
Federal Reserve Release



H.2

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

*No. 45
Week Ending November 8, 1997*

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK MERGERS

Centura Bank, Rocky Mount, North Carolina -- to purchase certain assets and assume certain liabilities of five branches of NationsBank, N.A., Charlotte, North Carolina.

- Approved, November 4, 1997

CHANGE IN BANK CONTROL

Marble Falls National Bancshares, Inc., Marble Falls, Texas -- change in bank control.

- Permitted, November 5, 1997

INTERNATIONAL OPERATIONS

Hamilton Bank, N.A., Miami, Florida -- to establish a branch in Hato Rey, Puerto Rico.

- Approved, November 5, 1997

REGULATIONS AND POLICIES

Capital adequacy -- revised policy for risk-focused supervision of shell bank holding companies with less than \$1 billion in assets.

- Announced, November 6, 1997

Capital guidelines -- request for comment on proposed revisions of risk-based capital guidelines to address the regulatory capital treatment of recourse obligations, direct credit substitutes, and securitized transactions.

- Announced, November 4, 1997

Payment system -- unified risk policy for privately operated multilateral settlement systems (Docket R-0987).

- Approved, November 5, 1997

Regulation D -- request for comment on proposed amendments to change from the present system of contemporaneous reserve requirements to one of lagged reserve requirements (Docket R-0988.)

- Approved, November 5, 1997

November 2, 1997 to November 8, 1997

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

Reserves -- amendment to Regulation D to decrease from \$49.3 million to \$47.8 million in net transaction accounts to which a 3 percent reserve requirement will apply in 1998; to change the amount of reservable liabilities of each depository institution that is subject to a reserve requirement of zero percent; and to increase the deposit cutoff level for 1998.

- Approved, November 7, 1997

RESERVE BANK OPERATIONS

Directors -- appointment of Chairmen and Deputy Chairmen of the twelve Federal Reserve Banks.

- Announced, November 3, 1997

RESERVE BANK SERVICES

Federal Reserve priced services -- fee schedule for 1998.

- Approved, November 5, 1997

Priced services -- private sector adjustment factor for 1998 (Docket R-0986).

- Approved, November 5, 1997

H.2

November 2, 1997 to November 8, 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; RBOPS - Reserve Bank Operations and Payment Systems; IF - International Finance; OSDM - Office of Staff Director for Management

BANK BRANCHES, DOMESTIC

St. Louis

Citizens Bank & Trust Company, Van Buren, Arkansas -- to establish a branch at 4 Northridge Drive, Van Buren, Arkansas.
- Approved, November 4, 1997

San Francisco

WestAmerica Bank, San Rafael, California -- to establish a mobile branch to serve Marin County California.
- Approved, November 7, 1997

BANK HOLDING COMPANIES

Dallas

Amador Merger Corporation, Las Cruces, New Mexico -- to acquire Amador Bancshares, Inc., and Citizens Bank of Las Cruces.
- Approved, November 5, 1997

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas, and A.N.B. Delaware Corp., Wilmington, Delaware -- to acquire The First National Bank of Wills Point, Wills Point, Texas.
- Approved, November 6, 1997

New York

Canistro Valley Corporation, Canistro, New York -- to acquire First State Bank.
- Approved, November 4, 1997

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan -- to acquire shares of Muskegon Commerce Bank.
- Approved, November 5, 1997

November 2, 1997 to November 8, 1997

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

Secretary

Deposit Guaranty Corp., Jackson, Mississippi -- request for waiver of application to acquire Victory Bancshares, Inc., Cordova, Tennessee, and Victory Bank and Trust Company.

- Granted, November 5, 1997

Minneapolis

F&M Bancshares, Inc., Langdon, North Dakota -- to acquire Farmers and Merchants State Bank.

- Approved, November 3, 1997

Secretary

First Citizens Bancshares, Inc., Dyersburg, Tennessee -- to acquire Bank of Troy, Troy, Tennessee.

- Approved, November 5, 1997

St. Louis

First National Bancorp, Inc., Green Forest, Arkansas -- to acquire First National Bank of Green Forest.

- Approved, November 7, 1997

Chicago

Firststar Corporation, Milwaukee, Wisconsin -- relief from commitments to submit quarterly reports in connection with acquisition by First Colonial Bankshares Corporation, Chicago, Illinois, of Hi-Bancorp, Inc., Highwood, Illinois, and GNP Bancorp, inc., Mundelein, Illinois.

