ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1997, No. 16
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending April 19, 1997

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ADVISORY COUNCILS

Consumer Advisory Council.
Convened, April 17, 1997.

BANK HOLDING COMPANIES

Amboy Bancorporation, Old Bridge, New Jersey -- to
acquire up to 9.9 percent of The Community Bank of
New Jersey, Freehold, New Jersey.
Approved, April 14, 1997.

Crestar Financial Corporation, Richmond, Virginia --
to engage in various securities-related activities,
including underwriting and dealing in, to a limited
extent, certain bank-ineligible securities through
Crestar Securities Corporation.
Approved, April 14, 1997.

BANK MERGERS

AmSouth Bank of Alabama, Birmingham, Alabama -- to
merge with AmSouth Bank of Florida, Tampa, Florida;
AmSouth Bank of Georgia, Rome, Georgia; AmSouth
Bank of Tennessee, Chattanooga, Tennessee; and
AmSouth Bank of Walker County, Jasper, Alabama; and
to establish branches at the current locations.
Approved, April 14, 1997.

ENFORCEMENT

PT Bank Negara Indonesia (Persero), Jakarta,
Indonesia -- order of prohibition against Steven
King, a former loan administration officer and
institution-affiliated party of the New York agency
of PT Bank Negara Indonesia (Persero).
Announced, April 18, 1997.
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APRIL 14, 1997 TO APRIL 18, 1997
PAGE 2

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

St. Louis
Belgrade State Bank, Potosi, Missouri -- to establish
a bank in Stanley's Nu-Way Food Unit #3, Viburnum
Shopping Center, Highway 49, Viburnum, Missouri.
Approved, April 18, 1997.

Richmond
Crestar Bank, Richmond, Virginia -- to establish a
branch in the Roundwood Shopping Center at the
intersection of Padonia and Roundwood Roads,
Timonium, Maryland.
Approved, April 18, 1997.

Atlanta
First Newton Bank, Covington, Georgia -- to establish
a branch at 1767 Rock Quarry Road, Stockbridge,
Georgia.
Approved, April 14, 1997.

Richmond
Triangle Bank, Raleigh, North Carolina -- to
establish a branch inside the Winn Dixie
Supermarket at 1727 West Cumberland Avenue, Dunn,
North Carolina.
Approved, April 14, 1997.

BANK HOLDING COMPANIES

Chicago
ABC Employee Stock Ownership Plan, Anchor, Illinois
-- to acquire additional shares of Anchor
Bancorporation, Inc., Farmer City; and Anchor State
Bank, Anchor, Illinois.
Approved, April 16, 1997.

Chicago
Anchor Bancorporation, Inc., Farmer City, Illinois --
redemption of shares.
Approved, April 16, 1997.

Kansas City
Armstrong Financial Co., Minden, Nebraska -- to
acquire Minden Exchange Company, Minden, Nebraska.
Approved, April 17, 1997.

GC
Baltz Family Partners, Ltd., Parker, Colorado --
determination that it is a qualified family
partnership under the Bank Holding Company Act.
BANK HOLDING COMPANIES

Richmond
Bay Banks of Virginia, Inc., Kilmarnock, Virginia -- to acquire Bank of Lancaster.
Permitted, April 17, 1997.

Cleveland
CB Bancorp, Inc., Higginson, Ohio -- to acquire The Citizens Bank.
Approved, April 18, 1997.

Minneapolis
Community Bankshares, Inc., Fargo, North Dakota -- to acquire KeyBank National Association (Wyoming), Cheyenne, Wyoming.
Approved, April 15, 1997.

New York
Credit Suisse Group, Zurich, Switzerland -- to acquire shares of Tradewater, L.L.C., New York, New York, and engage indirectly through Trade Web in data processing.
Approved, April 18, 1997.

Director, BS&R
Deutsche Bank AG, Frankfurt, Germany -- request to permit its section 20 subsidiary, Deutsche Morgan Grenfel, Inc., New York, New York, to participate in underwriting a proposed offering in the United States of certain subordinated convertible notes of Daimler-Benz Aktiengesellschaft, Stuttgart, Germany.

GC
Dewar Family, L.P., Valdosta, Georgia -- determination that it is a qualified family partnership under the Bank Holding Company Act.
Granted, April 18, 1997.

