ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1997, No. 4
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending January 25, 1997

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Current economic perspectives -- statement by
Chairman Greenspan before the Senate Committee on
the Budget, January 21, 1997.
Published, January 21, 1997.

BANK HOLDING COMPANIES

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

BANKS, FOREIGN

Swiss Bank Corporation, Basle, Switzerland -- to
establish a state-licensed branch in Stamford,
Connecticut.
Approved, January 21, 1997.

FORMS

Interagency Notice of Change in Control, Interagency
Notice of Change in Director or Senior Executive
Officer, and Intragency Biographical and Financial
Report (FR 2081a, 2081b, and 2081c) -- extension
with revision.

REGULATIONS AND POLICIES

Basle Committee on Banking Supervision -- request for
comment on paper containing a set of Principles for
the Management of Interest Rate Risk.

Regulation Z -- request for comment on amendments
that would incorporate statutory changes that
streamline certain variable-rate mortgage
disclosures (Docket R-0960).
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JANUARY 21, 1997 TO JANUARY 24, 1997
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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
Bank of Tidewater, Virginia Beach, Virginia -- to
operate a mobile branch to pick up noncash deposits
of business customers at locations in Virginia
Beach, Norfolk, and Chesapeake, Virginia.
Approved, January 21, 1997.

Chicago
First American Bank, Carpentersville, Illinois -- to
establish a branch at the northeast corner of
Randall Road and Gleneagle Drive, Geneva, Illinois.
Approved, January 21, 1997.

Chicago
First Bank & Trust of Evanston, Evanston, Illinois --
to establish a branch at 2925 Central Street,
Evanston, Illinois.
Approved, January 21, 1997.

BANK HOLDING COMPANIES

St. Louis
Ameribanc, Inc., St. Louis, Missouri -- to acquire
Mark Twain Bancshares, Inc.
Approved, January 22, 1997.

Director, BS&R
Bank Corporation of Georgia, Macon, Georgia --
transfer agent registration.
Approved, January 22, 1997.

Chicago
Bank of Montreal, Toronto, Canada -- to engage de
novo in mortgage banking and brokerage activities
through Cebra, Inc.
Permitted, January 24, 1997.

San Francisco
Bank of Whitman Employee Stock Ownership Plan,
Colfax, Washington, to acquire Whitman
Bancorporation, Inc.
Approved, January 24, 1997.

Minneapolis
BankWest Financial, Inc., Kalispell, Montana -- to
acquire BankWest, N.A.
Approved, January 24, 1997.
BANK HOLDING COMPANIES

Returned, January 24, 1997.


Approved, January 22, 1997.

Cleveland  FJSB Bancshares, Inc., Fort Jennings, Ohio -- to acquire shares of The Fort Jennings Bank.
Approved, January 24, 1997.

Dallas  IBID, Inc., Wilmington, Delaware -- request for waiver of application to acquire First Northwestern Bank, N.A., Houston, Texas.

St. Louis  Illinois Community Bancorp, Inc., Effingham, Illinois -- to become a bank holding company by converting Illinois Savings Bank, FSB to a state-chartered nonmember bank
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JANUARY 21, 1997 TO JANUARY 24, 1997
PAGE 4

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

BANK HOLDING COMPANIES

St. Louis  Illinois Community Bancorp, Inc., Effingham, Illinois -- to continue to engage in leasing of personal property through retention of Illinois Leasing Corporation, Inc.


St. Louis  Mercantile Bancorporation Inc., St. Louis, Missouri -- to acquire Mark Twain Bancshares, Inc., St.

Louis, Missouri.

Approved, January 22, 1997.


Dallas  Prime Bancshares, Inc., Channelview, Texas -- request for waiver of application to acquire First Northwestern Bank, N.A., Houston, Texas.


Chicago  Vanderbilt Holding Company, Inc., Fairfax, Iowa -- to acquire Fairfax State Bank.

Returned, January 22, 1997.

BANK Mergers

Richmond  Farmers Bank of Maryland, Annapolis, Maryland -- to merge with First Virginia Bank-Central Maryland, Bel Air, Maryland.

