ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1997, No. 15
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending April 12, 1997

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Efforts to clarify and reform the regulation of
derivatives contracts under the Commodity Exchange
Act -- statement by Governor Phillips before the
Subcommittee on Risk Management and Specialty Crops
of the House Committee on Agriculture, April 15,
1997.
Authorized, April 9, 1997.

BANK HOLDING COMPANIES

Stichting Prioriteit ABN AMRO Holding, Amsterdam, The
Netherlands, Stichting Administratienkantoor, ABN
AMRO Holding; ABN AMRO Holding N.V.; ABN AMRO Bank
N.V., and ABN AMRO North America, Inc., Chicago,
Illinois -- to acquire Standard Federal
Bancorporation, Inc., Troy, Michigan, and Standard
Brokerage Services, Inc., and engage in operating a
savings and loan association and provide securities
brokerage services.
Permitted, April 9, 1997.

FORMS

Report of Medium-Term Note Issuance (FR 2600m, q, and
z) -- extension, without revision.
Approved, April 9, 1997.

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

Secretary
Bank of Boulder, Boulder, Colorado -- to establish a
mobile branch in Boulder County.
Approved, April 9, 1997.

Richmond
F & M Bank-Northern Virginia, Fairfax, Virginia -- to
establish a branch at 440 Maple Avenue East,
Vienna, Virginia.
Approved, April 10, 1997.
BANK BRANCHES, DOMESTIC

Cleveland
Fifth Third Bank, Cincinnati, Ohio -- to establish the Ferguson Road Bank Mart at 2310 Ferguson Road. Approved, April 11, 1997.

St. Louis
Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky -- to establish a branch at 1830 New Blankenbaker Road. Approved, April 9, 1997.

Cleveland
Ohio Bank, Findlay, Ohio -- to operate a mobile branch service throughout the Franklin County, Ohio, area. Approved, April 8, 1997.

Chicago
Old Kent Bank, Grand Rapids, Michigan -- to establish a branch at 102 South Lake Street, Boyne City, Michigan. Approved, April 7, 1997.

Dallas
State Bank of Texas, Houston, Texas -- to establish a branch at 13023 Murphy Road, Stafford, Texas. Approved, April 11, 1997.

BANK HOLDING COMPANIES

San Francisco

Atlanta

Chicago

New York
**BANK HOLDING COMPANIES**

<table>
<thead>
<tr>
<th>Location</th>
<th>Description</th>
<th>Action Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Secretary</td>
<td>PNC Bank Corporation, Pittsburgh, Pennsylvania -- to establish PNC GPI, Inc. Wilmington, Delaware, that will serve as general partner to private investment limited partnerships.</td>
<td>Permitted, April 7, 1997.</td>
</tr>
<tr>
<td>Kansas City</td>
<td>Wauneta Falls Bancorp, Inc., Wauneta, Nebraska -- to acquire Ogallala National Bank, Ogallala, Nebraska.</td>
<td>Approved, April 7, 1997.</td>
</tr>
</tbody>
</table>

**BANK PREMISES**

<table>
<thead>
<tr>
<th>Location</th>
<th>Description</th>
<th>Action Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kansas City</td>
<td>First State Bank, Taos, New Mexico -- investment in bank premises.</td>
<td>Approved, April 7, 1997.</td>
</tr>
</tbody>
</table>

**CAPITAL STOCK**

<table>
<thead>
<tr>
<th>Location</th>
<th>Description</th>
<th>Action Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minneapolis</td>
<td>First Integrity Bancorporation, Inc., Staples, Minnesota -- redemption of shares.</td>
<td>Approved, April 9, 1997.</td>
</tr>
</tbody>
</table>
**H.2**

**APRIL 7, 1997 TO APRIL 11, 1997**

**PAGE 4**

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS**

**UNDER DELEGATED AUTHORITY**

## CHANGE IN BANK CONTROL

**Atlanta**

Coastal Commerce Bancshares, Inc., Kaplan, Louisiana -- change in bank control.
Permitted, April 10, 1997.

