

ANNOUNCEMENT

**BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM**

**H.2, 1997, No. 20
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending May 17, 1997**

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Banc One Corporation, Inc., Columbus, Ohio -- to merge with First USA, Inc., Dallas, Texas, and acquire First USA Federal Savings Bank, Wilmington, Delaware; and engage in extensions of credit and data processing activities through acquisition of the direct and indirect nonbank subsidiaries of First USA, Inc.

Approved, May 14, 1997.

NationsBank Corporation, Charlotte, North Carolina, and NB Holdings Corporation -- to retain, in a fiduciary capacity, more than 5 percent of First National Security Company, De Queen, Arkansas; Calvin B. Taylor Bankshares, Inc., Berlin, Maryland; First Perry Bancorp, Inc., Pinckneyville, Illinois; and The First National Bank in Falfurrias, Falfurrias, Texas.

Approved, May 12, 1997.

BANKS, FOREIGN

Agricultural Bank of China, Beijing, People's Republic of China -- to establish a representative office in New York, New York.

Approved, May 14, 1997.

Banco Santander, S.A., Madrid, Spain -- to acquire Banco de Venezuela International, Miami, Florida. Permitted, May 14, 1997.

ENFORCEMENT

Banco Ganadero, S.A., Bogota, Colombia (Miami agency)) -- order of prohibition against Francisco Moncaleano, a former vice president and institution-affiliated party of the Miami agency.

Announced, May 16, 1997.

Hang Seng Bank, U.S.A., Division of Marine Midland Bank, New York, New York -- cease and desist order against Kwai Por Au, a former assistant loan officer and institution-affiliated party of the Hang Seng Bank, U.S.A., Division of Marine Midland Bank.

Announced, May 16, 1997.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

FORMS

Bank Holding Company Forms: Bank Holding Company Intercompany Transactions and Balances (FR Y-8) and Report of Intercompany Transactions for Foreign Banking and their U.S. Subsidiaries (FR Y-8f) -- extension without revision.
Approved, May 14, 1997.

REGULATIONS AND POLICIES

Regulation C -- amendment to the Board's Home Mortgage Disclosure regulation making an interim rule that raises the exemption level for small institutions (Docket R-0951).
Approved, May 15, 1997.

Regulation J -- request for comments on amendments to provide for interstate branching and single account structure.
Approved, May 13, 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	Aliant Bank, Alexander City, Alabama -- to establish a branch at 1100 Corporate Parkway, Hoover, Alabama. Approved, May 13, 1997.
Philadelphia	East Penn Bank, Emmaus, Pennsylvania -- to establish a branch at the intersection of Route 100 and West End Trail, Borough of Macungie, Pennsylvania. Approved, May 13, 1997.
Minneapolis	First Interstate Bank of Commerce, Billings, Montana -- to establish branches in Kalispell and Whitefish, Montana. Approved, May 14, 1997.

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

BANK BRANCHES, DOMESTIC

Minneapolis First Interstate Bank of Commerce, Billings, Montana -- to establish a branch in Bozeman, Montana.
Approved, May 15, 1997.

Chicago Huron Community Bank, East Tawas, Michigan -- to establish a branch at 3150 East Huron Road, Au Gres, Michigan.
Approved, May 16, 1997.

Cleveland Marblehead Bank, Marblehead, Ohio -- to establish a branch at 259 South Bridge Road, Danbury Township, Ohio.
Approved, May 16, 1997.

Cleveland Minster State Bank, Minster, Ohio -- to establish a branch at Wagner's IGA, East Fourth Street.
Approved, May 16, 1997.

Chicago Security Savings Bank, Gowrie, Gowrie, Iowa -- to establish a branch at 200 2nd Street, Boxholm, Iowa.
Approved, May 14, 1997.

BANK HOLDING COMPANIES

Secretary Bancorp Hawaii, Inc., Honolulu, Hawaii -- to acquire CU Bancorp, Encino, California, and California United Bank.
Approved, May 13, 1997.

Cleveland BNB Bancorp, Inc., Brookville, Ohio -- to acquire Brookville National Bank.
Approved, May 15, 1997.

St. Louis Central Bancompany, Inc., Jefferson City, Missouri -- to acquire Warrensburg Bancshares, Inc., Warrensburg, Missouri, and Bank of Warrensburg.
Approved, May 13, 1997.

San Francisco Citizens Bancorp, Corvallis, Oregon -- to acquire Citizens Bank.
Approved, May 16, 1997.