Approved, January 22, 1997.
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JANUARY 21, 1997 TO JANUARY 24, 1997  
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS UNDER DELEGATED AUTHORITY**

### BANKS, STATE MEMBER

**Director, BS&R**  

**St. Louis**  

### CHANGE IN BANK CONTROL

**Boston**  

### COMPETITIVE FACTORS REPORTS

**Kansas City**  

**Kansas City**  

**St. Louis**  

**Atlanta**  

**Dallas**  
Compass Bank, Houston, Texas, proposed acquisition of the assets and assumption of the liabilities of a branch at 6011 North Main, Crosby, of Bank One, Texas, N.A., Dallas, Texas -- report on competitive factors. Submitted, January 22, 1997.

**St. Louis**  
### COMPETITIVE FACTORS REPORTS

<table>
<thead>
<tr>
<th>Location</th>
<th>Description</th>
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<tbody>
<tr>
<td><strong>Dallas</strong></td>
<td>First Bank Anna, LBA., Anna, Texas, proposed merger with First Bank Anna -- report on competitive factors. Submitted, January 23, 1997.</td>
</tr>
<tr>
<td><strong>Richmond</strong></td>
<td>First-Citizens Bank and Trust Company of South Carolina, Columbia, South Carolina, proposed purchase of certain assets and assumption of the liabilities of the Sumter branch of First Union National Bank of South Carolina, Greenville, South Carolina -- report on competitive factors. Submitted, January 24, 1997.</td>
</tr>
</tbody>
</table>
COMPETITIVE FACTORS REPORTS


EXTENSIONS OF TIME


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JANUARY 21, 1997 TO JANUARY 24, 1997
PAGE 8

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

MEMBERSHIP

Richmond


SECURITIES REGULATION

Director, BS&R

Over-the-counter stocks -- revised list of OTC stocks subject to margin requirements, and a list of foreign margin stocks. Published, January 24, 1997.
REGULATIONS AND POLICIES

Examination frequency guidelines -- joint interim rule and request for comment on the expanded examination frequency cycle permitted under recent legislation.

Approved, December 23, 1996.
SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Applicant: None

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

Applicant: Affiliated Community Bancorp, Inc., Waltham, Massachusetts - section 3(a)(3) application to acquire Middlesex Bank & Trust Co. (in organization), Newton, Massachusetts*

Application: Affiliated Community Bancorp, Inc.

Newspaper: Not Yet Established

Federal Register: 02-18-97

Applicant: Bank of Boston Corporation, Boston, Massachusetts, and BayBanks, Inc., Boston, Massachusetts - 3(a)(3) application to acquire BankBoston (NH), National Association, Nashua, New Hampshire*

Application: Bank of Boston Corporation, Boston, Massachusetts, and BayBanks, Inc., Boston, Massachusetts

Newspaper: Not Yet Established

Federal Register: 02-14-97

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Applicant: None

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

Applicant: None
<table>
<thead>
<tr>
<th>Institution</th>
<th>Examination Date</th>
<th>Rating**</th>
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<tbody>
<tr>
<td>NONE</td>
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</table>
SECTION I
Applications Subject to Newspaper Notice Only

National Bank of Canada, Montreal, Canada, to establish representative offices in St. Louis, Missouri, and New Orleans, Louisiana.

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

Morgan Guaranty International Finance Corporation, Newark, Delaware, to invest in a subsidiary to be formed in Nassau, Bahamas.

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 25, 1997**

<table>
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<tr>
<th>NAME OF BANK</th>
<th>RATING</th>
<th>EXAMINATION DATE</th>
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<tr>
<td>Summit Bank</td>
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<tr>
<td>301 Carnegie Center</td>
<td></td>
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<tr>
<td>Princeton, New Jersey 08543-2066</td>
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<td></td>
</tr>
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</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 24, 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>
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<tr>
<th>Bank/Location</th>
<th>Examination Date</th>
<th>CRA Rating</th>
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<tr>
<td>NONE</td>
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</table>
APPLICATIONS BULLETIN
(For the week ending January 25, 1997)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received application for membership in the Federal Reserve System from Citizens Deposit Bank & Trust Company, Vanceburg, Kentucky, on January 24, 1997. *February 21, 1997

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

Received Section 3(a)(3) application from F.N.B. Corporation, Hermitage, Pennsylvania, and Southwest Banks, Inc., Naples, Florida, on January 24, 1997, to acquire West Coast Bancorp, Inc., Cape Coral, Florida. * Not Yet Known 

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 24, 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 24, 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.

