
<td>ABC Bancorp</td>
<td>12-06-96*</td>
</tr>
<tr>
<td>Moultrie, Georgia</td>
<td>Newspaper</td>
</tr>
<tr>
<td>To merge with M&amp;F Financial Corporation, Donalsonville, Georgia, and thereby directly acquire Merchants &amp; Farmers Bank, Donalsonville, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
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</thead>
<tbody>
<tr>
<td>Peoples Bancorp, Inc.</td>
<td>12-09-96*</td>
</tr>
<tr>
<td>Carrollton, Georgia</td>
<td>Federal Register</td>
</tr>
<tr>
<td>1-BHC formation, Peoples Bank of West Georgia, Carrollton, Georgia.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>American City Bancorp</td>
<td>Not yet available*</td>
</tr>
<tr>
<td>Tullahoma, Tennessee</td>
<td></td>
</tr>
<tr>
<td>After-the-fact change in control by the Employee Stock Ownership Plan of American City Bancorp, Inc., Tullahoma, Tennessee (Bancorp), to retain 24.98 percent of the outstanding shares of Bancorp.</td>
<td></td>
</tr>
</tbody>
</table>

Section 3 - Applications Subject to Federal Register Only

Application
None.

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

Application

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>North Fulton Bancshares, Inc.</td>
<td></td>
</tr>
<tr>
<td>Roswell, Georgia</td>
<td>Commitment waiver request.</td>
</tr>
</tbody>
</table>

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

The Brand Banking Company, Lawrenceville, Georgia
The Blackshear Bank, Blackshear, Georgia
Community Bank of Islands, Sanibel, Florida
Barnett Bank of SouthWest Georgia, Columbus, Georgia
Commercial Bank of Florida, Miami, Florida
Friendship Community Bank, Ocala, Florida
Intervest Bank, Clearwater, Florida
Independent Bankers Bank, Orlando, Florida
SunTrust/Tampa Bay, Tampa, Florida
Gulf Bank, Miami, Florida
First Western Bank, Cooper City, Florida
United American Bank, Orlando, Florida
Peoples Savings Bank, Clanton, Alabama
Merchants Bank, Vicksburg, Mississippi
The Home Bank, Guntersville, Alabama
United Bank & Trust Company, St. Petersburg, Florida
Monroe County Bank, Monroeville, Alabama
Elmore County Bank, Wetumpka, Alabama
First Montgomery Bank, Montgomery, Alabama
Equitable Bank, North Miami Beach, Florida
Citizens Trust Bank, Atlanta, Georgia
First Navy Bank, Pensacola, Florida
Independent Bank, Ocala, Florida
Coconut Grove Bank, Miami, Florida
Republic Security Bank, West Palm Beach, Florida
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.

<table>
<thead>
<tr>
<th>Bank</th>
<th>CRA Rating</th>
<th>Examination Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Independent</td>
<td>Outstanding</td>
<td>08-05-96</td>
</tr>
<tr>
<td>Drawer B</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sheffield, Alabama</td>
<td></td>
<td></td>
</tr>
<tr>
<td>35660</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(205)386-5000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Recently Approved Applications | Approval Date
---|---
Aliant Bank  
Alexander City, Alabama  
To merge with Elmore County Bank, Wetumpka, Alabama, pursuant to Section 18(c) of the Federal Deposit Insurance Act. | 11-15-96

