

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1997, No. 9
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending March 1, 1997

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Private mortgage insurance -- statement to the Senate Committee on Banking, Housing, and Urban Affairs on S. 318, the Homeowners Protection Act of 1997. Approved, February 26, 1997.

BANK HOLDING COMPANIES

Bank of Taiwan, Taipei, Taiwan -- to retain ownership of shares of First Commercial Bank, and to acquire more than 5 percent of FCB Taiwan California Bank, Alhambra, California. Approved, February 24, 1997.

First Commercial Bank, Taipei, Taiwan -- to acquire FCB Taiwan California Bank, Alhambra, California. Approved, February 24, 1997.

Marine Midland Bank, Buffalo, New York -- request for reconsideration of the Board's approval of the notice and applications to acquire First Federal Savings and Loan of Rochester, Rochester, New York. Denied, February 26, 1997.

Union Planters Corporation, Memphis, Tennessee -- to acquire First National Bank of Pontotoc, Pontotoc, Mississippi. Approved, February 24, 1997.

BANKS, FOREIGN

Land Bank of Taiwan, Taipei, Taiwan -- to establish a branch in Los Angeles, California. Approved, February 24, 1997.

REGULATIONS AND POLICIES

Regulations D and I -- request for comment on proposed amendments to clarify the location of a bank for membership, reserve account, and related purposes under interstate banking (Docket R-0963). Approved, March 1, 1997.

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

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

BANK BRANCHES, DOMESTIC

Secretary	AmSouth Bank of Alabama, Birmingham, Alabama -- to establish a branch at 1515 McFarland Boulevard, Tuscaloosa; and 6639 Highway 431 South, Huntsville, Alabama. Approved, February 27, 1997.
Richmond	Bank of Northern Virginia, Arlington, Virginia -- to establish a branch at 200 Little Falls Road, Falls Church, Virginia. Approved, February 24, 1997.
New York	Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at M&T Place, 255 East Avenue, Rochester, New York. Approved, February 24, 1997.
St. Louis	Teutopolis State Bank, Teutopolis, Illinois -- to establish a branch at 202 South Main Street, Sigel, Illinois. Approved, February 24, 1997.

BANK HOLDING COMPANIES

Director, BS&R	Banco Union C.A., Caracas, Venezuela, and Consorcio Union S.A. -- request for relief from certain commitments made in connection with applications to acquire Union Chelsea National Bank, New York, New York, and for permission to deregister as bank holding companies. Granted, February 26, 1997.
Minneapolis	Bay Bancorp, Inc., Gladstone, Michigan -- to acquire Baybank. Returned, February 26, 1997.
Chicago	Country Bancorporation, Crawfordville, Iowa -- to acquire Hiawatha Bank and Trust Company, Hiawatha, Iowa. Returned, February 27, 1997.

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

BANK HOLDING COMPANIES

Atlanta	Emerald Coast Bancshares, Inc., Panama City Beach, Florida -- to acquire Emerald Coast Bank. Approved, February 25, 1997.
Minneapolis	Farmers State Financial Corp., Victor, Montana -- to organize Farmers State Bank, fab, Stevensville, Montana Permitted, February 28, 1997.
Secretary	FirstBank Holding Company of Colorado, Lakewood, Colorado -- to acquire FirstBank of Evergreen, Evergreen, Colorado. Approved, February 27, 1997.
Secretary	National City Corporation, Cleveland, Ohio -- to acquire NTA, Inc., Federal Way, Washington, and engage in data processing and transmission services. Approved, February 26, 1997.
St. Louis	New London Bancshares, Inc., New London, Missouri -- to acquire Behrens Bancshares, Inc., and Tassl County State Bank. Approved, February 25, 1997.
Minneapolis	Otto Bremer Foundation and Bremer Financial Corporation, St. Paul, Minnesota -- to acquire the Paul E. Hedlund Insurance Agency, Inc., Boyceville, Wisconsin. Approved, February 25, 1997.
San Francisco	Regency Bancorp, Fresno, California -- to acquire Regency Investment Advisors, Inc., and engage in investment advisory and fiduciary activities. Approved, February 25, 1997.
Atlanta	Regions Financial Corporation, Birmingham, Alabama -- to merge with West Carroll Bancshares, Inc., Oak Grove, Louisiana, and acquire West Carroll National Bank of Oak Grove. Approved, February 26, 1997.