Cleveland
First Financial Bancorp, Hamilton, Ohio -- to acquire Southeastern Indiana Bancorp, Vevay, Indiana.
Approved, April 18, 1997.

Cleveland
Approved, April 18, 1997.
BANK HOLDING COMPANIES

Richmond
Guaranty Financial Corporation, Charlottesville, Virginia -- to acquire Guaranty Bank.
Approved, April 15, 1997.

GC
JWL-GSW, Ltd., Houston, Texas -- determination that it is a qualified family partnership under the Bank Holding Company Act.

Kansas City
MAXLOU Bancshares, Inc., Tahlequah, Oklahoma -- to acquire First State Bank and Liberty Finance, Inc., and engage in consumer lending activities.
Approved, April 17, 1997.

Chicago
Approved, April 16, 1997.

Philadelphia
Approved, April 17, 1997.

New York
Swiss Bank Corporation, Basel, Switzerland -- to acquire a 9.3 percent interest in Tradeweb, L.L.C., New York, New York, and engage indirectly in data processing activities.
Approved, April 18, 1997.

Richmond
Talbot Bancshares, Inc., Easton, Maryland -- to acquire The Talbot Bank of Easton, Maryland.
Approved, April 17, 1997.

St. Louis
Approved, April 14, 1997.
H.2
APRIL 14, 1997 TO APRIL 18, 1997
PAGE 5

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

BANK MERGERS

Richmond Guaranty Bank, Charlottesville, Virginia -- to merge
with Guaranty Savings & Loan, F.A., and establish
four branches.
Approved, April 15, 1997.

BANK PREMISES

Minneapolis First National Bank in Brookings, Brookings, South
Dakota -- investment in bank premises.
Withdrawn, April 14, 1997.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

San Francisco Ligand Pharmaceuticals, Inc., San Diego, California,
and Northern Life Insurance Company, Seattle,
Washington -- registration under Regulation G.
Withdrawn, April 16, 1997.

CHANGE IN BANK CONTROL

Chicago Antioch Holding Company, Antioch, Illinois -- change
in bank control.
Permitted, April 16, 1997.

St. Louis FSB Financial Corporation, Francisco, Indiana --
change in bank control.
Permitted, April 18, 1997.

Minneapolis H & W Holding Company, Freeman, South Dakota --
change in bank control.
Permitted, April 14, 1997.

Dallas South Texas Capital Group, Inc., San Antonio, Texas --
change in bank control.
Returned, April 18, 1997.

Kansas City SSB Holdings, Inc., Miami, Oklahoma -- change in bank
control.
Permitted, April 15, 1997.
**COMPETITIVE FACTORS REPORTS**

<table>
<thead>
<tr>
<th>Location</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minneapolis</td>
<td>First Bank of South Dakota (National Association), Sioux Falls, South Dakota (New), proposed purchase of certain assets and assumption of certain liabilities of First Bank of South Dakota (National Association) -- report on competitive factors. Submitted, April 14, 1997.</td>
</tr>
</tbody>
</table>
### COMPETITIVE FACTORS REPORTS

<table>
<thead>
<tr>
<th>Location</th>
<th>Details</th>
<th>Submitted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dallas</td>
<td>First Prosperity Bank, El Campo, Texas, proposed acquisition of the assets and assumption of the liabilities of a branch of Wells Fargo Bank (Texas), N.A., Houston at 116 South Valasco, Angleton, Texas -- report on competitive factors.</td>
<td>April 17, 1997</td>
</tr>
<tr>
<td>Dallas</td>
<td>First State Bank, Austin, Texas, proposed acquisition of the assets and assumption of the liabilities of a branch of Wells Fargo Bank (Texas), N.A., Houston, Texas, at 1111 Highway 77 North, Waxahachie, Texas -- report on competitive factors.</td>
<td>April 15, 1997</td>
</tr>
<tr>
<td>Dallas</td>
<td>Peoples State Bank, Many, Louisiana, proposed merger with First Bank of Natchitoches &amp; Trust Company, Natchitoches, Louisiana -- report on competitive factors.</td>
<td>April 15, 1997</td>
</tr>
</tbody>
</table>
COMPETITIVE FACTORS REPORTS


EXTENSIONS OF TIME


Cleveland  Comunibanc Corp., Napoleon, Ohio -- extension to acquire The Henry County Bank. Granted, April 18, 1997.

