

ANNOUNCEMENT  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

H.2, 1997, No. 8  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending February 22, 1997

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**TESTIMONY AND STATEMENTS**

Monetary policy objectives -- statement by Chairman Greenspan before the Senate Committee on Banking, Housing, and Urban Affairs, February 26, 1997.  
Approved, February 19, 1997.

Monetary policy report to Congress.  
Approved, February 18, 1997.

**BANK HOLDING COMPANIES**

Canadian Imperial Bank of Commerce, Toronto, Canada -  
- to engage in trading in certain futures and options through CIBC Investment Corporation, New York, New York.  
Permitted, February 18, 1997.

Toronto Dominion Bank, Toronto, Canada, and Waterhouse Investor Services, New York, New York --  
to acquire shares of Marketware International, Holmdel, New Jersey, and engage in data processing activities.  
Permitted, February 18, 1997.

**REGULATIONS AND POLICIES**

Regulation Y -- revisions to eliminate unnecessary regulatory burden and operating restrictions, and streamline the application and notice process (Dockets R-0935 and R-0936).  
Approved, February 19, 1997.

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

ABBREVIATIONS: BS&R - Banking Supervision and Regulation; C&CA - Consumer and Community Affairs; FOMC - Federal Open Market Committee; FRBO - Federal Reserve Bank Operations; IF - International Finance; OSDM - Office of Staff Director for Management

**BANK BRANCHES, DOMESTIC**

Atlanta	AmSouth Bank of Tennessee, Chattanooga, Tennessee -- to establish a branch at 7604 Highway 70 South, Nashville, Tennessee. Approved, February 18, 1997.
New York	Bank of New York, New York, New York -- to establish a branch at 1730 Route 46, West Paterson, New Jersey; and 500 Route 23 North, Pompton Plains, New Jersey. Approved, February 20, 1997.
Secretary	U.S. Bank of Utah, Salt Lake City, Utah -- to establish branches at Orem SuperTarget, 175 West Center Street, Orem, and Riverdale SuperTarget, Interstate 84 and Riverdale Road, Riverdale, Utah. Approved, February 18, 1997.
Chicago	1st Source Bank, South Bend, Indiana -- to establish a branch at 2900 South State Street, St. Joseph, Michigan. Approved, February 18, 1997.

**BANK HOLDING COMPANIES**

Chicago	Anchor Bancorporation, Inc., Farmers City, Illinois relief from a commitment and redemption of shares. Returned, February 19, 1997.
Chicago	Blackhawk Bancorp, Inc., Beloit, Wisconsin -- to acquire Midland Acceptance Corp., Rochell, Illinois, and engage in lending activities. Returned, February 20, 1997.
Chicago	Brickyard Bancorp, Inc., Northbrook, Illinois -- to acquire Sysco Financial, Inc., Lincolnbrook, Illinois, and Brickyard Bank. Approved, February 20, 1997.
Atlanta	Colonial BancGroup, Inc., Montgomery, Alabama -- to merge with Shamrock Holding, Inc., Evergreen, Alabama, and acquire The Union Bank. Approved, February 18, 1997.

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

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**BANK HOLDING COMPANIES**

Minneapolis	Community First Bankshares, Inc., Fargo, North Dakota -- to engage in general insurance agency activities through Lakefield Agency, Inc., Lakefield, Minnesota. Approved, February 18, 1997.
St. Louis	FGH Bancorp, Inc., Herrin, Illinois -- to acquire Bank of Herrin; and Carterville State & Savings Bank, Carterville, Illinois. Approved, February 21, 1997.
Chicago	First Financial Bancorporation, Iowa City, Iowa -- to acquire West Branch Bancorp, Inc., West Branch, Iowa, and West Branch State Bank. Approved, February 20, 1997.
Director, BS&R	First State Bancshares of Blakely, Inc., Blakely, Georgia -- request for relief from a commitment made in connection with application to acquire First Southwest Bancorp, Inc., Donaldsonville, Georgia. Granted, February 19, 1997.
Kansas City	Intra Financial Corp., Clyde, Kansas -- to acquire Farmers State Bancshares of Sabetha, Inc. Sabetha, Kansas. Approved, February 19, 1997.
St. Louis	Liberty Bancshares, Inc., Alton, Illinois -- to acquire Liberty Bank. Permitted, February 21, 1997.
San Francisco	Microsoft Corporation, Redmond, Washington -- request for deregistration pursuant to Regulation G. Granted, February 20, 1997.
Richmond	NationsBank Corporation, Charlotte, North Carolina -- to acquire First Federal Savings Bank of Brunswick, Georgia, Brunswick, Georgia. Permitted, February 19, 1997.