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

BANK HOLDING COMPANIES

- San Francisco Santa Barbara Bancorp, Santa Barbara, California -- to acquire First Valley Bank, Lompoc, California. Approved, February 26, 1997.
- New York Summit Bancorp, Princeton, New Jersey -- to acquire 9.2 percent of NYCE Corporation, Woodcliff Lake, New Jersey. Approved, February 28, 1997.
- San Francisco Valley Community Bank, Encino, California -- to become a member of the Federal Reserve System. Returned, February 28, 1997.
- Chicago Vermillion Bancorp, Inc., Danville, Illinois -- to acquire American Savings Bank. Approved, February 27, 1997.
- Chicago Vermillion Bancorp, Inc., Danville, Illinois -- to engage de novo in lending to the Employee Stock Ownership Plan. Permitted, February 27, 1997.
- San Francisco Zions Bancorporation, Salt Lake City, Utah -- to acquire Aspen Bancshares, Inc., Aspen, Colorado, and Pitkin County Bank & Trust Company, Aspen, Colorado, Valley National Bank of Cortez, Cortez, Colorado, and Centennial Savings Bank, F.S.B., Durango, Colorado. Approved, February 26, 1997.

BANK MERGERS

- Secretary Manufacturers and Traders Trust Company, Buffalo, New York -- to merge with The East New York Savings Bank, Brooklyn, New York. Approved, February 28, 1997.
- San Francisco Santa Barbara Bank & Trust, Santa Barbara, California -- to merge with First Valley Bank, Lompoc, California. Approved, February 26, 1997.

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

COMPETITIVE FACTORS REPORTS

Dallas	American National Bank, Wichita Falls, Texas, proposed merger with New American National Bank -- report on competitive factors. Submitted, February 28, 1997.
Richmond	Atlanta Internet Bank, Columbus, South Carolina (currently known as Premier Bank, FSB, Acworth, Georgia), proposed acquisition of the assets and assumption of the liabilities of the Internet division of Carolina First Bank, Greenville, South Carolina -- report on competitive factors. Submitted, February 26, 1997.
Kansas City	Bank of Oklahoma, N.A., Tulsa, Oklahoma, proposed merger with BancOklahoma Trust Company -- report on competitive factors. Submitted, February 27, 1997.
Kansas City	Colorado Community First National Bank, Fort Morgan, Colorado, proposed merger with Colorado Community First National Bank, Trinidad; Colorado Community First State Bank, Steamboat Springs; and Mountain Parks Bank, Denver, Colorado -- report on competitive factors. Submitted, February 25, 1997.
Kansas City	Commercial Federal Bank, F.S.B., Omaha, Nebraska, proposed merger with Investors Federal Savings, Winsley, Kansas -- report on competitive factors. Submitted, February 27, 1997.
Kansas City	First Southwest Bank, Frederick, Oklahoma, proposed acquisition of the assets and assumption of the liabilities of The First Bank of Chattanooga, Chattanooga, Oklahoma -- report on competitive factors. Submitted, February 28, 1997.

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

COMPETITIVE FACTORS REPORTS

St. Louis Nashville Bank of Commerce, Nashville, Tennessee,
proposed purchase of certain assets and assumption
of certain liabilities of the Lawrence and St.
Joseph, branch of Boatmen's Bank of Tennessee,
Memphis, Tennessee -- report on competitive
factors.
Submitted, February 24, 1997.

Chicago Peoples Loan and Trust Bank, Winchester, Indiana,
proposed acquisition of certain assets and
assumption of certain liabilities of the Parker
City, Indiana, branch of NBD Bank, National
Association, Indianapolis, Indiana -- report on
competitive factors.
Submitted, February 27, 1997.

EXTENSIONS OF TIME

Chicago Anita Bancorporation, Newton, Iowa -- extension to
May 20, 1997, to redeem shares of Rolling Hills
Insurance Agency, L.C., Atlantic, Iowa.
Granted, February 25, 1997.

Boston Campello Bancorp, Brockton, Massachusetts --
extension to engage in lending activities.
Granted, February 28, 1997.

Minneapolis Cattail Bancshares, Inc., Atwater, Minnesota --
extension to May 27, 1997, to engage in lending
activities.
Granted, February 28, 1997.

Chicago Comerica Bank, Detroit, Michigan -- extension to
March 2, 1998, to establish a branch at 3518
Plainfield, NE, and 5270 Eastern Avenue, SE, both
in Grand Rapids, Michigan.
Granted, February 25, 1997.