## COMPETITIVE FACTORS REPORTS

**Richmond**

American Federal Interim Savings Bank, FSB, Greenville, South Carolina, proposed merger with American Federal Bank, FSB -- report on competitive factors.
Submitted, April 7, 1997.

**San Francisco**

Submitted, April 11, 1997.

**Richmond**

BUCS Federal, Owings Mill, Maryland, proposed merger with BUCS Federal Credit Union -- report on competitive factors.
Submitted, April 7, 1997.

**Dallas**

Coastal Banc, S.S.B., Houston, Texas, proposed acquisition of the assets and assumption of the liabilities of the branch of Wells Fargo Bank (Texas), N.A., Houston at 441 Austin Avenue, Port Arthur, Texas -- report on competitive factors.
Submitted, April 8, 1997.

**Chicago**

Community Bank of Muscatine, Muscatine, Iowa, proposed merger with Peoples Bank of Columbus Junction, Columbus Junction, Iowa -- report on competitive factors.
Submitted, April 8, 1997.

**Minneapolis**

Farmers State Bank, Maine, South Dakota, proposed merger with First State Bank, Bridgewater, South Dakota -- report on competitive factors.
Submitted, April 8, 1997.

**Chicago**

Submitted, April 8, 1997.
### COMPETITIVE FACTORS REPORTS

**Chicago**

First Federal Savings Bank of Wabash, Wabash, Indiana, proposed purchase of the assets and assumption of the liabilities of the South Witley branch of NBD Bank, National Association, Indianapolis, Indiana -- report on competitive factors.

Submitted, April 8, 1997.

**Atlanta**

First National Bank and Trust Company of the Treasure Coast, Stuart, Florida, proposed acquisition of the assets and assumption of the liabilities of Port St. Lucie National Bank, Port St. Lucie, Florida -- report on competitive factors.

Submitted, April 8, 1997.

**Dallas**

First National Bank of Marshall, Marshall, Texas, proposed acquisition of the assets and assumption of the liabilities of the Wells Fargo Bank (Texas), N.A., Houston at 222 South Ragsdale, Jacksonville, Texas -- report on competitive factors.

Submitted, April 10, 1997.

**Chicago**


Submitted, April 9, 1997.

**Atlanta**

First State Bank & Trust Company, Albany, Georgia, proposed acquisition of the assets and assumption of the liabilities of Southeastern Mortgage Company -- report on competitive factors.

Submitted, April 8, 1997.
COMPETITIVE FACTORS REPORTS

Richmond
Submitted, April 8, 1997.

Chicago
Submitted, April 8, 1997.

St. Louis
Mercantile Bank, N.A., Hartford, Illinois, proposed merger with Mercantile Bank, N.A., St. Louis; and Mark Twain Bank, Ladue, Missouri -- report on competitive factors.
Submitted, April 8, 1997.

Chicago
Submitted, April 8, 1997.

Chicago
Submitted, April 8, 1997.

Boston
Submitted, April 8, 1997.
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**APRIL 7, 1997 TO APRIL 11, 1997**
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**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>
</tr>
</thead>
<tbody>
<tr>
<td>Dallas</td>
<td>Texas Financial Bancorporation, Inc., Minneapolis, Minnesota -- proposed acquisition of the assets and assumption of the liabilities of Austin County Bankshares, Inc., Bellville, Texas, Austin County Bankshares-Delaware, Wilmington, Delaware, and Austin County State Bank, Bellville, Texas -- report on competitive factors. Submitted, April 9, 1997.</td>
</tr>
<tr>
<td>Atlanta</td>
<td>1st Floyd Bank, Rome, Georgia, proposed merger with 1st Floyd Interim Corporation, Rome, Georgia -- report on competitive factors. Submitted, April 7, 1997.</td>
</tr>
</tbody>
</table>

#### EXTENSIONS OF TIME

<table>
<thead>
<tr>
<th>Location</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boston</td>
<td>Service Bancorp, MHC, Medway, Massachusetts -- extension to become a mutual bank holding company through acquisition of Medway Savings Bank. Granted, April 8, 1997.</td>
</tr>
</tbody>
</table>
MEMBERSHIP

Chicago

Heritage Bank & Trust, Racine, Wisconsin -- to become a member of the Federal Reserve System. Approved, April 11, 1997.