Aliant Bank  
Alexander City, Alabama  
To merge with First Montgomery Bank, Montgomery, Alabama, pursuant to Section 18(c) of the Federal Deposit Insurance Act. | 11-15-96
Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper Notice Only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch</td>
<td>Lake Forest Bank &amp; Trust Company</td>
<td>NP - 12-5-96</td>
</tr>
<tr>
<td></td>
<td>Lake Forest, Illinois</td>
<td></td>
</tr>
<tr>
<td></td>
<td>911 South Telegraph Road</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lake Forest, Illinois</td>
<td></td>
</tr>
<tr>
<td>Branch</td>
<td>First American Bank</td>
<td>NP - 12-4-96</td>
</tr>
<tr>
<td></td>
<td>Carpentersville, Illinois</td>
<td></td>
</tr>
<tr>
<td></td>
<td>80 Stratford, Square</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Bloomingdale, Illinois</td>
<td></td>
</tr>
<tr>
<td>Branch</td>
<td>First American Bank</td>
<td>NP - 12-4-96</td>
</tr>
<tr>
<td></td>
<td>Carpentersville, Illinois</td>
<td></td>
</tr>
<tr>
<td></td>
<td>33 South Rand Road</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lake Zurich, Illinois</td>
<td></td>
</tr>
<tr>
<td>3(a)(1) Notice</td>
<td>St. Cloud Bancshares, Inc.</td>
<td>NP - **</td>
</tr>
<tr>
<td></td>
<td>St. Cloud, Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>State Bank of St. Cloud</td>
<td></td>
</tr>
<tr>
<td></td>
<td>St. Cloud, Illinois</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
</tr>
</thead>
</table>
| 3(a)(3) | Salin Bancshares, Inc.*  
Indianapolis, Indiana  
Columbus Bancorp, Inc.  
Indianapolis, Indiana  
Columbus Bank and Trust Company  
Columbus, Indiana       |
|         | FR - 11-1-96  
NP - 11-22-96                                                  |
| 3(a)(1) | New Asia Bancorp*  
Chicago, Illinois  
NAB Bank  
Chicago, Illinois       |
|         | FR - 11-29-96  
NP - 10-21-96                                                   |
| 3(a)(3) | Pontiac Bancorp, Inc.*  
Pontiac, Illinois  
Bank of Dwight  
Dwight, Illinois       |
|         | FR - 11-29-96  
NP - 11-25-96                                                   |
| 3(a)(1) | Sun Community Bancorp, Ltd.*  
Tucson, Arizona  
Bank of Tucson  
Tucson, Arizona        |
|         | FR - **  
NP - **                                                       |
| 3(a)(1) | AmeriMark Financial Corporation.*  
Oak Brook, Illinois  
Duco Bancshares, Inc.  
Villa Park, Illinois  
Bank of Illinois in DuPage  
Villa Park, 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 - **                                                      |
Federal Reserve Bank of Chicago

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period</th>
<th>Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Barrington Bank &amp; Trust Company, National Association Barrington, Illinois (in organization)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3(a)(5)</td>
<td>F &amp; M Bancorporation, Inc.* Kaukauna, Wisconsin</td>
<td>FR - 11-12-96</td>
<td>NP - 11-11-96</td>
</tr>
<tr>
<td></td>
<td>East Troy Bancshares, Inc.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>East Troy, Wisconsin</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>State Bank of East Troy</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>East Troy, Wisconsin</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CoC-HC</td>
<td>Whitmore Company, Inc. Corning, Iowa By Kenneth Whitmore &amp; James Whitmore</td>
<td>FR - 11-14-96</td>
<td>NP - 11-6-96</td>
</tr>
<tr>
<td>CoC-HC</td>
<td>MWA Bancorporation Estherville, Iowa By Greg J. Currell</td>
<td>FR - 12-03-96</td>
<td>NP - **</td>
</tr>
<tr>
<td></td>
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</tr>
<tr>
<td></td>
<td>SDNB Financial Corp. San Diego, California</td>
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<tr>
<td></td>
<td>San Diego National Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>San Diego, California</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>Pineries Bankshares, Inc. Stevens Point, Wisconsin Byers Point, Wisconsin</td>
<td>FR - **</td>
<td>NP - **</td>
</tr>
<tr>
<td></td>
<td>Mattoon State Bank</td>
<td></td>
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<tr>
<td></td>
<td>Mattoon, Wisconsin</td>
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<td></td>
</tr>
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</table>
## Section II - Applications Subject to Both Newspaper and Federal Register Notice Cont'd

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period</th>
<th>Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>3(a)(1)</td>
<td>Liberty Financial Corporation* West Des Moines, Iowa</td>
<td>FR - 11-8-96</td>
<td>NP - 11-12-96</td>
</tr>
<tr>
<td></td>
<td>L.B.T. Bancorporation West Des Moines, Iowa</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Liberty Bank and Trust Lake Mills, Iowa</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>B and K Bancorporation West Des Moines, Iowa</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>Liberty Bank &amp; Trust Bloomfield, Iowa</td>
<td></td>
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<tr>
<td></td>
<td>Winnebago County Bancorporation West Des Moines, Iowa</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Liberty Bank and Trust Forest City, Iowa</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>First Liberty Bancorp West Des Moines, Iowa</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Liberty Bank and Trust Mason City, Iowa</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>BW3 Bancorporation West Des Moines, Iowa</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Liberty Bank and Trust Company, N.A. Pocahantas, Iowa</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>I.S.B. Bancorporation, Inc. West Des Moines, Iowa</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Liberty Bank and Trust Woodbine, Iowa</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>A.B.C. Bancorporation Tucson, Arizona</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Liberty Bank and Trust Tucson, Arizona</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3(a)(3)</td>
<td>Columbus Bancorp, Inc.* Indianapolis, Indiana</td>
<td>FR - 11-1-96</td>
<td>NP - 11-22-96</td>
</tr>
<tr>
<td></td>
<td>Salin Bank and Trust Company Indianapolis, Indiana</td>
<td></td>
<td></td>
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</tbody>
</table>

