
Federal Reserve Release



H.2

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

No. 20

Week Ending May 16, 1998

Bank Holding Companies

HUBCO, Inc., Mahawah, New Jersey -- to acquire MSB Bancorp, Inc., Goshen, New York, and MSB Bank.

- Approved, May 13, 1998

Regions Financial Corporation, Birmingham, Alabama -- to merge with First Commercial Corporation, Little Rock, Arkansas, and acquire First Commercial's subsidiary banks and nonbanking subsidiaries.

- Approved, May 13, 1998

Forms

Annual Survey of Eligible Bankers Acceptances (FR 2006) -- extension, without revision.

- Approved, May 11, 1998

Notice By Financial Institutions of Government Securities Broker or Government Securities Dealer Activities and Notice By Financial Institutions of Termination of Activities as a Government Securities Broker or Government Securities Dealer (FR G-FIN and FR G-FINW) -- extension, without revision.

- Approved, May 11, 1998

Notice Claiming Status as an Exempt Transfer Agent (FR 4013) -- extension, without revision.

- Approved, May 11, 1998

Proposed Stock Redemption Notification (FR 4008) -- extension, without revision.

- Approved, May 11, 1998

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

BANK BRANCHES, DOMESTIC

Atlanta

Auburn Bank, Auburn, Alabama -- to establish a branch at 3700 U.S. Highway 431 North, Phenix City, Alabama.
- Approved, May 14, 1998

Kansas City

Bank of Boulder, Boulder, Colorado -- to establish a branch at 915 Hoover Street, Longmont, Colorado.
- Approved, May 11, 1998

Dallas

Colorado Valley Bank, La Grange, Texas -- to establish a branch at 1001 Milam St., Columbus, Texas.
- Approved, May 15, 1998

Minneapolis

F&M Bank - Superior, Superior, Wisconsin -- to establish a branch in Superior, Wisconsin.
- Approved, May 15, 1998

St. Louis

Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky -- to relocate a branch from 4700 Bardstown Road to 3801 South Hurstbourne Parkway.
- Approved, May 15, 1998

Minneapolis

First Interstate Bank, Billings, Montana -- to establish a branch in Lame Deer, Montana.
- Approved, May 15, 1998

Minneapolis

Flint Creek Valley Bank, Phillipsburg, Montana -- to establish a branch in Butte, Montana.
- Approved, May 15, 1998

BANK BRANCHES, DOMESTIC

St. Louis

McIlroy Bank & Trust, Fayetteville, Arkansas -- to establish a branch at 3350 West Wedington Drive.

- Approved, May 12, 1998

Bank Holding Companies

Secretary

Allied Irish Banks, p.l.c., Dublin, Ireland -- to engage de novo, through certain of its nonbanking subsidiaries, in serving as the general partner of private investment limited partnerships now existing or to be established in the future.

- Permitted, May 11, 1998

Chicago

Amtrust, Inc., Dubuque, Iowa -- to acquire Cuba City State Bank, Cuba City, Wisconsin.

- Approved, May 13, 1998

Richmond

Anson Bancorp, Inc., Wadesboro, North Carolina -- to acquire Anson Savings Bank, SSB.

- Approved, May 12, 1998

Chicago

Bank of Montreal, Montreal, Canada, Bankmont Financial Corp., Chicago, Illinois, and Harris Bankcorp, Inc. -- notice to acquire through Harris Investment Management, Inc., Chicago, Illinois, an interest in Harris Investment Management Market Neutral Fund, LLC., and engage in financial and advisory services.

- Permitted, May 15, 1998

Boston

Eastern Bank Corporation, Lynn, Massachusetts -- to engage de novo in investment advisory services through Asset Management, LLC.