MEMBERSHIP

Richmond

Guaranty Bank, Charlottesville, Virginia -- to become a member of the Federal Reserve System.

Approved, April 15, 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

Institution
Examination Date
Rating**
NONE

SECTION VI - APPLICATIONS BULLETIN

Effective April 21, 1997, information regarding the comment periods associated with applications and notices 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
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)

Deutsche Bank AG, Frankfurt, Germany, to acquire through Deutsche Financial Services Corporation, Saint Louis, Missouri, Ganis Credit Corporation, Newport Beach, California, and thereby engage in the making and servicing of loans.

N/A

The Industrial Bank of Japan, Limited, Tokyo, Japan, to engage through Aubrey G. Lanston & Co., Inc., New York, New York, in (i) securities brokerage; (ii) riskless principal transactions; (iii) private placement services and other transactional services; (iv) data processing; (v) financial and investment advisory services; (vi) futures commission merchant activities; (vii) underwriting and dealing in government obligations and money market instruments; and (vii) investing and trading activities with respect to foreign exchange and forward contracts, options, futures, options on futures, swaps, and similar contracts when traded on exchanges or not, based on any rate, price, financial asset, nonfinancial asset or group of assets.

N/A

Commerzbank, AG, Frankfurt, Germany, to acquire through CAM Acquisition, LLC, a Delaware corporation, Montgomery Asset Management LP, San Francisco, California, and thereby engage indirectly through Montgomery Asset Management, LLC in: (i) financial and investment advisory activities; (ii) agency transactional services for customer investments, including securities brokerage services and private placement services; and (iii) the provision of certain administrative services for investment companies.

N/A
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 April 19, 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: 05/03/97

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

Susquehanna Bancshares, Inc., Lititz, PA to acquire 100 percent of the voting shares of Founders Bank, Bryn Mawr, PA, pursuant to Section 3(a)(3) of the Bank Holding Company Act.

Newspaper comment period expires: N/Avail
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 18, 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>
APPLICATIONS BULLETIN  
(For the week ending April 19, 1997)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received notice from The Marblehead Bank, Marblehead, OH  
on April 15, 1997, of its intent to establish a branch at 259  
South Bridge Rd., Danbury Twp., OH.  
* May 11, 1997

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

Received Section 3(a)(1) and 4(c)(8) applications from FirstFederal  
Financial Services Corp, Wooster, OH, on April 17, 1997, to acquire  
100 percent of the voting shares of First Federal Savings and Loan  
Association of Wooster (to be known as FirstFederal Bank, N.A.),  
Wooster, Ohio and engage in manufactured home loan activities.  
*F: May 17, 1997

Received Section 3(a)(5) and 4(c)(8) applications from FirstFederal  
Financial Services Corp, Wooster, OH on April 17, 1997 to acquire  
100 percent of the voting share of Summit Bancorp, Akron, Ohio and  
engage in securities brokerage activities.  
*F: May 17, 1997

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

NONE

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

Received notice from Mellon Bank Corporation, Pittsburgh, PA on April 18, 1997, to acquire  
Buck Consultants, Inc., New York, NY and engage in employee benefits consulting activities  
pursuant Section 4(c)(8) of the Bank Holding Act. To acquire foreign subsidiaries in England,  
Canada, Australia, Trinidad, Germany, Belgium, France, and Mexico.

* - 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 18, 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 18, 1997. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

The Chippewa Valley Bank
20 South Main Street
Rittman, OH 44270
Rating: Outstanding
Exam. Date: 8-13-96
Disclosure Date: 4-3-97
RSSD#90627

Fifth Third Bank of Columbus
21 East State Street
Columbus, OH 43215
Rating: Outstanding
Exam. Date: 12-2-96
Disclosure Date: 4-7-97
RSSD#210911

The Sabina Bank
135 N. Howard Street
P.O. Box 157
Sabina, OH 45169
Rating: Satisfactory
Exam. Date: 1-27-97
Disclosure Date: 4-10-97
RSSD#159627
Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper Notice Only

Application

F & M Bank-Blakeley, Ranson, West Virginia, to establish a branch inside the Wal-Mart SuperCenter, 4 Charles Town Plaza, Charles Town, West Virginia.*

Comment Period Ending Date

5-13-97

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

Application

None.

