ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1997, No. 6
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending February 8, 1997

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

HSBC Holdings, PLC, London, England; HSBC Holdings
BV, Amsterdam, The Netherlands; and HSBC Americas,
Inc., Buffalo, New York (HSAI) -- to acquire CTUS,
Wilmington, Delaware; First Federal Savings and
Loan Association of Rochester, Rochester, New York;
and application by Marine Midland Bank, Buffalo,
New York -- to merge First Federal with and into
Marine Midland Bank and to establish branches.

South Coast Bancorp, Inc., Irvine, California --
request for reconsideration of approval by the
Federal Reserve Bank of San Francisco of an
application to become a bank holding company.

Susquehanna Bancshares, Inc., Lititz, Pennsylvania --
to acquire Atcorp, Inc., Marlton, New Jersey;
Equity National Bank, Atco, New Jersey; Farmers
Banc Corp., Mullica Hill, New Jersey; and Farmers
National Bank.
Approved, February 3, 1997.

ENFORCEMENT

BCCI Holdings (Luxembourg), S.A., Luxembourg, and the
Bank of Credit and Commerce International, S.A. --
final decision and final order of prohibition and
assessment of a civil money penalty against Ghaith
R. Pharaon, an institution-affiliated party.

Cuyamaca Bank, Santee, California -- written
agreement dated January 22, 1997, with the Federal
Reserve Bank of San Francisco.

OmniBanc Corporation, Detroit, Michigan -- written
agreement dated February 5, 1997, with the Federal
Reserve Bank of Chicago.

OmniBank, River Rouge, Michigan -- written agreement
dated January 21, 1997, with the Federal Reserve
Bank of Chicago and the Michigan Financial
Institutions Bureau.
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FEBRUARY 3, 1997 TO FEBRUARY 7, 1997
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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

INTERNATIONAL OPERATIONS


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

Dallas

Dallas
Central Bank, Monroe, Louisiana -- to establish a branch at 3000 North Market Street and 338 Bert Kouns, both in Shreveport, Louisiana. Approved, February 6, 1997.

New York

Chicago

BANK HOLDING COMPANIES

Director, BS&R
Bank of Boston, Boston, Massachusetts -- determination that BankBoston Securities, Inc. may commence underwriting and dealing in debt and equity securities subject to certain conditions. Granted, February 4, 1997.
BANK HOLDING COMPANIES


BANK HOLDING COMPANIES

Dallas
Laguna Madre Delaware Bancshares, Inc., Dover, Delaware -- to acquire First National Bank of South Padre Island, South Padre Island, Texas.

GC
Louisville Development Bancorp, Inc., Louisville, Kentucky -- request for an exemption to permit Mr. Ishmon Burks, a director of Great Financial Bank, FSB, and Mr. Morton Boyd, a director of National City Bank of Kentucky, to serve also as directors of Bancorp.

St. Louis
Approved, February 3, 1997.

GC
Stine Family Partnership, Grand Island, Nebraska -- determination that the Partnership is a qualified family partnership under the Bank Holding Company Act.

Dallas
Vernon Bancshares, Inc., Dover, Delaware -- to acquire The Waggoner National Bank, Vernon, Texas.
Approved, February 3, 1997.

Dallas
Approved, February 3, 1997.
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FEBRUARY 3, 1997 TO FEBRUARY 7, 1997
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ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY

BANK MergERS


BANKS, STATE MEMBER


CAPITAL STOCK


CHANGE IN BANK CONTROL


COMPETITIVE FACTORS REPORTS

<table>
<thead>
<tr>
<th>Location</th>
<th>Description</th>
<th>Submitted</th>
</tr>
</thead>
<tbody>
<tr>
<td>San Francisco</td>
<td>City Bank, Honolulu, Hawaii, proposed merger with International Savings and Loan Association -- report on competitive factors.</td>
<td>February 4, 1997</td>
</tr>
<tr>
<td>Atlanta</td>
<td>Commercial State Bank, Donaldsonville, Georgia, proposed purchase of certain assets and assumption of certain liabilities of the Blakely branch of First Federal Savings Bank of Southwest Georgia, Donaldsonville, Georgia, and to establish one branch -- report on competitive factors.</td>
<td>February 5, 1997</td>
</tr>
</tbody>
</table>
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FEBRUARY 3, 1997 TO FEBRUARY 7, 1997
PAGE 7

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

COMPETITIVE FACTORS REPORTS

Dallas
First National Bank of South Padre Island, South Padre Island, Texas, proposed merger with New South Padre Bank -- report on competitive factors.

