ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1997, No. 7
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending February 15, 1997

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Financial modernization -- statement by Chairman
Greenspan before the Subcommittee on Financial
Institutions and Consumer Credit of the House
Committee on Banking and Financial Services,
February 13, 1997.
Published, February 13, 1997.

BANK HOLDING COMPANIES

to expand the activities of its section 20
subsidiary, BNY Capital Markets, Inc., to include
limited underwriting and dealing in all types of
debt and equity securities.

ENFORCEMENT

Asahi Bank, Ltd., Tokyo, Japan, and the Asahi Bank,
Ltd., branch in New York -- order of assessment of
a civil money penalty of $5 million against the
bank and the branch, and joint issuance with the
New York State Banking Department of a cease and
desist order against the bank and the branch.

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

New York

European American Bank, New York, New York -- to
establish an in-store full service branch in a
Wal-Mart Store at 161 Centereach Mall, Centereach,
New York.

Minneapolis

Security State Bank & Trust Company, Polson,
Montana -- to establish a branch in Polson.
Approved, February 12, 1997.
### ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS UNDER DELEGATED AUTHORITY

<table>
<thead>
<tr>
<th>BANK HOLDING COMPANIES</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kansas City</td>
<td>80K Financial Corporation, Tulsa, Oklahoma -- to acquire First Tex Corp., Inc., Dallas, Texas. Approved, February 14, 1997.</td>
</tr>
<tr>
<td>Secretary</td>
<td>Community Capital Corporation, Greenwood, South Carolina -- to acquire The Bank of Belton, Belton; and Bank of Barnwell County, Barnwell, South Carolina. Approved, February 12, 1997.</td>
</tr>
<tr>
<td>Dallas</td>
<td>Laguna Bancshares of Delaware, Inc., Dover, Delaware -- to acquire Big Lake Bank, N.A. Approved, February 11, 1997.</td>
</tr>
<tr>
<td>Minneapolis</td>
<td>Norwest Corporation, Minneapolis, Minnesota, and Norwest Financial Services, Des Moines, Iowa -- to engage in automobile lending and credit-related insurance activities through the acquisition of Reliable Financial Services, Inc., San Juan, Puerto Rico. Approved, February 11, 1997.</td>
</tr>
</tbody>
</table>
BANK HOLDING COMPANIES

Kansas City  
Platte Valley Financial Services Companies, Inc., Scottsbluff, Nebraska -- to acquire Platte Valley National Banc, Inc. and Platte Valley National Bank, Scotts Bluff, Nebraska; First Morrill Co. and Platte Valley National Bank, Morrill, Nebraska; and notification to continue to engage in nonbanking activities through Platte Valley Ag Credit Co., Platte Valley Lending Co., Platte Valley Investment Center and Platte Valley Mortgage Company, all of Scottsbluff, Nebraska.  

Chicago  

Atlanta  

San Francisco  
Approved, February 13, 1997.

St. Louis  

BANK MERGERS

San Francisco  
Humboldt Bank, Eureka, California -- to acquire the Garberville branch of First Nationwide Bank, FSB, San Francisco, California.  
Approved, February 12, 1997.
H.2
FEBRUARY 10, 1997 TO FEBRUARY 15, 1997
PAGE 4

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

BANK Mergers

Chicago

La Salle State Bank, La Salle, Illinois -- to merge with Community Bank of Utica, Illinois, and to establish a branch at 100 Mill Street, Utica, Illinois.
Approved, February 13, 1997.

Banks, Nonmember, and Miscellaneous Institutions

San Francisco

Glendale Federal Bank, Federal Savings Bank, Glendale, California -- request for waiver of application to acquire Transworld Bancorp and merger with Transworld Bank, both of Sherman Oaks, California.

Director, BS&R

U.S. Trust Company of New Jersey -- registration as transfer agent.

Banks, State Member

Director, BS&R

Comerica Bank, Detroit, Michigan -- registration as transfer agent.

Capital Stock

Chicago

La Salle Bancorp, Inc. La Salle, Illinois -- redemption of shares.
Approved, February 13, 1997.

St. Louis

Perry County Bancorp, Inc., Duquoin, Illinois -- redemption of shares.

Change in Bank Control

Chicago

LaSalle Bancorp, Inc., La Salle, Illinois -- change in bank control.

St. Louis

Rosedale First National Corporation, Rosedale, Mississippi -- change in bank control.
COMPETITIVE FACTORS REPORTS

St. Louis  

Dallas  

Minneapolis  

Atlanta  

Richmond  

St. Louis  

St. Louis  
## Actions Taken by the Staff and the Federal Reserve Banks under Delegated Authority

### Competitive Factors Reports

<table>
<thead>
<tr>
<th>Location</th>
<th>Description</th>
<th>Submitted Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dallas</td>
<td>First State Bank of Avinger, Avinger, Texas, proposed merger with New Avinger, Inc. -- report on competitive factors.</td>
<td>February 14, 1997</td>
</tr>
<tr>
<td>Chicago</td>
<td>Greensburg Savings and Loan Association, Greensburg, Indiana, proposed merger with First Federal Savings and Loan Association of Greensburg -- report on competitive factors.</td>
<td>February 12, 1997</td>
</tr>
<tr>
<td>Chicago</td>
<td>Mound City Bank, Platteville, Wisconsin, proposed merger with New Mound City Bank -- report on competitive factors.</td>
<td>February 12, 1997</td>
</tr>
<tr>
<td>San Francisco</td>
<td>New Lompoc, Inc., Lompoc, California, proposed merger with First Valley Bank -- report on competitive factors.</td>
<td>February 12, 1997</td>
</tr>
<tr>
<td>Kansas City</td>
<td>Pony Express Community Bank, St. Joseph, Missouri, proposed acquisition of the assets and assumption of the liabilities of the Hunter, Kansas, branch of Interstate Bank, Wakeeney, Kansas -- report on competitive factors.</td>
<td>February 12, 1997</td>
</tr>
<tr>
<td>Atlanta</td>
<td>Regions Bank of Louisiana, Baton Rouge, Louisiana -- proposed acquisition of the assets and assumption of the liabilities of West Carroll National Bank of Oak Grove, Oak Grove, Louisiana -- report on competitive factors.</td>
<td>February 12, 1997</td>
</tr>
<tr>
<td>Atlanta</td>
<td>Regions Bank of Louisiana, Baton Rouge, Louisiana, proposed acquisition of the assets and assumption of the liabilities of Gulf South Bank and Trust Company, Gretna, Louisiana -- report on competitive factors.</td>
<td>February 12, 1997</td>
</tr>
</tbody>
</table>
COMPETITIVE FACTORS REPORTS

Atlanta
Republic Bank, St. Petersburg, Florida, proposed acquisition of the assets and assumption of the liabilities of Firststate Financial, F.A., Orlando, Florida -- report on competitive factors.

