

ANNOUNCEMENT  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

H.2, 1997, No. 16  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending April 19, 1997

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**ADVISORY COUNCILS**

Consumer Advisory Council.  
Convened, April 17, 1997.

**BANK HOLDING COMPANIES**

Amboy Bancorporation, Old Bridge, New Jersey -- to  
acquire up to 9.9 percent of The Community Bank of  
New Jersey, Freehold, New Jersey.  
Approved, April 14, 1997.

Crestar Financial Corporation, Richmond, Virginia --  
to engage in various securities-related activities,  
including underwriting and dealing in, to a limited  
extent, certain bank-ineligible securities through  
Crestar Securities Corporation.  
Approved, April 14, 1997.

**BANK MERGERS**

AmSouth Bank of Alabama, Birmingham, Alabama -- to  
merge with AmSouth Bank of Florida, Tampa, Florida;  
AmSouth Bank of Georgia, Rome, Georgia; AmSouth  
Bank of Tennessee, Chattanooga, Tennessee; and  
AmSouth Bank of Walker County, Jasper, Alabama; and  
to establish branches at the current locations.  
Approved, April 14, 1997.

**ENFORCEMENT**

PT Bank Negara Indonesia (Persero), Jakarta,  
Indonesia -- order of prohibition against Steven  
King, a former loan administration officer and  
institution-affiliated party of the New York agency  
of PT Bank Negara Indonesia (Persero).  
Announced, April 18, 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**

St. Louis      Belgrade State Bank, Potosi, Missouri -- to establish a bank in Stanley's Nu-Way Food Unit #3, Viburnum Shopping Center, Highway 49, Viburnum, Missouri. Approved, April 18, 1997.

Richmond      Crestar Bank, Richmond, Virginia -- to establish a branch in the Roundwood Shopping Center at the intersection of Padonia and Roundwood Roads, Timonium, Maryland. Approved, April 18, 1997.

Atlanta        First Newton Bank, Covington, Georgia -- to establish a branch at 1767 Rock Quarry Road, Stockbridge, Georgia. Approved, April 14, 1997.

Richmond      Triangle Bank, Raleigh, North Carolina -- to establish a branch inside the Winn Dixie Supermarket at 1727 West Cumberland Avenue, Dunn, North Carolina. Approved, April 14, 1997.

**BANK HOLDING COMPANIES**

Chicago        ABC Employee Stock Ownership Plan, Anchor, Illinois - - to acquire additional shares of Anchor Bancorporation, Inc., Farmer City; and Anchor State Bank, Anchor, Illinois. Approved, April 16, 1997.

Chicago        Anchor Bancorporation, Inc., Farmer City, Illinois -- redemption of shares. Approved, April 16, 1997.

Kansas City    Armstrong Financial Co., Minden, Nebraska -- to acquire Minden Exchange Company, Minden, Nebraska. Approved, April 17, 1997.

GC             Baltz Family Partners, Ltd., Parker, Colorado -- determination that it is a qualified family partnership under the Bank Holding Company Act. Granted, April 16, 1997.

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

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**BANK HOLDING COMPANIES**

Richmond	Bay Banks of Virginia, Inc., Kilmarnock, Virginia -- to acquire Bank of Lancaster. Permitted, April 17, 1997.
Cleveland	CB Bancorp, Inc., Higginsport, Ohio -- to acquire The Citizens Bank. Approved, April 18, 1997.
Minneapolis	Community Bankshares, Inc., Fargo, North Dakota -- to acquire KeyBank National Association (Wyoming), Cheyenne, Wyoming. Approved, April 15, 1997.
New York	Credit Suisse Group, Zurich, Switzerland -- to acquire shares of Tradewater, L.L.C., New York, New York, and engage indirectly through Trade Web in data processing. Approved, April 18, 1997.
Director, BS&R	Deutsche Bank AG, Frankfurt, Germany -- request to permit its section 20 subsidiary, Deutsche Morgan Grenfel, Inc., New York, New York, to participate in underwriting a proposed offering in the United States of certain subordinated convertible notes of Daimler-Benz Aktiengesellschaft, Stuttgart, Germany. Granted, April 16, 1997.
GC	Dewar Family, L.P., Valdosta, Georgia -- determination that it is a qualified family partnership under the Bank Holding Company Act. Granted, April 18, 1997.
Cleveland	First Financial Bancorp, Hamilton, Ohio -- to acquire Southeastern Indiana Bancorp, Vevay, Indiana. Approved, April 18, 1997.
Cleveland	F.N.B. Corporation, Hermitage, Pennsylvania -- to acquire shares of Sun Bancorp, Inc., Selinsgrove, Pennsylvania. Approved, April 18, 1997.