- Granted, November 3, 1997

Boston

Governor and Company of The Bank of Ireland, Dublin 2, Ireland -- to engage de novo in lending activities through Bancireland/First Financial Inc., and to acquire shares of Trade Financial Services, Inc.

- Permitted, November 3, 1997

November 2, 1997 to November 8, 1997

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

Atlanta

Great Southern Capital Corporation Employee Stock Ownership Trust, Meridian, Mississippi -- to acquire shares of Great Southern Capital Corporation.

- Approved, November 4, 1997

Cleveland

Huntington Bancshares Incorporated, Columbus, Ohio -- to acquire Solutions by Design, Inc., Atlanta, Georgia, and engage in data processing activities.

- Permitted, November 4, 1997

Philadelphia

MBNA Corporation, Wilmington, Delaware -- to acquire MBNA America Bank (Delaware), Wilmington, Delaware.

- Approved, November 7, 1997

Minneapolis

Norwest Corporation, Minneapolis, Minnesota; Norwest Financial Services, Inc., Des Moines, Iowa; and Norwest Financial, Inc. -- to acquire certain assets of Second National Fund Corporation, Bala Cynwyd, Pennsylvania.

- Approved, November 3, 1997

Philadelphia

Penns Woods Bancorp, Inc., Williamsport, Pennsylvania -- to acquire up to 10 percent of Columbia Financial Corporation, Bloomsburg, Pennsylvania.

- Approved, November 3, 1997

Minneapolis

Roscoe Community Bankshares, Inc., Roscoe, South Dakota -- to acquire First State Bank of Roscoe.

- Approved, November 5, 1997

San Francisco

Roseville 1st Community Bancorp, Roseville, California -- to acquire Roseville 1st National Bank,

- Approved, November 6, 1997

November 2, 1997 to November 8, 1997

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

St. Louis

Security State Bancshares, Inc., Charleston, Missouri -- to acquire Merchants and Planters Bank of Hornersville, Hornersville, Missouri.

- Approved, November 4, 1997

Chicago

Sparta Union Bancshares, Inc., Sparta, Wisconsin -- to acquire Union National Bank & Trust Company, Sparta, Wisconsin.

- Approved, November 6, 1997

New York

Toronto-Dominion Bank, Toronto, Ontario, Canada, and Waterhouse Investor Services, Inc., New York, New York -- to acquire Kennedy, Cabot & Co., Beverly Hills, California, and engage in investment advisory activities and securities brokerage and riskless principal activities.

- Approved, November 7, 1997

Minneapolis

U.S. Bancorp, Minneapolis, Minnesota -- to acquire Zappco, Inc., St. Cloud, Minnesota.

- Approved, November 3, 1997

U.S. Bancorp, Minneapolis, Minnesota -- to engage in data processing activities through acquisition of Zapp Data, Inc., St. Cloud, Minnesota.

- Permitted, November 3, 1997

CHANGE IN BANK CONTROL

Atlanta

Embry Bankshares, Inc., Duluth, Georgia -- change in bank control.

- Permitted, November 3, 1997

Chicago

Mid-Iowa Bancshares Co. Algona, Iowa -- change in bank control notice.

- Returned, November 7, 1997

November 2, 1997 to November 8, 1997

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

Kansas City

Security National Corporation, Omaha, Nebraska -- change in bank control.
- Permitted, November 3, 1997

Kansas City

Tri-County Bancshares, Inc., Linn, Kansas -- change in bank control.
- Permitted, November 6, 1997

COMPETITIVE FACTORS REPORTS

Philadelphia

Beneficial Mutual Savings Bank, Philadelphia, Pennsylvania -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Mount Laurel, New Jersey, branch of Summit Bank, Hackensack New Jersey.
- Submitted, November 6, 1997

Richmond

Capital Interim Bank, Inc., Charleston, West Virginia -- report on competitive factors of the proposed merger with The Capital State Bank, Inc.
- Submitted, November 3, 1997

Kansas City

Durant Bank & Trust Company, Durant, Oklahoma -- report on competitive factors of the proposed merger with First United Bank & Trust, Holdenville, Oklahoma.
- Submitted, November 7, 1997

