
Federal Reserve Release



H.2

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

*No. 44
Week Ending November 1, 1997*

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Developments in world financial markets -- statement by Chairman Greenspan before the Joint Economic Committee of the United States Congress. October 29, 1997.

- Published, October 29, 1997

ADVISORY COUNCILS

Consumer Advisory Council. -- meeting.

- Convened, October 30, 1997

BANK HOLDING COMPANIES

California Community Financial Institutions Fund Limited Partnership, Belvedere Bancorp, Inc., and Capital Partners, Inc., all of San Francisco, California, and National Bancorp of Alaska, Inc., Anchorage, Alaska -- to acquire First Security Bank, Fullerton, California; and for National Bancorp of Alaska, Inc. to acquire 9.9 percent interest in California Community Financial Institutions Fund.

- Approved, October 27, 1997

Canadian Imperial Bank of Commerce, Toronto, Canada. and CIBC Wood Gundy Securities Corp., New York, New York -- to acquire Oppenheimer Holdings, Inc., New York, New York, and engage in securities activities and other nonbanking activities.

- Permitted, October 27, 1997

First State Bancshares, Inc., Farmington, Missouri -- to acquire Perry County Financial Corporation, Perry, Missouri, and Perry County Savings Bank, FSB.

- Permitted, October 29, 1997

BANKS, FOREIGN

Credit Agricole Indosuez, Paris, France -- to establish branches in Chicago, Illinois, and New York, New York, and representative offices in Houston, Texas, and San Francisco, California.

- Approved, October 27, 1997

Popular Bank, Ltd., Nicosia, Cyprus -- to establish a representative office in New York, New York.

- Approved, October 27, 1997

October 26, 1997 to November 1, 1997

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANKS, STATE MEMBER

Marine Midland Bank, Buffalo, New York -- request for an exemption from section 23A of the Federal Reserve Act in order to acquire the commercial loan portfolio of the New York Branch of Midland Bank plc, London, England.

- Granted, October 28, 1997

FORMS

Bank Holding Company Reporting Requirements (FR Y-9C) -- elimination of Schedule HC-J on the report.

- Proposed, October 30, 1997

Government Securities Dealers Reports (FR 2004A, 2004B, 2004C, 2004SI, and 2004WI -- extension, with revision.

- Proposed, October 30, 1997

Investment in Bank Premises Notification (FR 4014) -- extension, without revision.

- Proposed, October 30, 1997

Money Market Mutual Fund Reports -- extension for three years (FR 2051a and FR 2051b, with reduction in FR 2051b, and to discontinue FR 2051c and FR 2051d).

- Proposed, October 28, 1997

Weekly Report of Assets and Liabilities for Large Banks (FR 2416) -- extension, with revision.

- Proposed, October 30, 1997

REGULATIONS AND POLICIES

Regulation D -- amendments regarding pass-through accounts and reserve accounts of foreign bank offices and Edge and agreement corporations.

- Announced, October 31, 1997

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Consortio Inversionista Mercantil y Agricola C.A., Caracas, Venezuela, and Banco Mercantil C.A. -- waiver of application to reorganize shareholder ownership of Consortio Inversionista Mercantil y Agricola, Caracas, and Banco Mercantil C.A.
- Granted, August 5, 1997

REGULATIONS AND POLICIES

Capital guidelines -- request for comment on a proposal to amend risk-based capital guidelines to recognize certain revaluation gains on equity securities in Tier 2 capital.
- Announced, October 23, 1997

Small Business Credit Availability -- report to Congress.
- Approved, October 17, 1997

H.2

October 26, 1997 to November 1, 1997

**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 HOLDING COMPANIES

Atlanta

Alabama National Bancorporation, Birmingham, Alabama -- to merge with First American Bancorp, Decatur, Alabama, and acquire First American Bank.
- Approved, October 29, 1997

St. Louis

Area Bancshares Corporation, Owensboro, Kentucky -- to develop and provide data processing services to financial institutions for use over the Internet.
- Permitted, October 30, 1997

Secretary

Bank of New York Company, Inc., New York, New York -- to acquire indirectly ESI Securities Company and B-Trade Services LLC, and engage in securities brokerage activities and riskless principal securities transactions.
- Permitted, October 27, 1997

Boston

Boston Private Bancorp, Inc., Boston, Massachusetts -- to acquire Westfield Capital Management Company, Inc.
- Approved, October 29, 1997

Chicago

Builders Financial Corporation, Chicago, Illinois -- to acquire Builders Bank (in organization).
- Approved, October 28, 1997