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Federal Reserve Bank of Chicago
<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>3(a)(3)</td>
<td>F &amp; M Bancorporation, Inc.*&lt;br&gt;Kaukauna, Wisconsin&lt;br&gt;Green County Bank&lt;br&gt;Brodhead, Wisconsin</td>
<td>FR - 11-18-96</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NP - 11-18-96</td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>Two Rivers Bank Holding Company*&lt;br&gt;Rock Valley, Iowa&lt;br&gt;Rock Valley State Bank&lt;br&gt;Rock Valley, Iowa (in organization)</td>
<td>FR - 11-29-96</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NP - **</td>
</tr>
<tr>
<td>3(a)(3)</td>
<td>Panhandle Aviation, Inc.*&lt;br&gt;Carinda, Iowa&lt;br&gt;National Bank of Iowa&lt;br&gt;Danison, Iowa</td>
<td>FR - 12-03-96</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NP - **</td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>Mound City Financial Services, Inc.*&lt;br&gt;Platteville, Wisconsin&lt;br&gt;Mound City Bank&lt;br&gt;Platteville, Wisconsin</td>
<td>FR - 12-06-96</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NP - **</td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>Independent Bancorp., Limited*&lt;br&gt;Little Chute, Wisconsin&lt;br&gt;Bank of Little Chute&lt;br&gt;Little Chute, Wisconsin</td>
<td>FR - 12-09-96</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NP - 12-05-96</td>
</tr>
<tr>
<td>3(a)(5)</td>
<td>Associated Banc-Corp.*&lt;br&gt;Green Bay, Wisconsin&lt;br&gt;Centra Financial, Inc.&lt;br&gt;West Allis, Wisconsin&lt;br&gt;Central Bank&lt;br&gt;West Allis, Wisconsin</td>
<td>FR - **</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NP - **</td>
</tr>
<tr>
<td>Type</td>
<td>Application</td>
<td>Comment Period Ending Date</td>
</tr>
<tr>
<td>------</td>
<td>-----------------------------------------------------------------------------</td>
<td>----------------------------</td>
</tr>
</tbody>
</table>
| 4(c)(8) | AmeriMark Financial Corporation  
Oak Brook, Illinois  
Banill Corporation  
Villa Park, Illinois | FR - ** |
| 4(c)(8) | Liberty Financial Corporation  
West Des Moines, Iowa  
Liberty Leasing Company  
West Des Moines, Iowa | FR - 11-8-96 |
| 4(c)(8) | Liberty Financial Corporation  
West Des Moines, Iowa  
Liberty Mortgage Company  
West Des Moines, Iowa | FR - 11-8-96 |
| 4(c)(8) | Liberty Financial Corporation  
West Des Moines, Iowa  
L.S.B. Bancorp  
Johnston, Iowa | FR - 11-8-96 |
| 4(c)(8) | Liberty Financial Corporation  
West Des Moines, Iowa  
Liberty Loan Store, Inc.  
West Des Moines, Iowa | FR - 11-8-96 |
Federal Reserve Bank of Chicago

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
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 November 15, 1996. 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.

BANK NAME/LOCATION
EXAMINATION DATE RATINGS

State Bank of Everly
301 Main Street
Everly, Iowa 51338-0149
(712) 834-2221
8/12/96 O

Peoples State Bank of Mansfield
One Jefferson
Mansfield, Illinois 61854-0579
(217) 489-2271
8/12/96 S

First American Bank
702 Main Street
Jewell, Iowa 50130-0280
(515) 955-0662
8/12/96 S
Federal Reserve Bank of Chicago

