
Federal Reserve Release



H.2

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

No. 46

Week Ending November 14, 1998

Bank Holding Companies

Carolina First BancShares, Inc., Lincolnton, North Carolina -- reconsideration and stay of the Federal Reserve Bank of Richmond's approval of the application to acquire Community Bank and Trust, Rutherfordton, North Carolina.

- Approved, November 10, 1998

CFBanc Holdings, Inc., Washington, D.C., and CFBanc Corporation -- to acquire City First Bank of D.C.

- Approved, November 9, 1998

General Accounting Office

General Accounting Office -- response to GAO report entitled "Year 2000 Computing Crisis - Federal Reserve Is Acting to Ensure Financial Institutions Are Fixing Systems, But Challenges Remain."

- Approved, November 4, 1998 (AC)

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

Bank Branches, Domestic

Atlanta

Brand Banking Company, Lawrenceville, Georgia -- to establish a branch at 2100 Grayson Highway, Grayson, Georgia.
- Approved, November 13, 1998

Chicago

Comerica Bank, Detroit, Michigan -- to establish branches at 4888 and 4980 Adams Road, Oakland Township, Michigan.
- Approved, November 9, 1998

Richmond

F&M Bank-Northern Virginia, Fairfax, Virginia -- to establish a branch at 4661 Sudley Road, Catharpin, Virginia.
- Approved, November 12, 1998

Richmond

F&M Bank-Northern Virginia, Fairfax, Virginia -- to establish a branch at 13927 Jefferson Davis Highway, Woodbridge, Virginia.
- Approved, November 12, 1998

Dallas

First Bank of Snook, Snook, Texas -- to establish a branch at 701 University Drive East, Suite 105, College Station, Texas.
- Approved, November 13, 1998

New York

Greenwich Bank & Trust Company, Greenwich, Connecticut -- to establish a branch at 273 Glenville Road.
- Approved, November 12, 1998

St. Louis

Heber Springs State Bank, Heber Springs, Arkansas -- to establish a branch at 1163 Main Street, Vilonia, Arkansas.
- Approved, November 13, 1998

Bank Branches, Domestic

St. Louis

Heber Springs State Bank, Heber Springs, Arkansas -- to establish a branch at 1070 Main Street, Vilonia, Arkansas.
- Withdrawn, November 13, 1998

Bank Holding Companies

Philadelphia

1st Summit Bancorp, Inc., Johnstown, Pennsylvania -- to acquire America First Consumer Discount Company through Cambria Thrift Consumer Discount Company, Ebensburg, Pennsylvania.
- Approved, November 10, 1998

Kansas City

Astra Financial Corporation, Prairie Village, Kansas -- to acquire Mitchell County Bank, Simpson, Kansas, and to acquire shares of First Missouri Bancshares, Inc., Brookfield, Missouri, and First Missouri National Bank.
- Approved, November 9, 1998

Chicago

Bank One Corporation, Chicago, Illinois -- to acquire through Paymentech, Inc., Dallas, Texas, the merchant credit card transaction processing business of Mellon Bank, N.A., Pittsburgh, Pennsylvania, and engage in extending credit and servicing loans.
- Approved, November 10, 1998

San Francisco

Columbia Bancorp, The Dalles, Oregon -- to acquire Valley Community Bancorp, McMinnville, Oregon.
- Approved, November 12, 1998

Kansas City

Community Bancshares ESOP, Neosho, Missouri -- to acquire shares of Community Bancshares, Inc., Neosho, Missouri, and to acquire Community Bank and Trust Company.
- Approved, November 12, 1998

Bank Holding Companies

Atlanta

Community Spirit Bancshares, Inc., Belmont, Mississippi -- to acquire Community Spirit Bank - Mississippi.
- Approved, November 12, 1998

San Francisco

East West Bancorp, San Marino, California -- to acquire East-West Bank.
- Approved, November 12, 1998

St. Louis

Farmers & Merchants Bancorp, Inc., Hannibal, Missouri -- to acquire Farmers & Merchants Bank.
- Approved, November 12, 1998

Richmond

FFVA Financial Corp., Lynchburg, Virginia -- deregistration under Regulation U.
- Approved, November 9, 1998