St. Louis

Community Bancshares of West Plains, Inc., West Plains, Missouri -- to acquire Community First National Bank of West Plains.
- Approved, October 29, 1997

October 26, 1997 to November 1, 1997

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

Kansas City

Community Bankshares, Inc., Denver, Colorado -- to acquire Dover Creek State Bank, Dover Creek, Colorado.
- Approved, October 27, 1997

Atlanta

Community National Bank Corporation Employee Stock Ownership Plan, Venice, Florida -- to acquire Community National Bank Corporation and Community National Bank of Sarasota County.
- Returned, October 29, 1997

Kansas City

CSB Bancshares, Inc., Ellsworth, Kansas -- to retain 5.92 percent of the shares of Wilson Bancshares, Inc., Wilson, Kansas.
- Approved, October 29, 1997

Minneapolis

First National Bank at St. James Employee Stock Ownership Plan, St. James, Minnesota -- to acquire shares of The First National Agency at St. James.
- Approved, October 29, 1997

Chicago

George Washington Bancorp, Inc., Oak Lawn, Illinois -- to acquire George Washington Savings Bank.
- Approved, October 30, 1997

Atlanta

Georgia National Bancorp, Inc., Athens, Georgia -- to retain 11.9 percent of the shares of Georgia National Bancorp, Inc.
- Withdrawn, October 29, 1997

Atlanta

Gulf Coast Banking Company, Cape Coral, Florida -- to acquire Riverside Bank of the Gulf Coast.
- Approved, October 29, 1997

October 26, 1997 to November 1, 1997

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

Secretary

Horizon Bancorporation of South Arkansas, Inc., Magnolia, Arkansas -- to acquire Horizon Bank of Columbia County.
- Approved, October 29, 1997

St. Louis

Mercantile Bancorp, Inc., Quincy, Illinois -- to acquire Golden Bancshares, Inc., Golden, Illinois, and Golden State Bank.
- Approved, October 30, 1997

Minneapolis

Montana First National Bancorporation, Kalispell, Montana -- to acquire Montana First National Bank.
- Approved, October 29, 1997

New York

National Bank of Canada, Montreal, Quebec, Canada, and NATBC Holding Corporation, Wilmington, Delaware -- to acquire NatBank, N.A., Hollywood, Florida.
- Approved, October 28, 1997

St. Louis

National Commerce Bancorporation, Memphis, Tennessee -- to acquire shares of First Market Bank, FSB, Memphis, Tennessee.
- Approved, October 30, 1997

Chicago

Northern Trust Corporation, Chicago, Illinois -- to acquire ANB Investment Management and Trust Company, Chicago, Illinois, and engage in trust company and investment or financial advisory activities.
- Permitted, October 28, 1997

October 26, 1997 to November 1, 1997

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

Dallas

Olney Bancshares of Texas, Olney, Texas, and Olney Bancorp of Delaware, Inc., Wilmington, Delaware -- to acquire First State Bank of Canadian, N.A., Canadian, Texas; First National Bank of Borger, Texas; and Citizens National Bank of Childress, Childress, Texas.
- Approved, October 30, 1997

Minneapolis

Owen-Curtiss Financial Corporation, Rice Lake, Wisconsin -- to acquire Brill Bancshares, Inc., and Brill State Bank; Brill, and for Winter Park Bancshares, Inc., Cameron, Wisconsin, to acquire Brill Bancshares.
- Approved, October 29, 1997

New York

Peapack-Gladstone Financial Corporation, Gladstone, New Jersey -- to acquire Peapack-Gladstone Bank.
- Approved, October 31, 1997

Philadelphia

Premier Bancorp, Inc., Doylestown, Pennsylvania -- to acquire Premier Bank, Pa.
- Approved, October 30, 1997

Minneapolis

Roseau Realty Co., Inc., Roseau, Minnesota -- to continue to engage in general insurance activities.
- Permitted, October 28, 1997

Minneapolis

Roseau Realty, Co., Inc., Roseau, Minnesota -- to acquire Citizens State Bank of Roseau, Roseau, Minnesota.
- Approved, October 28, 1997

Dallas

SW Financial, Inc., Dover, Delaware -- to acquire Southwest Bank, Fort Worth, Texas.
- Approved, October 28, 1997

October 26, 1997 to November 1, 1997

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

Dallas

SWB Bancshares, Inc., Forth Worth, Texas -- to acquire SW Financial, Inc., Dover, Delaware, and Southwest Bank, Fort Worth, Texas.

