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# Federal Reserve Release

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

*No. 25*

*Week Ending June 20, 1998*

### **Testimony And Statements**

Merger wave affecting industries in the American economy -- statement by Chairman Greenspan before the House Committee on the Judiciary, June 16, 1998.

- Published, June 16, 1998

Modernization of the U.S. financial system -- statement by Chairman Greenspan before the Senate Committee on Banking, Housing, and Urban Affairs, June 17, 1998.

- Published, June 17, 1998

### **Bank Holding Companies**

NationsBank Corporation, Charlotte, North Carolina, and BankAmerica Corporation, San Francisco, California -- public meeting to be held on Thursday, July 9, 1998, at 9:00 a.m. PDT, at the Federal Reserve Bank of San Francisco, 101 Market Street, San Francisco, California.

- Announced, June 19, 1998

Travelers Group Inc., New York, New York, and Citicorp -- public meeting to be held on Thursday, June 25, and Friday, June 26, 1998, at 8:00 a.m. EDT, at the Federal Reserve Bank of New York, 33 Liberty Street, New York, New York.

- Announced, June 18, 1998

### **Regulations And Policies**

Community development investments by banking organizations -- annual updated directory.

- Announced, June 18, 1998

Federal Reserve Board sponsorship of a statistical study of household finances to provide policymakers with information on the economic condition of a broad array of American families.

- Announced, June 15, 1998

Payments system -- policy statement on risks in privately operated multilateral settlement systems (Docket R-0987).

- Approved, June 19, 1998

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

**Bank Branches, Domestic**

Richmond

Bank of McKenney, McKenney, Virginia -- to establish a branch at 20815 Chesterfield Plaza, Ettrick, Virginia.  
- Approved, June 15, 1998

New York

Chase Manhattan Bank, New York, New York -- to establish a branch at 500 Plum Street, Syracuse, New York.  
- Approved, June 17, 1998

**Bank Holding Companies**

Boston

Cambridge Financial Group, Inc., Cambridge, Massachusetts -- to become a mutual bank holding company through reorganization of Cambridge Savings Bank.  
- Approved, June 19, 1998

St. Louis

Central Banccompany, Inc., Jefferson City, Missouri -- to acquire Higginsville Bancshares, Inc., Higginsville, Missouri, and First State Bank of Higginsville/Odessa, Higginsville.  
- Approved, June 17, 1998

Philadelphia

Dauphin Bancorp, Inc., Harrisburg, Pennsylvania -- to purchase stock in The First National Bank of Liverpool, Liverpool, Pennsylvania.  
- Approved, June 16, 1998

St. Louis

Diamond Bancorp, Inc., Washington, Missouri -- to acquire additional shares of Cardinal Bancorp II, Inc., St. Louis, Missouri.  
- Approved, June 17, 1998

**Bank Holding Companies**

Cleveland

Exchange Bancshares, Inc., Luckey, Ohio -- to acquire shares of Towne Bank, Perrysburg, Ohio.  
- Approved, June 18, 1998

Minneapolis

First National Bank at St. James ESOP, St. James, Minnesota -- to increase its ownership interest in First National Agency at St. James.  
- Approved, June 16, 1998

Atlanta

First Telebank Corporation, Boca Raton, Florida -- to acquire Boca Raton First National Bank.  
- Approved, June 15, 1998

Cleveland

FirstMerit Corporation, Akron, Ohio -- to acquire Security First Corp., Mayfield Heights, Ohio.  
- Approved, June 17, 1998

Atlanta

Florida Banks, Inc., Jacksonville, Florida -- to acquire First National Bank of Tampa, Tampa, Florida.  
- Approved, June 15, 1998

Dallas

FVNB Corp., Victoria, Texas -- to acquire First Victoria National Bank.  
- Approved, June 19, 1998

Kansas City

Gold Banc Corporation, Inc., Leawood, Kansas -- to acquire Farmers State Bancshares of Sabetha, Inc., Sabetha, Kansas, and Farmers State Bank.  
- Approved, June 18, 1998

**Bank Holding Companies**

St. Louis

Great Southern Bancorp, Inc., Springfield, Missouri -- to offer discount securities brokerage services and related investment advisory services through Great Southern Capital Management, Inc., Springfield, Missouri.  
- Permitted, June 15, 1998