RESERVE BANK OPERATIONS

Director, FRBO

Federal Reserve Bank of Chicago -- to purchase check processing hardware and software. Approved, April 11, 1997.
BANK BRANCHES, DOMESTIC

Chicago NBD Bank, Detroit, Michigan -- to establish a branch at 9850 Telegraph Road, Taylor, Michigan. Approved, April 4, 1997.

Chicago NBD Bank, Detroit, Michigan -- to establish a branch at 22332 Nine Mile Road, St. Clair Shores, Michigan. Approved, April 4, 1997.

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of Cleveland -- to offer commercial check image capture products at the Cincinnati Branch. Approved, April 4, 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

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

<table>
<thead>
<tr>
<th>Institution</th>
<th>Examination Date</th>
<th>Rating**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fleet Bank of Maine</td>
<td>April 15, 1996</td>
<td>&quot;S&quot;</td>
</tr>
<tr>
<td>One City Center</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Portland, Maine 04104</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(207)874-5000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
SECTION VI - APPLICATIONS BULLETIN

Effective April 21, 1997, information regarding the comment periods associated with applications and notice submitted to the Federal Reserve Bank of Boston for processing under section 3 and 4(c)(8) of the Bank Holding Company Act of 1956, as amended, will be available 24 hours a day by calling the following toll-free number 1-800-896-9480.

*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

None.

SECTION III
Nonbanking Applications (subject to Federal Register Notice Only)

None.

SECTION IV
Applications Not Involving Public Comment

The Chase Manhattan Corporation, New York, New York, and Mellon Bank Corporation, Pittsburgh, Pennsylvania, to acquire through ChaseMellon, LLC, Ridgefield Park, New Jersey, the stock transfer business of Boatmen's Trust Company, St. Louis, Missouri.

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 April 12, 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>

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

Wilmington Trust of Pennsylvania, West Chester, PA to establish two branch offices at 402 Lancaster Avenue, Haverford, PA and One Liberty Place, 1850 Market Street, 51st Floor, Philadelphia, PA, pursuant to Section 9 of the Federal Reserve Act.

Newspaper comment period expires: N/Avail

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

Century Bancorp, MHC and Century Bancorp, Inc., both of Bridgeton, NJ to become bank holding companies through the acquisition of Century Bancorp, Inc., and Century Savings Bank, Bridgeton, NJ, respectively, pursuant to Section 3(a)(1) of the Bank Holding Company Act.

Newspaper comment period expires: 04/25/97
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

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 April 11, 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>Premier Bank</td>
<td>12/02/96</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>379 N. Main Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doylestown, PA 18901-0818</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
APPLICATIONS BULLETIN
(For the week ending April 12, 1997)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

Received Section 3(a)(1) application from PHS Bancorp, M.H.C., *F: May 1, 1997 Beaver Falls, PA on March 28, 1997, to acquire up to 51 percent of the outstanding voting shares of Peoples Home Savings Bank, Beaver Falls, PA.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

NONE

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

Notice filed by Mellon Bank Corporation, Pittsburgh, PA and Chase Manhattan Corporation, New York, NY on May 8, 1997, of their intent to acquire certain assets compromising the stock transfer business of Boatmen's Trust Company, through ChaseMellon Shareholder Services, L.L.C., a wholly-owned subsidiary.

* - 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
(April 11, 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 April 11, 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

Application

Bank of Ferrum, Ferrum, Virginia, to establish a branch at the intersection of State Route 616 and State Route 122 (Westlake Corner), Moneta, Virginia.* 4-28-97

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

Application

CCB Financial Corporation, Durham, North Carolina, to acquire American Federal Bank, FSB, Greenville, South Carolina.* 5-1-97

Section III - Applications Subject to Federal Register Notice

Application

None.

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

Application

None.