St. Louis

First Home Savings Bank, Mountain Grove, Missouri -- report on competitive factors of the proposed acquisition of the assets and assumption of the liabilities of the Crane and Galena, Missouri, branches of NationsBank, N.A., Charlotte, North Carolina.
- Submitted, November 4, 1997

Minneapolis

First National Bank of Bemidji, Bemidji, Minnesota -- report on competitive factors of the proposed merger with Interim First National Bank of Bemidji.
- Submitted, November 6, 1997

November 2, 1997 to November 8, 1997

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

Dallas

First National Bank of Wills Point, Wills Point, Texas -- report on competitive factors of the proposed merger with Wills Point Interim National Bank.
- Submitted, November 5, 1997

Philadelphia

First Union National Bank, Avondale, Pennsylvania -- report on competitive factors of the proposed merger with Covenant Bank, Haddonfield, New Jersey.
- Submitted, November 5, 1997

San Francisco

Sunrise Bank of California, Roseville, California -- report on competitive factors of the proposed merger with First Commercial Bank, Sacramento, California.
- Submitted, November 5, 1997

Dallas

Texas Central Bank, N.A., Dallas, Texas -- report on competitive factors of the proposed merger with Interim Texas Central Bank, N.A.
- Submitted, November 4, 1997

Dallas

Woodcreek Bank, Houston, Texas -- report on competitive factors of the proposed merger with First National Bank of Dayton, Dayton, Texas.
- Submitted, November 5, 1997

EXTENSIONS OF TIME

San Francisco

BankAmerica Corporation, San Francisco, California -- extension for subsidiary to divest certain property.
- Granted, November 6, 1997

Cleveland

FNB Corporation, Hermitage, Pennsylvania -- extension to February 15, 1998, to acquire shares of Sun Bancorp, Inc., Selinsgrove, Pennsylvania.
- Granted, November 5, 1997

November 2, 1997 to November 8, 1997

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

Atlanta

P.C.B. Bancorp, Inc., Largo, Florida -- extension to February 13, 1998, to acquire Anchor Savings Bank, F.S.B., St. Petersburg, Florida, and engage in operating a savings association.

- Granted, November 3, 1997

Cleveland

Peoples Bancorp, Inc., Marietta, Ohio -- extension to February 8, 1998, to acquire Gateway Bancorp, Inc., Catlettsburg, Kentucky.

- Granted, November 6, 1997

INTERNATIONAL OPERATIONS

Director, BS&R

Capital One Financial Corporation, Falls Church, Virginia -- request for modification of commitment made in connection with application to establish a branch in London, England.

- Granted, November 3, 1997

MEMBERSHIP

Kansas City

State Bank of Burden, Burden, Kansas -- to become a member of the Federal Reserve System.

- Approved, November 4, 1997

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

BANK BRANCHES, DOMESTIC

Cleveland

Hocking Valley Bank, Athens, Ohio -- to establish a branch at 118 North Plains Road, The Plains, Ohio.
- Approved, October 31, 1997

BANK HOLDING COMPANIES

Atlanta

Riverside Gulf Coast Banking Company, Cape Coral, Florida -- to acquire Riverside Bank of the Gulf Coast.
- Approved, October 29, 1997

Atlanta

State of Franklin Bancshares, Inc., Johnson City, Tennessee -- to acquire State of Franklin Savings Bank.
- Returned, October 29, 1997

BANKS, FOREIGN

Atlanta

Jamaica Building Society, Kingston, Jamaica -- to establish an international representative office in Fort Lauderdale, Florida.
- Withdrawn, October 29, 1997

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week of 11-7-97

Section I - Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*3(a)(1)	Narragansett Financial Corp., Fall River, Massachusetts - application to become a mutual holding company through the acquisition of Citizens-Union Savings Bank, Fall River, Massachusetts	Newspaper - 11/23/97 Fed Reg - 12/3/97
*3(a)(3) 11/28/97	New England Community Bancorp, Inc., Windsor, Connecticut - application to acquire Community Savings Bank, Bristol, Connecticut	Newspaper - Fed Reg - 12/3/97
*3(a)(1)	Mystic Financial, Inc., Medford, Massachusetts - application to become a bank holding company through the acquisition of Medford Cooperative Bank, Medford, Massachusetts	Newspaper - 12/5/97 Fed Reg - 12/8/97