Atlanta

First Community Bancorp, Inc., Pahokee, Florida -- to acquire First Community Bank of Palm Beach County.
- Approved, November 12, 1998

St. Louis

First M&F Corp, Kosciusko, Mississippi -- waiver of notification to acquire through merger First Bolivar Capital Corporation, Cleveland, Mississippi.
- Granted, November 12, 1998

Kansas City

Gold Banc Corporation, Inc., Leawood, Kansas -- to acquire The Trust Company, St. Joseph, Missouri, and engage in trust company functions.
- Approved, November 10, 1998

Chicago

Ida Grove Bancshares, Inc., Ida Grove, Iowa -- to acquire shares of First State Bank, Churdan, Iowa.
- Approved, November 12, 1998

Bank Holding Companies

Atlanta

MST Investments, L.P., Toccoa, Georgia -- notice to retain shares of First Banks, Inc., Carnesville, Georgia; First Bank and Trust; and Bank of Toccoa, Toccoa.
- Approved, November 12, 1998

San Francisco

National Bancorp of Alaska, Inc., Anchorage, Alaska -- waiver of application in connection with the formation of Northland Savings Bank, Seattle, Washington, as a mutual savings bank, the conversion of Northland Savings Bank to stock form, and the merger of Northland into National Bank of Alaska, Anchorage.
- Granted, November 13, 1998

Chicago

Oakfield Bancorp, Inc., Oakfield, Wisconsin -- to acquire Bank of Oakfield.
- Approved, November 13, 1998

Atlanta

Republic Security Financial Corporation, West Palm Beach, Florida -- waiver of application to acquire Northside Bank of Tampa, Tampa, Florida.
- Granted, November 9, 1998

San Francisco

Security Bank Holding Company, Coos Bay, Oregon, and Security Bank Holding Company Employee Stock Ownership Plan -- to acquire Oregon State Bank, Corvallis, Oregon.
- Approved, November 12, 1998

Minneapolis

U.S. Bancorp, Minneapolis, Minnesota -- to engage in extending credit and servicing loans through an equity investment in New Century Financial Corporation, Irvine, California.
- Approved, November 12, 1998

New York

Warwick Community Bancorp, Inc., Warwick, New York -- to acquire shares of GSB Financial Corporation, Goshen, New York.
- Approved, November 12, 1998

Bank Holding Companies

Atlanta

Weatherford Foundation of Red Bay, AL, Inc., Red Bay, Alabama, and Independent Bancshares, Inc. -- to acquire Community Spirit Bank - Mississippi, Belmont, Mississippi.

- Approved, November 12, 1998

Philadelphia

Yardville National Bancorp, Inc., Mercerville, New Jersey -- to form Yardville Interim National Bank, Newtown Township, Pennsylvania, and merge with The Yardville National Bank, Mercerville.

- Approved, November 13, 1998

Bank Mergers

Atlanta

Republic Security Bank, West Palm Beach, Florida -- to merge with Northside Bank of Tampa, Tampa, Florida.

- Approved, November 9, 1998

Bank Premises

Atlanta

Brand Banking Company, Lawrenceville, Georgia -- investment in bank premises.

- Approved, November 13, 1998

Banks, Nonmember, And Miscellaneous Institutions

Kansas City

Chesapeake Energy Marketing, Inc., Oklahoma City, Oklahoma -- registration under Regulation U.

- Approved, November 5, 1998 (AC)

Banks, State Member

Atlanta

Southwest Georgia Bank, Moultrie, Georgia -- to acquire certain assets and assume certain liabilities of one branch of Farmers and Merchants Bank, Monticello, Florida, located at 1102 West Harris Street, Pavo, Georgia.

- Approved, November 9, 1998

Capital Stock

Kansas City

Wilburton State Bancshares, Wilburton, Oklahoma -- redemption of shares.
- Approved, November 12, 1998

Competitive Factors Reports

Dallas

Bank United of Texas FSB, Houston, Texas, and BUC Acquisition Corporation -- report on competitive factors of the proposed merger with Midland American Bank, Midland, Texas.
- Submitted, November 10, 1998

Chicago

Charlevoix State Bank, Charlevoix, Michigan -- report on competitive factors of the proposed assumption of the liabilities of Citizens Banking Corporation, Flint, Michigan.
- Submitted, November 12, 1998