Cleveland
First State Bank of Pineville, Kentucky, Inc., Pineville, Kentucky, proposed purchase of certain assets and assumption of certain liabilities of the Pineville branch of Security First Network Bank, FSB, Atlanta, Georgia -- report on competitive factors.

Chicago

Richmond

Atlanta

Cleveland
## COMPETITIVE FACTORS REPORTS

<table>
<thead>
<tr>
<th>Location</th>
<th>Details</th>
</tr>
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<tbody>
<tr>
<td>Dallas</td>
<td>South Texas Bank, SSB, Victoria, Texas -- proposed acquisition of the assets and assumption of the liabilities of branches of Pacific Southwest Bank, Corpus Christi at 204 East 4th Street, Hallettsville; 601 Lott Street, Yoakum; and 4304 North Navarro, Victoria, Texas -- report on competitive factors. Submitted, February 4, 1997.</td>
</tr>
</tbody>
</table>
COMPETITIVE FACTORS REPORTS

Chicago
West Suburban Bank of Carol Stream/Stratford Square, Bloomingdale, Illinois, proposed merger with West Suburban Bank of Aurora, F.S.B., Aurora; West Suburban Bank, Lombard; West Suburban Bank of Darien, Darien; and West Suburban Bank of Downers Grove/Lombard, Downers Grove, Illinois -- report on competitive factors.

EXTENSIONS OF TIME

San Francisco
Centennial Holdings, Ltd., Olympia, Washington -- extension to divest certain property.

Dallas

Dallas
Cullen/Frost Bankers, Inc., San Antonio, Texas -- extension to June 3, 1997, to merge with Corpus Christi Bancshares, Corpus Christi, Texas.

Richmond
Granted, February 6, 1997.

Atlanta
Granted, February 6, 1997.

Dallas
New Galveston Company, Wilmington, Delaware -- extension to June 3, 1997, to merge with Corpus Christi Bancshares, Corpus Christi, Texas.
EXTENSIONS OF TIME

Dallas
- New Galveston Company, Wilmington, Delaware -- to acquire Citizens State Bank, Corpus Christi, Texas.

Dallas

Dallas
- Sanger Intermediate Holding Company, Inc., Wilmington, Delaware -- to acquire Sanger Bank, Sanger, Texas.

Boston
- Service Bancorp, MHC, Medway, Massachusetts -- to become a mutual savings bank holding company through the acquisition of Medway Savings Bank.

REGULATIONS AND POLICIES

Secretary of the FOMC
- Federal Open Market Committee -- minutes of the meeting on December 17, 1997.
  Published, February 6, 1997.
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

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

Comment Period Ending Date

Newspaper 01-15-97
Federal Register 02-18-97

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
FEDERAL RESERVE BANK OF NEW YORK

SECTION I

Applications Subject to Newspaper Notice Only

None.