Application is subject to CRA requirements.
Section V - Availability of CRA Public Evaluations

Week ending April 11, 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.

<table>
<thead>
<tr>
<th>RSSD Number</th>
<th>Name of Bank</th>
<th>Rating</th>
<th>Examination Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>753324</td>
<td>Bank of Clarke County</td>
<td></td>
<td>Outstanding</td>
</tr>
<tr>
<td></td>
<td>2 East Main Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Berryville, Virginia 22611-0391</td>
<td>1-27-97</td>
<td></td>
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</table>
Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 11, 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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</thead>
<tbody>
<tr>
<td>Colonial Bank</td>
<td>04-10-97*</td>
</tr>
<tr>
<td>Montgomery, Alabama</td>
<td></td>
</tr>
<tr>
<td>To become a member of the Federal Reserve System, pursuant to Section 208.4 of Regulation H and Section 9 of the Federal Reserve Act.</td>
<td></td>
</tr>
</tbody>
</table>

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>
<tbody>
<tr>
<td>Regions Financial Corporation</td>
<td>04-14-97*</td>
</tr>
<tr>
<td>Birmingham, Alabama</td>
<td>Federal Register</td>
</tr>
<tr>
<td>To acquire First Mercantile National Bank, Longwood, Florida, pursuant to Section 3(a)(3) of the Bank Holding Company Act.</td>
<td></td>
</tr>
<tr>
<td>Weatherford Foundation of Red Bay, Inc.</td>
<td>04-28-97*</td>
</tr>
<tr>
<td>Red Bay, Alabama</td>
<td>Federal Register</td>
</tr>
<tr>
<td>After-the-fact change in control notice by Tammy Carol Bolton (as trustee), to retain 60.90 percent of the outstanding shares of its subsidiary, Independent Bancshares, Inc., Red Bay, Alabama, pursuant to the Change in Bank Control Act of 1978.</td>
<td></td>
</tr>
</tbody>
</table>

Section 3 - Applications Subject to Federal Register Only

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>United Community Banks</td>
<td>04-25-97</td>
</tr>
<tr>
<td>Blairsville, Georgia</td>
<td></td>
</tr>
<tr>
<td>Notification for its subsidiary, United Family Finance, Blue Ridge, Georgia, to engage in credit insurance activities, pursuant to Section 225.25(b)(8)(ii) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.</td>
<td></td>
</tr>
</tbody>
</table>

*Subject to the provisions of the Community Reinvestment Act.
Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 11, 1997

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

Application

North Fulton Bancshares, Inc.
Roswell, Georgia
Commitment waiver request.
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>None.</td>
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</tbody>
</table>
Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending April 11, 1997

Recently Approved Applications

<table>
<thead>
<tr>
<th>Institution</th>
<th>Approval Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Decatur First Bank Group, Inc.</td>
<td>04-09-97</td>
</tr>
<tr>
<td>Decatur, Georgia</td>
<td></td>
</tr>
<tr>
<td>1-BHC formation, Decatur First Bank, Decatur, Georgia.</td>
<td></td>
</tr>
<tr>
<td>Coastal Commerce Bancshares, Inc.</td>
<td>04-10-97</td>
</tr>
<tr>
<td>Kaplan, Louisiana</td>
<td></td>
</tr>
</tbody>
</table>

