

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1997, No. 19
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending May 10, 1997

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

NationsBank, N.A., Charlotte, North Carolina --
letter to Comptroller of the Currency concerning
application by NationsBank to engage in real estate
development activities.
Approved, May 5, 1997.

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

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

BANK BRANCHES, DOMESTIC

Atlanta	AmSouth Bank of Tennessee, Chattanooga, Tennessee -- to establish a branch at 8105 Moore's Lane, Brentwood, Tennessee. Approved, May 5, 1997.
Richmond	Bank of Ferrum, Ferrum, Virginia -- to establish a branch at the intersection of State Route 616 and State Route 122 (Westlake Corner) Moneta, Virginia. Approved, May 5, 1997.
Minneapolis	Dacotah Bank, Aberdeen, South Dakota -- to establish branches in Clark, Willow Lake, Watertown, Henry, Bradley, Faulkton, Lemmon, Bison, Mobridge, Webster, and Roslyn. Approved, May 5, 1997.

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

BANK BRANCHES, DOMESTIC

Atlanta	First Community Bank, Orange City, Florida- to establish a branch at 21 South Highway 17/92, Debary, Florida. Approved, May 5, 1997.
Kansas City	Havelock Bank, Lincoln, Nebraska -- to establish a branch at 27th and Pine Lake Road, Lincoln, Nebraska. Approved, May 9, 1997.
St. Louis	MidSouth Bank, Monette, Arkansas -- to establish a branch at 211 East Washington, Jonesboro, Arkansas. Approved, May 7, 1997.
Chicago	Old Kent Bank, Grand Rapids, Michigan -- to establish branches in Wayne, Oakland, Macomb, Genessee, Livingston, Wastenaw, and Monroe counties. Approved, May 5, 1997.
Philadelphia	Orrstown Bank, Shippensburg, Pennsylvania -- to establish a branch at 625 Norland Avenue, Borough of Chambersburg, Pennsylvania. Approved, May 7, 1997.
Kansas City	Pinnacle Bank, Papillion, Nebraska -- to establish a branch at 72nd and Cornhusker. Approved, May 5, 1997.
Boston	Union Trust, Ellsworth, Maine -- to establish a branch in Bar Harbor, Maine. Approved, May 9, 1997.
Secretary	U.S. Bank of Idaho, Boise, Idaho -- to establish a branch at Gary Lane Albertsons, 7100 West State Street. Approved, May 9, 1997.
Philadelphia	Wilmington Trust of Pennsylvania, West Chester, Pennsylvania -- to establish branches at 402 Lancaster Avenue, Haverford, and One Liberty Place, 1650 Market Street, Philadelphia, Pennsylvania. Approved, May 9, 1997.

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

BANK HOLDING COMPANIES

San Francisco	Castle Creek Capital Partners Fund-I,L.P., San Diego, California, Castle Creek Capital L.L.C., and Eggemeyer Advisory Corporation -- to acquire Rancho Santa Fe National Bank, Rancho Santa Fe, California. Approved, May 5, 1997.
San Francisco	Castle Creek Capital Partners Fund-I.L.P., San Diego, California, Castle Creek Capital L.L.C., and Eggemeyer Advisory Corporation -- to acquire First Community Bank of the Desert, Yucca Valley, California. Approved, May 5, 1997.
Director, BS&R	Evans Bancorp, Inc., Angola, New York -- registration as transfer agent. Withdrawn, May 5, 1997.
Minneapolis	First Bank System, Inc., Minneapolis, Minnesota -- to acquire First Bank of South Dakota (National Association), Sioux Falls, South Dakota. Approved, May 9, 1997.
Minneapolis	First Bank System, Inc., Minneapolis, Minnesota -- to acquire First Interim Bank of Casper, fsb, Casper, Wyoming, and First Interim Bank of Cheyenne, fsb, Cheyenne, Wyoming. Permitted, May 9, 1997.
San Francisco	First Coastal Bancshares, El Segundo, California -- to acquire First Coastal Bank, N.A., El Segundo, California. Approved, May 5, 1997.
Richmond	First Virginia Banks, Inc., Falls Church, Virginia -- to acquire Premier Bancshares Corporation, Bluefield, Virginia. Approved, May 8, 1997.
Kansas City	Kremlin Bancshares, Inc., Kremlin, Oklahoma -- to acquire Bank of Kremlin. Approved, May 6, 1997.

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

BANK HOLDING COMPANIES

Kansas City	Pinnacle Bancorp, Inc., Central City, Nebraska -- to acquire First Ogallala Investment, Inc., Ogallala, Nebraska. Approved, May 5, 1997.
Atlanta	Pinnacle Bancshares, Inc., Thomson, Georgia -- to acquire McDuffie Bank & Trust. Approved, May 8, 1997.
Atlanta	Regions Bank of Florida, Pensacola, Florida -- to merge with First Bankshares, Inc., East Point, Georgia, and acquire First Bank of Georgia. Approved, May 7, 1997.
Minneapolis	Sankovitz Family Limited Partnership, Waseca, Minnesota, and Frankson Investment Corporation -- to acquire Bank of Ellendale, Ellendale, Minnesota. Approved, May 8, 1997.
Chicago	Shorebank Pacific Corporation, Ilwaco, Washington -- to acquire Shoretrust Trading Group. Returned, May 5, 1997.
Cleveland	Southeast Bancorp, Corbin, Kentucky -- to acquire First Bank of East Tennessee, National Association, La Follette, Tennessee. Approved, May 10, 1997.
Richmond	Southern National Corporation, Winston-Salem, North Carolina -- to acquire Phillips Factors Corporation, High Point, North Carolina. Approved, May 7, 1997.
Kansas City	West Point Bancorp, Inc., West Point, Nebraska -- to merge with Dakota Bancshares, Inc. Approved, May 5, 1997.

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

BANK MERGERS

Minneapolis	Dacotah Bank, Aberdeen, South Dakota -- to merge with Dacotah Bank, Clark, Dacotah Bank, Faulkton, Dacotah Bank, Lemmon, Dacotah Bank, Mobridge, and Dacotah Bank, Webster, South Dakota and to establish branches. Approved, May 5, 1997.
Richmond	First Virginia Bank-Southwest, Roanoke, Virginia -- to merge with First Virginia Bank-Highlands, Covington, Virginia. Approved, May 5, 1997.
Richmond	George Mason Bank, Fairfax, Virginia -- to merge with George Mason Bank, National Association, Bethesda, Maryland, and establish branches. Approved, May 7, 1997.
Philadelphia	Johnstown Bank and Trust Company, Johnstown, Pennsylvania -- to acquire the assets and assume the liabilities of branches of National City Bank of Pennsylvania, Pittsburgh, at 210 East Main Street, Everett; 229 Main Street, Meyersdale; and 102 North Grant Street, Salisbury, Pennsylvania, and to establish branches. Approved, May 9, 1997.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

San Francisco	Glendale Federal Bank, Federal Savings Bank, Glendale, California request for waiver of application to acquire Transworld Bancorp, Sherman Oaks, California, and Transworld Bank. Granted, May 6, 1997.
Director, BS&R	Society Trust Company of New York, Albany, New York - - registration as transfer agent. Withdrawn, May 5, 1997.
Kansas City	66 Federal Credit Union, Bartlesville, Oklahoma -- registration under Regulation G. Approved, May 7, 1997.

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

CAPITAL STOCK

Minneapolis	Dacotah Bank, Webster, South Dakota -- redemption of shares. Approved, May 5, 1997.
Minneapolis	Dacotah Bank, Lemmon, South Dakota -- redemption of shares. Approved, May 5, 1997.
Chicago	Midstates Bancshares, Inc., Harlen, Iowa -- redemption of shares. Approved, May 7, 1997.

CHANGE IN BANK CONTROL

Dallas	Coleman Bancshares, Inc. Coleman, Texas -- change in bank control. Permitted, May 7, 1997.
Minneapolis	Montana Security, Inc., Havre, Montana -- change in bank control. Permitted, May 6, 1997.

COMPETITIVE FACTORS REPORTS

Dallas	Bonham State Bank, Bonham, Texas, proposed merger with New Bonham, Inc. -- report on competitive factors. Submitted, May 9, 1997.
Secretary	Business & Professional Bank, Woodland, California, and Sun Capital Bank, St. George, Utah, proposed merger with United States National Bank of Oregon, Portland, Oregon -- report on competitive factors. Submitted, May 7, 1997.
Boston	CFX Bank, Keene, New Hampshire, proposed merger with Centerpoint Bank, Bedford, and Concord Savings Bank, Concord, New Hampshire -- report on competitive factors. Submitted, May 9, 1997.

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

COMPETITIVE FACTORS REPORTS

New York	Glenns Falls National Bank and Trust Company, Glenns Falls, New York, proposed acquisition of certain assets and assumption of certain liabilities of six branches of Fleet Bank, Albany, New York -- report on competitive factors. Submitted, May 6, 1997.
Boston	MassBank, Reading, Massachusetts, proposed merger with Glendale Co-operative Bank, Everett, Massachusetts -- report on competitive factors. Submitted, May 9, 1997.
Richmond	NationsBank, National Association, Charlotte, North Carolina, proposed merger with Boatmen's National Bank of Oklahoma, Tulsa, Oklahoma, and Boatmen's Bank of Southern Missouri, Springfield, Missouri -- report on competitive factors. Submitted, May 5, 1997.
St. Louis	One National Bank, Little Rock, Arkansas, proposed merger with Interim One National Bank -- report on competitive factors. Submitted, May 7, 1997.
Atlanta	Regions Bank of Florida, Pensacola, Florida, proposed merger with Pioneer Bank, Chattanooga, Tennessee -- report on competitive factors. Submitted, May 7, 1997.
Atlanta	Regions Bank of Florida, Pensacola, Florida, proposed merger with First Federal Savings Bank of Citrus County, Inverness, Florida -- report on competitive factors. Submitted, May 7, 1997.
Atlanta	Regions Bank of Florida, Pensacola, Florida, proposed merger with FirstBank, Panama City, Florida -- report on competitive factors. Submitted, May 7, 1997.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Regions Bank of Florida, Pensacola, Florida, proposed merger with First Federal Savings Bank of New Smyrna, New Smyrna, Florida -- report on competitive factors. Submitted, May 7, 1997.
San Francisco	San Diego National Bank, San Diego, California, proposed purchase of the assets and assumption of the liabilities of 10 San Diego County branches of Regency Savings Bank, FSB, Naperville, Illinois -- report on competitive factors. Submitted, May 8, 1997.
Dallas	Secured Trust Bank, Tyler, Texas, proposed merger with Secured Trust Corporation -- report on competitive factors. Submitted, May 9, 1997.
Atlanta	SouthTrust Bank of Alabama, N.A., Birmingham, Alabama, proposed merger with SouthTrust Bank of North Carolina, Charlotte, North Carolina; SouthTrust Bank of Northwest Florida, Marianna, Florida; SouthTrust Bank of Russell County, Phenix, City, Alabama; SouthTrust Bank of Columbus, N.A., Columbus, Georgia; SouthTrust Bank of Florida, N.A., St. Petersburg, Florida; SouthTrust Bank of South Mississippi, Biloxi, Mississippi; SouthTrust Bank of Georgia, N.A., Atlanta, Georgia; SouthTrust Bank of Tennessee, N.A., Nashville, Tennessee; and SouthTrust Bank of South Carolina, N.A., Charleston, South Carolina -- report on competitive factors. Submitted, May 7, 1997.

