
Federal Reserve Release



H.2

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

No. 43

Week Ending October 24, 1998

Bank Holding Companies

KeyCorp, Cleveland, Ohio -- to merge with McDonald & Company Investments, Inc., Cleveland, Ohio, and acquire its subsidiaries, including McDonald & Company Securities, Inc., and to engage in certain nonbanking activities.

- Approved, October 21, 1998

Travelers Group Inc., New York, New York -- requests by certain commenters for reconsideration of the Board's approval of the application to acquire Citicorp.

- Denied, October 20, 1998

Regulations And Policies

Basle Committee on Banking Supervision -- issuance of a paper entitled Sound Practices for Loan Accounting, Credit Risk Disclosure and Related Matters.

- Published, October 19, 1998

Reserve Bank Operations

Directors -- appointment of Chairmen and Deputy Chairmen of the 12 Federal Reserve Banks for 1999.

- Announced, October 19, 1998

Securities Regulation

Over-the-counter stocks -- revised list of OTC stocks subject to margin requirements and a list of foreign margin stocks.

- Published, October 23, 1998

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

Bank Branches, Domestic

San Francisco

Farmers and Merchants Bank of Rockford, Spokane, Washington -- to establish a branch at 508 West Third.

- Approved, October 19, 1998

Minneapolis

Farmers State Bank of West Concord, West Concord, Minnesota -- to establish a branch at 37612 Goodhue Avenue, Dennison, Minnesota.

- Approved, October 21, 1998

Richmond

First Colonial Bank, Hopewell, Virginia -- to establish a branch at 2141 East Hundred Road, Chester, Virginia.

- Approved, October 19, 1998

Richmond

First Virginia Bank-Blue Ridge, Staunton, Virginia -- to establish a branch in the Wal-Mart SuperCenter at 461 West Reservoir Road, Woodstock, Virginia.

- Approved, October 20, 1998

Chicago

G.W. Jones Exchange Bank, Marcellus, Michigan -- to establish a branch at 69139 M-62 South, Edwardsburg, Michigan.

- Approved, October 22, 1998

Atlanta

Harris Trust/Bank of Montreal, West Palm Beach, Florida -- to establish a branch at 2940 Cardinal Drive, Vero Beach, Florida.

- Approved, October 22, 1998

Richmond

King George State Bank, Inc., King George, Virginia -- to establish a branch at James Madison Parkway, northwest of the intersection with County Road 614.

- Approved, October 23, 1998

Bank Branches, Domestic

St. Louis

Lemay Bank and Trust Company, St. Louis, Missouri -- to establish a branch at 13457 Tesson Ferry Road, Suite 10.
- Approved, October 19, 1998

Kansas City

Pinnacle Bank, Papillion, Nebraska -- to establish a branch at 4250 South 143rd Street, Omaha, Nebraska.
- Approved, October 19, 1998

Atlanta

Riverside Bank of the Gulf Coast, Cape Coral, Florida -- to establish a branch at 3405 Hancock Bridge Parkway, North Fort Myers, Florida.
- Approved, October 19, 1998

Dallas

Texas Bank, Weatherford, Texas -- to establish a branch at 2625 South Hulen Street, Fort Worth, Texas.
- Approved, October 19, 1998

Dallas

Texas Bank, Weatherford, Texas -- to establish a branch at 1601 West Randall Mill Road, Arlington, Texas.
- Approved, October 23, 1998

Bank Holding Companies

Chicago

Associated Banc-Corp., Green Bay, Wisconsin -- to acquire Citizens Bankshares, Inc., Shawano, Wisconsin, Citizens Bank, National Association; Wisconsin Finance Corporation; and Citizens Financial Services, Inc.
- Approved, October 23, 1998

Atlanta

Bank at Ormond-by-the-Sea, Ormond Beach, Florida -- waiver of application to acquire Northside Bank of Tampa, Tampa, Florida.
- Granted, October 23, 1998

Bank Holding Companies

New York

Bank of New York Company, Inc., New York, New York -- to acquire through Bank of New York Capital Markets, Inc., the assets and certain liabilities of Patricof & Co. Capital Corp., and engage in merger and acquisition advising and other related activities.

