
Federal Reserve Release



H.2

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

No. 47

Week Ending November 22, 1997

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Challenge to put social security on a sound financial footing for the twenty first century -- statement by Chairman Greenspan before the Task Force on Social Security of the Senate Committee on the Budget.

- Published, November 20, 1997

BOARD OPERATIONS

Budget -- for 1998 through 1999.

- Approved, November 19, 1997

Office of Inspector General -- budget for 1998 through 1999.

- Approved, November 19, 1997

REGULATIONS AND POLICIES

Regulation Z -- amendments to incorporate changes made by statutory amendments regarding certain variable-rate mortgage disclosures (Docket R-0960).

- Approved, November 17, 1997

ENFORCEMENT

Putnam-Greene Financial Corporation, Eatonton, Georgia -- cease and desist order.

- Announced, November 17, 1997

H.2

November 16, 1997 to November 22, 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

New York

Chase Manhattan Bank, New York, New York -- to establish a branch at 258 Genesee Street, Utica, New York.
- Approved, November 18, 1997

Cleveland

Citizens Deposit Bank and Trust Company, Vanceburg, Kentucky -- to establish a branch at HC 73 Box 20.
- Approved, November 21, 1997

Cleveland

Fifth Third Bank of Northwestern Ohio, Dayton, Ohio -- to establish a branch at 2989 Derr Road, Springfield, Ohio.
- Approved, November 21, 1997

Chicago

First Banking Center-Burlington, Burlington, Wisconsin -- to establish a branch at Park Street, Lake Geneva, Wisconsin.
- Approved, November 21, 1997

San Francisco

First Security Bank of Nevada, Las Vegas, Nevada -- to establish a branch at 900 North Green Parkway, Henderson, Nevada.
- Approved, November 21, 1997

Kansas City

Pitkin County Bank & Trust Company, Aspen, Colorado -- to establish a branch at 110 Midland Avenue, Basalt, Colorado.
- Approved, November 21, 1997

November 16, 1997 to November 22, 1997

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

Minneapolis

Yellowstone Bank, Laurel, Montana -- to establish a branch at 3010 3rd Avenue North, Billings, Montana.

- Approved, November 21, 1997

BANK HOLDING COMPANIES

Chicago

Amcore Financial, Inc., Rockford, Illinois -- to acquire Investors Management Group, Ltd., Des Moines, Iowa, and IMG Financial Services, Inc., and engage in acting as an investment or financial advisor.

- Permitted, November 19, 1997

Dallas

ANB Bancshares of Delaware Inc., Wilmington, Delaware -- to acquire Anahuac National Bank, Anahuac, Texas.

- Approved, November 19, 1997

Dallas

ANB Bancshares, Inc., Anahuac, Texas -- to acquire ANB Bancshares of Delaware Inc., Wilmington, Delaware, and Anahuac National Bank.

- Approved, November 19, 1997

Secretary

BankAmerica Corporation, San Francisco, California, BankAmerica Investment Corporation, Chicago, Illinois, and First Franklin Financial Companies, Inc., San Jose, California -- to acquire National Equity Corporation, Irvine, California, and engage in mortgage lending and servicing activities.

- Permitted, November 21, 1997

Kansas City

Citizens Bancshares Company, Chillicothe, Missouri -- to acquire Trenton Trust Company, Trenton, Missouri.

- Approved, November 17, 1997

November 16, 1997 to November 22, 1997

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

Atlanta

Citizens Effingham Bancshares, Inc., Springfield, Georgia -- to acquire Citizens Bank of Effingham.

- Approved, November 19, 1997

Atlanta

Colonial BancGroup, Inc., Montgomery, Alabama -- waiver of application to merge with ASB Bancshares, Inc., Ashville, Alabama, and acquire Ashville Savings Bank.

- Granted, November 19, 1997

Colonial BancGroup, Inc., Montgomery, Alabama -- waiver of application to merge with South Florida Banking Corporation, Bonita Springs, Florida, and acquire First National Bank of Florida.

- Granted, November 19, 1997

Atlanta

Covenant BancGroup, Inc., Leeds, Alabama -- to acquire Covenant Bank.