- Approved, October 28, 1997

New York

Warwick Community Bancorp, Inc., Warwick, New York, -- to acquire Warwick Savings Bank.

- Approved, October 29, 1997

Chicago

Washington Bancorp, Washington, Iowa -- to acquire Rubio Savings Bank of Brighton, Brighton, and to retain Washington Federal Savings Bank, Washington, Iowa, and Washington Federal Services, Inc.

- Approved, October 31, 1997

BANK MERGERS

Philadelphia

Community Bank and Trust Company, Forest City, Pennsylvania -- to purchase certain assets and assume liabilities of two branches of First Union National Bank, Charlotte, North Carolina, and establish branches.

- Approved, October 27, 1997

Minneapolis

First Interstate Bank, Billings, Montana -- to merge with First Interstate Bank, fsb, Hamilton, Montana.

- Approved, October 29, 1997

CAPITAL STOCK

Cleveland

Commerce Exchange Bank, Beachwood, Ohio -- redemption of shares.

- Approved, October 31, 1997

Dallas

C.S.B. Bancshares, Inc., Somerville, Texas -- redemption of shares.

- Approved, October 30, 1997

October 26, 1997 to November 1, 1997

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

Minneapolis

Philip Bancorporation, Inc., Philip, South Dakota -- redemption of shares.
- Approved, October 31, 1997

CHANGE IN BANK CONTROL

Chicago

Security Bancorp, Stanton, Iowa -- request for release of certain commitments made
in connection with the Change in Bank Control Act.
- Granted, October 27, 1997

Dallas

Smith Mustang, Ltd., Rio Vista, Texas -- change in bank control.
- Permitted, October 31, 1997

Chicago

Tabor Enterprises, Inc., Tabor, Iowa -- change in bank control.
- Permitted, October 28, 1997

Secretary

United Bancorporation, Billings, Montana -- change in bank control.
- Permitted, October 31, 1997

Atlanta

Vermilion Bancshares, Inc., Kaplan, Louisiana -- change in bank control.
- Returned, October 28, 1997

COMPETITIVE FACTORS REPORTS

Dallas

Anahuac National Bank, Anahuac, Texas -- report on competitive factors of the
proposed merger with Interim New Anahuac National Bank, Anahuac, Texas.
- Submitted, October 31, 1997

October 26, 1997 to November 1, 1997

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

New York

Ballston SPA National Bank, Ballston, New York -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Clifton Park branch of Herkimer County Trust Company, Little Falls, New York.
- Submitted, October 31, 1997

Kansas City

Citizens Bank of Appleton City, Appleton City, Missouri -- report on competitive factors of the proposed acquisition of assets and assumption of liabilities of the Butler, branch of Mercantile Bank of Western Missouri, Nevada, Missouri.
- Submitted, October 30, 1997

Chicago

Commercial Federal Corporation, Omaha, Nebraska -- report on competitive factors of the proposed acquisition of the assets and assumption of liabilities of the Liberty Financial Corporation, West Des Moines, Iowa.
- Submitted, October 28, 1997

Kansas City

Farmers & Merchants Bank, Milford, Nebraska -- report on competitive factors of the proposed merger with Security National Bank, Superior, Nebraska.
- Submitted, October 30, 1997

St. Louis

First Arkansas Valley Bank, Dardanelle, Arkansas -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Dardanelle, Arkansas, branch of NationsBank, N.A., Charlotte, North Carolina.
- Submitted, October 31, 1997

Atlanta

First National Bank of Alachua, Alachua, Florida -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Alachua, Jonesville, and Gainesville, Florida, branches of SouthEastern Bank of Florida, Alachua Florida.
- Submitted, October 29, 1997

October 26, 1997 to November 1, 1997

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

Kansas City

First National Bank of Bethany, Bethany, Oklahoma -- report on competitive factors of the proposed merger with First National Bank and Trust, N.A., Oklahoma City, Oklahoma.

- Submitted, October 29, 1997

Dallas

First National Bank of Park Cities, Dallas, Texas -- report on competitive factors of the proposed merger with First Texas Bank.

- Submitted, October 27, 1997

Atlanta

Gulf Federal Bank, AFSB, Mobile, Alabama -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Eight Mile, Alabama, branch of Magnolia Federal Bank For Savings, Hattiesburg, Mississippi.

- Submitted, October 29, 1997

San Francisco

Heritage Savings Bank, Olympia, Washington -- report on competitive factors of the proposed merger with Heritage Financial Corporation MHC and New Heritage Bank.