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

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**BANK HOLDING COMPANIES**

St. Louis            NCF Financial Corporation, Bardstown, Kentucky -- to become a bank holding company upon conversion of its subsidiary, Nelson County Federal Savings Bank to a state-chartered nonmember bank to be named NCF Bank and Trust.  
Approved, February 19, 1997.

Minneapolis        River Falls Bancshares, Inc., River Falls, Wisconsin -- to acquire River Falls State Bank.  
Approved, February 19, 1997.

**BANK MERGERS**

Kansas City        Adams Bank and Trust, Ogallala, Nebraska -- to merge with First State Bank, Lodgepole, Nebraska.  
Approved, February 19, 1997.

**CHANGE IN BANK CONTROL**

Kansas City        Oklahoma State Bancorporation, Inc., Ada, Oklahoma -- change in bank control.  
Permitted, February 19, 1997.

**COMPETITIVE FACTORS REPORTS**

Philadelphia        Absecon Interim National Bank, Absecon, New Jersey, proposed merger with The First National Bank of Absecon -- report on competitive factors.  
Submitted, February 20, 1997.

Secretary         Bank of America Illinois, Chicago, Illinois, proposed merger with Bank of America National Trust & Savings Association, San Francisco, California -- report on competitive factors.  
Submitted, February 21, 1997.

San Francisco      Bank of Newport, Newport, Oregon, proposed merger with Valley Commercial Bank -- report on competitive factors.  
Submitted, February 20, 1997.

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

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**COMPETITIVE FACTORS REPORTS**

Philadelphia Boatmen's Credit Card Bank, Albuquerque, New Mexico, proposed merger with NationsBank of Delaware National Association, Dover, Delaware -- report on competitive factors.  
Submitted, February 20, 1997.

Atlanta Farmers and Merchants Bank, Clarksville, Tennessee, proposed purchase of certain assets and assumption of certain liabilities of the Lebanon, branch of Trans Financial Bank Tennessee, N.A., Cookeville, Tennessee, and to establish one branch -- report on competitive factors.  
Submitted, February 19, 1997.

Richmond First National Bank of Altavista, Altavista, Virginia, proposed merger with Pinnacle Bank, National Association (Interim) -- report on competitive factors.  
Submitted, February 21, 1997.

Dallas First National Bank of Temple, Temple, Texas, proposed merger with New Temple Bank -- report on competitive factors.  
Submitted, February 20, 1997.

Philadelphia First National Interim Bank, Dunmore, Pennsylvania, proposed merger with First National Community Bank -- report on competitive factors.  
Submitted, February 20, 1997.

Atlanta First Union National Bank of Georgia, Atlanta, Georgia, proposed merger with First Union Interim National Bank of Georgia, and thereby acquire the assets and assumption of the liabilities of First Union Direct Bank, N.A., Augusta, Georgia -- report on competitive factors.  
Submitted, February 21, 1997.

Atlanta Harbor Florida Bancorp, Inc., Fort Pierce, Florida -- proposed acquisition of the assets and assumption of the liabilities of Harbor Federal Savings Bank -- report on competitive factors.  
Submitted, February 18, 1997.