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

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**BANK HOLDING COMPANIES**

Richmond	Guaranty Financial Corporation, Charlottesville, Virginia -- to acquire Guaranty Bank. Approved, April 15, 1997.
GC	JWL-GSW, Ltd., Houston, Texas -- determination that it is a qualified family partnership under the Bank Holding Company Act. Granted, April 16, 1997.
Kansas City	MAXLOU Bancshares, Inc., Tahlequah, Oklahoma -- to acquire First State Bank and Liberty Finance, Inc., and engage in consumer lending activities. Approved, April 17, 1997.
Chicago	Old Second Bancorp, Inc., Aurora, Illinois -- to acquire Maple Park Bancshares, Inc., Maple Park, Illinois; First State Bank of Maple Park, and Maple Park Mortgage Company. Approved, April 16, 1997.
Philadelphia	Patriot Bank Corp., Pottstown, Pennsylvania -- to acquire Patriot Bank. Approved, April 17, 1997.
New York	Swiss Bank Corporation, Basel, Switzerland -- to acquire a 9.3 percent interest in Tradeweb, L.L.C., New York, New York, and engage indirectly in data processing activities. Approved, April 18, 1997.
Richmond	Talbot Bancshares, Inc., Easton, Maryland -- to acquire The Talbot Bank of Easton, Maryland. Approved, April 17, 1997.
St. Louis	West Pointe Bancorp, Inc., Belleville, Illinois -- to acquire West Pointe Bank and Trust Company. Approved, April 14, 1997.

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

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**BANK MERGERS**

Richmond            Guaranty Bank, Charlottesville, Virginia -- to merge  
                         with Guaranty Savings & Loan, F.A., and establish  
                         four branches.  
                         Approved, April 15, 1997.

**BANK PREMISES**

Minneapolis        First National Bank in Brookings, Brookings, South  
                         Dakota -- investment in bank premises.  
                         Withdrawn, April 14, 1997.

**BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS**

San Francisco      Ligand Pharmaceuticals, Inc., San Diego, California,  
                         and Northern Life Insurance Company, Seattle,  
                         Washington -- registration under Regulation G.  
                         Withdrawn, April 16, 1997.

**CHANGE IN BANK CONTROL**

Chicago            Antioch Holding Company, Antioch, Illinois -- change  
                         in bank control.  
                         Permitted, April 16, 1997.

St. Louis            FSB Financial Corporation, Francisco, Indiana --  
                         change in bank control.  
                         Permitted, April 18, 1997.

Minneapolis        H & W Holding Company, Freeman, South Dakota --  
                         change in bank control.  
                         Permitted, April 14, 1997.

Dallas              South Texas Capital Group, Inc., San Antonio, Texas -  
                         - change in bank control.  
                         Returned, April 18, 1997.

Kansas City        SSB Holdings, Inc., Miami, Oklahoma -- change in bank  
                         control.  
                         Permitted, April 15, 1997.

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

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**COMPETITIVE FACTORS REPORTS**

Dallas	Big Lake Bank, N.A., Big Lake, Texas, proposed merger with New Big Lake Bank -- report on competitive factors. Submitted, April 14, 1997.
Boston	CFX Bank, Keene, New Hampshire, proposed merger with Portsmouth Savings Bank -- report on competitive factors. Submitted, April 17, 1997.
Dallas	Community Bank of Texas, Beaumont, Texas, proposed acquisition of the assets and assumption of the liabilities of a branch of Wells Fargo Bank (Texas), N.A., Houston, Texas, at 3535 Calder Avenue, Beaumont, Texas -- report on competitive factors. Submitted, April 14, 1997.
Richmond	Exchange Bank of South Carolina, Kingstree, South Carolina, proposed purchase of the assets and assumption of the liabilities of the Andrews branch of Wachovia Bank of South Carolina, National Association, Charleston, South Carolina -- report on competitive factors. Submitted, April 16, 1997.
Dallas	First Bank of Natchitoches & Trust Company, Natchitoches, Louisiana, proposed merger with First Bancshares of Natchitoches, Inc. -- report on competitive factors. Submitted, April 15, 1997.
Minneapolis	First Bank of South Dakota (National Association), Sioux Falls, South Dakota (New), proposed purchase of certain assets and assumption of certain liabilities of First Bank of South Dakota (National Association) -- report on competitive factors. Submitted, April 14, 1997.
Minneapolis	First Bank System's 17 Iowa Interim National Banks, proposed merger with First Interim Bank of Des Moines, National Association, Des Moines, Iowa -- report on competitive factors. Submitted, April 14, 1997.