- Submitted, October 30, 1997

San Francisco

Highland Federal Interim Savings Bank, Burbank, California -- report on competitive factors of the proposed merger with Highland Federal Bank, FSB.

- Submitted, October 30, 1997

Dallas

Kilgore First National Bank, Kilgore, Texas -- report on competitive factors of the proposed acquisition of the assets and assumption of liabilities of a branch of Texas Commerce Bank, N.A., Houston, Texas.

- Submitted, October 30, 1997

October 26, 1997 to November 1, 1997

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

Richmond

NationsBank, N.A., Charlotte, North Carolina -- report on competitive factors of the proposed merger with NationsBank of Texas, N.A., Dallas, Texas.
- Submitted, October 30, 1997

St. Louis

Newport Federal Savings Bank, Newport, Arkansas -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Newport branch of NationsBank, N.A., Charlotte, North Carolina.
- Submitted, October 28, 1997

Philadelphia

Pennsylvania Savings Bank, Philadelphia, Pennsylvania -- report on competitive factors of the proposed merger with Interim PS Bank-A and Interim PS Bank-B.
- Submitted, October 31, 1997

San Francisco

People's Bank of California, Los Angeles, California -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Beverly Hills branch of Bank of the West, San Francisco, California.
- Submitted, October 29, 1997

St. Louis

Pocahontas Federal Savings and Loan Association, Pocahontas, Arkansas -- report on competitive factors of the proposed acquisition of assets and assumption of liabilities of the Lake City, Walnut Ridge, and Hardy, Arkansas, branches of NationsBank Bank, N.A., Charlotte, North Carolina.
- Submitted, October 28, 1997

Secretary

Provident Savings Bank, FSB, Riverside, California -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the Blythe, California, branch of Bank of America National Trust & Savings Association, San Francisco, California.
- Submitted, October 31, 1997

October 26, 1997 to November 1, 1997

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

San Francisco

Republic National Bank, Phoenix, Arizona -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of several branches of Bank One, Phoenix, Arizona, and Bank One, Utah, National Association, Salt Lake City, Utah.

- Submitted, October 30, 1997

Secretary

Sanwa Bank California, Los Angeles, California -- report on competitive factors of the proposed merger with the Tehachapi, California, branch of Bank of America, National Trust & Savings Association, San Francisco, California.

- Submitted, October 28, 1997

Atlanta

SouthTrust Bank, N.A., Birmingham, Alabama -- report on competitive factors of the proposed merger with SouthTrust Assets Management Company of the Carolinas, Inc., Charlotte, North Carolina.

- Submitted, October 29, 1997

Chicago

United Bank & Trust, Tecumseh, Michigan -- report on competitive factors of the proposed acquisition of the assets and assumption of the liabilities of the Dundee branch of NBD Bank, Detroit, Michigan.

- Submitted, October 27, 1997

Kansas City

Western State Bank, Golden City, Kansas -- report on competitive factors of the proposed acquisition of assets and assumption of liabilities of the Goodland, Kansas, branch of NationsBank, N.A., Charlotte, North Carolina.

- Submitted, October 30, 1997

EXTENSIONS OF TIME

San Francisco

Bank of Whitman Employee Stock Ownership Plan, Colfax, Washington -- extension to January 23, 1998, to acquire Whitman Bancorporation, Inc.

- Approved, October 29, 1997

October 26, 1997 to November 1, 1997

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

Chicago

CH and JD Byrum, LLC, Indianapolis, Indiana -- extension to January 23, 1998, to acquire shares of American State Corporation, Lawrenceburg, Indiana, and American State Bank.

- Granted, October 27, 1997

Cleveland

F.N.B. Corporation, Hermitage, Pennsylvania -- extension to acquire Mercantile Bank of Southwest Florida, Naples, Florida.

- Granted, October 30, 1997

Cleveland

F.N.B. Corporation, Hermitage, Pennsylvania -- extension to acquire shares of Sun Bancorp, Inc., Selinsgrove, Pennsylvania.

- Granted, October 30, 1997

Chicago

Halbur Bancshares, Inc., Halbur, Iowa -- extension to February 5, 1997, to redeem shares.

- Granted, October 31, 1997

INTERNATIONAL OPERATIONS

Director, BS&R

Morgan Guaranty Trust Company of New York, New York, New York -- waiver of the 45-day prior notification period to establish a branch in Johannesburg, South Africa.

- Granted, October 31, 1997

MEMBERSHIP

Chicago

Le Mars Bank and Trust Company, Le Mars, Iowa -- to become a member of the Federal Reserve System.