Section VI - CRA Examinations Scheduled

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

1. M&I Bank of Shawano, Shawano, Wisconsin
2. M&I First American Bank, Wausau, Wisconsin
3. M&I Central Bank & Trust, Marshfield, Wisconsin
4. M&I Bank South Central, Watertown, Wisconsin
5. First American Bank, Carpentersville, Illinois
6. M&I Lake Country Bank, Hartland, Wisconsin
7. M&I Bank of Racine, Racine, Wisconsin
9. M&I Northern Bank, Brookfield, Wisconsin
10. M&I Bank of Menomonee Falls, Menomonee Falls, Wisconsin
11. M&I Bank of Janesville, Janesville, Wisconsin
12. Farmers & Merchants Bank, The, Berlin, Wisconsin
13. Comerica Bank, Detroit, Michigan
15. Isabella Bank and Trust, Mount Pleasant, Michigan
17. Liberty Bank, Milwaukee, Wisconsin
18. Farmers Savings Bank, Kalamazoo, Michigan
19. First Bank of Berne, Berne, Indiana
20. First Bank South, Dixon, Illinois
22. Villa Grove State Bank, Villa Grove, Illinois
25. Midwest Guaranty Bank, Troy, Michigan
26. F&M Bank Northeast, Pilsen, Wisconsin
27. Amcore Bank Aledo, Aledo, Illinois
28. M&I Central State Bank, Oshkosh, Wisconsin
29. LaSalle Bank Illinois, LaSalle, Illinois
30. Fairmount State Bank, The, Fairmount, Indiana
31. LaSalle Bank Illinois, Franklin Park, Illinois
32. Home Trust and Savings Bank, The, Osage, Iowa
33. Baylake Bank, Baylake, Wisconsin
34. Blissfield State Bank, The, Blissfield, Michigan
35. Bank of Oakfield, Oakfield, Wisconsin
36. Markesan State Bank, Markesan, Wisconsin
37. First Commercial Bank, The, Chicago, Illinois
38. M&I Bank Northeast, Green Bay, Wisconsin
39. Capac State Bank, Capac, Michigan
40. Chemical Bank Michigan, Clare, Michigan
41. Bank of Lakeview, Lakeview, Michigan
42. Bank of America - Illinois, Chicago, Illinois
43. Bank One Champaign-Urbana, Champaign, Illinois
| 44. | Evergreen State Bank | PoySippi, Wisconsin |
| 45. | Bank One Springfield | Springfield, Illinois |
| 46. | Bank One Antigo | Antigo, Wisconsin |
| 47. | Farmers & Merchants Bank of Orfordville | Orfordville, Wisconsin |
| 49. | Bankers Trust Company | Des Moines, Iowa |
| 50. | G.W. Jones Exchange Bank | Marcellus, Michigan |
| 51. | Security State Bank | New Hampton, Iowa |
| 52. | Farmers State Bank of Breckenridge | Breckenridge, Michigan |
| 53. | First State Bank of Maple Park | Maple Park, Illinois |
| 54. | Security Savings Bank | Eagle Grove, Iowa |
| 55. | Bartonville Bank | Bartonville, Illinois |
| 56. | M&I Bank of Burlington | Burlington, Wisconsin |
| 57. | First Farmers Bank & Trust Co. | Converse, Indiana |
| 58. | Parish Bank & Trust Company | Momence, Illinois |
| 59. | First Community Bank | Harbor Springs, Michigan |
| 60. | Fort Madison Bank & Trust Co. | Fort Madison, Iowa |
Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING NOVEMBER 15, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

* Section 9 application by The Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky, to relocate a branch from Dupont Village, 4008 Dutchmans Lane, Louisville, Kentucky, to Mall St. Matthews, 5000 Shelbyville Road, Louisville, Kentucky.

End of Comment Period: 11-9-96

* Section 9 application by The Citizens Bank, Batesville, Arkansas, to establish a branch at Blackland Road, Pleasant Plains, Arkansas.

End of Comment Period: 11-20-96

* Section 3(a)(1) notification by Omni Financial Corporation, Pontoon Beach, Illinois, to acquire Omni Bank, Pontoon Beach, Illinois.

End of Comment Period: 12-3-96

* Section 9 membership application by Pinnacle Bank, Little Rock, Arkansas, a proposed de novo bank.

End of Comment Period: 12-9-96

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

Application

* Section 3(a)(1) application by Pinnacle Bancshares, Inc., Little Rock, Arkansas, to acquire Pinnacle Bank, Little Rock, Arkansas, a proposed de novo state member bank.

End of Comment Period: 12-9-96

Newspaper: 12-9-96

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

None.

End of Comment Period

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

Application

None.