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

EXTENSIONS OF TIME

San Francisco	Bank of America Corporation, San Francisco, California -- extensions to divest certain properties. Granted, May 7, 1997.
Dallas	Laguna Bancshares, Inc., Big Lake, Texas -- extension to August 9, 1997, to acquire Laguna Bancshares of Delaware, Inc., Dover, Delaware, and Big Lake Bank, N.A., Big Lake, Texas. Granted, May 7, 1997.
Dallas	Laguna Bancshares of Delaware, Inc., Dover, Delaware -- extension to August 9, 1997, to acquire Big Lake Bank, N.A., Big Lake, Texas. Granted, May 7, 1997.
San Francisco	Pacific Rim Bancorporation, San Francisco, California -- extensions to divest certain properties. Granted, May 7, 1997.
Chicago	St. Cloud Bancshares, Inc., St. Cloud, Wisconsin -- extension to August 8, 1997, to acquire State Bank of St. Cloud, St. Cloud, Wisconsin. Granted, May 8, 1997.

INTERNATIONAL OPERATIONS

Secretary	Centura Bank, Rocky Mount, North Carolina -- to establish a branch in Grand Cayman, British West Indies. Approved, May 5, 1997.
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MEMBERSHIP

St. Louis	Arkansas State Bank, Clarksville, Arkansas -- to become a member of the Federal Reserve System. Approved, May 9, 1997.
St. Louis	Benton State Bank, Benton, Arkansas -- to become a member of the Federal Reserve System. Approved, May 9, 1997.
Cleveland	Citizens Banking Company, Salineville, Ohio -- to become a member of the Federal Reserve System. Approved, May 9, 1997.

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

MEMBERSHIP

St. Louis	Citizens First Bank, Arkadelphia, Arkansas -- to become a member of the Federal Reserve System. Approved, May 9, 1997.
St. Louis	Citizens First Bank, El Dorado, Arkansas -- to become a member of the Federal Reserve System. Approved, May 9, 1997.
St. Louis	Citizens First Bank, Fordyce, Arkansas -- to become a member of the Federal Reserve System. Approved, May 9, 1997.
St. Louis	Clinton State Bank, Clinton, Arkansas -- to become a member of the Federal Reserve System. Approved, May 9, 1997.
Chicago	NorthSide Community Bank, Gurnee, Illinois -- to become a member of the Federal Reserve System. Approved, May 9, 1997.

REGULATIONS AND POLICIES

Secretary	Regulation CC -- amendments concerning realignments in Federal Reserve check-processing regions by adding the routing numbers formerly assigned to the Lewiston check processing region to the Boston head office. Approved, May 7, 1997.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK MERGERS

Chicago M&I Bank of Janesville, Janesville, Wisconsin -- to
 merge with M&I Bank of Beloit, and M&I Bank of
 Delavan, Delavan, Wisconsin, and to establish
 branches.
 Approved, May 2, 1997.

CAPITAL STOCK

Chicago West Town Bancorp, Inc, Cicero, Illinois --
 redemption of shares
 Returned, May 2, 1997.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution

Examination Date

Rating**

NONE

SECTION VI - APPLICATIONS BULLETIN

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

*Subject to CRA.

**Rating Definitions: "O" - Outstanding; "S" - Satisfactory; "N" - Needs to Improve; "SN" - Substantial Noncompliance

FEDERAL RESERVE BANK OF NEW YORK

Comment Period
Ending Date

SECTION I

**Applications Subject to Newspaper
Notice Only**

HSBC Equator Bank, Plc, London, England, to establish a representative office in Washington, D.C.

SECTION II

**Applications Subject to Both
Newspaper and Federal Register Notice**

None.

SECTION III

**Nonbanking Applications
(subject to Federal Register Notice Only)**

None.

SECTION IV

**Applications Not Involving
Public Comment**

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending May 10, 1997

NAME OF BANK

RATING

EXAMINATION DATE

None.

- 1/ Subject to provisions of Community Reinvestment Act.
 - 2/ Later of dates specified in newspaper and Federal Register notices.
 - 3/ Date specified in newspaper notice; a later date may be specified in the Federal Register notice.
 - 4/ Date specified in Federal Register notice; a later date may be specified in the newspaper notice.
- N/A - Not Available

FEDERAL RESERVE BANK OF PHILADELPHIA

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

Ambassador Bank of The Commonwealth, Allentown, PA to merge with thrift (Pennsylvania chartered saving bank) Wilbur Savings Bank, Bethlehem, PA, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act.

Newspaper comment period expires: N/Avail

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

NONE

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

NONE

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

NONE

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending May 9, 1997.

Identification of Ratings

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
NONE	NONE	NONE

APPLICATIONS BULLETIN
(For the week ending May 10, 1997)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received notice from The Fifth Third Bank of Northeastern Ohio,
Cleveland, Ohio, of its intent to establish a branch at 20220 Center
Ridge Road, Rocky River, OH.

*May 31, 1997

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

Received application from Mellon Bank Corporation, Pittsburgh,
PA on May 5, 1997, to acquire 1st Business Corporation, Los
Angeles, CA.

*F: May 30, 1997

Received application from The Fifth Third Bank, Cincinnati, OH
on April 29, 1997, to merge with Suburban Federal Savings
Bank, Cincinnati, OH.

*N: May 28, 1997

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received notice from Mellon Bank Corporation, Pittsburgh, PA
on April 18, 1997, to acquire Buck Consultants, Inc., New
York, NY and engage in employee benefits counseling as
permitted by Section 225.25(b)(9) of Regulation Y.

May 27, 1997

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

Received notice from Mid Am, Inc., Bowling Green, OH of its intent to acquire MFI
Investments Corp., Bryan, OH pursuant to Section 4(j) of the Bank Holding Company Act.

* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

- Expected to End 30 Days from Date of Receipt

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(May 9, 1997)

The following state member banks have been examined by the Federal Reserve Bank of Cleveland for compliance with The Community Reinvestment Act. A public evaluation document became available from the bank(s) listed below during the week ended May 9, 1997. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Crestar Bank, Richmond, Virginia, to establish a branch in the Amherst Highway Wal-Mart at the intersection of U. S. Route 29 and Woody's Lake Road, Madison Heights, Virginia.*	6-2-97
Crestar Bank, Richmond, Virginia, to establish a branch in the Liberty Fair Kroger, 240 West Commonwealth Boulevard, Martinsville, Virginia.*	6-2-97
Crestar Bank, Richmond, Virginia, to establish a branch in the Mechanicsville Wal-Mart, 7430 Bell Creek Road, Mechanicsville, Virginia.*	6-2-97
Crestar Bank, Richmond, Virginia, to establish a branch in the Willow Lawn Hannaford Supermarket, 1601 Willow Lawn Drive, Richmond, Virginia.*	6-2-97

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

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

Section III - Applications Subject to Federal Register Notice

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

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

Application

None.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending May 9, 1997

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

RSSD		Examination	
<u>Number</u>	<u>Name of Bank</u>	<u>Date</u>	<u>Rating</u>
223322	The First Bank and Trust Company 236 West Main Street Lebanon, Virginia 24266-9705	2-24-97	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 9, 1997

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
1st United Bank Boca Raton, Florida To merge with Seaboard Savings Bank, F.S.B., Stuart, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*
1st United Bank Boca Raton, Florida To acquire the assets and assume certain liabilities of Seaboard Savings Bank, F.S.B., Stuart, Florida, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	Not yet available*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
BancIndependent, Inc. Sheffield, Alabama Change in control notice by Mr. Leonard P. Mauldin, Mr. Macke B. Mauldin, and Mr. E. Fennel Mauldin, Jr. (MPEFM, II Limited Partnership), to collectively acquire 30.8 percent of the outstanding shares of BancIndependent, Inc., Sheffield, Alabama.	05-26-97*
1st United Bancorp Boca Raton, Florida To acquire Seaboard Savings Bank, F.S.B., Stuart, Florida, and thereby engage in operating a savings association, pursuant to Section 225.28(b)(4)(ii) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	Not yet available*
First Bankshares, Inc. Longwood, Florida Change in control notice by Ms. Susma Patel and Messrs. Suketu (Suku) Madhusudan Patel, Parimal (Perry) Kantibhai Patel, Bharat Muljibhai Amin, and Dennis John Lloyd King (the Patel Group), to collectively acquire 43.06 percent of the outstanding shares of First Bankshares, Inc., Longwood, Florida.	Not yet available*

*Subject to the provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 9, 1997

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Seacoast Banking Corporation of Florida Stuart, Florida To merge with Port St. Lucie National Bank Holding Corp., Port St. Lucie, Florida, and thereby directly acquire Port St. Lucie National Bank, Port St. Lucie, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	04-24-97*
American Bancorp, Inc. Opelousas, Louisiana Change in control notice by Mr. Ronald J. Lashute to acquire an additional 13.33 percent of the outstanding shares of American Bancorp, Inc., Opelousas, Louisiana. The acquisition will increase Mr. Lashute's total ownership to 13.69 percent.	05-26-97* Newspaper
First Holding Company, Inc. Livingston, Tennessee After-the-fact change in control notice by Mr. Ronald Hollis Hyder and Mr. Garry Wayne McNabb, as co-trustees of the Melissa Lynn Oakley 1996 Trust, to retain 27.06 percent of the outstanding shares of First Holding Company, Inc., Livingston, Tennessee.	06-02-97* Federal Register

Section 3 - Applications Subject to Federal Register Only

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

Section 4 - Applications Not Subject to
Federal Register Notice or Newspaper Notice