- Approved, November 19, 1997

Chicago

Fidelity Ban Corporation, Independence, Iowa -- to acquire Benton County Savings Bank, Norway, Iowa.

- Approved, November 19, 1997

Atlanta

First National Bancshares of Eunice, Inc., Eunice, Louisiana -- wiaver of commitment.

- Granted, November 20, 1997

Atlanta

First State Financial Corporation, Sarasota, Florida -- to acquire First State Bank.

- Approved, November 19, 1997

November 16, 1997 to November 22, 1997

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

Cleveland

F.N.B. Corporation, Hermitage, Pennsylvania -- to acquire West Coast Bank,
Sarasota, Florida.

- Approved, November 20, 1997

San Francisco

Heritage Financial Corporation, Olympia, Washington -- to acquire Heritage Savings
Bank.

- Approved, November 18, 1997

Chicago

Johnson International, Inc., Racine, Wisconsin -- to acquire Bank of Fort Atkinson,
Fort Atkinson, Wisconsin.

- Approved, November 20, 1997

Kansas City

Light Bancshares Corporation, Liberal, Kansas -- to acquire The Community Bank.

- Approved, November 21, 1997

Minneapolis

Matson Financial, Inc., Blomkest, Minnesota -- to acquire State Bank of Blomkest.

- Approved, November 20, 1997

Dallas

Nacogdoches Commercial Bancshares, Nacogdoches, Texas, and Nacogdoches
Bancshares of Delaware, Wilmington, Delaware -- waiver of application to acquire
Bank of East Texas, S.S.B., Lufkin, Texas.

- Granted, November 17, 1997

Minneapolis

Norwest Corporation, Minneapolis, Minnesota -- to engage in residential mortgage
lending activities through acquisition of Revelation Mortgage Company of America,
Washington, D.C., a joint venture with Revelation Mortgage Corporation.

- Permitted, November 17, 1997

November 16, 1997 to November 22, 1997

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

Minneapolis

Norwest Corporation, Minneapolis, Minnesota -- to engage in acting as an investment advisor through the acquisition of a limited partnership interest in Smith Asset Management Group, L.P., Dallas, Texas.

- Permitted, November 18, 1997

Kansas City

Panhandle Bancshares Corporation, Liberal, Kansas -- to acquire the Bank of Panhandle, Guymon, Oklahoma.

- Approved, November 21, 1997

Chicago

Verona Bancshares, Limited, Verona, Wisconsin -- to acquire Bank of Verona.

- Approved, November 20, 1997

San Francisco

VRB Bancorp, Rogue River, Oregon -- waiver of application in connection with acquisition by Valley of the Rogue Bank of Investors Banking Corporation.

- Granted, November 21, 1997

Dallas

WNB Bancshares, Inc., Odessa, Texas -- to acquire City National Bank, Austin, Texas.

- Approved, November 19, 1997

BANK MERGERS

Atlanta

Colonial Bank, Montgomery, Alabama -- to merge with Ashville Savings Bank, Ashville, Alabama.

- Approved, November 19, 1997

Atlanta

Colonial Bank, Montgomery, Alabama -- to merge with First Central Bank, St. Petersburg, Florida.

- Approved, November 19, 1997

November 16, 1997 to November 22, 1997

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

CAPITAL STOCK

Chicago

City State Bank, Ogden, Iowa -- redemption of shares.
- Approved, November 19, 1997

CHANGE IN BANK CONTROL

Atlanta

Habersham Bancorp, Cornelia, Georgia -- change in bank control.
- Permitted, November 21, 1997

San Francisco

Washington Commercial Bancorp, Redmond, Washington -- change in bank control.
- Permitted, November 19, 1997

COMPETITIVE FACTORS REPORTS

Chicago

Associated Bank Chicago, Chicago, Illinois -- report on competitive factors of the proposed merger with Associated Bank Gladstone-Norwood.
- Submitted, November 19, 1997

Chicago

Associated Bank Milwaukee, Milwaukee, Wisconsin -- report on competitive factors of the proposed merger with Associated Bank West Allis, West Allis, Wisconsin.
- Submitted, November 19, 1997

