
Federal Reserve Release



H.2

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

*No. 3
Week Ending January 17, 1998*

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Fleet Financial Group, Inc., Boston, Massachusetts -- to acquire The Quick & Reilly Group, Inc., Palm Beach, Florida, and engage in nonbanking activities.
- Permitted, January 14, 1998

NationsBank Corporation, Charlotte, North Carolina -- requests for reconsideration of the Board's approval of the application and notice to acquire Barnett Banks, Inc., Jacksonville, Florida
- Denied, January 15, 1998

BANKS, FOREIGN

Bank of Scotland, Edinburgh, Scotland -- to establish a representative office in Seattle, Washington.
- Approved, January 14, 1998

FORMS

Consolidated Financial Statements for Bank Holding Companies (FR Y-9C) -- proposal to eliminate the Schedule HC-J report.
- Approved, January 12, 1998

Domestic Branch Notification (FR 4001) -- extension, without revision.
- Approved, January 12, 1998

Government Securities Dealers Reports (FR 2004A, FR 2004B, FR 2004C, FR 2004SI, and FR 2004WI) -- extension, with revision.
- Approved, January 12, 1998

Investment in Bank Premises Notification (FR 4014) -- extension for three years, without revision.
- Approved, January 12, 1998

Money Market Mutual Fund Asset Reports -- extension of FR 2051a and FR 2051b, with reductions in FR 2051b, and to discontinue FR 2951c and FR 2051d.
- Approved, January 14, 1998

Reports Related to Securities of State Member Banks as Required by Regulation H -- extension, without revision.
- Approved, January 12, 1998

January 11, 1998 to January 17, 1998

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

Weekly Report of Assets and Liabilities for Large Banks (FR 2416) -- to eliminate two memoranda items
- Approved, January 12, 1998

H.2

January 11, 1998 to January 17, 1998

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

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

BANK BRANCHES, DOMESTIC

St. Louis

Bank of Heber Springs State Bank, Heber Springs, Arkansas -- to establish a branch at 1070 Main Street, Vilonia, Arkansas.
- Approved, January 12, 1998

New York

Chase Manhattan Bank, New York, New York -- to establish a branch at 191 Mason Street, Greenwich, Connecticut.
- Approved, January 16, 1998

Minneapolis

First State Bank of Warner, Warner, South Dakota -- to establish a branch at 3315 6th Avenue, S.E., Aberdeen, South Dakota.
- Approved, January 16, 1998

Minneapolis

Security Bank Minnesota, Albert Lea, Minnesota. -- to establish a branch at 302 Elton Hills Drive Northwest, Rochester, Minnesota.
- Approved, January 12, 1998

BANK HOLDING COMPANIES

New York

Bayerische Vereinsbank AG, Munich, Federal Republic of Germany -- to retain control of Hypo Securities Inc., New York, New York, and engage in the brokerage of securities, as agent for the account of customers, and investment advisory activities.
- Permitted, January 15, 1998

Chicago

Central Illinois Bancorp, Inc., Sidney, Illinois -- to acquire CIB Bank, Indianapolis, Indiana.
- Approved, January 12, 1998

January 11, 1998 to January 17, 1998

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

Cleveland

Commerce Exchange Corporation, Beachwood, Ohio -- to acquire shares of Preferred Capital, Inc.

- Returned, January 15, 1998

San Francisco

Eggemeyer Advisory Corp., San Diego, California; Castle Creek Capital, LLC, and Castle Creek Capital Partners Fund-I, L.P. -- to acquire Coastal Credit Corporation, Virginia Beach, Virginia.

- Withdrawn, January 14, 1998

Chicago

First Business Bancshares, Inc., Madison, Wisconsin -- to engage in leasing activity through an investment in M2 Lease Funds LLC., Madison, Wisconsin.

- Permitted, January 14, 1998

St. Louis

First United Bancshares, Inc., El Dorado, Arkansas -- to acquire Citizens National Bancshares of Hope, Inc., Hope, Arkansas, and Citizens National Bank of Hope; and Peoples Bank and Loan Company, Lewisville, Arkansas..

