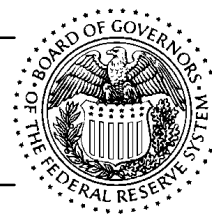

Federal Reserve Release



H.2

Actions of the Board, Its Staff, and the Federal Reserve Banks: Applications and Reports Received

*No. 2
Week Ending January 10, 1998*

No. 2

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

ZIA New Mexico Bank, Tucumcari, New Mexico -- order of assessment of a civil money penalty against G.A. Poling, Jr., the president of Zia.
- Announced, January 9, 1998

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Capital and Accounting Differences -- report to the Congress for 1997.
- Approved, December 22, 1997

H.2

January 4, 1998 to January 10, 1998

**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; RBOPS - Reserve Bank Operations and Payment Systems; IF - International Finance; OSDM - Office of Staff Director for Management

BANK BRANCHES, DOMESTIC

Philadelphia

Ambassador Bank of the Commonwealth, Allentown, Pennsylvania -- to establish a branch at Saucon Valley Square, Wyandotte Street, Northampton County, Pennsylvania.

- Approved, January 8, 1998

Secretary

AmSouth Bank, Birmingham, Alabama -- to establish branches at 111-B Baldwin Square, Fairhope, Alabama; Danville Road, S.W., Decatur, Alabama; 8805 New Tampa Boulevard, Tampa, Florida; 4404 West Kennedy Avenue, Tampa; and at 1206 Market Center, Chattanooga, Tennessee.

- Approved, January 8, 1998

Kansas City

BancFirst, Oklahoma City, Oklahoma -- to establish a a branch at 36th and West Okmulgee, Muskogee, Oklahoma.

- Approved, January 8, 1998

Philadelphia

Berks County Bank, Reading, Pennsylvania -- to establish a branch at 742-744 East Philadelphia Avenue, Douglas Township, Pennsylvania.

- Approved, January 5, 1998

Atlanta

Home Bank, Guntersville, Alabama -- to establish a branch at 530 Brindlee Mountain Parkway, Arab, Alabama.

- Approved, January 5, 1998

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 728 Alberta Drive, Boulevard Mall, Amherst, New York.

- Approved, January 5, 1998

January 4, 1998 to January 10, 1998

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

Richmond

Southern Financial Bank, Warrenton, Virginia -- to establish a branch at 46910 Harry Byrd Highway, Sterling, Virginia.
- Approved, January 5, 1998

BANK HOLDING COMPANIES

Atlanta

Admiralty Bancorp, Inc., Hamilton Square, New Jersey -- to acquire White Eagle Financial Group, Inc., Palm Beach Gardens, Florida.
- Approved, January 5, 1998

Chicago

Amcore Financial, Inc., Rockford, Illinois -- to acquire Midwest Financial Corp., Baraboo, Wisconsin, Baraboo Federal Bank, FSB, and B. T. Financial Services, Inc.
- Approved, January 9, 1998

New York

Bank of New York Company, Inc., New York, New York -- to acquire shares of Financial Models Company Ltd., and engage in data processing and data transmission services.
- Permitted, January 7, 1998

St. Louis

Bank of The Ozarks, Inc., Little Rock, Arkansas -- to engage in the operation of a thrift institution through acquisition of shares of Heritage Banc Holding, Inc., Little Rock, Arkansas, and Heartland Communtiy Bank, F.S.B.
- Permitted, January 6, 1998

Director, BS&R

Bankers Trust New York Corporation, New York, New York -- request for an exemption from the appraisal regulation to permit purchase of commercial mortgage-backed securities by a nonbank subsidiary.
- Granted, January 5, 1998

January 4, 1998 to January 10, 1998

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

Atlanta

Commerce Bancshares of Alabama, Albertville, Alabama -- to acquire Commerce Bank of Alabama.

- Approved, January 8, 1998

Chicago

FBOP Corporation, Oak Park, Illinois -- to acquire shares of P.N.B. Financial Corporation, Chicago, Illinois, and Park National Bank and Trust of Chicago.

- Approved, January 8, 1998

Secretary

First Empire State Corporation, Buffalo, New York -- (1) to acquire OnBank & Trust Co., Syracuse, New York, and Franklin First Savings Bank, Wilkes-Barre, Pennsylvania, through the merger of First Empire's subsidiary, Olympia Financial Corp., also of Buffalo, with ONBANCorp Inc., Syracuse, New York; (2) Olympia to acquire Manufacturers and Traders Trust Company, Buffalo, New York, OnBank, and Franklin Bank; (3) M&T Bank to merge with OnBank and Franklin Bank; and (4) M&T to establish branches at the current locations of OnBank and Franklin Bank.

- Approved, January 9, 1998

Chicago

First Mutual of Richmond, Inc., Richmond, Indiana -- to acquire Richmond Mutual Bancorporation, Inc., and First Bank Richmond, National Association.

- Approved, January 9, 1998

Secretary

First Security Corporation Salt Lake City, Utah -- to merge with Rio Grande Bancshares, Inc., Las Cruces, New Mexico, and acquire First National Bank of Dona Ana County, and First National Bank of Chaves County, Roswell, New Mexico.

- Approved, January 8, 1998

Minneapolis

First Western Bancorp, Inc., Huron, South Dakota -- to engage in general insurance agency activities through acquisition of Jacobson Insurance Agency, Sturgis, South Dakota.