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

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**COMPETITIVE FACTORS REPORTS**

Richmond	Leeds Federal Savings Bank, Baltimore, Maryland, proposed merger with Leeds Interim Savings Bank -- report on competitive factors. Submitted, February 18, 1997.
Minneapolis	New United Prairie Bank-Slayton, Slayton, Minnesota, proposed merger with United Prairie Bank-Slayton -- report on competitive factors. Submitted, February 19, 1997.
Dallas	Norwest Bank Texas, South, National Association, San Antonio, Texas, proposed merger with Norwest Bank Texas, Alice, Texas, Alice; Norwest Bank Texas, Premont, Premont; and Norwest Bank Texas, Robstown, National Association, Robstown, Texas -- report on competitive factors. Submitted, February 20, 1997.
Chicago	Park Ridge Community Bank, Park Ridge, Illinois, proposed merger with The Bank of Park Ridge-Interim Bank -- report on competitive factors. Submitted, February 20, 1997.
Chicago	Pinnacle Bank, Cicero, Illinois, proposed merger with Pinnacle Bank, F.S.B., Batavia, Illinois -- report on competitive factors. Submitted, February 20, 1997.
Philadelphia	Prudential Savings Association, Philadelphia, Pennsylvania, proposed purchase of the assets and assumption of the liabilities of two branches of Roxborough Federal Savings Bank -- report on competitive factors. Submitted, February 20, 1997.
Philadelphia	St. Edmonds Federal Savings Bank, Philadelphia, Pennsylvania, proposed merger with Home Building Society Bank -- report on competitive factors. Submitted, February 20, 1997.

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

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**COMPETITIVE FACTORS REPORTS**

Minneapolis Security Bank of Hebron, Hebron, North Dakota, proposed merger with Dakota Community Bank, Dickinson, North Dakota -- report on competitive factors.  
Submitted, February 21, 1997.

Atlanta SouthTrust Bank of Florida, St. Petersburg, Florida, proposed acquisition of the assets and assumption of the liabilities of Charter Bank, Delray Beach, Florida -- report on competitive factors.  
Submitted, February 21, 1997.

Boston USTrust, Boston, Massachusetts, proposed merger with The Co-operative Bank of Concord; and The Braintree Savings Bank, Braintree, Massachusetts -- report on competitive factors.  
Submitted, February 20, 1997.

**EXTENSIONS OF TIME**

Chicago F & M Bancorporation, Inc., Kaukauna, Wisconsin -- extension to May 22, 1997, to acquire Green County Bank, Brodhead, Wisconsin.  
Granted, February 19, 1997.

Atlanta First Commerce Corporation, New Orleans, Louisiana -- extension to May 29, 1997, to engage in community development investment activities through 150 Baronne Street Limited Partnership.  
Granted, February 20, 1997.

St. Louis Louisville Development Bancorp, Inc., Louisville, Kentucky -- extension to July 31, 1997, to engage de novo in community development activities through Louisville Real Estate Development Company.  
Granted, February 19, 1997.

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FEBRUARY 18, 1997 TO FEBRUARY 21, 1997

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

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**INTERNATIONAL OPERATIONS**

Director, BS&R J.P. Morgan & Co., Incorporated, New York, New York -  
- request for waiver of the 45-day prior notice  
period to make an investment in Consorcio de  
Alimentos Fabril Pacifico S.A., Lima, Peru.  
Granted, February 21, 1997.



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

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**BANK HOLDING COMPANIES**

Chicago	Community Grain Co., Coon Rapids, Iowa -- to engage in management consulting to depository institutions through Banc Service Corp., Mason City, Iowa. Permitted, February 14, 1997.
Chicago	First Citizens Financial Corp., Mason City, Iowa-- to engage in management consulting to depository institutions through Banc Services Corp. Permitted, February 14, 1997.

**COMPETITIVE FACTORS REPORTS**

Philadelphia	SunBank, Selinsgrove, Pennsylvania, proposed acquisition of Bucktail Bank and Trust Company, Emporium, Pennsylvania -- report on competitive factors. Submitted, January 27, 1997.
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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

\*Subject to CRA.