The Ottowille Bank Company
161 West 3rd Street
Ottowille, OH 45876
Rating: Satisfactory
Exam Date: 9-3-96
Disclosure: 1-21-97
RSSD#: 443625
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>Heritage Bank and Trust, Norfolk, Virginia, to establish a branch at 4807 Colley Avenue, Norfolk, Virginia.*</td>
<td>2-20-97</td>
</tr>
<tr>
<td>First Virginia Bank of Tidewater, Norfolk, Virginia, to establish a branch inside the Wal-Mart SuperCenter at 2021 Lynnhaven Parkway, Virginia Beach, Virginia.*</td>
<td>2-20-97</td>
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</table>

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

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
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<tbody>
<tr>
<td>NewSouth Bancorp, Inc., Washington, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of NewSouth Bank, Washington, North Carolina, the proposed successor to Home Savings Bank, SSB, Washington, North Carolina.*</td>
<td>2-10-97</td>
</tr>
<tr>
<td>First Union Corporation, Charlotte, North Carolina, to acquire Boca Raton First National Bank, Boca Raton, Florida.*</td>
<td>2-16-97</td>
</tr>
<tr>
<td>Peoples Bancorp, Inc., Chestertown, Maryland, to become a bank holding company through the acquisition of 100% of the voting shares of Peoples Bank of Kent County, Maryland, Chestertown, Maryland.*</td>
<td>2-24-97</td>
</tr>
</tbody>
</table>
Section III - Applications Subject to Federal Register Notice

Application

None.

*Application is subject to CRA requirements.

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

Application

None.
Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending January 24, 1997

Definition of Ratings

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

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

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

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

Examination

<table>
<thead>
<tr>
<th>Date</th>
<th>Rating</th>
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Security Bank Corporation
8780 Centreville Road
Manassas, Virginia 22110-5204

10-21-96  Satisfactory
Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 24, 1997

Section 1 - Applications Subject to Newspaper Notice Only

Application  Comment Period Ending Date
1st United Bank  Not yet available*  Boca Raton, Florida
To merge with Island National Bank and Trust Company, Palm Beach, Florida, pursuant to Section 18(c) of the Federal Reserve Act.

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

Application  Comment Period Ending Date
Republic Bancshares, Inc.  Not yet available*  St. Petersburg, Florida
To acquire Firststate Financial, F.A., Orlando, Florida, and thereby engage in operating a savings association, pursuant to Section 225.25(b)(9) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

Section 3 - Applications Subject to Federal Register Only

Application  Comment Period Ending Date
Regions Financial Corporation  Not yet available*  Birmingham, Alabama
To merge with West Carroll Bancshares, Inc., Oak Grove, Louisiana, and thereby directly acquire West Carroll National Bank of Oak Grove, Oak Grove, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.

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

Application
1st United Bancorp  Boca Raton, Florida
Request for waiver of the application requirement of Section 3(a)(3) of the Bank Holding Company Act to acquire Island National Bank and Trust Company, Palm Beach, Florida.

*Subject to provisions of the Community Reinvestment Act.
Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending January 24, 1997

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

Application
1st United Bancorp
Boca Raton, Florida
To engage in securities brokerage activities, pursuant to Section 225.25(b)(15)
of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

Not yet available*
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>
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Federal Reserve Bank of Chicago

