
Federal Reserve Release



H.2

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

*No. 10
Week Ending March 7, 1998*

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Global financial system and the Asian crisis -- statement by Chairman Greenspan before the Subcommittee on Foreign Operations of the Senate Committee on Appropriations.

- Published, March 3, 1998

Payment of interest on demand deposits and on the required reserve balances of depositories at the Federal Reserve (S. 1405). -- statement by Laurence H. Meyer before the Senate Committee on Banking, Housing and Urban Affairs, March 3, 1998.

- Published, March 3, 1998

Performance of the U.S. economy and coming budgetary challenges -- statement by Chairman Greenspan before the House Budget Committee, March 4, 1998.

- Published, March 4, 1998

BANK HOLDING COMPANIES

WesBanco, Inc., Wheeling, West Virginia -- to acquire Commercial BancShares, Inc., Parkersburg, West Virginia, and Gateway Bancshares, Inc., McMechen; and their banking and nonbanking subsidiaries, and for WesBanco Bank to merge with The Bank of Paden City, Paden City, West Virginia, and to establish branches at the bank's current locations.

- Approved, March 2, 1998

REGULATIONS AND POLICIES

Uniform Cash Access policy -- recommendations to clarify the Board's cash access policy to address issues associated with interstate branching.

- Approved, March 4, 1998

H.2

March 1, 1998 to March 7, 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

Secretary

Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 200 Providence Road, Charlotte, North Carolina.
- Approved, March 5, 1998

New York

Interchange State Bank, Saddle Brook, New Jersey -- to establish an in-store mini-branch and a full service branch at Shop Rite Shopping Center, Route 4, Forest Avenue, Paramus, New Jersey
- Approved, March 6, 1998

Chicago

North Shore Community Bank and Trust Company, Wilmette, Illinois -- to establish a branch at 635 Vernon Avenue, Glencoe, Illinois.
- Approved, March 2, 1998

Chicago

Royal American Bank, Inverness, Illinois -- to exercise fiduciary powers.
- Permitted, March 6, 1998

Chicago

State Bank of Caledonia, Caledonia, Michigan -- to establish a branch at 123 South Westredge, Kalamazoo, Michigan.
- Approved, March 2, 1998

Richmond

Traders Bank, Spencer, West Virginia -- to establish a branch at the intersection of State Route 14 and Oakbrook Road, Mineral Wells, West Virginia.
- Approved, March 6, 1998

March 1, 1998 to March 7, 1998

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

BANK HOLDING COMPANIES

Director, BS&R

Bank Corporation of Georgia, Macon, Georgia -- registration as transfer agent.
- Withdrawn, March 3, 1998

Dallas

Central Texas Bankshare Holdings, Inc., Columbus, Texas, and Colorado County Investment Holdings, Inc., Wilmington, Delaware -- to acquire Hill Bancshares Holdings, Inc., Weimar, Texas, and Hill Bank & Trust Company.
- Approved, March 4, 1998

St. Louis

Concord EFS, Inc., Memphis, Tennessee -- to acquire Digital Merchant Systems, Inc., et. al., Northfield, Illinois, and engage in credit card and debit card data processing activities.
- Permitted, March 2, 1998

St. Louis

Countryside Bancshares, Inc., Republic, Missouri -- to acquire Countryside Bank.
- Approved, March 2, 1998

Minneapolis

Dakota Bancshares, Inc., Mendota Heights, Minnesota -- to acquire Olivia Bancorporation, Inc., Olivia, Minnesota.
- Approved, March 2, 1998

Secretary

Deposit Guaranty Corp., Jackson, Mississippi -- to merge with Victory Bancshares, Inc., Cordova, Tennessee, and acquire Victory Bank and Trust Company.
- Approved, March 6, 1998

Chicago

F&M Bancorporation, Inc., Kaukauna, Wisconsin, and F&M Merger Corporation -- to acquire Financial Management Services of Jefferson, Inc., Jefferson, Wisconsin, and Farmers & Merchants Bank of Jefferson.
- Approved, March 5, 1998