- Approved, October 31, 1997

October 26, 1997 to November 1, 1997

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

Atlanta

Riverside Bank of The Gulf Coast, Cape Coral, Florida -- to become a member of the Federal Reserve System.

- Approved, October 27, 1997

RESERVE BANK OPERATIONS

Staff Director, IF

Depository Trust Company -- Federal Reserve Bank of New York to establish an account with DTC for the purpose of providing custodial services for foreign correspondent accounts and international institutions through DTC's SDFS System.

- Approved, October 30, 1997

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

BANK BRANCHES, DOMESTIC

Chicago

First Banking Center-Burlington, Burlington, Wisconsin -- to establish a branch at Park Street, Lake Geneva, Wisconsin.
- Returned, October 17, 1997

Chicago

NBD Bank, Detroit, Michigan -- to establish a branch at 34400 Utica Road, Fraser, Michigan.
- Returned, October 16, 1997

BANK HOLDING COMPANIES

Chicago

Commercial Federal Corporation, Omaha, Nebraska -- waiver of application to acquire Liberty Financial Corporation, West Des Moines, Iowa, and its subsidiary banks.
- Approved, October 17, 1997

Atlanta

Gulf Coast Bancorp, Inc., Port Charlotte, Florida -- to acquire Gulf Coast Community Bank, N.A.
- Returned, October 24, 1997

Kansas City

Trustbank Financial Corporation, Denver, Colorado -- to acquire Trust Bank of Colorado.
- Approved, October 17, 1997

COMPETITIVE FACTORS REPORTS

Chicago

Associated Bank, Lodi, Wisconsin -- report on proposed merger with Associated Bank Madison, Madison; Associated Bank Portage, National Association, Portage; and Associated Bank Reedsburg, Reedsburg, Wisconsin.
- Submitted, October 24, 1997

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week of 10-31-97

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)	Narragansett Financial Corp., Fall River, Massachusetts - application to become a mutual holding company through the acquisition of Citizens-Union Savings Bank, Fall River, Massachusetts	Newspaper - 11/23/97 Fed Reg - N/Avail
*3(a)(3)	New England Community Bancorp, Inc., Windsor, Connecticut - application to acquire Community Savings Bank, Bristol, Connecticut	Newspaper - 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>
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>
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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 2
Federal Reserve Bank of New York

Applications and notifications filed during the week of 10/26/97-11/01/97

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)	The Bank of Nova Scotia, Toronto, Canada, to acquire Iron Mountain Depository Institution, New York, New York, and thereby engage in buying and selling bullion and related activities.	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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None.

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

<i>Institution</i>	<i>Location</i>
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Footnotes

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week of October 27,1997

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
	NONE	

Footnotes

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)	MBNA Corporation, Wilmington, DE to acquire MBNA America Bank, (Delaware), Wilmington, DE	Feg. Reg. 11/03/97 Newspaper 11/03/97

Footnotes

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
	NONE	

Footnotes

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Penseco Financial Services Corporation, Scranton PA to become a bank holding company, by acquiring Penn Security Bank and Trust Company, Scranton, PA	

Footnotes

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:

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- 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

Footnotes

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

<i>Institution</i>	<i>Location</i>
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NONE

Footnotes

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending 11/01/97

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
BKBRX	<i>Received notice from Fifth Third Bank of Western Ohio, Dayton, OH on October 27, 1997, of its intent to establish a branch at 2989 Derr Rd., Springfield, OH</i>	* 11/15/97
18CNEW BKBR	<i>Received notice from Sabina Bank, Sabina, OH on October 27, 1997, of its intent to acquire the Ada and Waynesfield, OH branches of Fifth Third Bank of Western Ohio, Dayton, OH and incident thereto establish branch facilities.</i>	* 11/10/97

Footnotes

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4C8THDX	<i>Received notice from Central Bancshares, Inc., Lexington, KY on October 31, 1997, of its intent to acquire Central Bank, FSB, Nicholasville, KY and thereby engage in permissible thrift activities.</i>	*F: 11/17/97