Prior change in control notice by Mr. and Mrs. Octave Henry Deshotels, Jr., to increase their ownership from 9.7 percent to 12.6 percent through a reverse stock split, pursuant to the Change in Bank Control Act of 1978.
<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merger &amp; Branch</td>
<td>Security Savings Bank</td>
<td>NP - 4-30-97</td>
</tr>
<tr>
<td></td>
<td>Farnhamville, Iowa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Boxholm, Iowa branch office of</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Boone Bank and Trust Company</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Boone, Iowa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Branch at 200 2nd Street</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Boxholm, Iowa</td>
<td></td>
</tr>
<tr>
<td>Merger &amp; Branch</td>
<td>Old Kent Bank</td>
<td>NP - 4-15-97</td>
</tr>
<tr>
<td></td>
<td>Grand Rapids, Michigan</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Commercial and Savings Bank of St. Claire County</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Saint Claire, Michigan</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Algonac Savings Bank</td>
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<td></td>
<td>Algonac, Michigan</td>
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<tr>
<td></td>
<td>and to establish 15 branches</td>
<td></td>
</tr>
<tr>
<td>Merger &amp; Branch</td>
<td>M&amp;I Madison Bank</td>
<td>NP - **</td>
</tr>
<tr>
<td></td>
<td>Madison, Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>M&amp;I Bank Southwest</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Spring Green, Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>and to establish 11 branches</td>
<td></td>
</tr>
<tr>
<td>Merger &amp; Branch</td>
<td>Huron Community Bank</td>
<td>NP - **</td>
</tr>
<tr>
<td></td>
<td>East Tawas, Michigan</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Au Gres Michigan branch of Citizens Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Flint, Michigan</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Branch at 3150 East Huron Road</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Au Gres, Michigan</td>
<td></td>
</tr>
<tr>
<td>Merger &amp; Branch</td>
<td>Quad City Bank and Trust Company</td>
<td>NP - **</td>
</tr>
<tr>
<td></td>
<td>Bettendorf, Iowa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Quad City Bank and Trust-Illinois</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Moline, Illinois</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Branch at 3551 Seventh Street</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Moline, Illinois</td>
<td></td>
</tr>
<tr>
<td>Type</td>
<td>Application</td>
<td>Comment Period</td>
</tr>
<tr>
<td>--------------</td>
<td>------------------------------------------------------------------------------</td>
<td>----------------</td>
</tr>
</tbody>
</table>
| Merger & Branch | Citizens Bank  
Flint, Michigan  
City Bank and Trust Company  
Jackson, Michigan  
City Bank  
St. Johns, Michigan  
CB North  
Charlevoix, Michigan  
and to establish 33 branches |               | NP - **     |
| Branch       | Old Kent Bank  
Grand Rapids, Michigan  
to establish a mobile branch |               | NP - 4-28-97 |
| Branch       | Bank of Illinois in Normal  
Normal, Illinois  
to establish a branch at 403 North Veterans Parkway  
Bloomington, Illinois |               | NP - 4-22-97 |
| Member       | NorthSide Community Bank  
Gurnee, Illinois  
To become a member of the Federal Reserve System |               | NP - 4-10-97 |

NP - Newspaper  
FR - Federal Register  
* - Subject to Provisions of Community Reinvestment Act  
** - Not available at this time
### Federal Reserve Bank of Chicago