<u>Application</u>
Firsttrust Corporation New Orleans, Louisiana To acquire up to 24.9 percent of Automated Technology Machines, Inc., New Orleans, Louisiana (ATM), and thereby engage in data processing activities, pursuant to Section 225.28(b)(14) of Regulation Y, and Section 4(c)(8) of the Bank Holding Company Act. First Bank and Trust, New Orleans, Louisiana, Notificant's bank subsidiary, currently owns 100 percent and will own the remaining 75.1 percent following the transaction. ATM owns and operates cash dispensing machines.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 9, 1997

Section 4 - Applications Not Subject to
Federal Register Notice or Newspaper Notice

Application

Deposit Guaranty Corp.
Jackson, Mississippi

Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act for Deposit Guaranty Corp., Jackson, Mississippi, to merge with NBC Financial Corporation, Baton Rouge, Louisiana, and thereby directly acquire Bank of Commerce, Baton Rouge, Louisiana.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 9, 1997

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the insured depository institutions listed below became available during this week. Information about an institution's CRA evaluation may be obtained directly from the institution. In connection with the assessment of an institution's CRA performance, a rating is assigned from the following groups:

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

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

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

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

<u>Bank</u>	<u>CRA Rating</u>	<u>Examination Date</u>
Community Bank of the Islands 2450 Periwinkle Way Sanibel, Florida 33957 (813) 472-2800	Outstanding	01-27-97
Barnett Bank of Southwest Georgia Post Office Box 1497 Columbus, Georgia 31993 (706) 571-7827	Satisfactory	01-20-97

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 9, 1997

Recently Approved Applications

Approval Date

Regions Financial Corporation

05-08-97

Birmingham, Alabama

To merge with SB&T Corporation, Smyrna, Georgia, and thereby directly acquire Smyrna Bank & Trust Company, Smyrna, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act..

Regions Financial Corporation

05-08-97

Birmingham, Alabama

To merge with First Bankshares, Inc., East Point, Georgia, and thereby directly acquire First Bank of Georgia, East Point, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.

First Community Bank

05-05-97

Orange City, Florida

To establish a branch located at 21 S. Highway 17/92, DeBary, Florida, to be known as the DeBary Office.

North Fulton Bancshares, Inc.

05-08-97

Roswell, Georgia

Commitment waiver request.

Pinnacle Bancshares, Inc.

05-08-97

Thomson, Georgia

1-BHC formation, McDuffie Bank & Trust, Thomson, Georgia.

AmSouth Bank of Tennessee

05-06-97

Chattanooga, Tennessee

To establish a branch located at 8105 Moore's Lane, Brentwood, Tennessee.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Merger & Branch	Huron Community Bank East Tawas, Michigan Au Gres Michigan branch of Citizens Bank Flint, Michigan Branch at 3150 East Huron Road Au Gres, Michigan	NP - 5-7-97
Merger & Branch	M&I Marshall & Ilsley Bank Milwaukee, Wisconsin Security Bank, S.S.B. Milwaukee, Wisconsin and to establish 34 branches	NP -5-22-97
Merger & Branch	Old Kent Bank Grand Rapids, Michigan Old Kent Bank Elmhurst, Illinois and to establish 26 branches	NP -5-22-97

NP - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
CoC-HC	First State Bancorp of Monticello, Inc. Monticello, Illinois By John W. Corley	FR - 5-16-97 NP - 5-13-97
3(a)(3)	Capitol Bancorp, Ltd.* Lansing, Michigan Valley First Community Bank (in organization) Scottsdale, Arizona	FR - 5-27-97 NP - 5-14-97
3(a)(3)	Sun Community Bancorp, Ltd.* Tucson, Arizona Valley First Community Bank (in organization) Scottsdale, Arizona	FR - 5-27-97 NP - 5-14-97
3(a)(5)	Marshall & Ilsey Corporation* Milwaukee, Wisconsin Security Capital Corporation Milwaukee, Wisconsin Security Bank, S.S.B. Milwaukee, Wisconsin	FR - 5-5-97 NP - 4-27-97
3(a)(5)	Citizens Banking Corporation* Flint, Michigan CB Financial Corporation Jackson, Michigan City Bank & Trust Company Jackson, Michigan City Bank St. Johns, Michigan CB North Charlevoix, Michigan	FR - 5-8-97 NP - 5-1-97
3(a)(3)	NEB Corporation* Fond du Lac, Wisconsin State Bank of St. Cloud St. Cloud, Wisconsin	FR - 5-5-97 NP - 4-30-97

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(5)	F & M Bancorporation, Inc.* Kaukauna, Wisconsin Citizens National Bancorp, Inc. Darlington, Wisconsin Citizens National Bank of Darlington Darlington, Wisconsin	FR - 5-12-97 NP - 5-12-97
3(a)(5)	F & M Merger Corporation* Kaukauna, Wisconsin Citizens National Bancorp, Inc. Darlington, Wisconsin Citizens National Bank of Darlington Darlington, Wisconsin	FR - 5-12-97 NP - 5-12-97
3(a)(5)	F & M Bancorporation, Inc.* Kaukauna, Wisconsin Wisconsin Ban Corp. Prairie du Chien, Wisconsin Prairie City Bank Prairie du Chien, Wisconsin	FR - 5-12-97 NP - 5-7-97
3(a)(5)	F & M Merger Corporation* Kaukauna, Wisconsin Wisconsin Ban Corp. Prairie du Chien, Wisconsin Prairie City Bank Prairie du Chien, Wisconsin	FR - 5-12-97 NP - 5-7-97
3(a)(3)	Country Bancorporation* Crawfordsville, Iowa Hiawatha Bank and Trust Company (in organization) Hiawatha, Iowa	FR - 5-12-97 NP - 4-7-97
3(a)(3)	Community Financial Corp.* Edgewood, Iowa Community Savings Bank (in organization) Robins, Iowa	FR - 5-16-97 NP - 3-31-97
3(a)(1)	Bancorp of New Glarus, Inc.* New Glarus, Wisconsin Bank of New Glarus New Glarus, Wisconsin	FR - 6-6-97 NP - 6-2-97

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(1)	Peoples Financial Services, Inc.* Hamtramck, Michigan Peoples State Bank Hamtramck, Michigan	FR - 5-23-97 NP - 5-10-97
3(a)(1)	Dunn Investment Co.* Eagle Grove, Iowa Dunn Shares Eagle Grove, Iowa Security Savings Bank Eagle Grove, Iowa F & M Shares Corp. Eagle Grove, Iowa Farmers & Merchants Savings Bank Manchester, Iowa	FR - 5-16-97 NP - 5-16-97
3(a)(3)	Shorebank Corporation* Chicago, Illinois Shorebank Pacific Corporation Ilwaco, Washington Shoretrust Bank Seattle, Washington	FR - 5-17-97 NP - 5-28-97
3(a)(1)	Shorebank Pacific Corporation* Ilwaco, Washington Shoretrust Bank Seattle, Washington	FR - 5-17-97 NP - 5-28-97
3(a)(1)	Schonath Family Partnership, A Limited Partnership* Oconomowoc, Wisconsin InvestorsBancorp, Inc. Pewaukee, Wisconsin InvestorsBank (in organization) Pewaukee, Wisconsin	FR - 5-30-97 NP - 5-16-97
3(a)(1)	InvestorsBancorp, Inc.* Pewaukee, Wisconsin InvestorsBank (in organization) Pewaukee, Wisconsin	FR - 5-30-97 NP - 5-16-97

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(1)	FBA Bancorp Inc.* Chicago, Illinois Interim First Bank S.B. (in organization) Chicago, Illinois	FR - ** NP - **

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Shorebank Pacific Corporation Ilwaco, Washington Shoretrust Trading Group Ilwaco, Washington	FR - 5-17-97

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

<u>Type</u>	<u>Application</u>
ROS	Financial Services Corporation of the Midwest Rock Island, Illinois To redeem \$5,000,000 of its class A cumulative convertible preferred stock

Federal Reserve Bank of Chicago

Section V - Availability of CRA Public Evaluations

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending May 9, 1997. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

- O - An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.
- S - An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.
- NI - An institution in this group has a needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.
- SN - An institution in this group has a substantial noncompliance record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
First Farmers Bank and Trust 123 North Jefferson Converse, Indiana 46919 (317) 395-3316 RSSD # 139843	1/13/97	S
Markesan State Bank 84 North Bridge Street Markesan, Wisconsin 53946 (414) 398-2358 RSSD# 489641	1/27/97	O
Farmers Savings Bank 402 'B' Avenue Kalona, Iowa 52247 (319) 656-2265 RSSD# 929044	1/27/97	S

FEDERAL RESERVE BANK OF ST. LOUIS**SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE****Application****End of Comment Period**

None.

**SECTION II - APPLICATIONS SUBJECT TO BOTH
NEWSPAPER AND FEDERAL REGISTER NOTICE****Application****End of Comment Period**

* Section 3(a)(1) notification by Peoples-Marion Bancorp, Inc., Marion, Kentucky, to acquire The Peoples Bank, Marion, Kentucky.

Newspaper: 6-9-97

* Section 3(a)(3) notification by The Peoples Bank Employees Stock Ownership Trust, Marion, Kentucky, to acquire 47.45 percent of Peoples-Marion Bancorp, Inc., Marion, Kentucky.

Newspaper: 6-9-97

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE**Application****End of Comment Period**

None.

**SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE
OR NEWSPAPER NOTICE****Application****End of Comment Period**

Section 9 membership application by Flora Bank & Trust, Flora, Illinois.

N/A

*This notification is subject to CRA.

FEDERAL RESERVE BANK OF ST. LOUIS**SECTION V - AVAILABILITY OF CRA PUBLIC DISCLOSURES****Identification of Ratings:***Outstanding record of meeting community credit needs*

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

Bank RSSD Number	Name of Bank	Bank Address	Examination Date	Examination Rating
941541	Bank of Altenburg	Altenburg, MO	1/27/97	Satisfactory
663450	Bank of Louisiana	Louisiana, MO	1/27/97	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

Application

Comment Period
Ending Date

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

Comment Period
Ending Date

Stearns Financial Services, Inc., St. Cloud, Minnesota
for prior approval to acquire 80% of the voting shares of the
Arizona Community Bank of Scottsdale, Scottsdale, Arizona. *

Not yet available

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject
to Federal Register Notice Only

Application

Comment Period
Ending Date

TCF Financial Corporation, Minneapolis, Minnesota to engage
in leasing activities through the acquisition of Winthrop Resources
Corporation, Minnetonka, Minnesota.