Section III - Applications Subject to Federal Register Notice

Application

None.

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

Application

NationsBank Corporation, Charlotte, North Carolina, to make a portfolio investment through a wholly owned subsidiary in up to 10% of the shares of Valecom, Rio de Janeiro, Brazil.

*Application is subject to CRA requirements.
Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending April 18, 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>Examination Date</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>163923</td>
<td>F &amp; M Bank-Northern Virginia</td>
<td>1-27-97</td>
<td>Satisfactory</td>
</tr>
</tbody>
</table>
### Section 1 - Applications Subject to Newspaper Notice Only

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aliant Bank</td>
<td>05-06-97</td>
</tr>
<tr>
<td>Alexander City, Alabama</td>
<td></td>
</tr>
<tr>
<td>To establish a branch located at 1100 Corporate Parkway, Hoover, Alabama</td>
<td></td>
</tr>
<tr>
<td>AmSouth Bank of Tennessee</td>
<td>04-29-97</td>
</tr>
<tr>
<td>Chattanooga, Tennessee</td>
<td></td>
</tr>
<tr>
<td>To establish a branch located at 8105 Moore’s Lane, Brentwood, Tennessee, pursuant to Section 9 of the Federal Reserve Act.</td>
<td></td>
</tr>
<tr>
<td>AmSouth Bank of Tennessee</td>
<td>05-20-97</td>
</tr>
<tr>
<td>Chattanooga, Tennessee</td>
<td></td>
</tr>
<tr>
<td>To establish a branch located at 2017 Mallory Lane, Franklin, Tennessee, pursuant to 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>Compass Bancshares, Inc.</td>
<td>05-12-97*</td>
</tr>
<tr>
<td>Birmingham, Alabama</td>
<td>Federal Register</td>
</tr>
<tr>
<td>Along with Compass Bank of Texas, Inc., Birmingham, Alabama, and Compass Bancorporation of Texas, Inc., Wilmington, Delaware, to merge with Central Texas Bancorp, Inc., Waco, Texas, and thereby indirectly acquire The National Bank of Waco, Waco, Texas.</td>
<td></td>
</tr>
<tr>
<td>Pinnacle Bancshares, Inc.</td>
<td>05-06-97*</td>
</tr>
<tr>
<td>Thomson, Georgia</td>
<td>Newspaper</td>
</tr>
<tr>
<td>1-BHC formation, McDuffie Bank &amp; Trust, Thomson, Georgia.</td>
<td></td>
</tr>
<tr>
<td>Premier Bancshares, Inc.</td>
<td>05-12-97*</td>
</tr>
<tr>
<td>Atlanta, Georgia</td>
<td>Federal Register</td>
</tr>
<tr>
<td>To merge with Central and Southern Holding Company, Milledgeville, Georgia, and thereby directly acquire its bank subsidiary, Central and Southern Bank of Georgia, Milledgeville, Georgia, pursuant to Section 3(a)(5) 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 18, 1997

Section 3 - Applications Subject to Federal Register Only

Application
Premier Bancshares, Inc.
Atlanta, Georgia
To acquire Central and Southern Bank of North Georgia, Greensboro, Georgia, and thereby engage in operating a savings association, pursuant to Section 225.25(b)(9) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