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period</th>
<th>Ending Date</th>
</tr>
</thead>
</table>
| 3(a)(1)    | CH and JD Byrum, LLC*  
Indianapolis, Indiana  
American State Corporation  
Lawrenceburg, Indiana  
American State Bank  
Lawrenceburg, Indiana |                  | FR - 4-14-97  
NP - 3-26-97 |
| 3(a)(3)    | National Canton Bancshares, Inc.*  
Canton, Illinois  
Sturm Investment, Inc.  
Denver, Colorado  
Union National Bank of Macomb  
Macomb, Illinois |                  | FR - 4-18-97  
NP - 4-13-97 |
| 3(a)(3)    | Old Second Bancorp, Inc.*  
Aurora, Illinois  
Maple Park Bancshares, Inc.  
Maple Park, Illinois  
First State Bank of Maple Park  
Maple Park, Illinois |                  | FR - 4-4-97  
NP - 4-14-97 |
| CoC-HC     | Osceola Bancorporation  
Osceola, Iowa  
By Denis L. And Sandra Kale |                  | FR - 4-16-97  
NP - ** |
| 3(a)(3)    | Parkway Bancorp, Inc.*  
Harwood Heights, Illinois  
Jefferson Holding Corp.  
Chicago, Illinois  
Jefferson State Bank  
Chicago, Illinois |                  | FR - 4-21-97  
NP - 4-20-97 |
| CoC-HC     | Leighton Investment Company  
Leighton, Iowa  
By Helen Glending and Harold A. and Ethel R. DeBruin |                  | FR - 4-11-97  
NP - 4-26-97 |
| 3(a)(1)    | Bando McGlocklin Capital Corporation*  
Pewaukee, Wisconsin  
InvestorsBank (in organization)  
Pewaukee, Wisconsin |                  | FR - 4-7-97  
NP - 4-7-97 |
<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>3(a)(3)</td>
<td>Amcore Financial, Inc.*</td>
<td>FR - 4-22-97</td>
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<tr>
<td></td>
<td>Rockford, Illinois</td>
<td>NP - 4-17-97</td>
</tr>
<tr>
<td></td>
<td>Country Bank Shares Corporation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Mount Horeb, Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Citizens State Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Clinton, Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Montello State Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Montello, Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>State Bank of Argyle</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Argyle, Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>State Bank of Mount Horeb</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Mount Horeb, Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Belleville Bancshares Corporation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Belleville, Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Belleville State Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Belleville, Wisconsin</td>
<td></td>
</tr>
<tr>
<td>3(a)(5)</td>
<td>Marshall &amp; Ilsey Corporation*</td>
<td>FR - 5-5-97</td>
</tr>
<tr>
<td></td>
<td>Milwaukee, Wisconsin</td>
<td>NP - 4-27-97</td>
</tr>
<tr>
<td></td>
<td>Security Capital Corporation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Milwaukee, Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Security Bank, S.S.B.</td>
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</tr>
<tr>
<td></td>
<td>Milwaukee, Wisconsin</td>
<td></td>
</tr>
<tr>
<td>3(a)(5)</td>
<td>Citizens Banking Corporation*</td>
<td>FR - 5-8-97</td>
</tr>
<tr>
<td></td>
<td>Flint, Michigan</td>
<td>NP - **</td>
</tr>
<tr>
<td></td>
<td>CB Financial Corporation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Jackson, Michigan</td>
<td></td>
</tr>
<tr>
<td></td>
<td>City Bank &amp; Trust Company</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Jackson, Michigan</td>
<td></td>
</tr>
<tr>
<td></td>
<td>City Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td>St. Johns, Michigan</td>
<td></td>
</tr>
<tr>
<td></td>
<td>CB North</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Charlevoix, Michigan</td>
<td></td>
</tr>
<tr>
<td>3(a)(3)</td>
<td>NEB Corporation*</td>
<td>FR - 5-5-97</td>
</tr>
<tr>
<td></td>
<td>Fond du Lac, Wisconsin</td>
<td>NP - 4-30-97</td>
</tr>
<tr>
<td></td>
<td>State Bank of St. Cloud</td>
<td></td>
</tr>
<tr>
<td></td>
<td>St. Cloud, Wisconsin</td>
<td></td>
</tr>
</tbody>
</table>
Federal Reserve Bank of Chicago

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>3(a)(3)</td>
<td>F &amp; M Merger Corporation*&lt;br&gt;Kaukauna, Wisconsin&lt;br&gt;Citizens National Bancorp, Inc.&lt;br&gt;Darlington, Wisconsin&lt;br&gt;Citizens National Bank of Darlington&lt;br&gt;Darlington, Wisconsin</td>
<td>FR - **&lt;br&gt;NP - **</td>
</tr>
<tr>
<td>3(a)(3)</td>
<td>F &amp; M Bancorporation, Inc.*&lt;br&gt;Kaukauna, Wisconsin&lt;br&gt;Wisconsin Ban Corp.&lt;br&gt;Prairie du Chien, Wisconsin&lt;br&gt;Prairie City Bank&lt;br&gt;Prairie du Chien, Wisconsin</td>
<td>FR - **&lt;br&gt;NP - **</td>
</tr>
<tr>
<td>3(a)(3)</td>
<td>F &amp; M Merger Corporation*&lt;br&gt;Kaukauna, Wisconsin&lt;br&gt;Wisconsin Ban Corp.&lt;br&gt;Prairie du Chien, Wisconsin&lt;br&gt;Prairie City Bank&lt;br&gt;Prairie du Chien, Wisconsin</td>
<td>FR - **&lt;br&gt;NP - **</td>
</tr>
<tr>
<td>3(a)(3)</td>
<td>County Bancorporation*&lt;br&gt;Crawfordsville, Iowa&lt;br&gt;Hiawatha Bank and Trust Company (in organization)&lt;br&gt;Hiawatha, Iowa</td>
<td>FR - **&lt;br&gt;NP - **</td>
</tr>
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</table>
Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register Notice Only

