



Federal Reserve Release

H.2

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

No. 4

Week Ending January 24, 1998

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANKS, FOREIGN

Caja de Ahorros de Valencia, Castellon y Alicante, Bancaja, Valencia, Spain -- to establish an agency in Miami, Florida.

- Approved, January 21, 1998

CHANGE IN BANK CONTROL

Eagle National Holding Company, Inc., Miami, Florida -- change in bank control.

- Permitted, January 21, 1998

FORMS

Consolidated Financial Statements for Bank Holding Companies (FR Y-9C) -- revision, without extension.

- Proposed, January 21, 1998

Parent Company Only Financial Statements for Large Bank Holding Companies (FR Y-LP) -- revision, without extension.

- Proposed, January 21, 1998

Parent Company Only Financial Statements for Small Bank Holding Companies (FR Y-9SP) -- revision, without extension.

- Proposed, January 21, 1998

Quarterly and Annual Financial Statements of Nonbank Subsidiaries of Bank Holding Companies (FR Y-11Q and FR 11I) -- extension, with revision.

- Proposed, January 21, 1998

H.2

January 18, 1998 to January 24, 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

Kansas City

BancFirst, Oklahoma City, Oklahoma -- to establish a branch at 8916 South Pennsylvania.

- Approved, January 20, 1998

Minneapolis

Farmers State Bank, Victor, Montana -- to establish a branch in Stevensville, Montana.

- Approved, January 23, 1998

BANK HOLDING COMPANIES

St. Louis

Area Bancshares Corporation, Owensboro, Kentucky -- to retain Secureware, Inc., Atlanta, Georgia, and continue to engage in data processing activities.

- Permitted, January 23, 1998

Richmond

BB&T Corporation, Winston-Salem, North Carolina -- to acquire Life Bancorp, Inc., Norfolk, Virginia.

- Approved, January 22, 1998

Atlanta

Buckhead Community Bancorp, Inc., Atlanta, Georgia -- to acquire Buckhead Community Bank, N.A.

- Approved, January 22, 1998

Chicago

Century Bank Corp., Fairmount, Indiana -- to acquire Citizens Exchange Bank.

- Approved, January 21, 1998

January 18, 1998 to January 24, 1998

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

Atlanta

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

- Approved, January 22, 1998

St. Louis

First Community Bancshares, Inc., Batesville, Arkansas -- to acquire First Community Bank of Batesville.

- Approved, January 21, 1998

Kansas City

FNB Financial Services, Inc., ESOP, Durant, Oklahoma -- to retain shares of FNB Financial Services, Inc.

- Approved, January 23, 1998

Cleveland

Huntington Bancshares Incorporated, Columbus, Ohio -- to acquire SecureWare, Inc., Atlanta, Georgia, and merge Security First Technologies, Inc., with SecureWare and engage in data processing activities.

- Permitted, January 23, 1998

Dallas

Industry Bancshares, Inc., Industry, Texas -- to acquire Citizens State Bank, Buffalo, Texas.

- Approved, January 21, 1998

Boston

Lenox Financial Service Corp., Lenox, Massachusetts -- to acquire Lenox Savings Bank.

- Approved, January 23, 1998

January 18, 1998 to January 24, 1998

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

Richmond

Mason-Dixon Bancshares, Inc., Westminster, Maryland -- to acquire Rose Shanis & Co., Inc., Baltimore, Maryland; Rose Shanis Sons, Inc., Rose Shanis & Co., and Stephen Corp.

- Approved, January 23, 1998

San Francisco

New Century Financial Corporation, Spokane, Washington -- to acquire New Century Bank.

- Returned, January 22, 1998

New York

Swiss Bank Corporation, Basel, Switzerland -- to control Brunswick Warburg, Inc., New York, New York, and engage in financial and investment advisory, securities brokerage, and riskless principal activities, and private placement and other transactional services.

- Permitted, January 22, 1998

Atlanta

Tippins Bankshares, Inc., Claxton, Georgia -- to acquire Tippins Bank and Trust Company.