- Approved, October 20, 1998

Boston

Banknorth Group, Inc., Burlington, Vermont -- to acquire shares of Evergreen Bancorp, Inc., Glens Falls, New York, and acquire Evergreen Bank, N.A.

- Approved, October 22, 1998

San Francisco

Belvedere Capital Partners, Inc., San Francisco, California; California Community Financial Institutions Fund Limited Partnership; and California Financial Bancorp, Newport Beach, California -- to merge with Downey Bancorp, Downey, California, and acquire Downey National Bank and The Bank of Orange County, Fountain Valley, California.

- Approved, October 21, 1998

Atlanta

Britton & Koontz Capital Corporation, Natchez, Mississippi -- to acquire an interest in InterBank Systems, Inc., and engage in data processing activities.

- Approved, October 22, 1998

Kansas City

Bugbee Family Limited Partnership, Leawood, Kansas -- to acquire shares of Quinter Insurance Service, Inc., Quinter, Kansas, and acquire First National Bank.

- Approved, October 22, 1998

Minneapolis

Campbell Family Limited Partnership, Dunseith, North Dakota -- to acquire Security Bancshares, Inc.

- Withdrawn, October 22, 1998

Bank Holding Companies

Secretary

Capital City Bank Group, Inc., Tallahassee, Florida -- to purchase the assets and assume the liabilities of eight branches of First Union National Bank, Charlotte, North Carolina, and establish branches at the current sites of the First Union branches.

- Approved, October 20, 1998

Kansas City

Central Bancshares, Inc., Cambridge, Nebraska -- to acquire First Central Bank McCook, N.A., McCook, Nebraska.

- Approved, October 21, 1998

Secretary

Compass Bancshares, Inc., Birmingham, Alabama -- to acquire Arizona Bank, Tucson, Arizona.

- Approved, October 23, 1998

New York

Dresdner Bank Ag, Frankfurt, Germany -- to acquire through Dresdner RCM Global Investors LLC, San Francisco, California, Caywood-Scholl Capital Management, San Diego, California, and engage in certain investment activities.

- Approved, October 19, 1998

Dallas

First Financial Bancshares, Inc., Abilene, Texas -- to acquire Cleburne State Bank, Cleburne, Texas.

- Approved, October 21, 1998

Richmond

First Frederick Financial Corporation, Frederick, Maryland -- to engage in data processing activities through the installation of cash dispensing machines in retail stores.

- Approved, October 23, 1998

Bank Holding Companies

San Francisco

First Washington Bancshares, Inc., Walla Walla, Washington -- to merge with Whatcom State Bancorp, Bellingham, Washington, and acquire First Whatcom Bank, Ferndale, Washington.

- Approved, October 22, 1998

Minneapolis

First Western Bancorp, Inc., Huron, South Dakota -- to acquire the assets of Northern Hills Insurance, LLC, Belle Fourche, South Dakota, and engage in insurance agency activities in a town with a population of less than 5000.

- Approved, October 19, 1998

San Francisco

Heritage Commerce Corp, San Jose, California -- to acquire Heritage Bank East Bay, Fremont, California

- Approved, October 21, 1998

Kansas City

Lamar Trust Bancshares, Inc., Lamar, Missouri -- to acquire shares of University National Bancshares, Inc., Pittsburg, Kansas.

- Withdrawn, October 22, 1998

San Francisco

Marin National Bancorp, San Rafael, California -- to acquire First National Interim Bank of Marin, Las Vegas, Nevada, and relocate from San Rafael to Las Vegas.

- Approved, October 19, 1998

Minneapolis

Marine Bancshares, Inc., Marine on St. Croix, Minnesota -- to acquire Security State Bank of Marine.

- Approved, October 21, 1998

Director, BS&R

NationsBank Corporation, Charlotte, North Carolina -- request for relief from a commitment made in connection with its application to acquire Barnett Banks, Inc., Jacksonville, Florida, to permit additional time to divest one branch.