- Permitted, May 14, 1998

Bank Holding Companies

Minneapolis

Freedom Bancshares, Inc., La Crosse, Wisconsin -- application to acquire shares of Park Bank, Holmen, Wisconsin.
- Withdrawn, May 15, 1998

Chicago

Halbur Bancshares, Inc., Halbur, Iowa -- to acquire Westside Banco, Inc., Westside, Iowa, and Westside State Savings Bank.
- Approved, May 13, 1998

San Francisco

Jefferson State Bancorp, Medford, Oregon -- application to acquire Bank of Southern Oregon.
- Withdrawn, May 12, 1998

Richmond

MainStreet BankGroup Incorporated, Martinsville, Virginia -- to acquire Ballston Bancorp, Inc., Washington, DC.
- Approved, May 11, 1998

Philadelphia

Mid Penn Bancorp, Inc., Millersburg, Pennsylvania -- to acquire Miners Bank of Lykens, Lykens, Pennsylvania.
- Approved, May 13, 1998

Chicago

National Australia Bank Limited, Melbourne, Australia -- to acquire certain assets and assume certain liabilities of Banc One Mortgage Corporation, Indianapolis, Indiana, and engage in mortgage banking and lending activities.
- Permitted, May 15, 1998

Secretary

National City Corporation, Cleveland, Ohio -- to acquire shares of INFITEQ, LLC, Inc., Louisville, Kentucky, and engage in management consulting and counseling activities, support services, and data processing and data transmission activities.
- Approved, May 11, 1998

Bank Holding Companies

Atlanta

Premier Bancshares, Inc., Atlanta, Georgia -- to merge with Button Gwinnett Financial Corporation, Snellville, Georgia, and acquire The Bank of Gwinnett County, Lawrenceville, Georgia.

- Approved, May 14, 1998

St. Louis

Security State Bancshares, Inc., Charleston, Missouri -- to acquire Bank of Atkins, Atkins, Arkansas.

- Approved, May 13, 1998

San Francisco

SJNB Financial Corp., San Jose, California -- to acquire Epic Funding Corporation, Lafayette, California, and engage in property leasing and lending activities.

- Permitted, May 14, 1998

St. Louis

Southern Development Bancorporation, Inc., Arkadelphia, Arkansas -- to acquire shares of First Delta Corporation, Helena, Arkansas, and to acquire First National Bank of Phillips County, and The Delta State Bank, Elaine, Arkansas.

- Approved, May 13, 1998

Secretary

State Street Corporation, Boston, Massachusetts -- to acquire shares of Dow Jones Market Holdings, New York, New York, and engage in providing data processing or data transmission services.

- Permitted, May 11, 1998

St. Louis

Union Planters Corporation, Memphis, Tennessee -- request for waiver of application in connection with proposed acquisition of Duck Hill Bank, Duck Hill, Mississippi.

- Granted, May 14, 1998

Cleveland

United Banc Corporation, Martins Ferry, Ohio -- to acquire Southern Ohio Community Bancorporation, Inc., Glouster, Ohio.

- Approved, May 12, 1998

Bank Mergers

Richmond

Atlantic Bank, Ocean City, Maryland -- to acquire certain assets and assume certain liabilities of five branches of Bank of Maryland, Towson, Maryland, and establish branches in Bishopville, Salisbury, Princess Anne, Crisfield, and Federalsburg, Maryland.

- Approved, May 13, 1998

Atlanta

Colonial Bank, Montgomery, Alabama -- to merge with Commercial Bank of Nevada, Las Vegas, Nevada.

- Approved, May 12, 1998

Kansas City

Farmers State Bank, Mankato, Kansas -- to merge with the Beloit, Kansas, branch of Security National Bank, Manhattan, Kansas, and establish a branch.

- Approved, May 15, 1998

Chicago

Johnson Bank, Racine, Wisconsin -- to merge with Bank of Fort Atkinson, Fort Atkinson, Wisconsin, and establish a branch at 200 W. Sherman Avenue.

- Approved, May 14, 1998

Bank Premises

Minneapolis

Merchants State Bank, Freeman, South Dakota -- investment in bank premises.

- Approved, May 11, 1998

Banks, Nonmember, And Miscellaneous Institutions

Director, BS&R

Boatmen's Trust Company of Arkansas, Little Rock, Arkansas -- registration as transfer agent.

- Withdrawn, May 13, 1998

Director, BS&R

Boatmen's Trust Company, an Oklahoma Trust Company, Oklahoma City, Oklahoma -- registration as transfer agent.