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

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**COMPETITIVE FACTORS REPORTS**

Minneapolis	First Interim Bank of Casper, Casper, Wyoming, proposed merger with First Interim Bank of Cheyenne, National Association, Cheyenne, Wyoming - - report on competitive factors. Submitted, April 14, 1997.
Minneapolis	First National Bank of Waseca, Waseca, Minnesota, proposed merger with Bank of Ellendale, Ellendale, Minnesota -- report on competitive factors. Submitted, April 18, 1997.
Dallas	First Prosperity Bank, El Campo, Texas, proposed acquisition of the assets and assumption of the liabilities of a branch of Wells Fargo Bank (Texas), N.A., Houston at 116 South Valasco, Angleton, Texas -- report on competitive factors. Submitted, April 17, 1997.
Dallas	First State Bank, Austin, Texas, proposed acquisition of the assets and assumption of the liabilities of a branch of Wells Fargo Bank (Texas), N.A., Houston, Texas, at 1111 Highway 77 North, Waxahachie, Texas -- report on competitive factors. Submitted, April 15, 1997.
Chicago	Old Second National Bank of Aurora, Aurora, Illinois, proposed merger with First State Bank of Maple Park, Maple Park, Illinois -- report on competitive factors. Submitted, April 16, 1997.
Dallas	Peoples State Bank, Many, Louisiana, proposed merger with First Bank of Natchitoches & Trust Company, Natchitoches, Louisiana -- report on competitive factors. Submitted, April 15, 1997.
St. Louis	Trans Financial Bank, National Association, Bowling Green, Kentucky, proposed merger with Trans Financial Bank, F.S.B., Russellville, Kentucky -- report on competitive factors. Submitted, April 18, 1997.

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

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**COMPETITIVE FACTORS REPORTS**

St. Louis Trans Financial Bank Tennessee, National Association, Cookeville, Tennessee, proposed purchase of the assets and assumption of the liabilities of all the Tennessee branches of Trans Financial Bank, F.S.B., Russellville, Kentucky -- report on competitive factors.  
Submitted, April 18, 1997.

San Francisco Wells Fargo Bank, N.A., San Francisco, California, proposed merger with Wells Fargo Bank (Colorado), N.A., Denver, Colorado -- report on competitive factors.  
Submitted, April 14, 1997.

Dallas WTSB Bank, Snyder, Texas, proposed merger with The First National Bank of Rowena, Rowena, Texas -- report on competitive factors.  
Submitted, April 15, 1997.

**EXTENSIONS OF TIME**

San Francisco Bank of Whitman Employee Stock Ownership Plan, Colfax, Washington -- extension to July 23, 1997, to acquire Whitman Bancorporation, Inc.  
Granted, April 16, 1997.

Boston Charter Oak Community Bank Corp., Vernon, Connecticut -- extension to become a mutual holding company through acquisition of The Savings Bank of Rockville.  
Granted, April 14, 1997.

Cleveland Comunibanc Corp., Napoleon, Ohio -- extension to acquire The Henry County Bank.  
Granted, April 18, 1997.

Chicago River Cities Bancshares, Inc., Wisconsin Rapids, Wisconsin -- extension to July 28, 1997, to acquire River Cities Bank.  
Granted, April 17, 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

NONE

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

SECTION VI - APPLICATIONS BULLETIN

Effective April 21, 1997, information regarding the comment periods associated with applications and notices submitted to the Federal Reserve Bank of Boston for processing under section 3 and 4(c)(8) of the Bank Holding Company Act of 1956, as amended, will be available 24 hours a day by calling the following toll-free number 1-800-896-9480.

\*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)**

Deutsche Bank AG, Frankfurt, Germany, to acquire through Deutsche Financial Services Corporation, Saint Louis, Missouri, Ganis Credit Corporation, Newport Beach, California, and thereby engage in the making and servicing of loans.

N/A

The Industrial Bank of Japan, Limited, Tokyo, Japan, to engage through Aubrey G. Lanston & Co., Inc., New York, New York, in (i) securities brokerage; (ii) riskless principal transactions; (iii) private placement services and other transactional services; (iv) data processing; (v) financial and investment advisory services; (vi) futures commission merchant activities; (vii) underwriting and dealing in government obligations and money market instruments; and (viii) investing and trading activities with respect to foreign exchange and forward contracts, options, futures, options on futures, swaps, and similar contracts when traded on exchanges or not, based on any rate, price, financial asset, nonfinancial asset or group of assets.