*Subject to the provisions of the Community Reinvestment Act

Section III - Applications subject to Federal Register notice only

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

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

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

Section V - Availability of CRA public evaluations

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

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

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

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

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

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

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

Section VI - CRA examinations scheduled for Quarter of

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

District 2
Federal Reserve Bank of New York

Applications and notifications filed during the week of 11/02/97-11/08/97

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch office at 441 Greece Ridge Center Mall, Greece, New York.*	11/28/97
Branch	Chase Manhattan Bank, New York, New York, to establish a branch office at 505 Main Street, Hackensack, New Jersey. *	12/08/97

* Subject to the provisions of the Community Reinvestment Act.

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Application by Mr. David D. Dallas and Mr. Robert J. Van Volkenburgh, Jr., to acquire in excess of 10% of the common stock of Unity Bancorp, Inc., Clinton, New Jersey.	N/Avail

Section III - Applications subject to Federal Register notice only

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

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

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

Section V - Availability of CRA public evaluations

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

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

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

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

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

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

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

Section VI - CRA examinations scheduled for Quarter of

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

District 3
Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week of November 3,1997

Section I - Applications subject to newspaper notice only

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

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

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

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	PSB Bancorp, Inc. Philadelphia, PA, to become a bank holding company by acquiring Pennsylvania Savings Bank, Philadelphia, PA.	12/05/97

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

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

Section V - Availability of CRA public evaluations

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

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

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

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

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

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

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

Section VI - CRA examinations scheduled for Quarter of

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

District 4
Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending 11/08/97

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18CNEW BKBR	Received notice from The Citizens Banking Company, Salineville, OH on November 7, 1997, of its intent to acquire and merge with UniBank, Steubenville, OH and incident thereto establish branch facilities.	*November 26, 1997

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

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

Section III - Applications subject to Federal Register notice only

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

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

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

Section V - Availability of CRA public evaluations

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

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

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

Outstanding
Satisfactory
Needs to Improve
Substantial noncompliance

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>
381727	The First State Bank of West Manchester 101 North Main Street West Manchester, OH 45381	8/11/97	11/5/97	Satisfactory
381026	The Twin Valley Bank Two East Dayton Street West Alexandria, OH 45381	8/18/97	11/7/97	Satisfactory

Section VI - CRA examinations scheduled for Fourth Quarter of 1997

<i>Institution</i>	<i>Location</i>
Andover Bank	P.O. Box 1300, Public Square, Andover, OH 44003-1300
Bank of Corning Company	P.O. Box 428, N. Valley Street, Corning, OH 43730-0428
Commercial & Savings Bank Co.	P.O. Box 50, 701 S. Market Street, Danville, OH 43014-0050
Fifth Third of Northeastern Ohio	1404 E. Ninth Street, Cleveland, OH 44114
Genoa Banking Company	P.O. Box 98, 801 Main Street, Genoa, OH 43430-0098
Hamler State Bank	P.O. Box 358, 210 Randolph Street, Hamler, OH 43524-0358
Hocking Valley Bank	P.O. Box 4847, 7 W. Stimson, Athens, OH 45701-4847
The Citizens Banking Company	P.O. Box 5016, 100 E. Water Street, Sandusky, OH 44871-5016
The Corn City State Bank	P.O. Box 197, 120 W. Main Street, Deshler, OH 43516-0197
The Cortland Savings & Banking Co.	P.O. Box 98, 194 W. Main Street, Cortland, OH 44410-0098
The Custar State Bank	P.O. Box 127, Main Street, Custar, OH 43511-0127
The Farmers Citizen Bank	P.O. Box 567, Washington Square, Bucyrus, OH 44820-0567
The Metamora State Bank	P.O. Box F, 120 E. Main Street, Metamora, OH 43540-0270
The Minster State Bank	P.O. Box 90, 96 W. Fourth Street, Minster, OH 45865-0090
The Provident Bank	1 E. 4th Street, Cincinnati, OH 45202
Towne Bank	P.O. Box 202, 610 E. South Boundary, Perrysburg, OH 43551

District 5
Federal Reserve Bank of Richmond

Applications and notifications filed during the week of November 3, 1997

Section I - Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(1)(3)	Eastern Virginia Bankshares, Inc., Tappahannock, Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of Southside Bank, Tappahannock, Virginia, and Bank of Northumberland, Incorporated, Heathsville, Virginia.*	12-5-97**

*Application is subject to CRA requirements.