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

BANK HOLDING COMPANIES

San Francisco	Commerce Security Bancorp, Inc., Huntington Beach, California -- to acquire Eldorado Bancorp, Irvine, California. Approved, May 16, 1997.
San Francisco	Commerce Security Bancorp, inc., Huntington Beach, California -- to purchase an option to acquire shares of Eldorado Bancorp, Irvine, California. Approved, May 16, 1997.
Atlanta	Community Trust Financial Services Corporation, Hiram, Georgia -- to enter into a joint venture to establish Cash Transactions L.L.C., and engage de novo in data processing activities. Permitted, May 16, 1997.
Dallas	Concordia Capital Corporation, Vidalia, Louisiana -- to acquire Concordia Bank & Trust Company. Approved, May 14, 1997.
Minneapolis	Conrad Co., Minneapolis, Minnesota -- to acquire shares of National Mercantile Bancorp, Los Angeles, California. Approved, May 16, 1997.
Chicago	County Bancorporation, Crawfordsville, Iowa -- to acquire Hiawatha Bank & Trust Company, Hiawatha, Iowa. Approved, May 15, 1997.
San Francisco	Dartmouth Capital Group, Inc., Huntington Beach, California -- to acquire Eldorado Bancorp, Irvine, California. Approved, May 16, 1997.
San Francisco	Dartmouth Capital Group, Inc., Huntington Beach, California -- to acquire an option to purchase shares of Eldorado Bancorp, Irvine, California. Approved, May 16, 1997.
San Francisco	Dartmouth Capital Group, L.P., Huntington Beach, California -- to acquire Eldorado Bancorp, Irvine, California. Approved, May 16, 1997.

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

BANK HOLDING COMPANIES

San Francisco Dartmouth Capital Group, L.P., Huntington Beach, California -- to purchase an option to acquire shares of Eldorado Bancorp, Irvine, California. Approved, May 16, 1997.

Secretary Deposit Guaranty Corporation, Jackson, Mississippi -- waiver of application to acquire by merger NBC Financial Corporation, Baton Rouge, Louisiana, and Bank of Commerce. Granted, May 16, 1997.

Secretary Eggemeyer Advisory Corp., San Diego, California; Castle Creek Capital, L.L.C., and Castle Creek Partners Fund -I,L.P., and Monarch Bancorp, Laguna, Nigel -- to merge Monarch Bancorp with California Commercial Bankshares, Newport Beach, and acquire National Bank of Southern California; and for Monarch to acquire Venture Partners, Inc. and engage in trust activities. Approved, May 16, 1997.

Chicago F & M Bancorporation, Inc., Kaukauna, Wisconsin, and F & M Merger Corporation -- to acquire Wisconsin Ban Corp., Prairie du Chien, Wisconsin, and Prairie City Bank. Approved, May 15, 1997.

Chicago F & M Bancorporation, Inc., Kaukauna, Wisconsin, and F & M Merger Corporation -- to acquire Citizens National Bancorp, Inc., Darlington, Wisconsin, and Citizens National Bank of Darlington. Approved, May 15, 1997.

Chicago FBA Bancorp, Inc., Chicago, Illinois -- to acquire Interim First Bank, S.B. Returned, May 15, 1997.

Atlanta First Security Corporation Employee Stock Ownership Plan, Norcross, Georgia -- to acquire First Security Corporation. Approved, May 16, 1997.

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

BANK HOLDING COMPANIES

Atlanta	Hancock Holding Company, Gulfport, Mississippi -- waiver of application to merge with Commerce Corporation, St. Francisville, Louisiana, and acquire Bank of Commerce & Trust Co. Granted, May 12, 1997.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage in residential mortgage lending activities through the formation of a joint venture, Trinity Mortgage Affiliates, Atlanta, Georgia. Permitted, May 13, 1997.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage in residential mortgage lending activities through the formation of a joint venture, Ohio Executive Mortgage Company, Mansfield, Ohio. Permitted, May 13, 1997.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage in residential mortgage lending through formation of a joint venture, IMS Mortgage Company, Cedar Rapids, Iowa. Permitted, May 14, 1997.
St. Louis	OneFinancial Corporation, Little Rock, Arkansas -- to acquire One National Bank. Approved, May 14, 1997.
Atlanta	Regions Financial Corporation, Birmingham, Alabama -- to merge with New Iberia Bancorp, Inc., New Iberia, Louisiana, and acquire New Iberia Bank. Approved, May 14, 1997.
San francisco	SDN Bancorp, Inc., Encinitas, California -- to merge with ElDorado Bancorp, Irvine, California. Approved, May 16, 1997.
Atlanta	Seacoast Banking Corporation of Florida, Stuart, Florida -- to merge with Port St. Lucie National Bank Holding Corp., Port St. Lucie, Florida, and acquire Port Lucie National Bank. Approved, May 14, 1997.