May 27, 1997

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of

CRA Public Evaluations

week ending May 9, 1997

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

<u>BANK(S) EXAMINED</u>	<u>DATE OF EXAMINATION</u>	<u>CRA RATING</u>
F&M Bank-Superior 1612 Belknap Street P.O. Box 639 Superior, WI 54880	January 27, 1997	Satisfactory
The State Bank of Townsend 400 Broadway Townsend, MT 59644-2322	January 27, 1997	Outstanding

KANSAS CITY RESERVE BANK APPLICATIONS AND REPORTS RECEIVED

During the week ending May 9, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Mercantile Bank, Overland Park, Kansas, for prior approval to merge with Mark Twain Kansas City Bank, Kansas City, Missouri.	Not Available
Lafayette State Bank, Lafayette, Colorado, for prior approval to establish additional branch facilities to be located at 785 Chessman Street, Erie, Colorado, and 5720 West 120th Avenue, Broomfield, Colorado.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Guaranty Bancshares Corporation, Kansas City, Kansas, for prior approval to acquire 100 percent of the voting shares of Bank of Coffey, Coffey, Missouri.*	Not Available
Reich Family Limited Partnership, Kansas City, Missouri, and general partners Carolyn Reich Weir, Independence, Missouri, and Nancy Reich Esry, Sarasota, Florida, to acquire an additional 12 percent, for a total of 34 percent, of the voting shares of Blue Ridge Bancshares, Inc., Kansas City, Missouri.	May 27, 1997
PBT Bancshares, Inc., McPherson, Kansas, for prior approval to acquire 100 percent of the voting shares of Yoder Bankshares, Inc., Yoder, Kansas.*	June 6, 1997
The Farmers State Bank of Fort Morgan ESOP, Fort Morgan, Colorado, for prior approval to acquire an additional 7.91 percent, for a total of 33.09 percent, of the voting shares of FSB Bancorporation, Inc., Fort Morgan, Colorado.*	June 13, 1997
Lauritzen Corporation, Omaha, Nebraska, for prior approval to acquire an additional 3.68 percent, for a total of 24.9 percent, of the voting shares of First National of Nebraska, Inc., Omaha, Nebraska.*	June 13, 1997

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

Bank of Star Valley, Afton, Wyoming, for prior approval to invest in bank premises.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>RSSD#</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
State Bank P.O. Box 187 Palmer, Nebraska 68864-0187	851659	02/03/97	05/06/97	Satisfactory
Exchange Bank of Missouri P.O. Box 69 Fayette, Missouri 65274-0000	686459	02/03/97	05/06/97	Outstanding
The Bank at Broadmoor Four Elm Street Colorado Springs, Colorado 80906-3124	776659	02/03/97	05/07/97	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MAY 5, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

****** NOTICE EXP

*Section 3(a)(3) application by
Mansfield Bancshares, Inc., Mansfield, LA,
to acquire Riverside Bancshares, Inc., Logansport, LA, and
Bank of Logansport, Logansport, LA

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

* SUBJECT TO CRA.

** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.

N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF MAY 5, 1997

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
Texas First Bank P.O. Box 3344 3232 Palmer Highway Texas City, TX 77592 473266	97/01/27	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 5/09/97

Section I - Applications Subject to Newspaper Notice Only Date

Application

Comment Period Ending Date

None

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

Clifford R. Ronnenberg, Sunset Beach, California,
to increase his ownership up to 27.8 percent of
Security First Bank, Fullerton, CA. *

Newspaper: Not Available

Fed. Reg.: 5/27/97

Zions Bancorporation, Salt Lake City, Utah, to
acquire Tri-State Bank, Montpelier, Idaho. *

Newspaper: 5/30/97

Security State Corporation, to become a bank holding
company by acquiring Security State Bank, both of
Centralia, CA. *

Newspaper: Not Yet Available

Fed. Reg.: Not Yet Available

Bank of Idaho Holding Company, to become a
bank holding company by acquiring Bank of
Eastern Idaho, both of Idaho Falls, Idaho. *

Newspaper: Not Yet Available

Fed. Reg.: Not Yet Available

Section III - Applications Subject to Federal Register Only

None

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

None

* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 5/09/97

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during this week. Information about a particular institution's CRA evaluation may be obtained directly from the institution.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>	<u>Rating*</u>
Western Security Bank	7401 E. Camelback Road Scottsdale, AZ 85251-3508 (602) 947-9888	1/06/97	Satisfactory

*Under the rating system an institution's CRA performance is assigned one of the following four ratings:

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

Satisfactory record of meeting community credit needs: An institution has a satisfactory record of ascertaining and meeting the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

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

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

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.

H.2A

Notice of Formations and Mergers of, and Acquisitions by, Bank Holding Companies; Change in Bank Control

Notices Filed as of May 9, 1997

The following companies and individuals seek System approval to acquire a bank holding company, a bank, or a nonbanking company in a transaction that is subject to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 et seq.), the Change in Bank Control Act (12 U.S.C.1817(j)), Regulation Y (12 CFR Part 225), or other applicable statutes and regulations. Comments regarding the applications and notices must be received in writing at the Reserve Bank indicated, or at the Board of Governors, no later than the end of the public comment period. Addresses for the Board and Federal Reserve Banks are listed at the end of this release.

The public portions of the applications and notices, as well as other related filings required by the Board, may be obtained on an expedited basis by contacting the appropriate Federal Reserve Bank; addresses are listed at the end of this release. Applications and notices also may be obtained from the Board.