Minneapolis

Citizens Bank of New Ulm, New Ulm, Minnesota -- report on competitive factors of the proposed merger with State Bank of La Salle (Incorporated), La Salle, Minnesota.
- Submitted, November 12, 1998

Dallas

FirstCapital Bank SSB, Victoria, Texas -- report on competitive factors of the proposed merger with Liberty Savings Association, Houston, Texas.
- Submitted, November 13, 1998

Atlanta

Hibernia National Bank, New Orleans, Louisiana -- report on competitive factors of the proposed merger with Hibernia National Bank of Texas, Texarkana, Texas.
- Submitted, November 10, 1998

Dallas

Liberty Savings Association, Houston, Texas -- report on competitive factors of the proposed merger with Interim LSA Bank SSB, Victoria, Texas.
- Submitted, November 10, 1998

Competitive Factors Reports

St. Louis

Merchants and Farmers Bank, Kosciusko, Mississippi -- report on competitive factors of the proposed merger with First National Bank of Bolivar County, Cleveland, Mississippi.

- Submitted, November 12, 1998

Cleveland

Ohio Bank, Findlay, Ohio -- report on competitive factors of the proposed merger with Citizens Bancshares Interim Bank, Salineville, Ohio.

- Submitted, November 10, 1998

St. Louis

State Bank of St. Libory, St. Libory, Illinois -- report on competitive factors of the proposed merger with St. Libory Interim State Bank.

- Submitted, November 12, 1998

Dallas

State National Bank of Iowa Park, Iowa Park, Texas -- report on competitive factors of the proposed merger with Windthorst National Bank, Windthorst, Texas, and Electra State Bank & Trust Company, Electra, Texas.

- Submitted, November 13, 1998

Philadelphia

Sun National Bank, Vineland, New Jersey -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of two branches of Summit Bank, Hackensack, New Jersey.

- Submitted, November 10, 1998

Extensions Of Time

San Francisco

Bank of Whitman Employee Stock Ownership Plan, Colfax, Washington -- extension to February 1, 1999, to acquire shares of Whitman Bancorporation.

- Granted, November 13, 1998

Extensions Of Time

Boston

Danvers Bancorp, Inc., Danvers, Massachusetts -- extension to December 11, 1998, to form a mutual bank holding company through the acquisition of Danvers Savings Bank.

- Granted, November 10, 1998

Dallas

Texas Capital Bancshares, Inc., Dallas, Texas -- extension to February 20, 1999, to acquire Resource Bank, N.A.

- Granted, November 9, 1998

Membership

San Francisco

Pacific State Bank, Stockton, California -- to become a member of the Federal Reserve System.

- Approved, November 12, 1998

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, November 14, 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)	Fleet Financial Group, Inc., Boston, Massachusetts – notification to acquire Merrill Lynch Specialists, Inc. (the Company) and merge the Company into Fleet Securities, Inc. and continue to engage in certain nonbanking activities	FedReg – 12/2/1998

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

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

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.

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

- O = Outstanding**
- S = Satisfactory**
- NI = Needs to improve**
- SN = Substantial noncompliance**

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

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

Section VI – CRA examinations scheduled for Quarter of January 1, 1999 – March 31, 1999

<i>Institution</i>	<i>Location</i>
State Street Bank and Trust Company	Boston, Massachusetts

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, November 14, 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>	
3(a)(1)	Cornerstone Bancorp, Inc., Stamford, Connecticut, to become a bank holding company with respect to Cornerstone Bank, Stamford, Connecticut.	

Section V – Availability of CRA public evaluations

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.

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for First Quarter of 1999

<i>Institution</i>	<i>Location</i>
Morgan Guaranty Trust Company	60 Wall Street, New York, New York 10260
The Adirondack Trust Company	473 Broadway, Saratoga Springs, New York 12866
Greenwich Bank and Trust Company	115 East Putnam Avenue, Greenwich, Connecticut 06830

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, November 14, 1998

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	East Penn Bank, Emmaus, PA, to establish a branch office at the Cedar Crest Professional Park 1251 South Cedar Crest Boulevard, Allentown, (Salisbury Township) Lehigh County, PA.	12/11/1998

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>	
None		

Section V – Availability of CRA public evaluations

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.