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

**FEDERAL RESERVE BANK OF NEW YORK**

**Comment Period**  
**Ending Date**

**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)**

Lloyds TSB Group plc, London, England, and Lloyds Bank plc, London, England, to retain indirectly all the voting shares of IAI Holdings, Inc., Minneapolis, Minnesota ("Holdings") and its subsidiaries, and thereby engage in the following nonbanking activities: (i) providing administrative and investment advisory services to mutual funds that have no principal underwriter; (ii) providing foreign exchange execution and advisory services to institutional customers; (iii) performing functions or activities that may be performed by a trust company; (iv) acting as investment or financial adviser; (v) securities brokerage services; and, (vi) providing investment advice on financial futures and options on futures.

N/A

**SECTION IV**

**Applications Not Involving**  
**Public Comment**

Notification by Bankers Trust New York Corporation, New York, New York, to make an additional investment in a foreign subsidiary.

**SECTION V**

**Availability of CRA Public Evaluations**

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

**Week Ending February 22, 1997**

<b><u>NAME OF BANK</u></b>	<b><u>RATING</u></b>	<b><u>EXAMINATION DATE</u></b>
IBJ Schroder Bank and Trust Company One State Street New York, New York 10004	Outstanding	September 16, 1996

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**

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

NONE

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

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

Newspaper comment period expires: 3/02/97  
Federal Register comment period expires: 3/03/97

Patriot Bank Corp., Pottstown, PA to become a bank holding company through the  
acquisition of 100 percent voting shares of Patriot Bank, Pottstown, PA, pursuant to Section  
3(a)(1) of the Bank Holding Company Act.

Newspaper comment period expires: 3/17/97  
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

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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**SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS**

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending February 21, 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.

**Bank/Location**

**Examination Date**

**CRA Rating**

NONE

NONE

NONE

**APPLICATIONS BULLETIN**  
**(For the week ending February 22, 1997)**

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

NONE

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

Received application from Commercial Bancshares Savings and Employee Stock Ownership Plan, West Liberty, Kentucky, on February 21, 1997, to acquire 32.00 percent of the outstanding voting shares of Commercial Bancshares, Inc., West Liberty, Kentucky (a holding company in formation), pursuant to Section 3(a)(1) of the Bank Holding Company Act.

\* N: March 17, 1997

Received application from CB Bancorp, Inc., Higginsport, Ohio, on February 21, 1997, to acquire The Citizens Bank, Higginsport, Ohio, pursuant to Section 3(a)(1) of the Bank Holding Company Act.

\* Not Yet Known #

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

NONE

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

NONE

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\* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

# - Expected to End 30 Days from Date of Receipt

**AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
(February 21, 1997)

The following state member banks have been examined by the Federal Reserve Bank of Cleveland for compliance with The Community Reinvestment Act. A public evaluation document became available from the bank(s) listed below during the week ended February 21, 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

<u>Application</u>	<u>Comment Period Ending Date</u>
Woodsboro Bancshares, Inc., Woodsboro, Maryland, to become a bank holding company through the acquisition of 100% of the voting shares of Woodsboro Bank, Woodsboro, Maryland.*	2-27-97
Southern Financial Bank, Warrenton, Virginia, to establish a branch at 4021 University Drive, Fairfax, Virginia.*	3-10-97
Centura Bank, Rocky Mount, North Carolina, to establish a branch inside the K-Mart at 5601 University Parkway, Winston-Salem, North Carolina.*	3-12-97
Guaranty Bank, Charlottesville, Virginia (the proposed successor to Guaranty Savings & Loan, F.A.), for membership in the Federal Reserve System.*	3-19-97
Guaranty Bank, Charlottesville, Virginia, an organizing bank, to merge with Guaranty Savings & Loan, F.A., Charlottesville, Virginia.*	3-19-97

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

Guaranty Financial Corporation, Charlottesville, Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of Guaranty Bank, Charlottesville, Virginia (the proposed successor to Guaranty Savings & Loan, F.A.).*	3-19-97
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\*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

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

Application

None.