Comment Period Ending Date
05-12-97

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

Application
None.
Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 18, 1997

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>The Brand Banking Company</td>
<td>Satisfactory</td>
<td>01-06-97</td>
</tr>
<tr>
<td>P. O. Box 1110</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lawrenceville, Georgia 30246</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(770) 963-9225</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial Bank of Florida</td>
<td>Satisfactory</td>
<td>01-06-97</td>
</tr>
<tr>
<td>1550 S. W. 57th Avenue</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Miami, Florida 33144</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(305) 267-1200</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Recently Approved Applications</td>
<td>Approval Date</td>
<td></td>
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<tr>
<td>--------------------------------</td>
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<td></td>
</tr>
<tr>
<td>AmSouth Bank of Alabama</td>
<td>04-14-97</td>
<td></td>
</tr>
<tr>
<td>Birmingham, Alabama</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To merge with AmSouth Bank of Walker County, Jasper, Alabama, pursuant to Section 18(c) of the Federal Deposit Insurance Act.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>AmSouth Bank of Alabama</td>
<td>04-14-97</td>
<td></td>
</tr>
<tr>
<td>Birmingham, Alabama</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To merge with AmSouth Bank of Florida, Tampa, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.</td>
<td></td>
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<tr>
<td>AmSouth Bank of Alabama</td>
<td>04-14-97</td>
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</tr>
<tr>
<td>Birmingham, Alabama</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To merge with AmSouth Bank of Georgia, Rome, Georgia, pursuant to Section 18(c) of the Federal Deposit Insurance Act.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>AmSouth Bank of Alabama</td>
<td>04-14-97</td>
<td></td>
</tr>
<tr>
<td>Birmingham, Alabama</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To merge with AmSouth Bank of Tennessee, Chattanooga, Tennessee, pursuant to Section 18(c) of the Federal Deposit Insurance Act.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>First Newton Bank</td>
<td>04-14-97</td>
<td></td>
</tr>
<tr>
<td>Covington, Georgia</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To establish a branch office located at 1767 Rock Quarry Road, Stockbridge, Georgia, pursuant to Section 9 of the Federal Reserve Act.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper Notice Only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period</th>
</tr>
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<tbody>
<tr>
<td>Merger &amp; Branch</td>
<td>Security Savings Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Farnhamville, Iowa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Bozho, Iowa branch office of</td>
<td>NP - 4-30-97</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>Bozho, Iowa</td>
<td></td>
</tr>
<tr>
<td>Merger &amp; Branch</td>
<td>Old Kent Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Grand Rapids, Michigan</td>
<td>NP - 4-15-97</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>
<td></td>
</tr>
<tr>
<td></td>
<td>Algonac, Michigan</td>
<td></td>
</tr>
<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 - 5-7-97</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>
</tbody>
</table>
Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper Notice Only cont’d

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
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<tbody>
<tr>
<td>Merger &amp; Branch</td>
<td>Citizens Bank</td>
<td>NP - **</td>
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<tr>
<td></td>
<td>Flint, Michigan</td>
<td></td>
</tr>
<tr>
<td></td>
<td>City Bank and 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></td>
<td>and to establish 33 branches</td>
<td></td>
</tr>
<tr>
<td>Branch</td>
<td>Old Kent Bank</td>
<td>NP - 4-28-97</td>
</tr>
<tr>
<td></td>
<td>Grand Rapids, Michigan</td>
<td></td>
</tr>
<tr>
<td></td>
<td>to establish a mobile branch</td>
<td></td>
</tr>
<tr>
<td>Branch</td>
<td>Bank of Illinois in Normal</td>
<td>NP - 4-22-97</td>
</tr>
<tr>
<td></td>
<td>Normal, Illinois</td>
<td></td>
</tr>
<tr>
<td></td>
<td>to establish a branch at 403 North Veterans Parkway</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Bloomington, Illinois</td>
<td></td>
</tr>
<tr>
<td>Merger &amp; Branch</td>
<td>M&amp;I Bank of Janesville</td>
<td>NP - **</td>
</tr>
<tr>
<td></td>
<td>Janesville, Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>M&amp;I Bank of Beloit</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Beloit, Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>M&amp;I Bank of Delavan</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Delavan, Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>and to establish 7 branches</td>
<td></td>
</tr>
<tr>
<td>Branch</td>
<td>M&amp;I Bank of Burlington</td>
<td>NP - 4-25-97</td>
</tr>
<tr>
<td></td>
<td>Burlington, Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5455 Sheridan Road</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Kenosha, Wisconsin</td>
<td></td>
</tr>
</tbody>
</table>
Membership
Community Savings Bank (in organization)
Robins, Iowa
To become a member of the Federal Reserve System