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for First Quarter of 1999

<i>Institution</i>	<i>Location</i>
First Republic Bank	Philadelphia, PA
New Century Bank	Phoenizville, PA
Lebanon Valley Farmers Bank	Lebanon, PA
Community Bank & Trust Company	Forest City, PA
Berks County Bank	Reading, PA

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, November 14, 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	Received application from The Ohio Bank, Findlay, OH on 11/09/1998 to acquire five branch offices of Mid American National Bank and Trust Company, Toledo, OH located in Findlay (2), Ottawa, Upper Sandusky, and Arlington, OH and incident thereto establish branches.	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>
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>	
None		

Section V – Availability of CRA public evaluations

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.

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = 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>LrgBk</i>	<i>SmBk</i>
38526	Iron & Glass Bank	8/31/1998	11/13/1998	S		X

Section VI – CRA examinations scheduled for First Quarter of 1999

<i>Institution</i>	<i>Location</i>
The State Bank and Trust Company	401 Clinton Street, Defiance, OH 43512
NorthValley Bank	N. Valley Street, Corning, OH 43730
Commercial and Savings Bank	6 W. Jackson Street, Millersburg, OH 44654
TheFifth Third Bank	38Fountain Square Plaza, Cincinnati, OH 45263
The Fifth Third Bank	111 W. 1 st Street, Dayton, OH 45402
The Fifth Third Bank of Columbus	21 E. State Street, Columbus, OH 43215
Fifth Third Bank of Southern Ohio	100 S. High Street, Hillsboro, OH 45133

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, November 14, 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)	First Union Corporation, Charlotte, North Carolina, to acquire additional shares of United Bancshares, Inc., Philadelphia, Pennsylvania.*	Fed Reg – 12/11/1998 Newspaper - N/Avail

*Subject to 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>	
None		

Section V – Availability of CRA public evaluations

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.

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = 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>LrgBk</i>	<i>SmBk</i>
280624	St. Michaels Bank 213 Talbot Street St. Michaels, Maryland 21663	08/24/1998	11/07/1998	S	X	

Section VI – CRA examinations scheduled for First Quarter of 1999

<i>Institution</i>	<i>Location</i>
The Annapolis Banking and Trust Company	Annapolis, Maryland
Sterling Bank & Trust	Baltimore, Maryland
Forest Hill State Bank	Bel Air, Maryland
Miners Exchange Bank	Coeburn, Virginia
Second Bank & Trust	Culpeper, Virginia
Bank of the Commonwealth	Norfolk, Virginia
First Bank	Strasburg, Virginia
Resource Bank	Virginia Beach, Virginia
The Fauquier Bank	Warrenton, Virginia
Southern Financial Bank	Warrenton, Virginia

Section VI – CRA examinations scheduled for First Quarter of 1999

Institution

Location

Barbour County Bank

Philippi, West Virginia

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, November 14, 1998

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 4255 Kings Highway, Port Charlotte, Florida.	11/29/1998
Branch	Colonial Bank, Montgomery, Alabama, to establish a branch located at 1511 North Westshore Boulevard, Suite 100, Tampa, Florida.	12/03/1998
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located on Fry Road south of the intersection of Fry Road and Interstate Highway 10, Katy, Texas.	11/24/1998
Branch	Pointe Bank, Boca Raton, Florida, to establish a branch located at 19645 State Road 7, Boca Raton, Florida.	12/10/1998
Branch	Republic Security Bank, West Palm Beach, Florida, to establish a branch located at 2201 West Sample Road, Pompano Beach, Florida.	11/17/1998

*Subject to 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)	Alabama National BanCorporation, Birmingham, Alabama, to acquire Community Bank of Naples, N.A. , Naples, Florida (in organization) (CBN-New). CBN-New will be the surviving charter to a reorganization involving Community Bank of Naples, N.A., Naples, Florida (CBN-Old).	12/07/1998
3(a)(5)	Regions Financial Corporation, Birmingham, Alabama, to merge with Arkansas Banking Company, Jonesboro, Arkansas, and thereby acquire The Arkansas Bank, Jonesboro, Arkansas; The Arkansas Bank, Walnut Ridge, Arkansas; The Planters Bank, Osceola, Arkansas; and The Arkansas Bank, N.A., Batesville, Arkansas.	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>
CIC	First National Bancshares of Eunice, Inc., Eunice, Louisiana, prior notification by Mr. James G. Tanner III, to acquire 40 percent of the outstanding shares of First National Bancshares of Eunice, Inc., Eunice, Louisiana.	Fed Reg - 12/02/1998
CIC	Greene County Bancshares, Inc., Greeneville, Tennessee, after-the-fact notification by Mr. Philip M. Bachman, Jr., and Ms. Martha M. Bachman to collectively retain 10.02 percent of the outstanding shares of common stock of Greene County Bancshares, Inc., Greeneville, Tennessee.	Fed Reg - 12/02/1998