- Withdrawn, May 13, 1998

Banks, Nonmember, And Miscellaneous Institutions

Director, BS&R

Boatmen's Trust Company, St. Louis, Missouri -- registration as transfer agent.
- Withdrawn, May 13, 1998

Change In Bank Control

Cleveland

Cincinnati Financial Corporation, Cincinnati, Ohio -- change in bank control.
- Permitted, May 11, 1998

Minneapolis

Duke Financial Group, Inc., Minneapolis, Minnesota -- change in bank control.
- Permitted, May 11, 1998

Competitive Factors Reports

Cleveland

Fifth Third Bank of Northwestern Ohio, N.A., Toledo, Ohio -- report on competitive factors of the proposed purchase of the assets and assumption of the liabilities of two branches of Fifth Third Bank, Cincinnati, Ohio, located in Toledo and Maumee, Ohio.
- Submitted, May 13, 1998

Cleveland

First Western Bank, N.A., New Castle, Pennsylvania -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of 16 branches of PNC Bank, N.A., Pittsburgh, Pennsylvania.
- Submitted, May 11, 1998

Cleveland

FUNB National Bank, Fryburg, Pennsylvania -- report on competitive factors of the proposed acquisition of First United National Bank.
- Submitted, May 12, 1998

Cleveland

Key Interim Wyoming National Bank, Cheyenne, Wyoming -- report on competitive factors of the proposed merger with KeyTrust Company, N.A.
- Submitted, May 13, 1998

Competitive Factors Reports

Cleveland

KeyTrust Company N.A., Cheyenne, Wyoming -- report on competitive factors of the proposed merger with Key Interim Wyoming, N.A., and KeyBank, N.A., Cleveland, Ohio.

- Submitted, May 13, 1998

Minneapolis

Minnesota BANKFIRST, Minneapolis, Minnesota -- report on competitive factors of the proposed merger with BANKFIRST, Sioux Falls, South Dakota.

- Submitted, May 11, 1998

New York

MSB Bank, Goshen, New York -- report on competitive factors of the proposed merger with Bank of Hudson, Poughkeepsie, New York.

- Submitted, May 13, 1998

Richmond

NationsBank, National Association, Charlotte, North Carolina -- report on competitive factors of the proposed merger with Boatmen's National Bank of Austin, Austin, Texas, and Sunwest Bank of El Paso, National Association, El Paso, Texas.

- Submitted, May 11, 1998

Dallas

Norwest Bank Texas, National Association, San Antonio, Texas -- report on competitive factors of the proposed merger with Fidelity Bank & Trust, National Association, Fort Worth, Texas, and Continental State Bank, Boyd, Texas.

- Submitted, May 12, 1998

San Francisco

Phoenix Interim Bank, Lynwood, Washington -- report on competitive factors of the proposed merger with Phoenix Savings Bank.

- Submitted, May 14, 1998

Chicago

Royal Bank, Elroy, Wisconsin -- report on competitive factors of the proposed merger with Royal Bank, Cobb, Wisconsin, and Royal Bank, Gay Mills, Wisconsin.

- Submitted, May 11, 1998

Competitive Factors Reports

St. Louis

Selmer Bank & Trust Company, Selmer, Tennessee -- report on competitive factors of the proposed merger with Bank of Middleton, Middleton, Tennessee.

- Submitted, May 12, 1998

Cleveland

Southwest Interim Bank No. 4, N.A., Seminole, Florida -- report on competitive factors of the proposed acquisition of Seminole Bank and the proposed merger of Seminole Bank, N.A., with Indian Rocks National Bank, Largo, Florida.

- Submitted, May 13, 1998

Minneapolis

U.S. Bank National Association, Minneapolis, Minnesota -- report on competitive factors of the proposed merger with West One Trust Company, Salt Lake City, Utah.

- Submitted, May 14, 1998

New York

U.S. Trust Company of the Pacific Northwest Interim National Bank, Portland, Oregon -- report on competitive factors of the proposed merger with U.S. Trust Company of the Pacific Northwest.

- Submitted, May 14, 1998

St. Louis

Union Planters Bank, N.A., Memphis, Tennessee -- report on competitive factors of the proposed merger with Selmer Bank & Trust Company, Selmer, Tennessee.

- Submitted, May 12, 1998

St. Louis

Union Planters Bank, N.A., Memphis, Tennessee -- report on competitive factors of the proposed merger with Duck Hill Bank, Duck Hill, Mississippi.

- Submitted, May 14, 1998

Atlanta

Wachovia National Bank, N.A., Winston-Salem, North Carolina -- report on competitive factors of the proposed merger with 1st United Bank, Palm Beach, Florida.