SECTION II

Applications Subject to Both Newspaper and Federal Register Notice

Application by The Bank of New York Company, Inc., New York, New York, to acquire between 5 percent and 9.9 percent of the common shares of State Street Boston Corporation, Boston, Massachusetts, a bank holding company that controls State Street Bank and Trust Company, Boston, Massachusetts, and certain non-bank subsidiaries, and incident thereto, to engage in the following non-banking activities:
(1) performing functions or activities that may be performed by a trust company pursuant to Section 225.25(b)(3) of Regulation Y through State Street Boston Securities Services Corp., Boston, Massachusetts, Investors Fiduciary Trust Company, Kansas City, Missouri;
(2) acting as an investment or financial advisor pursuant to Sections 225.25(b)(4) (ii) and (iii) of Regulation Y through State Street Global Advisors, Inc., Dover, Delaware, State Street Global Advisors, United Kingdom Limited, London, England, State Street Unit Trust Management Limited, London, England, Boston Equiserve, L.P., Canton, Massachusetts; and,
(3) data processing activities pursuant to Section 222.25(b)(7) through Boston Financial Data Services, North Quincy, Massachusetts, National Financial Data Services, Kansas City, Missouri, CFDS Limited, Toronto, Ontario, Canada, CFDS Investor Services Limited, Toronto, Ontario, Canada, European Financial Data Services, Luxembourg, Princeton Financial Systems, Princeton, New Jersey, Bridge Information Systems, Inc., St. Louis, Missouri, Dunai Financial Services PTY Limited, Melbourne, Australia.

SECTION III

Nonbanking Applications (subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving Public Comment

Notice by J.P. Morgan, New York, New York, to make an additional investment in a foreign company.
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 February 8, 1997

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

SECTION I - APPLICATIONS RECEIVED AND SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

Keystone Financial Inc., Harrisburg, PA to acquire 100 percent of Financial Trust Corp, Carlisle, PA, pursuant to Section 3(a)(5) of the Bank Holding Company Act.

Newspaper comment period expires: 3/02/97
Federal Register comment period expires: N/Avail

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

NONE

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

Prime Bancorp, Fort Washington, PA to be relieved of certain commitments in connection with its bank holding company formation.
APPLICATIONS BULLETIN
(For the week ending February 8, 1997)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received notice from Fifth Third Bank of Northern Kentucky, Florence, Kentucky, on February 3, 1997, of its intent to establish a branch at 8825 U.S. 42, Union, Kentucky. * March 1, 1997

Received notice from The Provident Bank, Cincinnati, Ohio, on February 5, 1997, of its intent to establish a branch at 550 Old Stet Route 74, Cincinnati, Ohio. * February 28, 1997

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


Received application from Banc One Corporation, Columbus, Ohio, and Banc One Oklahoma Corporation, Oklahoma City, Oklahoma, on February 5, 1997, to acquire Liberty Bancorp, Inc., Oklahoma City, Oklahoma, and its bank and non-bank subsidiaries. * 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

Received notice from National City Corporation, Cleveland, Ohio, on February 7, 1997, of its intent to acquire NTA, Inc., Federal Way, Washington, through its wholly-owned subsidiary, National Processing, Inc., Louisville, Kentucky, pursuant to Section 4(c)(8) of the Bank Holding Company Act.

* - 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
(February 7, 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 February 7, 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>Pinnacle Bankshares Corporation, Altavista, Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of The First National Bank of Altavista, Altavista, Virginia.*</td>
<td>2-20-97</td>
</tr>
<tr>
<td>Community Bank of Tri-County, Waldorf, Maryland (the proposed successor to Tri-County Federal Savings Bank of Waldorf), for membership in the Federal Reserve System.*</td>
<td>2-28-97</td>
</tr>
<tr>
<td>The Marathon Bank, Stephens City, Virginia, to establish branches at 1447 North Frederick Pike, Winchester, Virginia, and in the 1000 block of South Main Street, Woodstock, Virginia.*</td>
<td>2-28-97</td>
</tr>
<tr>
<td>F &amp; M Bank - Massanutten, Harrisonburg, Virginia, to establish a branch in the Sunnyside Presbyterian Retirement Community at 430 Highlands Place, Harrisonburg, Virginia.*</td>
<td>3-6-97</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>Tri-County Financial Corporation, Waldorf, Maryland, to become a bank holding company through the acquisition of Community Bank of Tri-County, Waldorf, Maryland (the proposed successor to Tri-County Federal Savings Bank of Waldorf).*</td>
<td>2-28-97</td>
</tr>
</tbody>
</table>

*Application is subject to CRA requirements.
Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

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

Application

Second Bank & Trust, Culpeper, Virginia, and Virginia Heartland Bank, Fredericksburg, Virginia, to acquire 50% interest each in VHB Mortgage Company, L.L.C., Fredericksburg, Virginia, a bank service corporation.