Philadelphia
Sun National Bank, Vineland, New Jersey -- proposed acquisition of the assets and assumption of the liabilities of four branches of First Union National Bank, Avondale, Pennsylvania -- report on competitive factors.

Chicago

Kansas City
Tri State National Bank, Blanchard, Oklahoma, proposed merger with First National Bank of Tuttle, Tuttle, Oklahoma -- report on competitive factors.

EXTENSIONS OF TIME

Chicago

Boston
Assabet Valley Bancorp, Hudson, Massachusetts -- extension to acquire Hudson Savings Bank.

Boston
Bank of Boston Corporation, Boston, Massachusetts -- extension to engage in underwriting and dealing in debt and equity securities through BancBoston Securities, Inc.

Richmond
FCBN Bank, Frederick, Maryland -- extension to June 9, 1997, to merge with Elkridge Bank, Elkridge, Maryland.
EXTENSIONS OF TIME


INTERNATIONAL OPERATIONS

Director, BS&R Morgan Guaranty International Finance Corporation, Newark, Delaware -- request to act as a general clearing member of the DTB Deutsche Terminborse for certain non-clearing members of that exchange. Granted, February 14, 1997.

MEMBERSHIP

Secretary Bank of Belton, Belton, South Carolina -- to become a member of the Federal Reserve System. Approved, February 12, 1997.

REGULATIONS AND POLICIES

Director, C&CA Regulation M -- request for comment on second proposal revising official staff commentary to implement the Consumer Leasing Act (Docket R-0961). Approved, February 12, 1997.
COMPETITIVE FACTORS REPORTS


INTERNATIONAL OPERATIONS

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

Comment Period Ending Date
NONE

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

SECTION VI - CRA EXAMINATION SCHEDULED

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.
The Federal Reserve Bank of Boston does not have any institutions scheduled to be examined for CRA during the second quarter of 1997.

*Subject to CRA.

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

Applications Subject to Newspaper Notice Only

The Chase Manhattan Bank, New York, New York, to established a branch at Ciba Specialty Chemicals, 540 White Plains Road, Tarrytown, New York. 1/ 03/10/97

SECTION II

Applications Subject to Both Newspaper and Federal Register Notice

Application by BanPonce Corporation, Hato Rey, Puerto Rico, Popular International Bank, Inc., Hato Rey, Puerto Rico, and BanPonce Financial Corp., Wilmington, Delaware, to acquire 100 percent of the voting shares of National Bancorp., Streamwood, Illinois, a bank holding company with respect to AmericanMidwest Bank and Trust, Melrose Park, Illinois. 1/ 03/19/97 3/

SECTION III

Nonbanking Applications (subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending February 15, 1997

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

SECTION VI

CRA Examinations Scheduled to Begin in Second Quarter 1997

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

Bank of Avoca
18 North Main Street
Avoca, New York 14809
First Tier Bank & Trust Company
107 Main Street
Salamanca, New York 14779

Banco Popular de Puerto Rico
P.O. Box 2708
San Juan, Puerto Rico 00936-2708

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

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

USA BancShares, Inc., Philadelphia, PA to acquire additional shares of Regent Bancshares Corp., Philadelphia, PA equalling up to 9.9% of total voting shares outstanding, pursuant to Section 3(a)(3) of the Bank Holding Company Act.

Newspaper comment period expires: 3/04/97
Federal Register comment period expires: 3/14/97

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 February 14, 1997.

Identification of Ratings

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

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

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

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

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

<table>
<thead>
<tr>
<th>Bank/Location</th>
<th>Examination Date</th>
<th>CRA Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>NONE</td>
<td>NONE</td>
<td>NONE</td>
</tr>
</tbody>
</table>
SECTION VI - CRA EXAM SCHEDULE

(April 1, 1997 - June 30, 1997)

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

Berks County Bank
400 Washington Street
Reading, PA 19601

First Sterling Bank
80 W. Lancaster Avenue
Devon, PA 19333

Madison Bank
1767 Sentry Parkway West
Blue Bell, PA 19422

Pennsylvania State Bank
2148 Market Street
Camp Hill, PA 17011

First Heritage Bank
64 N Franklin Street
Wilkes Barre, PA 18701

RSSD#
1160545
1191398
1399916
1391415
221474
APPLICATIONS BULLETIN
(For the week ending February 15, 1997)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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.  

* F: March 13, 1997

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
(February 14, 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 14, 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.