*Subject to 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>
WAIVR	Request by Citizens & Peoples Bank, N.A., Pensacola, Florida, a subsidiary of Alabama National BanCorporation, Birmingham, Alabama, for a waiver of the application requirement of section 3(a)(1) of the Bank Holding Company Act, in connection with its proposed acquisition of Community Bank of Naples, N.A., Naples, Florida (in organization)(CBN-New). CBN-New will be the successor institution in a reorganization involving Community Bank of Naples, N.A., Naples, Florida.

Section V – Availability of CRA public evaluations

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.

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

- O = Outstanding**
- S = Satisfactory**
- NI = Needs to improve**
- SN = 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>LrgBk</i>	<i>SmBk</i>
749635	AuburnBank 100 North Gay Street Auburn, Alabama 36830 (334) 821-9200	08/03/1998	11/12/1998	S		X

Section VI – CRA examinations scheduled for First Quarter of 1998

<i>Institution</i>	<i>Location</i>
Premier Bank	Brentwood, Tennessee
SunTrust Bank Tampa Bay	Tampa, Florida
Commercial Bank	Harrogate, Tennessee
City First Bank	Tampa, Florida
Citizens Trust Bank	Atlanta, Georgia
Republic Security Bank	West Palm Beach, Florida
Peoples Southern Bank	Clanton, Alabama
Merchants Bank	Vicksburg, Mississippi
Bank at Ormond-by-the-Sea	Ormond Beach, Florida
Compass Bank	Birmingham, Alabama

Section VI – CRA examinations scheduled for First Quarter of 1998

<i>Institution</i>	<i>Location</i>
Guaranty Bank and Trust	Venice, Florida
Aliant Bank	Alexander City, Alabama
First Bank and Trust	Johnson City, Tennessee
Bank of Gueydan	Gueydan, Louisiana
First Third Bank of Florida	Naples, Florida

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, November 14, 1998

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Fifth Third Bank of Central Indiana Indianapolis, Indiana 5718 Crawfordsville Road Indianapolis, Indiana	Newspaper – 11/10/1998
18(c) & Merger	Pinnacle Bank St. Joseph, Michigan Citizens National Bank of Evansville Evansville, Indiana Citizens Bank of Southern Indiana Tell City, Indiana Citizens Bank of Western Indiana Terre Haute, Indiana Citizens Bank of Kentucky Madisonville, Kentucky Citizens Bank of Central Indiana Greenwood, Indiana Citizens Bank of Illinois, N.A. Mount Vernon, Illinois Citizens Trust Company of Indiana, National Association Evansville, Indiana and thereby to establish 102 branches	Newspaper – 10/31/1998
Membership	Pinnacle Bank St. Joseph, Michigan To become a member of the Federal Reserve System	Newspaper – 10/31/98

Newspaper - Newspaper Comment Period Ending Date

N/Avail - Not Available (Not yet available; 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)(1)	New Century Bancorp* Southfield, Michigan New Century Bank (in organization) Southfield, Michigan	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1)	Tower Financial Corporation* Fort Wayne, Indiana Tower Bank & Trust Company (in organization) Fort Wayne, Indiana	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	Peotone Bancorp, Inc.* Peotone, Illinois Bank of San Juans Durango, Colorado	Fed Reg – 12/11/1998 Newspaper – N/Avail
3(a)(3)	Southwest Bancorp, Inc.* Worth, Illinois Bank of San Juans Durango, Colorado	Fed Reg – 12/11/1998 Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act
Fed Reg - Federal Register Comment Period Ending Date
Newspaper - Newspaper Comment Period Ending Date
N/Avail - Not Available (Not yet available; 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>
None	

Section V – Availability of CRA public evaluations

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.