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

Section III - Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Member	Shore Bank, Onley, Virginia (the proposed successor to Shore Bank, Onley, Virginia ((a Federal thrift institution)), for membership in the Federal Reserve System.	

Section V - Availability of CRA public evaluations

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

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

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

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

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

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
188720	The Farmers Bank of Appomattox 18 Main Street Appomattox, Virginia 24522	8-18-97	10-31-97	Outstanding	Small
858126	The Bank of Tidewater 1548 Laskin Road Virginia Beach, Virginia 23451-6112	8-18-97	10-31-97	Satisfactory	Small

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

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week of November 7, 1997

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Colonial Bank, Montgomery, Alabama, to merge with United American Bank of Central Florida, Orlando, Florida.	N/Avail*
18(c)	Compass Bank, Houston, Texas, to merge with West University Bank, National Association, Houston, Texas.	11-29-97*

*Application is subject to CRA requirements.

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	The Colonial BancGroup, Inc., Montgomery, Alabama, to merge with United American Holding Corporation, and thereby directly acquire United American Bank of Central Florida, both of Orlando, Florida.	N/Avail*
3(a)(5)	Compass Bancshares, Inc., Birmingham, Alabama, along with Compass Banks of Texas, Inc., Birmingham, Alabama, and Compass Bancorporation of Texas, Inc., Wilmington, Delaware, to merge with First University Corporation, and thereby directly acquire its subsidiary, West University Bank, National Association, both of Houston, Texas.	12-05-97* Fed Reg
CIC	White Eagle Financial Group, Inc., Palm Beach Gardens, Florida, change in control notice by Mr. Bruce A. Mahon, Jupiter, Florida; Mr. Michael E. Golden, Boca Raton, Florida; Mr. Thomas L. Gray, Jr., Princeton, New Jersey; Mr. Mark A. Wolters, Hamilton Square, New Jersey; Mr. Richard P. Rosa, Andover, New Jersey; and Mr. Ben Lichtenberg, Berwyn, Pennsylvania, to collectively acquire 21.7 percent of the outstanding shares of White Eagle Financial Group, Inc., Palm Beach Gardens, Florida.	N/Avail*
3(a)(3)	Riverside Banking Company, Fort Pierce, Florida, to acquire 23.53 percent of Class A Stock and 8.89 percent of Class B Stock of Riverside Gulf Coast Banking Company, and its subsidiary, Riverside Bank of the Gulf Coast, both of Cape Coral, Florida.	N/Avail*

*Application is subject to CRA requirements.

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Citizens Bancshares Corporation, Atlanta, Georgia, to acquire FSB Mortgage Services, Inc., Decatur, Georgia, and thereby engage in providing residential mortgage lending and mortgage brokering services, pursuant to Section 225.28(b) of Regulation Y.	N/Avail
4(c)(8)	SunTrust Banks, Inc., Atlanta, Georgia, to acquire Equitable Securities Corporation, Nashville, Tennessee, and thereby engage in the following securities-related activities: Underwriting and dealing in all types of ineligible securities. See <u>J.P. Morgan & Co. Incorporated, The Chase Manhattan Corporation, Bankers Trust New York Corporation, Citicorp and Security Pacific Corporation</u> , 75 Fed. Res. Bull. 192 (1989), <u>aff'd sub nom. Securities Industries Association v. Board of Governors of the Federal Reserve System</u> , 900 F.2d 360 (D.C. Cir 1990); Extending credit and servicing loans pursuant to Section 225.28(b)(1) of Regulation Y; Activities related to extending credit, specifically, arranging commercial real estate equity financing, pursuant to Section 225.28(b)(2)(ii) of Regulation Y; Leasing personal or real property pursuant to Section 225.28(b)(3) of Regulation Y; Trust company activities pursuant to Section 225.28(b)(5) of Regulation Y; Financial and investment advisory activities pursuant to Section 225.28(b)(6) of Regulation Y; Securities brokerage activities pursuant to Section 225.28(b)(7)(i) of Regulation Y; Riskless principal activities pursuant to Section 225.28(b)(7)(ii) of Regulation Y; Private placement services pursuant to Section 225.28(b)(7)(iii) of Regulation Y; Other transactional services pursuant to Section 225.28(b)(7)(v) of Regulation Y; Underwriting and dealing in government obligations and money market instruments pursuant to Section 225.28(b)(8)(i) of Regulation Y; Investing and trading activities pursuant to Section 225.28(b)(8)(ii) of Regulation Y; and other related incidental activities. See, e.g., <u>J.P. Morgan & Co.</u> , 75 Fed. Res. Bull. at 213 n. 59.	11-26-97