Chicago

Atlanta National Bank, Atlanta, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of liabilities of the McLean, Illinois, branch of Magna Bank, National Association, Brentwood, Missouri.
- Submitted, November 19, 1997

San Francisco

Bank of Tokyo-Mitsubishi Trust Company, New York, New York -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of Bank of Tokyo-Mitsubishi (Chicago), Chicago, Illinois.
- Submitted, November 18, 1997

November 16, 1997 to November 22, 1997

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

Dallas

Bank United, Houston, Texas -- report on competitive factors of the proposed acquisition of assets and assumption of liabilities of eighteen branches of Guardian Savings and Loan Association, Dallas, Texas.

- Submitted, November 18, 1997

Dallas

Boet Interim Bank, N.A., Nacogdoches, Texas -- report on competitive factors of the proposed merger with The Bank of East Texas, S.S.B., Lufkin, Texas.

- Submitted, November 21, 1997

Boston

Camden National Bank, Camden, Maine -- report on competitive factors of the proposed acquisition of the assets and assumption of the liabilities of four branches of KeyBank, National Association, Cleveland, Ohio.

- Submitted, November 20, 1997

Richmond

City National Bank of Charleston, Charleston, West Virginia -- report on competitive factors of the proposed merger with Peoples National Bank, Point Pleasant; First State Bank & Trust, N.A., Rainelle; Bank of Ripley, Ripley; The Home National Bank of Sutton, Sutton; Blue Ridge Bank, N.A., Martinsburg; Merchants National Bank, Montgomery; The First National Bank of Hinton, Hinton; Peoples State Bank, N.A., Clarksburg; and The Old National Bank of Huntington, Huntington, all in West Virginia.

- Submitted, November 18, 1997

Dallas

Commercial Bank of Texas, N.A., Nacogdoches, Texas -- report on competitive factors of the proposed merger with Boet Interim Bank, N.A.

- Submitted, November 21, 1997

St. Louis

Farmers State Bank, Risco, Missouri -- report on competitive factors of the proposed merger with First Sun Bank of America, Ellington, Missouri.

- Submitted, November 21, 1997

November 16, 1997 to November 22, 1997

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

St. Louis

First Federal Savings Bank of Leitchfield, Leitchfield, Kentucky -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Mayfield, Kentucky, branch of Republic Bank & Trust Company, Louisville, Kentucky.

- Submitted, November 20, 1997

St. Louis

First Kentucky Bank, Sturgis, Kentucky -- report on competitive factors of the proposed acquisition of the assets and assumption of the liabilities of the Mayfield, branch of First Federal Savings Bank of Leitchfield, Leitchfield, Kentucky.

- Submitted, November 20, 1997

Chicago

First National Bank of Brookfield, Brookfield, Illinois -- report on competitive factors of the proposed merger with Republic National Bank of Brookfield.

- Submitted, November 21, 1997

Chicago

Guaranty Bank, S.S.B., Milwaukee, Wisconsin -- report on competitive factors of the proposed acquisition of certain assets of the Winnetka, Illinois, branch of Beal Bank, S.S.B., Dallas, Texas.

- Submitted, November 21, 1997

Atlanta

Hancock Bank, Gulfport, Mississippi -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Gautier, branch of Union Planters Bank of Southern Mississippi, Hattiesburg, Mississippi

- Submitted, November 19, 1997

Chicago

Horicon State Bank, Horicon, Wisconsin -- report on competitive factors of the proposed acquisition of assets and assumption of liabilities of the Ripon and Appleton, branches of Citizens Bank, N.A., Shawano, Wisconsin.

- Submitted, November 21, 1997

November 16, 1997 to November 22, 1997

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

St. Louis

Mercantile Bank of Pike County, Bowling Green, Missouri -- report on competitive factors of the proposed acquisition of assets and assumption of liabilities of Mercantile Bank, N.A., Hartford, Illinois.

- Submitted, November 19, 1997

St. Louis

National City Bank of Indiana, Indianapolis, Indiana -- report on competitive factors of the proposed merger with The Madison Bank & Trust Company, Madison, Indiana.