Provident Bank of Kentucky
3701 Alexandria Pike
Cold Spring, KY 41076
Rating: Outstanding
Exam Date: 10-15-96
Disclosure Date: 2-13-97
RSSD #: 943518
CRA Examinations Scheduled
Second Quarter 1997

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

Fifth Third Bank of Southern Ohio
100 South High Street
Hillsboro, OH 45133-0910

The Commercial Bank
P. O. Box 429
Delphos, OH 45833

The Savings Bank & Trust Company
P. O. Box 108
Orrville, OH 44667-0108

The Exchange Bank
P. O. Box 129
Luckey, OH 43443-0129

Somerset Trust Company
P. O. Box 777
Somerset, PA 15501-0777

Apollo Trust Company
201 North Warren Avenue
Apollo, PA 15613-0247

The Ohio Bank
P. O. Box 300
Findlay, OH 45839-0300

The Marblehead Bank
709 West Main Street
Marblehead, OH 43440

The Croghan Colonial Bank
323 Croghan Street
Fremont, OH 43420

The Ottoville Bank Company
P. O. Box 459
Ottoville, OH 45876

The Citizens Commercial Bank & Trust Co.
P. O. Box 170
Celina, OH 45822

Ohio Heritage Bank
P. O. Box 1590
Coshocton, OH 43812
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>Atlantic Bank, Ocean City, Maryland, to establish a branch in the Wal-Mart SuperCenter at 2132 Old Snow Hill Road, Pocomoke, Maryland.*</td>
<td>3-8-97</td>
</tr>
</tbody>
</table>

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

| NationsBank Corporation, Charlotte, North Carolina, and its subsidiary, NB Holdings Corporation, Charlotte, North Carolina, to continue to retain in a fiduciary capacity, through the trust departments of their subsidiary banks, NationsBank, National Association, Charlotte, North Carolina, and NationsBank of Texas, National Association, Dallas, Texas, directly or indirectly more than 5% of the outstanding shares of voting stock of the following: Calvin B. Taylor Bankshares, Inc., Berlin, Maryland, and its wholly owned subsidiary bank; First Perry Bancorp, Inc., Pinckneyville, Illinois, and its wholly owned subsidiary bank; The First National Bank in Falfurrias, Falfurrias, Texas; First National Security Company, De Queen, Arkansas, and its six wholly-owned subsidiary banks; First National Bancshares of Hempstead County, Inc., Hope, Arkansas, and its three wholly owned subsidiary banks.* | 3-14-97** |

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

Section III - Applications Subject to Federal Register Notice

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Crestar Financial Corporation, Richmond, Virginia, to engage <em>de novo</em> through its subsidiary, Crestar Securities Corporation, Richmond, Virginia, in underwriting and dealing in certain bank-ineligible securities acting as agent in the private placement of all types of securities; and buying and selling all types of securities on the order of customers as riskless principal.</td>
<td>3-5-97**</td>
</tr>
</tbody>
</table>

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

Application

None.
Section V - Availability of CRA Public Evaluations

Week ending February 14, 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.

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Examination

<table>
<thead>
<tr>
<th>Date</th>
<th>Rating</th>
</tr>
</thead>
</table>

Southern Financial Bank
37 East Main Street
Warrenton, Virginia 22186-3420

10-28-96  Satisfactory
Section VI - CPA Examinations Scheduled for Second Quarter of 1997

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

Commercial and Farmers Bank, Ellicott City, Maryland
FCNB Bank, Frederick, Maryland
Big Stone Gap Bank and Trust Company, Big Stone, Virginia
Union Bank and Trust Company, Bowling Green, Virginia
Bank of Hampton Roads, Chesapeake, Virginia
Bank of Marion, Marion, Virginia
Bank of McKenney, McKenney, Virginia
Heritage Bank, Norfolk, Virginia
First Sentinel Bank, Richlands, Virginia
The CommonWealth Bank, Richmond, Virginia
Consolidated Bank Trust Company, Richmond, Virginia
Prosperity Bank & Trust Company, Springfield, Virginia
Marathon Bank, Stephens City, Virginia
Northern Neck State Bank, Warsaw, Virginia
Peoples State Bank, Inc., Clarksburg, West Virginia
Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 14, 1997

Section 1 - Applications Subject to Newspaper Notice Only

Application                                      Comment Period Ending Date

1st United Bank                                  02-24-97
    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.

AmSouth Bank of Tennessee                        02-20-97
    Chattanooga, Tennessee
To establish a branch office located at 7604 Highway 70 South, Nashville, Tennessee.

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

Application                                      Comment Period Ending Date

The First Corporation                             02-20-97
    Opelika, Alabama
After-the-fact change in control by Joseph Lowrie Dean, Jr., to retain 132.68 percent of the
outstanding shares of common stock.

1st United Bancorp                                03-14-97
    Boca Raton, Florida
To acquire Island National Bank and Trust Company, Palm Beach, Florida.

Section 3 - Applications Subject to Federal Register Only

Application                                      Comment Period Ending Date

None.

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

Application

None.
Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution’s examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution’s name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

Citizens Trust Bank, Atlanta, Georgia
Independent Bank of Ocala, Ocala, Florida
First Navy Bank, Pensacola, Florida
Aliant Bank, Alexandria, Alabama
Coconut Grove Bank, Miami, Florida
Republic Security Bank, West Palm Beach, Florida
First Bank & Trust Company of Tennessee, Johnson City, Tennessee
Levy County State Bank, Chiefland, Florida
West Coast Bank, Sarasota, Florida
Compass Bank, Birmingham, Alabama
Compass Bank, Jacksonville, Florida
Columbia Bank, Tampa, Florida
Bank at Ormond by-the-Sea, Ormond Beach, Florida
Indian Rocks State Bank, Indian Rocks Beach, Florida
Bank of St. Petersburg, St. Petersburg, Florida
Symrna Bank & Trust Company, Symrna, Georgia
Southeastern Bank of Florida, Alachua, Florida
First Central Bank, St. Petersburg, Florida
Family Bank, Hallandale, Florida
Bank of Alabama, Birmingham, Alabama
First Independence Bank of Florida, Fort Myers, Florida
PanAmerican Bank, Miami, Florida
Mobile County Bank, Grand Bay, Alabama
Merchants & Farmers Bank of Greene County, Eutaw, Alabama
First American Bank of Indian River County, Vero Beach, Florida
Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

<table>
<thead>
<tr>
<th>Bank</th>
<th>CRA Rating</th>
<th>Examination Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank of York</td>
<td>Satisfactory</td>
<td>11-04-96</td>
</tr>
<tr>
<td>Post Office Box 96</td>
<td></td>
<td></td>
</tr>
<tr>
<td>York, Alabama 36925</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(205) 392-5205</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 14, 1997

Recently Approved Applications

<table>
<thead>
<tr>
<th>Recently Approved Applications</th>
<th>Approval Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Synous Financial Corp.</td>
<td>02-11-97</td>
</tr>
<tr>
<td>Columbus, Georgia</td>
<td></td>
</tr>
</tbody>
</table>