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = 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>LrgBk</i>	<i>SmBk</i>
811046	Bankers Trust Co. 665 Locust St. Des Moines, Iowa 50304 (515) 245-2424	8/12/1998	11/9/1998	S	x	
671147	Le Mars Bank and Trust Co. 37 1 st Ave. NW Le Mars, Iowa 51031 (712) 546-4175	8/28/1998	11/9/1998	O		x

Section VI – CRA examinations scheduled for First Quarter of 1999

<i>Institution</i>	<i>Location</i>
Iowa State Bank	Calmar, Iowa
Central Trust and Savings Bank	Cherokee, Iowa
Citizens State Bank	Clarinda, Iowa
Security Savings Bank	Eagle Grove, Iowa
City State Bank	Ogden, Iowa
Home Trust and Savings Bank	Osage, Iowa
Union State Bank	Rockwell City, Iowa
State Bank	Spencer, Iowa
Commercial Trust and Savings Bank	Storm Lake, Iowa
Tama State Bank	Tama, Iowa
The State Bank of Blue Mound	Blue Mound, Illinois
First American Bank	Carpentersville, Illinois
First American Bank	Joliet, Illinois
First American Bank	Kankakee, Illinois
Linden State Bank	Linden, Indiana
Bank of Lenawee	Adrian, Michigan
Comerica Bank	Detroit, Michigan
Lapeer County Bank and Trust Co.	Lapeer, Michigan
Chemical Bank & Trust Co.	Midland, Michigan
Isabella Bank and Trust	Mt. Pleasant, Michigan
Onsted State Bank	Onsted, Michigan
M & I Bank of Burlington	Burlington, Wisconsin
Delafield State Bank	Delafield, Wisconsin
Union Bank and Trust Co.	Evansville, Wisconsin
F & M Bank – Grant County	Fennimore, Wisconsin
State Bank of Howards Grove	Howards Grove, Wisconsin
Liberty Bank	Milwaukee, Wisconsin

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, November 14, 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 Heber Springs State Bank, Heber Springs, Arkansas, to establish a branch at 1163 Main Street, Vilonia, Arkansas.	Newspaper – 10/14/1998

* 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)(5)	*Notice by Simmons First National Corporation, Pine Bluff, Arkansas, to acquire Lincoln Bancshares, Inc., Lincoln, Arkansas (previously reported during the week ending November 7, 1998).	Newspaper – 12/5/1998 Fed Reg – 12/10/1998
3(a)(5)	*Notice by NBC Capital Corporation, Starkville, Mississippi, to acquire First National Corporation of West Point, West Point, Mississippi. A companion Section 4(c)(8) notice accompanies this notice.	Newspaper – N/Avail. Fed Reg – N/Avail.
3(a)(3)	*Notice by Union Planters Corporation, Memphis, Tennessee, to indirectly acquire Southeast Bancorp, Inc., Corbin, Kentucky. A companion Section 3(a)(5) notice accompanies this notice.	Newspaper – 12/4/1998 Fed Reg – N/Avail.
3(a)(5)	*Notice by Union Planters Holding Corporation, Memphis, Tennessee, a wholly owned subsidiary of Union Planters Corporation, Memphis, Tennessee, to acquire, through merger, Southeast Bancorp, Inc., Corbin, Kentucky. A companion Section 3(a)(3) notice accompanies this notice.	Newspaper – 12/4/1998 Fed Reg – N/Avail.

* 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 NBC Capital Corporation, Starkville, Mississippi, to indirectly acquire First National Finance Company, West Point, Mississippi, a wholly owned nonbanking subsidiary of First National Corporation of West Point, West Point, Mississippi, and thereby engage in credit extending activities, pursuant to Section 225.28(b)(1) of Regulation Y. A companion Section 3(a)(3) notice accompanies this notice.	Fed Reg – N/Avail.

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

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

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.