- Granted, July 8, 1998 (AC)

Bank Holding Companies

Kansas City

Ottawa Bancshares, Inc., Ottawa, Kansas -- to merge with First State Management, Inc., Salina, Kansas.
- Approved, October 21, 1998

Atlanta

Perry Banking Company, Perry, Florida -- to engage in lending activities.
- Approved, October 22, 1998

Atlanta

Republic Security Financial Corporation, West Palm Beach, Florida -- waiver of application to acquire Newberry Bank, Newberry, Florida.
- Granted, October 21, 1998

Atlanta

Robinson Bancshares, Inc., Lenox, Georgia -- to acquire Bank of Lenox.
- Approved, October 21, 1998

Director, BS&R

SunTrust Banks, Inc., Atlanta, Georgia, and SunTrust Bank -- request for relief from certain commitments.
- Granted, October 16, 1998 (AC)

Kansas City

Tampa State Bankshares, Inc., Tampa, Kansas -- to acquire shares of Tampa Townhomes, L.L.C., and engage in financing and investing in community development activities.
- Approved, October 22, 1998

Richmond

Travelers Rest Bancshares, Inc., Travelers Rest, South Carolina -- to acquire Bank of Travelers Rest.
- Approved, October 22, 1998

Bank Holding Companies

Minneapolis

United Financial Corp., Great Falls, Montana -- to acquire shares of Valley Bancorp, Inc., Phoenix, Arizona.
- Approved, October 22, 1998

Cleveland

Western Reserve Bancorp, Inc., Medina, Ohio -- to acquire Western Reserve Bank.
- Approved, October 23, 1998

Secretary

Zions Bancorporation, Salt Lake City, Utah, and Val-Cor Bancorporation, Inc., Denver, Colorado -- determination that an application is not required to acquire Citizens Bank, Inc., Westminster, Colorado.
- Granted, October 20, 1998

Bank Mergers

Chicago

Comerica Bank, Detroit, Michigan -- to merge with Comerica Bank & Trust, F.S.B., Boca Raton, Florida, and establish four branches.
- Approved, October 19, 1998

Chicago

Pinnacle Bank, St. Joseph, Michigan -- to merge with Citizens National Bank of Evansville, Evansville, Indiana; Citizens Bank of Southern Indiana, Tell City; Citizens Bank of Western Indiana, Terre Haute; Citizens Bank of Kentucky, Madisonville, Kentucky; Citizens Bank of Central Indiana, Greenwood, Indiana; Citizens Bank of Illinois, N.A., Mount Vernon, Illinois; and Citizens Trust Company of Indiana, National Association, Evansville, Indiana, and to establish branches.
- Returned, October 21, 1998

Atlanta

Republic Security Bank, West Palm Beach, Florida -- to merge with Newberry Bank, Newberry, Florida.
- Approved, October 21, 1998

Banks, Nonmember, And Miscellaneous Institutions

Dallas

Houston Energy Credit Union, Houston, Texas -- deregistration under Regulation U.
- Approved, October 19, 1998

Banks, State Member

Secretary

AmSouth Bank, Birmingham, Alabama -- to retain certain deposits of the former AmSouth Bank of Tennessee, Chattanooga, Tennessee.
- Approved, October 22, 1998

Minneapolis

Farmers State Bank of West Concord, West Concord, Minnesota -- to purchase certain assets and assume certain liabilities of the Dennison, Minnesota, office of Eagle Valley Bank, N.A., St. Croix Falls, Wisconsin.
- Approved, October 21, 1998

St. Louis

River Valley Bank & Trust, Lavaca, Arkansas -- payment of a dividend.
- Approved, October 21, 1998

Change In Bank Control

San Francisco

Central Bancorporation, Provo, Utah -- change in bank control.
- Permitted, October 21, 1998

Dallas

Community Bancorporation, Bellville, Texas -- change in bank control.
- Permitted, October 19, 1998

St. Louis

Jamestown Bancorp, Inc., Jamestown, Kentucky -- change in bank control.
- Permitted, October 20, 1998

Cleveland

Sherwood Banc Corporation, Sherwood, Ohio -- change in bank control.
- Permitted, October 23, 1998

Competitive Factors Reports

Atlanta

Alabama National Bancorporation, Birmingham, Alabama -- report on competitive factors of the proposed acquisition of Community Bank of Naples, N.A., Naples, Florida.

- Submitted, October 21, 1998

San Francisco

Bank of Hemet, Hemet, California -- report on competitive factors of the proposed merger with PCBG Merger Corporation, Laguna Hills, California.