March 1, 1998 to March 7, 1998

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

Cleveland

First Financial Bancorp, Hamilton, Ohio -- request for waiver of application to merge The Union State Bank with and into USB Interim Bank, Inc., Payne, Ohio.
- Granted, March 4, 1998

Director BS&R

First Michigan Bank Corporation, Holland, Michigan -- registration as transfer agent.
- Withdrawn, March 3, 1998

St. Louis

Founders Bancshares, Inc., Chesterfield, Missouri -- to acquire Founders Bank.
- Approved, March 6, 1998

San Francisco

GV Bancorp, Inc., Gunnison, Utah -- to acquire Gunnison Valley Bank; and for GV Bancorp Employee Stock Ownership Plan to acquire GV Bancorp.
- Approved, March 5, 1998

Kansas City

Hometown Bancshares, Inc., Carthage, Missouri -- to acquire Hometown Bank, N.A..
- Approved, March 2, 1998

Chicago

Jewel Box Financial Services, Inc., Columbus, Wisconsin -- to acquire Farmers & Merchants Union Bank, Columbus, Wisconsin.
- Approved, March 6, 1998

St. Louis

Magna Group, Inc., St. Louis, Missouri -- to engage in the operation of a thrift institution through the acquisition of Charter Financial, Inc., Sparta, Illinois, and Charter Bank, S.B.
- Permitted, March 2, 1998

March 1, 1998 to March 7, 1998

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

Richmond

One Valley Bancorp, Inc., Charleston, West Virginia -- to acquire FFVA Financial Corporation, Lynchburg, Virginia.

- Approved, March 5, 1998

Chicago

Onward Bancshares, Inc., Maquoketa, Iowa -- to acquire Gateway State Bank, Clinton, Iowa.

- Approved, March 4, 1998

Atlanta

PSB BancGroup, Inc., Lake City, Florida -- to acquire Peoples State Bank.

- Approved, March 5, 1998

Dallas

Transpecos Financial Corp., Iraan, Texas -- to acquire Iraan State Bank.

- Approved, March 4, 1998

BANK MERGERS

Cleveland

Community First Bank and Trust, Celina, Ohio -- to merge with The Union State Bank, Payne, Ohio, and to establish branches.

- Approved, March 4, 1998

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Director, BS&R

Chase Trust Company of California, San Francisco, California -- registration as transfer agent.

- Withdrawn, March 3, 1998

BANKS, STATE MEMBER

Kansas City

Mercantile Bank, Overland Park, Kansas -- payment of a dividend.

- Approved, March 5, 1998

March 1, 1998 to March 7, 1998

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

CAPITAL STOCK

Dallas

Huntington Bancshares, Inc., Huntington, Texas -- redemption of shares.
- Approved, March 5, 1998

CHANGE IN BANK CONTROL

Dallas

Citizens Bankers, Inc., Baytown, Texas -- change in bank control.
- Permitted, March 3, 1998

Minneapolis

Citizens State Agency of Tyler, Inc., Tyler, Minnesota -- change in bank control.
- Permitted, March 3, 1998

COMPETITIVE FACTORS REPORTS

Kansas City

Bank Colorado, N.A., Cortez, Colorado -- report on competitive factors of the proposed merger with State Bank and Trust of Colorado, N.A., Steamboat Springs, Colorado.
- Submitted, March 2, 1998

Kansas City

Bank Colorado, N.A., Cortez, Colorado -- report on competitive factors of the proposed merger with First National Bank of Colorado, Steamboat Springs, Colorado.
- Submitted, March 2, 1998

Minneapolis

First American Bank, National Association, Alexandria, Minnesota -- report on competitive factors of the proposed merger with New First American Bank, National Association.
- Submitted, March 6, 1998

March 1, 1998 to March 7, 1998

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

Minneapolis

First American Bank, National Association, Crookston, Minnesota -- report on competitive factors of the proposed merger with New First American Bank, National Association.