- Submitted, May 13, 1998

Competitive Factors Reports

San Francisco

Washington Mutual, Inc., Seattle, Washington -- report on competitive factors of the proposed acquisition of H.F. Ahmanson & Company, Irwindale, California.

- Submitted, May 14, 1998

Extensions Of Time

Atlanta

Citizens Effingham Bancshares, Inc., Springfield, Georgia -- extension to August 19, 1998, to acquire Citizens Bank of Effingham (in organization).

- Granted, May 13, 1998

Atlanta

First Commerce Corporation, New Orleans, Louisiana -- extension to August 29, 1998, to engage in community development investment activities through its investment in a proposed community development known as 150 Baronne Street Limited Partnership.

- Granted, May 14, 1998

San Francisco

First Security Bank of Nevada, Las Vegas, Nevada -- extension to October 3, 1998, to establish a branch at Trailwood Drive and Village Center Drive.

- Granted, May 7, 1998 (AC)

Dallas

Mission-Heights Management Company, LTD., Channelview, Texas, Prime Bancshares, Inc., and IBID, Inc., Wilmington, Delaware -- extension to May 22, 1998, to acquire Sunbelt National Bank, Houston, Texas.

- Granted, May 12, 1998

International Operations

Director, BS&R

United States Trust Company International Corporation, New York, New York -- request for relief from conditions relied on in the Board's approval of an application by USTI to acquire shares of United States Trust Company of New York Limited, Georgetown, Grand Cayman.

- Granted, May 13, 1998

Membership

Chicago

Citizens State Bank, Clarinda, Iowa -- to become a member of the Federal Reserve System.

- Approved, May 15, 1998

Kansas City

RCB Bank, Claremore, Oklahoma -- to become a member of the Federal Reserve System.

- Approved, May 13, 1998

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week of May 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>
None		

Section III - Applications subject to Federal Register notice only

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

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

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

Section V - Availability of CRA public evaluations

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

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

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

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

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

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

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

Section VI - CRA examinations scheduled for 3rd Quarter of 1998

<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 ending Saturday, May 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)(1)	Travelers Group Inc., New York, New York, to become a bank holding company as a result of its proposed merger with Citicorp, New York, New York, and related applications and notices, pursuant to Sections 3 and 4 of the BHC Act, and the Board's Regulation K.	06/16/98
3(a)(5)	Pathfinder Bancorp, MHC, Oswego, New York, ("City MHC"), to acquire Oswego County, MHC, Oswego, New York ("County MHC"), a to-be-formed New York chartered mutual holding company, through the merger of County MHC into City MHC.	06/15/98
3(a)(1)	Oswego County Savings Bank, Oswego, New York, Oswego, New York ("County Savings"), to reorganize into County MHC, that will own 100 percent of the common stock of County Savings, upon conversion of County Savings to a stock savings bank.	06/15/98
3(a)(1)	PASL Holding Corp., New York, New York, to become a bank holding company through its acquisition of at least 35 percent of the voting shares of MetBank Holding Corp., New York, New York, a proposed <u>de novo</u> bank holding company which will own 100 percent of the voting shares of Metropolitan National Bank, New York, New York, a proposed <u>de novo</u> bank.	06/15/98

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	RSI Bancorp, MHC, a proposed New Jersey mutual bank holding company, and its subsidiary, RSI Bancorp, Inc., a proposed New Jersey stock-form bank holding company, both of Rahway, New Jersey, to acquire 100 percent of the shares of common stock of a to-be-named New Jersey stock-form savings bank and the proposed successor of The Rahway Savings Bank Institution, Rahway, New Jersey, a New Jersey mutual savings bank.	06/15/98

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>
None	

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Third Quarter of 1998

<i>Institution</i>	<i>Location</i>
Banco Popular de Puerto Rico	P.O. Box 2708 San Juan, Puerto Rico 00936-2708
Merchants Bank and Trust Company	275 Madison Avenue New York, New York 10016
Orange County Trust Company	75 North Street Middletown, New York 10940

District 3
Federal Reserve Bank of Philadelphia
Applications and notifications filed during the week of May 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>
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, Cherry Hill, NJ, to engage in Tier II securities underwriting and dealing 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>
3(a)(1)	First Washtington Financial Corp, Windsor, NJ, to acquire 100 percent of First Washington State Bank, Windsor, PA.	