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending February 21, 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.

	<u>Examination</u> <u>Date</u>	<u>Rating</u>
Bank of the Commonwealth 403 Boush Street Norfolk, Virginia 23510-1200	11-18-96	Satisfactory
First Bank 112 West King Street Strasburg, Virginia 22657-1430	11-18-96	Satisfactory
Resource Bank 3720 Virginia Beach Boulevard Virginia Beach, Virginia 23452-3414	11-18-96	Satisfactory

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending February 21, 1997

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Pointe Bank Pembroke Pines, Florida To merge with Pointe Federal Savings Bank, Boca Raton, Florida, pursuant to Section 18(c) of the Federal Reserve Act.	Not yet available*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Coastal Commerce Bancshares, Inc. Kaplan, Louisiana Change in control notification by Octave Henry Deshotels, Jr., to increase his ownership from 9.7 percent to 12.6 percent through a reverse stock split.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
None.	

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

<u>Application</u>
Pointe Bank Pembroke Pines, Florida To acquire certain assets and assume certain liabilities of Pointe Federal Savings Bank, Boca Raton, Florida, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.

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\*Subject to the provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending February 21, 1997

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

Application

First State Bancshares, Inc.  
Blakely, Georgia  
Commitment waiver request.

Pioneer Bankcorp, Inc.  
Clewiston, Florida  
To increase its investment in community development activities designed primarily to promote community welfare, pursuant to Section 225.25(b)(6) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

Deposit Guaranty Corporation  
Jackson, Mississippi  
Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act for Deposit Guaranty Louisiana Corp., Shreveport, Louisiana, to merge with First Capital Bancorp, Inc., Monroe, Louisiana, and thereby directly acquire Capital Bank, Monroe, Louisiana.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending February 21, 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.

**Bank**

**CRA Rating**

**Examination Date**

None.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending February 21, 1997

Recently Approved Applications

Approval Date

The Colonial BancGroup, Inc.

02-18-97

Montgomery, Alabama

To merge with Shamrock Holding, Inc., Evergreen, Alabama, and thereby directly acquire its subsidiary, The Union Bank, Evergreen, Alabama, pursuant to Section 3(a)(5) of the Bank Holding Company Act.

First State Bancshares, Inc.

02-18-97

Blakely, Georgia

Commitment waiver request.

Amsouth Bank of Tennessee

02-18-97

Chattanooga, Tennessee

To establish a branch office located at 7604 Highway 70 South, Nashville, Tennessee.

Tri-City Bank & Trust Company

02-20-97

Blountville, Tennessee

To acquire certain assets and assume the deposits of the Kingsport, Tennessee branch of Greene County Bank, Greeneville, Tennessee, located in the Wal-Mart Supercenter #599 at 3200 Fort Henry Drive, pursuant to Section 18(c) of the Bank Holding Company Act.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(1) Notice	Community Bank Corp. Park Ridge, Illinois Park Ridge Community Bank Park Ridge, Illinois	NP - 3-8-97

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
COC-HC	Antioch Holding Company Antioch, Illinois By Randolph S. Miles	FR - 2-20-97 NP - **
3(a)(1)	AliKat Investments, Inc.* Gurnee, Illinois NorthSide Community Bank Gurnee, Illinois (in organization)	FR - 3-3-97 NP - 2-28-97
3(a)(3)	Blackhawk Bancorp, Inc.* Beloit, Wisconsin Rochelle Bancorp, Inc. Rochelle, Illinois Rochelle Savings Bank, S.B. Rochelle, Illinois	FR - 3-3-97 NP - 3-1-97
3(a)(1)	Vanderbilt Holding Company, Inc.* Fairfax, Iowa Fairfax State Savings Bank Fairfax, Iowa	FR - 1-24-97 NP - 3-01-97
3(a)(1)	The Connor Trusts* Marshfield, Wisconsin Pioneer Bancorp, Inc. Auburndale, Wisconsin Pioneer State Bank Auburndale, Wisconsin	FR - 2-28-97 NP - 2-24-97