- Approved, January 22, 1998

Secretary

Wachovia Corporation, Winston-Salem, North Carolina -- to retain assets and activities obtained in the acquisition of SecureWare, Inc., Atlanta, Georgia

- Permitted, January 23, 1998

Chicago

Waupaca Bancorporation, Waupaca, Wisconsin -- request for waiver of application to acquire Wheeler County Bancshares, Shamrock, Texas, and First Bank & Trust, Shamrock, Texas.

- Granted, January 23, 1998

January 18, 1998 to January 24, 1998

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

BANK MERGERS

Richmond

Capital One Bank, Glen Allen, Virginia -- to purchase certain assets and assume certain liabilities of Capital One, F.S.B., Falls Church, Virginia.

- Approved, January 22, 1998

Minneapolis

Farmers State Bank, Victor, Montana -- to merge with Farmers State Bank, fsb, Stevensville, Montana.

- Approved, January 23, 1998

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Richmond

Southwest Virginia Farm Credit, ACA, Wytheville, Virginia -- registration as a transfer agent.

- Withdrawn, January 20, 1998

BANKS, STATE MEMBER

St. Louis

Arkansas Bank & Trust Company, Hot Springs, Arkansas -- payment of a dividend.

- Approved, January 20, 1998

Secretary

California United Bank, Encino, California -- to make a public welfare investment in California Corporate Tax Fund - 1997, a Massachusetts limited partnership.

- Approved, January 23, 1998

Kansas City

WestStar Bank, Bartlesville, Oklahoma -- payment of a dividend.

- Approved, January 20, 1998

CHANGE IN BANK CONTROL

Minneapolis

Ceylon Bancorporation, Inc., Ceylon, Minnesota -- change in bank control.

- Permitted, January 22, 1998

January 18, 1998 to January 24, 1998

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

Chicago

Damen Financial Corporation, Schaumburg, Illinois -- change in bank control.
- Permitted, January 22, 1998

Cleveland

FNB, Inc., Dennison, Ohio -- change in bank control.
- Permitted, January 21, 1998

Kansas City

Monte Vista Bank Corp., Monte Vista, Colorado -- change in bank control.
- Permitted, January 20, 1998

Atlanta

Villages Bancorp, Lady Lake, Florida -- change in bank control.
- Permitted, January 23, 1998

COMPETITIVE FACTORS REPORTS

Richmond

Anderson National Bank, Anderson, South Carolina -- report on competitive factors of the proposed merger with The Community Bank of Greenville, National Association, Greenville, South Carolina.
- Submitted, January 20, 1998

Secretary

Bank of America, National Association, Phoenix, Arizona -- report on competitive factors of the proposed acquisition of assets and assumption of certain liabilities of First Omni Bank, N.A., Millsboro, Delaware, and Dauphin Deposit Bank and Trust Company, Harrisburg, Pennsylvania.
- Submitted, January 22, 1998

Atlanta

Big Lake National Bank, Okeechobee, Florida -- report on competitive factors on the proposed merger with Clewiston National Bank, Clewiston, Florida.
- Submitted, January 21, 1998

January 18, 1998 to January 24, 1998

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

Minneapolis

Citizens State Bank, Woodville, Wisconsin -- report on competitive factors of the proposed merger with Bank St. Croix, Roberts, Wisconsin.

- Submitted, January 22, 1998

Minneapolis

Credit America Savings Company, Brainerd, Minnesota -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Cityside Savings & Financial Services Company, Eden Prairie, Minnesota.

- Submitted, January 20, 1998

Dallas

Hibernia National Bank of Texas, Texarkana, Texas -- report on competitive factors of the proposed merger with First National Bank of Marshall, Marshall, Texas.

- Submitted, January 21, 1998

Dallas

Jacksboro National Bank, Jacksboro, Texas -- report on competitive factors of the proposed acquisition of the assets and assumption of liabilities of a branch at 200 West Walnut, of Bowie State Bank, Bowie, Texas.