Kansas City FirstBank Holding Company of Colorado Employee Stock
Ownership Plan, Lakewood, Colorado -- extension to
May 15, 1997, to acquire FirstBank Holding Company
of Colorado.
Granted, February 24, 1997.

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

EXTENSIONS OF TIME

St. Louis	Hometown Bancshares, Inc., New Albany, Indiana -- extension to June 18, 1997, to acquire Hometown National Bank. Granted, February 24, 1997.
Chicago	New Asia Bancorp, Chicago, Illinois -- extension to June 7, 1997, to acquire NAB Bank. Granted, February 24, 1997.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota, Norwest Financial Services, Inc., Des Moines, Iowa; and Norwest Financial, Inc. extension to May 23, 1997, to engage in the issuance and sale at retail of money orders. Granted, February 28, 1997.
Dallas	Paradigm Bancorporation, Inc., Houston, Texas -- extension to May 8, 1997, to acquire Paradigm Delaware Bancorporation, Inc., Dover, Delaware, and Woodcreek Bank, Houston, Texas. Granted, February 24, 1997.
Dallas	Paradigm Delaware Bancorporation, Inc., Dover, Delaware -- extension to May 8, 1997, to acquire Woodcreek Bank, Houston, Texas. Granted, February 24, 1997.

REGULATIONS AND POLICIES

Secretary	Regulation Z -- revisions to the official staff commentary (Docket R-0942). Approved, February 28, 1997.
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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

FORMS

Bank Holding Company Forms; Bank Holding Company Intercompany Transactions and Balances (FR Y-8) and Report of Intercompany Transactions for Foreign Banking and their U.S. Subsidiaries (FR Y-8f) -- extension without revision.
Proposed, January 30, 1997.

INTERNATIONAL OPERATIONS

J.P. Morgan & Co., Incorporated, New York, New York -
- to make in an investment in Consorcio De Alimentos Fabril Pacifico S.A., Lima, Peru.
Permitted, February 21, 1997.

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

COMPETITIVE FACTORS REPORTS

San Francisco First Commerce Bank, Logan, Utah, proposed merger with Merger Corporation -- report on competitive factors.
Submitted, February 21, 1997.

EXTENSIONS OF TIME

New York Summit Bank, Hackensack, New Jersey -- extension to June 6, 1997, to merge with The Bank of Mid-Jersey, Bordentown, New Jersey, and to establish branches.
Granted, February 21, 1997.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

Alliance Bancorp of
New England, Inc.,
Vernon, Connecticut
- 3(a)(1) application
to acquire 100% of the
voting shares of
Tolland Bank, Tolland,
Connecticut*

Newspaper

Not Yet Established

Federal Register

03-27-97

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution

Examination Date

Rating**

NONE

*Subject to CRA.

**Rating Definitions: "O" - Outstanding; "S" - Satisfactory; "N" - Needs to Improve; "SN" - Substantial Noncompliance

FEDERAL RESERVE BANK OF NEW YORK

Comment Period
Ending Date

SECTION I

**Applications Subject to Newspaper
Notice Only**

None.

SECTION II

**Applications Subject to Both
Newspaper and Federal Register Notice**

None.

SECTION III

**Nonbanking Applications
(subject to Federal Register Notice Only)**

None.

SECTION IV

**Applications Not Involving
Public Comment**

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate income

neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs.

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

Week Ending March 1, 1997

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Community Bank of Bergen County 125 West Pleasant Avenue Maywood, New Jersey 07607	Satisfactory	October 15, 1997

- 1/ Subject to provisions of Community Reinvestment Act.
2/ Later of dates specified in newspaper and Federal Register notices.
3/ Date specified in newspaper notice; a later date may be specified in the Federal Register notice.
4/ Date specified in Federal Register notice; a later date may be specified in the newspaper notice.
N/A - Not Available

FEDERAL RESERVE BANK OF PHILADELPHIA

**SECTION I - APPLICATIONS RECEIVED AND SUBJECT TO NEWSPAPER
NOTICE ONLY**
NONE

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

Patriot Bank Corp., Pottstown, PA to become a bank holding company through the acquisition of 100 percent of the voting shares of Patriot Bank, Pottstown, PA, pursuant to Section 3(a)(1) of the Bank Holding Company Act.