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>
Community Bank & Trust Co.	Forest City, PA
Wilmington Trust of Pennsylvania	West Chester, PA
New Century Bank	Phoenixville, PA
Prime Bank	Philadelphia, PA

Footnotes

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

District 4
Federal Reserve Bank of Cleveland

Applications and Notifications Filed During the Week of 05/16/98

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)	Received application from Premier Financial Bancorp, on May 8, 1998, to acquire The Bank of Philippi, Inc., Philippi, WV.	Newspaper - N/Avail
3(a)(3)	Received application from Premier Financial Bancorp, on May 8, 1998, to acquire Boone County Bank, Inc., Madison, WV.	Newspaper - N/Avail
4(c)(8)	Received notification from FirstMerit Corporation, Akron, OH on May 13, 1998, to acquire Security First Corp., Mayfield Hts., OH.	Fed Reg - 6/3/98

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>
3(a)(1)	Received notification by Combanc, Inc., Delphos, OH on May 14, 1998, to acquire The Commercial Bank, Delphos, OH.	

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>
2190521	Shore Bank & Trust Company 540 E. 105th Street Cleveland, OH 44108	7/07/97	5/13/98	Outstanding	Small Bank

Section VI - CRA examinations scheduled 3rd Quarter of 1998

<i>Institution</i>	<i>Location</i>
Apollo Trust Company	201 N. Warren Avenue, Apollo, PA 15613-0247
Community First Bank & Trust	225 N. Main Street, Celina, OH 45822-2201
Iron & Glass Bank	1114 Carson Street, Pittsburgh, PA 15203-1124
The Farmers Citizens Bank	Washington Square, Bucyrus, OH 44820
The Ohio Bank	236 S. Main Street, Findlay, OH 45840-0300
Sabina Bank	135 N. Howard Street, Sabina, OH 45169-1152
Shore Bank & Trust Company	540 E. 105th Street, Cleveland, OH 44108
Somerset Trust Company	151 W. Main Street, Somerset, PA 15501-0777

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week of May 16, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	James Monroe Bank, Arlington, Virginia, an organizing commercial bank, to operate a courier service to pick up non-cash deposits from business customers at general locations throughout the Northern Virginia area.*	6/1/98
Branch	Triangle Bank, Raleigh, North Carolina, to establish a branch in the Red & White supermarket at 3635 North Halifax Road, Dortches, North Carolina.*	6/6/98
Branch	Virginia Commerce Bank, Arlington, Virginia, to establish a branch at 10777 Main Street, Fairfax, Virginia.*	6/6/98
Branch	Bank of McKenney, McKenney, Virginia, to establish a branch at 20815 Chesterfield Plaza, Ettrick, Virginia.*	6/8/98

*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 of Change in Control with respect to United Financial Banking Companies, Inc., Vienna, Virginia, filed by Manuel V. Fernandez.	Newspaper - 5/27/98
3(a)(5)	NationsBank Corporation, Charlotte, North Carolina, and Nations-Bank (DE) Corporation, Charlotte, North Carolina (in organization), to merge with BankAmerica Corporation, San Francisco, California.*	Newspaper - 6/4/98 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>
3(a)(1)	Resource Bankshares Corporation, Virginia Beach, Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of Resource Bank, Virginia Beach, Virginia.	
4(c)(8)	BB&T Corporation, Winston-Salem, North Carolina, to acquire Dealers Credit, Incorporated, Menomonee, Wisconsin.	

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**

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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>
353023	Johnsonville State Bank 127 South Georgetown Highway Johnsonville, South Carolina 29555	3/9/98	5/16/98	Satisfactory	Small Bank

Section VI - CRA examinations scheduled for Third Quarter of 1998

<i>Institution</i>	<i>Location</i>
St. Michaels Bank	St. Michaels, Maryland
Bank of Mecklenburg	Charlotte, North Carolina
The Bank of Newberry County	Newberry , South Carolina
United Bank	Arlington, Virginia
Guaranty Bank	Charlottesville, Virginia
F & M Bank-Emporia	Emporia, Virginia
Miners and Merchants Bank and Trust Company	Grundy, Virginia
The Bank of Charlotte County	Phenix, Virginia
State Bank of Remington, (Incorporated)	Remington, Virginia
Putnam County Bank	Hurricane, West Virginia
Potomac Valley Bank	Petersburg, West Virginia
The Pleasants County Bank	St. Marys, West Virginia