- Submitted, March 6, 1998

Minneapolis

First American Bank, National Association, Detroit Lakes, Minnesota -- report on competitive factors of the proposed merger with New First American Bank, National Association.

- Submitted, March 6, 1998

Minneapolis

First American Bank, National Association, St. Cloud, Minnesota -- report on competitive factors of the proposed merger with New First American Bank, National Association.

- Submitted, March 6, 1998

Minneapolis

First American Bank, National Association, Minot, North Dakota -- report on competitive factors of the proposed merger with New First American Bank, National Association.

- Submitted, March 6, 1998

New York

Midwood Federal Savings Bank, Brooklyn, New York -- report on competitive factors of the proposed merger with Midwood Federal Credit Union, Brooklyn, New York.

- Submitted, March 2, 1998

Kansas City

North American Savings Bank, FSB, Grandview Missouri -- report on competitive factors of the proposed merger with NASB Interim Savings Bank, FSB, Grandview, Missouri

- Submitted, March 3, 1998

March 1, 1998 to March 7, 1998

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

Atlanta

Premier Bank, Atlanta, Georgia -- report on competitive factors of the proposed merger with Lanier Bank and Trust Company, Cumming, Georgia.
- Submitted, March 4, 1998

Boston

UStTrust, Boston, Massachusetts -- report on competitive factors of the proposed merger with Somerset Savings Bank, Somerville, Massachusetts.
- Submitted, March 6, 1998

EXTENSIONS OF TIME

Director, BS&R

Anteilsverwaltung-Zentralsparkasse Aktiengesellschaft, Vienna, Austria, Bank Austria Aktiengesellschaft, and Creditanstalt AG -- extension of time for Bank Austria and Creditanstalt to comply with the home state provisions in Regulation K.
- Granted, March 6, 1998

St. Louis

BOR Bancshares, Inc., Rogers, Arkansas -- extension to April 3, 1998, to acquire Bank of Rogers.
- Granted, March 4, 1998

Cleveland

Citizens Bancshares, Inc., Salineville, Ohio -- extension to June 8, 1998, to acquire Unibank, Steubenville, Ohio, and merge it with The Citizens Banking Company, Salineville, Ohio.
- Granted, March 2, 1998

Richmond

Commercial BancShares, Inc., Parkersburg, West Virginia -- extension to April 8, 1998, to acquire Gateway Bancshares, Inc., McMechen, West Virginia.
- Granted, March 6, 1998

March 1, 1998 to March 7, 1998

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

Atlanta

Riverside Banking Company, Fort Pierce, Florida -- extension to June 4, 1998, to acquire shares of Riverside Gulf Coast Banking Company, Cape Coral, Florida.
- Granted, March 3, 1998

Richmond

South Branch Valley Bancorp, Inc., Moorefield, West Virginia -- extension to June 5, 1998, to acquire Capital State Bank, Inc., Charleston, West Virginia.
- Granted, March 4, 1998

Cleveland

Unibank, Steubenville, Ohio -- extension to June 8, 1998, to merge with The Citizens Banking Company, Salineville, Ohio.
- Granted, March 2, 1998

San Francisco

Western Bancorp, Newport Beach, California -- extension to divest certain property.
- Granted, March 4, 1998

MEMBERSHIP

St. Louis

Farmers Bank, Hardinsburg, Kentucky -- to become a member of the Federal Reserve System, and to retain branches at their current locations.
- Approved, March 2, 1998

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

BANK HOLDING COMPANIES

Philadelphia

Community Bank, Inc., Millersburg, Pennsylvania -- to acquire The Peoples State Bank, East Berlin, Pennsylvania.
- Approved, February 23, 1998

San Francisco

Inland Northwest Bancorporation, Inc., Spokane, Washington -- to engage in lending activities through the acquisition of Hege Company, Inc., (dba Creative Mortgages).
- Permitted, February 27, 1998