The Middleburg Bank, Middleburg, Virginia, to pay a dividend in excess of statutory limitations.
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>
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</table>

Citizens Bank and Trust Company
126 South Main Street
Blackstone, Virginia 23824-1842 11-4-96 Satisfactory

Second Bank & Trust
102 South Main Street
Culpeper, Virginia 22701-3028 11-4-96 Outstanding
# Federal Reserve Bank of Atlanta
## Applications Bulletin for Week Ending February 7, 1997

### Section 1 - Applications Subject to Newspaper Notice Only

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
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<tbody>
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<td>None.</td>
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### Section 2 - Applications Subject to Both Newspaper and Federal Register Notice

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
</table>
| The Colonial BancGroup, Inc.  
Montgomery, Alabama  
To merge with Fort Brooke Bancorporation, Brandon, Florida, and thereby directly acquire Fort Brooke Bank, Brandon, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act. | Not yet available* |
| Regions Financial Corporation  
Birmingham, Alabama  
To merge with Gulf South Bancshares, Inc., Gretna, Louisiana, and thereby directly acquire Gulf South Bank and Trust Company, Gretna, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act. | 03-06-97* |
| Decatur First Bank Group, Inc.  
Decatur, Georgia  
1-BHC formation, Decatur First Bank, Decatur, Georgia. | Not yet available* |
| Jamestown Union Bancshares, Inc.  
Jamestown, Tennessee  
Change in control notification by WMJ/RMJ Family Limited Partnership, to acquire 17.7 percent of the outstanding shares of Jamestown Union Bancshares, Inc., Jamestown, Tennessee. | Not yet available* |
| Hamilton Bancorp, Inc.  
Miami, Florida  
Change in control notification by Mr. Eduardo A. Masferrer to acquire an additional 9.31 percent of the outstanding shares of Hamilton Bancorp, Inc., Miami, Florida. The acquisition will increase Mr. Masferrer’s total ownership to 15.20 percent. | 02-21-97* |
| Republic Bancshares, Inc.  
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. | 03-01-97* |

*Subject to provisions of the Community Reinvestment Act.
Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 7, 1997

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

Application

Whitney Holding Corporation
New Orleans, Louisiana
To merge with Merchants Bancshares, Inc., Gulfport, Mississippi, and thereby
directly acquire Merchants Bank & Trust Company, Gulfport, Mississippi, pursuant
to Section 3(a)(5) of the Bank Holding Company Act.

Whitney Holding Corporation
New Orleans, Louisiana
To acquire Whitney National Bank of Mississippi, Gulfport, Mississippi
(in organization), pursuant to Section 3(a)(3) of the Bank Holding Company Act.

Section 3 - Applications Subject to Federal Register Only

Application

Barnett Banks, Inc.
Jacksonville, Florida
To acquire Oxford Resources Corp., Melville, New York, and thereby engage in
consumer finance and leasing personal or real property or acting as agent, broker
or adviser in leasing such property, pursuant to Sections 225.25(b)(1)(i) and
225.25(b)(5) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

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

Application

Deposit Guaranty Corporation
Jackson, Mississippi
Request for waiver of the application requirement of Section 3(a)(5) of the Bank
Holding Company Act for Deposit Guaranty Louisiana Corp., Shreveport, Louisiana,
to merge with Deposit Guaranty Arkansas Corp., Fort Smith, Arkansas, and thereby
directly acquire Merchants National Bank, Fort Smith, Arkansas.

*Subject to provisions of the Community Reinvestment Act.
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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<tbody>
<tr>
<td>Community Bank of Mississippi</td>
<td>Satisfactory</td>
<td>08-19-97</td>
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<tr>
<td>323 East Third Street</td>
<td></td>
<td></td>
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<tr>
<td>Forest, Mississippi 39074</td>
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<tr>
<td>(601)469-1661</td>
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</tbody>
</table>
Recently Approved Applications

Alabama National BanCorporation 02-07-97
Birmingham, Alabama
Change in control notification by James Ransom McWane, individually and as trustee of the McWane Trust, to acquire an additional 4.73 percent of the outstanding shares of common stock. Mr. McWane's total ownership will equal 29.38 percent.