Newspaper comment period expires: 3/17/97
Federal Register comment period expires: 3/21/97

Harris Financial, Inc., and Harris Financial, MHC, Harrisburg, PA to acquire all of the common stock of Harris Savings Bank, Harrisburg, PA and Harris Financial Inc., respectively, pursuant to Sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act. (This is a corporate reorganization which will result in a multi-tier mutual holding company structure.)

Newspaper comment period expires: 3/31/97
Federal Register comment period expires: 3/27/97

**SECTION III - APPLICATIONS RECEIVED AND SUBJECT TO FEDERAL
REGISTER NOTICE ONLY**

USA BancShares, Inc., Philadelphia, PA to engage in brokerage activities through the acquisition of The Knox Financial Service Group, Inc., pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(15) of Regulation Y.

Federal Register comment period expires: N/Avail

Keystone Financial, Inc., Harrisburg, PA to acquire two nonbank subsidiaries of Financial Trust Corp, Carlisle, PA: Financial Trust Services Company, Carlisle, PA, which engages in providing trust services to banks, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(3) of Regulation Y and Financial Life Insurance Company, Phoenix, AZ, which engages in providing credit related life insurance, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(8) of Regulation Y.

Federal Register comment period expires: 3/17/97

**SECTION IV - APPLICATIONS RECEIVED AND NOT SUBJECT TO FEDERAL
REGISTER NOTICE OR NEWSPAPER
NONE**

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending February 28, 1997.

Identification of Ratings

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Bank/Location

Examination Date

CRA Rating

NONE

NONE

NONE

APPLICATIONS BULLETIN
(For the week ending March 1, 1997)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

Received notice from Banc One Corporation, Columbus, Ohio, on February 28, 1997, of its intent to acquire First USA, Inc., Dallas, Texas, pursuant to Section 4(c)(8) of the Bank Holding Company Act

*Not Yet Known #

Received application from CB Bancorp, Inc., Higginsport, Ohio, on February 21, 1997, to acquire The Citizens Bank, Higginsport, Ohio, pursuant to Section 3(a)(1) of the Bank Holding Company Act.

*F: March 24, 1997

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received notice from PNC Bank Corp., Pittsburgh, Pennsylvania, on February 28, 1997, of its intent to establish PNC GPI, Inc., as a de novo nonbank subsidiary that will serve as general partner to private investment limited partnerships pursuant to Section 4(c)(8) of the Bank Holding Company Act.

Not Yet Known #

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

NONE

* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

- Expected to End 30 Days from Date of Receipt

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(February 28, 1997)

The following state member banks have been examined by the Federal Reserve Bank of Cleveland for compliance with The Community Reinvestment Act. A public evaluation document became available from the bank(s) listed below during the week ended February 28, 1997. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
The Bank of Floyd, Floyd, Virginia, to establish a branch at the intersection of U. S. Route 221 and Conners Grove, Willis, Virginia.*	3-30-97
Peoples Community Bank, Montross, Virginia, to establish a branch at the intersection of Route 3 and State Route 607 (Cool Springs Road), Fredericksburg, Virginia.*	3-25-97

Section II - Applications Subject to Both
Newspaper and Federal Register Notice

Notice of Change in Control filed by Louis R. Jones with respect to Resource Bank, Virginia Beach, Virginia.	3-18-97**
Southern National Corporation, Winston-Salem, North Carolina, to merge with United Carolina Bancshares Corporation, Whiteville, North Carolina.*	3-31-97**

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
None.	

Section IV - Application Not Subject to
Federal Register Notice or Newspaper Notice

Application

None.

*Application is subject to CRA requirements.

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

Section V - Availability of CRA Public Evaluations

Week ending February 28, 1997

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

	<u>Examination</u> <u>Date</u>	<u>Rating</u>
Sterling Bank & Trust Co. Suite 201, 111 Water Street Baltimore, Maryland 21202-1046	11-18-96	Satisfactory
Citizens Bank of Tazewell, Inc. 643 East Riverside Drive Tazewell, Virginia 24651	12-2-96	Satisfactory
Potomac Valley Bank 4 North Main Street Petersburg, West Virginia 26847	12-2-96	Satisfactory
Farmers and Miners Bank 403 West Morgan Avenue Pennington Gap, Virginia 24277-2319	12-3-96	Satisfactory

Section V - Availability of CRA Public Evaluation--contd.