REGULATIONS AND POLICIES

Secretary

Systems of records -- request for comment on proposal to amend two systems of records, entitled Individuals Who Extend Margin Credit (BGFRS-16) and Municipal or Government Securities Principals and Representatives (BGFRS-17)
- Approved, February 26, 1998

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week of March 7, 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>
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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 1998

<i>Institution</i>	<i>Location</i>
None	

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week of March 7, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Chase Manhattan Bank, New York, New York to establish a branch office at the A&P supermarket located at Route 202 & Rosman Toad, Garnerville, New York.*	04/01/98
Branch	European American Bank, New York, New York, to establish branch offices at the following Edward supermarket locations: 1) 1108 Route 112, Port Jefferson, New York; 2) 248 East Sunrise Highway, Freeport, New York; 3) 60 Loehmann Plaza, Lake Grove, New York; and 4) 603 Burnside Avenue, Inwood, New York.*	04/02/98

* 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>
4(c)(8)	HUBCO, Inc., Mahwah, New Jersey, to acquire 100 percent of the outstanding common stock of MSB Bancorp, Inc., and its federally chartered savings bank subsidiary, MSB Bank, both of Goshen, New York.	04/02/98 <u>1/</u>

1/ Later of dates specified in newspaper and Federal Register notices.

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)	Deutsche Bank AG, Frankfurt am Main, Federal Republic of Germany, to engage de novo in management consulting through a to-be-established U.S. subsidiary of its indirect subsidiary, Roland Berger & Partner Holding GmbH, Federal Republic of Germany.	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>
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>
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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 March 7, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Community Bank & Trust Company, Forest City, PA, to establish a branch office at 125 North State Street, Clarks Summit, PA.	3/20/98

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)	Citizens & Northern Corporation, Ralston, PA to acquire up to 9.9 percent of the stock of First National Bank of Canton, Canton, PA.	Newspaper - N/Avail Fed. Reg. - N/Avail

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>
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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>
1479470	Woodlands Bank 2450 East Third Street Williamsport, PA, 17701	9/29/97	3/4/98	Satisfactory	Small

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

<i>Institution</i>	<i>Location</i>
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None

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week of March 7, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C/5D3/Branch	Received application from Fifth Third Bank, Cincinnati, OH on February 25, 1998, to merge with Century Bank, Upper Arlington, OH and establish branches.	3/26/98
18C/5D3/Branch	Received application from The Fifth Third Bank of Columbus, Columbus, OH on February 25, 1998, to merge with State Savings Bank, Columbus, OH and establish branches.	3/26/98
18C/Branch	Received application from The Fifth Third Bank of Columbus, Columbus, OH on February 25, 1998, to acquire a branch of Fifth Third Bank, Cincinnati, OH located at 1720 Zollinger Rd., Upper Arlington, OH and to establish a branch.	3/26/98
18C/Branch	Received application from The Fifth Third Bank of Kentucky, Inc., Louisville, Ky on March 4, 1998, to merge with Fifth Third Bank of Central Kentucky, Inc., Paris, KY and Fountain Square Bank of Southern Indiana, Inc., Sellersburg, IN and to establish branches.	N/Avail
18C/Branch	Received application from Fifth Third Bank of Central Kentucky, Inc., Paris, KY on March 4, 1998, to merge with The Fifth Third Bank of Kentucky, Inc., Louisville, KY and to establish branches.	N/Avail
18C/Branch	Received application from Fountain Square Bank of Southern Indiana, Inc., Sellersburg, IN on March 4, 1998, to merge with Fifth Third Bank of Central Kentucky, Inc., Paris, KY and establish branches.	N/Avail
Membership	Received applicaiton from Fifth Third Bank of Central Kentucky, Inc., Paris, KY on March 4, 1998, to become a member of the Federal Reserve System.	N/Avail
Membership	Received application from Fountain Square Bank of Southern Indiana, Inc., Clarksville, IN on March 4, 1998 to become a member of the Federal Reserve System.	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>
4C8/OAKAR	Received application from Fifth Third Bancorp, Cincinnati, OH on February 25, 1998, to acquire State Savings Company, Columbus, OH.	Newspaper - 3/26/98