N/A

Commerzbank, AG, Frankfurt, Germany, to acquire through CAM Acquisition, LLC, a Delaware corporation, Montgomery Asset Management LP, San Francisco, California, and thereby engage indirectly through Montgomery Asset Management, LLC in: (i) financial and investment advisory activities; (ii) agency transactional services for customer investments, including securities brokerage services and private placement services; and (iii) the provision of certain administrative services for investment companies.

N/A

**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 April 19, 1997**

**NAME OF BANK**

**RATING**

**EXAMINATION DATE**

None.

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**

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**SECTION I - APPLICATIONS RECEIVED AND SUBJECT TO NEWSPAPER  
NOTICE ONLY**

Wilmington Trust of Pennsylvania, West Chester, PA to establish two branch offices at 402 Lancaster Avenue, Haverford, PA and One Liberty Place, 1850 Market Street, 51st Floor, Philadelphia, PA, pursuant to Section 9 of the Federal Reserve Act.

Newspaper comment period expires: 05/03/97

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

Century Bancorp. MHC and Century Bancorp. Inc., both of Bridgeton, NJ to become bank holding companies through the acquisition of Century Bancorp, Inc., and Century Savings Bank, Bridgeton, NJ, respectively, pursuant to Section 3(a)(1) of the Bank Holding Company Act.

Newspaper comment period expires: 04/25/97  
Federal Register comment period expires: N/Avail

Susquehanna Bancshares, Inc., Lititz, PA to acquire 100 percent of the voting shares of Founders Bank, Bryn Mawr, PA, pursuant to Section 3(a)(3) of the Bank Holding Company Act.

Newspaper comment period expires: N/Avail  
Federal Register comment period expires: N/Avail

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

NONE

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

NONE

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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**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 April 18, 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 April 19, 1997)**

**SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY**

Received notice from The Marblehead Bank, Marblehead, OH \* May 11, 1997  
on April 15, 1997, of its intent to establish a branch at 259  
South Bridge Rd., Danbury Twp., OH.

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

Received Section 3(a)(1) and 4(c)(8) applications from FirstFederal \*F: May 17, 1997  
Financial Services Corp, Wooster, OH, on April 17, 1997, to acquire  
100 percent of the voting shares of First Federal Savings and Loan  
Association of Wooster (to be know as FirstFederal Bank, N.A.),  
Wooster, Ohio and engage in manufactured home loan activities.

Received Section 3(a)(5) and 4(c)(8) applications from FirstFederal \*F: May 17, 1997  
Financial Services Corp, Wooster, OH on April 17, 1997 to acquire  
100 percent of the voting share of Summit Bancorp, Akron, Ohio and  
engage in securities brokerage activities.

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

NONE

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

Received notice from Mellon Bank Corporation, Pittsburgh, PA on April 18, 1997, to acquire  
Buck Consultants, Inc., New York, NY and engage in employee benefits consulting activities  
pursuant Section 4(c)(8) of the Bank Holding Act. To acquire foreign subsidiaries in England,  
Canada, Australia, Trinidad, Germany, Belgium, France, and Mexico.

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\* - 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**  
(April 18, 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 April 18, 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.

The Chippewa Valley Bank  
20 South Main Street  
Rittman, OH 44270  
Rating: Outstanding  
Exam. Date: 8-13-96  
Disclosure Date: 4-3-97  
RSSD#90627

Fifth Third Bank of Columbus  
21 East State Street  
Columbus, OH 43215  
Rating: Outstanding  
Exam. Date: 12-2-96  
Disclosure Date: 4-7-97  
RSSD#210911

The Sabina Bank  
135 N. Howard Street  
P.O. Box 157  
Sabina, OH 45169  
Rating: Satisfactory  
Exam. Date: 1-27-97  
Disclosure Date: 4-10-97  
RSSD#159627



Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

Application

Comment Period Ending Date

F & M Bank-Blakeley, Ranson, West  
Virginia, to establish a branch inside  
the Wal-Mart SuperCenter, 4 Charles  
Town Plaza, Charles Town, West Virginia.\*

5-13-97

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

Application

Comment Period Ending Date

None.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

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

Application

NationsBank Corporation, Charlotte,  
North Carolina, to make a portfolio  
investment through a wholly owned  
subsidiary in up to 10% of the shares  
of Valecom, Rio de Janeiro, Brazil.