- Submitted, November 19, 1997

Chicago

Peoples Bank & Trust, Pana, Illinois -- report on competitive factors of the proposed acquisition of assets and assumption of liabilities of the Pana Federal Savings and Loan Association

- Submitted, November 21, 1997

Dallas

Pilgrim Bank, Pittsburg, Texas -- report on competitive factors of the proposed purchase of certain assets and assumption of liabilities of a branch of First Federal Savings Bank of North Texas, Denton, Texas.

- Submitted, November 19, 1997

Atlanta

Regions Bank, Birmingham, Alabama -- report on competitive factors of the proposed merger with Regions Bank of Louisiana, Baton Rouge, Louisiana.

- Submitted, November 19, 1997

Chicago

State Bank of Paw Paw, Paw Paw, Illinois -- report on competitive factors of the proposed merger with Pinnacle Bancshares, Inc.

- Submitted, November 21, 1997

November 16, 1997 to November 22, 1997

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

St. Louis

Union Planters National Bank, Memphis, Tennessee -- report on competitive factors of the proposed merger with 31 subsidiary banks of Union Planters Corporation.
- Submitted, November 19, 1997

San Francisco

Valley National Bank of Cortez, Cortez, Colorado -- report on competitive factors of the proposed merger with Tri-State Bank, Denver, Colorado.
- Submitted, November 17, 1997

San Francisco

Valley of the Rogue Bank, Rogue River, Oregon -- report on competitive factors of the proposed merger with Colonial Banking Company, Grants Pass, Oregon.
- Submitted, November 18, 1997

Secretary

Victory Bank and Trust Company, Cordova, Tennessee -- report on competitive factors of the proposed merger with Deposit Guaranty National Bank, Jackson, Mississippi.
- Submitted, November 19, 1997

EXTENSIONS OF TIME

Richmond

BB&T Corporation, Winston-Salem, North Carolina -- extension to March 21, 1998, to acquire Virginia First Financial Corporation, Petersburg, Virginia, and Virginia First Savings Bank, F.S.B.
- Granted, November 19, 1997

Cleveland

Northwest Bancorp, MHC, Warren, Pennsylvania -- extension to February 18, 1998, to acquire Northwest Bancorp, Inc.
- Granted, November 17, 1997

November 16, 1997 to November 22, 1997

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

Cleveland

Northwest Bancorp, Warren, Pennsylvania -- extension to February 18, 1998, to acquire Northwest Savings Bank.

- Granted, November 17, 1997

Chicago

O.A.K. Financial Corporation, Bryon Center, Michigan -- extension to February 21, 1998, to acquire Caledonia Financial Corporation, Caledonia, Michigan, and State Bank of Caledonia.

- Granted, November 21, 1997

San Francisco

West Coast Bancorp, Tustin, California -- extensions to divest certain properties.

- Granted, November 20, 1997

RESERVE BANK SERVICES

Director RBOPS

Federal Reserve Bank of Richmond -- to offer commercial check image capture products at the Baltimore Branch.

- Approved, November 19, 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 11 Mill Street, Coolville, Ohio.

- Approved, November 10, 1997

BANK HOLDING COMPANIES

Chicago

Slavens Properties, Inc., Davenport, Iowa -- waiver of application to acquire River Cities Investment Company, Davenport, Iowa, and Northwest Bank Holding Company, and acquire Northwest Bank and Trust Company.

- Granted, November 13, 1997

COMPETITIVE FACTORS REPORTS

Cleveland

Farmers and Savings Bank, Loudenville, Ohio -- report on competitive factors of the proposed merger with First Knox National Bank, Mount Vernon, Ohio.

- Submitted, November 14, 1997

Cleveland

Fifth Third Bank of Northeastern Ohio, Cleveland, Ohio -- report on competitive factors of the proposed merger with Fifth Third Bank of Northwestern Ohio, N.A., Toledo, Ohio.

- Submitted, November 14, 1997

Cleveland

Trumbull Savings and Loan Company, Warren, Ohio -- report on competitive factors on the proposed merger with Trumbull Interim Savings Bank.