- Approved, January 16, 1998

Atlanta

Firsttrust Corporation, New Orleans, Louisiana -- to acquire Peoples Bank of Louisiana, Amite, Louisiana.

- Approved, January 13, 1998

Philadelphia

Franklin Financial Services Corporation, Chambersburg, Pennsylvania -- to engage in community development activities.

- Permitted, January 14, 1998

Chicago

Gifford Bancorp, Inc. Employee Stock Ownership Plan, Gifford, Illinois -- to acquire Gifford Bancorp, Inc., and Gifford State Bank

- Approved, January 16, 1998

January 11, 1998 to January 17, 1998

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

Boston

Hoosac Financial Services, Inc., North Adams, Massachusetts -- to acquire Hoosac Bank.

- Approved, January 15, 1998

Dallas

Magnolia Partnership Investment, Beaumont, Texas, and First of Groves Corporation, Groves, Texas -- to acquire First National Bank of Silsbee, Silsbee, Texas.

- Approved, January 12, 1998

Atlanta

Middle Georgia Corporation, Ellaville, Georgia -- to acquire Fairbanco Holding Company, Inc., Fairburn, and Fairburn Banking Company, and engage in operating a savings association through the latter.

- Permitted, January 13, 1998

Secretary

National City Corporation, Cleveland, Ohio -- to acquire JBH Travel Audit, Inc., Denver, Colorado, and engage in data processing and collection agency services.

- Permitted, January 16, 1998

Atlanta

Regions Financial Corporation, Birmingham, Alabama -- to merge with First United Bancorporation, Anderson, South Carolina, and acquire Anderson National Bank, Anderson, South Carolina, and Spartanburg National Bank, Spartanburg, South Carolina.

- Approved, January 14, 1998

Regions Financial Corporation, Birmingham, Alabama -- to acquire Quick Credit Corporation, Anderson, South Carolina, and engage in consumer finance activities and credit insurance activities.

- Permitted, January 14, 1998

January 11, 1998 to January 17, 1998

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

Regions Financial Corporation, Birmingham, Alabama -- to merge with St. Mary Holding Corporation, Franklin, Louisiana, and acquire The St. Mary Bank and Trust Company.

- Approved, January 14, 1998

BANK MERGERS

Richmond

Farmers Bank of Maryland, Annapolis, Maryland -- to merge with The Carolina Bank, Greensboro, Maryland.

- Approved, January 13, 1998

BANKS, STATE MEMBER

St. Louis

Bankers' Bank of Kentucky, Frankfort, Kentucky -- to relocate its main office to 107 Progress Drive.

- Approved, January 15, 1998

St. Louis

Bay-Hermann-Berger Bank, Hermann, Missouri -- payment of a dividend.

- Approved, January 14, 1998

Kansas City

First State Bank, Harrah, Oklahoma -- payment of a dividend.

- Approved, January 15, 1998

St. Louis

Security Bank, Harrison, Arkansas -- payment of a dividend.

- Approved, January 16, 1998

COMPETITIVE FACTORS REPORTS

Boston

Fidelity Cooperative Bank, Fitchburg, Massachusetts -- report on competitive factors of the proposed merger with Shirley Cooperative Bank, Shirley, Massachusetts.

- Submitted, January 14, 1998

January 11, 1998 to January 17, 1998

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

Kansas City

First National Bank & Trust Company of Miami, Miami, Oklahoma -- report on competitive factors of the proposed merger with Bank of Miami.
- Submitted, January 15, 1998

Minneapolis

Hiawatha National Bank, Hager City, Wisconsin -- report on competitive factors of the proposed merger with First National Bank of Glenwood, Glenwood City, Wisconsin.
- Submitted, January 13, 1998

Richmond

Hometown Bank, Clyde, North Carolina -- report on competitive factors of the proposed merger with Shelby Savings Bank, SSB, Shelby, North Carolina.
- Submitted, January 13, 1998