<table>
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<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
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</thead>
<tbody>
<tr>
<td>4(c)(8)</td>
<td>Bando McGlocklin Capital Corporation</td>
<td>FR - 4-7-97</td>
</tr>
<tr>
<td></td>
<td>Pewaukee, Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Bando McGlocklin Small Business Lending</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Company and Bando McGlocklin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Investment Corporation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Pewaukee, Wisconsin</td>
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</table>

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

<table>
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<tr>
<th>Type</th>
<th>Application</th>
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<tbody>
<tr>
<td>NONE</td>
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</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 April 11, 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>
</table>
| Farmers & Merchants Bank of Orfordville  
303 Spring Street  
P.O. Box 499  
Orfordville, Wisconsin  
53576-0499  
(608) 879-2911 | 12/30/96 | S |
Federal Reserve Bank of St. Louis
FOR THE WEEK ENDING APRIL 11, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

None.

End of Comment Period

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

Application

Change in control notification involving First Cecilian Bancorp, Inc., Cecilia, Kentucky, by C. Peter Mahurin and Dixie C. Mahurin.

End of Comment Period

N/A

Change in control notification involving Mountain Home Bancshares, Inc., Mountain Home, Arkansas, by Coffman Family LLC, Harrison, Arkansas.

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

None.

End of Comment Period

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

Application

None.

End of Comment Period
FEDERAL RESERVE BANK OF ST. LOUIS

FOR THE WEEK ENDING April 11, 1997

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>Bank RSSD Number</th>
<th>Name of Bank</th>
<th>Bank Address</th>
<th>Examination Date</th>
<th>Examination Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
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<td></td>
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<td></td>
</tr>
</tbody>
</table>


FEDERAL RESERVE BANK OF MINNEAPOLIS
Section I - Applications Subject to
Newspaper Notice Only

Application

KES Bancshares, Inc., Virginia, Minnesota for prior approval to become a bank holding company through the acquisition of 93.55% of the voting shares of Northern State Bank of Virginia, Virginia, Minnesota. *

* Subject to CRA

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

Application

Norwest Corporation, Minneapolis, Minnesota for prior approval to acquire 100% of the voting shares of The First National Bankshares, Inc., Tucumcari, New Mexico. *

* 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

NONE.
FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending April 11, 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 DATE OF EXAMINATION CRA RATING

NONE.
KANSAS CITY RESERVE BANK APPLICATIONS AND REPORTS RECEIVED
During the week ending April 11, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

Pinnacle Bank, Papillion, Nebraska, for prior approval to open a full service branch at 72nd and Cornhusker, Papillion, Nebraska.

COMMENT PERIOD ENDING DATE

Not Available

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

APPLICATION

Thomas E. Criswell, as co-trustee, Ada, Oklahoma, to acquire an additional 67.9 percent, for a total of 74.3 percent; Bill J. Horne, Sr., as co-trustee, Ada, Oklahoma, to acquire an additional 63.2 percent, for a total of 74.3 percent; C.B. Howard, as co-trustee, Ada, Oklahoma, to acquire an additional 69.8 percent, for a total of 74.3 percent; Richard J. Thompson, as co-trustee, Oklahoma City, Oklahoma, to acquire an additional 59.3 percent, for a total of 74.3 percent, of the voting shares of First Ada Bancshares, Inc., Ada, Oklahoma.

Midstate Bancorp, Inc., Hinton, Oklahoma, for prior approval to merge with Binger Agency, Inc., Binger, Oklahoma.*

April 30, 1997

May 8, 1997

Not Available

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.