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Allegiant Bancorp, Inc., Clayton, MO	Reliance Financial, Inc., St. Louis, MI, and Reliance Federal Savings and Loan Association of St. Louis County, St. Louis, MI, operating a savings and loan (b)(4)(ii)	4	St. Louis	June 9, 1997
Allied Irish Banks, p.l.c., Dublin, Ireland, and First Maryland Bancorp, Baltimore, MD	Dauphin Deposit Corp.; Dauphin Deposit Bank and Trust Co., Harrisburg, PA; Hopper Soliday & Co., Inc., Lancaster, PA; Dauphin Life Insurance Co., Harrisburg, PA, securities (b)(8)(i); Loans USA, Inc., Pasadena, MD, (b)(1), (b)(21), (b)(7), (b)(8)(ii)	3 and 4	Richmond	May 1, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
AMCORE Financial, Inc., Rockford, IL	County Bank Shares Corp.; State Bank of Mt. Horeb; Mt. Horeb, WI; Belleville Bancshares Corp., Belleville, WI; Montello State Bank, Montello, WI; State Bank of Argyle, Argyle, WI; Citizens State Bank, Clinton, WI; Belleville State Bank, Belleville, WI	3	Chicago	April 22, 1997
Banc One Corporation, Columbus, OH and Banc One Oklahoma Corporation, Oklahoma City, OK	Liberty Bancorp Inc.; Liberty Bank and Trust Company of Oklahoma City, N.A., Oklahoma City, OK; Liberty Bank and Trust Company of Tulsa, N.A., Tulsa, OK, insurance (b)(8); trust services (b)(3); and lending (b)(1) and (5)	3 and 4	Cleveland	March 14, 1997
Banco Bilbao Vizcaya, S.A., Bilbao, Spain	BBV LatInvest Securities Inc., New York, NY, securities activities (b)(1), (b)(4), (b)(15), and (b)(16)	4	New York	March 4, 1997
Bancorp Hawaii, Inc., Honolulu, HI	CU Bancorp, Encino, CA; California United Bank, Encino, CA	3	San Francisco	May 5, 1997
Bancorp of New Glarus, Inc., New Glarus, WI	The Bank of New Glarus, New Glarus, WI	3	Chicago	June 6, 1997
Bank of Idaho Holding Company, Idaho Falls, ID	Bank of Eastern Idaho, Idaho Falls, IA	3	San Francisco	June 9, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Bank of New York Company, Inc., New York, NY	State Street Boston Corporation, Boston, MA; State Street Bank and Trust Company, Boston, MA, trust, securities and data processing activities (b)(3), (b)(4), and (b)(7)	3 and 4	New York	March 14, 1997
BanPonce Corporation, Hato Rey, Puerto Rico; Popular International Bank, Inc., Hato Rey, Puerto Rico; and BanPonce Financial Corp., Wilmington, DE	CBC Bancorp, Ltd., Chicago, IL; Capitol Bank of Westmont, Westmont, IL; Chicago Bank and Trust, Chicago, IL	3	New York	April 21, 1997
BanPonce Corporation, and Poplar International Bank, Inc., both of Hato Rey, Puerto Rico	National Bancorp, Inc., Streamwood, IL; AmericanMidwest Bank and Trust, Melrose Park, IL	3	New York	April 21, 1997
Bay Bankcorp, Inc., Gladstone, MI	Baybank, Gladstone, MI	3	Minneapolis	April 28, 1997
BNB Bancorp. Inc., Brookville, OH	Brookville National Bank, Brookville, OH	3	Cleveland	April 28, 1997
BonState Bancshares, Inc., Bonham, TX, and Bonham Financial Services, Inc., Dover, DE CORRECTION	Bonham State Bank, Bonham, TX	3	Dallas	April 25, 1997
BonState Bancshares, Inc., Bonham, TX, and Bonham Financial Services, Inc., Dover, DE	Bonham Financial Services, Inc., Dover, DE; Bonham State Bank, Bonham, TX	3	Dallas	April 25, 1997
Briscoe, Dolph, Jr., Uvalde, TX	Zavala Bankshares, Inc., Crystal City, TX	CIBC	Dallas	April 16, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Buffalo Bancorp, Inc., Buffalo, TX; Buffalo Corp., Dover, DE	Citizens State Bank, Buffalo, TX	3	Dallas	May 8, 1997
California Community LLC, Los Angeles, CA	First Coastal Bancshares, El Segundo, CA ; First Coastal Bank, N.A., El Segundo, CA	3	San Francisco	April 11, 1997
Capitol Bancorp, Ltd., Lansing, MI and Sun Community Bancorp, Ltd., Tucson, AZ	Valley First Community Bank, Scottsdale, AZ	3	Chicago	May 27, 1997
Carson, Frank L., III, Mulvane, KS	Mulvane Bankshares, Inc., Mulvane, KS; Mulvane State Bank, Mulvane, KS	CIBC	Kansas City	April 23, 1997
Castle Creek Capital Partners Fund-I, L.P., Castle Creek Capital, L.L.C., and Eggemeyer Advisory Corporation, all of San Diego, CA	Rancho Santa Fe National Bank, Rancho Santa Fe, CA; First Community Bank of Desert, Yucca Valley, CA	3	San Francisco	March 24, 1997
Castle Creek Capital Partners Fund-I, L.P.; Castle Creek Capital, L.L.C.; and Eggemeyer Advisory Corporation, all of San Diego, CA	Rancho Santa Fe National Bank, Rancho Santa Fe, CA; First Community Bank of the Desert, Yucca Valley, CA	3	San Francisco	April 25, 1997
Castle Creek Capital Partners Fund-I, L.P.; Castle Creek Capital, L.L.C.; and Eggemeyer Advisory Corporation, all of San Diego, CA	Rancho Santa Fe National Bank, Rancho Santa Fe, CA	3	San Francisco	April 25, 1997
CB Bancorp, Inc., Higginsport, OH	The Citizens Bank, Higginsport, OH	3	Cleveland	March 24, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
CCB Financial Corporation, Durham, NC	American Federal Banks, F.S.B., Greenville, SC, mortgage lending; acting as agent in the sale of certain credit related insurance; savings association; and brokerage services (b)(1)(iii), (8)(i), (9), and (15)	4	Richmond	May 16, 1997
Central Banccompany, Inc., Jefferson City, MO	Warrensburg Bancshares, Inc., Warrensburg, MO; Bank of Warrensburg, Warrensburg, MO	3	St. Louis	May 8, 1997
Century Bancorp, MHC, Bridgeton, NJ; and Century Bancorp, Inc., Bridgeton, NJ	Century Savings Bank, Bridgeton, NJ	3	Philadelphia	May 1, 1997
CH and JD Byrum, LLC, Indianapolis, IN	American State Bank, Lawrenceburg, IN; American State Corporation, Lawrenceburg, IN	3	Chicago	April 14, 1997
Citizens Bancorp, Corvallis, OR	Citizens Bank, Corvallis, OR	3	San Francisco	April 7, 1997
Citizens Banking Corporation, Flint, MI	CB Financial Corporation, Jackson, MI; CB North, Charlevoix, MI; City Bank & Trust, Jackson, MI; City Bank, Saint Johns, MI	3	Chicago	May 8, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Comerzbank AG, Frankfurt am Main, Germany	CAM Acquisition, LLC, Wilmington, DE Montgomery Asset Mangement, L.P., Montgomery Services, LLC, all of San Francisco, CA, securities activities (b)(7)(i) and (iii); financial & Investment advisory services (b)(6); administrative services	4	New York	May 14, 1997
Commerzbank Aktiengesellschaft, Frankfurt Main, Germany	Commerz Futures Corporation, Chicago, IL, financial & investment advisory (b)(6)	4	New York	May 23, 1997
Community Bankshares Incorporated, Petersburg, VA	County Bank of Chesterfield, Midlothian, VA	3	Richmond	June 2, 1997
Community Capital Corporation, Greenwood, SC	The Bank of Newberry County, Newberry, SC	3	Richmond	May 29, 1997
Community Financial Corp., Edgewood, IA	Community Savings Bank, Robbins, IA	3	Chicago	May 16, 1997
Compass Bancshares, Inc., Birmingham, AL; Compass Banks of Texas, Inc., Birmingham, AL; Compass Bancorporation of Texas, Inc., Wilmington, DE	Central Texas Bancorp, Inc., Waco, TX; The Texas National Bank of Waco, Waco, TX	3	Atlanta	May 12, 1997
Concord EFS, Inc., Memphis, TN	EFS Federal Savings Bank, Oakland, TN; First Federal Bank, FSB, Memphis, TN, operating a savings association (b)(4)(ii)	4	St. Louis	May 13, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Concordia Capital Corporation, Vidalia, LA	Cordia Bank & Trust Company, Vidalia, LA	3	Dallas	April 21, 1997
Conrad Company, Minneapolis, MN	National Mercantile Bancorp, Los Angeles, CA; Mercantile National Bank, Los Angeles, CA	3	Minneapolis	April 7, 1997
Corley, John William, (1) Monticello, IL CONTINUED	First State Bancorp of Monticello, Inc., Monticello, IL State Bank of Hammond, Hammond, IL; First State Bank of Monticello, Monticello, IL; First State Bank of Bloomington, Bloomington, IL; First State Bank of Heyworth, Heyworth, IL; CONTINUED	CIBC	Chicago	May 16, 1997
Corley, John William, (2) Monticelli, IL	and First State Bank of Atwood, Atwood, IL	CIBC	Chicago	May 16, 1997
Country Bancorporation, Crawfordsville, IA	Hiawatha Bank and Trust Company, Hiawatha, IA	3	Chicago	May 12, 1997
Covenant Bancorp, Inc., Haddonfield, NJ	Covenant Bank, Haddonfield, NJ	3	Philadelphia	April 22, 1997
Cox, Walter L., Sr., Naples, TX	Morris County Bankshares, Incorporated, Naples, TX; Morris County National Bank, Naples, TX	CIBC	Dallas	April 30, 1997
Credit Suisse Group, Zurich, Switzerland, and Credit Suisse First Boston Corp., New York, NY	TradeWeb, L.L.C., data processing (b)(7)	4	New York	April 16, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Creditanstalt-Bankverein, Vienna, Austria	community investments (b)(6)	4	New York	February 24, 1997
Criswell, Thomas E., Ada, OK; Horne, Bill J., Sr., Ada, OK; Howard, C.B., Ada, OK; Thompson, Richard J., Oklahoma City, OK; Wall, James N., Shawnee, OK, all as co-trustees,	First Ada Bancshares, Inc., Ada, OK; First National Bank and Trust Company, Ada, OK	CIBC	Kansas City	April 30, 1997
Cumberland Bancorp, Inc., Carthage, TN	The Bank of Mason, Mason, TN	3	Atlanta	April 4, 1997
Dartmouth Capital Group, Inc., Huntington Beach, CA; Dartmouth Capital Group, L.P., Huntington Beach, CA; Commerce Security Bancorp, Inc., Huntington Beach, CA; and SDN Bancorp, Inc., Encinitas, CA	Eldorado Bancorp, Irvine, CA; Eldorado Bank, Tustin, CA	3	San Francisco	April 25, 1997
Deer, Charlie, Monroeville, AL	First Citizens Bancorp, Inc., Monroeville, AL First Citizens Bank of Monroe County, Monroeville, AL	CIBC	Atlanta	May 27, 1997
Deutsche Bank, AG (Main) Federal Republic of Germany	Ganis Credit Corporation, Newport Beach, CA, lending (b)(1)	4	New York	May 12, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
DUNN Investment Co., Eagle Grove, IA	Dunn Shares, Inc., Eagle Grove, IA; Security Savings Bank, Eagle Grove, IA; and F&M Shares Corp., Eagle Grove, IA; Farmers & Merchants Savings Bank, Manchester, IA	3	Chicago	May 16, 1997
Eden Financial Corporation, San Angelo, TX	The First State Bank of Rankin, Rankin, TX	3	Dallas	March 24, 1997
Eggemeyer Advisory Corp., San Diego, CA; Castle Creek Capital, L.L.C., San Diego, CA; Castle Creek Capital Partners Fund - I, L.P., San Diego, CA; and Monarch Bancorp, Laguna Niguel, CA	California Commercial Bankshares, Newport Beach, CA; National Bank of Southern California, Newport Beach, CA; Venture Partners, Inc., Newport Beach, CA, trust services (b)(3)(ii)	3 and 4	San Francisco	April 18, 1997
Exchange Bankshares Corporation of Kansas, Atchison, KS	The Farmers and Merchants State Bank, Effingham, KS	3	Kansas City	May 2, 1997
F&M Bancorporation, Inc., Kaukana, WI; F&M Merger Corporation, Kaukana, WI	Wisconsin Ban Corp., Prairie Du Chien, WI; Prairie City Bank, Prairie Du Chien, WI	3	Chicago	May 12, 1997
F&M Bancorporation, Inc., Kaukana, WI; F&M Merger Corporation, Kaukana, WI	Citizen's National Bancorporation, Darlington, WI; Citizen's National Bank of Darlington, Darlington, WI	3	Chicago	May 12, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
F.N.B. Corporation, Hermitage, PA	Sun Bancorp, Inc., Selinsgrove, PA; Sun Bank, Selinsgrove, PA; Pennsylvania Sun Life Insurance Company, Phoenix, AR, insurance (b)(8)(i)	3 and 4	Cleveland	April 10, 1997
Farmers State Bank of Fort Morgan, ESOP, Fort Morgan, CO	FSB Bancorporation, Inc., Fort Morgan, CO and Farmers State Bank, Fort Morgan, CO	3	Kansas City	June 2, 1997