\*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending April 18, 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>RSSD</u>		<u>Examination</u>	
<u>Number</u>	<u>Name of Bank</u>	<u>Date</u>	<u>Rating</u>
163923	F & M Bank-Northern Virginia 4117 Chain Bridge Road Fairfax, Virginia 22030-1087	1-27-97	Satisfactory

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending April 18, 1997

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Aliant Bank Alexander City, Alabama To establish a branch located at 1100 Corporate Parkway, Hoover, Alabama	05-06-97
AmSouth Bank of Tennessee Chattanooga, Tennessee To establish a branch located at 8105 Moore's Lane, Brentwood, Tennessee, pursuant to Section 9 of the Federal Reserve Act.	04-29-97
AmSouth Bank of Tennessee Chattanooga, Tennessee To establish a branch located at 2017 Mallory Lane, Franklin, Tennessee, pursuant to Section 9 of the Federal Reserve Act.	05-20-97

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Compass Bancshares, Inc. Birmingham, Alabama Along with Compass Bank of Texas, Inc., Birmingham, Alabama, and Compass Bancorporation of Texas, Inc., Wilmington, Delaware, to merge with Central Texas Bancorp, Inc., Waco, Texas, and thereby indirectly acquire The National Bank of Waco, Waco, Texas.	05-12-97* Federal Register
Pinnacle Bancshares, Inc. Thomson, Georgia 1-BHC formation, McDuffie Bank & Trust, Thomson, Georgia.	05-06-97* Newspaper
Premier Bancshares, Inc. Atlanta, Georgia To merge with Central and Southern Holding Company, Milledgeville, Georgia, and thereby directly acquire its bank subsidiary, Central and Southern Bank of Georgia, Milledgeville, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	05-12-97* Federal Register

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\*Subject to the provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending April 18, 1997

Section 3 - Applications Subject to Federal Register Only

Application

Comment Period Ending Date

Premier Bancshares, Inc.

05-12-97

Atlanta, Georgia

To acquire Central and Southern Bank of North Georgia, Greensboro, Georgia, and thereby engage in operating a savings association, pursuant to Section 225.25(b)(9) 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 April 18, 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>
The Brand Banking Company P. O. Box 1110 Lawrenceville, Georgia 30246 (770) 963-9225	Satisfactory	01-06-97
Commercial Bank of Florida 1550 S. W. 57th Avenue Miami, Florida 33144 (305) 267-1200	Satisfactory	01-06-97

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending April 18, 1997

Recently Approved Applications

Approval Date

AmSouth Bank of Alabama  
Birmingham, Alabama

04-14-97

To merge with AmSouth Bank of Walker County, Jasper, Alabama, pursuant to Section 18(c) of the Federal Deposit Insurance Act.

AmSouth Bank of Alabama  
Birmingham, Alabama

04-14-97

To merge with AmSouth Bank of Florida, Tampa, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.

AmSouth Bank of Alabama  
Birmingham, Alabama

04-14-97

To merge with AmSouth Bank of Georgia, Rome, Georgia, pursuant to Section 18(c) of the Federal Deposit Insurance Act.

AmSouth Bank of Alabama  
Birmingham, Alabama

04-14-97

To merge with AmSouth Bank of Tennessee, Chattanooga, Tennessee, pursuant to Section 18(c) of the Federal Deposit Insurance Act.

First Newton Bank  
Covington, Georgia

04-14-97

To establish a branch office located at 1767 Rock Quarry Road, Stockbridge, Georgia, pursuant to Section 9 of the Federal Reserve Act.

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>
Merger & Branch	Security Savings Bank Farnhamville, Iowa Boxholm, Iowa branch office of Boone Bank and Trust Company Boone, Iowa Branch at 200 2nd Street Boxholm, Iowa	NP - 4-30-97
Merger & Branch	Old Kent Bank Grand Rapids, Michigan Commercial and Savings Bank of St. Claire County Saint Claire, Michigan Algonac Savings Bank Algonac, Michigan and to establish 15 branches	NP - 4-15-97
Merger & Branch	M&I Madison Bank Madison, Wisconsin M&I Bank Southwest Spring Green, Wisconsin and to establish 11 branches	NP - **
Merger & Branch	Huron Community Bank East Tawas, Michigan Au Gres Michigan branch of Citizens Bank Flint, Michigan Branch at 3150 East Huron Road Au Gres, Michigan	NP - 5-7-97
Merger & Branch	Quad City Bank and Trust Company Bettendorf, Iowa Quad City Bank and Trust-Illinois Moline, Illinois Branch at 3551 Seventh Street Moline, Illinois	NP - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper  
Notice Only cont'd

