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

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.

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

Richmond
F & M Bank - Richmond, 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

### BANK HOLDING COMPANIES

<table>
<thead>
<tr>
<th>Location</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dallas</td>
<td>Gateway Delaware Holding Company, Inc., Wilmington, Delaware -- to acquire Gateway National Bank, Dallas, Texas. Approved, December 30, 1996.</td>
</tr>
</tbody>
</table>
### ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS UNDER DELEGATED AUTHORITY

#### BANK HOLDING COMPANIES

<table>
<thead>
<tr>
<th>Location</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Atlanta</td>
<td>Peoples Bancorp, Inc., Carrolton, Georgia -- to acquire Peoples Bank of West Georgia. Approved, December 30, 1996.</td>
</tr>
<tr>
<td>Atlanta</td>
<td>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.</td>
</tr>
<tr>
<td>Dallas</td>
<td>Steck-Vaughan Publishing Corporation, Austin, Texas -- registration under Regulation G. Withdrawn, December 30, 1996.</td>
</tr>
<tr>
<td>Atlanta</td>
<td>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.</td>
</tr>
</tbody>
</table>
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


CHANGE IN BANK CONTROL


Dallas First San Benito Bancshares Corporation, San Benito, Texas -- change in bank control. Permitted, December 31, 1996.
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DECEMBER 30, 1996 TO JANUARY 3, 1997
PAGE 5

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

CHANGE IN BANK CONTROL

Chicago
MWA Bancorporation, Estherville, Iowa -- change in bank control.

COMPETITIVE FACTORS REPORTS

Kansas City
Submitted, December 31, 1996.

Atlanta
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

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.
### Competitive Factors Reports

<table>
<thead>
<tr>
<th>Location</th>
<th>Description</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Atlanta</td>
<td>Provident Interim Bank, Apollo Beach, Florida, proposed merger with South Hillsborough Community Bank <strong>-- report on competitive factors.</strong> Submitted, December 30, 1996.</td>
<td></td>
</tr>
<tr>
<td>Kansas City</td>
<td>Trego-Wakeeney State Bank, Wakeeney, Kansas, proposed acquisition of the assets and assumption of the liabilities of Interstate Bank <strong>-- report on competitive factors.</strong> Submitted, December 30, 1996.</td>
<td></td>
</tr>
</tbody>
</table>
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.

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

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

MEMBERSHIP

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

Chicago
F&M Bank-Algoma, Algoma, Wisconsin -- to become a member of the Federal Reserve System.
Approved, January 2, 1997.
H.2
DECEMBER 30, 1996 TO JANUARY 3, 1997
PAGE 8

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

MEMBERSHIP

Chicago

First American Bank, Fort Dodge, Iowa -- to become a member of the Federal Reserve System.
ADDITIONS AND CORRECTIONS
DECEMBER 30, 1996 TO JANUARY 3, 1997
PAGE 9

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

CHANGE IN BANK CONTROL

Dallas

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

COMPETITIVE FACTORS REPORTS

Atlanta

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

Granted, December 27, 1996.
FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

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%

Newsaper

Comment Period Ending Date

Federal Register

01-07-97

01-27-97

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution

Examination Date

Rating**

NONE

*Subject to CRA.

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

<table>
<thead>
<tr>
<th>NAME OF BANK</th>
<th>RATING</th>
<th>EXAMINATION DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Morgan Guaranty Trust</td>
<td>Satisfactory</td>
<td>June 24, 1996</td>
</tr>
<tr>
<td>Company</td>
<td></td>
<td></td>
</tr>
<tr>
<td>60 Wall Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>New York, New York 10260</td>
<td></td>
<td></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
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
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.