End of Comment Period

* This application/notification is subject to CRA.
FEDERAL RESERVE BANK OF ST. LOUIS  
St. Louis, Missouri  

AVAILABILITY OF CRA PUBLIC DISCLOSURES

**Identification of Ratings:**

**Outstanding record of meeting community credit needs**

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

**Satisfactory record of meeting community credit needs**

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

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

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

**Substantial noncompliance in meeting community credit needs**

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

FOR THE WEEK ENDING November 15, 1996

<table>
<thead>
<tr>
<th>Name of Bank</th>
<th>Bank Address</th>
<th>Examination Date</th>
<th>Examination Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charter State Bank</td>
<td>Beebe, Arkansas</td>
<td>7/22/96</td>
<td>Satisfactory</td>
</tr>
</tbody>
</table>


SECTION VI - CRA EXAMINATIONS SCHEDULED

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

First Community Bank, Conway, Ar.
First State Bank of DeQueen, DeQueen, Ar.
First Bank of Arkansas, Jonesboro, Ar.
Pulaski Bank & Trust Company, Little Rock, Ar.
Effingham State Bank, Effingham, Il.
First State Bank of Red Bud, Red Bud, Il.
Union Bank of Illinois, Swansea, Il.
English State Bank, English, In.
Banker’s Bank of Kentucky, Frankfort, Ky.
Bank of Altenburg, Altenburg, Mo.
Truman Bank, Clayton, Mo.
Lemay Bank and Trust Company, Lemay, Mo.
Bank of Louisiana, Louisiana, Mo.
City Bank and Trust Company of Moberly, Moberly, Mo.
FEDERAL RESERVE BANK OF MINNEAPOLIS
Section I - Applications Subject to
Newspaper Notice Only

Application

NONE.

Comment Period
Ending Date

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section II - Applications Subject to Both
Newspaper and Federal Register Notice

Application

The Oskey Limited Partnership, Mesa, Arizona, for prior approval to become a bank holding company through the acquisition of 90% of the voting shares of Glenwood Bancshares, Inc., Glenwood, Wisconsin, and 84.5% of the voting shares of Hiawatha Bancshares, Inc., Hager City, Wisconsin. *

Walker Ban Co., Walker, Minnesota, for prior approval to acquire 100% of the voting shares of the Pequot Area Bancorporation, Inc., Pequot Lakes, Minnesota.

Michael and Cindy Schneider to acquire control of 100% of the voting shares of Elkton Bancshares, Inc., Elkton, Minnesota.

* Subject to CRA

Comment Period
Ending Date
December 13, 1996
(Federal Register)
Not yet available
Not yet available

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section III - Applications Subject to Federal Register Notice Only

Application

NONE.

Comment Period
Ending Date

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

Application

First PREMIER Bank, Sioux Falls, South Dakota, for prior approval to reduce its capital stock through a 1-for-425 reverse stock split of common stock.
Application

Norwest Corporation, Minneapolis, Minnesota, to engage in residential mortgage lending through the acquisition of Advance Mortgage, Chesapeake, Virginia, a joint venture with Rose Enterprises, L.L.C.

Norwest Corporation, Minneapolis, Minnesota, to engage in residential mortgage lending through the acquisition of Mortgage One, Canton, Ohio, a joint venture with Cutler Financial Services, Inc.
FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of
CRA Public Evaluations
week ending November 15, 1996

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.

<table>
<thead>
<tr>
<th>BANK(S) EXAMINED</th>
<th>DATE OF EXAMINATION</th>
<th>CRA RATING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pioneer Bank &amp; Trust</td>
<td>July 22, 1996</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>700 State Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>P.O. Box 729</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Belle Fourche, SD 57717-0729</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(605) 892-2536</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
FEDERAL RESERVE BANK OF MINNEAPOLIS
Section VI - CRA Examinations
Scheduled to Begin in the Period January 1, 1997 - March 31, 1997