Footnotes

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
	<i>NONE</i>	

Footnotes

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
	<i>NONE</i>	

Footnotes

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>
	<i>None</i>			

Footnotes

Section VI - CRA examinations scheduled for Fourth Quarter of 1997

<i>Institution</i>	<i>Location</i>
Andover Bank	P.O. Box 1300, Public Square, Andover, OH 44003-1300
Bank of Corning Company	P.O. Box 428, N. Valley Street, Corning, OH 43730-0428
Commercial & Savings Bank Co.	P.O. Box 50, 701 S. Market Street, Danville, OH 43014-0050
Fifth Third of Northeastern Ohio	1404 E. Ninth Street, Cleveland, OH 44114
Genoa Banking Company	P.O. Box 98, 801 Main Street, Genoa, OH 43430-0098
Hamler State Bank	P.O. Box 358, 210 Randolph Street, Hamler, OH 43524-0358
Hocking Valley Bank	P.O. Box 4847, 7 W. Stimson, Athens, OH 45701-4847
The Citizens Banking Company	P.O. Box 5016, 100 E. Water Street, Sandusky, OH 44871-5016
The Corn City State Bank	P.O. Box 197, 120 W. Main Street, Deshler, OH 43516-0197
The Cortland Savings & Banking Co.	P.O. Box 98, 194 W. Main Street, Cortland, OH 44410-0098
The Custar State Bank	P.O. Box 127, Main Street, Custar, OH 43511-0127
The Farmers Citizen Bank	P.O. Box 567, Washington Square, Bucyrus, OH 44820-0567
The Metamora State Bank	P.O. Box F, 120 E. Main Street, Metamora, OH 43540-0270
The Minster State Bank	P.O. Box 90, 96 W. Fourth Street, Minster, OH 45865-0090
The Provident Bank	1 E. 4th Street, Cincinnati, OH 45202
Towne Bank	P.O. Box 202, 610 E. South Boundary, Perrysburg, OH 43551

Footnotes

District 5
Federal Reserve Bank of Richmond

Applications and notifications filed during the week of October 27, 1997

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)	Commercial BancShares, Incorporated, Parkersburg, West Virginia, to acquire Gateway Bancshares, Inc., McMechen, West Virginia.*	12-1-97**
3(a)(3)	NationsBank Corporation and NB Holdings Corporation, Charlotte, North Carolina, to retain in a fiduciary capacity 8.34% of the shares of Southern Bancshares Corporation, St. Louis, Missouri.	12-3-97

*Application subject to CRA requirements.

**Expiration of comment period specified in the Federal Register.

Section III - Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Wachovia Corporation, Winston-Salem, North Carolina, to engage in data processing activities through the acquisition of Solutions by Design, Inc., Atlanta, Georgia, by Security First Network Bank, Atlanta, Georgia.	

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>
834531	F & M Bank - Blakeley Inc. 301 South Mildred Street Ranson, West Virginia 25438	7-14-97	10-11-97	Satisfactory	Small
742225	Heritage Bank 1313 Dolley Madison Boulevard McLean, Virginia 22102-3926	8-4-97	10-19-97	Satisfactory	Small
788924	Bank of Suffolk 101 East Washington Street Suffolk, Virginia 23434-4511	8-11-97	10-25-97	Satisfactory	Small

Section VI - CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
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Footnotes:

District 6
Federal Reserve Bank of Atlanta

Applications and notifications filed during the week of October 31, 1997

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)A	Horizon Bank of Florida Employee Stock Ownership Plan, Pensacola, Florida, to become a bank holding company by acquiring Horizon Bancshares, Inc., and thereby acquire Horizon Bank of Florida, both of Pensacola, Florida.	11-28-97* Federal Register
3(a)(5)A	Citizens Bancshares Corporation, Atlanta, Georgia, to merge with First Southern Bancshares, Inc., and thereby directly acquire First Southern Bank, both of Lithonia, Georgia.	Not yet available*

*Application is subject to CRA requirements.

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	AmSouth Bancorporation, Birmingham, Alabama, commitment waiver request.	
WAIVR10	Deposit Guaranty Corp., Jackson, Mississippi, request for waiver of the application requirements of Section 3(a)(5) of the Bank Holding Company Act to merge with Victory Bancshares, Inc., Cordova, Tennessee.	