- Submitted, October 20, 1998

San Francisco

Bank of Newport, Newport, Oregon -- report on competitive factors of the proposed merger with Bank of Vancouver, Vancouver, Washington; Centennial Bank, Olympia, Washington; and The Commercial Bank, Salem, Oregon.

- Submitted, October 20, 1998

St. Louis

Buena Vista National Bank of Chester, Chester, Illinois -- report on competitive factors of the proposed merger with Bank of Evansville, Evansville, Illinois.

- Submitted, October 23, 1998

Atlanta

Citizens Bank, Vienna, Georgia -- report on competitive factors of the proposed merger with Empire Banking Company, Homerville, Georgia.

- Submitted, October 9, 1998 (AC)

Kansas City

Commerce Bank, N.A., Kansas City, Missouri -- report on competitive factors of the proposed merger with Heritage Bank, Olathe, Kansas.

- Submitted, October 22, 1998

Kansas City

Commerce Bank, N.A., Kansas City, Missouri -- report on competitive factors of the proposed merger with Fidelity State Bank, Garden City, Kansas.

- Submitted, October 22, 1998

Competitive Factors Reports

San Francisco

East-West Bank, San Marino, California -- report on competitive factors of the proposed acquisition of East West Merger Co., Inc.
- Submitted, October 21, 1998

Atlanta

First Citizens Bank, Newnan, Georgia -- report on competitive factors of the proposed purchase of the assets and assumption of the liabilities of the Newnan, Fayetteville, and Stockbridge, Georgia, branches of Community First Bank, Carrollton, Georgia.
- Submitted, October 21, 1998

Kansas City

First Community Bank, Knob Noster, Missouri -- report on competitive factors of the proposed merger with First Community Bank, FCB, Sweet Springs, Missouri.
- Submitted, October 22, 1998

Kansas City

First National Bank, Midwest City, Oklahoma -- report on competitive factors of the proposed merger with Harrah Interim Bank, Harrah, Oklahoma.
- Submitted, October 23, 1998

San Francisco

Frontier Bank, Everett, Washington -- report on competitive factors of the proposed merger with Bank of Sumner, Sumner, Washington.
- Submitted, October 21, 1998

St. Louis

Jefferson Savings & Loan Association, F.A., Ballwin, Missouri -- report on competitive factors of the proposed merger with First Federal Savings Bank of North Texas, Denton, Texas.
- Submitted, October 23, 1998

Minneapolis

New Northern State Bank, Ashland, Wisconsin -- report on competitive factors of the proposed merger with Northern State Bank.
- Submitted, October 22, 1998

Competitive Factors Reports

Kansas City

Norwest Bank Colorado, N.A., Denver, Colorado -- report on competitive factors of the proposed merger with Mountain Bank, Eagle, Colorado.
- Submitted, October 22, 1998

Kansas City

Norwest Bank New Mexico, N.A., Albuquerque, New Mexico -- report on competitive factors of the proposed merger with The Bank of New Mexico, Albuquerque, New Mexico.
- Submitted, October 23, 1998

Dallas

Norwest Bank Texas, N.A., San Antonio, Texas -- report on competitive factors of the proposed acquisition of the main office and 47 branches of First State Bank, Austin, Texas.
- Submitted, October 20, 1998

Secretary

Norwest Bank Wisconsin, National Association, Milwaukee, Wisconsin -- report on competitive factors of the proposed merger with MidAmerica Bank North, Phillips, Wisconsin, and MidAmerica Bank, Dodgeville, Wisconsin.
- Submitted, October 20, 1998

Secretary

Norwest Bank Wisconsin, National Association, Milwaukee, Wisconsin -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of two branches of TCF National Bank Wisconsin.
- Submitted, October 20, 1998

Chicago

Sanborn Savings Bank, Sanborn, Iowa -- report on competitive factors of the proposed acquisition of the assets and assumption of the liabilities of the Sanborn branch of First Federal Savings Bank of Siouxland, Sioux City, Iowa.
- Submitted, October 22, 1998

Competitive Factors Reports

Secretary

SouthTrust Bank, National Association, Birmingham, Alabama -- report on competitive factors of the proposed acquisition by merger of First American Bank of Indian River County, Vero Beach, Florida.
- Submitted, October 22, 1998

Minneapolis

State Bank of Lonsdale, Lonsdale, Minnesota -- report on competitive factors of the proposed merger with Citizens State Bank of Montgomery, Montgomery, Minnesota.
- Submitted, October 22, 1998