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(3)	Coal City Corporation* Chicago, Illinois U.S. Bancorp Lansing, Illinois U.S. Bank Lansing, Illinois	FR - 3-21-97 NP - **
3(a)(3)	Manufacturers National Corporation* Chicago, Illinois U.S. Bancorp, Inc. Lansing, Illinois U.S. Bank Lansing, Illinois	FR - 3-21-97 NP - **
3(a)(1)	Pioneer Bancorp, Inc.* Auburndale, Wisconsin Pioneer State Bank Auburndale, Wisconsin	FR - 2-28-97 NP - 2-24-97
3(a)(1)	Brickyard Bancorp, Inc.* Northbrook, Illinois Sysco Financial, Inc. Lincolnwood, Illinois Brickyard Bank Lincolnwood, Illinois	FR - 2-14-97 NP - 2-18-97
3(a)(1)	First Equity Corp.* Skokie, Illinois 1st Equity Bank Skokie, Illinois (in organization)	FR - 2-27-97 NP - 3-10-97

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Blackhawk Bancorp, Inc. Beloit, Wisconsin Midland Acceptance Corporation Rochelle, Illinois	FR - 3-3-97
4(c)(8)	HPK Financial Corporation Chicago, Illinois Mortgage Service America, Inc. Lombard, Illinois	FR - 3-5-97
4(c)(8)	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands Standard Federal Bancorporation, Inc. Troy, Michigan Standard Federal Bank Troy, Michigan Standard Brokerage Services, Inc. Troy, Michigan	FR - 3-4-97
4(c)(8)	ABN AMRO Bank N.V. Amsterdam, The Netherlands Standard Federal Bancorporation, Inc. Troy, Michigan Standard Federal Bank Troy, Michigan Standard Brokerage Services, Inc. Troy, Michigan	FR - 3-4-97

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register  
Notice Only - cont'd

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands Standard Federal Bancorporation, Inc. Troy, Michigan Standard Federal Bank Troy, Michigan Standard Brokerage Services, Inc. Troy, Michigan	FR - 3-4-97
4(c)(8)	ABN AMRO Holding, N.V. Amsterdam, The Netherlands Standard Federal Bancorporation, Inc. Troy, Michigan Standard Federal Bank Troy, Michigan Standard Brokerage Services, Inc. Troy, Michigan	FR - 3-4-97
4(c)(8)	ABN AMRO North America, Inc., Chicago, Illinois Standard Federal Bancorporation, Inc. Troy, Michigan Standard Federal Bank Troy, Michigan Standard Brokerage Services, Inc. Troy, Michigan	FR - 3-4-97
4(c)(8)	Pinnacle Financial Services, Inc. St. Joseph, Michigan IFB Investment Services, Inc. Valparaiso, Indiana	FR - 3-12-97

Federal Reserve Bank of Chicago

Section III -Applications Subject to Federal Register  
Notice Only- cont'd

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Pinnacle Financial Services, Inc. St. Joseph, Michigan Indfed Mortgage Company Valparaiso, Indiana	FR - 3-12-97
4(c)(8)	Pinnacle Financial Services, Inc. St. Joseph, Michigan Indiana Federal Corporation Valparaiso, Indiana Indiana Federal Bank Valparaiso, Indiana	FR - 3-12-97
4(c)(8)	Pinnacle Financial Services, Inc. St. Joseph, Michigan Forrest Holdings, Inc. Lisle, Illinois	FR - 3-12-97
4(c)(8)	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands Citicorp Futures Corporation and Citifutures Limited London, England Citicorp Futures Limited Singapore	FR - **
4(c)(8)	ABN AMRO Bank N.V. Amsterdam, The Netherlands Citicorp Futures Corporation and Citifutures Limited London, England Citicorp Futures Limited Singapore	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only - cont'd