Notification by Synovus Financial Corp. and its parent company, TB&C Bancshares, Inc., Columbus, Georgia, to invest, along with its nonbank subsidiaries, Total System Services, Inc., and Vital Processing Services, L.L.C., both of Columbus, Georgia, in a joint venture, Golden Retriever Systems, L.L.C., Chandler, Arizona, and thereby engage in data processing activities, pursuant to Section 225.25(b)(7) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.
Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper Notice Only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch</td>
<td>1st Source Bank</td>
</tr>
<tr>
<td></td>
<td>South Bend, Indiana</td>
</tr>
<tr>
<td></td>
<td>2900 South State Street</td>
</tr>
<tr>
<td></td>
<td>St. Joseph, Michigan</td>
</tr>
<tr>
<td>3(a)(1) Notice</td>
<td>Community Bank Corp.</td>
</tr>
<tr>
<td></td>
<td>Park Ridge, Illinois</td>
</tr>
<tr>
<td></td>
<td>Park Ridge Community Bank</td>
</tr>
<tr>
<td></td>
<td>Park Ridge, Illinois</td>
</tr>
</tbody>
</table>

Comment Period Ending Date: NP - 2-10-97

NP - Newspaper
FR - Federal Register
* - Subject to Provisions of Community Reinvestment Act
** - Not available at this time
### Section II - Applications Subject to Both Newspaper and Federal Register Notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period</th>
<th>Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>COC-HC</td>
<td>Antioch Holding Company Antioch, Illinois By Randolph S. Miles</td>
<td>FR - 2-20-97</td>
<td>NP - **</td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>Vanderbilt Holding Company, Inc.* Fairfax, Iowa Fairfax State Savings Bank Fairfax, Iowa</td>
<td>FR - 1-24-97</td>
<td>NP - 3-01-97</td>
</tr>
<tr>
<td>Type</td>
<td>Application</td>
<td>Comment</td>
<td>Period</td>
</tr>
<tr>
<td>--------</td>
<td>-----------------------------------------------------------------------------</td>
<td>---------</td>
<td>--------</td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>Pioneer Bancorp, Inc.*&lt;br&gt;Auburndale, Wisconsin&lt;br&gt;Pioneer State Bank&lt;br&gt;Auburndale, Wisconsin</td>
<td></td>
<td>FR - 2-28-97</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>NP - 2-24-97</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>NP - 2-18-97</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>NP - 2-3-97</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>NP - 3-10-97</td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>Bando McGlocklin Capital Corporation*&lt;br&gt;Pewaukee, Wisconsin&lt;br&gt;InvestorsBank&lt;br&gt;Pewaukee, Wisconsin (in organization)</td>
<td></td>
<td>FR - 12-27-96</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>NP - 12-23-96</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>NP - 2-3-97</td>
</tr>
<tr>
<td>Type</td>
<td>Application</td>
<td>Comment Period Ending Date</td>
<td></td>
</tr>
<tr>
<td>--------</td>
<td>-----------------------------------------------------------------------------</td>
<td>----------------------------</td>
<td></td>
</tr>
<tr>
<td>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>
<td></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>
<td></td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>HPK Financial Corporation Chicago, Illinois Mortgage Service America, Inc. Lombard, Illinois</td>
<td>FR - 3-5-97</td>
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</tr>
<tr>
<td>Type</td>
<td>Application</td>
<td>Comment Period</td>
<td></td>
</tr>
<tr>
<td>---------</td>
<td>-----------------------------------------------------------------------------</td>
<td>----------------</td>
<td></td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands</td>
<td>FR - 3-4-97</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Standard Federal Bancorporation, Inc. Troy, Michigan</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Standard Federal Bank</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Troy, Michigan</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Standard Brokerage Services, Inc Troy, Michigan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>ABN AMRO Holding, N.V. Amsterdam, The Netherlands</td>
<td>FR - 3-4-97</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Standard Federal Bancorporation, Inc. Troy, Michigan</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Standard Federal Bank</td>
<td></td>
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<tr>
<td></td>
<td>Troy, Michigan</td>
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<tr>
<td></td>
<td>Standard Brokerage Services, Inc Troy, Michigan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>ABN AMRO North America, Inc., Chicago, Illinois</td>
<td>FR - 3-4-97</td>
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<tr>
<td></td>
<td>Standard Federal Bancorporation, Inc. Troy, Michigan</td>
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<tr>
<td></td>
<td>Standard Federal Bank</td>
<td></td>
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<tr>
<td></td>
<td>Troy, Michigan</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Standard Brokerage Services, Inc Troy, Michigan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>Bando McGlocklin Capital Corporation Pewaukee, Wisconsin</td>
<td>FR - 12-27-96</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Bando McGlocklin Investment Corporation Pewaukee, Wisconsin</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Bando McGlocklin Small Business Lending Company Pewaukee, Wisconsin</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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-HC | Anchor Bancorporation, Inc.  
          Farmer City, Illinois  
          To redeem 105 shares of outstanding shares |
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 14, 1997. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

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

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

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

<table>
<thead>
<tr>
<th>BANK NAME/LOCATION</th>
<th>EXAMINATION DATE</th>
<th>RATINGS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Citizens Bank and Trust Company</td>
<td></td>
<td></td>
</tr>
<tr>
<td>822-824 12th Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Belle Plaine, Iowa 52208-0159</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(319) 444-2842</td>
<td>10/17/96</td>
<td>O</td>
</tr>
</tbody>
</table>

| F&M Bank-Waushara County               |                  |        |
| 123 East Main Street                   |                  |        |
| Wautoma, Wisconsin 54982              |                  |        |
| (414) 787-3351                         | 10/15/96         | O      |
Federal Reserve Bank of Chicago