St. Louis

Great Southern Bancorp, Inc., Springfield, Missouri -- to become a bank holding company as a result of the conversion of Great Southern Bank, FSB, Springfield, Missouri, to a state-chartered bank.  
- Approved, June 15, 1998

New York

K&Z Company LLC, Brooklyn, New York -- to acquire shares of The Upstate National Bank, Lisbon, New York.  
- Approved, June 15, 1998

Dallas

Krum Holdings, L.L.C., Krum, Texas, and Porter Holdings, Ltd. -- to acquire Farmers and Merchants State Bank.  
- Approved, June 19, 1998

Kansas City

Merchants Holding Company, Winona, Minnesota -- to increase its ownership of BRAD, Inc., Black River Falls, Wisconsin.  
- Approved, June 17, 1998

Kansas City

Orchard Valley Financial Corporation, Englewood, Colorado -- to retain shares of MegaBank Financial Corporation and MegaBank and engage in the operation of a savings association.  
- Permitted, June 18, 1998

St. Louis

Peoples Bancshares, Inc., Sardis, Tennessee -- to engage in leasing activities.  
- Returned, June 16, 1998

**Bank Holding Companies**

Chicago

Ploetz Investments Limited Partnership, Prairie du Sac, Wisconsin -- to acquire shares of Bank of Prairie du Sac.  
- Approved, June 12, 1998 (AC)

Director, BS&R

Popular, Inc., San Juan, Puerto Rico -- determination that Popular, Inc., and Popular Securities, Inc., had established acceptable policies and procedures in conformance with the Board's requirements, and that Popular Securities, Inc., may underwrite and deal in equity securities abroad.  
- Granted, June 16, 1998

Atlanta

Republic Bancshares, Inc., St. Petersburg, Florida -- to acquire Republic Bank, F.S.B., and engage in operating a savings association.  
- Approved, June 15, 1998

Boston

Salisbury Bancorp, Inc., Lakeville, Connecticut -- to acquire Salisbury Bank and Trust Company, Lakeville, Connecticut.  
- Approved, June 18, 1998

Director, BS&R

Slades Ferry Bancorp, Somerset, Maine -- transfer agent registration.  
- Approved, June 18, 1998

Dallas

Sterling Bancshares, Inc., Houston, Texas -- to acquire CMCR Holdings, Inc., Wilmington, Delaware.  
- Approved, June 19, 1998

Atlanta

Summit Bank Corporation, Atlanta, Georgia -- request for waiver of application to acquire California Security Bank, San Jose, California.  
- Granted, June 19, 1998

**Bank Holding Companies**

Chicago

Town Bankshares, Ltd., Delafield, Wisconsin -- to acquire Delafield State Bank.  
- Approved, June 19, 1998

Dallas

WTSB Bancorp, Inc., Snyder, Texas -- to acquire WTSB Delaware Bancorp, Inc.,  
Dover, Delaware, and West Texas State Bank, Snyder, Texas.  
- Approved, June 15, 1998

**Bank Mergers**

Cleveland

Exchange Bank, Luckey, Ohio -- to merge with Towne Bank, Perrysburg, Ohio, and  
establish branches.  
- Approved, June 18, 1998

**Banks, State Member**

St. Louis

Arkansas Bank & Trust Company, Hot Springs, Arkansas -- payment of a dividend.  
- Approved, June 17, 1998

St. Louis

Benton State Bank, Benton, Arkansas -- payment of a dividend.  
- Approved, June 19, 1998

St. Louis

Citizens First Bank, Fordyce, Arkansas -- payment of a dividend.  
- Approved, June 19, 1998

Kansas City

First Security Bank, Newcastle, Wyoming -- to declare a dividend.  
- Approved, June 18, 1998

Director, BS&R

Fleet Bank of Maine, Portland, Maine -- registration as transfer agent.  
- Withdrawn, June 18, 1998

**Banks, State Member**

Director, BS&R

Fleet Bank of New Hampshire, Manchester, New Hampshire -- registration as transfer agent.

- Withdrawn, June 18, 1998

Kansas City

Mercantile Bank, Kansas City, Missouri -- to declare a dividend.

- Approved, June 18, 1998

St. Louis

Security Bank, Harrison, Arkansas -- payment of a dividend.

- Approved, June 19, 1998

Director, BS&R

Shore Bank, Onley, Virginia -- transfer agent registration.

- Approved, June 18, 1998

**Change In Bank Control**

Minneapolis

Bosshard Banco, Ltd., La Crosse, Wisconsin -- change in bank control.