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Merger & Branch	Citizens Bank Flint, Michigan City Bank and Trust Company Jackson, Michigan City Bank St. Johns, Michigan CB North Charlevoix, Michigan and to establish 33 branches	NP - **
Branch	Old Kent Bank Grand Rapids, Michigan to establish a mobile branch	NP - 4-28-97
Branch	Bank of Illinois in Normal Normal, Illinois to establish a branch at 403 North Veterans Parkway Bloomington, Illinois	NP - 4-22-97
Merger & Branch	M&I Bank of Janesville Janesville, Wisconsin M&I Bank of Beloit Beloit, Wisconsin M&I Bank of Delavan Delavan, Wisconsin and to establish 7 branches	NP - **
Branch	M&I Bank of Burlington Burlington, Wisconsin 5455 Sheridan Road Kenosha, Wisconsin	NP - 4-25-97



Membership

Community Savings Bank (in organization)  
Robins, Iowa  
To become a member of the Federal Reserve System

NP - \*\*

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>
3(a)(1)	CH and JD Byrum, LLC* Indianapolis, Indiana American State Corporation Lawrenceburg, Indiana American State Bank Lawrenceburg, Indiana	FR - 4-14-97 NP - 3-26-97
3(a)(3)	National Canton Bancshares, Inc.* Canton, Illinois Sturm Investment, Inc. Denver, Colorado Union National Bank of Macomb Macomb, Illinois	FR - 4-18-97 NP - 4-13-97
3(a)(3)	Old Second Bancorp, Inc.* Aurora, Illinois Maple Park Bancshares, Inc. Maple Park, Illinois First State Bank of Maple Park Maple Park, Illinois	FR - 4-4-97 NP - 4-14-97
CoC-HC	Osceola Bancorporation Osceola, Iowa By Denis L. And Sandra Kale	FR - 4-16-97 NP - **
3(a)(3)	Parkway Bancorp, Inc.* Harwood Heights, Illinois Jefferson Holding Corp. Chicago, Illinois Jefferson State Bank Chicago, Illinois	FR - 4-21-97 NP - 4-20-97
COC-HC	Leighton Investment Company Leighton, Iowa By Helen Glending and Harold A. and Ethel R. DeBruin	FR - 4-11-97 NP - 4-26-97

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)	Amcore Financial, Inc.* Rockford, Illinois Country Bank Shares Corporation Mount Horeb, Wisconsin Citizens State Bank Clinton, Wisconsin Montello State Bank Montello, Wisconsin State Bank of Argyle Argyle, Wisconsin State Bank of Mount Horeb Mount Horeb, Wisconsin Belleville Bancshares Corporation Belleville, Wisconsin Belleville State Bank Belleville, Wisconsin	FR - 4-22-97 NP - 4-17-97
3(a)(5)	Marshall & Ilsey Corporation* Milwaukee, Wisconsin Security Capital Corporation Milwaukee, Wisconsin Security Bank, S.S.B. Milwaukee, Wisconsin	FR - 5-5-97 NP - 4-27-97
3(a)(5)	Citizens Banking Corporation* Flint, Michigan CB Financial Corporation Jackson, Michigan City Bank & Trust Company Jackson, Michigan City Bank St. Johns, Michigan CB North Charlevoix, Michigan	FR - 5-8-97 NP - **
3(a)(3)	NEB Corporation* Fond du Lac, Wisconsin State Bank of St. Cloud St. Cloud, Wisconsin	FR - 5-5-97 NP - 4-30-97

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)(5)	F & M Bancorporation, Inc.* Kaukauna, Wisconsin Citizens National Bancorp, Inc. Darlington, Wisconsin Citizens National Bank of Darlington Darlington, Wisconsin	FR - 5-12-97 NP - 5-12-97
3(a)(5)	F & M Merger Corporation* Kaukauna, Wisconsin Citizens National Bancorp, Inc. Darlington, Wisconsin Citizens National Bank of Darlington Darlington, Wisconsin	FR - 5-12-97 NP - 5-12-97
3(a)(5)	F & M Bancorporation, Inc.* Kaukauna, Wisconsin Wisconsin Ban Corp. Prairie du Chien, Wisconsin Prairie City Bank Prairie du Chien, Wisconsin	FR - 5-12-97 NP - 5-7-97
3(a)(5)	F & M Merger Corporation* Kaukauna, Wisconsin Wisconsin Ban Corp. Prairie du Chien, Wisconsin Prairie City Bank Prairie du Chien, Wisconsin	FR - 5-12-97 NP - 5-7-97
3(a)(3)	Country Bancorporation* Crawfordsville, Iowa Hiawatha Bank and Trust Company (in organization) Hiawatha, Iowa	FR - 5-12-97 NP - 4-7-97
3(a)(3)	Community Financial Corp.* Edgewood, Iowa Community Savings Bank (in organization) Robins, Iowa	FR - ** NP - 3-31-97