- Submitted, November 14, 1997

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week of November 22, 1997

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Merrill Merchants Bank, Bangor, Maine - application to establish a mobile branch*	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>
3(a)(1)	Brookline Bancorp, M.H.C. and Brookline Bancorp, Inc., both of Brookline, Massachusetts - application to become a mutual bank holding company and a bank holding company, respectively, through the acquisition of Brookline Savings Bank, Brookline, Massachusetts*	Fed Reg - 12/19/97 Newspaper - 12/19/97
3(a)(1)	Hoosac Financial Services, Inc., North Adams, Massachusetts - application to become a mutual holding company through the reorganization of North Adams Hoosac Savings Bank, North Adams, Massachusetts	Fed Reg - N/Avail Newspaper - 12/19/97

*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>
None					

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

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week of November 22, 1997

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Summit Bank, Hackensack, New Jersey branch offices at the following Pathmark supermarket locations: 1) 1250 Black Horse Pike, Pleasantville, New Jersey; 2) 2225 North Second Street, Milville, New Jersey; 3) 240 Route 10, East Hanover, New Jersey; 4) 895 Paulison Avenue, Clifton, New Jersey; and 5) 1930 Highway 88, Bricktown, New Jersey.*	12/19/97

* 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>
None		

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Credit Commercial De France S.A., Paris, France, to engage through CCF International Finance Corporation, New York, New York, in the following nonbanking activities: extending credit and servicing loans; activities related to extending credit; financial and investment advisory activities; agency transactional services; and investment transactions as principal.	N/Avail

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

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

Section V - Availability of CRA public evaluations

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

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

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

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

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

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

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

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

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

District 3
Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week of November 22, 1997

Section I - Applications subject to newspaper notice only

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

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

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 - Availability of CRA public evaluations

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

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

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

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

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

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

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

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

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

District 4
Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending November 22, 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)	Received notice from Premier Financial Bancorp, Inc., Georgetown, KY on November 14, 1997, of its intent to acquire Ohio River Bank, Ironton, OH.	Fed Reg - 12/15/97

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)(8)	Received notice from Fifth Third Bancorp, Cincinnati, OH on November 17, 1997, of its intent to acquire a 33 1/3% interest in General Electric/Fifth Third Partnership #1, L.P., a limited partnership which will engage in permissible leasing activities.	

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>
138510	The Fifth Third Bank of Northeastern Kentucky, Inc. 8100 Burlington Pike Florence, KY 41042	8/04/97	11/18/97	Outstanding

Section VI - CRA examinations scheduled for First Quarter of 1998

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

District 5
Federal Reserve Bank of Richmond

Applications and notifications filed during the week of November 22, 1997

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Northern Neck State Bank, Warsaw, Virginia, to acquire branches of Signet Bank, Richmond, Virginia, located in White Stone; Kilmarnock; Burgess; and Reedville, Virginia.*	12/10/97
18(c)	King George State Bank, King George, Virginia, to acquire the Colonial Beach, Virginia, branch of Signet Bank, Richmond, Virginia.*	12/10/97
Branch	Centura Bank, Rocky Mount, North Carolina, to establish a branch at 101 South Main Street, High Point, North Carolina.*	12/13/97
Branch	Community Bank of Tri-County, Waldorf, Maryland, to establish a branch at 20 Saint Patricks Drive, Waldorf, Maryland.*	12/20/97

*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>
None		

Section III - Applications subject to Federal Register notice only

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

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

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

Section V - Availability of CRA public evaluations

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

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

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

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

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

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
1476349	The Horizon Bank of Virginia P. O. Box 3700 Merrifield, Virginia 22116	9/8/97	11/21/97	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 22, 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)(1)	Hogan Investments, Inc., Forsyth, Georgia, along with Hogan Investments, Ltd., Forsyth, Georgia, and Laurens Bancshares, Inc., Dudley, Georgia, to become bank holding companies through acquisition of Bank of Dudley, Dudley, Georgia.*	Fed Reg 12/18/97
3(a)(3)	Community Bancshares of Mississippi, Inc., Forest, Mississippi, to acquire Community Bank, DeSoto County, Southhaven, Mississippi (in organization).*	Fed Reg 12/18/97