Farmers State Holding Company, Marion, SD	First State Financial Services, Inc., Bridgewater, SD, and First State Bank, Bridgewater, SD	3	Minneapolis	May 30, 1997
Fifth Third Bancorp, Cincinnati, OH	Suburban Bancorporation, Inc., Cincinnati, OH, Suburban Federal Savings Bank, Cincinnati, OH	4	Cleveland	May 27, 1997
Financial Services of St. Croix Falls, St. Croix Falls, WI	State Bank of Dennison, Dennison, MN	3	Minneapolis	June 6, 1997
First Bank System, Inc. (1), Minneapolis, MN CONTINUED	U.S. Bancorp; U.S. Nat'l Bank of Oregon, Portland, OR; U.S. Bank of Washington, N.A., Seattle, WA; U.S. Bank of Nevada, Reno, NV; U.S. Bank of Utah, Salt Lake City, UT; U.S. Bank of Idaho, Boise, ID; U.S. Bank of California, Sacramento, CA; CONTINUED	3 and 4	Minneapolis	May 16, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
First Bank System, Inc. (2), Minneapolis, MN CONTINUED	First State Bank of Oregon, Canby, OR; Sun Capital Bank, St. George, UT; and Business & Professional Bank, Woodland, CA; West One Trust Co., Salt Lake City, UT; LNB Corp., Alameda, CA; and U.S. Bank Trust Co., Portland, OR, CONTINUED	3 and 4	Minneapolis	May 16, 1997
First Bank System, Inc. (3), Minneapolis, MN CONTINUED	personal and institutional trust & fiduciary activities (b)(3); U.S. Bancorp Insurance Agency, Inc., Portland, OR, insurance agency activities (b)(8)(i) and (vii); U.S. Trade Services, Inc., Portland, OR, letter of credit activities, (b)(1)(iv); CONTINUED	3 and 4	Minneapolis	May 16, 1997
First Bank System, Inc. (4), Minneapolis, MN CONTINUED	West One Life Insurance Co., Portland, OR, credit reinsurance (b)(8)(i); CBI Mortgage, Modesto, CA, mortgage banking (b)(1)(iii); Compass Group, Inc., Spokane, WA, investment advisory services (b)(4); Island Bancorp Leasing, Inc., Alameda, CA, CONTINUED	3 and 4	Minneapolis	May 16, 1997
First Bank System, Inc. (5), Minneapolis, MN	leasing & equipment financing (b)(5); and numerous partnerships, community development activities, (b)(6)	3 and 4	Minneapolis	May 16, 1997
First Bank System, Inc., Minneapolis, MN	First Bank of South Dakota, Sioux Falls, SD; First Interim Bank of Cheyenne, FSB, Cheyenne, WY	3	Minneapolis	May 1, 1997
First Citizens Bancorp, Cleveland, TN	The Home Bank FSB, Ducktown, TN, savings association (b)(9)	4	Atlanta	April 25, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
First Coastal Bancshares, El Segundo, CA	First Coastal Bank, N.A., El Segundo, CA	3	San Francisco	April 11, 1997
First Commerical Corporation, Little Rock, AR	First Central Corporation, Searcy, AR; First National Bank, Search, AR	3	St. Louis	April 22, 1997
First Financial Bancorp, Hamilton, OH	Southeastern Indiana Bancorp, Vevay, IN; Vevay Deposit Bank, Vevay, IN	3	Cleveland	April 14, 1997
First National Community Bancorp, Inc., Dunmore, PA	First National Community Bank, Dunmore, PA	3	Philadelphia	May 10, 1997
First National Security Company, DeQueen, AR	First National Bancshares of Hempstead County, Inc., Hope, AR; First National Bank of Hope, Hope, AR; Bank of Blevins, Blevins, AR; First National Bank of Lewisville, Lewisville, AR	3	St. Louis	May 5, 1997
First Robinson Financial Corporation, Robinson, IL	First Robinson Savings Bank, National Association, Robinson, IL	3	St. Louis	May 19, 1997
First Security Borporation, Salt Lake City, UT	American Bancorp of Nevada, Inc., Las Vegas, NV; American Bank of Commerce, Las Vegas, NV	3	San Francisco	May 27, 1997
First Security Corporation Employee Stock Ownership Plan, Norcross, GA	First Security Corporation, Norcross, GA; First Security National Bank, Norcross, GA	3	Atlanta	May 12, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
First Virginia Banks, Inc., Falls Church, VA	Premier Bankshares Corporation, Bluefield, VA; Premier Bank, N.A., Tazewell, VA; Premier Bank-South, National Association, Wytheville, VA; and Premier Bank-Central, N.A., Honaker, VA; Premier Trust Co., Bluefield, VA, trust services (b)(3)	3 and 4	Richmond	April 7, 1997
Firstbank Corporation, Alma, MI	Lakeview Financial Corporation, Lakeview, MI, and Bank of Lakeview, Lakeview, MI	3	Chicago	June 9, 1997
FirstFederal Financial Services, Corp., Wooster, OH	Summit Bancorp, Inc., Akron, OH; Summit Bank, Akron, OH; Summit Banc Investment Corporation, Akron, OH, investment advisory & securities brokerage (b)(6) and (7)	3 and 4	Cleveland	May 12, 1997
FirstFederal Financial Services, Corp., Wooster, OH	FirstFederal Bank, N.A., Wooster, OH; Mobile Consultants, Inc., Wooster, OH, lending (b)(1) & (b)(2)	3 and 4	Cleveland	May 12, 1997
Fishback Financial Corporation, Brookings, SD	lending activities (b)(1)	4	Minneapolis	May 16, 1997
Florida Bancshares, Inc., Dade City, FL	First National Bank of Pasco, Dade City, FL	3	Atlanta	April 21, 1997
Foffman Family, LLC, Harrison, AR	Mountain Home bancshares, Inc., Mountain Home, AR; First national Bank & Trust Company of Mountain Home, Mountain Home, AR	CIBC	St. Louis	May 2, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Ford, Thomas Riley; Nelson, Paul Emil; and Southway, Henry Thomas, Alamosa, CO	Alamosa Bancorporation Ltd., Alamosa, CO; Alamosa National Bank, Alamosa, CO	CIBC	Kansas City	May 1, 1997
GBC Bancorp, Inc., Lawrenceville, GA	Gwinnett Banking Company, Lawrenceville, GA (in organization)	3	Atlanta	April 10, 1997
Giltner Investment Partnership, Ltd., Omaha, NE	The Avoca Company, Avoca, NE; Farmers State Bank, Bennett, NE	3	Kansas City	May 5, 1997
Glendening, Helen, Pella, IA, and DeBruin, Harold A. and Ethel R., Pella, IA	Leighton Investment Company, Leighton, IA; Farmers Savings Banks, Leighton, IA	CIBC	Chicago	April 11, 1997
Greer, Elmo, East Bernstadt, KY	Cumberland Valley Financial Company, London, KY	CIBC	Cleveland	May 23, 1997
Harris Financial MHC, Harrisburg, PA	Harris Financial Inc., Harrisburg, PA; Harris Savings Bank, Harrisburg, PA	3	Philadelphia	March 27, 1997
Hawkins Financial Corporation, Hawkins, TX; and Hawkins Deleware Financial Corporation, Wilmington, DE	The First State Bank of Hawkins, Hawkins, TX	3	Dallas	May 27, 1997
Hendricks, Randall J. , Elsie, NE; and Orr, Warren , North Platte, NE	Elsie, Inc., Elsie, NE; Commercial State Bank, Elsie, NE	CIBC	Kansas City	March 14, 1997
Hohl Financial, Inc., Wahoo, NE	Wahoo State Bank, Wahoo, Nebraska	3	Kansas City	May 16, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Imperial Bancorp, Inglewood, CA	Imperial Bank Arizona, Phoenix, AZ	3	San Francisco	May 1, 1997
Industrial Bank of Japan, Ltd., Tokyo, Japan	Aubrey G. Lanston & Co., Inc., New York, NY, securities activities (b)(7); data processing (b)(14); financial & investment activities (b)(6); and underwriting (b)(8)	4	New York	May 12, 1997
InvestorsBancorp, Inc., Pewaukee, WI	InvestorsBank, Pewaukee, WI	3	Chicago	May 30, 1997
Kale, Denis L. and Sandra, Osceola, IA	Osceola Bancorporation, Osceola, IA; American State Bank, Osceola, IA	CIBC	Chicago	April 16, 1997
Karge, Carl L., Wolf Point, MT	Western Holding Company, Wolf Point, MT; Western Bank of Wolf Point, Wolf Point, MT	CIBC	Minneapolis	May 8, 1997
Kazi, Zubair and Khatija, Studio City, CA; and Abdul-Rahman, Yahia and Magda, Pasadena, CA	Greater Pacific Bancshares, Whittier, CA; Bank of Whittier, N.A., Whittier, CA	CIBC	San Francisco	May 5, 1997
Kazi, Zubair and Khatija, Studio City, CA; and Yahia and Magda Abdul-Rahman, Pasadena, CA	Kentucky Home Bank, Bardstown, KY	3	San Francisco	April 17, 1997
Korea Long Term Credit Bank, Seoul, Korea	Nara Bank, National Association, Los Angeles, CA	3	New York	May 1, 1997
Kremlin Bancshares, Inc., Kremlin, OK	Bank of Kremlin, Kremlin, OK	3	Kansas City	April 11, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Lane, Richard E.(1); McFadin, Nick, Jr.; Krause, Charles F.; Rockwald Ltd.; Wolff, Gary W.; Meadows, Gilbert R.; G. G. Gale Family Partners, Ltd.; BGG Associates, LC; Schroeder, George F.; all of San Antonio, TX; CONTINUED	South Texas Capital Group, Inc., San Antonio, TX; Plaza International Bank, N.A., San Antonio, TX; CONTINUED	CIBC	Dallas	May 2, 1997
Lane, Richard E.(2), San Antonio, TX; Garrett, Michael L. Garrett; Jack B. Sommerfield Defined Benefit Pension Plan, both of Dallas, TX; Wolff, George A.; Friddle, Paul R., both of Boerne, TX; CONTINUED	South Texas Capital Group, Inc., San Antonio, TX; Plaza International Bank, N.A., San Antonio, TX; CONTINUED	CIBC	Dallas	May 2, 1997
Lane, Richard E.(3), San Antonio, TX; Garrett, J. Patrick; and McDonie, Karen Wynne, Both of Houston, TX	South Texas Capital Group, Inc., San Antonio, TX; Plaza International Bank, N.A., San Antonio, TX	CIBC	Dallas	May 2, 1997
Lashute, Ronald J., Opelousas, LA	American Bancorp, Inc., Opelousas, LA and American Bank & Trust Company, Opelousas, LA	CIBC	Atlanta	May 23, 1997
Lauritzen Corporation (1), Omaha, NE CONTINUED	First National of Nebraska, Inc., Omaha, NE, & First Nat'l Bank of Kansas, Overland Park, KS; First Nat'l Bank and Trust Co., Columbus, NE; Fremont Nat'l Bank, Fremont, NE; Platte Valley State Bank, Kearney, NE; First Nat'l Bank, CONTINUED	3	Kansas City	June 2, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Lauritzen Corporation (2), Omaha, NE CONTINUED	North Platte, NE; and First National Bank of Omaha, Omaha, NE	3	Kansas City	June 2, 1997
Liberty Bank Employee Stock Ownership Plan, New Orleans, LA	Liberty Financial Services, Inc., New Orleans, LA; Liberty Bank and Trust Company, New Orleans, LA	CIBC	Atlanta	April 8, 1997
Lloyds TSB Group PLC, and Lloyds Bank PLC, both of London, England	IAI Holdings Inc., Investment Advisers, Inc., Minneapolis, MN, trust services (b)(3); investment advisory services (b)(4); full-service brokerage (b)(15); foreign exchange execution & advisory services, and other advisory & administrative services	4	New York	March 26, 1997
Mahurin, Dixie, Bowling Green, KY; Mahurin, Peter and Dixie, Bowling Green, KY, acting in concert	First Cecilian Bancorp, Inc., Cecilia, KY, Cecilian Bank, Cecilia, KY	CIBC	St. Louis	April 30, 1997
Marshall & Ilsey Corporation, Milwaukee, WI	Security Capital Corporation, Milwaukee, WI, Security Bank, S.S.B., Milwaukee, WI	3	Chicago	May 5, 1997
MASSBANK Corp., Reading, MA	Glendale Co-operative Bank Bank, Everett, MA	3	Boston	May 23, 1997
MAXLOU Bancshares, Inc., Tahlequah, OK	First State Bank, Tahlequah, OK; Liberty Finance, Inc., Tahlequah, OK, lending (b)(1)	3 and 4	Kansas City	April 11, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
McConnell, Richard J. , Franklin, IN	FSB Financial Corporation, Francisco, IN; FSB Bank, Francisco, IN	CIBC	St. Louis	March 21, 1997
Medina Bankshares, Inc., D'Hanis, TX, and Medina Financial Inc., Carson City, NV	D'Hanis State Bank, D. Hanis, TX	3	Dallas	April 22, 1997
Mellon Bank Corporation, Pittsburgh, PA	1st Business Corporation, Los Angeles, CA, and 1st Business Bank, Los Angeles, CA	3	Cleveland	May 30, 1997
Mellon Bank Corporation, Pittsburgh, OH	Buck Consultants, Inc., New York, NY, employee benefits consulting (b)(9)(ii)	4	Cleveland	May 27, 1997
Mercantile Bancorporation Inc., St. Louis, MO, and Ameribanc, Inc., St. Louis, MO	Roosevelt Financial Group, Inc., Chesterfield, MO; Missouri State Bank & Trust Company, St. Louis, MO; Roosevelt Bank, Chesterfield, MI, savings association (b)(9)	3 and 4	St. Louis	April 4, 1997