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week of May 16, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Auburn Bank, Auburn, Alabama, to establish a branch located at 3700 U.S. Highway 431 North, Phenix City, Alabama	04/13/98

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	First TeleBanc Corp., Sanford, Florida, to become a bank holding company by acquiring First National Bank, Boca Raton, Florida.*	Fed Reg - 6/08/98
3(a)(1)	Florida Banks, Inc., Jacksonville, Florida, to become a bank holding company by acquiring First National Bank of Tampa, Tampa, Florida.*	Fed Reg - 6/12/98
3(a)(3)	First American Corporation, Nashville, Tennessee, to acquire Peoples Bank, Dickson, Tennessee.*	Newspaper - 5/31/98

*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 3rd Quarter of 1998

<i>Institution</i>	<i>Location</i>
SunTrust Bank, North Central Florida	Ocala, Florida
SunTrust Bank, Gulf Coast	Sarasota, Florida
First Southern Bank	Boca Raton, Florida
Admiralty Bank	Palm Beach Gardens, Florida
AuburnBank	Auburn, Alabama
Bank of Alabama	Birmingham, Alabama
First Commercial Bank –Cullman	Good Hope, Alabama
AmSouth Bank	Birmingham, Alabama
Central Bank	Miami, Florida
Riverside Bank of the Gulf Coast	Cape Coral, Florida
Provident Bank of Florida	Sarasota, Florida
SunTrust Bank	Atlanta, Georgia
First Newton Bank	Covington, Georgia
Commercial Bank of Florida	Miami, Florida
Community Bank of the Islands	Sanibel, Florida
Bankers' Bank	Atlanta, Georgia

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week of May 16, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branches	Huron Community Bank East Tawas, Michigan Lincoln & Harrisville branches of First of America Bank, National Association Kalamazoo, Michigan 327 Traverse Bay Road Lincoln, Michigan 423 East Main Street Harrisville, Michigan	Newspaper - N/Avail
Newspaper - Newspaper Comment Period Ending Date		

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	NW Bancorp, Inc.* Prospect Heights, Illinois Village Bank & Trust (in organization) North Barrington, Illinois	Fed Reg - 5/26/98 Newspaper - 5/23/98
3(a)(3)	Rigler Investment Co.* New Hampton, Iowa Figge Bancshares, Inc. Ossian, Iowa Ossian State Bank Ossian, Iowa Iowa State Bank Calmar, Iowa	Fed Reg - 5/26/98 Newspaper - 6/5/98
3(a)(1)	Town Bankshares, Ltd.* Delafield, Wisconsin Delafield State Bank (in organization) Delafield, Wisconsin	Fed Reg - 6/12/98 Newspaper - N/Avail
CIC	First of Waverly Corporation Waverly, Iowa By First National Bank of Waverly Employee Stock Ownership	Fed Reg - 6/1/98 Newspaper - N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Community Bancorp, Inc. Norwalk, Wisconsin By John D. Dreier	Fed Reg - N/Avail Newspaper - N/Avail

Fed Reg - Federal Register Comment Period Ending Date
Newspaper - Newspaper Comment Period Ending Date
N/Avail - Not Available at this time
*Subject to 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)	Unionbancorp, Inc. Ottawa, Illinois Sainet, an Internet Service Provider Streator, Illinois	Fed Reg - N/Avail

Fed Reg - Federal Register Comment Period Ending Date

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

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

Section V - Availability of CRA public evaluations

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

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

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

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

Outstanding
Satisfactory
Needs to improve
Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
540542	G.W Jones Exchange Bank 115 W. Main Street P.O. Box 246 Marcellus, Michigan 49067 (616) 646-2151	1/20/98	5/12/98	Satisfactory	Small Bank