Kansas City

Union Bank & Trust, Denver, Colorado -- report on competitive factors of the proposed merger with Lakewood State Bank, Lakewood, Colorado.
- Submitted, October 23, 1998

Chicago

United Community Bank, Milford, Iowa -- report on competitive factors of the proposed acquisition of the assets and assumption of the liabilities of the Hartley, Iowa, branch of First Federal Savings Bank of Siouxland, Sioux City, Iowa.
- Submitted, October 22, 1998

Kansas City

Valley Bank & Trust Company, Scottsbluff, Nebraska -- report on competitive factors of the proposed merger with Wauneta Falls Bank, N.A., Wauneta, Nebraska, and Ogallala National Bank, Ogallala, Nebraska.
- Submitted, October 23, 1998

San Francisco

Valley Bank, Moreno Valley, California -- report on competitive factors of the proposed merger with PCBG Valley Bancorporation, Laguna Hills, California.
- Submitted, October 20, 1998

Extensions Of Time

Minneapolis

Community Bank Minnesota Employee Stock Ownership Plan, Owatonna, Minnesota -- extension to January 24, 1999, to increase its ownership interest in Owatonna Bancshares, Inc.
- Granted, October 23, 1998

Kansas City

Cortez Investment Co., Cortez, Colorado -- extension to October 15, 1999, to acquire The Citizens State Bank of Cortez.
- Granted, October 19, 1998

Atlanta

Employee Stock Ownership Trust of Peoples Bank and Trust Company of Pickett County, Byrdstown, Tennessee -- extension to January 29, 1999, to acquire shares of Upper Cumberland Bancshares, Inc.
- Granted, October 21, 1998

Boston

Plymouth Bancorp, Inc., Wareham, Massachusetts -- extension to December 31, 1998, to become a mutual bank holding company through the reorganization of Plymouth Savings bank.
- Granted, September 22, 1998 (AC)

Membership

Chicago

Lakeland Community Bank, Round Lake Heights, Illinois -- to become a member of the Federal Reserve System.
- Approved, October 23, 1998

San Francisco

McKenzie State Bank, Springfield, Oregon -- to become a member of the Federal Reserve System.
- Approved, October 21, 1998

Membership

Chicago

Pinnacle Bank, St. Joseph, Michigan -- to become a member of the Federal Reserve System.

- Returned, October 21, 1998

San Francisco

Sun City Bank, Sun City, Arizona -- membership in the Federal Reserve System.

- Withdrawn, October 21, 1998

Cleveland

Western Reserve Bank, Medina, Ohio -- to become a member of the Federal Reserve System.

- Approved, October 23, 1998

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, October 24, 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>
4(c)(8)	State Street Corporation, Boston, Massachusetts – notification to engage <u>de novo</u> and through acquisition in certain nonbanking activities through State Street Financial Markets LLC	Fed Reg – 11/09/1998

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.

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

Federal bank regulators use the following 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</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						

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 ending Saturday, October 24, 1998

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	European American Bank, Uniondale, New York, to establish a branch at 1487 Southern Boulevard, Bronx County, New York.*	11/20/1998

* 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>
4(c)(8)	Warwick Community Bancorp, Inc., sole shareholder of The Warwick Savings Bank, both of Warwick, New York, to acquire more than 5 percent but less than 10 percent of the outstanding shares of the common stock of GSB Financial Corporation, the sole shareholder of Goshen Savings Bank, both of Goshen, New York.*	Newspaper – 11/07/1998 Fed Reg – 11/05/1998

* 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>
4(c)(8)	Deutsche Bank AG, Frankfurt (Main), Federal Republic of Germany, to acquire and retain direct or indirect ownership, control and power to vote up to 100 percent of the voting shares of Boullioun Aviation Services, Inc., Bellevue, Washington.	N/Avail

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

<i>Type</i>	<i>Application</i>
25	Republic International Bank of New York (Miami), Miami, Florida, to make an indirect investment in Republic National Bank of New York (Uruguay) S.A., Montevideo, Uruguay.

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.