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>
	Received notice from Commerce Exchange Corporation, Beachwood, OH on March 4, 1998, of its intent to acquire a 3.85 percent equity investment in Preferred Capital, Inc., Brecksville, OH and to engage in leasing activities as permitted pursuant to Section 225.28(b)(3) of Regulation Y.	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>
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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>
504311	Genoa Banking Company P.O. Box 98 Genoa, OH 43430	11/17/97	3/2/98	Outstanding	Small Bank
604024	The Minster State Bank 96 West Fourth Street Minster, OH 45885	12/15/97	3/3/98	Outstanding	Small Bank

Section VI - CRA examinations scheduled for 2nd Quarter of 1998

<i>Institution</i>	<i>Location</i>
Citizens Deposit Bank & Trust	P.O. Box 9, 400 Second Street, Vanceburg, KY 41179-0009
Enterprise Bank	6150 Enterprise Parkway, Solon, OH 44139
Farmers Bank & Savings Company	P.O. Box 626, 211 W. 2nd Street, Pomeroy, OH 45769-1037
Heartland Bank	P.O. Box 7, 12 N. Main Street, Croton, OH 43013-0007
The Citizens Banking Company	P.O. Box 247, 10 E. Main Street, Salineville, OH 43945-0247
The St. Henry Bank	P.O. Box 330, 231 E. Main Street, St. Henry, OH 45883
Towne Bank	610 East South Boundary, Perrysburg, OH 43551

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week of March 7, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Highlands Union Bank, Abingdon, Virginia, to establish a branch at 506 Maple Street, Glade Spring, Virginia.*	3/26/98
Branch	Centura Bank, Rocky Mount, North Carolina, to establish a branch in the Hannaford Brothers Store located at 4821 Long Beach Road SE, Southport, North Carolina.*	3/28/98
Branch	Centura Bank, Rocky Mount, North Carolina, to establish a branch in the Hannaford Brothers Store located at 3804 Oleander Drive, Wilmington, North Carolina.*	3/28/98
Branch	Centura Bank, Rocky Mount, North Carolina, to establish a branch in the Hannaford Brothers Store located at 5601 High Street West, Portsmouth, Virginia.*	3/28/98
Branch	Centura Bank, Rocky Mount, North Carolina, to establish a branch in the Hannaford Brothers Store located at 5237 Providence Road, Suite 975, Virginia Beach, Virginia.*	3/28/98
Branch	Centura Bank, Rocky Mount, North Carolina, to establish a branch in the Hannaford Brothers Store located at 101 Village Avenue, Yorktown, Virginia.*	3/28/98
Branch	Crestar Bank, Richmond, Virginia, to establish a branch in the Potomac Run Shopping Center at the intersection of Harry Byrd Highway and Bartholomew Fair Drive, Sterling, Virginia.*	4/2/98

*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>
3(a)(3)	First Mariner Bancorp, Baltimore, Maryland, to acquire Glen Burnie Bancorp, Glen Burnie, Maryland.*	Newspaper - 3/30/98 Fed Reg - 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)(1)	First America's Bancorp, Inc., Washington, D. C., to become a bank holding company through the acquisition of 100% of the voting shares of America's First Bank, National Association, Washington, D. C., an organizing bank.*	Newspaper - N/Avail Fed Reg - 4/3/98

*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>
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>
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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>
208329	First Virginia Bank-Southwest 6625 Williamson Road, NW Roanoke, Virginia 24019	10/6/97	3/2/98	Satisfactory	Large Bank
679125	First Virginia Bank 6400 Arlington Boulevard Falls Church, Virginia 22042	10/6/97	3/6/98	Satisfactory	Large Bank
624826	First Virginia Bank-Blue Ridge 125 North Central Avenue Staunton, Virginia 24402	10/27/97	3/7/98	Satisfactory	Large Bank