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

BANK HOLDING COMPANIES

Atlanta	Seacoast Banking Corporation of Florida, Stuart, Florida -- to acquire Spirit Mortgage Company, Port St. Lucie, Florida, and engage in lending activities. Approved, May 14, 1997.
San Francisco	Tehama Bancorp, Red Bluff, California -- to engage indirectly in equipment leasing activities through Bancorp Financial Services, Inc., Sacramento, California. Approved, May 15, 1997.
San Francisco	Tehama Bancorp, Red Bluff, California -- to acquire Tehama Bank. Approved, May 15, 1997.
St. Louis	Union Illinois 1995 Investment Limited Partnership, Swansea, Illinois -- to acquire shares of Union Illinois Company. Approved, May 13, 1997.

BANK MERGERS

Atlanta	Colonial Bank, Montgomery, Alabama, to merge with Colonial Bank, Orlando, Florida. Approved, May 14, 1997.
Atlanta	Colonial Bank, Montgomery, Alabama -- proposed merger with Colonial Bank, Ardmore, Tennessee. Approved, May 14, 1997.
Minneapolis	First Interstate Bank of Commerce, Billings, Montana -- to merge with First Interstate Bank of Montana, N.A., Kalispell, and Mountain Bank, Whitefish, Montana. Approved, May 14, 1997.
Chicago	Huron Community Bank, East Tawas, Michigan -- to acquire the Au Gres, Michigan, branch of Citizens Bank, Flint, Michigan, and establish a branch at 3150 East Huron Road, Au Gres, Michigan. Approved, May 16, 1997.

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

BANK MERGERS

Chicago Security Savings Bank, Gowrie, Iowa -- to purchase the assets and assume the deposit liabilities of the Boxholm, Iowa, office of Boone Bank & Trust Company, Boone, Iowa, and establish a branch. Approved, May 14, 1997.

BANKS, STATE MEMBER

Director, BS&R Jefferson Bank of Florida, Miami Beach, Florida -- registration as transfer agent. Withdrawn, May 13, 1997.

CAPITAL STOCK

Dallas New Mexico National Financial Inc., Roswell, New Mexico -- redemption of shares. Approved, May 14, 1997.

CHANGE IN BANK CONTROL

Chicago Osceola Bancorporation, Osceola, Iowa -- change in bank control. Permitted, May 15, 1997.

COMPETITIVE FACTORS REPORTS

San Francisco Bank of Newport, Newport, Oregon, proposed acquisition of the assets and assumption of the liabilities of the Waldport, Oregon, branch of Wells Fargo Bank, N.A., San Francisco, California - report on competitive factors. Submitted, May 14, 1997.

San Francisco Bank of Washington, Lacey, Washington, proposed acquisition of the Hoquiam, Montesano, Winlock, and Toledo, Washington, branches of Wells Fargo Bank, N.A., San Francisco, California -- report on competitive factors. Submitted, May 14, 1997.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Citizens Bank of Tifton, Tifton, Georgia, proposed purchase of certain assets and assumption of certain liabilities of the Douglas, branch of NationsBank, N.A. (South), Atlanta, Georgia -- report on competitive factors. Submitted, May 14, 1997.
Dallas	D'Hanis State Bank, D'Hanis, Texas, proposed merger with D'Hanis Financial Corporation -- report on competitive factors. Submitted, May 16, 1997.
Atlanta	Deposit Guaranty National Bank of Louisiana, Hammond, Louisiana, proposed merger with Citizens Savings Association, Baton Rouge, Louisiana -- report on competitive factors. Submitted, May 14, 1997.
St. Louis	EFS Federal Savings Bank, Oakland, Tennessee, proposed formation -- report on competitive factors. Submitted, May 15, 1997.
San Francisco	First National Bank of North County, Carlsbad, California, proposed merger with New First National Bank of North County -- report on competitive factors. Submitted, May 12, 1997.
Cleveland	First USA Federal Savings Bank, Wilmington, Delaware, proposed merger with Bank One, Columbus, N.A., Columbus, Ohio -- report on competitive factors. Submitted, May 15, 1997.
Atlanta	Hancock Bank of Louisiana, Baton Rouge, Louisiana, proposed merger with Bank of Commerce and Trust Company, St. Francisville, Louisiana -- report on competitive factors. Submitted, May 14, 1997.