<table>
<thead>
<tr>
<th>Bank/Location</th>
<th>Examination Date</th>
<th>CRA Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Laurel Bank</td>
<td>10/24/96</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>111 W. High Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ebensburg, PA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Twin Rivers Community Bank</td>
<td>2/12/96</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>2925 William Penn Hwy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Easton, PA</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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

* - 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**

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Bank of Belton, Belton, South Carolina (an organizing bank), for membership in the Federal Reserve System.</td>
<td>1-12-97</td>
</tr>
<tr>
<td>Centura Bank, Rocky Mount, North Carolina, to establish a branch in the Hannaford Brothers Store at 5309 Carolina Beach Road, Wilmington, North Carolina.*</td>
<td>1-18-97</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>Community Capital Corporation, Greenwood, South Carolina, to acquire 100% of the voting shares of Bank of Barnwell County, Barnwell, South Carolina.*</td>
<td>Not yet available.</td>
</tr>
<tr>
<td>Community Capital Corporation, Greenwood, South Carolina, to acquire The Bank of Belton, Belton, South Carolina (an organizing bank).*</td>
<td>Not yet available.</td>
</tr>
</tbody>
</table>

**Section III - Applications Subject to Federal Register Notice**

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>None.</td>
<td></td>
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</tbody>
</table>
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>F &amp; M Bank-Emporia</td>
<td>9-16-96</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>401 Halifax Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emporia, Virginia 23847-1711</td>
<td></td>
<td></td>
</tr>
<tr>
<td>St. Michaels Bank</td>
<td>9-30-96</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>213 Talbot Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>St. Michaels, Maryland 21663</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Miners Exchange Bank</td>
<td>10-1-96</td>
<td>Outstanding</td>
</tr>
<tr>
<td>483 Front Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coeburn, Virginia 24230</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 3, 1997

Section 1 - Applications Subject to Newspaper Notice Only

Application                                      Comment Period Ending Date
RBC, Inc.                                         12-30-96*
Demopolis, Alabama
Notice for 1-BHC formation, Robertson Banking Company, Demopolis, Alabama.

Intervest Bank                                    12-27-96*
Clearwater, Florida
To establish a branch located at 6750 Gulfport Boulevard, South Pasadena, Florida.

The Community Bank                                01-17-97*
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.

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

Application                                      Comment Period Ending Date
Emerald Coast Bancshares, Inc.                    Not yet available*
Panama City Beach, Florida
1-BHC formation, Emerald Coast Bank, Panama City Beach, Florida.

Community Bancorp of Louisiana, Inc.              Not yet available*
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.

Section 3 - Applications Subject to Federal Register Only

Application                                      Comment Period Ending Date
None.

*Subject to provisions of the Community Reinvestment Act.
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.
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>First Northwest Florida Bank</td>
<td>Satisfactory</td>
<td>09-23-96</td>
</tr>
<tr>
<td>Post Office Box 3040</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fort Walton Beach, Florida 32548</td>
<td></td>
<td></td>
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<tr>
<td>(904)244-9293</td>
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<tr>
<td>Recently Approved Applications</td>
<td>Approval Date</td>
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<td>-----------------------------------------------------------------------------------------------</td>
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<tr>
<td>Regions Financial Corp.</td>
<td>01-03-97</td>
<td></td>
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<tr>
<td>Birmingham, Alabama</td>
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<tr>
<td>To merge with Allied Bankshares, Inc., Thomson, Georgia, and thereby directly acquire Allied</td>
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</tr>
<tr>
<td>Bank of Georgia, Thomson, Georgia, Bank of Morgan County, Madison,</td>
<td></td>
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<tr>
<td>Georgia, and The Bank of Millen, Millen, Georgia, pursuant to Section 3(a)(5) of the Bank</td>
<td></td>
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<tr>
<td>Holding Company Act.</td>
<td></td>
<td></td>
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<tr>
<td>First Bank Holding Company</td>
<td>12-30-97</td>
<td></td>
</tr>
<tr>
<td>Tallahassee, Florida</td>
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<tr>
<td>1-BHC formation, First Bank, Tallahassee, Florida.</td>
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</tr>
<tr>
<td>Metro Bank Financial Services, Inc.</td>
<td>01-03-97</td>
<td></td>
</tr>
<tr>
<td>Coral Gables, Florida</td>
<td></td>
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</tr>
<tr>
<td>Notice for 1-BHC formation, Metro Bank of Dade County, Coral Gables, Florida.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Perry Banking Company</td>
<td>12-30-97</td>
<td></td>
</tr>
<tr>
<td>Perry, Florida</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Notice for 1-BHC formation, The Citizens Bank of Perry, Perry, Florida.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Button Gwinnett Financial Corporation</td>
<td>01-03-97</td>
<td></td>
</tr>
<tr>
<td>Lawrenceville, Georgia</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commitment waiver request.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Peoples Bancorp, Inc.</td>
<td>12-30-97</td>
<td></td>
</tr>
<tr>
<td>Carrollton, Georgia</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1-BHC formation, Peoples Bank of West Georgia, Carrollton, Georgia.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trustmark Corporation</td>
<td>01-03-97</td>
<td></td>
</tr>
<tr>
<td>Jackson, Mississippi</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Company Act to merge with First Corinth Corp., Corinth, Mississippi, and thereby directly</td>
<td></td>
<td></td>
</tr>
<tr>
<td>acquire National Bank of Commerce of Corinth, Corinth, Mississippi.</td>
<td></td>
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</tr>
</tbody>
</table>
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</th>
<th>Ending Date</th>
</tr>
</thead>
</table>
| 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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
</tr>
</thead>
</table>
| Merger & Branch | Pullman Bank and Trust Company  
                 Chicago, Illinois  
                 Pullman Bank of Commerce & Industry  
                 Chicago, Illinois  
                 Branch at 6100 N. Northwest Highway  
                 Chicago, Illinois |
| Member       | Michigan Heritage Bank  
                 Novi, Michigan (in organization)  
                 To become a member of the Federal Reserve System |