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 March 7, 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	Altamaha Bancshares, Inc., Uvalda, Georgia, after-the-fact change in control notice filed by Ms. Mae Rowland Jones to retain 20.42 percent of the outstanding shares of common stock of Altamaha Bancshares, Inc., Uvalda, Georgia.	N/Avail
3(a)(1)	State of Franklin Bancshares, Inc., Johnson City, Tennessee, to become a bank holding company by acquiring State of Franklin Savings Bank, Johnson City, Tennessee.*	N/Avail
3(a)(3)	Cumberland Bancorp, Inc., Carthage, Tennessee, to acquire The Bank of Mason, Mason, Tennessee.*	Fed Reg - 4/02/98

*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	AmTrade International Bank of Georgia, Atlanta, Georgia, 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>
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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>
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None

Section VI - CRA examinations scheduled for Quarter of 1998

<i>Institution</i>	<i>Location</i>
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None

District 7
Federal Reserve Bank of Chicago

Applications and notifications filed during the week of March 7, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Citizens Bank Flint, Michigan 5050 Marsh Road, Suite 1 Okemos, Michigan	Newspaper - 3/31/98
Branch	Comerica Bank Detroit, Michigan 6425 28th Street Cascade, Michigan	Newspaper - 3/27/98
Branch	First American Bank Ames, Iowa 520 Grand Avenue Ames, Iowa	Newspaper - 3/28/98
Branch	Community Bank of Elmhurst Elmhurst, Illinois 106 Schiller Street Elmhurst, Illinois	Newspaper - 4/6/98
Branch	Security State Bank Hartley, Iowa 117 S. Central Avenue Hartley, Iowa	Newspaper - 3/13/98
Branch	NAB Bank Chicago, Illinois 665 Pasquinelli Drive, Unit B104 Westmont, Illinois	Newspaper - 3/31/98
Branch	Old Kent Bank Grand Rapids, Michigan 2280 Big Beaver Road Troy, Michigan	Newspaper - 3/21/98

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)	LB Bancorp, Inc.* Milwaukee, Wisconsin Liberty Bank Milwaukee, Wisconsin	Fed Reg - 3/13/98 Newspaper - 3/6/98
3(a)(1)	First Midwest Acquisition Corporation* Itasca, Illinois Heritage Financial Services, Inc. Tinley Park, Illinois Heritage Bank Blue Island, Illinois	Fed Reg - 3/20/98 Newspaper - 3/16/98
3(a)(3)	First Midwest Bancorp, Inc.* Itasca, Illinois Heritage Financial Services, Inc. Tinley Park, Illinois Heritage Bank Blue Island, Illinois	Fed Reg - 3/20/98 Newspaper - 3/16/98
3(a)(1)	Founders Financial Corporation* Grand Rapids, Michigan Founders Trust Personal Bank Grand Rapids, Michigan	Fed Reg - 3/30/98 Newspaper - N/Avail
3(a)(1)	Central Iowa Bancorporation* Iowa City, Iowa Conrad Bancorporation Conrad, Iowa First State Bank Conrad, Iowa	Fed Reg - 3/30/98 Newspaper - N/Avail
3(a)(3)	ISB Financial Corp* Iowa City, Iowa Conrad Bancorporation Conrad, Iowa First State Bank Conrad, Iowa	Fed Reg - 3/30/98 Newspaper - N/Avail
3(a)(3)	The Baraboo Bancorporation, Inc.* Baraboo, Wisconsin State Bank of Wonewoc Wonewoc, Wisconsin	Fed Reg - N/Avail Newspaper - 3/25/98