Section V - Availability of CRA Public Evaluations
cont’d

<table>
<thead>
<tr>
<th>BANK NAME/LOCATION</th>
<th>EXAMINATION DATE</th>
<th>RATINGS</th>
</tr>
</thead>
<tbody>
<tr>
<td>F&amp;M Bank-Winnebago County</td>
<td>10/15/96</td>
<td>S</td>
</tr>
<tr>
<td>124 East Main Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>P.O. Box 501</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Omro, Wisconsin 54963-0501</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Rolling Hills Bank & Trust       | 10/22/96         | O       |
| 1307 East 7th Street             |                  |         |
| Atlantic, Iowa 50022             |                  |         |
| (712) 243-2244                   |                  |         |
Federal Reserve Bank of Chicago

Section VI - CRA Examinations Scheduled

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

1. Bank One, Champaign-Urbana
2. Bank One, Springfield
3. Old Kent Bank
4. Pullman Bank and Trust Company
5. First Bank South
6. LaSalle Bank Illinois
7. Bank of America Illinois
8. The First Commercial Bank
9. First State Bank of Maple Park
10. North Shore Community Bank and Trust
11. The State Bank of Geneva
12. NAB Bank
13. Farmers State Bank of Western Illinois
14. First Bank North
15. Union Bank Sandwich
17. Kansas State Bank
18. UnionBank
19. The Farmers Bank of Mt. Pulaski
20. The Northern Trust Company
21. Parish Bank and Trust Company
22. 1st Source Bank
23. Central Bank
24. The Farmers State Bank
25. Community State Bank
26. Hendricks County Bank and Trust Company
27. The Friendship State Bank
28. First State Bank of Porter
29. Bank of Geneva
30. The Fifth Third Bank of Central Indiana
31. Peoples Bank and Trust Company
32. The Security Trust & Savings Bank
33. Iowa State Bank
34. Iowa Trust & Savings Bank
35. Cedar Valley State Bank
36. Quad City Bank and Trust Company
37. Security Savings Bank
38. Clear Lake Bank and Trust Company
39. American Trust & Savings Bank
40. Mercantile Bank of Western Iowa
41. Tiltona Savings Bank
42. Security Trust & Savings Bank
43. St. Ansgar State Bank

Champaign, Illinois
Springfield, Illinois
Elmhurst, Illinois
Chicago, Illinois
Dixon, Illinois
Franklin Park, Illinois
Chicago, Illinois
Chicago, Illinois
Maple Park, Illinois
Wilmette, Illinois
Geneva, Illinois
Chicago, Illinois
New Windsor, Illinois
Freeport, Illinois
Sandwich, Illinois
Cary, Illinois
Kansas, Illinois
Streator, Illinois
Mount Pulaski, Illinois
Chicago, Illinois
Momence, Illinois
South Bend, Indiana
Russiaville, Indiana
Brookston, Indiana
Avilla, Indiana
Brownsburg, Indiana
Friendship, Indiana
Porter, Indiana
Geneva, Indiana
Indianapolis, Indiana
Sunman, Indiana
Shenandoah, Iowa
Sheeldon, Iowa
Emmetsburg, Iowa
Saint Ansgar, Iowa
Bettendorf, Iowa
Farnhamville, Iowa
Clear Lake, Iowa
Dubuque, Iowa
Des Moines, Iowa
Tilton, Iowa
Storm Lake, Iowa
Saint Ansgar, Iowa
<table>
<thead>
<tr>
<th>No.</th>
<th>Bank Name</th>
<th>City, State</th>
</tr>
</thead>
<tbody>
<tr>
<td>44.</td>
<td>Fort Madison Bank and Trust Co.</td>
<td>Fort Madison, Iowa</td>
</tr>
<tr>
<td>45.</td>
<td>Bank of Lakeview</td>
<td>Lakeview, Michigan</td>
</tr>
<tr>
<td>46.</td>
<td>Midwest Guaranty Bank</td>
<td>Troy, Michigan</td>
</tr>
<tr>
<td>47.</td>
<td>Chemical Bank and Trust Company</td>
<td>Midland, Michigan</td>
</tr>
<tr>
<td>48.</td>
<td>Old Kent Bank</td>
<td>Grand Rapids, Michigan</td>
</tr>
<tr>
<td>49.</td>
<td>Byron Center State Bank</td>
<td>Byron Center, Michigan</td>
</tr>
<tr>
<td>50.</td>
<td>Grayling State Bank</td>
<td>Grayling, Michigan</td>
</tr>
<tr>
<td>51.</td>
<td>Valley Ridge Bank</td>
<td>Kent City, Michigan</td>
</tr>
<tr>
<td>52.</td>
<td>Chelsea State Bank</td>
<td>Chelsea, Michigan</td>
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<tr>
<td>53.</td>
<td>Tri-County Bank</td>
<td>Brown City, Michigan</td>
</tr>
<tr>
<td>54.</td>
<td>Chemical Bank Michigan</td>
<td>Clare, Michigan</td>
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<tr>
<td>55.</td>
<td>M&amp;I Central Bank &amp; Trust</td>
<td>Marshfield, Wisconsin</td>
</tr>
<tr>
<td>56.</td>
<td>M&amp;I First American Bank</td>
<td>Wausau, Wisconsin</td>
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<tr>
<td>57.</td>
<td>M&amp;I Bank-South Central</td>
<td>Watertown, Wisconsin</td>
</tr>
<tr>
<td>58.</td>
<td>Farmers &amp; Merchants Bank of Orfordville</td>
<td>Orfordville, Wisconsin</td>
</tr>
<tr>
<td>59.</td>
<td>M&amp;I Bank of Menomonee Falls</td>
<td>Menomonee Falls, Wisconsin</td>
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<tr>
<td>60.</td>
<td>M&amp;I Northern Bank</td>
<td>Brookfield, Wisconsin</td>
</tr>
<tr>
<td>61.</td>
<td>Baylake Bank</td>
<td>Sturgeon Bay, Wisconsin</td>
</tr>
<tr>
<td>62.</td>
<td>Fortress Bank of Westby</td>
<td>Westby, Wisconsin</td>
</tr>
<tr>
<td>63.</td>
<td>First Banking Center-Burlington</td>
<td>Burlington, Wisconsin</td>
</tr>
<tr>
<td>64.</td>
<td>M&amp;I Bank of Janesville</td>
<td>Janesville, Wisconsin</td>
</tr>
<tr>
<td>65.</td>
<td>Firstar Bank Wisconsin</td>
<td>Madison, Wisconsin</td>
</tr>
</tbody>
</table>
Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING FEBRUARY 14, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application  End of Comment Period

None.