Federal bank regulators use the following 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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, October 24, 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)(3) & 3(a)(5)	Harleysville National Corporation, Harleysville, PA, to acquire Northern Lehigh Bancorp, Inc., Slatington, PA, and its subsidiary The Citizens National Bank of Slatington, Slatington, PA.	Newspaper: N/Avail Fed Reg: 11/20/1998
CIC	First Washington Financial Corp, Messrs. Michael Levin, Raymond Shea, and Steve Pfeffer, to purchase up to 11.4% of First Washington Financial Corp., Windsor, NJ	Newspaper: N/Avail Fed Reg: 11/11/1998

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.

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

Federal bank regulators use the following 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</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						

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, October 24, 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>	<i>Ending date of comment period</i>
Regulation K	Notification filed by National City Corporation, Cleveland, OH on behalf of its affiliate, National City Bank of Michigan/Illinois, Bannockburn, IL , on October 19, 1998, to establish a branch in Grand Cayman, Cayman Islands, British West Indies.	

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.

Federal bank regulators use the following 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</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						

Section VI – CRA examinations scheduled for

Quarter of

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

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, October 24, 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)(3)	Anchor Financial Corporation, Myrtle Beach, South Carolina, to merge with Bailey Financial Corporation, Clinton, South Carolina.*	Fed Reg – 11/20/1998 Newspaper – N/Avail
3(a)(1)	Capital Bank Corporation, Raleigh, North Carolina, to become a bank holding company through the acquisitions of Capital Bank, Raleigh, North Carolina, and Home Savings Bank of Siler City, Inc., SSB, Siler City, North Carolina.*	Fed Reg – 11/20/1998 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>	<i>Ending date of comment period</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.

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

Federal bank regulators use the following 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>
8631	Pleasants County Bank 323 2 nd Street St. Marys, West Virginia 26170	08/10/1998	10/21/1998	S		X

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 ending Saturday, October 24, 1998

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Republic Security Bank, West Palm Beach, Florida, to establish a branch located at 2323 N.W. 13 th Street, Gainesville, Florida.	10/29/1998*
Branch	Republic Security Bank, West Palm Beach, Florida, to establish a branch located at 831 N.E. 8 th Street, Homestead, Florida.	10/29/1998*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 7524 Roswell Road, Atlanta, Georgia, to be known as the Trowbridge Crossing Office.	10/30/1998*

*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)(1)	INSOUTH Florida, Inc., Naples, Florida, to become a bank holding company by acquiring First Western Bank, Cooper City, Florida.	N/Avail*
CIC	Skylake Bankshares, Inc., Miami Lakes, Florida, after-the-fact notification by Mr. William Biggs to retain 25.6 percent of the outstanding shares of Skylake Bankshares, Inc., Miami Lakes, Florida.	Newspaper - 11/12/1998*
3(a)(5)	PAB Bankshares, Inc., Valdosta, Georgia, to merge with Eagle Bancorp, Inc., Statesboro, Georgia, and thereby directly acquire its subsidiary, Eagle Bank and Trust, Statesboro, Georgia.	Fed Reg - 11/19/1998*

*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

<i>Type</i>	<i>Application</i>
4(c)(8)	Perry Banking Company, Perry, Florida, to engage de novo in making, acquiring, brokering, or servicing loans or other extensions of credit.

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.

Federal bank regulators use the following 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>
1160309	First Commercial Bank of Cullman County 101 First Avenue, N.W. Good Hope, Alabama 35055 (205) 737-9900	07/13/1998	10/20/1998	S		X