*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>
WAIVR	SouthTrust Corporation, Birmingham, Alabama, request for waiver of the application requirements of Section 4(c)(8) of the Bank Holding Company Act, to acquire First of America Bank - Florida, F.S.B., Tampa, Florida.	
COM	CBC Holding Company, Fitzgerald, Georgia, 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>
None					

Section VI - CRA examinations scheduled for

Quarter of

Institution

Location

None

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week of November 22, 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)	First of Waverly Corporation* Waverly, Iowa Schrage, Ltd. Plainfield, Iowa Farmers State Bank Plainfield, Iowa	Fed Reg - 12/5/97 Newspaper - 12/4/97
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 - 12/6/97
3(a)(1)	Koss-Winn Bancshares, Inc. Employee Stock Ownership Plan with 401(k) Provisions* Buffalo Center, Iowa Koss-Winn Bancshares, Inc. Buffalo Center, Iowa Farmers Trust and Savings Bank Buffalo Center, Iowa	Fed Reg - 12/12/97 Newspaper - 12/13/97
3(a)(3)	F & M Bancorporation, Inc.* Kaukauna, Wisconsin Sentry Bancorp, Inc. Edina, Minnesota Cannon Valley Bank Dundas, Minnesota	Fed Reg - 12/15/97 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)(5)	F & M Merger Corporation* Kaukauna, Wisconsin Sentry Bancorp, Inc. Edina, Minnesota Cannon Valley Bank Dundas, Minnesota	Fed Reg - 12/15/97 Newspaper - N/Avail
CIC	First Lacon Corp. Lacon, Illinois By Norman L. Nelson and Louise K. Kanive	Fed Reg - 12/9/97 Newspaper - 11/28/97
3(a)(3)	F & M Bancorporation, Inc.* Kaukauna, Wisconsin Bank of South Wayne South Wayne, Wisconsin	Fed Reg - 12/18/97 Newspaper - 12/15/97
3(a)(3)	FBOP Corporation* Oak Park, Illinois P.N.B. Financial Corporation Chicago, Illinois Park National Bank and Trust of Chicago Chicago, Illinois	Fed Reg - 12/5/97 Newspaper - 12/10/97

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>
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>
551548	M&I Central Bank & Trust 101 W. 4th Street P.O. Box 650 Marshfield, WI 54449 (715) 387-1134	7/28/97	11/19/97	Satisfactory	Large
40145	Chemical Bank-Bay Area 213 Center Avenue P.O. Box 69 Bay City, MI 48707 (517) 895-8521	8/4/97	11/19/97	Satisfactory	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>
1000445	M&I Bank of Racine 441 Main Street P.O. Box 757 Racine, WI 53401 (414) 638-6200	8/4/97	11/20/97	Satisfactory	Large

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 22, 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>
CIC	Notice involving Forrest City Financial Corporation, Forrest City, Arkansas, by John R. Stipe	N/Avail
3(a)(3)	Notice by Mississippi Valley Bancshares, Inc., St. Louis, Missouri, to acquire Southwest Bank, Belleville, Illinois, a proposed <i>de novo</i> bank.*	Fed Reg - 12/23/97
3(a)(1)	Notice by Rockhold BanCorp, Inc., Platte City, Missouri, to acquire Bank of Kirksville, Kirksville, Missouri.*	Newspaper - 12/10/97

* 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>
4(j)(5)(B)	Notice by Concord EFS, Inc., Memphis, Tennessee, to acquire Pay Systems of America, Inc., Nashville, Tennessee.	

Section V - Availability of CRA public evaluations

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

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

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

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

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

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

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

Section VI - CRA examinations scheduled for Quarter of

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week of November 22, 1997

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Member	Glacier Bank, Kalispell, Montana, a <i>de novo</i> bank, for prior approval to become a member of the Federal Reserve System.*	N/Avail

*Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Eastwood Financial Corporation Employees' Profit Sharing and Stock Ownership Plan, Rochester, Minnesota, for prior approval to become a bank holding company through the acquisition of 30% of the voting shares of Eastwood Financial Corporation, Rochester, Minnesota.*	Fed Reg 12/18/97
3(a)(3)	Glacier Bancorp, Inc., Kalispell, Montana, for prior approval to acquire 100% of the voting shares of Glacier Bank, Kalispell, Montana, a <i>de novo</i> bank.*	N/Avail

*Subject to the provisions of the Community Reinvestment Act

Section III - Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	American State Bank Holding Company, Inc., Williston, North Dakota, for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of American State Bank and Trust Company of Williston, Williston, North Dakota.	