- Permitted, January 6, 1998

January 4, 1998 to January 10, 1998

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

Secretary

Fulton Financial Corporation, Lancaster, Pennsylvania -- to merge with Keystone Heritage Corporation, Lebanon, Pennsylvania, and acquire Lebanon Valley National Bank.

- Approved, January 6, 1998

Cleveland

Mellon Bank Corporation, Pittsburgh, Pennsylvania -- to acquire United Bankshares, Inc., Miami, Florida.

- Approved, January 8, 1998

St. Louis

Mercantile Bancorporation Inc., St. Louis, Missouri -- to engage in the operation of a thrift institution through the acquisition of HomeCorp, Inc., Rockford, Illinois, and HomeBanc, FSB, Rockford, Illinois.

- Permitted, January 8, 1998

New York

Millbrook Bank System, Inc., Millbrook, New York -- to acquire Bank of Millbrook.

- Approved, January 6, 1998

Cleveland

National City Corporation, Cleveland, Ohio -- to acquire American Mortgage Source, Inc., Nashville, Tennessee.

- Returned, January 8, 1998

National City Corporation, Cleveland, Ohio -- to acquire the assets of Eastern Mortgage Services, Trevoise, Pennsylvania, and National Mortgage Corporation, Glen Burnie, Maryland.

- Returned, January 8, 1998

St. Louis

National Commerce Bancorporation, Memphis, Tennessee, and National Commerce Community Bancorp, Inc., II -- to acquire Bancshares of West Memphis, Inc., West Memphis, Arkansas, and Bank of West Memphis.

- Approved, January 7, 1998

January 4, 1998 to January 10, 1998

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

National Commerce Bancorporation, Memphis, Tennessee, and National Commerce Community Bancorp, Inc, I -- to acquire First Citizens Bancshares Company, Marion, Arkansas, and Citizens Bank.

- Approved, January 7, 1998

Secretary

Norwest Corporation, Minneapolis, Minnesota -- to acquire Oahe Ag Services, Inc., Pierre, South Dakota, and engage in general insurance agency activities.

- Permitted, January 7, 1998

Atlanta

Regions Financial Corporation, Birmingham, Alabama -- to merge with Greenville Financial Corporation, Greenville, South Carolina, and acquire Greenville National Bank.

- Approved, January 8, 1998

Atlanta

Regions Financial Corporation, Birmingham, Alabama -- to acquire Palfed Investment Services, Inc., Aiken, South Carolina, and engage in credit insurance activities.

- Permitted, January 9, 1998

Richmond

Richmond Mutual Bancorporation, Inc., Richmond, Indiana -- to acquire First Bank Richmond, National Association.

- Approved, January 9, 1998

New York

SNB Bancorp, Pine Plains, New York -- to acquire The Stissing National Bank of Pine Plains.

- Approved, January 6, 1998

Secretary

South Alabama Bancorporation, Inc., Mobile, Alabama -- to engage in operating a trust company through acquisition of South Alabama Trust Company, Inc.

- Approved, January 5, 1998

January 4, 1998 to January 10, 1998

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

Secretary

Wachovia Corporation, Winston-Salem, North Carolina -- to acquire shares of Technologies, Inc., Maitland, Florida
- Approved, January 9, 1998

BANK MERGERS

Richmond

Bank of Lancaster, Kilmarnock, Virginia -- to acquire certain assets and assume certain liabilities of two branches of Northern Neck State Bank, Warsaw, Virginia.
- Approved, January 6, 1998

Secretary

Citizens Trust Bank, Atlanta, Georgia -- to merge with First Southern Bank, Lithonia, Georgia, and to establish branches.
- Approved, January 6, 1998

BANKS, STATE MEMBER

Director, BS&R

Boston Safe Deposit and Trust Company, Boston, Massachusetts -- transfer agent registration.
- Approved, January 6, 1998

St. Louis

Effingham State Bank, Effingham, Illinois -- payment of a dividend.
- Approved, January 9, 1998

St. Louis

State Bank of Farina, Farina, Illinois -- payment of a dividend.
- Approved, January 9, 1998

CAPITAL STOCK

Chicago

1st Source Bank, South Bend, Indiana -- redemption of shares.
- Approved, January 5, 1998

January 4, 1998 to January 10, 1998

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

San Francisco

Wells Fargo & Company, San Francisco, California -- redemption of shares.
- Approved, January 6, 1998

CHANGE IN BANK CONTROL

Kansas City

B-K Agency, Inc., Hardtner, Kansas -- change in bank control.
- Permitted, January 6, 1998

Chicago

First Lacon Corp., Lacon, Illinois -- change in bank control.
- Permitted, January 9, 1998

Dallas

First Marshall Corporation, Marshall, Texas -- change in bank control.
- Permitted, January 7, 1998

St. Louis

Reliable Community Bancshares, Inc., Perryville, Missouri -- change in bank control.
- Permitted, January 6, 1998

New York

Unity Bancorp, Inc., Clinton, New Jersey -- change in bank control.
- Permitted, January 6, 1998

COMPETITIVE FACTORS REPORTS

Boston

Bank of New Hampshire, Manchester, New Hampshire -- report on competitive factors of the proposed merger with CFX Bank, Keene, New Hampshire.
- Submitted, January 8, 1998

Chicago

First Bank Richmond, S.B., Richmond, Indiana -- report on competitive factors of the proposed merger with First Bank Richmond, National Association, Richmond, Indiana.
- Submitted, January 9, 1998

January 4, 1998 to January 10, 1998

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

Chicago

First Federal Bankshares, M. H.C., Sioux City, Iowa -- report on competitive factors of the proposed acquisition of assets and assumption of liabilities of GFS Bancorp, Inc., Grinnell, Iowa, and Grinnell Federal Savings Bank.