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)(1)	First Neighborhood Bancshares, Inc. Employee Stock Ownership Plan* Toledo, Illinois First Neighborhood Bancshares, Inc. Toledo, Illinois First State Bank of Newman Newman, Illinois First National Bank of Toledo Toledo, Illinois Greenup National Bank Greenup, Illinois	Fed Reg - N/Avail Newspaper - N/Avail
CIC	Decatur Corporation Leon, Iowa By Julie Hamann Bunderson	Fed Reg - 3/19/98 Newspaper - N/Avail
CIC	Northwest Iowa Bancorporation LeMars, Iowa By William A. Krause	Fed Reg - 3/19/98 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 provision 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)	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands CheckFree Corporation Norcross, Georgia	Fed Reg - 3/24/98
4(c)(8)	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands CheckFree Corporation Norcross, Georgia	Fed Reg - 3/24/98
4(c)(8)	ABN AMRO Bank, N.V. Amsterdam, The Netherlands CheckFree Corporation Norcross, Georgia	Fed Reg - 3/24/98

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)	ABN AMRO Holding, N.V. Amsterdam, The Netherlands CheckFree Corporation Norcross, Georgia	Fed Reg - 3/24/98
4(c)(8)	ABN AMRO North America, Inc. Chicago, Illinois CheckFree Corporation Norcross, Georgia	Fed Reg - 3/24/98
4(c)(8)	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands Sage Clearing Limited Partnership Sage Clearing Corporation	Fed Reg - N/Avail
4(c)(8)	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands Sage Clearing Limited Partnership Sage Clearing Corporation	Fed Reg - N/Avail
4(c)(8)	ABN AMRO Bank, N.V. Amsterdam, The Netherlands Sage Clearing Limited Partnership Sage Clearing Corporation	Fed Reg - N/Avail
4(c)(8)	ABN AMRO Holding, N.V. Amsterdam, The Netherlands Sage Clearing Limited Partnership Sage Clearing Corporation	Fed Reg - N/Avail
4(c)(8)	First Midwest Acquisition Corporation Itasca, Illinois Heritage Trust Company Tinley Park, Illinois	Fed Reg - 3/20/98

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>
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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>
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None

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

<i>Institution</i>	<i>Location</i>
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None

District 8
Federal Reserve Bank of St. Louis

Applications and notifications filed during the week of March 7, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Notice by Farmers and Merchants Bank, Hannibal, Missouri, to establish a branch at 3914 Market Street, Hannibal, Missouri.*	3/28/98
Branch	Notice by Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky, to establish a branch at Hamburg Place, I-75 and Man-o-War Boulevard, Lexington, Kentucky.*	3/25/98

*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 P & W Bancshares, Inc., Little Rock, Arkansas, by South Beach Limited Partnership, Little Rock, Arkansas (previously reported during the week of February 16, 1998).	3/25/98

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)	Notice by New Independent Bancshares, Inc., New Washington, Indiana, to establish New Washington Reinsurance Company, Ltd., New Washington, Indiana (to be incorporated in the Turks and Caicos Islands), and thereby indirectly engage, de novo, in the reinsurance of credit life, credit health and accident insurance sold in connection with extensions of credit by New Independent Bancshares, Inc.'s subsidiary bank (previously reported during the week of February 23, 1998).	3/25/98

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

<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>
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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 March 7, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branch	American Bank of Montana, Bozeman, Montana, for prior approval to merge with American Bank (Whitefish), Whitefish, Montana, and incident thereto establish a branch.*	N/Avail

*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>
3(a)(1)	N.A. Corporation, Roseville, Minnesota, for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of North American Banking Company, Roseville, Minnesota, a <i>de novo</i> bank.*	Fed Reg - 3/23/98

*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)	U.S. Bancorp, Minneapolis, Minnesota, to engage in underwriting and dealing in, to a limited extent, all types of debt and equity securities other than shares of open-end investment companies; extending credit and servicing loans; activities related to extending credit; leasing personal or real property; trust activities; financial and investment advice; providing securities brokerage, riskless principal, private placement, futures commission merchant, and other agency transactional services; underwriting and dealing in government obligations and other obligations that state member banks may underwrite and deal in, engaging in investing and trading activities, and buying and selling bullion and related activities; management consulting and counseling; insurance agency activities; providing administrative services to open-end investment companies; acting as the general partner of private investment limited partnerships in accordance with the Bank Holding Company Act and the Board's decisions thereunder; and operating a broker/dealer business in the United Kingdom through the acquisition of Piper Jaffray Companies, Inc., Minneapolis, Minnesota, and its subsidiaries.	3/24/98