	<u>Examination</u> <u>Date</u>	<u>Rating</u>
Page Valley Bank 17 West Main Street Luray, Virginia 22835-123012	12-9-96	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 28, 1997

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
AmSouth Bank of Alabama Birmingham, Alabama To establish a branch located at 150 Ana Drive, Florence, Alabama.	03-28-97*
AmSouth Bank of Florida Tampa, Florida To establish a branch located at 2405 Thomas Drive, Panama City, Florida.	02-20-97*
AmSouth Bank of Florida Tampa, Florida To establish a branch located at 10109 West Hillsborough Avenue, Tampa, Florida.	03-28-97*
AmSouth Bank of Florida Tampa, Florida To establish a branch located at 6297 West Waters Avenue, Tampa, Florida.	03-28-97*
AuburnBank Auburn, Alabama To establish a branch located inside the Winn Dixie Supermarket at 1617 S. College Street, Auburn, Alabama, to be known as the Winn Dixie Branch.	03-27-97*
Banco de Credito de Peru La Molina, Lima 12, Peru To establish an International Agency to be located in Miami, Florida.	Not yet available*

Section 2 - Applications Subject to Both
Newspaper and Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Cumberland Bancorp, Inc. Carthage, Tennessee To acquire 9.2 percent of the outstanding shares of The Bank of Mason, Mason, Tennessee, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*

*Subject to the provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 28, 1997

Section 3 - Applications Subject to Federal Register Only

Application

Comment Period Ending Date

United Community Banks, Inc.

Not yet available

Blairsville, Georgia

After-the-fact notice to retain United Family Finance Company (formerly Mountain Mortgage & Loan, Inc.), Blue Ridge, Georgia, and continue engaging in making, acquiring, or servicing loans or other extensions of credit, pursuant to Section 225.25(b)(1) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

Section 4 - Applications Not Subject to
Federal Register Notice or Newspaper Notice

Application

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 28, 1997

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the insured depository institutions listed below became available during this week. Information about an institution's CRA evaluation may be obtained directly from the institution. In connection with the assessment of an institution's CRA performance, a rating is assigned from the following groups:

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

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

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

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

<u>Bank</u>	<u>CRA Rating</u>	<u>Examination Date</u>
Fifth Third Bank of Florida P. O. Box 413021 Naples, Florida 33941 (941) 261-1339	Satisfactory	10-28-96

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 28, 1997

Recently Approved Applications

Approval Date

Regions Financial Corporation

02-26-97

Birmingham, Alabama

To merge with West Carroll Bancshares, Inc., Oak Grove, Louisiana, and thereby directly acquire its subsidiary, West Carroll National Bank of Oak Grove, Oak Grove, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.

Emerald Coast Bancshares, Inc.

02-25-97

Panama City, Florida

1-BHC formation, Emerald Coast Bank, Panama City, Florida.

AmSouth Bank of Alabama

02-27-97

Birmingham, Alabama

To establish a branch office located at 1515 McFarland Boulevard, Tuscaloosa, Alabama.

AmSouth Bank of Alabama

02-27-97

Birmingham, Alabama

To establish a branch office located at 6639 Highway 431 South, Huntsville, Alabama.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(1) Notice	Community Bank Corp Park Ridge, Illinois Park Ridge Community Bank Park Ridge, Illinois	NP - 3-8-97
Branch	Comerica Bank Detroit, Michigan 50 Douglas Holland, Michigan	NP - 3-16-97
Branch	Comerica Bank Detroit, Michigan 670 Highland Avenue Milford, Michigan	NP - 3-15-97

NP - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

Federal Reserve Bank of Chicago

Section II - Applications Subject to Both Newspaper and Federal Register Notice

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
COC-HC	Antioch Holding Company Antioch, Illinois By Randolph S. Miles	FR - 3-20-97 NP - 2-21-97
COC-HC	Antioch Holding Company Antioch, Illinois By Cynthia M. Stout	FR - 3-20-97 NP - 2-28-97
3(a)(1)	AliKat Investments, Inc* Gurnee, Illinois NorthSide Community Bank Gurnee, Illinois	FR - 3-3-97 NP - 2-28-97
3(a)(3)	Blackhawk Bancorp, Inc.* Beloit, Wisconsin Rochelle Bancorp, Inc. Rochelle, Illinois Rochelle Savings Bank, S.B. Rochelle, Illinois	FR - 3-3-97 NP - 3-1-97
3(a)(1)	Venderbilt Holding Company, Inc.* Fairfax, Iowa Fairfax State Savings Bank Fairfax, Iowa	FR - 1-24-97 NP - 3-1-97
3(a)(1)	The Connor Trust* Marshfield, Wisconsin Pioneer Bancorp, Inc. Auburndale, Wisconsin Pioneer State Bank Auburndale, Wisconsin	FR - 2-28-97 NP - 2-24-97
3(a)(2)	Coal City Corporation* Chicago, Illinois U.S. Bancorp Lansing, Illinois U.S. Bank Lansing, Illinois	FR - 3-21-97 NP - 3-22-97