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

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>City</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>The State Bank of Ewen</td>
<td>Ewen</td>
<td>Michigan</td>
</tr>
<tr>
<td>Citizens State Bank of Ontonagon</td>
<td>Ontonagon</td>
<td>Michigan</td>
</tr>
<tr>
<td>First State Bank of Emmons</td>
<td>Emmons</td>
<td>Minnesota</td>
</tr>
<tr>
<td>Ridgedale State Bank</td>
<td>Minnetonka</td>
<td>Minnesota</td>
</tr>
<tr>
<td>First Interstate Bank of Commerce</td>
<td>Billings</td>
<td>Montana</td>
</tr>
<tr>
<td>Stockmens Bank</td>
<td>Cascade</td>
<td>Montana</td>
</tr>
<tr>
<td>The Security State Bank</td>
<td>Polson</td>
<td>Montana</td>
</tr>
<tr>
<td>State Bank of Townsend</td>
<td>Townsend</td>
<td>Montana</td>
</tr>
<tr>
<td>American Bank</td>
<td>Whitefish</td>
<td>Montana</td>
</tr>
<tr>
<td>Merchants State Bank</td>
<td>Freeman</td>
<td>Montana</td>
</tr>
<tr>
<td>Commercial Trust &amp; Savings Bank</td>
<td>Mitchell</td>
<td>South Dakota</td>
</tr>
<tr>
<td>American State Bank</td>
<td>Rapid City</td>
<td>South Dakota</td>
</tr>
<tr>
<td>First State Bank of Warner</td>
<td>Warner</td>
<td>South Dakota</td>
</tr>
<tr>
<td>M&amp;I Bank, Ashland</td>
<td>Ashland</td>
<td>South Dakota</td>
</tr>
<tr>
<td>M&amp;I Bank of Eagle River</td>
<td>Eagle River</td>
<td>Wisconsin</td>
</tr>
<tr>
<td>M&amp;I Community State Bank</td>
<td>Eau Claire</td>
<td>Wisconsin</td>
</tr>
<tr>
<td>M&amp;I Bank of LaCrosse</td>
<td>LaCrosse</td>
<td>Wisconsin</td>
</tr>
<tr>
<td>M&amp;I Citizens American Bank</td>
<td>Merrill</td>
<td>Wisconsin</td>
</tr>
<tr>
<td>M&amp;I Merchants Bank</td>
<td>Rhinelander</td>
<td>Wisconsin</td>
</tr>
<tr>
<td>M&amp;I Bank</td>
<td>Superior</td>
<td>Wisconsin</td>
</tr>
<tr>
<td>F &amp; M Bank - Superior</td>
<td>Superior</td>
<td>Wisconsin</td>
</tr>
</tbody>
</table>
## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<table>
<thead>
<tr>
<th>APPLICATION</th>
<th>COMMENT PERIOD ENDING DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>None.</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>APPLICATION</th>
<th>COMMENT PERIOD ENDING DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brenda Joan Pace, Pretty Prairie, Kansas, to acquire an additional 18.83 percent, for a total of 22.88 percent, and Daniel R. Pace, Pretty Prairie, Kansas, to acquire a total of 22.88 percent, of the voting shares of Prairie Bankshares, Inc., Bucklin, Kansas.</td>
<td>December 5, 1996</td>
</tr>
<tr>
<td>Joanne F. Shephard, and Mary K. Gustafson, both of Valentine, Nebraska, as co-executrixes to acquire an additional 53.99 percent, for a total of 69.33 percent, of the voting shares of Valentine Bancorporation, Valentine, Nebraska.</td>
<td>December 5, 1996</td>
</tr>
<tr>
<td>Jefferson County Bancshares, Inc., Daykin, Nebraska, for prior approval to acquire 38.1 percent of the voting shares of Antelope Bancshares, Inc., Elgin, Nebraska.*</td>
<td>December 16, 1996</td>
</tr>
<tr>
<td>The W. Newton Male Revocable Trust, Augusta, Kansas, to increase their ownership interest from 23.11 percent to 25.60 percent of the outstanding stock in Prairie Capital, Inc., Augusta, Kansas.</td>
<td>Not Available</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>APPLICATION</th>
<th>COMMENT PERIOD ENDING DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nebanco, Inc., Wallace, Nebraska, for prior approval to acquire 99,960 shares of common stock of American Mortgage Company, North Platte, Nebraska.</td>
<td>Not Available</td>
</tr>
</tbody>
</table>
SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE
OR NEWSPAPER NOTICE

APPLICATION

NKC Bancshares, Inc., North Kansas City, Missouri,
for prior approval to repurchase 25.93 percent of its
outstanding common stock.

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.
First Bank of Chandler
P.O. Box 218
Chandler, Oklahoma 74834-0218

*Application is subject to CRA.