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>
873334	American B&Trust of Polk Cty Post Office Box 3400 Lake Wales, Florida 33859	07-21-97	10-30-97	Satisfactory	Small Bank

Section VI - CRA examinations scheduled for

Quarter of

Institution

Location

NONE

Footnotes

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week of October 31, 1997

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)	Wintrust Financial Corporation* Wilmette, Illinois Crystal Lake Bank & Trust Company, National Association (in organization) Crystal Lake, Illinois	Fed Reg - 11/28/97
COC-HC	Kerndt Bank Services, Inc. Lansing, Iowa By Margaret Mary Kerndt	Fed Reg - 11/13/97 Newspaper - 11/18/97
COC-HC	Mid-Iowa Bancshares Co. Algona, Iowa By Paul H. Johnson and Neva M. Johnson	N/Avail
3(a)(3)	FBOP Corporation* Oak Park, Illinois California Bank, N.A. (in organization) Beverly Hills, California	Fed Reg - 10/27/97 Newspaper - 10/29/97
3(a)(1)	Midland Bancshares, Inc.* Kincaid, Illinois The Midland Community Bank Kincaid, Illinois	Fed Reg - 10/31/97 Newspaper - 10/26/97
3(a)(3)	Fidelity Ban Corporation* Independence, Iowa Benton County Savings Bank Norway, Iowa	Fed Reg - 11/10/97 Newspaper - 11/15/97

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)	Johnson International, Inc.* Racine, Wisconsin Bank of Fort Atkinson Fort Atkinson, Wisconsin	Fed Reg - 11/17/97 Newspaper - 11/17/97
3(a)(1)	Verona Bancshares, Limited* Verona, Wisconsin Bank of Verona Verona, Wisconsin	Fed Reg - 11/17/97 Newspaper - 11/07/97

Fed Reg - Federal Register Comment Period Ending Date

Newspaper - Newspaper Comment Period Ending Date

N/Avail - Not Available at this time

* - Subject to the provisions of the Community Reinvestment Act

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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>
879747	The Farmer's State Bank of Waupaca 112 West Fulton P.O. Box 289 Waupaca, WI 54981-0289 (715) 258-1400	7/7/97	10/29/97	Outstanding	Small

Section VI - CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
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District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week of October 27, 1997

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	*Notice to establish a branch by BankTennessee, Collierville, Tennessee, to be located at 100 Mulberry Street, Collierville, Tennessee.	Newspaper: 11/17/97
Branch	*Notice to establish a branch by Citizens Bank & Trust Company, Van Buren, Arkansas, to be located at 4 Northridge Drive, Van Buren, Arkansas.	Newspaper: 10/28/97

*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)	*Notice by Tennessee Central Bancshares, Inc., Adamsville, Tennessee, to acquire 9.92% of Premier Bank of Brentwood, Brentwood, Tennessee.	Fed Reg: 11/28/97
3(a)(3)	*Notice by Independent Southern Bancshares, Inc. Employee Stock Ownership Trust, Brownsville, Tennessee, to acquire up to 35% of the Class A common shares of Independent Southern Bancshares, Inc., Brownsville, Tennessee.	Fed Reg: 12/1/97
3(a)(1)	*Notice by BOR Bancshares, Inc., Rogers, Arkansas, to acquire Bank of Rogers, Rogers, Arkansas.	Fed Reg: 11/28/97

*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 Area Bancshares Corporation, Owensboro, Kentucky, for its affiliate, Security First Technologies, Inc., Atlanta, Georgia, to merge with Solutions by Design, Inc., Atlanta, Georgia (previously reported during the week ending October 17, 1997).	Fed Reg: 11/5/97
4(c)(8)	Notice by Mid America Mortgage Services, Inc., Columbia, Missouri, to continue to engage in the making, acquiring, and servicing of mortgage loans (previously reported during the week ending October 17, 1997).	Fed Reg: 11/12/97

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>
966348	First Bank of Arkansas Searcy, Arkansas	7/21/97	10/31/97	Satisfactory	Small Bank
1014040	Citizens State Bank of Petersburg Petersburg, Indiana	7/14/97	10/31/97	Satisfactory	Small Bank

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

<i>Institution</i>	<i>Location</i>
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Footnotes

District 9

Federal Reserve Bank of Minneapolis

Applications and Notifications Filed During the Week of October 27, 1997

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)	Community First Bankshares, Inc., Fargo, North Dakota for prior approval to acquire 100% of the voting shares of the Community First National Bank, Globe, Arizona, a <i>de novo</i> bank. *	November 17, 1997 (Fed Reg)
CIC	Jon Saxen to acquire control of 26.7% of the voting shares of Welcome Bancshares, Inc., Welcome, Minnesota.	November 19, 1997 (Fed Reg)
CIC	Michael B. Owens to acquire control of 40.1% of the voting shares of The Adino Company, Onida, South Dakota.	November 20, 1997 (Fed Reg)

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
NONE.		