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>
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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 10
Federal Reserve Bank of Kansas City

Applications and notifications filed during the week of March 7, 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)(3)	Bethany Bancshares, Inc., Bethany, Missouri, for prior approval to acquire up to 100 percent of the voting shares of Gallatin/New Hampton Bancshares, Inc., Albany, Missouri; and thereby indirectly acquire Bank of Gallatin/First State Bank, Gallatin, Missouri.	Newspaper - N/Avail Fed Reg - 03/23/98
3(a)(1)	Mid-America Bancorp, Inc., Jewell, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Heartland Bank, N.A., Jewell, Kansas.	Newspaper - N/Avail Fed Reg - 03/30/98

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)	Bancshares of Missouri, Kearney, Missouri, to retain its investment in Jesse James Festival Grounds, LLC, Kearney, Missouri, and to continue to indirectly engage in a lending activity.	Fed Reg - 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>
Membership	State Bank of Pretty Prairie, Pretty Prairie, Kansas, for membership in the Federal Reserve System.	

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>
10858	Platte Valley State Bank & Trust Company 2222 1st Avenue Kearney, Nebraska 68847-5309	12/08/97	03/02/98	Satisfactory
884059	Shoshone First Bank 1401 Sheridan Avenue Cody, Wyoming 82414-3629	12/01/97	03/03/98	Outstanding
353359	Colorado Mountain Bank 1000 Main Street Westcliffe, Colorado 81252	12/01/97	03/04/98	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 March 7, 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)/3(a)(5)	Texas United Bancshares, Inc., La Grange, TX, to acquire Premier Bancshares, Inc., La Grange, TX, and State Bank, La Grange, TX, and simultaneously acquire South Central Texas Bancshares, Inc., Flatonia, TX, Flatonia State Bank, Flatonia, TX, and Central Texas Bank, La Grange, TX	Newspaper - N/Avail
3(a)(3)	Keene Bancorp, Inc., 401(k) Employee Stock Ownership Plan & Trust, Keene, TX, to acquire Keene Bancorp, Inc., Keene, TX, and First State Bank, Keene, TX	Newspaper - 3/25/98
3(a)(5)	Cullen/Frost Bankers, San Antonio, TX, to acquire Overton Bancshares, Inc., Fort Worth, TX, and Overton Bank & Trust, N.A., Fort Worth, TX	Newspaper - 3/30/98

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		

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>
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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.

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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>
726953	United Texas Bank 12222 Merit Drive, Suite 100 Dallas, TX 75251	12/1/97	3/9/98	Satisfactory	Small Bank

Section VI - CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 12
Federal Reserve Bank of San Francisco
Applications and Notifications Filed During the Week of March 7, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Community Bank of Nevada, Las Vegas, Nevada, to establish a branch office at 7676 W. Lake Mead Boulevard, Las Vegas, Nevada.*	Newspaper - 3/23/98

*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>
3(a)(3)	Belvedere Capital Partners, Inc., California Community Financial Institutions Fund Limited Partnership, and Belvedere Bancorp, all of San Francisco, California, to acquire National Business Bank (In Organization), Torrance, California. *	Newspaper - 3/28/98 Fed Reg - 3/27/98

*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>
Waiver	The Pacific Bank, N.A., San Francisco, California, requests a waiver of any Bank Holding Company Act application requirement in connection with its proposed merger of Sterling West Bancorp, and Sterling Bank, both of Los Angeles, California.	None
Waiver	BYL Bancorp, Yorba Linda, California, requests a waiver of any Bank Holding Company Act application requirement in connection with its proposed merger of DNB Financial, and De Anza National Bank, both of Riverside, California. As a result, De Anza National Bank will be merged into Bank of Yorba Linda, Yorba Linda, California.	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.

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- 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

Institution

Location

None