NP - **

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 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 |
<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period</th>
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<tbody>
<tr>
<td>3(a)(3)</td>
<td>Amcore Financial, Inc.*</td>
<td>FR - 4-22-97</td>
</tr>
<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>
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<tr>
<td></td>
<td>Mount Horeb, Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Belleville Bancshares Corporation</td>
<td></td>
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<tr>
<td></td>
<td>Belleville, Wisconsin</td>
<td></td>
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<tr>
<td></td>
<td>Belleville State Bank</td>
<td></td>
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<tr>
<td></td>
<td>Belleville, Wisconsin</td>
<td></td>
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<tr>
<td>3(a)(5)</td>
<td>Marshall &amp; Ilsey Corporation*</td>
<td>FR - 5-5-97</td>
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<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>
<td></td>
</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>
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<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>
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<td></td>
<td>City Bank</td>
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<td>St. Johns, Michigan</td>
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<td>CB North</td>
<td></td>
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<tr>
<td></td>
<td>Charlevoix, Michigan</td>
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<tr>
<td>3(a)(3)</td>
<td>NEB Corporation*</td>
<td>FR - 5-5-97</td>
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<tr>
<td></td>
<td>Fond du Lac, Wisconsin</td>
<td>NP - 4-30-97</td>
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<tr>
<td></td>
<td>State Bank of St. Cloud</td>
<td></td>
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<td></td>
<td>St. Cloud, Wisconsin</td>
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</table>
Federal Reserve Bank of Chicago

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

<table>
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<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
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</thead>
</table>
| 3(a)(5)  | F & M Bancorporation, Inc.*
             Kaukauna, Wisconsin
             Citizens National Bancorp, Inc.
             Darlington, Wisconsin
             Citizens National Bank of Darlington
             Darlington, Wisconsin | FR - 5-12-97
|          |                                                                             | NP - 5-12-97                |
| 3(a)(5)  | F & M Merger Corporation*                                                   | FR - 5-12-97               |
|          | Kaukauna, Wisconsin                                                         | NP - 5-12-97               |
|          | Citizens National Bancorp, Inc.                                            |                             |
|          | Darlington, Wisconsin                                                       |                             |
|          | Citizens National Bank of Darlington                                        |                             |
|          | Darlington, Wisconsin                                                       |                             |
| 3(a)(5)  | F & M Bancorporation, Inc.*
             Kaukauna, Wisconsin
             Wisconsin Ban Corp.
             Prairie du Chien, Wisconsin
             Prairie City Bank
             Prairie du Chien, Wisconsin | FR - 5-12-97
<p>|          |                                                                             | NP - 5-7-97                 |
| 3(a)(5)  | F &amp; M Merger Corporation*                                                   | FR - 5-12-97               |
|          | Kaukauna, Wisconsin                                                         | NP - 5-7-97                 |
|          | Wisconsin Ban Corp.                                                         |                             |
|          | Prairie du Chien, Wisconsin                                                |                             |
|          | Prairie City Bank                                                          |                             |
|          | Prairie du Chien, Wisconsin                                                |                             |
| 3(a)(3)  | Country Bancorporation*                                                    | FR - 5-12-97               |
|          | Crawfordsville, Iowa                                                        | NP - 4-7-97                 |
|          | Hiawatha Bank and Trust Company (in organization)                          |                             |
|          | Hiawatha, Iowa                                                              |                             |
| 3(a)(3)  | Community Financial Corp.*                                                 | FR - **                     |
|          | Edgewood, Iowa                                                              | NP - 3-31-97                |
|          | Community Savings Bank (in organization)                                   |                             |
|          | Robins, Iowa                                                                |                             |</p>
<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period</th>
<th>Ending Date</th>
</tr>
</thead>
</table>
| 3(a)(1) | Peoples Financial Services, Inc.*  
Hamtramck, Michigan  
Peoples State Bank  
Hamtramck, Michigan | FR - **         | NP - 5-10-97  |
| 3(a)(1) | Dunn Investment Co.*  
Eagle Grove, Iowa  
Dunn Shares  
Eagle Grove, Iowa  
F & M Shares Corp.  
Eagle Grove, Iowa  
Farmers & Merchants Savings Bank  
Manchester, Iowa | FR - 5-16-97     | NP - **       |
| 3(a)(3) | Shorebank Corporation*  
Chicago, Illinois  
Shorebank Pacific Corporation  
Ilwaco, Washington  
Shoretrust Bank  
Seattle, Washington | FR - 5-17-97     | NP - **       |
| 3(a)(1) | Shorebank Pacific Corporation*  
Ilwaco, Washington  
Shoretrust Bank  
Seattle, Washington | FR - 5-17-97     | NP - **       |
Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
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<tbody>
<tr>
<td>4(c)(8)</td>
<td>Shorebank Pacific Corporation Ilwaco, Washington</td>
<td>FR - 5-17-97</td>
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<tr>
<td></td>
<td>Shoretrust Trading Group Ilwaco, Washington</td>
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</table>