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

Application  End of Comment Period

None.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application  End of Comment Period

None.

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

Application  End of Comment Period

None.
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>Mid-America Bank of</td>
<td>Louisville, Kentucky</td>
<td>09/26/96</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>Louisville &amp; Trust Company</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
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</tr>
</tbody>
</table>
Federal Reserve Bank of St. Louis
FOR THE WEEK ENDING FEBRUARY 14, 1997

SECTION VI - CRA EXAMINATIONS SCHEDULED

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

<table>
<thead>
<tr>
<th>Name</th>
<th>City</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heber Springs State Bank</td>
<td>Heber Springs</td>
<td>Arkansas</td>
</tr>
<tr>
<td>Arkansas Bankers Bank</td>
<td>Little Rock</td>
<td>Arkansas</td>
</tr>
<tr>
<td>Eagle Bank and Trust Company</td>
<td>Little Rock</td>
<td>Arkansas</td>
</tr>
<tr>
<td>Pulaski Bank and Trust Company</td>
<td>Little Rock</td>
<td>Arkansas</td>
</tr>
<tr>
<td>Citizens Bank</td>
<td>Marion</td>
<td>Arkansas</td>
</tr>
<tr>
<td>Farmers and Merchants Bank</td>
<td>Prairie Grove</td>
<td>Arkansas</td>
</tr>
<tr>
<td>First Bank of Arkansas</td>
<td>Searcy</td>
<td>Arkansas</td>
</tr>
<tr>
<td>First Illinois Bank</td>
<td>East St. Louis</td>
<td>Illinois</td>
</tr>
<tr>
<td>The State Bank of Jerseyville</td>
<td>Jerseyville</td>
<td>Illinois</td>
</tr>
<tr>
<td>The State Bank of Lima</td>
<td>Lima</td>
<td>Illinois</td>
</tr>
<tr>
<td>First State Bank of Red Bud</td>
<td>Red Bud</td>
<td>Illinois</td>
</tr>
<tr>
<td>Citizens State Bank of Petersburg</td>
<td>Petersburg</td>
<td>Indiana</td>
</tr>
<tr>
<td>Truman Bank</td>
<td>Clayton</td>
<td>Missouri</td>
</tr>
<tr>
<td>Bay-Hermann-Berger Bank</td>
<td>Hermann</td>
<td>Missouri</td>
</tr>
<tr>
<td>Peoples Bank and Trust Company of Lincoln County</td>
<td>Troy</td>
<td>Missouri</td>
</tr>
</tbody>
</table>
FEDERAL RESERVE BANK OF MINNEAPOLIS
Section I - Applications Subject to
Newspaper Notice Only

Application

Bay Bankcorp, Inc., Gladstone, Michigan, for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of Baybank, Gladstone, Michigan.

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

Application

TCF Colorado Corporation, Englewood, Colorado for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of TCF National Bank Colorado, Englewood, Colorado.*

TCF National Bank Minnesota, Minneapolis, Minnesota for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of each of the following: TCF National Bank Illinois, Chicago, Illinois and TCF National Bank Wisconsin, Milwaukee, Wisconsin.*

Great Lakes National Bank Michigan, Ann Arbor, Michigan for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of Great Lakes National Bank Ohio, Hamilton, Ohio.*


The Winton Jones Revocable Trust of 1997, and Carl Jones, Christopher Jones, and Richard McMahon as trustees to acquire control of 100% of the voting preferred shares of Anchor Bancorp, Inc., Wayzata, Minnesota.

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

Application

TCF Financial Corporation, Minneapolis, Minnesota
to engage in securities brokerage and investment
advisory activities through the acquisition of TCF

Community First Bankshares, Inc., Fargo, North Dakota
to engage *de novo* in leasing personal or real property.

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

Application

NONE.
ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

<table>
<thead>
<tr>
<th>BANK(S) EXAMINED</th>
<th>DATE OF EXAMINATION</th>
<th>CRA RATING</th>
</tr>
</thead>
<tbody>
<tr>
<td>American State Bank</td>
<td>November 4, 1996</td>
<td>Outstanding</td>
</tr>
<tr>
<td>700 East Sioux</td>
<td></td>
<td></td>
</tr>
<tr>
<td>P.O. Box 1178</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pierre, SD 57501-1178</td>
<td></td>
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</tbody>
</table>
Examinations may have to be rescheduled during the calendar quarter in which they are designed to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Written comments regarding the CRA performance of these institutions should be directed to Ms. Jacquelyn Brunmeier at the Federal Reserve Bank of Minneapolis, Banking Supervision Department, P.O. Box 291, Minneapolis, MN 55480-0291.