- Submitted, January 23, 1998

Richmond

Marshall National Bank and Trust Company, Marshall, Virginia -- report on competitive factors of the proposed merger with Marshall Interim National Bank and Trust Company.

- Submitted, January 23, 1998

San Francisco

Monterey Bay Bank, Watsonville, California -- report on competitive factors of the proposed purchase of certain assets and assumption of liabilities of Commercial Pacific Bank, Santa Cruz, California.

- Submitted, January 22, 1998

January 18, 1998 to January 24, 1998

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

St. Louis

Peoples First National Bank and Trust Company, Paducah, Kentucky -- report on competitive factors of the proposed merger with Peoples First, F.S.B., Central City, Kentucky.

- Submitted, January 20, 1998

St. Louis

Pocahontas Bancorp, Inc., Pocahontas, Arkansas -- report on competitive factors of the proposed acquisition of the assets and assumption of the liabilities of Pocahontas Federal Savings and Loan Association.

- Submitted, January 22, 1998

Boston

Safety Fund National Bank, Fitchburg, Massachusetts, and Orange Savings Bank, Orange, Massachusetts -- report on competitive factors of the acquisition of the assets and assumption of the liabilities of Family Bank, FSB, Haverhill, Massachusetts.

- Submitted, January 21, 1998

EXTENSIONS OF TIME

Kansas City

FirstBank Holding Company of Colorado ESOP, Lakewood, Colorado -- extension to April 22, 1998, to acquire shares of FirstBank Holding Company of Colorado.

- Granted, January 22, 1998

San Francisco

Frontier Financial Corporation, Everett, Washington -- extension to April 11, 1998, to acquire shares of Washington Banking Company, Oak Harbor, Washington.

- Granted, January 20, 1998

MEMBERSHIP

Kansas City

Western Bank, Albuquerque, New Mexico -- to become a member of the Federal Reserve System.

- Approved, January 21, 1998

January 18, 1998 to January 24, 1998

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

SECURITIES REGULATION

Director, BS&R

Over-the-counter stocks -- revised list of OTC stocks subject to margin requirements, and a list of foreign margin stocks.

- Published, January 23, 1998

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

BANK BRANCHES, DOMESTIC

Philadelphia

Bryn Mawr Trust Company, Bryn Mawr, Pennsylvania -- to establish a branch at One Tower Bridge, 100 Front Street, Suite 101, West Conshohocken Borough, Montgomery County, Pennsylvania.
- Approved, January 12, 1998

Richmond

Farmers and Miners Bank, Pennington Gap, Virginia -- to establish a branch in the Piggly Wiggly Supermarket on Chase Street, Clintwood, Virginia.
- Approved, January 16, 1998

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week of January 24, 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 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 January 24, 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 Avenue U, Brooklyn, New York.*	02/18/98
Branch	European American Bank, New York, New York, to establish a branch office at the Pioneer supermarket located at 2901 Mermaid Avenue, Brooklyn, New York. *	02/18/98

*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>
4(c)(8)	Union Bank of Switzerland, Zurich, Switzerland ("UBS"), in connection with the proposed merger between UBS and Swiss Bank Corporation, Basel, Switzerland ("SBC"), to acquire the following subsidiaries of SBC: (i) SBC Warburg Dillon Read Inc.; (ii) Dillon, Read Interfunding Inc.; (iii) Private Equity Holding, Inc.; (iv) SBC Resource Management Inc.; (v) SBC Brinson, Inc.; and (vi) Warburg Brunswick Inc., all of New York, New York, and (vii) SBC Warburg Futures Inc.; (viii) Brinson Partners, Inc.; and (ix) Brinson Trust Company, all of Chicago, Illinois, and thereby engage in certain nonbanking 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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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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

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

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

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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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 24, 1998

Section I - Applications subject to newspaper notice only

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

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

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

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Commerce Bancorp, Inc. Cherry Hill, NJ, to engage in certain nonbanking activities through the acquisition of A.H. Williams & Co., Inc., Philadelphia, PA	N/Avail