Section VI – CRA examinations scheduled for

Quarter of

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, October 24, 1998

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branches	Comerica Bank Detroit, Michigan Comerica Bank & Trust, F.S.B. Boca Raton, Florida thereby to establish 4 branches	Newspaper – 10/09/1998
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)(1)	Clarkston Financial Corporation* Clarkston, Michigan Clarkston State Bank (in organization) Clarkston, Michigan	Fed Reg – 11/02/1998 Newspaper – 10/31/1998
CIC	Arneson Bancshares, Inc. Clear Lake, Iowa By Robert C. Arneson and Amy J. Hewitt	Fed Reg – 11/06/1998 Newspaper – N/Avail
3(a)(3)	Capitol Bancorp Limited* Lansing, Michigan Sunrise Bank of Arizona (in organization) Phoenix, Arizona	Fed Reg – 11/13/1998 Newspaper – N/Avail
3(a)(3)	Sun Community Bancorp Limited* Phoenix, Arizona Sunrise Bank of Arizona (in organization) Phoenix, Arizona	Fed Reg 11/13/1998 Newspaper – N/Avail
3(a)(3)	Great River Bancshares Corporation* Burlington, Iowa Central South Bancorporation, Inc. Indianola, Iowa Peoples Savings Bank (in organization) Indianola, Iowa	Fed Reg – 10/26/1998 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)	FBOP Corporation* Oak Park, Illinois Pullman Group, Inc. Chicago, Illinois Pullman Bank and Trust Company Chicago, Illinois	Fed Reg – 11/20/1998 Newspaper – N/Avail
4(c)(8)	FBOP Corporation Oak Park, Illinois Calumet Bancorp, Inc. Dolton, Illinois Calumet Federal Savings and Loan Association Chicago, Illinois	Fed Reg – 11/20/1998 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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Federal bank regulators use the following 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>
991135	State Bank of Geneva 22 S. 4 th Street Geneva, Illinois 60134-2109 (630) 232-3200	06/08/1998	10/23/1998	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, October 24, 1998

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	*Notice by Farmers & Merchants Bank, Hannibal, Missouri, to merge with F & M Interim Bank, Hannibal, Missouri.	Newspaper – 11/19/1998

* 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>
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>	
SMBOTH	Notice by River Valley Bank & Trust, Lavaca, Arkansas, to make a dividend payment.	Not applicable

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.

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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</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						

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 ending Saturday, October 24, 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)	Palmer Bancshares, Inc., Kasson, Minnesota, for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of Kasson State Bank, Kasson, Minnesota.*	Fed Reg – 11/12/1998

*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

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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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>
2144216	Minnesota BANKFIRST Minneapolis, Minnesota	07/06/1998	10/23/1998	SN		X

Section VI – CRA examinations scheduled for

Quarter of

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, October 24, 1998

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Eaton Bank, Eaton, Colorado, to establish a branch at 3598 State Highway 119, Longmont, Colorado.	Newspaper – 10/15/1998
18(c) / Branch	Chickasha Bank & Trust Company, Chickasha, Oklahoma, for prior approval to merge with Cement Bank, Cement, Oklahoma, and incident thereto, establish an additional branch.	Newspaper – 11/18/1998

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)(3)	Chickasha Bancshares, Chickasha, Oklahoma, for prior approval to acquire 100 percent of the voting shares of Cement Insurance Agency, Inc., Cement, Oklahoma; and thereby indirectly acquire Cement Bank, Cement, Oklahoma.	Newspaper – 11/18/1998 Fed Reg – N/Avail
3(a)(3)	Community Bancshares ESOP, Neosho, Missouri, for prior approval to acquire 21.72 , for pro forma total of 50 percent, of the voting shares of Community Bancshares, Inc., Neosho, Missouri; and thereby indirectly acquire Community Bank & Trust, Neosho, Missouri.	Newspaper – 11/07/1998 Fed Reg – 11/06/1998
3(a)(3)	First National Bancshares ESOP & 401K, Goodland, Kansas, for prior approval to acquire up to 50.1 percent of the voting shares of First National Bancshares, Inc., Goodland, Kansas; and thereby indirectly acquire First National Bank, Goodland, Kansas.	Newspaper – N/Avail Fed Reg – 11/12/1998
3(a)(3)	FirstBank Holding Company of Colorado, ESOP, Lakewood, Colorado, for prior approval to acquire up to 26.86 percent of the voting shares of FirstBank Holding Company of Colorado, Lakewood, Colorado; and thereby indirectly acquire FirstBank, Littleton, Colorado; FirstBank of Arvada, Arvada, Colorado; FirstBank of Aurora, Aurora, Colorado; FirstBank of Avon, Avon, Colorado; FirstBank of Boulder, Boulder, Colorado; FirstBank of Breckenridge, Breckenridge, Colorado; FirstBank of Douglas Country, Castle Rock, Colorado; FirstBank of	Newspaper – N/Avail Fed Reg – 11/19/1998