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

<table>
<thead>
<tr>
<th>Type</th>
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<tbody>
<tr>
<td>NONE</td>
<td></td>
</tr>
</tbody>
</table>
Federal Reserve Bank of Chicago

Section V - Availability of CRA Public Evaluations

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending April 18, 1997. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

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

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

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

<table>
<thead>
<tr>
<th>BANK NAME/LOCATION</th>
<th>EXAMINATION DATE</th>
<th>RATING</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Bank &amp; Trust of Evanston 800 Church Street Evanston, Illinois 60201 (847) 733-7400</td>
<td>12/16/96</td>
<td>S</td>
</tr>
</tbody>
</table>
SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

None.

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

Application

Change in control notification involving First Cecilian Bancorp, Inc., Cecilia, Kentucky, by C. Peter Mahurin and Dixie C. Mahurin (previously reported during the week ending April 11, 1997).

Federal Register: 4-30-97

Change in control notification involving Mountain Home Bancshares, Inc., Mountain Home, Arkansas, by Coffman Family LLC, Harrison, Arkansas (previously reported during the week ending April 11, 1997).

Federal Register: 5-2-97

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

None.

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

Application

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>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>833646</td>
<td>City Bank &amp; Trust of Moberly</td>
<td>Moberly, MO</td>
<td>1/13/97</td>
<td>Satisfactory</td>
</tr>
</tbody>
</table>
FEDERAL RESERVE BANK OF MINNEAPOLIS
Section I - Applications Subject to
Newspaper Notice Only

Application

First Interstate Bank of Commerce, Billings, Montana

to establish a branch in Bozeman, Montana.  *

* Subject to CRA

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

Application

First Bank System, Inc., Minneapolis, Minnesota for

prior approval to acquire, through merger U.S. Bancorp,

Portland, Oregon.  *

Carl Karge to acquire control of 14.40% of the voting

shares of Western Holding Company, Wolf Point, Montana.

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section III - Applications Subject

to Federal Register Notice Only

Application

First Bank System, Inc., Minneapolis, Minnesota to

engage in certain trust, insurance agency, letter of

credit issuing and paying, credit reinsurance,

mortgage banking, investment advisory, community
devolution, and leasing activities through the acquisition

of the nonbank subsidiaries of U.S. Bancorp, Portland, Oregon.

Norwest Corporation, Minneapolis, Minnesota to engage in

residential mortgage lending activities through the acquisition

of Ohio Executive Mortgage Company, a joint venture with Sluss

Realty Company, Mansfield, Ohio.

Norwest Corporation, Minneapolis, Minnesota to engage in

residential mortgage lending activities through the acquisition

of Trinity Mortgage Affiliates, a joint venture with Trinity

Mortgage Partners, Inc., Atlanta, Georgia.

Norwest Corporation, Minneapolis, Minnesota to engage in

residential mortgage lending through the acquisition

of IMS Mortgage Company, a joint venture with East Brook Corporation

of Iowa, d/b/a Skogman Realty, Cedar Rapids, Iowa.

Comment Period

Ending Date

May 8, 1997

May 16, 1997

May 8, 1997

May 16, 1997

May 8, 1997

Not yet available

(Federal Register)

(Federal Register)
Application

First Bank System, Inc., Minneapolis, Minnesota, to indirectly engage in export trading company activities through the acquisition of U.S. Bancorp, Portland, Oregon, and its subsidiaries.

Section V - Availability of CRA Public Evaluations
week ending April 18, 1997

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

<table>
<thead>
<tr>
<th>BANK(S) EXAMINED</th>
<th>DATE OF EXAMINATION</th>
<th>CRA RATING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merchants State Bank</td>
<td>January 7, 1997</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>P.O. Box 399</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| Freeman, South Dakota  |                     |              | 57029
### KANSAS CITY RESERVE BANK APPLICATIONS AND REPORTS RECEIVED