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

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

Section V - Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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

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

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

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

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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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 24, 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) 3(a)(5)	Received notice from Banc One Corporation, Columbus, OH on January 21, 1998, of its intent to acquire First Commerce Corporation, New Orleans, LA	N/Avail
3(a)(1)	Received notice from First Capital Bancshares, Inc., Chillicothe, OH on January 22, 1998, of its intent to acquire Citizens National Bank, Chillicothe, OH	N/Avail

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 Banc One Corporation, Columbus, OH on January 21, 1998, of its intent to acquire First Commerce Service Corporation, Lafayette, LA.	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>
4(c)(8)	Received notice from National City Corporation, Cleveland, OH on January 21, 1998, of its intent to acquire the assets of Eastern Mortgage Services, Trevoise, PA and First National Mortgage Corporation, Glen Burnie, MD.	

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 First Quarter of 1998

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

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week of January 24, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	F & M Bank - Blakeley, Inc., Ranson, West Virginia, to merge with F & M Bank-Keyser, Inc., Keyser, West Virginia, and F & M Bank-Martinsburg, Martinsburg, West Virginia.*	2/19/98

*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), 3(a)(5) and 4(c)(8)	First Union Corporation, Charlotte, North Carolina, to acquire CoreStates Financial Corp., Philadelphia, Pennsylvania; its two wholly owned banking subsidiaries, CoreStates Bank, N.A., Philadelphia, Pennsylvania, and CoreStates Bank of Delaware, N.A., Wilmington, Delaware; and its nonbanking subsidiaries.*	Newspaper - 2/14/98 Fed Reg - N/Avail
3(a)(3)	Mercantile Bankshares Corporation, Baltimore, Maryland, to acquire Marshall National Bank and Trust Company, Marshall, Virginia.*	Newspaper - 2/15/98 Fed Reg - 2-13-98
4(c)(8)	One Valley Bancorp, Inc., Charleston, West Virginia, to acquire FFVA Financial Corporation, Lynchburg, Virginia, and its wholly owned subsidiary, First Federal Savings Bank of Lynchburg, Lynchburg, Virginia.*	Fed Reg - 2/23/98 Newspaper - 2/18/98
CIC	JNV Limited Partnership II, Arlington, Virginia, Notice of Change in Control with respect to United Financial Banking Companies, Inc., Vienna, Virginia.*	Fed Reg - N/Avail Newspaper - N/Avail

*Subject to the provisions of the Community Reinvestment Act.

Section III - Applications subject to Federal Register notice only

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

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

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

Section V - Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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

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

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

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

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

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

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week of January 24, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Colonial Bank, Montgomery, Alabama , to establish a branch located at Lot 3 of Spruce Creek Business Center 2, US Highway 27/441 West, Summerfield, Florida.	2/10/98

*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	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*	Fed Reg - 02/04/98
3(a)(5)	Hibernia Corporation, New Orleans, Louisiana, to merge with Firstshares of Texas, Inc., and thereby directly acquire First National Bank, Marshall, Texas.*	Fed Reg - 02/17/98
CIC	Vermilion Bancshares, Inc., Kaplan, Louisiana, after-the-fact notice filed by Billy Matthews; Juanette Matthews; Billy Matthews, Jr.; Louis Matthews; Nancy Ann Matthews; and Whitney Matthews, to retain 10.67 percent of the outstanding shares of Vermilion Bancshares, Inc., Kaplan, Louisiana.	Newspaper - 02/13/98

*Subject to the provisions of the Community Reinvestment Act.

Section III - Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	FMCB Holdings, Inc., Senoia, Georgia, notice to become a bank holding company by acquiring Farmers and Merchants Community Bank, Senoia, 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.