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
	Colorado Springs, Colorado; FirstBank of Cherry Creek, Denver, Colorado; FirstBank of Denver, Denver, Colorado; FirstBank of Longmont, Longmont, Colorado; FirstBank of Evergreen, Evergreen, Colorado; FirstBank of Northern Colorado, Fort Collins, Colorado; FirstBank of Greeley, Greeley, Colorado; FirstBank of Tech Center, Englewood, Colorado; FirstBank of Colorado, Lakewood, Colorado; FirstBank of South Jeffco, Littleton, Colorado; FirstBank of Lakewood, Lakewood, Colorado; FirstBank of Arapahoe County, Littleton, Colorado; FirstBank of Parker, Parker, Colorado; FirstBank of Silverthorne, Silverthorne, Colorado; FirstBank of Vail, Vail, Colorado; FirstBank North, Westminster, Colorado; FirstBank of Wheat Ridge, Wheat Ridge, Colorado.	

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)	Gold Bancorporation, Inc., Leawood, Kansas, for prior approval to acquire 100 percent of the voting shares of The Trust Company, St. Joseph, Missouri, and thereby indirectly engage in trust company activities.	Fed Reg – 11/05/1998
4(c)(8)	BOK Financial Corporation, Tulsa, Oklahoma, to engage de novo through its subsidiary, BOSC, Inc., Tulsa, Oklahoma (formerly known as Alliance Securities, Inc.), in expanding the types of securities it has authority to underwrite to include Tier 2 level underwriting and dealing authority. This authority covers all types of debt and equity securities, including without limitation, sovereign debt securities, corporate debt, debt securities convertible into equity securities, and securities issued by a trust or other vehicle secured by or representing interests in debt obligations; and underwriting equity securities, including without limitation, common and preferred stock, American Depositary Receipts, and other direct and indirect equity ownership interests in corporations and other entities activities; see J.P. Morgan & Co., Inc., 75 Fed. Res. Bull. 192 (1989).	Fed Reg – 11/09/1998

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

<i>Type</i>	<i>Application</i>
Membership	Pioneer Bank & Trust Company, Ponca City, Oklahoma, 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.

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

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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>
236751	First State Bank of Taos 120 W. Plaza Taos, New Mexico 87571	7/13/1998	10/21/1998	S	X	
504955	Farmers State Bank & Trust Company 410 N. Washington Lexington, Nebraska 68850	8/10/1998	10/22/1998	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, October 24, 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)	Nixon Bancshares, Inc., Nixon, TX, to acquire Nixon Delaware Bancshares, Inc., Dover, DE, and Nixon State Bank, Nixon, TX*	Fed Reg – 11/20/1998 Newspaper – N/Avail
3(a)(1)	Nixon Delaware Bancshares, Inc., Dover, DE, to acquire Nixon State Bank, Nixon, TX*	Fed Reg – 11/20/1998 Newspaper – N/Avail
3(a)(3)	Henderson Citizens Bancshares, Inc., Henderson, TX, and Henderson Citizens Delaware Bancshares, Inc., Dover, DE, to acquire Jefferson National Bank, Jefferson, TX*	Fed Reg – 11/19/1998 Newspaper – 11/20/1998
3(a)(3)	South Plains Financial, Inc., Lubbock, TX, to acquire West Texas National Bancshares, Inc., Lockney, TX, First National Bank of Lockney, Lockney, TX, and First State Bank, Silverton, TX* (Previously reported the week ending October 17, 1998)	Fed Reg – 11/16/1998 Newspaper – 11/07/1998

* 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>
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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.

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NI = Needs to improve

SN = Substantial noncompliance

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					<i>LrgBk</i>	<i>SmBk</i>
None						

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 ending Saturday, October 24, 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)(3)	Norwest Corporation, Minneapolis, Minnesota, to acquire Metropolitan Bancshares, Inc., Aurora, Colorado, and its wholly-owned subsidiary, Community Bank of Parker, Parker, Colorado. *	Newspaper – 11/20/1998 Fed Reg – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	
3(a)(5)(C)	Valley National Corporation, to become a bank holding company by acquiring Valle de Oro Bank, N.A., both of Spring Valley, California.	
Waiver	First Security Corporation, Salt Lake City, Utah, requests a waiver of any Bank Holding Company Act application requirement in connection with its proposed acquisition of Marine National Bank, Irvine, 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.

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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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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						

Section VI – CRA examinations scheduled for

Quarter of

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