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
COM	FABP Bancshares, Inc., Pensacola, Florida, commitment waiver request.	
COM	First Colony Bancshares, Inc., Alpharetta, Georgia, commitment waiver request.	
COM	Claiborne Holding Company, Inc., Tazewell, Tennessee, commitment waiver request.	

Section V - Availability of CRA public evaluations

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

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

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

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

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

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

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

Section VI - CRA examinations scheduled for Quarter of

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week of November 7, 1997

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Banking Center-Burlington Burlington, Wisconsin Park Street Lake Geneva, Wisconsin	Newspaper - 11/14/97
Newspaper - Newspaper Comment Period Ending Date		

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Wintrust Financial Corporation* Wilmette, Illinois Crystal Lake Bank & Trust Company, National Association (in organization) Crystal Lake, Illinois	Fed Reg - 11/28/97 Newspaper - 11/26/97
COC-HC	Mid-Iowa Bancshares Co. Algona, Iowa by Paul H. Johnson and Neva M. Johnson to increase their ownership to 11.24 percent	Fed Reg - 11/21/97 Newspaper - N/Avail
3(a)(3)	Bank of Montreal* Montreal, Canada Harris Trust Company of Florida West Palm Beach, Florida	Fed Reg - 11/28/97 Newspaper - N/Avail
3(a)(3)	Bankmont Financial Corp.* New York, New York Harris Trust Company of Florida West Palm Beach, Florida	Fed Reg - 11/28/97 Newspaper - N/Avail
3(a)(3)	Harris Bankcorp, Inc.* Chicago, Illinois Harris Trust Company of Florida West Palm Beach, Florida	Fed Reg - 11/28/97 Newspaper - N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	First of Waverly Corporation* Waverly, Iowa Schrage, Ltd. Plainfield, Iowa Farmers State Bank Plainfield, Iowa	Fed Reg - 12/5/97 Newspaper - N/Avail
3(a)(3)	Heartland Bancshares, Inc.* Lenox, Iowa Union Bank of Arizona, N.A. (in organization) Gilbert, Arizona	Fed Reg - 12/5/97 Newspaper - N/Avail
3(a)(1)	Hometown Bancorp, Ltd.* Fond du Lac, Wisconsin St. Cloud Bancshares, Inc. St. Cloud, Wisconsin State Bank of St. Cloud St. Cloud, Wisconsin	Fed Reg - 12/8/97 Newspaper - N/Avail
3(a)(3)	State Financial Services Corporation* Hales Corners, Wisconsin Richmond Bancorp, Inc. Gurnee, Illinois Richmond Bank Richmond, Illinois	Fed Reg - 11/14/97 Newspaper - 11/26/97

Fed Reg - Federal Register Comment Period Ending Date

Newspaper - Newspaper Comment Period Ending Date

N/Avail - Not available at this time

* - Subject to the provision of the Community Reinvestment Act

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Community National Bancorporation Waterloo, Iowa to engage de novo in lending activities	Fed Reg - N/Avail
4(c)(8)	State Financial Services Corporation Hales Corners, Wisconsin Richmond Financial Services, Inc. Richmond, Illinois	Fed Reg - 11/14/97

Fed Reg - Federal Register Comment Period Ending Date

N/Avail - Not available at this time

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

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

Section V - Availability of CRA public evaluations

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

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

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

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

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

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
897545	Parish Bank & Trust 29 Dixie Highway P.O. Box 228 Momence, IL 60954-0228 (815) 472-2676	7/28/97	11/3/97	Outstanding	Small
991340	1st Source Bank 1st Source Center 100 North Michigan South Bend, IN 46634 (219) 235-2000	6/23/97	11/4/97	Outstanding	Large

Section V - Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
502746	Community State Bank 108 South Main Street P.O. Box 79 Avilla, IN 46710-0079 (219) 897-3361	7/21/97	11/6/97	Outstanding	Small
3636648	Security Trust & Savings Bank 601 Lake Avenue P.O. Box 429 Storm Lake, IA 50588-0429 (712) 732-3022	8/18/97	11/7/97	Satisfactory	Small

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

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

District 8
Federal Reserve Bank of St. Louis

Applications and notifications filed during the week of November 4, 1997

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
9	* Notice by Truman Bank, Clayton, Missouri, to establish a branch at 3899 South Service Road, Unit J, St. Peters, Missouri.	Newspaper: 11/18/97

Subject to the provisions of the Community Reinvestment Act.