- Permitted, June 16, 1998

Minneapolis

BRAD, Inc., Black River Falls, Wisconsin -- change in bank control.

- Permitted, June 17, 1998

Atlanta

DBT Holding Company, Vidalia, Georgia -- change in bank control.

- Permitted, June 19, 1998

**Competitive Factors Reports**

Chicago

American Trust Federal Savings Bank, Peru, Indiana -- report on competitive factors of the proposed acquisition of the Bunker Hill, Indiana, branch of First of America Bank, N.A., Kalamazoo, Michigan.

- Submitted, June 16, 1998



### **Competitive Factors Reports**

#### St. Louis

Citizens Bank of Jasper, Jasper, Indiana -- report on competitive factors of the proposed merger with TCB Bank, Tell City, Indiana.  
- Submitted, June 15, 1998

#### Dallas

Citizens National Bank of Texas, Houston, Texas -- report on competitive factors of the proposed merger with Citizens Bank, National Association.  
- Submitted, June 18, 1998

#### Boston

Compass Bank for Savings, New Bedford, Massachusetts -- report on competitive factors of the proposed merger with Sandwich Co-operative Bank, Sandwich, Massachusetts.  
- Submitted, June 18, 1998

#### Philadelphia

Federal Savings Bank, Wyomissing, Pennsylvania -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of 95 offices of First Union National Bank, Charlotte, North Carolina.  
- Submitted, June 15, 1998

#### Chicago

First National Bank of Morton Grove, Morton Grove, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Morton Grove branch of Republic Bank of Chicago, Chicago, Illinois.  
- Submitted, June 16, 1998

#### Richmond

NationsBank, National Association, Charlotte, North Carolina -- report on competitive factors of the proposed merger with Barnett Bank, National Association, Jacksonville, Florida, and Community Bank of the Islands, Sanibel, Florida.  
- Submitted, June 15, 1998

**Competitive Factors Reports**

Kansas City

Peoples National Bank of Clay Center, Clay Center, Kansas -- report on competitive factors of the proposed merger with Tri-County National Bank, Washington, Kansas.  
- Submitted, June 18, 1998

San Francisco

Scripps Bank, La Jolla, California -- report on competitive factors of the proposed merger with Pacific Commerce Bank, Chula Vista, California.  
- Submitted, June 10, 1998 (AC)

**Extensions Of Time**

Richmond

Bank of Gassaway, Gassaway, West Virginia -- extension to June 2, 1999, to establish a branch at 2190 Sutton Lane, Sutton, West Virginia.  
- Granted, June 17, 1998

St. Louis

Concord EFS, Inc., Memphis, Tennessee -- extension to July 2, 1998, to acquire Digital Merchant Systems, Inc., et. al., Northfield, Illinois, and engage in credit card and debit card data processing activities.  
- Granted, June 15, 1998

Kansas City

Cortez Investment Co., Cortez, Colorado -- extension to October 14, 1998, to acquire The Citizens State Bank of Cortez.  
- Granted, June 19, 1998

Kansas City

Davis Bancorporation, Inc., Davis, Oklahoma -- extension to March 24, 1999, to acquire FBC Financial Corporation, Claremore, Oklahoma.  
- Granted, June 19, 1998

Cleveland

Fifth Third Bank of Southern Ohio, Hillsboro, Ohio, and Fifth Third Bank, Cincinnati, Ohio -- extension to October 23, 1998, to acquire branches of Fifth Third Bank of Western Ohio, Dayton, Ohio, and establish branches.  
- Granted, June 16, 1998

**Extensions Of Time**

Cleveland

Fifth Third Bank of Western Ohio, Dayton, Ohio -- extension to October 23, 1998, to merge with Citizens Federal Savings Bank, FSB, Dayton, and establish branches.  
- Granted, June 16, 1998

Kansas City

First Centralia Bancshares, Inc., Centralia, Kansas -- extension to March 24, 1999, to acquire FBC Financial Corporation, Claremore, Oklahoma.  
- Granted, June 19, 1998

Atlanta

First Citizens Bancorp, Inc., Monroeville, Alabama -- extension of time to September 17, 1998, to effect a change in bank control.  
- Granted, June 17, 1998

Minneapolis

Glacier Bancorp, Inc., Kalispell, Montana -- 90-day extension to acquire HUB Financial Corporation, Helena, Montana.  
- Granted, June 19, 1998