Section VI - CRA examinations scheduled for Third Quarter of 1998

<i>Institution</i>	<i>Location</i>
First State Bank	Brunsville, Iowa
Bankers Trust Company	Des Moines, Iowa
Security State Bank	Hartley, Iowa
Citizens Bank & Trust Company	Hudson, Iowa
Le Mars Bank & Trust Company	Le Mars, Iowa
Community Savings Bank	Robins, Iowa
Firststar Bank - Chicago	Chicago, Illinois
Pullman Bank & Trust Company	Chicago, Illinois
NAB Bank (formerly New Asia)	Chicago, Illinois
NorthSide Community Bank	Gurnee, Illinois
Union Bank - Northwest	Hanover, Illinois
Bank of Ladd	Ladd, Illinois
Union Bank - West	Macomb, Illinois
Peoples State Bank of Masfield	Mansfield, Illinois
Union Bank - Central	Priceton, Illinois
Bank of Lenawee	Adrian, Michigan
NBD - Detroit	Detroit, Michigan
F&M Bank - Brodhead	Brodhead, Wisconsin
F&M Bank - East Troy	East Troy, Wisconsin
F&M Bank - Prairie du Chien	Prairie du Chien, Wisconsin
F&M Bank - Northeast	Pulaski, Wisconsin

District 8
Federal Reserve Bank of St. Louis

Applications and notifications filed during the week of May 16, 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 Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky, to relocate its office at 4700 Bardstown Road, Louisville, Kentucky, to 3801 South Hurstbourne Parkway, Louisville, Kentucky.*	1/12/98

*Subject to the provisions of the Community Reinvestment Act.

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Notice by Central Banccompany, Inc., Jefferson City, Missouri, to acquire Higginsville Bancshares, Inc., Higginsville, Missouri.*	Fed Reg - 6/12/98
3(a)(3)	Notice by Diamond Bancorp, Inc., Washington, Missouri, to acquire an additional 1.47 percent, for total ownership of 5.87 percent, of the outstanding voting shares of Cardinal Bancorp II, Inc., St. Louis, Missouri.*	Newspaper - 6/13/98
3(a)(1)	Notice by Great Southern Bancorp, Inc., Springfield, Missouri, to become a bank holding company upon the conversion of its wholly owned thrift subsidiary, Great Southern Bank, FSB, Springfield, Missouri, to a state-chartered bank to be titled Great Southern Bank (Previously reported during the week of May 4, 1998).*	Fed Reg - 6/11/98

*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>
4(c)(8)	Companion notice by Great Southern Bancorp, Inc., Springfield, Missouri, to retain its existing wholly owned subsidiary, Great Southern Capital Management, Inc., Springfield, Missouri, and thereby continue to engage in discount securities brokerage activities and related investment advisory activities, pursuant to Section 225.28(b)(7)(i) of Regulation Y (previously reported during the week of May 4, 1998).	Fed Reg - 6/11/98

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

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

Section V - Availability of CRA public evaluations

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

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

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

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

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

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

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

Section VI - CRA examinations scheduled for 3rd Quarter of 1998

<i>Institution</i>	<i>Location</i>
Pinnacle Bank	Little Rock, Arkansas
Bank of Rogers	Rogers, Arkansas
DuQuoin State Bank	DuQuoin, Illinois
The Scott County State Bank	Scottsburg, Indiana
Mid-America Bank of Louisville and Trust Company	Louisville, Kentucky
First Bank	Creve Coeur, Missouri
Lindell Bank and Trust Company	St. Louis, Missouri

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week of May 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)(3)	First National Bank at St. James ESOP, St. James, Minnesota, for prior approval to increase its ownership interest to 24.2% of the voting shares of First National Agency at St. James, Inc., St. James, Minnesota.*	Fed Reg - 6/11/98
3(a)(3)	U.S. Bancorp, Minneapolis, Minnesota, for prior approval to acquire at least 86.8% of the voting shares of Northwest Bancshares, Inc., Vancouver, Washington.*	Fed Reg - 6/12/98
3(a)(3)	Norwest Corporation, Minneapolis, Minnesota, for prior approval to acquire 100% of the voting shares of Little Mountain Bancshares, Inc., Monticello, Minnesota.*	N/Avail
3(a)(3)	Norwest Corporation, Minneapolis, Minnesota, for prior approval to acquire 100% of the voting shares of First Bancshares of Valley City, Inc., Valley City, North Dakota.*	N/Avail
CIC	William Bosshard to acquire control of 24.3% of the voting shares of Bosshard Banco Ltd., Las Crosse, Wisconsin.	Fed Reg - 6/4/98

*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)	Norwest Corporation, Minneapolis, Minnesota, to engage in mortgage servicing activities through the acquisition of the mortgage business of First National Bank of Monticello, Monticello, 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>
4(c)(8)	Norwest Corporation, Minneapolis, Minnesota, to engage in general insurance activities through the acquisition of Peoples Insurance Agency, Inc., Valley City, North Dakota.	