- Submitted, January 5, 1998

Richmond

First National Bank of Maryland, Baltimore, Maryland -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of First Omni Bank, National Association, Millsboro, Delaware.

- Submitted, January 8, 1998

Kansas City

First Security Interim Bank, N.A., Albuquerque, New Mexico -- report on competitive factors of the proposed merger with First National Bank of Dona Ana County, Las Cruces, New Mexico.

- Submitted, January 6, 1998

St. Louis

Heartland Community Bank, Camden, Arkansas -- report on competitive factors of the proposed acquisition of assets and assumption of liabilities of the Monticello, branch of Heartland Community Bank, FSB, Little Rock, Arkansas

- Submitted, January 5, 1998

Richmond

Perpetual Bank, A Federal Savings Bank, Anderson, South Carolina -- report on competitive factors of the proposed merger with Perpetual Interim "A" Bank, A Federal Savings Bank, and Perpetual Interim "B" Bank, A Federal Savings Bank.

- Submitted, January 9, 1998

Dallas

Pineland State Bank, Pineland, Texas -- report on competitive factors of the proposed merger with Diboll Acquisition Corporation, Diboll, Texas.

- Submitted, January 8, 1998

January 4, 1998 to January 10, 1998

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

Atlanta

Regions Bank, Birmingham, Alabama -- report on competitive factors of the proposed merger with Allied Bank of Georgia, Thomson, Georgia.

- Submitted, January 7, 1998

Regions Bank, Birmingham, Alabama -- report on competitive factors of the proposed merger with Regions Bank, Gainesville, Georgia.

- Submitted, January 7, 1998

Regions Bank, Birmingham, Alabama -- report on competitive factors of the proposed merger with Bank of Morgan County, Morgan County, Georgia.

- Submitted, January 7, 1998

Dallas

State National Bank El Paso, El Paso, Texas, and State National Interim Bank -- report on competitive factors of the proposed merger with First National Bank of Denver City, Denver City, Texas.

- Submitted, January 9, 1998

Kansas City

TeamBank, N.A., Freeman, Missouri -- report on competitive factors of the proposed acquisition of assets and assumption of liabilities of the Ottawa, Kansas, branch of NationsBank, N.A., Charlotte, North Carolina.

- Submitted, January 6, 1998

EXTENSIONS OF TIME

Atlanta

American City Bancorp, Inc., Employee Stock Ownership Plan, Tullahoma, Tennessee -- extension to January 14, 1999, to acquire additional shares of American City Bancorp, Inc.

- Granted, January 8, 1998

San Francisco

BankAmerica Corporation, San Francisco, California -- extension to divest certain property.

- Granted, January 6, 1998

January 4, 1998 to January 10, 1998

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

Atlanta

Commercial Bancshares of Ozark, Inc., Ozark, Alabama -- extension to April 9, 1998, to acquire The Commercial Bank of Ozark.
- Approved, January 8, 1998

San Francisco

Dai-Ichi Kangyo Bank, Limited, Tokyo, Japan -- extension to divest certain property.
- Granted, January 6, 1998

Kansas City

First National Bank Shares, Ltd., Great Bend, Kansas -- extension to February 15, 1998, to acquire shares of BankWest, Castle Rock, Colorado.
- Granted, January 5, 1998

San Francisco

Zions Bancorporation, Salt Lake City, Utah -- extensions to divest certain properties.
- Granted, January 6, 1998

RESERVE BANK SERVICES

Director RBOPS

Federal Reserve Bank of Chicago -- to offer commercial check image capture products at the Chicago and Detroit offices.
- Approved, January 5, 1998

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

BANK BRANCHES, DOMESTIC

Chicago

Irwin Union Bank & Trust Company, Columbus, Indiana -- to establish a branch at
1680 West Main Street, Greenwood, Indiana.

- Returned, December 29, 1997

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week of January 10, 1998

Section I - Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--|
| <hr/> | | |
| None | | |
| <hr/> | | |

Section II - Applications subject to both newspaper and Federal Register notice

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--|
| <hr/> | | |
| None | | |
| <hr/> | | |

Section III - Applications subject to Federal Register notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--|
| <hr/> | | |
| None | | |
| <hr/> | | |

Section IV - Applications not subject to Federal Register or newspaper notice

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--|
| <hr/> | | |
| None | | |
| <hr/> | | |

Section V - Availability of CRA public evaluations

| <i>RSSD number</i> | <i>Institution/Location</i> | <i>Examination date</i> | <i>CRA public date</i> | <i>CRA rating</i> | <i>Exam type</i> |
|--------------------|-----------------------------|-------------------------|------------------------|-------------------|------------------|
|--------------------|-----------------------------|-------------------------|------------------------|-------------------|------------------|

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA:

- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

| <i>RSSD number</i> | <i>Institution/Location</i> | <i>Examination date</i> | <i>CRA public date</i> | <i>CRA rating</i> | <i>Exam type</i> |
|--------------------|-----------------------------|-------------------------|------------------------|-------------------|------------------|
|--------------------|-----------------------------|-------------------------|------------------------|-------------------|------------------|

None

Section VI - CRA examinations scheduled for **Quarter of**

| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
|--------------------|-----------------|

None

District 2
Federal Reserve Bank of New York

Applications and notifications filed during the week of 01/04/98 - 01/10/98

Section I - Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Branch | The Greenwich & Trust Company, Greenwich, Connecticut, to establish a branch office at 1103 East Putnam Avenue, Greenwich, Connecticut.* | 02/06/98 |

* Subject to the provisions of the Community Reinvestment Act.