Section V - Availability of CRA public evaluations

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

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

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

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

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

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

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

Section VI - CRA examinations scheduled for

Quarter of

Institution

Location

None

District 10
Federal Reserve Bank of Kansas City

Applications and notifications filed during the week of November 22, 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>
CIC	Fred C. and Kellie P. Harlan, Okmulgee, Oklahoma, for prior approval to acquire voting shares of First Okmulgee Corporation, Okmulgee, Oklahoma, and thereby indirectly acquire First National Bank & Trust Company, Okmulgee, Oklahoma.	Newspaper - N/Avail Fed Reg - N/Avail
CIC	L & W Holding Company, Oklahoma City, Oklahoma, a Qualified Family Partnership; to acquire voting shares of First Fidelity Bancorporation, Oklahoma City, Oklahoma, and thereby indirectly acquire First Fidelity Bank, N.A., Oklahoma City, Oklahoma.	Newspaper - N/Avail Fed Reg - 12/8/97
CIC	Wallace Company, Limited Partnership, Cheyenne, Wyoming, for prior approval to acquire voting shares of Farmers State Bankshares, Inc., Cheyenne, Wyoming; and thereby indirectly acquire Wyoming Bank & Trust, Cheyenne, Wyoming.	Newspaper - 12/9/97 Fed Reg - 12/10/97

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	Exchange Bank & Trust Company, Perry, Oklahoma, for prior approval to become a member of the Federal Reserve System.	
Member	Bank of Wyandotte, Wyandotte, Oklahoma, for prior approval to become a member of the Federal Reserve System.	
Member	First State Bank, Picher, Oklahoma, for prior approval to become a member of the Federal Reserve System.	

Section V - Availability of CRA public evaluations

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

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

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

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

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>
172457	Citizens Bank of Edmond 1 E. 1st Street Edmond, Oklahoma 73034-3805	08/18/97	11/19/97	Satisfactory
293558	Heritage Bank of St. Joseph 1701 S. Belt Highway St. Joseph, Missouri 64507-2235	09/08/97	11/20/97	Satisfactory

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 22, 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>
CIC	Michael S. Helfer, Washington, D.C., only notificant, to acquire an interest in First Community Bancshares, Inc., Houston, Texas	N/Avail
3(a)(5)	American State Financial Corporation, Lubbock, TX, and American State Financial Corporation Delaware, Wilmington, DE, to acquire Security Shares, Inc., Abilene, TX, and Security State Bank, Abilene, TX	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>
491569	Texas Bank 102 North Main Street P.O. Box 760 Weatherford, TX 76086	7/1/97	11/17/97	Satisfactory	Large

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

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week of November 22, 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)(5)	InterWest Bancorp, Inc., Oak Harbor, Washington, to merge with Puget Sound Bancorp, Inc., Port Orchard, Washington. *	Newspaper - 12/7/97 Fed Reg - 12/15/97
3(a)(3)	Eggemeyer Advisory Corp., Castle Creek, L.L.C., and Castle Creek Capital Partners Fund-I, L.P., all of San Diego, California, to acquire up to 24.9 percent of Regency Bancorp, Fresno, California.*	Newspaper - 12/11/97 Fed Reg - 12/15/97

* 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)	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 - 12/9/97
4(c)(8)	Eggemeyer Advisory Corp., Castle Creek, L.L.C., and Castle Creek Capital Partners Fund-I, L.P., all of San Diego, California, to engage in certain nonbanking activities through the acquisition of Regency Investment Advisors, Inc., Fresno, California.	Fed Reg - 12/15/97

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
S/R	Southern California Bank, Anaheim, California, to distribute approximately \$15 million from retained earnings to Western Bancorp, Laguna Niguel, California.	

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

Institution

Location

None