Federal Reserve Bank of Chicago

Section II - Applications Subject to Both Newspaper and Federal Register Notice cont'd

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(3)	Manufacturers National Corporation* Chicago, Illinois U.S. Bancorp, Inc. Chicago, Illinois U.S. Bank Chicago, Illinois	FR - 3-21-97 NP - 3-22-97
3(a)(1)	Pioneer Bancorp, Inc.* Auburndale, Wisconsin Pioneer State Bank Auburndale, Wisconsin	FR - 2-28-97 NP - 2-24-97
3(a)(1)	First Equity Corp.* Skokie, Illinois 1st Equity Bank Skokie, Illinois (in organization)	FR - 2-27-97 NP - 3-10-97
3(a)(3)	Country Bancorporation* Crawfordsville, Indiana Hiawatha Bank and Trust Company Hiawatha, Iowa (in organization)	FR - ** NP - **
3(a)(3)	ABC Employee Stock Ownership Plan* Anchor, Illinois Anchor Bancorporation Inc. Farmer City, Illinois Anchor State Bank Anchor, Illinois	FR - ** NP - **
4(c)(8)	Shoreline Financial Corporation Benton Harbor, Michigan SJS Bancorp, Inc. St. Joseph, Michigan SJS Federal Savings Bank St. Joseph, Michigan	FR - 3-13-97 NP - **

Federal Reserve Bank of Chicago

Section II - Applications Subject to Both Newspaper and Federal Register Notice cont'd

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands Standard Federal Bancorporation, Inc. Troy, Michigan Standard Federal Bank Troy, Michigan Standard Brokerage Service, Inc. Troy, Michigan	FR - 3-4-97 NP - 3-10-97
4(c)(8)	ABN AMRO Bank, N.V. Amsterdam, The Netherlands Standard Federal Bancorporation, Inc. Troy, Michigan Standard Federal Bank Troy, Michigan Standard Brokerage Services, Inc. Troy, Michigan	FR - 3-4-97 NP - 3-10-97
4(c)(8)	ABN AMRO Holding N.V. Amsterdam, The Netherlands Standard Federal Bancorporation, Inc. Troy, Michigan Standard Federal Bank Troy, Michigan Standard Brokerage Services, Inc. Troy, Michigan	FR - 3-4-97 NP - 3-10-97
4(c)(8)	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands Standard Federal Bancorporation, Inc. Troy, Michigan Standard Federal Bank Troy, Michigan Standard Brokerage Services, Inc. Troy, Michigan	FR - 3-4-97 NP - 3-10-97
4(c)(8)	ABN AMRO North America, Inc. Chicago, Illinois Standard Federal Bancorporation, Inc. Troy, Michigan Standard Federal Bank Troy, Michigan Standard Brokerage Services, Inc. Troy, Michigan	FR - 3-4-97 NP - 3-10-97

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Blackhawk Bancorp, Inc. Beloit, Wisconsin Midland Acceptance Corporation Rochelle, Illinois	FR - 3-3-97
4(c)(8)	HPK Financial Corporation Chicago, Illinois Mortgage Service America, Inc. Lombard, Illinois	FR - 3-5-97
4(c)(8)	Pinnacle Financial Services, Inc. St. Joseph, Michigan IFB Investment Services, Inc. Valparaiso, Indiana	FR - 3-12-97
4(c)(8)	Pinnacle Financial Services, Inc. St. Joseph, Michigan Infed Mortgage Company Valparaiso, Indiana	FR - 3-12-97
4(c)(8)	Pinnacle Financial Services, Inc. St. Joseph, Michigan Indiana Federal Corporation Valparaiso, Indiana Indiana Federal Bank Valparaiso, Indiana	FR - 3-12-97
4(c)(8)	Pinnacle Financial Services, Inc. St. Joseph, Michigan Forrest Holdings, Inc. Lisle, Illinois	FR - 3-12-97