Atlanta

Landmark Bancorp, Inc., Margate, Florida -- extension to September 24, 1998, to acquire Sunniland Bank, Fort Lauderdale, Florida.  
- Granted, June 15, 1998

Kansas City

Morrill and Janes Bancshares, Inc., Hiawatha, Kansas -- extension to March 24, 1999, to acquire FBC Financial Corporation, Claremore, Oklahoma.  
- Granted, June 19, 1998

Kansas City

Morrill Bancshares, Sabetha, Kansas -- extension to March 24, 1999, to acquire FBC Financial Corporation, Claremore, Oklahoma.  
- Granted, June 19, 1998

### **Extensions Of Time**

#### Kansas City

Onaga Bancshares, Inc., Onaga, Kansas -- extension to March 24, 1999, to acquire FBC Financial Corporation, Claremore, Oklahoma.  
- Granted, June 19, 1998

### **International Operations**

#### Director, BS&R

State Street Bank and Trust Company, Boston, Massachusetts -- waiver of the 45-day prior notification period to make an additional investment in State Street GmbH, Munich, Germany.  
- Granted, June 17, 1998

#### Director, BS&R

State Street Bank International, New York -- to transfer its home office to Los Angeles, California, from New York City.  
- Approved, June 19, 1998

### **Membership**

#### Chicago

Bank Altoona, Altoona, Iowa -- to become a member of the Federal Reserve System.  
- Approved, June 17, 1998

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, June 20, 1998

### Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Danvers Bancorp, Inc., Danvers, Massachusetts – application to form a mutual bank holding company through the acquisition of 100% of Danvers Savings Bank, Danvers, Massachusetts.*	Newspaper – N/Avail Fed Reg – 07/16/1998
3(a)(3)/3(a)(5)/ 4(c)(8)	UST Corp., Boston, Massachusetts – application for the acquisition of Affiliated Community Bancorp, Inc., Waltham, Massachusetts.*	Newspaper-07/19/1998 Fed Reg – 07/17/1998

\* 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**

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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:

- O = Outstanding**
- S = Satisfactory**
- NI = Needs to improve**
- SN = Substantial noncompliance**

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

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

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

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

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# District 2

## Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, June 20, 1998

### Section I – Applications subject to newspaper notice only

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

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

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

### Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	
None		

**Section V – Availability of CRA public evaluations**

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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:

- O = Outstanding**
- S = Satisfactory**
- NI = Needs to improve**
- SN = Substantial noncompliance**

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

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

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

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

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## District 3

### Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, June 20, 1998

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	East Penn Bank, Emmaus, PA to establish a branch office at 951 State Street, Merztown, Longswamp Township, PA	7/15/1998

#### 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	First Community Financial Corporation, Mifflintown, PA, filed by Jeanette M. Doty and Jane Ferrier, The Jeanette Metherell Doty Trust, to retain 15.88 percent of the voting stock	Newspaper - N/Avail Fed Reg - 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>
None	

**Section V – Availability of CRA public evaluations**

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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:

- O = Outstanding**
- S = Satisfactory**
- NI = Needs to improve**
- SN = Substantial noncompliance**

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

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

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

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

## District 4

### Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, June 20, 1998

#### Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Received application from Citizens Bancshares, Inc., Salineville, OH on June 19, 1998, to acquire Mid Am, Inc., Bowling Green, OH and its bank subsidiaries.	Newspaper – 7/20/1998

#### 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)	Received Section 4(c)(8) notification from Citizens Bancshares, Inc., Salineville, OH on June 19, 1998, of its intent to acquire the non-bank subsidiaries of Mid Am, Inc., Bowling Green, OH.	Not Yet Known

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

<i>Type</i>	<i>Application</i>
3(a)(1)	Received notice from Sherwood Banc Corporation, Sherwood, OH None on June 19, 1998, of its intent to acquire The Sherwood State Bank, Sherwood, OH pursuant to Section 3(a)(1) of the Bank Holding Company Act.

#### Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
853112	The Heartland Bank 939 E. Johnstown Road Gahanna, OH 43220	4/13/98	6/22/98	S		X

**Section VI – CRA examinations scheduled for Third Quarter of 1998**

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

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

## District 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, June 20, 1998

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Member	Potomac Bank of Virginia, Vienna, Virginia, in organization, for membership in the Federal Reserve System.*	7/1/1998
Branch	Potomac Bank of Virginia, Vienna, Virginia, in organization, to operate a mobile branch to pick up non-cash deposits from business customers at general locations throughout the Northern Virginia area.*	7/1/1998
Branch	First Virginia Bank of Tidewater, Norfolk, Virginia, to establish a branch inside Greenbrier Mall at 1401 Greenbrier Parkway, Chesapeake, Virginia.*	7/10/1998
Branch	County Bank of Chesterfield, Midlothian, Virginia, to establish a branch at 906 Branchway Road, Richmond, Virginia.*	7/17/1998

\* Subject to provisions of the Community Reinvestment Act.

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

<i>Type</i>	<i>Application</i>	<i>Ending date of Comment period</i>
3(a)(3)	One Valley Bancorp, Inc., Charleston, West Virginia, to acquire Summit Bankshares, Inc., Raphine, Virginia.*	Fed Reg – 7/16/1998 Newspaper – 7/17/1998

\* Subject to provisions of the Community Reinvestment Act.

#### Section III – Applications subject to Federal Register notice only

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

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

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*Type*                      *Application*

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None

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#### Section V – Availability of CRA public evaluations

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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:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
2506177	The Bank of Belton 711 Anderson Street Belton, South Carolina 29627	4/6/1998	6/18/1998	S		X
1156883	Blue Ridge Bank 125 North Main Street Sparta, North Carolina 28675	4/6/1998	6/19/1998	S		X

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**Section VI – CRA examinations scheduled for** \_\_\_\_\_ **Quarter of**

*Institution*

*Location*

None



## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, June 20, 1998

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Admiralty Bank, Palm Beach Gardens, Florida, to establish a branch located at 1401 North Federal Highway, Boca Raton, Florida.	07/16/1998
Branch	Provident Bank, Sarasota, Florida, to establish a branch located at Parcel C of Palmer Crossing Shopping Center, located at the southeast corner of Clark Road and Honore Avenue, Sarasota, Florida.	07/10/1998

#### 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 Banc Corporation, Panama City Beach, Florida (formerly known as Emerald Coast Bancorp), to merge with Warrior Capital Corporation, Birmingham, AL, and thereby directly acquire Warrior Savings Bank, Warrior, Alabama.	N/Avail
3(a)(5)	The Banc Corporation, Panama City Beach, Florida (formerly known as Emerald Coast Bancorp), to merge with Commercial Bancshares of Roanoke, Inc., and thereby directly acquire Commercial Bank, both of Roanoke, Alabama.	N/Avail
3(a)(5)	The Banc Corporation, Panama City Beach, Florida (formerly known as Emerald Coast Bancorp), to merge with First Citizens Bancorp, Inc., and thereby directly acquire First Citizens Bank of Monroe County, both of Monroeville, Alabama.	N/Avail
3(a)(5)	The Banc Corporation, Panama City Beach, Florida (formerly known as Emerald Coast Bancorp), to merge with City National Corporation, and thereby directly acquire City National Bank of Sylacauga, both of Sylacauga, Alabama.	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)	SunTrust Banks, Inc., Atlanta, Georgia, along with SunTrust Banks of Florida, Inc., Orlando, Florida, to merge with Citizens Bancorporation, Inc., Marianna, Florida, and thereby directly acquire Citizens Bank of Marianna, Marianna, Florida, and Gadsden State Bank, Chattahoochee, Florida.	N/Avail
3(a)(1)	Banco Espirito Santo e Comercial de Lisboa, S.A., Lisbon, Republic of Portugal, along with E.S. Control Holding S.A., Luxembourg; E.S. International Holding S.A., Luxembourg; Espirito Santo Financial Group S.A., Luxembourg; Espirito Santo Financial (Portugal) Sociedade Gestora de Participacoes Sociais, S.A., Lisbon, Republic of Portugal; and BESPARGestora De Participacoes Sociais, S.A., Lisbon, Republic of Portugal; to become bank holding companies by acquiring Espirito Santo Bank of Florida, Miami, Florida.	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>	
3(a)(1)	Alliance Bancshares, Inc., Orlando, Florida, notice to become a bank holding company by acquiring Alliance Bank, Orlando, Florida.	