CBC Holding Company 02-05-97
Fitzgerald, Georgia
Notice for 1-BHC formation, Community Banking Company of Fitzgerald, Fitzgerald, Georgia.
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>
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<tr>
<td>Merger &amp; Branch</td>
<td>La Salle State Bank</td>
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<td>NP - 2-3-97</td>
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<tr>
<td></td>
<td>La Salle, Illinois</td>
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<tr>
<td></td>
<td>Community Bank of Utica</td>
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<td></td>
<td>Utica, Illinois</td>
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<td></td>
<td>100 Mill Street</td>
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<td>Utica, Illinois</td>
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<tr>
<td>Branch</td>
<td>1St Source Bank</td>
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<td>NP - 2-10-97</td>
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<td></td>
<td>South Bend, Indiana</td>
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<td></td>
<td>2900 South State Street</td>
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<td></td>
<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>
<thead>
<tr>
<th>Type</th>
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<th>Comment Period</th>
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<tbody>
<tr>
<td>COC-HC</td>
<td>Antioch Holding Company</td>
<td></td>
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<td></td>
<td>Antioch, Illinois</td>
<td>FR - 2-20-97</td>
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<td></td>
<td>By Randolph S. Miles</td>
<td>NP - **</td>
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<tr>
<td>3(a)(1)</td>
<td>AliKat Investments, Inc.*</td>
<td>FR - 3-03-97</td>
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<td></td>
<td>Gurnee, Illinois</td>
<td>NP - **</td>
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<td></td>
<td>NorthSide Community Bank</td>
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<td>Gurnee, Illinois (in organization)</td>
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<tr>
<td>3(a)(3)</td>
<td>Blackhawk Bancorp, Inc.*</td>
<td>FR - 3-3-97</td>
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<td></td>
<td>Beloit, Wisconsin</td>
<td>NP - **</td>
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<td>Rochelle Bancorp, Inc.</td>
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<td>Rochelle, Illinois</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Rochelle Savings Bank, S.B.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Rochelle, Illinois</td>
<td></td>
<td></td>
</tr>
<tr>
<td>COC-HC</td>
<td>Gilman Investment Company</td>
<td>FR - 2-4-97</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Montezuma, Iowa</td>
<td>NP - 1-24-97</td>
<td></td>
</tr>
<tr>
<td></td>
<td>By Todd E. Arendt &amp; Revocable trust agreement</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>of Angela D. Hulin</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>Vanderbilt Holding Company, Inc.*</td>
<td>FR - 1-24-97</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Fairfax, Iowa</td>
<td>NP - 3-01-97</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Fairfax State Savings Bank</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Fairfax, Iowa</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Type</td>
<td>Application</td>
<td>Comment Period</td>
<td></td>
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<td>-----------------------------------------------------------------------------</td>
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<td></td>
<td></td>
<td>NP - 2-24-97</td>
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<td></td>
<td>NP - 2-24-97</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>NP - 2-18-97</td>
<td></td>
</tr>
<tr>
<td>3(a)(3)</td>
<td>First Financial Bancorporation* Iowa City, Iowa West Branch Bancorp, Inc. West Branch, Iowa West Branch State Bank West Branch, Iowa</td>
<td>FR - 2-3-97</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>NP - 2-1-97</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>NP - 2-6-97</td>
<td></td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>Damen Financial Corporation*</td>
<td>Schaumburg, Illinois</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Damen National Bank</td>
<td>Schaumburg, Illinois</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>BanCentral Corporation</td>
<td>Champaign, Illinois</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Central National Bank of Mattoon</td>
<td>Mattoon, Illinois</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>First Equity Corp.*</td>
<td>Skokie, Illinois</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1st Equity Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Skokie, Illinois (in organization)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Section III - Applications Subject to Federal Register Notice Only cont’d