Section II - Applications subject to both newspaper and Federal Register notice

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--------------------------------------|
| None | | |

Section III - Applications subject to Federal Register notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--------------------------------------|
| None | | |

Section IV - Applications not subject to Federal Register or newspaper notice

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--------------------------------------|
| None | | |

Section V - Availability of CRA public evaluations

| <i>RSSD number</i> | <i>Institution/Location</i> | <i>Examination date</i> | <i>CRA public date</i> | <i>CRA rating</i> | <i>Exam type</i> |
|--------------------|-----------------------------|-------------------------|------------------------|-------------------|------------------|
|--------------------|-----------------------------|-------------------------|------------------------|-------------------|------------------|

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA:

- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

| <i>RSSD number</i> | <i>Institution/Location</i> | <i>Examination date</i> | <i>CRA public date</i> | <i>CRA rating</i> | <i>Exam type</i> |
|--------------------|-----------------------------|-------------------------|------------------------|-------------------|------------------|
|--------------------|-----------------------------|-------------------------|------------------------|-------------------|------------------|

None

Section VI - CRA examinations scheduled for **Quarter of**

| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
|--------------------|-----------------|

None

District 3
Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week of January 10, 1998

Section I - Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--|
|-------------|--------------------|--|

None

Section II - Applications subject to both newspaper and Federal Register notice

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--|
|-------------|--------------------|--|

None

Section III - Applications subject to Federal Register notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--|
|-------------|--------------------|--|

None

Section IV - Applications not subject to Federal Register or newspaper notice

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--|
|-------------|--------------------|--|

None

Section V - Availability of CRA public evaluations

| <i>RSSD number</i> | <i>Institution/Location</i> | <i>Examination date</i> | <i>CRA public date</i> | <i>CRA rating</i> | <i>Exam type</i> |
|--------------------|-----------------------------|-------------------------|------------------------|-------------------|------------------|
|--------------------|-----------------------------|-------------------------|------------------------|-------------------|------------------|

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA:

- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

| <i>RSSD number</i> | <i>Institution/Location</i> | <i>Examination date</i> | <i>CRA public date</i> | <i>CRA rating</i> | <i>Exam type</i> |
|--------------------|--|-------------------------|------------------------|-------------------|------------------|
| 1819366 | Sterling Bank 3100 Route 38 Mount Laurel, NJ | 07/28/97 | 01/07/98 | Satisfactory | Small |

Section VI - CRA examinations scheduled for Quarter of

| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
|--------------------|-----------------|

None

District 4
Federal Reserve Bank of Cleveland

Applications and notifications filed during the week of January 10, 1998

Section I - Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--|
| None | | |

Section II - Applications subject to both newspaper and Federal Register notice

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--|
| 3(a)(1) | Received notice from Standard Mutual Holding Company, Monroeville, PA on December 31, 1997, of its intent to acquire Standard Bank, PaSB, Monroeville, PA. | Fed Reg - 2/2/98 |

Section III - Applications subject to Federal Register notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--|
| None | | |

Section IV - Applications not subject to Federal Register or newspaper notice

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--|
| 4(c)(8) | Received notice from Commerce Exchange Corporation, Beachwood, OH on January 9, 1998, or its intent to acquire an 11.5 percent interest in Preferred Capital, Inc. | |

Section V - Availability of CRA public evaluations

| <i>RSSD number</i> | <i>Institution/Location</i> | <i>Examination date</i> | <i>CRA public date</i> | <i>CRA rating</i> | <i>Exam type</i> |
|--------------------|-----------------------------|-------------------------|------------------------|-------------------|------------------|
|--------------------|-----------------------------|-------------------------|------------------------|-------------------|------------------|

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA:

- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

| <i>RSSD number</i> | <i>Institution/Location</i> | <i>Examination date</i> | <i>CRA public date</i> | <i>CRA rating</i> | <i>Exam type</i> |
|--------------------|-----------------------------|-------------------------|------------------------|-------------------|------------------|
|--------------------|-----------------------------|-------------------------|------------------------|-------------------|------------------|

None

Section VI - CRA examinations scheduled for First Quarter of 1998

| <i>Institution</i> | <i>Location</i> |
|-------------------------------|---|
| Chippewa Valley Bank | P.O. Box 68, 20 S. Main Street, Rittman, OH 44270-0068 |
| Oakwood Deposit Bank | P.O. Box 207, 218 N. 1st Street, Oakwood, OH 45873-0207 |
| The Ottoville Banking Company | P.O. Box 459, 161 W. 3rd Street, Ottoville, OH 45876-0459 |
| WesBanco Bank Barnesville | P.O. 70, 101 E. Main Street, Barnesville, OH 43713-0070 |

District 5
Federal Reserve Bank of Richmond

Applications and notifications filed during the week of January 10, 1998

Section I - Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Branch | Sterling Bank & Trust Co., Baltimore, Maryland, to establish a branch at 2045 York Road, Timonium, Maryland.* | 1/26/98 |
| Branch | The Bank of Marion, Marion, Virginia, to establish a branch at the intersection of Main Street and Allison Gap Road, Saltville, Virginia.* | 1/31/98 |

*Subject to the provisions of the Community Reinvestment Act.