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only cont'd

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands Citicorp Futures Corporation New York, New York Citifutures Limited London, England Citicorp Futures Limited Singapore	FR - 3-17-97
4(c)(8)	Stichting Prioritiet ABN AMRO Holding Amsterdam, The Netherlands Citicorp Futures Corporation New York, New York Citifutures Limited London, England Citicorp Futures Limited Singapore	FR - 3-17-97
4(c)(8)	ABN AMRO Bank N.V. Amsterdam, The Netherlands Citicorp Futures Corporation New York, New York Citifutures Limited London, England Citicorp Futures Limited Singapore	FR - 3-17-97
4(c)(8)	ABN AMRO Holding, N.V. Amsterdam, The Netherlands Citicorp Futures Corporation New York, New York Citifutures Limited London, England Citicorp Futures Limited Singapore	FR - 3-17-97

Federal Reserve Bank of Chicago

Section IV - Applications Not Subject to Federal Register or Newspaper Notice

Type

Application

ROS-HC

FBOP Corporation

Oak Park, Illinois

To redeem \$24 million of outstanding preferred stock

Federal Reserve Bank of Chicago

Section V - Availability of CRA Public Evaluations

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending February 28, 1997. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

- O - An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.
- S - An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.
- NI - An institution in this group has a needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.
- SN - An institution in this group has a substantial noncompliance record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
F&M Bank - Appleton 1935 East Calumet Street Appleton, Wisconsin 54915-4711 (414) 739-3202	10/28/96	O

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING FEBRUARY 28, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

* Section 9 application by Bank of Bentonville, Bentonville, Arkansas, to establish a branch at 406 South Walton Boulevard, Bentonville, Arkansas.

3-17-97

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

Application

End of Comment Period

Change in control notification involving FSB Financial Corporation, Francisco, Indiana, by the Bose McKinney & Evans Retirement Trust (R. J. McConnell is a trustee and shares he owns jointly with Karla J. McConnell are aggregated with this trust).

Newspaper: 3-21-97

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

Section 4(c)(8) notification by Illinois Community Bancorp, Inc., Effingham, Illinois, to continue to engage in leasing by retaining its subsidiary, Illinois Leasing Corporation, Inc., Effingham, Illinois, following the thrift holding company's conversion into a bank holding company (previously reported during the week ending February 21, 1997).

3-24-97

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

Application

End of Comment Period

Section 9 membership application by Arkansas State Bank, Clarksville, Arkansas.

N/A

Section 9 membership application by Citizens First Bank, Arkadelphia, Arkansas.

N/A

* This application/notification is subject to CRA.

Section 9 membership application by Citizens First Bank, Fordyce, Arkansas.	N/A
Section 9 membership application by Citizens First Bank, El Dorado, Arkansas.	N/A
Section 9 membership application by Clinton State Bank, Clinton, Arkansas.	N/A
Section 9 membership application Benton State Bank, Benton, Arkansas.	N/A

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

Application

Comment Period
Ending Date

Community Bank - Missoula, Inc., Missoula, Montana
to establish a branch in Missoula, Montana. *

February 28, 1997

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section II - Applications Subject to Both
Newspaper and Federal Register Notice

Application

Comment Period
Ending Date

Carl Jones, Christopher Jones, and Janet Jones to
acquire control of 100% of the general partnership
units of Harbourside, LP, Wayzata, Minnesota.

March 18, 1997
(Federal Register)

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject
to Federal Register Notice Only

Application

Comment Period
Ending Date

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section IV - Applications Not Subject to
Federal Register Notice or Newspaper Notice

Application

Malta Banquo, Inc., Malta, Montana to redeem 12.32%
of its common stock and 100% of its preferred stock.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of

CRA Public Evaluations

week ending February 28, 1997

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

<u>BANK(S) EXAMINED</u>	<u>DATE OF EXAMINATION</u>	<u>CRA RATING</u>
The State Savings Bank of Manistique P.O. Box 399 Manistique, MI 49854	November 18, 1996	Satisfactory
Security Bank Minnesota 437 Bridge Avenue P.O. Box 891 Albert Lea, MN 56007	November 18, 1996	Satisfactory
Belt Valley Bank P.O. Box 196 Belt, MT 59412-0196	November 18, 1996	Satisfactory

KANSAS CITY RESERVE BANK APPLICATIONS AND REPORTS RECEIVED
During the week ending February 28, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

COMMENT PERIOD ENDING DATE

Randall J. Hendricks, Elsie, Nebraska, and Warren Orr, North Platte, Nebraska, to each acquire an additional 26.92 percent, for a total of 50 percent of the voting shares of Elsie, Inc., Elsie, Nebraska.