Dallas

National Bank of Commerce, Pampa, Texas -- report on competitive factors of the proposed merger with First Bank & Trust, Shamrock, Texas.
- Submitted, January 12, 1998

Minneapolis

United Prairie Bank-Slayton, Slayton, Minnesota -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Marshall, Minnesota, branch of ICF National Bank Minnesota, Minneapolis, Minnesota.
- Submitted, January 16, 1998

Boston

Webster Bank, Waterbury, Connecticut -- report on competitive factors of the proposed merger with Webster Bank and Eagle Bank, Bristol, Connecticut.
- Submitted, January 13, 1998

January 11, 1998 to January 17, 1998

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

EXTENSIONS OF TIME

Director, BS&R

Banco de Colombia, S.A, Santa Fe de Bogota, Colombia -- extension of trust agreement between Sabrina Properties, N.V., Curacao, Netherlands Antilles, and the Bank of New York as trustee, with respect to shares of Eagle National Holding Company, Miami, Florida.

- Granted, January 14, 1998

Boston

FSB Bancorp, Farmington, Maine, and MHC and FSB Bancorp -- extension to acquire Franklin Savings Bank.

- Granted, January 15, 1998

INTERNATIONAL OPERATIONS

Philadelphia

MBNA America, N.A., Wilmington, Delaware -- to make an additional investment in MBNA Canada Bank.

- Approved, January 12, 1998

RESERVE BANK SERVICES

Director RBOPS

Federal Reserve Bank of Dallas -- to offer a settlement and adjustment service on same-day settlement cash letters presented to paying banks using the Dallas Reserve Bank's primary or alternate presentment point services.

- Approved, January 13, 1998

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week of January 16, 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)*	Peoples Heritage Financial Group, Inc., Portland, Maine (PHFG) - application for the merger of CFX Corporation, Keene, New Hampshire with and into PHFG	Newspaper - N/Avail Fed Reg. - 2/13/98

*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>
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 January 17, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	European American Bank, New York, New York, to establish a branch office at the Key Food supermarket located at 1805 Aveune U, Brooklyn, New York.*	N/Avail
Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch office at 294 Wall Street, Kingston, New York.*	2/06/98

*Subject to the provisions of the Community Reinvestment Act.

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

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

Section III - Applications subject to Federal Register notice only

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

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

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

Section V - Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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<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 3
Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week of January 17, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Berks County Bank, Reading, PA, to establish a office at 500 Hawkridge Drive, Boro of Hamburg, County of Berks, PA	2/5/98

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Community Banks, Inc. Millersburg, PA, to acquire The Peoples State Bank, East Berlin, PA	Fed Reg - 2/13/98 Newspaper - 2/12/98

Section III - Applications subject to Federal Register notice only

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

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

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

Section V - 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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- 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 4
Federal Reserve Bank of Cleveland

Applications and notifications filed during the week of January 17, 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)	Received notice from National City Corporation, Cleveland, OH on January 14, 1998, of its intent to acquire Fort Wayne National Corporation, Ft. Wayne, IN.	Fed Reg - 2/13/98

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Received notice from National City Corporation, Cleveland, OH on January 14, 1998, of its intent to acquire Fort Wayne National Life Insurance Company, Phoenix, AZ.	Fed Reg - 2/13/98

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

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

Section V - Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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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>
976749	The Fifth Third Bank of Central Indiana 251 North Illinois Street Suite 1000 Indianapolis, IN 46204	10/24/97	1/12/98	Satisfactory	

Section VI - CRA examinations scheduled for Quarter of

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

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week of January 17, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Commercial and Farmers Bank, Ellicott City, Maryland, to establish a branch at 6130 Columbia Crossing Circle, Columbia, Maryland.*	2/6/98
Branch	Commercial and Farmers Bank, Ellicott City, Maryland, to establish a branch at 6245 Washington Boulevard, Elkridge, Maryland.*	2/6/98
18(c)	Centura Bank, Rocky Mount, North Carolina, to merge with Pee Dee State Bank, Timmonsville, South Carolina.*	2/9/98

*Subject to the provisions of the Community Reinvestment Act.