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>City</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farmers State Bank of Madelia, Inc.</td>
<td>Madelia</td>
<td>Minnesota</td>
</tr>
<tr>
<td>Pioneer Bank</td>
<td>Mapleton</td>
<td>Minnesota</td>
</tr>
<tr>
<td>First State Bank of Rushmore</td>
<td>Rushmore</td>
<td>Minnesota</td>
</tr>
<tr>
<td>Citizens State Bank of St. James</td>
<td>St. James</td>
<td>Minnesota</td>
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<tr>
<td>Liberty State Bank</td>
<td>St. Paul</td>
<td>Minnesota</td>
</tr>
<tr>
<td>Victoria State Bank</td>
<td>Victoria</td>
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<tr>
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<tr>
<td>Welcome State Bank</td>
<td>Welcome</td>
<td>Minnesota</td>
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<tr>
<td>Farmers State Bank of West Concord</td>
<td>West Concord</td>
<td>Minnesota</td>
</tr>
<tr>
<td>Cheyenne Western Bank</td>
<td>Ashland</td>
<td>Montana</td>
</tr>
<tr>
<td>Citizens Bank &amp; Trust Company</td>
<td>Big Timber</td>
<td>Montana</td>
</tr>
<tr>
<td>Stockmens Bank</td>
<td>Cascade</td>
<td>Montana</td>
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<tr>
<td>Farmers State Bank of Montana</td>
<td>Conrad</td>
<td>Montana</td>
</tr>
<tr>
<td>Farmers State Bank of Denton</td>
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<td>Montana</td>
</tr>
<tr>
<td>First Community Bank</td>
<td>Glasgow</td>
<td>Montana</td>
</tr>
<tr>
<td>Flint Creek Valley Bank</td>
<td>Philipsburg</td>
<td>Montana</td>
</tr>
<tr>
<td>Valley Bank of Ronan</td>
<td>Ronan</td>
<td>Montana</td>
</tr>
<tr>
<td>Security State Bank of Edgeley</td>
<td>Edgeley</td>
<td>North Dakota</td>
</tr>
<tr>
<td>First Western Bank &amp; Trust</td>
<td>Minot</td>
<td>North Dakota</td>
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<tr>
<td>Farmers State Bank</td>
<td>Faith</td>
<td>South Dakota</td>
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<tr>
<td>Dacotah Bank</td>
<td>Mobridge</td>
<td>South Dakota</td>
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<tr>
<td>M &amp; I Bank of Eagle River</td>
<td>Eagle River</td>
<td>Wisconsin</td>
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<tr>
<td>M &amp; I Bank, Ashland</td>
<td>Ashland</td>
<td>Wisconsin</td>
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<tr>
<td>M &amp; I Community State Bank</td>
<td>Eau Claire</td>
<td>Wisconsin</td>
</tr>
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<td>M &amp; I Bank of La Crosse</td>
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<td>M &amp; I Citizens American Bank</td>
<td>Merrill</td>
<td>Wisconsin</td>
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<td>M &amp; I Merchants Bank</td>
<td>Rhinelander</td>
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<td>M &amp; I Bank</td>
<td>Superior</td>
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<tr>
<td>F&amp;M Bank - Lakeland</td>
<td>Woodruff</td>
<td>Wisconsin</td>
</tr>
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</table>
KANSAS CITY RESERVE BANK APPLICATIONS AND REPORTS RECEIVED
During the week ending February 14, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION                                                                                     COMMENT PERIOD ENDING DATE

None.

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

APPLICATION                                                                                     COMMENT PERIOD ENDING DATE

Clayton L. Green, Jr., Lawton, Oklahoma, for prior approval to acquire an additional 86.25 percent of the voting shares of B.O.E. Bancshares, Inc., Elgin, Oklahoma.  February 26, 1997

Matthew Ley, as Trustee, for prior approval to increase ownership interest from 2.7 percent to 40.9 percent of the voting shares of State National Bancshares, Inc., Wayne, Nebraska.  Not Available

Benedict Enslinger, Trustee; Benedict Enslinger Revocable Trust, LaCrosse, Kansas, for prior approval to increase ownership from 10.66 percent to 11.96 percent of the voting shares of NSB Bancshares, Inc., LaCrosse, Kansas.  Not Available

Robert S. Appel, Roger L. Reisher, and William P. Johnson, as Trustees, all of Lakewood, Colorado, to acquire a total of 26.8 percent of the voting shares of FirstBank Holding Company of Colorado, Lakewood, Colorado.  Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION                                                                                     COMMENT PERIOD ENDING DATE

None.
SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE OR NEWSPAPER NOTICE

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<table>
<thead>
<tr>
<th>Bank/Location</th>
<th>Exam Date</th>
<th>CRA Public Date</th>
<th>CRA Rating</th>
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<tr>
<td>BANK NAME</td>
<td>CITY</td>
<td>STATE</td>
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</tr>
<tr>
<td>-----------------------------------------------</td>
<td>---------------</td>
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<td></td>
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<tr>
<td>Bankers’ Bank of the West</td>
<td>Denver</td>
<td>CO</td>
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<tr>
<td>Tri-State Bank</td>
<td>Denver</td>
<td>CO</td>
<td></td>
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<tr>
<td>Eaton Bank</td>
<td>Eaton</td>
<td>CO</td>
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<tr>
<td>Bank of Colorado-Western Slope</td>
<td>Grand Junction</td>
<td>CO</td>
<td></td>
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<tr>
<td>Community Bank of Parker</td>
<td>Parker</td>
<td>CO</td>
<td></td>
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<tr>
<td>Rio Blanco State Bank</td>
<td>Rangely</td>
<td>CO</td>
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<td>Rocky Mountain State Bank</td>
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<td>CO</td>
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<td>The Fidelity State Bank &amp; Trust</td>
<td>Dodge City</td>
<td>KS</td>
<td></td>
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<td>Bankwest</td>
<td>Goodland</td>
<td>KS</td>
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<tr>
<td>Premier Bank</td>
<td>Lenexa</td>
<td>KS</td>
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<td>The St. Marys State Bank</td>
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<td>KS</td>
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<td>Boatmen’s Bank of Southwest MO</td>
<td>Carthage</td>
<td>MO</td>
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<td>The Heritage Bank of St. Joseph</td>
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<td>Farmers State Bank</td>
<td>Stanberry</td>
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<td>NE</td>
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<td>Havelock Bank</td>
<td>Lincoln</td>
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<td>The Farmers Bank of Lincoln</td>
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<td>First United Bank</td>
<td>Neligh</td>
<td>NE</td>
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<td>State Bank</td>
<td>Palmer</td>
<td>NE</td>
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<tr>
<td>Citizens State Bank</td>
<td>Polk</td>
<td>NE</td>
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<td>Schuyler State Bank &amp; Trust</td>
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<td>Farmers State Bank</td>
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<td>The Citizens Bank of Edmond</td>
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<td>The First Bank of Haskell</td>
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<td>Grant County Bank</td>
<td>Medford</td>
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<td></td>
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<td>The Morris State Bank</td>
<td>Morris</td>
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<td>Weleetka State Bank</td>
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<td>OK</td>
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<tr>
<td>Security State Bank of Basin</td>
<td>Basin</td>
<td>WY</td>
<td></td>
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<tr>
<td>Oregon Trail Bank</td>
<td>Guernsey</td>
<td>WY</td>
<td></td>
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<tr>
<td>Riverton State Bank</td>
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<td>WY</td>
<td></td>
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<tr>
<td>Sundance State Bank</td>
<td>Sundance</td>
<td>WY</td>
<td></td>
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<tr>
<td>Citizens Bank &amp; Trust Co.</td>
<td>Torrington</td>
<td>WY</td>
<td></td>
</tr>
<tr>
<td>Union State Bank</td>
<td>Upton</td>
<td>WY</td>
<td></td>
</tr>
<tr>
<td>Stockgrowers State Bank</td>
<td>Worland</td>
<td>WY</td>
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</tbody>
</table>
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*Application is subject to CRA.
FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF FEBRUARY 10, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