Mercantile Bancorporation, Inc., St. Louis, MI; Ameribanc, Inc., St. Louis, MI	Roosevelt Bank, Chesterfield, MI; Roosevelt Mortgage Company, Kansas City, MI, operation of a federal savings bank (b)(9) and mortgage banking activities (b)(1)	4	St. Louis	May 8, 1997
Midstate Bancorp, Inc., Hinton, OK	Binger Agency, Inc., Binger, OK; First Community Bank. Binger, OK	3	Kansas City	May 8, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Montgomery, Tammy Bolton. Golden, MS, as Trustee for The Weaterford Foundation of Red Bay, Alabama, Inc., Red Bay, AL	Independent Bancshares, Inc.. Red Bay, AL, Bank of Red Bay, Red Bay, AL	CIBC	Atlanta	April 28, 1997
Morris Mayer Testamentary Trust, Walkenhorst, Dale as Trustee, Madison, NE	Madison Bancshares, Inc., Madison, NE, Bank of Madison, Madison, NE	CIBC	Kansas City	April 7, 1997
National Canton Bancshares, Inc., Canton, IL	Sturm Investment, Inc., Denver, CO, The Union National Bank of Macomb, Macomb, IL.	3	Chicago	April 18, 1997
National City Bancshares, Inc., Evansville, IN	Bridgeport Bancorp, Inc., Bridgeport, IL, and First National Bank of Bridgeport, Bridgeport, IL	3	St. Louis	June 6, 1997
NEB Corporation, Fond du Lac, WI	State Bank of St. Cloud, St. Cloud, WI	3	Chicago	May 5, 1997
Northeast Kansas Bancshares, Inc., Valley Falls, KS	Valley Falls Insurance, Inc., Valley Falls, KS, Kendall State Bank, Valley Falls, KS, insurance activities (b)(8)(iii)	3 and 4	Kansas City	May 5, 1997
Norwest Corporation, Minneapolis, MN	IMS Mortgage Company, Cedar Rapids, IA, residential mortgage lending (b)(1)	4	Minneapolis	May 9, 1997
Norwest Corporation, Minneapolis, MN	Trinty Mortgage Affiliates, Atlanta, GA, residential mortgage lending (b)(1)	4	Minneapolis	May 8, 1997
Norwest Corporation, Minneapolis, MN	Ohio Executive Mortgage Company, Mansfield, OH, residential mortgage lending (b)(1)	4	Minneapolis	May 8, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Norwest Corporation, Minneapolis, MN	The First National Bankshares, Inc., Tucumcari, NM; The First National Bank of Tucumcari, Tucumcari, NM	3	Minneapolis	May 9, 1997
P.C.B. Bancorp, Inc., Largo, FL	Anchor Savings Bank, F.S.B., St. Petersburg, FL, savings association (b)(9)	4	Atlanta	May 8, 1997
Parkway Bancorp, Inc., Harwood Heights, IL, and Parkway Acquisition Corporation, Harwood Heights, IL	Jefferson Holding Corp., Chicago, IL; Jefferson State Bank, Chicago, IL	3	Chicago	April 21, 1997
PBT Bancshares, Inc., McPherson, KS	Yoder Bankshares, Inc., Yoder, KS, and Farmers State Bank, Yoder, KS	3	Kansas City	June 6, 1997
Penns Woods Bancorp, Inc., Williamsport, PA	Columbia Financial Corporation, Bloomsburg, PA; First Columbia Bank & Trust Company, Bloomsburg, PA	3	Philadelphia	April 25, 1997
Peoples Financial Services, Inc., Hamtramck, MI	Peoples State Bank, Hamtramck, MI	3	Chicago	May 23, 1997
PHS Bancorp, M.H.C., Beaver Falls, PA	Peoples Home Savings Bank, Beaver Falls, PA	3	Cleveland	May 1, 1997
Pierce County Bancorp, Tacoma, WA	Pierce Commercial Bank, Tacoma, WA	3	San Francisco	April 21, 1997
Pinnacle Bancorp, Inc., Central City, NE	First Ogallala Investment, Inc., Ogallala, NE; First National Bank of Ogallala, Ogallala, NE	3	Kansas City	April 25, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Pinnacle Bancshares, Inc., Thomson, GA	McDuffie Bank & Trust, Thomson, GA	3	Atlanta	May 5, 1997
PN Holdings, Inc., Ann Arbor, MI	Pelican National Bank, Naples, FL (in organization); Washtenaw Mortgage Company, Ann Arbor, MI, lending (b)(1)	3 and 4	Atlanta	April 21, 1997
Poteau Bancshares, Inc., Poteau, OK	First Poteau Corporation, Poteau, OK; Poteau State Bank, Poteau, OK	3	Kansas City	May 17, 1997
Powell, Donald Edward, Amarillo, TX	Tejas Bancshares, Inc. Fritch, TX; Fritch State Bank, Fritch, TX	CIBC	Dallas	April 7, 1997
Premier Bancshares, Inc., Atlanta, GA	Central and Southern Holding Company, Milledgeville, GA; Central and Southern Bank of Georgia, Milledgeville, GA; Central and Southern Bank of North Georgia, Greensboro, GA savings association (b)(9)	3 and 4	Atlanta	May 12, 1997
Premier Bancshares, Inc., LaGrange, TX, and Premier Holdings - Nevada, Inc., Carson City, NV	Citizens State Bank, Hempstead, TX	3	Dallas	May 1, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Regions Financial Corporation, Birmingham, AL	The New Iberia Bancorp, Inc., New Iberia, LA; The New Iberia Bank, New Iberia, LA; First Bankshares, Inc., East Point, GA; First Bank of Georgia, East Point, GA; SB&T Corporation, Smyrna, GA; and Smyrna Bank and Trust Company, Smyrna, GA	3	Atlanta	May 5, 1997
Regions Financial Corporation, Birmingham, AL	First Mercantile National Bank, Longwood, FL	3	Atlanta	April 14, 1997
Reich Family Limited Partnership, Kansas City, MO, and general partners Carolyn Reich Weir, Independence, MO, and Nancy Reich Esry, Sarasota, FL	Blue Ridge Bancshares, Inc., Kansas City, MO, and Blue Ridge Bank and Trust Co., Kansas City, MO	CIBC	Kansas City	May 27, 1997
Republic Bancshares, Inc., St. Petersburg, FL	F.F.O. Financial Group, Inc., St. Cloud, FL, and First Federal Savings and Loan Association of Ocelola County, Kissimmee, FL, operating a savings association (b)(4)(ii)	4	Atlanta	May 23, 1997
Rossenberg, Clifford R., Sunset Beach, CA	Security First Bank, Fullerton, CA	CIBC	San Francisco	May 27, 1997
Sankovitz Family Limited Partnership, and Frankson Investment Corporation, both of Waseca, MN	Bank of Ellendale, Ellendale, MN	3	Minneapolis	April 28, 1997
Schonath Family Partnership, LP, Oconomowoc, WI	InvestorsBancorp, Inc., Pewaukee, WI, and InvestorsBank, Pewaukee, WI	3	Chicago	May 30, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Scott, Ben Jay, Coleman, TX	Coleman Bancshares, Inc., Coleman, TX; Coleman County State Bank, Coleman, TX	CIBC	Dallas	April 25, 1997
Seacoast Banking Corporation of Florida, Stuart, FL	Port St. Lucie National Bank Holding Corporation, Port St. Lucie, FL; Port St. Lucie National Bank, Port St. Lucie, FL; Spirit Mortgage Company, Port St. Lucie, FL, lending (b)(1)(iii)	3 and 4	Atlanta	April 24, 1997
Security State Corporation, Centralia, WA	Security State Bank, Centralia, WA	3	San Francisco	June 9, 1997
Shorebank Corporation, Chicago, IL	Shorebank Pacific Corp., Ilwaco, WA; ShoreTrust Bank, Seattle, WA ShoreTrust Trading Group, Inc., investment advice (b)(6)	3	Chicago	May 17, 1997
South Branch Valley Bancorp, Inc., Moorefield, WV	Capital State Bank, Inc., Charleston, WV	3	Richmond	May 23, 1997
Southeast Bancorp, Inc., Corbin, KY	First Bank of East Tennessee, National Association, La Follette, TN	3	Cleveland	April 4, 1997
Southerland Family Limited Partnership, Batesville, AR	Citizens Bancshares of Batesville, Inc., Batesville, AR	CIBC	St. Louis	May 15, 1997
Southern National Corporation, Winstom-Salem, NC	United Carolina Bancshares Corporation, Whiteville, NC; United Carolina Bank, Whiteville, NC; United Carolina Bank of South Carolina, Greer, SC	3	Richmond	March 31, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Southern Security Financial Corporation, Hollywood, FL	Southern Security Bank Corporation, Hollywood, FL; Southern Security Bank of Hollywood, Hollywood, FL	3	Atlanta	April 10, 1997
Spangler, Charles Leon, Aurora, MO	Seligman Bancshares, Inc., Seligman, MO; First Independent Bank, Seligman, MO	CIBC	St. Louis	May 15, 1997
Stearns Financial Services, Inc., Employee Stock Ownership Plan T1, St. Cloud, MN, and Stearns Financial Services, Inc., St. Cloud, MN	Arizona Community Bank of Scottsdale, Scottsdale, AZ	3	Minneapolis	June 6, 1997
Stichting Prioriteit (1) ABN AMRO Holding, Amsterdam, The Netherlands; Stichting Administratiekantoor ABN AMRO Holding, Amsterdam, The Netherlands; ABN AMRO Holding N.V., Amsterdam, The Netherlands; and ABN AMRO Bank, N.V., Amsterdam, CONTINUED	Citicorp Futures Corp., New York, NY; Citifutures Ltd., London, England; & Citicorp Futures Ltd., Singapore, acting as FCM (b)(17); investment advice (b)(18); acting as FCM in the execution & clearance of futures & options on futures contracts; CONTINUED	4	Chicago	March 17, 1997
Stichting Prioriteit (2), The Netherlands	and providing execution-only or clearing-only services with respect to financial and non-financial futures and options on futures contracts	4	Chicago	March 17, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Summit Bancorp, Princeton, NJ	Collective Bancorp, Inc., Egg Harbor, NJ; Collective Bank, Egg Harbor, NJ, operating a federal savings bank (b)(4)(ii) Collective Financial Services, Inc., securities brokerage & insurance agency activities (b)(7)(1) and (b)(11)(iii)	4	New York	May 23, 1997
Susquehanna Bancshares, Inc., Lititz, PA	Founders Bank, Bryn Mawr, PA	3	Philadelphia	May 19, 1997
TCF Financial Corporation, Minneapolis, MN	Winthrop Resources Corporation, Minnetonka, MN, leasing personal property (b)(3)	4	Minneapolis	May 27, 1997
Tehama Bancorp, Red Bluff, CA	Tehema Bank, Red Bluff, CA	3	San Francisco	May 12, 1997
Tehama Bancorp, Red Bluff, CA	Bancorp Financial Services, Sacramento, CA, leasing activities (b)(5)	4	San Francisco	May 5, 1997
Texas Financial Bancorporation, Inc., Minneapolis, MN, and Delaware Financial Bancorporation, Inc., Wilmington, DE	Austin County Bancshares, Inc., Belleville, TX; Austin County Bancshares- Delaware, Wilmington, DE; and Austin County State Bank, Belleville, TX	3	Dallas	March 27, 1997
Trustcorp Financial, Inc., St. Louis, MO	Missouri State Bank and Trust Company, St. Louis, MO	3	St. Louis	June 2, 1997
Union Illinois 1995 Investment Limited Partnership, Swansea, IL	Union Illinois Company, Swansea, IL, Union Bank of Ollinois, Swansea, IL, State Bank of Jerseyville, Jerseyville, IL	3	St. Louis	May 10, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Union Illinois Company, Swansea, IL	Missouri PayDay Loan Company, Inc., St. Louis, MO; Missouri Budget, Inc., St. Louis, MO, and Budget Finance, Inc., St. Louis, MO, consumer credit (b)(1)	4	St. Louis	May 19, 1997
United Community Banks, Inc., Blairsville, GA	United Family Finance Co., Blairsville, GA, credit insurance activities (b)(8)(ii)	4	Atlanta	April 25, 1997
United Community Banks, Inc., Blairsville, GA	United Family Finance Co., Blue Ridge, GA (formerly Mountain Mortgage & Loan, Inc.), making, acquiring, or servicing loans or other extensions of credit (b)(1)	4	Atlanta	March 25, 1997
Vermont Financial Services Corp., Brattleboro, VT	Eastern Bancorp, Inc., Dover, NH savings association, Vermont Federal Bank, FSB, Williston, VT, (b)(9)	4	Boston	April 14, 1997
West Point Bancorp, Inc., West Point, NE	Dakota Bancshares, Inc., West Point, NE; Dakota County State Bank, West Point, NE	3	Kansas City	April 18, 1997
Whipple Family Limited Partnership, Arkadelphia, AR	Horizon Bancorp, Inc., Arkadelphia AR; Horizon Bank, Inc. Malvern, AR	3	St. Louis	May 27, 1997
Young, William Howerton, Fredonia, KY	Fredonia Valley Bancorp, Inc., Fredonia, KY and Fredonia Valley Bank, Fredonia, KY	CIBC	St. Louis	May 23, 1997
Zions Bancorporation, Salt Lake City, UT	Tri-State Bank, Montpelier, ID	3	San Francisco	June 6, 1997