VI. CRA Examination Schedule - 1st and 2nd Quarter 1997

<table>
<thead>
<tr>
<th>Bank/Location</th>
<th>Exam Date</th>
<th>CRA Public Date</th>
<th>CRA Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boulder Valley Bank &amp; Trust</td>
<td>08/19/96</td>
<td>11/14/96</td>
<td>Outstanding</td>
</tr>
<tr>
<td>Bank at Broadmoor</td>
<td>Boulder</td>
<td>CO</td>
<td></td>
</tr>
<tr>
<td>Castle Rock Bank</td>
<td>Colorado Springs</td>
<td>CO</td>
<td></td>
</tr>
<tr>
<td>First Security Bank</td>
<td>Castle Rock</td>
<td>CO</td>
<td></td>
</tr>
<tr>
<td>Bank CO Western Slope</td>
<td>Fort Lupton</td>
<td>CO</td>
<td></td>
</tr>
<tr>
<td>Gunnison Bank &amp; Trust Co</td>
<td>Grand Junction</td>
<td>CO</td>
<td></td>
</tr>
<tr>
<td>merge w/Bank of Louisville</td>
<td>Gunnison</td>
<td>CO</td>
<td></td>
</tr>
<tr>
<td>Ark Valley Independent Bank</td>
<td>La Junta</td>
<td>CO</td>
<td></td>
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<tr>
<td>Colorado B&amp;TC of La Junta</td>
<td>La Junta</td>
<td>CO</td>
<td></td>
</tr>
<tr>
<td>First Mountain Bank</td>
<td>Leadville</td>
<td>CO</td>
<td></td>
</tr>
<tr>
<td>Community Bank of Parker</td>
<td>Parker</td>
<td>CO</td>
<td></td>
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<tr>
<td>Rio Blanco State Bank</td>
<td>Rangely</td>
<td>CO</td>
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<tr>
<td>Bank of Colorado Front Range</td>
<td>Windsor</td>
<td>CO</td>
<td></td>
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<tr>
<td>The Union State Bank</td>
<td>Arkansas City</td>
<td>KS</td>
<td></td>
</tr>
<tr>
<td>The Stock Exchange Bank</td>
<td>Caldwell</td>
<td>KS</td>
<td></td>
</tr>
<tr>
<td>Bankwest</td>
<td>Goodland</td>
<td>KS</td>
<td></td>
</tr>
<tr>
<td>Premier Bank</td>
<td>Lenexa</td>
<td>KS</td>
<td></td>
</tr>
<tr>
<td>Farmers State Bank</td>
<td>Mankato</td>
<td>KS</td>
<td></td>
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<tr>
<td>Boatmen's Bank of Southwest Missouri</td>
<td>Carthage</td>
<td>MO</td>
<td></td>
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<tr>
<td>Exchange Bank of Missouri</td>
<td>Fayette</td>
<td>MO</td>
<td></td>
</tr>
<tr>
<td>Central Bank of Missouri</td>
<td>Sedalia</td>
<td>MO</td>
<td></td>
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<tr>
<td>The Farmers State Bank &amp; Trust</td>
<td>Aurora</td>
<td>NE</td>
<td></td>
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<tr>
<td>Citizens Bank</td>
<td>Bancroft</td>
<td>NE</td>
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<tr>
<td>Deuel County State Bank</td>
<td>Chappell</td>
<td>NE</td>
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<tr>
<td>Crete State Bank</td>
<td>Crete</td>
<td>NE</td>
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<tr>
<td>Gretna State Bank</td>
<td>Gretna</td>
<td>NE</td>
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<td>Farmers State Bank &amp; Trust Co.</td>
<td>Lexington</td>
<td>NE</td>
<td></td>
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<tr>
<td>Farmers Bank of Lincoln</td>
<td>Lincoln</td>
<td>NE</td>
<td></td>
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<tr>
<td>Havelock Bank</td>
<td>Lincoln</td>
<td>NE</td>
<td></td>
</tr>
<tr>
<td>First United Bank</td>
<td>Neligh</td>
<td>NE</td>
<td></td>
</tr>
<tr>
<td>State Bank</td>
<td>Palmer</td>
<td>NE</td>
<td></td>
</tr>
<tr>
<td>Pinnacle Bank</td>
<td>Papillion</td>
<td>NE</td>
<td></td>
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<tr>
<td>Schuyler State Bank &amp; Trust Co.</td>
<td>Schuyler</td>
<td>NE</td>
<td></td>
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<tr>
<td>Farmers State Bank of Superior</td>
<td>Superior</td>
<td>NE</td>
<td></td>
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<tr>
<td>Bank of Belen</td>
<td>Belen</td>
<td>NM</td>
<td></td>
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<tr>
<td>Boswell State Bank</td>
<td>Boswell</td>
<td>OK</td>
<td></td>
</tr>
<tr>
<td>BancFirst</td>
<td>Oklahoma City</td>
<td>OK</td>
<td></td>
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</tbody>
</table>