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Centura Banks, Inc., Rocky Mount, North Carolina, to merge with Pee Dee State Bankshares, Inc., Rocky Mount, North Carolina.*	2/9/98
4(c)(8)	City Holding Company, Charleston, West Virginia, to acquire Del Amo Savings Bank, FSB, Torrance, California.*	2/11/98
3(a)(3)	First National Corporation, Orangeburg, South Carolina, to acquire 100% of the voting shares of Florence County National Bank, Florence, South Carolina, an organizing bank.*	Fed Reg - 2/13/98**
3(a)(5)	MainStreet BankGroup Incorporated, Martinsville, Virginia, to merge with Regency Financial Shares, Inc., Richmond, Virginia.*	Fed Reg - 2/13/98**

*Subject to the provisions of the Community Reinvestment Act.

**Expiration of comment period as 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)	First Union Corporation, Charlotte, North Carolina, to acquire Mentor Investment Group, LLC, and engage in investment advisory activities and providing administrative services for mutual funds.	

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

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

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

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
105071	The Patapsco Bank 1301 Merritt Boulevard Dundalk, Maryland 21222-2194	10/27/97	1/17/98	Satisfactory	Small
712527	The Caroline County Bank Sunset and Main Streets Greensboro, Maryland 21639-9733	9/22/97	12/31/97	Satisfactory	Large

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

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week of January 17, 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)	The Peoples BancTrust Company, Inc., Selma, Alabama, to merge with Merchants & Planters Bancshares, Inc., and thereby directly acquire Merchants & Planters Bank, both of Montevallo, Alabama.*	Fed Reg - 02/13/98
3(a)(5)	Regions Financial Corporation, Birmingham, Alabama, to merge with Key Florida Bancorp, Inc., and thereby directly acquire Liberty National Bank, both of Bradenton, Florida.*	Fed Reg - 02/09/98
CIC	Equitable Bank, Fort Lauderdale, Florida, change in control notice filed by Mr. James D. Evans to acquire at least 10 percent of the outstanding shares of Equitable Bank, Fort Lauderdale, Florida.	N/Avail
CIC	First Cherokee Bancshares, Inc., Woodstock, Georgia, change in control notice filed by Mr. Carl C. Hames, Jr., to acquire an additional 1.5 percent of the outstanding shares of First Cherokee Bancshares, Inc., Woodstock, Georgia.	Newspaper - 02/06/98
CIC	Crescent Banking Company, Jasper, Georgia, change in control notice filed by Mr. Michael W. Lowe to acquire at least 10 percent of the outstanding shares of Crescent Banking Company, Jasper, Georgia	N/Avail
3(a)(1)	Lincoln Interim Corporation, Lincolnton, Georgia, to become a bank holding company by acquiring Lincoln Bancshares, and its subsidiary, Farmers State Bank, both of Lincolnton, Georgia.*	Newspaper - 02/16/98
3(a)(5)	Hibernia Corporation, New Orleans, Louisiana, to merge with Firstshares of Texas, Inc., and thereby directly acquire First National Bank, Marshall, Texas.*	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.

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

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
699534	SouthWest Georgia Bank 201 First Street Moultrie, Georgia 31768 (912) 985-1120	10/06/97	01/13/98	Outstanding	Small Bank
808037	PanAmerican Bank 888 Brickell Avenue Miami, Florida 33131 (305) 373-1676	10/06/97	01/13/98	Satisfactory	Small Bank

Section VI - CRA examinations scheduled for

Quarter of

Institution

Location

None

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week of January 17, 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 Financial Corporation* Terre Haute, Indiana The Morris Plan Company of Terre Haute, Inc. Terre Haute, Indiana	Fed Reg - 1/26/98 Newspaper - 1/19/98
3(a)(3)	Fidelity Company* Dyersville, Iowa Iowa Bank (in organization) Bellevue, Iowa	Fed Reg - 1/29/98 Newspaper - 1-26-98
3(a)(3)	F & M Bancorporation, Inc* Kaukauna, Wisconsin BancSecurity Corporation Marshalltown, Iowa Security Bank Jasper-Poweshiek Kellogg, Iowa Security Bank Marshalltown, Iowa Story County Bank & Trust Company Story City, Iowa	Fed Reg - 2/13/98 Newspaper - 2/13/98