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>RSSD#</th>
<th>Exam Date</th>
<th>CRA Public Date</th>
<th>CRA Rating</th>
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<tbody>
<tr>
<td>Farmers State Bank</td>
<td>387756</td>
<td>01/21/97</td>
<td>04/10/97</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>P.O. Box 304</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mankato, Kansas</td>
<td>66956-0304</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Union State Bank 227151 01/21/97 04/10/97 Satisfactory
P.O. Box 928
Arkansas City, Kansas 67005-0928

*Application is subject to CRA.
FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF APRIL 7, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

*Section 9 Application by
United Central Bank, Garland, TX
to establish a branch at
1611 Gessner, Houston, TX 77080

NOTICE EXP 04-22-97

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

APPLICATION

*Section 3(a)(1) application by
Buffalo Bancorp. Inc., Buffalo, TX,
to acquire Buffalo Corporation, Dover, DE, and
Citizens State Bank, Buffalo, TX

NOTICE EXP N/A

*Section 3(a)(1) application by
Buffalo Corporation, Dover, DE
to acquire Citizens State Bank, Buffalo, TX

NOTICE EXP N/A

Change in Control Notice by
Walter L. Cox, Sr., Naples, TX.
only notificant. to acquire an interest in
Morris County Bankshares, Inc., Naples, TX

NOTICE EXP N/A

Change in Control Notice by
Dolph Briscoe, Jr., Uvalde, TX.
only notificant. to acquire an interest in
Zavala Bankshares, Inc., Crystal City, TX
(Previously reported during the week of 03-17-97)

NOTICE EXP 04-23-97

Change in Control Notice by
Richard E. Lane, San Antonio, TX.
et al. to acquire an interest in
South Texas Capital Group, Inc., San Antonio, TX

NOTICE EXP N/A
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 APRIL 7, 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>
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<tbody>
<tr>
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</table>
## FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 4/11/97

### Section I - Applications Subject to Newspaper Notice Only Date

<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>Newspaper</th>
<th>Fed. Reg.:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eggemeyer Advisory Corp., Castle Creek Capital L.L.C., and Castle Creek Partners Fund-1, L.P., all of San Diego, California, to acquire at least 35.0 percent of Rancho Santa Fe National Bank, Rancho Santa Fe, California, and at least 24.9 percent of First Community Bank of the Desert, Yucca Valley, California.</td>
<td>4/30/97</td>
<td>4/25/97</td>
</tr>
<tr>
<td>Eggemeyer Advisory Corp., Castle Creek Capital L.L.C., Castle Creek Partners Fund-1, L.P., and Monarch Bancorp, all of San Diego, California, to merge with California Commercial Bancshares, Newport Beach, California.</td>
<td>4/24/97</td>
<td>4/18/97</td>
</tr>
<tr>
<td>Eggemeyer Advisory Corp., Castle Creek Capital L.L.C., Castle Creek Partners Fund-1, L.P., and Monarch Bancorp, all of San Diego, California, to acquire an option to purchase 19.9 percent of California Commercial Bancshares, Newport Beach, California.</td>
<td>4/24/97</td>
<td>4/18/97</td>
</tr>
<tr>
<td>Imperial Bancorp, Inglewood, California, to acquire Imperial Bank of Arizona, Phoenix, Arizona.</td>
<td>Not available</td>
<td>5/01/97</td>
</tr>
</tbody>
</table>

* Subject to CRA.
FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 4/11/97

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

Tehama Bancorp to become a bank holding company by acquiring Tehama Bank, both of Red Bluff, California. *

Newspaper: 5/07/97
Fed. Reg.: 5/12/97

Section III - Applications Subject to Federal Register Only

Tehama Bancorp, Red Bluff, California, to engage indirectly in equipment leasing activities through Bancorp Financial Services, Inc., Sacramento, California.

Fed. Reg.: Not available

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

None

* Subject to CRA.
Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during this week. Information about a particular institution’s CRA evaluation may be obtained directly from the institution.

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