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>
2265335	Community Bank-Missoula, Inc. Missoula, MT	2/2/98	5/11/98	Satisfactory	Small Bank

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

Institution

Location

None

District 10
Federal Reserve Bank of Kansas City

Applications and notifications filed during the week of May 16, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)/ Branch	WestStar Bank, Vail, Colorado, for prior approval to merge with Glenwood Independent Bank, Glenwood Springs, Colorado; and incident thereto, to establish an additional branch.	Newspaper - N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC/SR	Ronald F. Tanner, Cornville, Arizona, and Rex K. Alexander, Tulsa, Oklahoma, for prior approval to acquire voting shares of BOC Bancshares, Inc., Chouteau, Oklahoma; and BOC Bancshares, Inc., Chouteau, Oklahoma, to redeem 1,901 shares of its own voting common stock.	Newspaper - N/Avail Fed Reg - 06/03/98

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>
Member	First Country Bank, Urich, Missouri, for membership in the Federal Reserve System.	

Section V - Availability of CRA public evaluations

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

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

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

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

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>
85052	Uinta County State Bank 128 N. Birch Street Mountain View, Wyoming 82939	02/23/98	05/15/98	Substantial Noncompliance

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

<i>Institution</i>	<i>Location</i>
Bank of Boulder	Boulder, Colorado
The Citizens Bank	Cortez, Colorado
Farmers State Bank	Fort Morgan, Colorado
Union Colony Bank	Greeley, Colorado
First Mountain Bank	Leadville, Colorado
State Bank	Lancaster, Kansas
Webb City Bank	Webb City, Missouri
Bank of Hartington	Hartington, Nebraska
First Security Bank	Mitchell, Nebraska
First Nebraska Bank	Valley, Nebraska
Bank of Chelsea	Chelsea, Oklahoma
First American Bank & Tr Co.	Purcell, Oklahoma
First State Bank	Temple, Oklahoma
Citizens Bank	Tulsa, Oklahoma
First State Bank	Wheatland, Wyoming

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, May 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)(3)	Sterling Bancshares, Inc., Houston, TX, to acquire Humble National Bank, Humble, TX*	Fed Reg - 06/03/1998 Newspaper - 06/03/1998

* Subject to provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	
3(a)(1)	Wallis Bancshares, Inc., Wallis, TX, to acquire Wallis Nevada Bancshares, Inc., Reno, NV, and Wallis State Bank, Wallis, TX	
3(a)(1)	Wallis Nevada Bancshares, Inc., Reno, NV, to acquire Wallis State Bank, Wallis, TX	

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
506557	Midland American Bank 401 West Texas Ave. Suite 100 Midland, TX 79701	11/17/1997	05/16/1998	S		X

Section VI – CRA examinations scheduled for Third Quarter of 1998

<i>Institution</i>	<i>Location</i>
Texas First Bank 473266	3232 Palmer Hwy Texas City, TX 77590
Central Bank 981257	300 DeSiard St. Monroe, LA 71201
Texas Bank & Trust 829359	1999 Bryan St. Dallas, TX 75201

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

District 12
Federal Reserve Bank of San Francisco

Applications and Notifications Filed During the Week of May 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)(1)	UCBH Holdings, Inc., San Francisco, California, to become a bank holding company by acquiring United Commercial Bank, San Francisco, California.*	Newspaper - 6/12/98 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>
Member	Security Bank, Coos Bay, Oregon, Pacific State Bank, Reedsport, Oregon, and Lincoln Security Bank, Newport, Oregon, to become members of the Federal Reserve System.	None

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Waiver	Zions Bancorporation, Salt Lake City, Utah, requests a waiver of any Bank Holding Company Act application requirement in connection with its proposed acquisition and merger, through its wholly-owned subsidiary, Grossmont Bank, San Diego, California, of The Sumitomo Bank of California, San Francisco, California.	None
3(a)(5)	Valley Community Bancshares, Inc., Puyallup, Washington, to become a bank holding company by acquiring Puyallup Valley Bank, Puyallup, Washington.	None

Section V - Publicly available CRA evaluations

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

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

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

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.

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>
877967	Tehama Bank 239 S. Main Street P.O. Box 568 Red Bluff, CA 96080-0890 (916) 528-3000	10/20/97	5/11/98	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**

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