Section II - Applications subject to both newspaper and Federal Register notice

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--------------------------------------|
| None | | |

Section III - Applications subject to Federal Register notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--------------------------------------|
| None | | |

Section IV - Applications not subject to Federal Register or newspaper notice

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--------------------------------------|
| None | | |

Section V - Availability of CRA public evaluations

| <i>RSSD number</i> | <i>Institution/Location</i> | <i>Examination date</i> | <i>CRA public date</i> | <i>CRA rating</i> | <i>Exam type</i> |
|------------------------|-----------------------------|-----------------------------|----------------------------|-----------------------|------------------|
|------------------------|-----------------------------|-----------------------------|----------------------------|-----------------------|------------------|

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA:

Outstanding
Satisfactory
Needs to improve
Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

| <i>RSSD number</i> | <i>Institution/Location</i> | <i>Examination date</i> | <i>CRA public date</i> | <i>CRA rating</i> | <i>Exam type</i> |
|------------------------|---|-----------------------------|----------------------------|-----------------------|------------------|
| 1014929 | State Bank of the Alleghenies 116 West Riverside Avenue Covington, Virginia 24426 | 10/20/97 | 1/3/98 | Outstanding | Small |

Section VI - CRA examinations scheduled for Quarter of

| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
|--------------------|-----------------|

None

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week of January 10, 1998

Section I - Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--------------------------------------|
| None | | |

Section II - Applications subject to both newspaper and Federal Register notice

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| 3(a)(5) | Regions Financial Corporation, Birmingham, Alabama, to merge with Key Florida Bancorp, Inc., and thereby directly acquire Liberty National Bank, both of Bradenton, Florida.* | N/Avail |
| 3(a)(5) | The Peoples BancTrust Company, Inc., Selma, Alabama, to merge with Merchants & Planters Bancshares, Inc., and thereby directly acquire Merchants & Planters Bank, both of Montevallo, Alabama.* | N/Avail |
| 3(a)(1) | Tarpon Coast Bancorp, Inc., Port Charlotte, Florida, to become a bank holding company through acquisition of Tarpon Coast National Bank, Port Charlotte, Florida.* | Fed Reg - 2/05/98 |
| 3(a)(5) | First American Corporation, Nashville, Tennessee, to merge with Deposit Guaranty Corporation, Jackson, Mississippi, and thereby directly acquire Deposit Guaranty National Bank, Jackson, Mississippi.* | Newspaper - 1/29/98 |

*Subject to the provisions of the Community Reinvestment Act.

Section III - Applications subject to Federal Register notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--------------------------------------|
| None | | |

Section IV - Applications not subject to Federal Register or newspaper notice

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| COM | Community Bancshares of Mississippi, Inc., Employee Stock Ownership Plan, Forest, Mississippi, commitment waiver request. | |

Section V - Availability of CRA public evaluations

| <i>RSSD number</i> | <i>Institution/Location</i> | <i>Examination date</i> | <i>CRA public date</i> | <i>CRA rating</i> | <i>Exam type</i> |
|--------------------|-----------------------------|-------------------------|------------------------|-------------------|------------------|
|--------------------|-----------------------------|-------------------------|------------------------|-------------------|------------------|

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA:

- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

| <i>RSSD number</i> | <i>Institution/Location</i> | <i>Examination date</i> | <i>CRA public date</i> | <i>CRA rating</i> | <i>Exam type</i> |
|--------------------|-----------------------------|-------------------------|------------------------|-------------------|------------------|
| None | | | | | |

Section VI - CRA examinations scheduled for **Quarter of**

| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
| None | |

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week of January 10, 1998

Section I - Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Branch | Irwin Union Bank & Trust Company Columbus, Indiana 1680 W. Main Street Greenwood, Indiana | Newspaper - 1/20/98 |

Newspaper - Newspaper Comment Period Ending Date

Section II - Applications subject to both newspaper and Federal Register notice

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--|
| 3(a)(1) | TSB Bankshares, Inc.* Lomira, Wisconsin Theresa State Bank Lomira, Wisconsin | Fed Reg - 2/05/98 Newspaper - N/Avail |
| 3(a)(1) | BancSecurity Acquisition Corp.* Kaukauna, Wisconsin BancSecurity Corporation Marshalltown, Iowa Security Bank Jasper-Poweshiek Kellogg, Iowa Security Bank Marshalltown, Iowa Story County Bank & Trust Company Story City, Iowa | Fed Reg - N/Avail Newspaper - N/Avail |

Section II - Applications subject to both newspaper and Federal Register notice

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--|
| 3(a)(3) | F & M Bancorporation, Inc.* Kaukauna, Wisconsin BancSecurity Corporation Marshalltown, Iowa Security Bank Jasper-Poweshiek Kellogg, Iowa Security Bank Marshalltown, Iowa Story County Bank & Trust Company Story City, Iowa | Fed Reg - N/Avail Newspaper - N/Avail |