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = 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>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for 1st Quarter of 1999

<i>Institution</i>	<i>Location</i>
Pinnacle Bank	Little Rock, Arkansas
DuQuoin State Bank	DuQuoin, Illinois
The Scott County State Bank	Scottsburg, Indiana
The Farmers Bank	Hardinsburg, Kentucky
Leitchfield Deposit Bank & Trust Company	Leitchfield, Kentucky
Lemay Bank and Trust Company	Lemay, Missouri
Lindell Bank & Trust Company	St. Louis, Missouri
BankTennessee	Collierville, Tennessee

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, November 14, 1998

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Valley Bank of Ronan, Ronan, Montana, to establish a branch in Ronan, Montana.*	11/20/1998

* 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)	Northern Star Financial, Inc., Mankato, Minnesota, for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of Northern Star Bank, Mankato, Minnesota, a <i>de novo</i> bank.*	12/03/1998 – Newspaper
3(a)(3)	Glacier Bancorp, Inc., Kalispell, Montana, for prior approval to acquire 100% of the voting shares of Big Sky Western Bank, Big Sky, Montana.*	11/27/98 – Fed Reg
CIC	Michael Finbraaten, Curtis Sheely, and Connie Hoff, acting in concert, to acquire control of Adams Bancshares, Inc., Adams, Minnesota.	11/17/98 – Fed Reg

* 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>
None	

Section V – Availability of CRA public evaluations

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.

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = 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>LrgBk</i>	<i>SmBk</i>
652351	First Security Bank of Missoula Missoula, Montana	07/27/1998	11/09/1998	S		X

Section VI – CRA examinations scheduled for First Quarter of 1999 (01/01/1999 – 03/31/1999)

<i>Institution</i>	<i>Location</i>
First Security Bank of Malta	Malta, Montana
First State Bank of Malta	Malta, Montana
First Citizens Bank of Polson	Polson, Montana
Montana State Bank	Plentywood, Montana
Ronan State Bank	Ronan, Montana

Section VI – CRA examinations scheduled for First Quarter of 1999 (01/01/1999 – 03/31/1999)

<i>Institution</i>	<i>Location</i>
Lake County Bank	St. Ignatius, Montana
Pioneer Bank and Trust	Belle Fourche, South Dakota
BANKFIRST	Sioux Falls, South Dakota
The Northwestern Bank	Chippewa Falls, Wisconsin

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received, as a result of either the first publication or subsequent publications, will be considered during the examination. Written comments regarding the CRA performance of these institutions should be directed to Ms. Jacqueline Brunmeier at the Federal Reserve Bank of Minneapolis, Banking Supervision Department, P.O. Box 291, Minneapolis, Minnesota 55480-0291.

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, November 14, 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	HRL Investments, L.P., Columbus, Nebraska, for prior approval to acquire voting shares of Bradley Bancorp, Inc., Columbus, Nebraska; and thereby indirectly acquire Columbus State Bank and Trust Company, Columbus, Nebraska.	Newspaper – 12/01/1998 Fed Reg – 11/18/1998
3(a)(3)	First Express of Nebraska, Gering, Nebraska, for prior approval to acquire 100 percent of the voting shares of Wauneta Falls Bancorp, Inc., Wauneta, Nebraska; and thereby indirectly acquire Wauneta Falls Bank, N.A., Wauneta, Nebraska, and Ogallala National Bank, Ogallala, Nebraska.	Newspaper – 11/14/1998 Fed Reg – 11/12/1998
3(a)(3)	Homestead Financial Corporation, ESOP, Beatrice, Nebraska, for prior approval to acquire an additional 8.91 percent, for a pro forma total of 38.22 percent, of the voting shares of Homestead Financial Corporation, Beatrice, Nebraska; and thereby indirectly acquire First National Bank & Trust Company of Beatrice, Beatrice, Nebraska.	Newspaper – N/Avail Fed Reg – 11/23/1998

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>
Premises	Citizens Security Bank & Trust Company, Bixby, Oklahoma, for prior approval to increase investment in premises.