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice involving Casey County Bancorp, Inc., Liberty, Kentucky, by John T. Wesley, Micah S. Beard, and Middleburg Bancorp, Inc., Middleburg, Kentucky (the bank holding company will have a less than 5% interest).	Fed Reg: 11/26/97
3(a)(1)	* Notice by First Western Bancshares, Inc. Employee Stock Ownership Trust, Booneville, Arkansas, to acquire 30.4 percent of the voting shares of First Western Bancshares, Inc., Booneville, Arkansas.	N/A

* Subject to the provisions of the Community Reinvestment Act.

Section III - Applications subject to Federal Register notice only

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

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

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

Section V - Availability of CRA public evaluations

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

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

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

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

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
363844	State Bank of Jerseyville Jerseyville, Illinois	7/28/97	11/7/97	Satisfactory	Small Bank

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

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

District 9

Federal Reserve Bank of Minneapolis

Applications and Notifications Filed During the Week of November 3, 1997

Section I - Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Norwest Corporation, Minneapolis, Minnesota for prior approval to acquire 100% of the voting shares of the Fidelity Bancshares, Inc., Fort Worth, Texas	December 5, 1997 (Fed Reg)
225.41	Angelina Mixner to acquire control of 100% of the voting shares of Madison Agency, Inc., Sioux Falls, South Dakota	November 26, 1997 (Fed Reg)

Section III - Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(13)	Norwest Corporation, Minneapolis, Minnesota; Norwest Financial Services, Inc., Des Moines, Iowa; and Norwest Financial, Inc., Des Moines, Iowa; to acquire 100% of Finvercon S.A. Compania Financiera, Buenos Aires, Argentina	

Section V - Publicly available CRA evaluations

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

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

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

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

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

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
687951	First Western Bank & Trust Minot, North Dakota	7/21/97	11/03/97	Satisfactory	Small Bank
595953	Farmers State Bank of Denton Denton, Montana	7/28/97	11/04/97	Outstanding	Small Bank
619457	Flint Creek Valley Bank Philipsburg, Montana	7/28/97	11/04/97	Satisfactory	Small Bank

Section VI - CRA examinations scheduled

Quarter of

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week of November 7, 1997

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) / Branch	First State Bank & Trust Company of Larned, Larned, Kansas - application to purchase the assets and assume the liabilities of the Pratt, and Iuka, Kansas branches of NationsBank, N.A., Charlotte, North Carolina; and to establish additional branches.	Newspaper - 12/03/97

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*3(a)(1)	Commercial Guaranty Acquisition Corp., Shawnee Mission, Kansas - application to become a bank holding company through the acquisition of 100 percent of the voting stock of Humboldt Bancshares, Inc., Humboldt, Kansas; and thereby indirectly acquire Humboldt Bank, Humboldt, Kansas.	Newspaper - 11/28/97 Fed Reg - 11/28/97
*3(a)(3)	Commerical Guaranty Corp., Shawnee Mission, Kansas - application to acquire 100 percent of the voting shares of Humboldt Bancshares, Inc., Humboldt, Kansas.	Newspaper - 11/28/97 Fed Reg - 11/28/97
CIC	Citizens State Bancorp., Inc., Morrison, Oklahoma - Ricky Dean and Janis Lee McSwain, both of Morrison, Oklahoma, to acquire voting shares, and thereby indirectly acquire Citizens State Bank, Morrison, Oklahoma.	Newspaper - N/Avail Fed Reg - 11/26/97
*3(a)(1)	AmeriGroup, Inc., Hershey, Nebraska - application to become a bank holding company by acquiring and additional 70.53 percent, for a total of 80.24 percent, of the voting shares of Hershey State Bank, Hershey, Nebraska.	Newspaper - 11/30/97 Fed Reg - 12/03/97