*estimated based on 96 exam schedule
<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
<th>State</th>
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<tbody>
<tr>
<td>Bank of Star Valley</td>
<td>Afton</td>
<td>WY</td>
</tr>
<tr>
<td>Security State Bank of Basin</td>
<td>Basin</td>
<td>WY</td>
</tr>
<tr>
<td>Frontier Bank of Laramie County</td>
<td>Cheyenne</td>
<td>WY</td>
</tr>
<tr>
<td>Bank of Jackson Hole</td>
<td>Jackson</td>
<td>WY</td>
</tr>
<tr>
<td>Uinta County State Bank</td>
<td>Mountain View</td>
<td>WY</td>
</tr>
<tr>
<td>Bank of Commerce</td>
<td>Rawlins</td>
<td>WY</td>
</tr>
<tr>
<td>Sundance State Bank</td>
<td>Sundance</td>
<td>WY</td>
</tr>
<tr>
<td>Citizens Bank &amp; Trust Co.</td>
<td>Torrington</td>
<td>WY</td>
</tr>
<tr>
<td>Stockgrowers State Bank</td>
<td>Worland</td>
<td>WY</td>
</tr>
</tbody>
</table>

* Examinations may have to be rescheduled during the calendar quarter in which they are designed to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.
FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF NOVEMBER 11, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

None.

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

APPLICATION

** NOTICE EXP

Change in Control Notice by
James David Williams, and Brian Joseph Pohlmeier,
Plainview, TX, to acquire an interest in HaleCo Bancshares, Inc., Plainview, TX
(Resubmission)
(Previously reported during the week of 10-21-96)

*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

*N/A

*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

*N/A

*Section 3(a)(1) application by
Gateway Delaware Holding Company, Inc., Wilmington, DE, to acquire
Gateway National Bank, Dallas, TX

*N/A

*Section 3(a)(1) application by
First Mineola, Inc., Mineola, TX, to acquire The First Mineola Corporation, Mineola, TX, and The First National Bank, Mineola, TX

N/A

Change in Control Notice by
James R. Bruton, De Leon, TX, to acquire an interest in
F&M Bancshares, Inc., De Leon, TX

N/A
*Section 3(a)(3) application by
Cullen/Frost Bankers, Inc., San Antonio, TX, to acquire
Corpus Christi Bancshares, Corpus Christi, TX,
C.S.B.C.C., Inc., Wilmington, Delaware, and
Citizens State Bank, Corpus Christi, TX
(Previously reported during the week of 10-28-96) 96/12/02

*Section 3(a)(3) application by
The New Galveston Company, Wilmington, DE, to acquire
Corpus Christi Bancshares, Corpus Christi, TX,
C.S.B.C.C., Inc., Wilmington, Delaware, and
Citizens State Bank, Corpus Christi, TX
(Previously reported during the week of 10-28-96) 96/12/02

*Section 3(a)(5) application by
Cullen/Frost Bankers, Inc., San Antonio, TX, to merge
with Corpus Christi Bancshares, Corpus Christi, TX
(Previously reported during the week of 10-28-96) 96/12/02

*Section 3(a)(5) application by
The New Galveston Company, Wilmington, DE, to merge
with Corpus Christi Bancshares, Corpus Christi, TX
(Previously reported during the week of 10-28-96) 96/12/02

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

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 NOVEMBER 11, 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.

Bank          Date of Examination          CRA Rating

None.
SECTION VI - CRA EXAMINATIONS SCHEDULED (1st Qtr. 1997)

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

Bank

Security Bank
Arlington, Texas

Texas Heritage Bank
Hutto, Texas

Texas First Bank
Texas City, Texas

Texas Coastal Bank
Pasadena, Texas

Crowell State Bank
Crowell, Texas

Colorado Valley Bank
LaGrange, Texas

Memphis State Bank
Memphis, Texas

First Bank of Snook
Snook, Texas

Alief Alamo Bank
Houston, Texas
FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 11/15/96

Section I - Applications Subject to Newspaper Notice Only

Application

The Vintage Bank, Napa, California, to establish a branch office at 3626 Bel Aire Plaza, Napa, California. *

Oak Valley Community Bank, Oakdale, California, to establish a branch office at 1419 McHenry Avenue, Modesto, California. *

Comment Period Ending Date

Newspaper: 12/10/96

Newspaper: 11/30/96

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

Great Basin Financial Corporation, Elko, Nevada, to become a bank holding company by acquiring Great Basin Bank of Nevada, Elko, Nevada. *

Newspaper: Not available

Fed. Reg.: Not available

Section III - Applications Subject to Federal Register Only

None

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

None

* Subject to CRA.
**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.

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
<th>Examination Date</th>
<th>Rating*</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*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.
FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 11/15/96

Section VI - CRA Examinations Scheduled

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

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

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<tr>
<th>Name</th>
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<td>Los Angeles</td>
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