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

COMPETITIVE FACTORS REPORTS

San Francisco	Inland Empire National Bank, Riverside, California, proposed acquisition of the assets and assumption of the liabilities of New Inland Empire National Bank -- report on competitive factors. Submitted, May 14, 1997.
Cleveland	Lorain National Bank, Lorain, Ohio, proposed purchase of the assets and assumption of the liabilities of three branches of KeyBank, N.A., Cleveland, Ohio -- report on competitive factors. Submitted, May 16, 1997.
Secretary	Monarch Bank, Laguna Niguel, California, proposed merger with National Bank of Southern California, Newport Beach, California -- report on competitive factors. Submitted, May 15, 1997.
Richmond	NationsBank, National Association, Charlotte, North Carolina, proposed merger with Boatmen's Trust Company of Kansas, Wichita, Kansas -- report on competitive factors. Submitted, May 12, 1997.
Atlanta	Republic Bank, St. Petersburg, Florida, proposed merger with First Federal Savings and Loan Association of Osceola County, St. Cloud, Florida - - report on competitive factors. Submitted, May 14, 1997.
Minneapolis	Stockman Bank of Montana, Miles City, Montana, proposed merger with Stockman Bank of Billings, Billings, Montana -- report on competitive factors. Submitted, May 13, 1997.
Dallas	Texstar National Bank, Universal City, Texas. proposed acquisition of a branch of Pacific Southwest Bank, Corpus Christie, Texas, at 420 Schertz Parkway, Schertz, Texas -- report on competitive factors. Submitted, May 13, 1997.

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

COMPETITIVE FACTORS REPORTS

San Francisco Tri-State Bank, Montpelier, Idaho, proposed acquisition of the assets and assumption of the liabilities of ten Idaho-based branches of Wells Fargo Bank, N.A., San Francisco, California, and to establish two branches -- report on competitive factors.
Submitted, May 16, 1997.

EXTENSIONS OF TIME

Boston Assabet Valley Bancorp, Hudson, Massachusetts -- extension to acquire Hudson Savings Bank.
Granted, May 16, 1997.

Richmond Hanover Bank, Mechanicsville, Virginia -- extension to December 10, 1997, to establish a branch at the intersection of Sliding Hill Road and Totopotomy Trail.
Granted, May 16, 1997.

Richmond Princess Anne Bank, Virginia Beach, Virginia -- extension to November 24, 1997, to establish a branch inside the Super Kmart Center at the intersection of Holland Road and Windsor Oaks Road, Virginia Beach, Virginia.
Granted, May 16, 1997.

Chicago Sycamore Bancshares, Inc., Sycamore, Illinois -- extension to August 8, 1997, to acquire America National Bank of De Kalb, Sycamore, Illinois.
Granted, May 12, 1997.

INTERNATIONAL OPERATIONS

Director, BS&R Republic National Bank of New York, New York, New York -- waiver of the 45-day notice period to establish a branch in Guernsey, Channel Islands.
Granted, May 15, 1997.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulation Q -- interpretation to provide an exception to the current limitations on premiums given on demand deposit accounts.
Approved, May 6, 1997.

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

BANK HOLDING COMPANIES

St. Louis First Commercial Corporation, Little Rock, Arkansas -
- to acquire First Central Corporation, Searcy,
Arkansas, and First National Bank.
Approved, March 14, 1997.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Kansas City ONEOK Employees Federal Credit Union, Tulsa, Oklahoma
-- registration under Regulation G.
Approved, May 6, 1997.

COMPETITIVE FACTORS REPORTS

Philadelphia Sun National Bank, Vineland, New Jersey, proposed
purchase of the assets and assumption of the
liabilities of three offices of Oritani Savings
Bank, Hackensack, New Jersey -- report on
competitive factors.
Submitted, May 7, 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

SECTION VII - CRA EXAMINATION SCHEDULED

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

Union Trust Company, Ellsworth, Maine
RSSD Number - 563907

FEDERAL RESERVE BANK OF NEW YORK

**Comment Period
Ending Date**

SECTION I

**Applications Subject to Newspaper
Notice Only**

None.

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 17, 1997

NAME OF BANK RATING EXAMINATION DATE

None.

CRA Examinations Scheduled to Begin in Third Quarter 1997

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in the published schedule, as shown above, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Comments should be sent to the attention of: Ms. Assunta Muglia, Examining Officer, Federal Reserve Bank of New York, 33 Liberty Street, New York, NY 10045.