Fed Reg - Federal Register Comment Period Ending Date
Newspaper - Newspaper Comment Period Ending Date
N/Avail - Not available at this time
*Subject to the provisions of the Community Reinvestment Act

Section III - Applications subject to Federal Register notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| 4(c)(8) | Ambank Company, Inc. Sioux Center, Iowa Amlend Mortgage Services, Inc. Sioux Center, Iowa | Fed Reg - 1/26/98 |

Fed Reg - Federal Register Comment Period Ending Date

Section IV - Applications not subject to Federal Register or newspaper notice

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--------------------------------------|
| None | | |

Section V - Availability of CRA public evaluations

| <i>RSSD number</i> | <i>Institution/Location</i> | <i>Examination date</i> | <i>CRA public date</i> | <i>CRA rating</i> | <i>Exam type</i> |
|--------------------|-----------------------------|-------------------------|------------------------|-------------------|------------------|
|--------------------|-----------------------------|-------------------------|------------------------|-------------------|------------------|

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA:

- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

| <i>RSSD number</i> | <i>Institution/Location</i> | <i>Examination date</i> | <i>CRA public date</i> | <i>CRA rating</i> | <i>Exam type</i> |
|--------------------|-----------------------------|-------------------------|------------------------|-------------------|------------------|
|--------------------|-----------------------------|-------------------------|------------------------|-------------------|------------------|

None

Section VI - CRA examinations scheduled for Quarter of

| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
|--------------------|-----------------|

None

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week of January 10, 1998

Section I - Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| 5(d)(3) | Notice by Farmers and Merchants Bank, Rogers, Arkansas, to acquire the assets and assume the liabilities of the Main Office, Dixieland Branch, Prairie Creek Branch, 102 Branch (all of Rogers, Arkansas), and Bentonville Branch (Bentonville, Arkansas) offices of Federal Savings Bank, Rogers, Arkansas. The Main Office location will become the mail office of Farmers and Merchants Bank. The Prairie Creek Branch, 102 Branch, and Bentonville Branch locations will become branches of Farmers and Merchants Bank. The Dixieland Branch will be consolidated with an existing branch of Farmers and Merchants Bank.* | Newspaper - 2/7/98 |

*Subject to the provisions of the Community Reinvestment Act.

Section II - Applications subject to both newspaper and Federal Register notice

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| CIC | Notice involving DeWitt First Bankshares Corporation, DeWitt, Arkansas, by Georgia M. Greaves and Lester A. McKinley. | N/Avail |
| CIC | Notice involving First State Bank of Dongola, Dongola, Illinois, by Neal C. Needham. | N/Avail |
| 3(a)(5) | Notice by National City Bancshares, Inc., Evansville, Indiana, to acquire Vernois Bancshares, Inc., Mt. Vernon, Illinois.* | N/Avail |
| 3(a)(3) | Notice by Union Planters Corporation, Memphis, Tennessee, to acquire Security Bancshares, Inc., Des Arc, Arkansas.* | N/Avail |
| 3(a)(3) | Notice by Community Bank Shares of Indiana, Inc., New Albany, Indiana, to acquire NCF Financial Corporation, Bardstown, Kentucky.* | N/Avail |
| 4(c)(8) | Notice by First Commercial Corporation, Little Rock, Arkansas, to acquire Kemmons Wilson, Inc., Memphis, Tennessee, thereby acquiring its wholly owned subsidiary, KW Bancshares, Inc., Little Rock, Arkansas, and its wholly owned thrift subsidiary, Federal Savings Bank, Rogers, Arkansas.* | Newspaper - 2/7/98 |

Section II - Applications subject to both newspaper and Federal Register notice

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| 3(a)(3) | Notice by First Commercial Corporation, Little Rock, Arkansas, to acquire the successor to the conversion of Federal Savings Bank, Rogers, Arkansas, from a federally chartered savings bank to a nationally chartered commercial bank to be title First Commercial Bank, N.A. of West Memphis, West Memphis, Arkansas.* | Newspaper - 2/7/98 |

*Subject to the provisions of the Community Reinvestment Act.

Section III - Applications subject to Federal Register notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| 4(c)(8) | Notice by First Commercial Corporation, Little Rock, Arkansas, to establish First Commercial Investments, Inc., Little Rock, Arkansas, and engage in underwriting and dealing in certain bank-ineligible securities; underwriting and dealing in bank eligible securities; providing securities brokerage services on either a stand-alone or full-services basis; acting as agent for issuers and holders in the private placement of securities; buying and selling on the order of investors as riskless principal; acting as an investment or financial advisor; providing advice and acting as arranger in connection with merger, acquisition, divestiture and financial transactions, including public and private financings, loan syndications, interest rate and currency swaps, interest rate caps and similar transactions and/or furnishing evaluation and fairness opinions in connection with merger, acquisition, and similar transactions; and providing consulting services. | N/Avail |

Section IV - Applications not subject to Federal Register or newspaper notice

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| SMBOTH | Notice by Bay-Hermann-Berger Bank, Hermann, Missouri, to make a dividend payment. | |

Section V - Availability of CRA public evaluations

| <i>RSSD number</i> | <i>Institution/Location</i> | <i>Examination date</i> | <i>CRA public date</i> | <i>CRA rating</i> | <i>Exam type</i> |
|--------------------|-----------------------------|-------------------------|------------------------|-------------------|------------------|
|--------------------|-----------------------------|-------------------------|------------------------|-------------------|------------------|