March 14, 1997

Armstrong Financial Co., Minden, Nebraska, for prior approval to become a bank holding company through the acquisition of 80.99 percent of the voting shares of Minden Exchange Co., Minden, Nebraska.*

March 28, 1997

Commerce Bancshares, Inc., Kansas City, Missouri, and CBI Kansas, Inc., Kansas City, Missouri, for prior approval to acquire 100 percent of the voting shares of, and thereby merge with Shawnee Bank Shares, Inc., Shawnee, Kansas.*

March 28, 1997

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Citizens State Bank in Galena 215 East 7th Galena, Kansas 66739-1230	12/02/96	02/28/97	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF FEBRUARY 24, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

** NOTICE EXP

*Section 3(a)(3) application by
Texas Financial Bancorporation, Inc., Minneapolis, MN, to
acquire Austin County Bankshares, Inc., Bellville, TX;
Austin County Bankshares-Delaware, Inc., Wilmington, DE; and
Austin County State Bank, Bellville, TX

N/A

*Section 3(a)(3) application by
Delaware Financial Bancorporation, Inc., Wilmington, DE, to
acquire Austin County Bankshares, Inc., Bellville, TX;
Austin County Bankshares-Delaware, Inc., Wilmington, DE; and
Austin County State Bank, Bellville, TX

N/A

*Section 3(a)(3) application by
Eden Financial Corporation, San Angelo, TX, to
acquire First State Bank of Rankin, Rankin, TX

N/A

*Section 3(a)(1) application by
ANB Bancshares, Inc., Gonzales, TX, to
acquire ANB Nevada Group, Inc., Carson
City, NV, and American National Bank,
Gonzales, TX
(Previously reported during the week of 2-10-97)

97/03/16

*Section 3(a)(1) application by
ANB Nevada Group, Inc., Carson City, NV,
to acquire American National Bank
Gonzales, TX
(Previously reported during the week of 2-10-97)

97/03/16

Change in Control Notice by
Deborah Yowell Farley, et al, to acquire an
interest in Texas State Bancshares, Inc.,
Harker Heights, TX

N/A

Change in Control Notice by
M. Dale McGill, Houston, TX, et al, to
acquire an interest in Farmers and Merchants
Bancshares, Inc., Mart, TX

N/A

Change in Control Notice by
Cecil R. Simmons, trustee, San Benito, TX,
to acquire an interest in First San Benito
Bancshares, Inc., San Benito, TX
(Previously reported during the week of 2-10-97)

97/03/10

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

* SUBJECT TO CRA.

** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.

N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF FEBRUARY 24, 1997

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
None.		

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 2/28/97

Section I - Applications Subject to Newspaper Notice Onl Date

Application

Comment Period Ending Date

None

Section II - Applications Subject to Both
Newspaper and Federal Register Notice

U.S. Bancorp, Portland, Oregon, to acquire
Business & Professional Bank, Woodland,
California. *

Newspaper: 2/28/97

Fed. Reg.: 3/03/97

Eggemeyer Advisory Corporation, Castle Creek
available
Partners Fund LLP, and Castle Creek Capital LLC,
all of San Diego, California, to acquire at
least 14.9 percent of Rancho Santa Fe National
Bank, Rancho Santa Fe, California, and at least
14.9 percent of First Community Bank of the Desert,
Yucca Valley, California. *

Newspaper: Not

Fed. Reg.: 3/24/97

Section III - Applications Subject to Federal Register Only

None

Section IV - Applications Not Subject to Federal Register Notice
or Newspaper Notice

None

* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 2/28/97

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during this week. Information about a particular institution's CRA evaluation may be obtained directly from the institution.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>	<u>Rating*</u>
Millennium Bank	180 Sansome Street P.O. Box 194247 San Francisco, CA 94104-4247	10/21/96	Satisfactory

*Under the rating system an institution's CRA performance is assigned one of the following four ratings:

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

Satisfactory record of meeting community credit needs: An institution has a satisfactory record of ascertaining and meeting the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

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

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

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.