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)(1)	Peoples Financial Services, Inc.* Hamtramck, Michigan Peoples State Bank Hamtramck, Michigan	FR - ** NP - 5-10-97
3(a)(1)	Dunn Investment Co.* Eagle Grove, Iowa Dunn Shares Eagle Grove, Iowa F & M Shares Corp. Eagle Grove, Iowa Farmers & Merchants Savings Bank Manchester, Iowa	FR - 5-16-97 NP - **
3(a)(3)	Shorebank Corporation* Chicago, Illinois Shorebank Pacific Corpotion Ilwaco, Washington Shoretrust Bank Seattle, Washington	FR - 5-17-97 NP - **
3(a)(1)	Shorebank Pacific Corporation* Ilwaco, Washington Shoretrust Bank Seattle, Washington	FR - 5-17-97 NP - **

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)	Shorebank Pacific Corporation Ilwaco, Washington Shoretrust Trading Group Ilwaco, Washington	FR - 5-17-97

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

<u>Type</u>	<u>Application</u>
NONE	

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 April 18, 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>
First Bank & Trust of Evanston 800 Church Street Evanston, Illinois 60201 (847) 733-7400	12/16/96	S

**SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE**

**Application**

**End of Comment Period**

None.

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

**Application**

**End of Comment Period**

Change in control notification involving First Cecilian Bancorp, Inc., Cecilia, Kentucky, by C. Peter Mahurin and Dixie C. Mahurin (previously reported during the week ending April 11, 1997).

**Federal Register: 4-30-97**

Change in control notification involving Mountain Home Bancshares, Inc., Mountain Home, Arkansas, by Coffman Family LLC, Harrison, Arkansas (previously reported during the week ending April 11, 1997).

**Federal Register: 5-2-97**

**SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE**

**Application**

**End of Comment Period**

None.

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

**Application**

**End of Comment Period**

None.





**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section I - Applications Subject to  
Newspaper Notice Only

Application

Comment Period  
Ending Date

First Interstate Bank of Commerce, Billings, Montana  
to establish a branch in Bozeman, Montana. \*

May 8, 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

First Bank System, Inc., Minneapolis, Minnesota for  
prior approval to acquire, through merger U.S. Bancorp,  
Portland, Oregon. \*

May 16, 1997  
(Federal Register)

Carl Karge to acquire control of 14.40% of the voting  
shares of Western Holding Company, Wolf Point, Montana.

May 8, 1997  
(Federal Register)

\* Subject to CRA

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section III - Applications Subject  
to Federal Register Notice Only

Application

Comment Period  
Ending Date

First Bank System, Inc., Minneapolis, Minnesota to  
engage in certain trust, insurance agency, letter of  
credit issuing and paying, credit reinsurance,  
mortgage banking, investment advisory, community  
development, and leasing activities through the acquisition  
of the nonbank subsidiaries of U.S. Bancorp, Portland, Oregon.

May 16, 1997

Norwest Corporation, Minneapolis, Minnesota to engage in  
residential mortgage lending activities through the acquisition  
of Ohio Executive Mortgage Company, a joint venture with Sluss  
Realty Company, Mansfield, Ohio.

May 8, 1997

Norwest Corporation, Minneapolis, Minnesota to engage in  
residential mortgage lending activities through the acquisition  
of Trinity Mortgage Affiliates, a joint venture with Trinity  
Mortgage Partners, Inc., Atlanta, Georgia.

May 8, 1997

Norwest Corporation, Minneapolis, Minnesota to engage in  
residential mortgage lending through the acquisition  
of IMS Mortgage Company, a joint venture with East Brook Corporation  
of Iowa, d/b/a Skogman Realty, Cedar Rapids, Iowa.

Not yet available

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

**Application**

First Bank System, Inc., Minneapolis, Minnesota, to indirectly engage in export trading company activities through the acquisition of U.S. Bancorp, Portland, Oregon, and its subsidiaries.

**Section V - Availability of  
CRA Public Evaluations  
week ending April 18, 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.