Fed Reg - Federal Register Comment Period Ending Date

Newspaper - Newspaper Comment Period Ending Date

*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>
842143	Mercantile Bank of Western Iowa 431 E. Locust Street Des Moines, Iowa 50309 (515) 791-1349	8/20/97	1/16/98	Satisfactory	Large

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>
280044	Bay Lake Bank 217 N. 4th Avenue Sturgeon Bay, Wisconsin 54235 (414) 743-5551	9/15/97	1/16/98	Oustanding	Large
864640	First State Bank 600 Mead Street Churdan, Iowa 50050 (515) 389-3222	9/22/97	1/16/98	Satisfactory	Small
357740	Villa Park Trust & Savings 10 S. Villa Avenue Villa Park, Illinois 60181 (630) 834-0800	10/6/97	1/16/98	Satisfactory	Small

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

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week of January 17, 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 The Bankers' Bank of Kentucky, Frankfort, Kentucky, to relocate its only banking office to 107 Progress Drive, Frankfort, Kentucky.*	1/8/98

*Subject to the provisions of the Community Reinvestment Act.

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice involving Chester Bancorp, Inc., Chester, Illinois, by Michael W. Welge.	N/Avail
CIC	Notice involving DeWitt First Bankshares Corporation, DeWitt, Arkansas, by Georgea M. Greaves and Lester A. McKinley (previously reported during the week of January 5, 1998).	Newspaper - 2/5/98
CIC	Notice involving First State Bank of Dongola, Dongola, Illinois, by Neal C. Needham (previously reported during the week of January 5, 1998).	N/Avail
3(a)(5)	Notice by National City Bancshares, Inc., Evansville, Indiana, to acquire Vernois Bancshares, Inc., Mt. Vernon, Illinois (previously reported during the week of January 5, 1998).*	N/Avail
3(a)(3)	Notice by Union Planters Corporation, Memphis, Tennessee, to acquire Security Bancshares, Inc., Des Arc, Arkansas (previously reported during the week of January 5, 1998).*	2/9/98
3(a)(3)	Notice by Community Bank Shares of Indiana, Inc., New Albany, Indiana, to acquire NCF Financial Corporation, Bardstown, Kentucky (previously reported during the week of January 5, 1998).*	2/9/98

*Subject to the provisions of the Community Reinvestment Act.

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Notice by First Commercial Corporation, Little Rock, Arkansas, to establish First Commercial Investments, Inc., Little Rock, Arkansas, and engage in underwriting and dealing in certain bank-ineligible securities; underwriting and dealing in bank eligible securities; providing securities brokerage services on either a stand-alone or full-services basis; acting as agent for issuers and holders in the private placement of securities; buying and selling on the order of investors as riskless principal; acting as an investment or financial advisor; providing advice and acting as arranger in connection with merger, acquisition, divestiture and financial transactions, including public and private financings, loan syndications, interest rate and currency swaps, interest rate caps and similar transactions and/or furnishing evaluation and fairness opinions in connection with merger, acquisition, and similar transactions; and providing consulting services (previously reported during the week of January 5, 1998).	2/3/98

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(j)(5)(A)	Notice by Central Bancompany, Inc., Jefferson City, Missouri, to establish Central Credit Insurance Company, Jefferson, Missouri, and indirectly engage in credit related insurance activities.	Not applicable
SMBOTH	Notice by Security Bank, Harrison, Arkansas, to make a dividend payment.	Not applicable
SMBOTH	Notice by Arkansas Bank and Trust Company, Hot Springs, Arkansas, to make a dividend payment.	Not applicable

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>
309150	Commerce-Warren County Bank Warrenton, Missouri	10/7/97	01/16/98	Outstanding	Small bank

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

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

District 9
Federal Reserve Bank of Minneapolis

Applications and Notifications Filed During the Week of January 17, 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)	Dakota Bancshares, Inc., Mendota Heights, Minnesota, for prior approval to acquire 81.00% of the voting shares of Olivia Bancorporation, Inc., Olivia, Minnesota.	N/Avail

Section III - Applications subject to Federal Register notice only

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

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

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

Section V - 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.