During the week ending April 18, 1997

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

<table>
<thead>
<tr>
<th>APPLICATION</th>
<th>COMMENT PERIOD ENDING DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Havelock Bank, Lincoln, Nebraska, for prior approval to establish a branch facility at 27th and Pine Lake Road, Lincoln, Nebraska.</td>
<td>Not Available</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>APPLICATION</th>
<th>COMMENT PERIOD ENDING DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thomas Rily Ford, Paul Emil Nelson, and Henry Thomas Southway, all of Alamosa, Colorado, to each acquire an additional 3.0 percent, for a total of 26.6 percent east, of the voting shares of Alamosa Bancorporation Ltd., Alamosa, Colorado.</td>
<td>May 1, 1997</td>
</tr>
<tr>
<td>Poteau Bancshares, Inc., Poteau, Oklahoma, for prior approval to become a bank holding company through the acquisition of 85.85 percent of the voting shares of First Poteau Corporation, Poteau, Oklahoma.*</td>
<td>May 17, 1997</td>
</tr>
<tr>
<td>Hohl Financial, Inc., Wahoo, Nebraska, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Wahoo State Bank, Wahoo, Nebraska.*</td>
<td>Not Available</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>APPLICATION</th>
<th>COMMENT PERIOD ENDING DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>None.</td>
<td></td>
</tr>
</tbody>
</table>
SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE OR NEWSPAPER NOTICE

APPLICATION

Bank of Chelsea, Chelsea, Oklahoma, for prior approval to become a member of the Federal Reserve System. Not Available

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>
</tr>
</thead>
<tbody>
<tr>
<td>The Gunnison Bank &amp; Trust</td>
<td>502559</td>
<td>01-13-97</td>
<td>04-16-97</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>P.O. Box 119</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gunnison, Colorado</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frontier Bank of Laramie Co.</td>
<td>4053</td>
<td>02-02-97</td>
<td>04-16-97</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>P.O. Box 15720</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cheyenne, Wyoming 82003-5720</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Application is subject to CRA.*
APPLICATION

*Section 18(c) application received from
Minden Bank & Trust Company, Minden, LA.
to acquire First Federal Savings Bank,
Shreveport, LA
(Previously reported during the week of 03-17-97)

*Section 9 application received from
Minden Bank & Trust Company, Minden, LA.
to establish a branch at 6601 Youree Drive,
Shreveport, LA 71105
(Previously reported during the week of 03-17-97)

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

APPLICATION

*Section 3(a)(1) application by
Bonstate Bancshares, Inc., Bonham, TX.
to acquire Bonham Financial Services, Inc.,
Dover, DE, and Bonham State Bank, Bonham, TX
(Previously reported during the week of 3-24-97)

*Section 3(a)(1) application by
Bonham Financial Services, Inc., Dover, DE
to acquire Bonham State Bank, Bonham, TX
(Previously reported during the week of 3-24-97)

*Section 3(a)(1) application by
Medina Bankshares, Inc., D'Hanis, TX
to acquire Medina Financial, Inc., Carson City, NV,
and D'Hanis State Bank, D'Hanis, TX
(Previously reported during the week of 03-17-97)

*Section 3(a)(1) application by
Medina Financial, Inc., Carson City, NV
to acquire D'Hanis State Bank, D'Hanis, TX
(Previously reported during the week of 03-17-97)
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.
SECTIONS V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF APRIL 14, 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>Security Bank</td>
<td>97/01/06</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>P.O. Box 121288</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1521 North Cooper.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Suite 100</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Arlington, TX 76012</td>
<td></td>
<td></td>
</tr>
<tr>
<td>133551</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Texas Heritage Bank</td>
<td>97/01/06</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>P.O. Box 158</td>
<td></td>
<td></td>
</tr>
<tr>
<td>500 West Highway 79</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hutto, TX 78634</td>
<td></td>
<td></td>
</tr>
<tr>
<td>961156</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 4/18/97

Section I - Applications Subject to Newspaper Notice Only Date

Application

None

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

Imperial Bancorp, Inglewood, California, to acquire
Imperial Bank of Arizona, Phoenix, Arizona. *

Newspaper: Not available
Fed. Reg.: 5/01/97

Zubair and Khatija Kazi, Studio City, California, and
Yahia and Magda Abdul-Rahman, Altadena, California,
to acquire up to 55 percent of Greater Pacific
Bancshares, Whittier, California. *

Newspaper: 4/18/97
Fed. Reg.: 5/05/97

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.: 5/05/97

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

None

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

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

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

*Under the rating system an institution's CRA performance is assigned one of the following four ratings:

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

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

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

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

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.