**Section I - Applications Subject to Newspaper Notice Only**

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<tr>
<th>Type</th>
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<tr>
<td>Branch</td>
<td>Royal American Bank</td>
<td>NP - 1-31-97</td>
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<td>Inverness, Illinois</td>
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<td>One Tiffany Pointe</td>
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<td>Bloomingdale, Illinois</td>
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<td>Merger &amp; Branch</td>
<td>La Salle State Bank</td>
<td>NP - 2-3-97</td>
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<td>La Salle, Illinois</td>
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<td>Community Bank of Utica</td>
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<td>Utica, Illinois</td>
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<td>Branch</td>
<td>1St Source Bank</td>
<td>NP - 2-10-97</td>
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<td>South Bend, Indiana</td>
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<td></td>
<td>2900 South State Street</td>
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<td>St. Joseph, Michigan</td>
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NP - Newspaper
FR - Federal Register
* - Subject to Provisions of Community Reinvestment Act
** - Not available at this time
<table>
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<td>3(a)(1)</td>
<td>AmeriMark Financial Corporation.*</td>
<td>FR - 12-20-96</td>
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<td>Oak Brook, Illinois</td>
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<td>Duco Bancshares, Inc.</td>
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<td>Villa Park, Illinois</td>
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<td>Bank of Illinois in DuPage</td>
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<td>3(a)(1)</td>
<td>Vermilion Bancorp, Inc.*</td>
<td>FR - 1-24-97</td>
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<td>Danville, Illinois</td>
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<td>American Savings Bank of Danville</td>
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<td>Michigan Heritage Bancorp, Inc.*</td>
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<td>Michigan Heritage Bank (in organization)</td>
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<td>3(a)(1)</td>
<td>Iron Horse Bancshares, Inc.*</td>
<td>FR - 1-21-97</td>
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<td>Mazomanie, Wisconsin</td>
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<td>The Peoples State Bank of Mazomanie, Wisconsin</td>
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<td>COC-HC</td>
<td>Antioch Holding Company</td>
<td>FR - **</td>
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<td>Antioch, Illinois</td>
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<td>COC-HC</td>
<td>APM Bancorp, Inc.</td>
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<td>NP - 1-24-97</td>
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<tr>
<td>3(a)(1)</td>
<td>Vanderbilt Holding Company, Inc.*</td>
<td>FR - 1-24-97</td>
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<td>Fairfax, Iowa</td>
<td>NP - 1-30-97</td>
</tr>
<tr>
<td></td>
<td>Fairfax State Savings Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Fairfax, Iowa</td>
<td></td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>County Bancorp, Inc.*</td>
<td>FR - 1-27-97</td>
</tr>
<tr>
<td></td>
<td>Manitowoc, Wisconsin</td>
<td>NP - 1-6-97</td>
</tr>
<tr>
<td></td>
<td>Investors Community Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Manitowoc, Wisconsin (in organization)</td>
<td></td>
</tr>
<tr>
<td>3(a)(3)</td>
<td>Amcore Financial, Inc.*</td>
<td>FR - 1-24-97</td>
</tr>
<tr>
<td></td>
<td>Rockford, Illinois</td>
<td>NP - 1-19-97</td>
</tr>
<tr>
<td></td>
<td>First National Bancorp, Inc.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Monroe, Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>First National Bank and Trust</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Monroe, Wisconsin</td>
<td></td>
</tr>
</tbody>
</table>
Section II - Applications Subject to Both Newspaper and Federal Register Notice Cont'd

3(a)(3) First Financial Bancorporation* Iowa City, Iowa West Branch Bancorp, Inc. West Branch, Iowa West Branch State Bank West Branch, Iowa


3(a)(1) First Equity Corp.* Skokie, Illinois 1st Equity Bank Skokie, Illinois (in organization)
<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
</table>
| 4(c)(8) | AmericMark Financial Corporation  
Oak Brook, Illinois  
Banil Corporation  
Villa Park, Illinois | FR - 12-20-96 |
| 4(c)(8) | Vermilion Bancorp, Inc.  
Danville, Illinois  
To engage *de novo* in the activity  
of lending funds to the ESOP and making and servicing  
loans. | FR - 2-11-97 |
| 4(c)(8) | Blackhawk Bancorp, Inc.  
Beloit, Wisconsin  
Rochelle Bancorp, Inc.  
Rochelle, Illinois  
Rochelle Savings Bank, S.B.  
Rochelle, Illinois | FR - ** |
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>
</table>
| ROS  | La Salle Bancorp, Inc.  
      | La Salle, Illinois  
      | To redeem 16,472 shares of outstanding common stock |
| ROS  | Halbur Bancshares, Inc.  
      | Halbur, Iowa  
      | To redeem 1,927.5 or 50% of its outstanding common stock |
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 24, 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>RATING</th>
</tr>
</thead>
<tbody>
<tr>
<td>F&amp;M Bank-Fennimore</td>
<td>9/30/96</td>
<td>O</td>
</tr>
<tr>
<td>1275 10th Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fennimore, Wisconsin 53809-1417</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(608) 822-3248</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central Trust and Savings Bank</td>
<td>9/16/96</td>
<td>O</td>
</tr>
<tr>
<td>401 West Main Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cherokee, Iowa 51012-0518</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(712) 225-2546</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Midwest Bank of Hinsdale</td>
<td>9/30/96</td>
<td>S</td>
</tr>
<tr>
<td>500 West Chestnut Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hinsdale, Illinois 60521</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(630) 323-0400</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
Change in control notification involving Omni Bancorp, Inc., Effingham, Illinois, by Gerald L. and Shirley M. Moon.