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

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

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

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

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week of January 17, 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)	CountryBanc Holding Company, Edmond, Oklahoma, for prior approval to acquire 100 percent of the voting shares of First State Holding Company, Elkhart, Kansas, and thereby indirectly acquire The First State Bank of Elkhart, Elkhart, Kansas.	Newspaper - 02/03/98 Fed Reg - 02/17/98
4(c)(8)	Cornhusker Growth Corporation, Lincoln, Nebraska, to acquire 67 percent of the voting shares of Johnston Growth Corporation, Johnston, Iowa, and thereby indirectly acquire Johnston Charter Bank, Johnston, Iowa, a de novo thrift organization, pursuant to 225.28(b)(4) of the Board's Regulation Y.	Newspaper - N/Avail Fed Reg - 02/17/98
CIC	Richard Owen Wikert, Fremont, Nebraska, and Clarence Wilson Persinger, as Trustee of the C. Wilson Persinger Trust, Sioux City, Iowa; to acquire voting shares of American Banc Corporation, Fremont, Nebraska, and thereby indirectly acquire voting shares of American National Bank of Fremont, Fremont, Nebraska.	Newspaper - N/Avail Fed Reg - 02/03/98
CIC	Bruce L. Trimble, Leroy, Kansas, individually and as Trustee of the Ival L. Trimble December 9, 1997 Irrevocable Trust, to acquire voting shares of Flint Hills Bancshares, Gridley, Kansas.	Newspaper - N/Avail Fed Reg - 02/03/98

Section III - Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Membership	Canadian State Bank, Yukon, Oklahoma, for membership in the Federal Reserve System.	

Section V - Availability of CRA public evaluations

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

The CRA requires a periodic evaluation of each covered institution regarding the extent to which it has ascertained, and helped meet, the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

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- 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>
385547	Citizens Farmers Bank of Cole Camp 121 E. Main Street Cole Camp, Missouri 65325	10/20/97	01/13/98	Satisfactory

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

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

District 11

Federal Reserve Bank of Dallas

Applications and Notifications Filed During the Week of January 17, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	United Central Bank, Garland, TX, to establish a branch at 404 E. Veterans Blvd., Killeen, TX 78543*	1/27/98**

*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)	Mainbancorp, Austin, TX, to acquire First National Bancorporation, Inc., Ennis, TX, and the First National Bank of Ennis, Ennis, TX*	N/Avail
3(a)(5)	Maincorp Intermediate Holding Company, Wilmington, DE, to merge with First National Bancorporation, Inc., Ennis, TX*	N/Avail

*Subject to the provisions of the Community Reinvestment Act.

N/Avail - Not available at this time.

Section III - Applications subject to Federal Register notice only

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

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

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

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

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None					

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

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

District 12
Federal Reserve Bank of San Francisco

Applications and Notifications Filed During the Week of January 17, 1998

Section I - Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	J,J & B Capital, L.P., Los Angeles, California, to become a bank holding company by acquiring Founders National Bank of Los Angeles, Los Angeles, California.	Newspaper - 2/12/98 Fed Reg - N/Avail

Section III - Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Other	Westamerica Bank, San Rafael, California, to make an investment in low-income housing projects of up to \$7.4 million through California Corporate Tax Credit Fund-1997, Boston, Massachusetts, pursuant to sections 208.21(c) and (d) of Regulation H.	

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.

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<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>
1416381	Humboldt Bank 701 5th Street P.O. Boxc 1007 Eureka, CA 95502-1007 (707) 445-3233	6/23/97	1/15/98	NI		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**

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