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA:

- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

| <i>RSSD number</i> | <i>Institution/Location</i> | <i>Examination date</i> | <i>CRA public date</i> | <i>CRA rating</i> | <i>Exam type</i> |
|--------------------|-----------------------------|-------------------------|------------------------|-------------------|------------------|
|--------------------|-----------------------------|-------------------------|------------------------|-------------------|------------------|

None

Section VI - CRA examinations scheduled for **Quarter of**

| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
|--------------------|-----------------|

None

District 9
Federal Reserve Bank of Minneapolis

Applications and Notifications Filed During the Week of January 10, 1998

Section I - Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--------------------------------------|
| None | | |

Section II - Applications subject to both newspaper and Federal Register notice

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| CIC | Pieschel Family Limited Partnership, Springfield, Minnesota, to acquire control of 28.92% of the voting shares of Springfield Investment Company, Springfield, Minnesota. | Fed Reg - 1/26/98 |

Section III - Applications subject to Federal Register notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--------------------------------------|
| None | | |

Section IV - Applications not subject to Federal Register or newspaper notice

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--------------------------------------|
| None | | |

Section V - Publicly available CRA evaluations

| <i>RSSD number</i> | <i>Institution/ Location</i> | <i>Examination date</i> | <i>CRA public date</i> | <i>CRA rating</i> | <i>Exam type</i> |
|--------------------|------------------------------|-------------------------|------------------------|-------------------|------------------|
|--------------------|------------------------------|-------------------------|------------------------|-------------------|------------------|

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA:

- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

| <i>RSSD number</i> | <i>Institution/ Location</i> | <i>Examination date</i> | <i>CRA public date</i> | <i>CRA rating</i> | <i>Exam type</i> |
|--------------------|--|-------------------------|------------------------|-------------------|------------------|
| 763556 | Plaza Park State Bank Waite Park, Minnesota | 9/29/97 | 1/8/98 | Satisfactory | Small Bank |
| 827458 | Dakota Western Bank Bowman, North Dakota | 9/29/97 | 1/8/98 | Satisfactory | Small Bank |
| 624956 | Valley Bank of Ronan Ronan, Montana | 8/4/97* | 11/12/97 | Outstanding | Small Bank |

*** Date Correction: Please refer to the Applications Bulletin for the week of November 10, 1997.**

Section VI - CRA examinations scheduled **Quarter of**

| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
|--------------------|-----------------|

None

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week of January 10, 1998

Section I - Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--------------------------------------|
| None | | |

Section II - Applications subject to both newspaper and Federal Register notice

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--|
| CIC | Bruce L. Trimble, Leroy, Kansas, individually and as Trustee of the Ival L. Trimble December 9, 1997 Irrevocable Trust, to acquire voting shares of Flint Hills Bancshares, Gridley, Kansas. | Newspaper - N/Avail Fed Reg - N/Avail |
| 3(a)(3) | Security Bancshares, Scott City, Kansas, for prior approval to acquire 100 percent of the voting shares of Farmers and Merchants Bank of Colby, Colby, Kansas. | Newspaper - N/Avail Fed Reg - 2/2/98 |
| 3(a)(5) | First Nebraska Bancs, Inc., Sidney, Nebraska, for prior approval to acquire 100 percent of the voting shares of South Platte Bancorp, Julesburg, Colorado; and thereby indirectly acquire First National Bank, Julesburg, Colorado. | Newspaper- N/Avail Fed Reg - 2/6/98 |
| 3(a)(1) | McCurtain County Bancshares, Idabel, Oklahoma; to become a bank holding company through the acquisition of 96.8 percent of the voting shares of McCurtain County National Bank, Idabel, Oklahoma, and New McCurtain National Bank, Broken Bow, Oklahoma, a <u>de novo</u> bank in organization. | Newspaper - 1/26/98 Fed Reg - 2/2/98 |

Section III - Applications subject to Federal Register notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| 4(c)(8) | Gold Banc Corporation, Leawood, Kansas, to acquire Midwest Capital Management, Inc., Kansas City, Missouri, and thereby indirectly engage in financial and investment advisory activities, pursuant to 225.28(b)(6) of the Board's Regulation Y; agency transaction services for customer investments including securities brokerage, riskless principal transactions and private placement services, pursuant to 225.28(b)(7)(i), (ii), and (iii) of the Board's Regulation Y; investment transactions as principal, including underwriting and dealing in government obligations and money market instruments, pursuant to 225.28(b)(8)(i) of the Board's Regulation Y; investing and trading activities, i.e. engaging as principal in financial futures, pursuant to 225.28(b)(8)(ii)(b) of the Board's Regulation Y; providing management consulting advice, pursuant to 225.28(b)(9)(A) of the Board's Regulation Y. | Fed Reg - 1/2/98 |

Section IV - Applications not subject to Federal Register or newspaper notice

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--------------------------------------|
| None | | |

Section V - Availability of CRA public evaluations

Description of the CRA Goal against which institutions are evaluated, the four performance levels, and the institutions for which an evaluation is publicly available.