Comment Period Ending Date

NP - 12-20-96  
NP - **

NP - Newspaper  
FR - Federal Register  
* - Subject to Provisions of Community Reinvestment Act  
** - Not available at this time
<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>River Cities Bancshares, Inc.*&lt;br&gt;Wisconsin Rapids, Wisconsin&lt;br&gt;River Cities Bank (in organization)&lt;br&gt;Wisconsin Rapids, Wisconsin</td>
<td>FR - 01-03-97</td>
<td>NP - 12-26-96</td>
</tr>
<tr>
<td>3(a)(3)</td>
<td>Security National Corporation*&lt;br&gt;Sioux City, Iowa&lt;br&gt;Security National Bank of South Dakota (in organization)&lt;br&gt;Dakota Dunes, South Dakota</td>
<td>FR - 01-6-97</td>
<td>NP - **</td>
</tr>
<tr>
<td>3(a)(3)</td>
<td>Heartland Financial USA, Inc.*&lt;br&gt;Dubuque, Iowa&lt;br&gt;Cottage Grove State Bank&lt;br&gt;Cottage Grove, Wisconsin</td>
<td>FR - 01-15-97</td>
<td>NP - **</td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>Michigan Heritage Bancorp, Inc.*&lt;br&gt;Novi, Michigan&lt;br&gt;Michigan Heritage Bank (in organization)&lt;br&gt;Novi, Michigan</td>
<td>FR - 1-24-97</td>
<td>NP - **</td>
</tr>
<tr>
<td>Type</td>
<td>Application</td>
<td>Comment Period Ending Date</td>
<td></td>
</tr>
<tr>
<td>-----------</td>
<td>-----------------------------------------------------------------------------</td>
<td>----------------------------</td>
<td></td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>CH and JD Byrum, LLC* &lt;br&gt;Indianapolis, Indiana &lt;br&gt;American State Corporation &lt;br&gt;Lawrenceburg, Indiana &lt;br&gt;American State Bank &lt;br&gt;Lawrenceburg, Indiana</td>
<td>FR - 12-27-96 &lt;br&gt;NP - 12-2-96</td>
<td></td>
</tr>
<tr>
<td>COC-HC</td>
<td>APM Bancorp, Inc. &lt;br&gt;Buffalo, Iowa &lt;br&gt;By James A. Matthys</td>
<td>FR - 1-10-97 &lt;br&gt;NP - **</td>
<td></td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>Vanderbilt Holding Company, Inc.* &lt;br&gt;Fairfax, Iowa &lt;br&gt;Fairfax State Savings Bank &lt;br&gt;Fairfax, Iowa</td>
<td>FR - 1-24-97 &lt;br&gt;NP - **</td>
<td></td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>County Bancorp, Inc.* &lt;br&gt;Manitowoc, Wisconsin &lt;br&gt;Investors Community Bank &lt;br&gt;Manitowoc, Wisconsin (in organization)</td>
<td>FR - 1-27-97 &lt;br&gt;NP - **</td>
<td></td>
</tr>
<tr>
<td>3(a)(3)</td>
<td>First Financial Bancorporation* &lt;br&gt;Iowa City, Iowa &lt;br&gt;West Branch Bancorp, Inc. &lt;br&gt;West Branch, Iowa &lt;br&gt;West Branch State Bank &lt;br&gt;West Branch, Iowa</td>
<td>FR - 02-3-97 &lt;br&gt;NP - **</td>
<td></td>
</tr>
</tbody>
</table>
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