<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>Vermilion Bancorp, Inc. Danville, Illinois To engage de novo in the activity of lending funds to the ESOP and making and servicing loans.</td>
<td>FR - 2-11-97</td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>Blackhawk Bancorp, Inc. Beloit, Wisconsin Midland Acceptance Corporation Rochelle, Illinois</td>
<td>FR - 3-3-97</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>ROS</td>
<td>Anchor Bancorporation, Inc. Farmer City, Illinois To redeem 105 shares of outstanding shares</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 February 07, 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-Potosi</td>
<td>9/30/96</td>
<td>O</td>
</tr>
<tr>
<td>102 South Main Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Potosi, Wisconsin 53820-0159</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(608) 763-2211</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hedrick Savings Bank</td>
<td>10/21/96</td>
<td>S</td>
</tr>
<tr>
<td>Main Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hedrick, Iowa 52563</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(515) 653-4422</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Union State Bank</td>
<td>10/07/96</td>
<td>S</td>
</tr>
<tr>
<td>400 Main Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rockwell City, Iowa 50579-1419</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(712) 297-7556</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Federal Reserve Bank of Chicago

Section V - Availability of CRA Public Evaluations
cont’d

State Bank of Howards Grove
211 North Wisconsin Drive
Howards Grove, Wisconsin 53083-1199
(414) 565-3351 11/12/96 S
Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING FEBRUARY 7, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

None.

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 (previously reported during the week ending January 24, 1997).

* Section 3(a)(3) application by Security Bancorp of Tennessee, Inc., Halls, Tennessee, to acquire 41% of Bank of Jackson, Jackson, Tennessee, a proposed de novo bank.

* Southeast Arkansas Bank Corporation, Lake Village, Arkansas, to acquire Jefferson County Bank of Fayette, Fayette, Mississippi.

* Bolivar Bancshares, Inc., Bolivar, Missouri, to acquire Bank of Bolivar, Bolivar, Missouri.

End of Comment Period

Federal Register: 2-28-97

Newspaper: 3-3-97

Newspaper: 3-10-97

Newspaper: 3-7-97

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

None.

End of Comment Period

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

Application

None.

End of Comment Period

* This application/notification is subject to CRA.
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>First Bank of Dongola</td>
<td>Dongola, Illinois</td>
<td>10/21/96</td>
<td>Satisfactory</td>
</tr>
<tr>
<td></td>
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</tr>
</tbody>
</table>
FEDERAL RESERVE BANK OF MINNEAPOLIS
Section I - Applications Subject to
Newspaper Notice Only

Application

NONE.

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

Application

Trimont Bancorporation, Inc., Trimont, Minnesota
for prior approval to acquire 24% of the voting shares
of the Financial Services of Winger, Inc., Winger, Minnesota. *

Farmers State Financial Corp., Victor, Montana
to engage de novo in operating a savings association
through the acquisition of Farmers State Bank, fsb,
Stevensville, Montana, a de novo federal savings bank.

*Subject to CRA

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

Otto Bremer Foundation and Bremer Financial Corporation,
both of St. Paul, Minnesota for prior approval to engage in
general insurance agency activities through the acquisition of
certain assets of the Paul E. Hedlund Insurance Agency,
Boyceville, Wisconsin.
FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of
CRA Public Evaluations
week ending February 7, 1997

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

BANK(S) EXAMINED

<table>
<thead>
<tr>
<th>BANK(S) EXAMINED</th>
<th>DATE OF EXAMINATION</th>
<th>CRA RATING</th>
</tr>
</thead>
</table>
| The Northwestern Bank  
202 North Bridge Street  
P.O. Box 49  
Chippewa Falls, WI 54729 | November 4, 1996 | Satisfactory |

| Dacotah Bank  
600 Main  
P.O. Box 596  
Webster, SD 57274-0596 | November 4, 1996 | Satisfactory |
KANSAS CITY RESERVE BANK APPLICATIONS AND REPORTS RECEIVED
During the week ending February 7, 1997