## Section V – Availability of CRA public evaluations

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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:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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## Section VI- CRA examinations scheduled for Quarter of

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

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## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, June 20, 1998

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	F & M Bank-Central Stevens Point, Wisconsin 1600 Academy Drive Stevens Point, Wisconsin	Newspaper – 7/15/1998
Branch	Old Kent Bank Grand Rapids, Michigan 20422 Mack Avenue Grosse Pointe Woods, Michigan 5080 Corunna Road Flint, Michigan	Newspaper – 7/5/1998

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)	Fort Madison Financial Company* Fort Madison, Iowa Bank of Dallas City Dallas City, Illinois	Fed Reg – 7/10/1998 Newspaper – N/Avail
3(a)(3)	First American Bankshares, Inc.* Fort Atkinson, Wisconsin Jefferson County Bancorp., Inc. Jefferson, Wisconsin Jefferson County Bank Jefferson, Wisconsin	Fed Reg – 7/16/1998 Newspaper – 7/12/1998

**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)	Premier Financial Corp* Dubuque, Iowa Premier Bank Dubuque, Iowa	Fed Reg – 7/20/98 Newspaper – N/Avial

\* Subject to the provisions of the Community Reinvestment Act  
Fed Reg - Federal Register Comment Period Ending Date  
Newspaper - Newspaper Comment Period Ending Date  
N/Avail - Not Available (Not yet available; 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>
4(c)(8)	Heartland Financial USA, Inc. Dubuque, Iowa To acquire Arrow Motors, Inc., a Wisconsin Corporation d/b/a/ Lease Associates Group, which engages in vehecle leasing activities.	Fed Reg – N/Avail

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

<i>Type</i>	<i>Application</i>
None	

**Section V – Availability of CRA public evaluations**

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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:

- O = Outstanding**
- S = Satisfactory**
- NI = Needs to improve**
- SN = Substantial noncompliance**

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
913940	Liberty Bank 815 N. Water Street P.O.Box 1268 Milwaukee, Wisconsin 53201 (414) 223-8400	2/13/1998	6/17/1998	S	X	

**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 ending Saturday, June 20, 1998

#### Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice involving Republic Bancorp, Inc., Louisville, Kentucky, by the Teebank Family Limited Partnership (Steven E. Trager, Arthur S. Trager, Bernard M. Trager, and Sheldon G. Gilman as voting committee members).	Newspaper – 7/12/1998
CIC	Notice involving Central Bancompany, Inc., Jefferson City, Missouri, by Sam Bryan Cook and Robert Robuck, as trustees of the Central Bancompany Trust.	Newspaper – N/Avail Fed Reg – 7/10/1998
CIC	Notice involving Maries County Bancorp, Inc., Vienna, Missouri, by The Henderson Family Limited Partnership.	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(3)	Notice by Carlinville National Bank Shares, Inc., Carlinville, Illinois, to acquire Shipman Bancorp, Inc., Shipman, Illinois (previously reported during the week ending June 13, 1998).*	Fed Reg – 7/10/1998
3(a)(5)	Notice by National City Bancshares, Inc., Evansville, Indiana, to acquire Trigg Bancorp, Inc., Cadiz, Kentucky.*	Newspaper – N/Avail Fed Reg – 7/13/1998
3(a)(5)	Notice by National City Bancshares, Inc., Evansville, Indiana, to acquire Community First Financial, Inc., Maysville, Kentucky.*	Newspaper – N/Avail Fed Reg – 7/13/1998
3(a)(5)	Notice by National City Bancshares, Inc., Evansville, Indiana, to acquire Hoosier Hills Financial Corporation, Osgood, Indiana.*	Newspaper – N/Avail Fed Reg – 7/17/1998

\* 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>	
SMBOTH	Notice by Arkansas Bank & Trust Company, Hot Springs, Arkansas, to make a dividend payment.	Not applicable
SMBOTH	Notice by The Benton State Bank, Benton, Arkansas, to make a dividend payment.	Not applicable
SMBOTH	Notice by Citizens First Bank, Fordyce, Arkansas, to make a dividend payment.	Not applicable
SMBOTH	Notice by Security Bank, Harrison, Arkansas, to make a dividend payment.	Not applicable
SMBOTH	Notice by Citizens First Bank, Arkadelphia, Arkansas, to make a dividend payment.	Not applicable



## Section V – Availability of CRA public evaluations

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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:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, June 20, 1998

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Citizens Bank of Butte, Butte, Montana, to establish a branch in Butte, Montana.*	7/5/1998