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands Citicorp Futures Corporation and Citifutures Limited London, England Citicorp Futures Limited Singapore	FR - **
4(c)(8)	ABN AMRO Holding, N.V. Amsterdam, The Netherlands Citicorp Futures Corporation and Citifutures Limited London, England Citicorp Futures Limited Singapore	FR - **
4(c)(8)	Shoreline Financial Corporation Benton Harbor, Michigan SJS Bancorp, Inc. St. Joseph, Michigan SJS Federal Savings Bank St. Joseph, Michigan	FR - **

Federal Reserve Bank of Chicago

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

Type

Application

ROS-HC

Anchor Bancorporation, Inc.

Farmer City, Illinois

To redeem 105 shares of outstanding shares

Federal Reserve Bank of Chicago

Section V - Availability of CRA Public Evaluations

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending February 21, 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.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATING</u>
F&M Bank - Hilbert 69 South 8th Street Hilbert, Wisconsin 54129 (414) 853-3551	10/28/96	S
Midwest Bank of McHenry County 17622 Depot Street Union, Illinois 60180 (815) 923-4585	10/23/96	S



# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING FEBRUARY 21, 1997

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

### Application

### End of Comment Period

\* Section 9 application by Teutopolis State Bank, Teutopolis, Illinois, to establish a branch at 202 South Main Street, Sigel, Illinois.

2-15-97

\* Section 18(c) application by First Bank of Arkansas, Jonesboro, Arkansas, to merge with First Bank of Arkansas, Wynne, Arkansas.

3-25-97

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

### Application

### End of Comment Period

\* Section 3(a)(3) application by Community Financial Corp., Olney, Illinois, to acquire American Bancshares, Inc., Highland, Illinois.

Newspaper: 3-19-97

\* Section 3(a)(1) application by Illinois Community Bancorp, Inc., Effingham, Illinois, to acquire Illinois Community Bank, Effingham, Illinois, by converting its thrift subsidiary, Illinois Guarantee Savings Bank, FSB, Effingham, Illinois, into a commercial bank.

Newspaper: 3-22-97

## SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

### Application

### End of Comment Period

Section 4(c)(8) notification by Illinois Community Bancorp, Inc., Effingham, Illinois, to continue to engage in leasing by retaining its subsidiary, Illinois Leasing Corporation, Inc., Effingham, Illinois, following the thrift holding company's conversion into a bank holding company.

N/A

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

### Application

### End of Comment Period

None.

\* This application/notification is subject to CRA.



**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section I - Applications Subject to  
Newspaper Notice Only

Application

Comment Period  
Ending Date

NONE.

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

Application

Comment Period  
Ending Date

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

March 10, 1997  
(Federal Register)

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section III - Applications Subject  
to Federal Register Notice Only

Application

Comment Period  
Ending Date

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

March 10, 1997

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

Application

Norwest Corporation, Minneapolis, Minnesota to engage in residential mortgage lending through the acquisition of UDC Mortgage, Tempe, Arizona, a joint venture with UDC Homes, Inc., Tempe, Arizona.

**FEDERAL RESERVE BANK OF MINNEAPOLIS**  
Section V - Availability of  
CRA Public Evaluations  
week ending February 21, 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 February 21, 1997

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

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

COMMENT PERIOD ENDING DATE

Robert S. Appel, Englewood, Colorado, and William P. Johnson, Boulder, Colorado, Co-trustees of FirstBank Holding Company of Colorado Employee Stock Ownership Plan, Lakewood, Colorado, and its subsidiary, FirstBank Holding Company of Colorado, Lakewood, Colorado, to vote as trustee, 26.8 percent of the voting shares.

March 10, 1997

Benedict Enslinger, Trustee, Benedict Enslinger Revocable Trust, both of La Crosse, Kansas, to acquire an additional 1.30 percent, for a total of 11.96 percent, of the voting shares of NSB Bancshares, Inc., La Crosse, Kansas.