None.

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

APPLICATION

Change in Control Notice by Clyde Crews, as trustee, San Antonio, TX, to acquire an interest in InterContinental Bank Shares Corporation, San Antonio, TX

*Section 3(a)(1) application by ANB Bancshares, Inc., Gonzales, TX, to acquire ANB Nevada Group, Inc., Carson City, NV, and American National Bank, Gonzales, TX

*Section 3(a)(1) application by ANB Nevada Group, Inc., Carson City, NV, to acquire American National Bank, Gonzales, TX

Change in Control Notice by Cecil R. Simmons, trustee, San Benito, TX, to acquire an interest in First San Benito Bancshares, Inc., San Benito, TX

*Section 3(a)(1) application by Eagle Bancshares, Inc., Fairfield, TX, to acquire Fairfield Holdings, Inc., Fairfield, TX, and First National Bank of Fairfield, Fairfield, TX (Previously reported during the week of 1-27-97)

** NOTICE EXP

N/A

97/03/01
*Section 3(a)(1) application by
Fairfield Holdings, Inc., Fairfield, TX.
to acquire First National Bank of Fairfield.
Fairfield, TX 97/03/01
(Previously reported during the week of 1-27-97)

*Section 3(a)(1) application by
Krum Holdings, L.L.C., Krum, TX,
to acquire Porter Holdings, Ltd.,
Krum, TX, and Farmers and Merchants
State Bank, Krum, TX 97/03/01
(Previously reported during the week of 1-27-97)

*Section 3(a)(1) application by
Porter Holdings, Ltd., Krum, TX,
to acquire Farmers and Merchants
State Bank, Krum, TX 97/03/01
(Previously reported during the week of 1-27-97)

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 10, 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></td>
<td></td>
</tr>
<tr>
<td>Main &amp; Dundee</td>
<td></td>
<td></td>
</tr>
<tr>
<td>P. O. Drawer B</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Matador, TX 79244 367552</td>
<td>96/11/04</td>
<td>Satisfactory</td>
</tr>
</tbody>
</table>
SECTION VI - CRA EXAMINATIONS SCHEDULED (2nd Qtr. 1997)

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

Bank

Community Bank
Katy, Texas
789257

Silsbee State Bank
Silsbee, Texas
404569

Texas State Bank
McAllen, Texas
1017658

Western Bank
Lordsburg, New Mexico
723653
APPLICATION

Section 3(a)(1) Application by
Laguna Bancshares, Inc., Big Lake, TX, to acquire
Laguna Bancshares of Delaware, Inc., Dover, DE, and
Big Lake Bank, N.A., Big Lake, TX

DATE: 97/02/11

Section 3(a)(1) Application by
Laguna Bancshares of Delaware, Inc., Dover, DE,
to acquire Big Lake Bank, N.A., Big Lake, TX

DATE: 97/02/11
Week ending 2/14/97

Section I - Applications Subject to Newspaper Notice Only

Application

Valley Community Bank, Encino, California, to become a member of the Federal Reserve System.

Comment Period Ending Date

Newspaper: Not available

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

None

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

Humboldt Bank, Eureka, California, to invest $2 million in the common stock of Bancorp Financial Services, Inc., Sacramento, California.

* 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>Bank of Utah</td>
<td>2605 Washington Blvd.</td>
<td>10/15/96</td>
<td>Outstanding</td>
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<tr>
<td></td>
<td>PO Box 231</td>
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<tr>
<td></td>
<td>Ogden, Utah 84402-0231</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.

Week ending 2/14/97

Section VI - CRA Examinations Scheduled

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

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

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<thead>
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<th>Name</th>
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<th>State</th>
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<td>American Pacific State Bank</td>
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<tr>
<td>Bank of Lake County</td>
<td>Lakeport</td>
<td>California</td>
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<tr>
<td>California United Bank</td>
<td>Encino</td>
<td>California</td>
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<tr>
<td>First Utah Bank</td>
<td>Salt Lake City</td>
<td>Utah</td>
</tr>
<tr>
<td>Garfield Bank</td>
<td>Montebello</td>
<td>California</td>
</tr>
<tr>
<td>Guardian State Bank</td>
<td>Salt Lake City</td>
<td>Utah</td>
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<td>Home Valley Bank</td>
<td>Cave Junction</td>
<td>Oregon</td>
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<td>Humboldt Bank</td>
<td>Eureka</td>
<td>California</td>
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<td>Ireland Bank</td>
<td>Malad City</td>
<td>Idaho</td>
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<tr>
<td>Liberty Bank</td>
<td>South San Francisco</td>
<td>California</td>
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<td>Oregon Pacific Banking Company</td>
<td>Florence</td>
<td>Oregon</td>
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<td>Santa Barbara Bank &amp; Trust</td>
<td>Santa Barbara</td>
<td>California</td>
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<td>Silicon Valley Bank</td>
<td>San Jose</td>
<td>California</td>
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<td>Southern California Bank</td>
<td>Anaheim</td>
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<td>Sun City Bank, The</td>
<td>Sun City</td>
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<td>Tehama County Bank</td>
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<td>Utah Independent Bank</td>
<td>Salina</td>
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