\* 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)	Community Bank Minnesota Employee Stock Ownership Plan, Owatonna, Minnesota, for prior approval to become a bank holding company through the acquisition of 29.70 % of the voting shares of Owatonna Bancshares, Inc., Owatonna, Minnesota.*	Fed Reg - 7/19/1998

\* 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**

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<i>Type</i>	<i>Application</i>
None	

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**Section V – Availability of CRA public evaluations**

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

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## District 10

### Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, June 20, 1998

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18c / Branch	WestStar Bank, Bartlesville, Oklahoma, for prior approval to purchase the assets and assume the liabilities of the Nowata, Oklahoma, branch of Superior Federal Bank, F.S.B., Fort Smith, Arkansas.	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)	AmCorp Financial, Inc., Ardmore, Oklahoma, for prior approval to acquire 100 percent of the voting shares of First State Bank, Morton, Texas. In addition the bank's main office will be relocated to Keller, Texas, and the bank will be renamed American Bank, Keller, Texas.	Newspaper – 07/09/1998 Fed Reg – 06/29/1998
CIC	Donald Ray Clark and Kitty Drline Clark, both of Anadarko, Oklahoma, to acquire voting shares of First State Bank, Anadarko, Oklahoma.	Newspaper – 06/26/1998 Fed Reg – 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>
Membership	Bank of Durango, Durango, Colorado, for membership in the Federal Reserve System.

**Section V – Availability of CRA public evaluations**

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

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

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

- O = Outstanding**
- S = Satisfactory**
- NI = Needs to improve**
- SN = Substantial noncompliance**

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
182652	First Bank of Fairland 32 W. Conner Fairland, Oklahoma 74343	03/23/1998	06/18/1998	S		X

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

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

# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, June 20, 1998

### Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	MetroCorp Bancshares, Inc., Houston, TX, to acquire MetroCorp-Delaware, Inc., Wilmington, DE, and MetroBank, N.A., Houston, TX*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1)	MetroCorp–Delaware, Inc., Wilmington, DE, to acquire MetroBank, N.A., Houston, TX*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	A.N.B. Holding Company, Ltd., The, Terrell, TX, ANB Corporation, The, Terrell, TX, and ANB Delaware Corporation, Terrell, TX, to acquire Bank of Van Zandt, Canton, TX* (Previously reported the week of June 13, 1998)	Fed Reg – 07/13/1998 Newspaper – 07/11/1998
3(a)(3)	Independent Bankshares, Inc., Abilene, TX, to acquire Azle Bancorp, Azle, TX, Azle Holdings, Inc., Azle, TX, and Azle State Bank, Azle, TX*	Fed Reg – 07/19/1998 Newspaper – N/Avail
3(a)(3)	McLaughlin Bancshares, Inc., Ralls, TX, to acquire First Petersburg Bancshares, Inc., Petersburg, TX, and First State Bank, Petersburg, TX*	Fed Reg – 07/19/1998 Newspaper – N/Avail
CIC	Julia Dobbins, Fort Worth, TX, et al, to acquire an interest in Mercedes Bancorp, Inc., Mercedes, TX	Fed Reg – 07/06/1998 Newspaper – 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>
None	

**Section V – Availability of CRA public evaluations**

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

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## District 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, June 20, 1998

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The Bank of Casa Grande Valley, Casa Grande, Arizona, to establish a branch office at 44870 W. Hathaway Road, Suite O, Maricopa, Arizona.*	Newspaper - 7/13/1998

\* Subject to the provisions of the Community Reinvestment Act  
Newspaper - Newspaper Comment Period Ending Date

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	First National Bank of Nevada Holding Company to become a bank holding company by acquiring Laughlin National Bank, both of Laughlin, Nevada.*	Newspaper - N/Avail Fed Reg - 7/20/1998

\* Subject to the provisions of the Community Reinvestment Act  
Fed Reg - Federal Register Comment Period Ending Date  
Newspaper - Newspaper Comment Period Ending Date  
N/Avail - Not Available (Not yet available; 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>
None		

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

<i>Type</i>	<i>Application</i>
Member	Metro Commerce Bank, San Rafael, California, to become a member of the Federal Reserve System.
SR	Southern California Bank, Newport Beach, California, to pay a dividend of \$4.4 million to Western Bancorp, Laguna Niguel, California.

**Section V – Availability of CRA public evaluations**

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

**Section VI – CRA examinations scheduled for**

**Quarter of**

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