Section V – Availability of CRA public evaluations

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

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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>LrgBk</i>	<i>SmBk</i>
None						

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 ending Saturday, November 14, 1998

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First State Bank of Livingston, Livingston, TX, to establish a branch at Highway 190 and Old Groveton Road, Onalaska, TX 77360*	Newspaper – 12/09/1998

* 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	Robert W. Semple, Fort Worth, TX, et al, to acquire an interest in Worth Bancorporation, Lake Worth, TX	Fed Reg – 11/30/1998 Newspaper – N/Avail
CIC	Harry Newlon, Artesia, NM, et al, to acquire an interest in First Artesia Bancshares, Inc., Artesia, NM (Previously reported the week ending October 31, 1998)	Fed Reg – 11/17/1998 Newspaper – 11/24/1998
3(a)(1)	Aberdeen Financial Corporation, Sierra Blanca, TX, to acquire Aberdeen Financial Intermediate Holding Company, Inc., Wilmington, DE, and Bank of Sierra Blanca, Sierra Blanca, TX* (Previously reported the week ending November 7, 1998)	Fed Reg – 12/04/1998 Newspaper – 12/08/1998
3(a)(1)	Aberdeen Financial Intermediate Holding Company, Inc., Wilmington, DE, to acquire Bank of Sierra Blanca, Sierra Blanca, TX* (Previously reported the week ending November 7, 1998)	Fed Reg – 12/04/1998 Newspaper – 12/08/1998
3(a)(3)	Bryan Family Management Trust, Bryan, TX, and Bryan Heritage Limited Partnership, Bryan, TX, to acquire The First National Bank of Bryan, Bryan, TX* (Previously reported the week ending November 7, 1998)	Fed Reg – 12/07/1998 Newspaper – 12/05/1998
3(a)(3)	Cullen Frost Bankers, San Antonio, TX, and The New Galveston Company, Wilmington, DE, to acquire Keller State Bank, Keller, TX*	Fed Reg – N/Avail Newspaper – N/Avail

* 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>
None	

Section V – Availability of CRA public evaluations

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.

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

O = Outstanding

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NI = Needs to improve

SN = 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>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for First Quarter of 1999

<i>Institution</i>	<i>Location</i>
Security Bank 645465	901 Main St. Ralls, TX 79357
Legacy Bank of Texas 913267	1105 West 15 th St. Plano, TX 75075

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District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, November 14, 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)	Eggemeyer Advisory Corp., Castle Creek Capital, LLC, Castle Creek Capital Partners Fund-I, L.P., all of Rancho Santa Fe, California, and Western Bancorp, Newport Beach, California, to merge with PNB Financial Group, Newport Beach, California. *	Newspaper – 12/04/1998 Fed Reg – 12/07/1998
3(a)(1)	Hancock Park Acquisition, L.L.C., and Hancock Park Acquisition, L.P., both of Washington, D.C., to become bank holding companies through the acquisition of Bank of Coronado, Coronado, California. *	Newspaper – N/Avail Fed Reg – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Fed Reg - Federal Register Comment Period Ending Date

Newspaper - Newspaper Comment Period Ending Date

N/Avail - Not Available (Not yet available; 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>
4(c)(8)	Century Holding Corporation, Beverly Hills, California, to engage in nonbanking activities through the acquisition of PNB Remittance Centers, Inc., Los Angeles, California.	Fed Reg – N/Avail
4(c)(8)	VIB Corp., El Centro, California, to acquire Bank of Stockdale, F.S.B., Bakersfield, California.	Fed Reg – N/Avail

Fed Reg - Federal Register Comment Period Ending Date

N/Avail - Not Available (Not yet available; Not available at this time)

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

<i>Type</i>	<i>Application</i>
Member	United Security Bank, Fresno, California, to become a member of the Federal Reserve System.
Member	Desert Community Bank, Victorville, California, to become a member of the Federal Reserve System.
Waiver	Washington Mutual, Inc., Seattle, Washington, requests a waiver of any Bank Holding Act application requirement in connection with its proposed acquisition of Industrial Bank, Van Nuys, California.
3(a)(5)(C)	AEA Bancshares, Inc., Seattle, Washington, to become a bank holding company through the acquisition of Asia-Europe-Americas Bank, Seattle, Washington.

Section V – Availability of CRA public evaluations

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.

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O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = 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>LrgBk</i>	<i>SmBk</i>
2319676	Community Bank of Nevada 1400 South Rainbow Blvd. Las Vegas, NV 89102 (702) 878-0700	07/13/1998	11/10/1998	S		X

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>
172961	North County Bank 444 S. Escondido Blvd. Escondido, CA 92025 (760) 743-2200	06/29/1998	11/12/1998	S	X

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

Section VI – CRA examinations scheduled for Quarter of

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