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

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

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

<table>
<thead>
<tr>
<th>APPLICATION</th>
<th>COMMENT PERIOD ENDING DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>BancFirst Corporation, Oklahoma City, Oklahoma, for prior approval to acquire 40 percent of the voting shares of First Ada Bancshares, Inc., Ada, Oklahoma.*</td>
<td>February 28, 1997</td>
</tr>
<tr>
<td>Mid-America Bankshares, Inc., Baldwin City, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of State Bank of Esbon, Esbon, Kansas.*</td>
<td>March 10, 1997</td>
</tr>
<tr>
<td>Community Bankshares, Inc., Neosho, Missouri, for prior approval to purchase The Diamond Bank, Diamond, Missouri, and upon consummation merge Diamond Bank into Community Bank &amp; Trust, Neosho, Missouri.*</td>
<td>Not Available</td>
</tr>
<tr>
<td>Clayton L. Green, Jr., Lawton, Oklahoma, for prior approval to increase ownership interest from 13.75 percent to 100 percent, of the voting shares of B.O.F. Bancshares, Inc., Elgin, Oklahoma.</td>
<td>Not Available</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>APPLICATION</th>
<th>COMMENT PERIOD ENDING DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>None.</td>
<td></td>
</tr>
</tbody>
</table>
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>Farmers State Bank</td>
<td>11/18/96</td>
<td>02/03/97</td>
<td>Outstanding</td>
</tr>
<tr>
<td>103 East Second</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pine Bluffs, Wyoming 82082</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank of Laramie</td>
<td>11/18/96</td>
<td>02/07/97</td>
<td>Outstanding</td>
</tr>
<tr>
<td>P.O. Box 1027</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Laramie, Wyoming 82070-1027</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

*Application is subject to CRA.*
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF FEBRUARY 3, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

*Section 9 application by
Central Bank, Monroe, LA
to establish two branches to be located at
(3000 N. Market St., Shreveport, LA 71107
and 388 Bert Kouns, Shreveport, LA 71106) 97/01/30

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

APPLICATION

None.

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 FEBRUARY 3, 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>None</td>
<td></td>
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</tr>
</tbody>
</table>


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, Texas 97/02/03

Section 9 Application received from
Bank of the West, El Paso, TX, to establish a branch
at 10400 Montwood Drive, El Paso, TX 79935 97/02/03

Section 3(a)(1) Application by
Waggoner National Bancshares, Inc., Vernon, TX, to acquire
Vernon Bancshares, Inc., Dover, DE, and
The Waggoner National Bank, Vernon, TX 97/02/03

Section 3(a)(1) Application by
Vernon Bancshares, Inc., Dover, DE, to acquire
The Waggoner National Bank, Vernon, TX 97/02/03

Section 9 Application by
Central Bank, Monroe, LA
to establish two branches to be located at
3000 N. Market St., Shreveport, LA 71107
and 388 Bert Kouns, Shreveport, LA 71106 97/02/06

Section 3(a)(1) Application by
Laguna Madre Bancshares, Inc., South Padre
Island, TX, to acquire
Laguna Madre Delaware Bancshares, Inc., Dover, DE,
and First National Bank of South Padre Island,
South Padre Island, TX 97/02/07

Section 3(a)(1) Application by
Laguna Madre Delaware Bancshares, Inc., Dover, DE,
to acquire
First National Bank of South Padre Island,
South Padre Island, TX 97/02/07
Section I - Applications Subject to Newspaper Notice Only

Application: None

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

U.S. Bancorp, Portland, Oregon, to acquire Business & Professional Bank, Woodland, California. *

Newspaper: Not available
Fed. Reg.: 3/03/97

Section III - Applications Subject to Federal Register Only

Philippine Commercial International Bank, Manila, Philippines, to expand the geographic scope of its money transmitter services through PCI Express Padala, Inc., Los Angeles, California.

Fed. Reg.: 2/24/97

Regency Bancorp, Fresno, California, to acquire Regency Investment Advisors, Fresno, California.

Fed. Reg.: 2/18/97

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>
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</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.