*Subject to the provisions of the Community Reinvestment Act

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*4(c)(8)	AmeriGroup, Inc., Hershey, Nebraska - application to engage in the sale of general insurance, pursuant to 225.28(b)(11)(iii) of the Board's Regulation Y.	Fed Reg - 12/03/97

*Subject to the provisions of the Community Reinvestment Act

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

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

Section V - Availability of CRA public evaluations

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

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

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

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

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

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

Institution

Location

None

District 11

Federal Reserve Bank of Dallas

Applications and Notifications Filed During the Week of November 3, 1997

Section I - Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*3(a)(3)	Citizens Bankers, Inc., Baytown, TX, and Citizens Bankers of Delaware, Inc., Wilmington, DE, to acquire First National Bank of Bay City, Bay City, TX	**97/12/03
*3(a)(5)	Cullen Frost Bankers, Inc., San Antonio, TX, and New Galveston Company, Wilmington, DE, to acquire Harrisburg Bancshares, Inc., Houston, TX, Harrisburg Bancshares, Inc., Reno, NV, and Harrisburg Bank, Houston, TX	**97/11/25
CIC	Clayton Douglas Murr, Junction, TX, only notificant, to acquire an interest in First State Bank, Junction, TX	**97/11/14
*3(a)(3)	Hillister Enterprises II, Inc., Beaumont, Texas; Umphrey II Family Limited Partnership, Beaumont, Texas; Southeast Texas Bancshares, Inc., Beaumont, Texas; and Texas Community Bancshares of Delaware, Inc., Wilmington, Delaware, to acquire Silsbee Financial Corporation, Silsbee, Texas; Silsbee Delaware Corporation, Wilmington, Delaware; and Silsbee State Bank, Silsbee, Texas.	**97/12/01
CIC	Jack C. Vanderburg, Dalhart, TX, et al, to acquire an interest in First Dalhart Bancshares, Inc., Dalhart, TX	N/Avail

* Subject to the provisions of the Community Reinvestment Act.

** Comment period ending date is the date specified in the newspaper only.

N/Avail - Not available at this time.

Section III - Applications subject to Federal Register notice only

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

* Subject to the provisions of the Community Reinvestment Act.

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

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

Section V - Publicly available CRA evaluations

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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The federal bank regulators use the following four performance levels to rate an institution's performance under CRA:

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

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

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
946461	First Bank of Muleshoe 202 South 1st Street P.O. Box 565 Muleshoe, TX 79347	97/07/28	97/11/03	Satisfactory	Small

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

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

District 12

Federal Reserve Bank of San Francisco

Applications and Notifications Filed During the Week of 11/03/97 through 11/07/97

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Garfield Bank, Montebello, California to establish a branch office at 15615 Alton Parkway, Irvine, California. *	Newspaper 10/24/97
Branch	The Bank of Casa Grande Valley, Casa Grande, Arizona, to establish a branch office at 13640 S. Sunland Gin Road, Arizona City, Arizona. *	Newspaper 12/05/97

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Michael Frank Maluccio, Glendale, California, to increase his ownership to more than ten percent of Verdugo Banking Company, Glendale, California. *	Newspaper N/Avail Fed Reg 11/28/97
3(a)(1)	Community West Bancshares, Goleta, California, to become a bank holding company by acquiring Goleta National Bank, Goleta, California. *	Newspaper 11/30/97 Fed Reg N/Avail
3(a)(1)	Urban Bank, Makati City, Philippines, to become a bank holding company by acquiring Redwood Bancorp, San Francisco, California. *	Newspaper N/Avail Fed Reg N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	First Security Corporation, Salt Lake City, Utah, to engage in underwriting and dealing in certain "bank eligible" and "bank ineligible" securities, other securities related activities, and activities incidental thereto through the establishment of a Section 20 broker dealer subsidiary, First Security Capital Markets, Inc., Salt Lake City, Utah.	Fed Reg N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	BankAmerica Corporation, San Francisco, California, through its subsidiary, First Franklin Companies, Inc., San Jose, California, to further engage in mortgage lending and servicing activities through the acquisition of National Equity Corporation, Irvine, California.	None

Section V - Publicly available CRA evaluations

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

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

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

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

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

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

Section VI - CRA examinations scheduled Quarter of

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