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 - **
NP - **
FR - 12-13-96
NP - 12-15-96
<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>4(c)(8)</td>
<td>Bank of Montreal</td>
<td>FR - 1-16-97</td>
</tr>
<tr>
<td></td>
<td>Toronto, Canada</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Cebra, Inc.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Toronto, Canada</td>
<td></td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>AmeriMark Financial Corporation</td>
<td>FR - 12-20-96</td>
</tr>
<tr>
<td></td>
<td>Oak Brook, Illinois</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Banill Corporation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Villa Park, Illinois</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 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.

<table>
<thead>
<tr>
<th>BANK NAME/LOCATION</th>
<th>EXAMINATION DATE</th>
<th>RATINGS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central State Bank</td>
<td>9/16/96</td>
<td>S</td>
</tr>
<tr>
<td>301 Iowa Avenue</td>
<td></td>
<td></td>
</tr>
<tr>
<td>P.O. Box 146</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Muscatine, Iowa 52761-0146</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(319) 263-3131</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ChoiceOne Bank</td>
<td>8/26/96</td>
<td>S</td>
</tr>
<tr>
<td>109 East Division</td>
<td></td>
<td></td>
</tr>
<tr>
<td>P.O. Box 186</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sparta, Michigan 49345-0186</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(616) 887-7366</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank of Pontiac</td>
<td>8/26/96</td>
<td>O</td>
</tr>
<tr>
<td>300 West Washington</td>
<td></td>
<td></td>
</tr>
<tr>
<td>P.O. Box 710</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pontiac, Illinois 61764-0710</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(815) 844-6158</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

None.

End of Comment Period

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

Application

* 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

Federal Register: 2-3-97


End of Comment Period

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

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.
**SECTION V - 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.

<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>None</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Application
NONE.

Applications Subject to Newspaper Notice Only

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

Comment Period Ending Date
January 23, 1997 (Federal Register)

Applications Subject to Federal Register Notice Only

Application
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.

Comment Period Ending Date
January 23, 1997

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

Comment Period Ending Date
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.

Applications Not Subject to Federal Register Notice or Newspaper Notice

Application
NONE.
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>NONE</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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
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>Exam Date</th>
<th>CRA Public Date</th>
<th>CRA Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank of Holyrood</td>
<td>09/30/96</td>
<td>01/02/97</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>P.O. Box 128</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Holyrood, Kansas 67450-0128</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Application is subject to CRA.*
APPLICATION

*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

APPLICATION

None.

APPLICATION

None.

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 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.

<table>
<thead>
<tr>
<th>Bank</th>
<th>Date of Examination</th>
<th>CRA Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
APPLICATION

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

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

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

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
FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 1/03/97

Section I - Applications Subject to Newspaper Notice Only

Application

Humboldt Bank, Eureka, California, to acquire through merger, the Garberville, California, branch office of First Nationwide Bank, FSB, San Francisco, California. *

Citizens Bancorp, Corvallis, Oregon, to become a bank holding company by acquiring Citizens Bank, Corvallis, Oregon. *

Bank of Coronado, Coronado, California, to establish a branch office at 106 B Street, Coronado, California. *

Comment Period Ending Date

Newspaper: Not available

Newspaper: Not available

Newspaper: 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. *

TRP Acquisition Corporation, Burr Ridge, Illinois, to acquire, as an option, 19.9 percent of Trans Pacific Bancorp, San Francisco, California. *

Bank SinoPac, Taipei, Taiwan, to become a bank holding company by acquiring Far East National Bank, Los Angeles, California. *

Robert M. Daugherty, W. James Tozer, Jr., et al, to acquire 56.04 percent of Draper BanCorp, Draper, Utah. *

Comment Period Ending Date

Newspaper: 1/30/97

Fed. Reg.: 1/24/97

Newspaper: 1/30/97

Fed. Reg.: 1/24/97

Newspaper: Not available

Fed. Reg.: 1/27/97

Newspaper: To be republished

Fed. Reg.: 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

* 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.

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