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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 for Quarter of

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week of January 24, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	1st Source Bank South Bend, Indiana 100 West Main Street Winamac, Indiana	Newspaper - 2/13/98
Branch	Firststar Bank Illinois Chicago, Illinois Lot 6, Almond Plaza Gurnee, Illinois	Newspaper - 2/16/98
18(c)	M&I Bank of Burlington Burlington, Wisconsin Advantage Burlington Interim Bank, FSB Kenosha, Wisconsin	Newspaper - N/Avail
18(c) & Branch	M&I Bank of Racine Racine, Wisconsin Racine, Wisconsin branch office of Advantage Bank, FSB Kenosha, Wisconsin 2406 South Green Bay Road Kenosha, Wisconsin	Newspaper - N/Avail
18(c)	M&I Marshall & Ilsley Bank Milwaukee, Wisconsin Advantage Wisconsin Interim Bank, FSB Kenosha, Wisconsin	Newspaper - N/Avail
18(c) & Branch	M&I Marshall & Ilsley Bank Milwaukee, Wisconsin Kenosha, Wisconsin branch office of M&I Bank of Burlington Burlington, Wisconsin 5455 Sheridan Road Burlington, Wisconsin	Newspaper - N/Avail

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branch	M&I Marshall & Ilsley Bank Milwaukee, Wisconsin Lake Geneva, Wisconsin branch office of M&I Bank South Janesville, Wisconsin 200 Edwards Boulevard Lake Geneva, Wisconsin	Newspaper - N/Avail

Newspaper - Newspaper Comment Period Ending Date
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)	Ohnward Bancshares, Inc.* Maquoketa, Iowa Gateway State Bank Clinton, Iowa	Fed Reg - 2/23/98 Newspaper - N/Avail
3(a)(1)	TSB Bankshares, Inc.* Lomira, Wisconsin Theresa State Bank Lomira, Wisconsin	Fed Reg - 2/5/98 Newspaper - 2/2/98
3(a)(5)	Indiana United Bancorp* Greensburg, Indiana P.T.C. Bancorp Brookville, Indiana People's Trust Company Brookville, Indiana	Fed Reg - 1/29/98 Newspaper - 1/22/98

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

Section III - Applications subject to Federal Register notice only

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

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

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

Section V - Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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

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

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

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

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

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

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

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week of January 24, 1998

Section I - Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice involving Central Bancompany, Inc., Jefferson City, Missouri, by Sam B. Cook, Jr. and Robert Robuck.	N/Avail
CIC	Notice involving First State Bank of Dongola, Dongola, Illinois, by Neal C. Needham (previously reported during week of January 5, 1998).	Newspaper - 2/10/98
3(a)(1)	Notice by Countryside Bancshares, Inc., Republic, Missouri, to acquire Countryside Bank, Republic, Missouri.*	Newspaper - 2/23/98
3(a)(1)	Notice by Unity Bancshares, L.L.C., St. John, Missouri, to acquire St. Johns Bancshares, Inc., St. John, Missouri.*	N/Avail
3(a)(5)	Notice by First United Bancshares, Inc., El Dorado, Arkansas, to acquire First Republic Bancshares, Inc., Rayville, Louisiana.*	N/Avail
3(a)(5)	Notice by National City Bancshares, Inc., Evansville, Indiana, to acquire Vernois Bancshares, Inc., Mt. Vernon, Illinois (previously reported during week of January 5, 1998).*	Fed Register - 2/11/98

*Subject to the provisions of the Community Reinvestment Act.

Section III - Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Member	Notice by Leitchfield Deposit Bank & Trust Company, Leitchfield, Kentucky, to become a member of the Federal Reserve System.	
SMBOTH	Notice by State Bank of Dixon, Dixon, Arkansas, to make a dividend payment.	