March 10, 1997

Matthew T. Ley, as Trustee, Portland, Oregon, to acquire an additional 38.2 percent, for a total of 40.9 percent, of the voting shares of State National Bancshares, Inc., Wayne, Nebraska.

March 10, 1997

F.W. Lampert Trust B; Larry D. Lampert and Robert L. Lampert, beneficial owners; and Robert L. Lampert, Trustee, all of Beloit, Kansas, to acquire an additional 28.05 percent, for a total of 42.02 percent, of the voting shares of First National Bankshares of Beloit, Inc., Beloit, Kansas.

March 11, 1997

Randall J. Hendricks, Elsie, Nebraska, and Warren Orr, North Platte, Nebraska, to each increase their ownership interest to 50 percent of the voting shares of Elsie, Inc., Elsie, Nebraska.

Not Available

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

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

Elsie, Inc., Elsie, Nebraska, for prior approval to  
redeem 110 shares of its common stock.

**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.

Bank/Location

Exam Date

CRA Public  
Date

CRA  
Rating

None.

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF FEBRUARY 17, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

\*\* NOTICE EXP

Change in Control Notice by  
Mary Lois Whittenburg Lockhart, as Trustee of the  
Grace and Roy Whittenburg Trusts, Amarillo, TX,  
to acquire an interest in Amarillo Western Bancshares,  
Inc., Amarillo, TX

N/A

Change in Control Notice by  
Clyde Crews, as Trustee, San Antonio,  
TX, to acquire an interest in  
InterContinental Bank Shares Corporation,  
San Antonio, TX  
(Previously reported during the week of 2-10-97)

97/03/06

Change in Control by  
Michael A. Myers, Dallas, TX,  
to acquire an interest in  
Myers Bancshares, Inc., Dallas, TX  
(Resubmission)  
(Previously reported during the week of 1-27-97)

97/03/10

\*Section 3(a)(1) application by  
AmeriBancShares, Inc., Wichita Falls, TX, to acquire  
AmeriBancShares of Delaware, Inc., Wilmington, DE, and  
American National Bank, Wichita Falls, TX

97/03/20

\*Section 3(a)(1) application by  
AmeriBancShares of Delaware, Inc., Wilmington, DE, to  
acquire American National Bank, Wichita Falls, TX

97/03/20



SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

\* SUBJECT TO CRA.

\*\* EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.

N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS  
FOR THE WEEK OF FEBRUARY 17, 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.

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
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None.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS APPROVED DURING THE WEEK OF FEBRUARY 17, 1997

APPLICATION

DATE

None.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 2/21/97

Section I - Applications Subject to Newspaper Notice Only Date

<u>Application</u>	<u>Comment Period Ending Date</u>
U.S. Bank of Utah, Salt Lake City, Utah, to merge with Sun Capital Bank, St. George, Utah. *	<u>Newspaper:</u> 3/20/97

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

U.S. Bancorp, Portland, Oregon, to acquire available Business & Professional Bank, Woodland, California. *	<u>Newspaper:</u> Not <u>Fed. Reg.:</u> 3/03/97
Eggemeyer Advisory Corporation, Castle Creek available Partners Fund LLP, and Castle Creek Capital LLC, all of San Diego, California, to acquire at available least 14.9 percent of Rancho Santa Fe National Bank, Rancho Santa Fe, California, and at least 14.9 percent of First Community Bank of the Desert, Yucca Valley, California. *	<u>Newspaper:</u> Not <u>Fed. Reg.:</u> Not

Section III - Applications Subject to Federal Register Only

None

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

None

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\* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 2/21/97

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.

<u>Institution</u> <u>Rating*</u>	<u>Location</u>	<u>Examination Date</u>
CivicBank of Commerce Satisfactory	2101 Webster St. Oakland CA 94612-3043	10/21/96

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\*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.