**BANK(S) EXAMINED**

**DATE OF EXAMINATION**

**CRA RATING**

Merchants State Bank  
P.O. Box 399  
Freeman, South Dakota 57029

January 7, 1997

Satisfactory

**KANSAS CITY RESERVE BANK APPLICATIONS AND REPORTS RECEIVED**  
During the week ending April 18, 1997

**SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY**

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Havelock Bank, Lincoln, Nebraska, for prior approval to establish a branch facility at 27th and Pine Lake Road, Lincoln, Nebraska.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Thomas Rily Ford, Paul Emil Nelson, and Henry Thomas Southway, all of Alamosa, Colorado, to each acquire an additional 3.0 percent, for a total of 26.6 percent east, of the voting shares of Alamosa Bancorporation Ltd., Alamosa, Colorado.	May 1, 1997
Poteau Bancshares, Inc., Poteau, Oklahoma, for prior approval to become a bank holding company through the acquisition of 85.85 percent of the voting shares of First Poteau Corporation, Poteau, Oklahoma.*	May 17, 1997
Hohl Financial, Inc., Wahoo, Nebraska, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Wahoo State Bank, Wahoo, Nebraska.*	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
None.	

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

**APPLICATION**

Bank of Chelsea, Chelsea, Oklahoma, for prior approval to become a member of the Federal Reserve System.

Not Available

**SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS**

**Identification of Ratings**

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

**Outstanding record of meeting community credit needs**

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

**Satisfactory record of meeting community credit needs**

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

**Needs to improve record of meeting community credit needs**

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

**Substantial noncompliance in meeting community credit needs**

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

<u>Bank/Location</u>	<u>RSSD#</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
The Gunnison Bank & Trust P.O. Box 119 Gunnison, Colorado	502559	01-13-97	04-16-97	Satisfactory
Frontier Bank of Laramie Co. P.O. Box 15720 Cheyenne, Wyoming 82003-5720	4053	02-02-97	04-16-97	Satisfactory

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF APRIL 14, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 18(c) application received from Minden Bank & Trust Company, Minden, LA, to acquire First Federal Savings Bank, Shreveport, LA (Previously reported during the week of 03-17-97)	04-25-97
*Section 9 application received from Minden Bank & Trust Company, Minden, LA, to establish a branch at 6601 Youree Drive, Shreveport, LA 71105 (Previously reported during the week of 03-17-97)	04-25-97

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

<u>APPLICATION</u>	** <u>NOTICE EXP</u>
*Section 3(a)(1) application by Bonstate Bancshares, Inc., Bonham, TX, to acquire Bonham Financial Services, Inc., Dover, DE, and Bonham State Bank, Bonham, TX (Previously reported during the week of 3-24-97)	04-22-97
*Section 3(a)(1) application by Bonham Financial Services, Inc., Dover, DE to acquire Bonham State Bank, Bonham, TX (Previously reported during the week of 3-24-97)	04-22-97
*Section 3(a)(1) application by Medina Bankshares, Inc., D'Hanis, TX to acquire Medina Financial, Inc., Carson City, NV, and D'Hanis State Bank, D'Hanis, TX (Previously reported during the week of 03-17-97)	04-26-97
*Section 3(a)(1) application by Medina Financial, Inc., Carson City, NV to acquire D'Hanis State Bank, D'Hanis, TX (Previously reported during the week of 03-17-97)	04-26-97

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 APRIL 14, 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>
Security Bank P.O. Box 121288 1521 North Cooper, Suite 100 Arlington, TX 76012 133551	97/01/06	Satisfactory
Texas Heritage Bank P.O. Box 158 500 West Highway 79 Hutto, TX 78634 961156	97/01/06	Satisfactory

**FEDERAL RESERVE BANK OF SAN FRANCISCO**

Week ending 4/18/97

Section I - Applications Subject to Newspaper Notice Only Date

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

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

Imperial Bancorp, Inglewood, California, to acquire Imperial Bank of Arizona, Phoenix, Arizona. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 5/01/97
Zubair and Khatija Kazi, Studio City, California, and Yahia and Magda Abdul-Rahman, Altadera, California, to acquire up to 55 percent of Greater Pacific Bancshares, Whittier, California. *	<u>Newspaper:</u> 4/18/97 <u>Fed. Reg.:</u> 5/05/97

Section III - Applications Subject to Federal Register Only

Tehama Bancorp, Red Bluff, California, to engage indirectly in equipment leasing activities through Bancorp Financial Services, Inc., Sacramento, California.	<u>Fed. Reg.:</u> 5/05/97
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Section IV - Applications Not Subject to Federal Register Notice  
or Newspaper Notice

None

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\*Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 4/18/97

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>
None			

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\*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.