Addresses for Comments and Information Requests

Addresses for comments differ from those for information requests.

Addresses for Comments

Comments on the applications and notices may be sent to the appropriate Federal Reserve Bank or the Board.

Federal Reserve Bank of Boston

Richard Walker, Community Affairs Officer, 600 Atlantic Avenue, Boston, MA
02106-2204

Federal Reserve Bank of New York

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Federal Reserve Bank of Philadelphia

Michael E. Collins, Senior Vice President, 100 North 6th Street, Philadelphia,
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Federal Reserve Bank of Cleveland

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Federal Reserve Bank of St. Louis

Randall C. Sumner, Vice President, 411 Locust Street, St. Louis, MO 63102-2034

Federal Reserve Bank of Minneapolis

Karen L. Grandstrand, Vice President, 250 Marquette Avenue, Minneapolis, MN 55480-2171

Federal Reserve Bank of Kansas City

D. Michael Manies, Assistant Vice President, 925 Grand Avenue, Kansas City, MO 64198-0001

Federal Reserve Bank of Dallas

Genie D. Short, Vice President, 2200 North Pearl Street, Dallas, TX 75201-2272

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Pat Marshall, Manager of Analytical Support, Consumer Regulation Group, 101 Market Street, San Francisco, CA 94105-1579

Board of Governors of the Federal Reserve System

William W. Wiles, Secretary, 20th & Constitution Avenue, N.W., Washington, DC 20551-0001

Information Requests

The public portions of the applications and notices currently listed in this release are available on an expedited basis from the appropriate Federal Reserve Bank. The public portion of the application also may be obtained from the Board.

Federal Reserve Bank of Boston

Jonathan Fine (TEL: 617-973-3339; FAX: 617-973-3219)

Federal Reserve Bank of New York

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Board of Governors of the Federal Reserve System

Freedom of Information Office (TEL: 202-452-3684; FAX: 202-872-7562, and 202-872-7565)

H.2A

Notice of Formations and Mergers of, and Acquisitions by, Bank Holding Companies; Change in Bank Control

Notices Filed since the H.2A dated May 9, 1997

The following companies and individuals seek System approval to acquire a bank holding company, a bank, or a nonbanking company in a transaction that is subject to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 et seq.), the Change in Bank Control Act (12 U.S.C.1817(j)), Regulation Y (12 CFR Part 225), or other applicable statutes and regulations. Comments regarding the applications and notices must be received in writing at the Reserve Bank indicated, or at the Board of Governors, no later than the end of the public comment period. Addresses for the Board and Federal Reserve Banks are listed at the end of this release.

The public portions of the applications and notices, as well as other related filings required by the Board, may be obtained on an expedited basis by contacting the appropriate Federal Reserve Bank; addresses are listed at the end of this release. Applications and notices also may be obtained from the Board.

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
1st United Bancorp, Boca Raton, FL	Seaboard Savings Bank, F.S.B., Stuart, FL, operating a savings association (b)(4)(ii)	4	Atlanta	June 12, 1997
Commercial Guaranty Bancshares, Inc., Shawnee Mission, KS	CGB Capital Corporation, Shawnee Mission, KS, private placement of securities (b)(7)(iii)	4	Kansas City	June 3, 1997
Crites, John William, Petersburg, WV	South Branch Valley Bancorp, Inc., Moorefield, WV, and South Branch Valley National Bank of Moorefield, Moorefield, WV	CIBC	Richmond	June 3, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Danny Biggs; Merlin & Nelva Grimes; ED&J, Inc.; Ronald & Carol Carr; Steven J. Sell; Richard Schenk; Dennis Call; and R. Joe Southard, Great Bend, Kansas	First Wakeeney Agency, Inc., Great Bend, KS, and Interstate Bank, Great Bend, KS	CIBC	Kansas City	May 30, 1996
Eagle Investment Company, Inc., Glenwood, MN	Eagle Bank, Glenwood, MN	3	Minneapolis	June 13, 1997
Fannin Bancorp, Inc., Employee Stock Ownership Plan and Trust, Windom, TX	Fannin Bancorp, Inc., Windom, TX, and Fannin Bank, Windom, TX	3	Dallas	June 12, 1997
FBA Bancorp, Inc., Chicago, IL	Interim First Bank, S.B., Chicago, IL, a de novo bank, First Bank of the Americas, SSB, Chicago, IL	3	Chicago	June 12, 1997
First Citizens BancShares, Inc., Raleigh, NC	First Savings Financial Corp., Reidsville, NC, and First Savings Bank of Rockingham County, Inc., SSB, Reidsville, NC	3	Richmond	June 13, 1997
Gold Banc Corporation, Inc., Prairie Village, KS	Peoples Bancshares, Inc., Clay Center, KS, and Peoples National Bank of Clay Center, Clay Center, KS	3	Kansas City	June 13, 1997
Guaranty Bancshares Corporation, Kansas City, KS	Bank of Coffey, Coffey, MO	3	Kansas City	June 4, 1997
Hyder, Ronald Hollis, and McNabb, Garry Wayne, both of Livingston, TN, as co-trustees of the Melissa Lynn Oakley 1996 Trust	First Holding Company, Inc., Livingston, TN, First National Bank of the Cumberlands, Livingston, TN	CIBC	Atlanta	June 2, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Mansfield Bancshares, Inc., Mansfield, LA	Riverside Bancshares, Inc., Logansport, LA, and Bank of Logansport, Logansport, LA	3	Dallas	June 12, 1997
Mauldin, Leonard P., Town Creek, Alabama, Mauldin, Macke B., Sheffield, Alabama, and Mauldin, E. Fennel, Jr., Sheffield, Alabama, as the MPEFM, II Limited Partnership	BancIndependent, Inc., Sheffield, AL, and Bank Independent, Sheffield, AL	CIBC	Atlanta	June 2, 1997
Peoples Bank Employee Stock Ownership Trust, Marion, KY	Peoples-Marion Bancorp, Inc., Marion, KY	3	St. Louis	June 12, 1997
Peoples-Marion Bancorp, Inc., Marion, KY	The Peoples Bank, Marion, KY	3	St. Louis	June 12, 1997
Susma Patel; Suketu Madhusudan Patel (Suku); Parimal Kantibhai Patel (Perry); Bharat Muljibhai Amin, London, England; and Dennis John Lloyd King, Surrey, England; collectively, as the Patel Group	First Bankshares, Inc., Longwood, FL, and First National Bank of Central Florida, Longwood, FL	CIBC	Atlanta	May 30, 1997

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02106-2204

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Board of Governors of the Federal Reserve System

William W. Wiles, Secretary, 20th & Constitution Avenue, N.W., Washington, DC 20551-0001

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