End of Comment Period

N/A

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
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>Boatmen's Bank of</td>
<td>Vandalia, Missouri</td>
<td>10/21/96</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>Vandalia, MO</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Application

First Heritage Bank, Lakeville, Minnesota, a de novo bank, proposes to become a member of the Federal Reserve System.

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

Application

G.B. Financial Services, Inc., Greenbush, Minnesota for prior approval to acquire 100% of the voting shares of Border Bancshares, Inc., Greenbush, Minnesota. *

Provincial Corporation, Minneapolis, Minnesota for prior approval to acquire 100% of the voting shares of First Heritage Bank, Lakeville, Minnesota, a de novo bank. *

*Subject to CRA

Comment Period Ending Date

February 2, 1997 (Federal Register)

February 21, 1997 (Federal Register)

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

Application

NONE.

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

Application

BANKFIRST, Sioux Falls, South Dakota, proposes to become a member of the Federal Reserve System.
FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of
CRA Public Evaluations
week ending January 24, 1997

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

<table>
<thead>
<tr>
<th>BANK(S) EXAMINED</th>
<th>DATE OF EXAMINATION</th>
<th>CRA RATING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dacotah Bank</td>
<td>October 15, 1996</td>
<td>Satisfactory</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>Community Bank of Parker, Parker, Colorado, for prior approval to establish a branch at 165 Mainstreet, Elizabeth, Colorado.</td>
<td>Not Available</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>John William Lowry, Ada, Oklahoma, for prior approval to acquire an additional 19.70 percent, for a total of 39.18 percent, and Denzil Floyd Lowry, Jr., Ada, Oklahoma, to acquire an additional 19.70 percent, for a total of 35.44 percent, of the voting shares of Oklahoma State Bancorporation, Inc., Ada, Oklahoma.</td>
<td>February 14, 1997</td>
</tr>
<tr>
<td>Community Bankshares, Inc., Denver, Colorado, for prior approval to acquire 100 percent of the voting shares of First Western National Bank, La Jara, Colorado.*</td>
<td>February 24, 1997</td>
</tr>
<tr>
<td>FirstBank Holding Company of Colorado, Lakewood, Colorado, for prior approval to acquire 100 percent of the voting shares of FirstBank of Evergreen, Lakewood, Colorado.*</td>
<td>February 25, 1997</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>None.</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>APPLICATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>None.</td>
</tr>
</tbody>
</table>
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>Vectra Bank</td>
<td>09/30/96</td>
<td>01/24/97</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>P.O. Box 22296</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Denver, Colorado 80222-0296</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Application is subject to CRA.*
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JANUARY 20, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

None.

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

APPLICATION

*Section 3(a)(1) application by First Alamogordo Bancorp of Nevada, Inc., Reno, NV, to acquire First National Bank of Alamogordo, Alamogordo, NM, and First National Bank of Ruidoso, Ruidoso, NM (Previously reported during the week of 12-16-96)  97/02/01

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 JANUARY 20, 1997

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

<table>
<thead>
<tr>
<th>Bank</th>
<th>Date of Examination</th>
<th>CRA Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>First State Bank</td>
<td>96/10/15</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>125 E. DaVilla</td>
<td></td>
<td></td>
</tr>
<tr>
<td>P. O. Box 38</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Granger, TX 76530-0038</td>
<td></td>
<td></td>
</tr>
<tr>
<td>403058</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
APPLICATION

None.
Week ending 1/24/97

Section I - Applications Subject to Newspaper Notice Only

Application
None

Comment Period Ending Date

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

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

Newspaper: 2/03/97
Fed. Reg.: 1/27/97

Santa Barbara Bancorp., Santa Barbara, California, to acquire First Valley Bank, Lompoc, California. *

Newspaper: 2/16/97
Fed. Reg.: 2/21/97

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.
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.