Section V - Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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

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

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

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

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

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

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

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

District 9
Federal Reserve Bank of Minneapolis

Applications and Notifications Filed During the Week of January 24, 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.	2/17/98
3(a)(3)	Forstorm Bancorporation, Inc., Clara City, Minnesota, for prior approval to acquire 100% of the voting shares of First Valley Bankcorp, Seeley Lake, Montana.	2/9/98

Section III - Applications subject to Federal Register notice only

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

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

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

Section V - Publicly available CRA evaluations

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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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>
637750	The Citizens State Bank of Choteau Choteau, Montana	10/14/97	1/22/98	Satisfactory	Small Bank

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

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week of January 24, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	James M. Adcock, and David W. Schubert, both of Shawnee, Oklahoma, as Trustees of the Don Bodard 1995 Revocable Trust; to acquire voting shares of First Medicine Lodge Bancshares, Inc., Medicine Lodge, Kansas, and thereby indirectly acquire First National Bank of Medicine Lodge, Medicine Lodge, Kansas.	Newspaper - N/Avail Fed Reg - 02/10/98
CIC	James M. Adcock, and David W. Schubert, both of Shawnee, Oklahoma, as Trustee of the Don Bodard 1995 Revocable Trust; to acquire voting shares of United Oklahoma Bankshares, Inc., Del City, Oklahoma; and thereby indirectly acquire United Bank, Del City, Oklahoma	Newspaper - N/Avail Fed Reg - N/Avail
CIC	James M. Adcock, and David W. Schubert, both of Shawnee, Oklahoma, as Trustees of the Don Bodard 1995 Revocable Trust; to acquire voting shares of Ameribank Corporation, Shawnee, Oklahoma, and thereby indirectly acquire American National Bank & Trust Company, Shawnee, Oklahoma.	Newspaper - N/Avail Fed Reg - N/Avail
3(a)(1)	Marshall Community Bancshares, Marshall, Missouri, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Community Bank of Marshall, Marshall, Missouri.	Newspaper - 02/13/98 Fed Reg - 02/28/98

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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>
SR	South Holt Bancshares, Oregon, Missouri, for prior approval to redeem 25 percent of its own voting common stock.	
3(a)(1)	Cache Bank Financial Corporation, Greeley, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Cache Bank, Greeley, Colorado.	

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>
733951	Citizens State Bank & Trust Company 203 N. Douglas Ellsworth, Kansas 67439-3215	10/27/97	01/22/98	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 24, 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)	Community Group, Inc., The, Dallas, TX, to acquire Delaware Community Group, Inc., The, Wilmington, DE, and United Community Bank, N.A., Highland Village, TX*	Newspaper - 02/16/98
3(a)(1)	Delaware Community Group, Inc., The, Wilmington, DE, to acquire United Community Bank, N.A., Highland Village, TX*	Newspaper - 02/16/98
3(a)(3)	Mainbancorp, Inc., Austin, TX, to acquire First National Bancorporation, Inc., Ennis, TX, and the First National Bank of Ennis, Ennis, TX*	Newspaper - 02/17/98
3(a)(5)	Maincorp Intermediate Holding Company, Wilmington, DE, to merge with First National Bancorporation, Inc., Ennis, TX*	Newspaper - 02/17/98

*Subject to the provisions of the Community Reinvestment Act.

Section III - Applications subject to Federal Register notice only

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

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

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

Section V - 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.

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- 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>
None	

District 12
Federal Reserve Bank of San Francisco

Applications and Notifications Filed During the Week of January 24, 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 - 2/23/98
3(a)(5)	First Savings Bank of Washington Bancorp, Inc., Walla Walla, Washington, to merge with Towne Bancorp, Inc., Woodinville, Washington, and thereby acquire 100 percent of Towne Bank, Woodinville, Washington.*	Newspaper - 2/16/98 Fed Reg - 2/11/98

Section III - Applications subject to Federal Register notice only

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

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

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

Section V - Publicly available CRA evaluations

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<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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- 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>
1864197	Oak Valley Bank 125 N Third Avenue P.O. Box 98 Oakdale, CA 95361 (209) 848-2265	9/22/97	1/20/98	S		X
785062	Santa Barbara Bank & Trust 1021 Anacapa Street P.O. Drawer JJ Santa Barbara, CA 93102-0119	8/25/97	1/21/98	S	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