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

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

Section V - Publicly available CRA evaluations

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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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>
390859	M&I Community State Bank Eau Claire, Wisconsin	8/16/97	10/28/97	Satisfactory	Large Bank
287650	Farmers State Bank Faith, South Dakota	7/21/97	10/28/97	Satisfactory	Small Bank

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

<i>Institution</i>	<i>Location</i>
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Footnotes

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION
DATE

COMMENT PERIOD ENDING

AmeriGroup, Inc., Hershey, Nebraska, for prior approval to become a bank holding company through the acquisition of 70.53 percent, for a total of 80.24 percent, of the voting shares of Hershey State Bank, Hershey, Nebraska.*

Not available

Republic Bancshares, Inc., Natoma, Kansas, for prior approval to become a bank holding company through the acquisition of 99.6 percent of the voting shares of United National Bank of Natoma, Natoma, Kansas.*

November 28, 1997

Peoples, Inc., Ottawa, Kansas, for prior approval to become a bank holding company through the acquisition of 49.82 percent of the voting shares of Johnson County Bank, Overland Park, Kansas.*

November 28, 1997

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

Panhandle Bancshares, Inc., Guymon, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank of the Panhandle, Guymon, Oklahoma.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>RSSD#</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Community Bank of Parker 19590 E. Main Street Parker, Colorado 80134-7302	342652	08-04-97	10-31-97	Satisfactory

*Application is subject to CRA.

District 11

Federal Reserve Bank of Dallas

Applications and Notifications Filed During the Week of October 27, 1997

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Texas Bank, Weatherford, TX, to establish a branch at 301 East Lee Street, Brownwood, TX 76801	**97/11/03

* Subject to the provisions of the Community Reinvestment Act.

** Comment period ending date is the date specified in the newspaper only.

N/Avail - Not available at this time.

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*3(a)(3)	Woodforest Bancshares, Houston, TX, and Sun Belt Bancshares, Corporation, Wilmington, DE, to acquire Main Street National Bank, Cleveland, Texas	**97/11/26
*3(a)(3)	The First National Bank Employee Stock Ownership Plan, Artesia, NM, to acquire First Artesia Bancshares, Inc., Artesia, NM	**97/11/25
CIC	Lyndon Lowell Olson, Jr., Waco, TX, only notificant, to acquire an interest in CentraBanc Corporation, Waco, TX	N/Avail
CIC	Chase Family No. 2, Ltd., Waco, TX, et al, to acquire an interest in CentraBanc Corporation, Waco, TX	N/Avail

* Subject to the provisions of the Community Reinvestment Act.

** Comment period ending date is the date specified in the newspaper only.

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.		

* Subject to the provisions of the Community Reinvestment Act.

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	City Bancshares, Inc., Natchitoches, LA, to acquire City Bank and Trust Company, Natchitoches, LA	

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>
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None.

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

<i>Institution</i>	<i>Location</i>
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N/Avail

N/Avail - Not available at this time.

District 12

Federal Reserve Bank of San Francisco

Applications and Notifications Filed During the Week of 10/27/97 through 10/31/97

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Security Bank of Nevada, Las Vegas, Nevada, to establish a branch office at 900 North Green Valley Parkway, Henderson, Nevada. *	Newspaper 11/14/97
Branch	M&I Thunderbird Bank, Phoenix, Arizona, to establish a branch office at 19052 R.H. Johnson Boulevard, Sun City West, Arizona. *	Newspaper 11/20/97

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)	Timberland Bancorp, Inc., to become a bank holding company by acquiring Timberland Savings Bank, SSB, both of Hoquiam, Washington. *	Newspaper 11/17/97 Fed Reg 11/21/97
CIC	Eugene D. Fortner and Dolores Fortner Family Trust, Glendale, California, to increase their ownership to more than ten percent of Verdugo Banking Company, Glendale, California. *	Newspaper N/Avail Fed Reg 11/18/97
CIC	Michael Frank Maluccio, Glendale, California, to increase his ownership to more than ten percent of Verdugo Banking Company, Glendale, California. *	Newspaper N/Avail Fed Reg N/Avail

* Subject to CRA

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>
S/R	Liberty Bank, South San Francisco, California, to repurchase up to 30,000 shares of its common stock.	
S/R	Verdugo Banking Company, Glendale, California, to repurchase up to 85,000 shares of its common stock.	

Section V - Publicly available CRA evaluations

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

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

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

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

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

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

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

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>Large bank</i>	<i>Small bank</i>
706768	California United 16030 Ventura Boulevard Encino, CA 91436-4487 (818) 907-9122	6/16/97	10/27/97	Satisfactory	X	

Footnotes: 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

Quarter of

Institution

Location

None

Footnotes