The CRA requires a periodic evaluation of each covered institution regarding the extent to which it has ascertained, and helped 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 federal bank regulators use the following four performance levels to rate an institution's performance under CRA.:

- Outstanding**
- Satisfactory**
- Needs to Improve**
- Substantial noncompliance**

| <i>RSSD number</i> | <i>Institution/ Location</i> | <i>Examination date</i> | <i>CRA public date</i> | <i>CRA rating</i> |
|--------------------|--|-------------------------|------------------------|-------------------|
| 887751 | Western Bank of Cody 1702 17th Street Cody, Wyoming 82414-4305 | 10/06/97 | 01/06/98 | Satisfactory |

Section VI - CRA examinations scheduled for **Quarter of**

| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
| None | |

District 11

Federal Reserve Bank of Dallas

Applications and Notifications Filed During the Week of January 10, 1998

Section I - Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Branch | Texas State Bank, McAllen, TX, to establish branches at 116 East Hidalgo Avenue, Raymondville, TX 78580, 2000 FM 802, Brownsville, TX 78521, 3201 Central Blvd., Brownsville, TX 78520, 629 East Elizabeth, Brownsville, TX 78520, and 3255 Boca Chica Blvd., Brownsville, TX 78520* | Newspaper - 1/30/98 |
| 18(c) | Texas State Bank, McAllen, TX, to merge with Bank of Texas, Raymondville, TX* | Newspaper - 1/30/98 |
| 18(c) | Texas State Bank, McAllen, TX, to merge with Texas Bank & Trust Company, Brownsville, TX* | Newspaper - 1/30/98 |
| 18(c) | Texas State Bank, McAllen, TX, to merge with Brownsville National Bank, Brownsville, TX* | Newspaper - 1/30/98 |

*Subject to the provisions of the Community Reinvestment Act.
N/Avail - Not available at this time.

Section II - Applications subject to both newspaper and Federal Register notice

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| 3(a)(3) | Harlingen Bancshares, Harlingen, TX, to acquire Lower Rio Grande Valley Bancshares, Inc., La Feria, TX* | Newspaper - 2/04/98 |
| 3(a)(3) | State National Bancshares, Inc., Lubbock, TX, and State National Bancshares of Delaware, Dover, DE, to acquire First National Bank of Denver City, Denver City, TX* (Previously reported during the week of December 15, 1997) | Newspaper - 1/30/98 |
| 3(a)(3) | State National Bancshares, Inc., Lubbock, TX, to acquire First Sierra Bancshares, Inc., Truth or Consequences, NM* (Previously reported during the week of December 15, 1997) | Newspaper - 1/30/98 |

Section II - Applications subject to both newspaper and Federal Register notice

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| 3(a)(5) | Texas Regional Bancshares, Inc., McAllen, TX, and Texas Regional Delaware, Inc., Wilmington, DE, to acquire Brownsville Bancshares, Inc., Brownsville, TX, BNB Bancshares, Inc., Wilmington, DE, and Brownsville National Bank, Brownsville, TX* | Newspaper - 1/30/98 |
| 3(a)(5) | Texas Regional Bancshares, Inc., McAllen, TX, and Texas Regional Delaware, Inc., Wilmington, DE, to acquire TB&T Bancshares, Inc., Brownsville, TX, and Texas Bank & Trust Company, Brownsville, TX* | Newspaper - 1/30/98 |
| 3(a)(5) | Texas Regional Bancshares, Inc., McAllen, TX, and Texas Regional Delaware, Inc., Wilmington, DE, to acquire Raymondville Bancorp, Inc., Raymondville, TX, and Bank of Texas, Raymondville, TX* | Newspaper - 1/30/98 |

*Subject to the provisions of the Community Reinvestment Act.

N/Avail - Not available at this time.

Section III - Applications subject to Federal Register notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--------------------------------------|
| None | | |

Section IV - Applications not subject to Federal Register or newspaper notice

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--------------------------------------|
| None | | |

District 12
Federal Reserve Bank of San Francisco

Applications and Notifications Filed During the Week of January 10, 1998

Section I - Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--|
| None | | |

Section II - Applications subject to both newspaper and Federal Register notice

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--|
| None | | |

Section III - Applications subject to Federal Register notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--|
| 4(c)(8) | Banque Nationale de Paris, Paris, France, to engage through its subsidiary, BNP Securities (U.S.A.), Inc., Radnor, Pennsylvania, in buying and selling in the secondary market all types of securities on the order of customers as a "riskless principal." | Fed Reg - 1/29/98 |

Section IV - Applications not subject to Federal Register or newspaper notice

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--|
| None | | |

Section V - Publicly available CRA evaluations

| <i>RSSD number</i> | <i>Institution/ Location</i> | <i>Examination date</i> | <i>CRA public date</i> | <i>CRA rating</i> | <i>Exam type</i> | |
|------------------------|------------------------------|-----------------------------|----------------------------|-----------------------|-----------------------|-----------------------|
| | | | | | <i>Large bank</i> | <i>Small bank</i> |

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA:

- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

| <i>RSSD number</i> | <i>Institution/ Location</i> | <i>Examination date</i> | <i>CRA public date</i> | <i>CRA rating</i> | <i>Exam type</i> | |
|------------------------|------------------------------|-----------------------------|----------------------------|-----------------------|-----------------------|-----------------------|
| | | | | | <i>Large bank</i> | <i>Small bank</i> |
| None | | | | | | |

Section VI - CRA examinations scheduled **Quarter of**

| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
| None | |