Interchange State Bank
Park 80 West/Plaza Two
Saddle Brook, New Jersey 07663

Bank of Millbrook
P.O. Box AF, Franklin Avenue
Millbrook, New York 12545

Bank of Smithtown
One East Main Street
Smithtown, New York 11787

Bank of Cattaraugus
24 Main Street
Cattaraugus, New York 14719

Bank of New York
One Wall Street
New York, New York 10015

Tioga State Bank
One North Main Street
Spencer, New York 14883

Summit Bank
210 Main Street
Hackensack, New Jersey 07601

- 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: 06/09/97

**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**

Greater Delaware Valley Holdings A Mutual Company, Broomall, PA request approval to waive dividends on the capital stock of its subsidiary Greater Delaware Valley Savings Bank, Broomall, PA.

MBNA America Bank, N.A., Wilmington, DE to establish a foreign branch of its subsidiary bank MBNA International Bank Limited, Chester, England to be located in Dublin, Republic of Ireland, pursuant to Section 211.3(a)(1) of Regulation K.

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 16, 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>
Wilmington Trust 1522 McDaniel Drive West Chester, PA 19382	12/2/96	Satisfactory

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION VI - CRA EXAM SCHEDULE

(July 1, 1997 to September 30, 1997)

"Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination."

<u>BANKS</u>	<u>RSSID#</u>
First Heritage Bank 64 N. Franklin Street Wilkes-Barre, PA 18701	2214744
Sterling Bank 3100 Rte 38 Mount Laurel, NJ 08054	1819366
Twin Rivers Community Bank 2925 William Penn Hwy Easton, PA 18045	1486487
East Penn Bank 731 Chestnut Street Emmaus, PA 18049	1901243
Founders Bank 101 Bryn Mawr Avenue Bryn Mawr, PA 19010	1211700
Woodlands Bank 2450 E. Third Street Williamsport, PA 17701	1479470

APPLICATIONS BULLETIN
(For the week ending May 17, 1997)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received notice from PremierBank & Trust, Elyria, OH
on May 12, 1997, of its intent to establish a branch at
Sheffield Crossing, 5231 Detroit Road, Sheffield Village, OH.

*May 21, 1997

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

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

NONE

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

Received notice from KeyBank, N.A., Cleveland, OH on May 14, 1997, of its intent to invest in and establish Leasetec International as an indirect subsidiary in the form of an Agreement Corporation and to retain investment in Leasetec International's subsidiaries.

* - 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 16, 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 16, 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>
United Bank, Arlington, Virginia, to merge with Patriot National Bank, Reston, Virginia.*	5-31-97

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

<u>Application</u>	<u>Comment Period Ending Date</u>
United Bankshares, Inc., Charleston, West Virginia, to acquire First Patriot Bankshares Corporation, Reston, Virginia.*	5-31-97
Notice of Change in Control filed by Jeffery T. Valcourt with respect to United Financial Banking Companies, Inc., Vienna, Virginia.	6-3-97
Notice of Change in Control filed by John W. Crites with respect to South Branch Valley Bancorp, Inc., Moorefield, West Virginia.	6-3-97**
First Citizens BancShares, Inc., Raleigh, North Carolina, to acquire First Savings Financial Corp., Reidsville, North Carolina, and thereby indirectly acquire its wholly owned subsidiary, First Savings Bank of Rockingham County, SSB, Reidsville, North Carolina.*	6-13-97**

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.

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

Section V - Availability of CRA Public Evaluations

Week ending May 16, 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.

<u>RSSD</u> <u>Number</u>	<u>Name of Bank</u>	<u>Examination</u> <u>Date</u>	<u>Rating</u>
94522	Benchmark Community Bank 100 South Broad Street Kenbridge, Virginia 23944	2-24-97	Satisfactory
417626	Putnam County Bank 2761 Main Street Hurricane, West Virginia 25526	2-24-97	Satisfactory
1356535	Greenwood Bank & Trust 109 Montague Greenwood, South Carolina 29649	3-4-97	Satisfactory

Federal Reserve Bank of Richmond

Section VI - CRA Examinations Scheduled for Third Quarter of 1997

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

Annapolis Banking and Trust Company, Annapolis, Maryland
Farmers Bank of Maryland, Annapolis, Maryland
The Forest Hill State Bank, Bel Air, Maryland
The Patapsco Bank, Dundalk, Maryland
The Carolina County Bank, Greensboro, Maryland
Atlantic Bank, Ocean City, Maryland
First Virginia Bank-Maryland, Upper Marlboro, Maryland

Triangle Bank, Raleigh, North Carolina

Farmers Bank of Appomattox, Appomattox, Virginia
State Bank of the Alleghenies, Covington, Virginia
Peninsula Trust Bank, Gloucester, Virginia
Rockingham Heritage Bank, Harrisonburg, Virginia
Security Bank Corp., Manassas, Virginia
Heritage Bank, McLean, Virginia
The Horizon Bank of Virginia, Merrifield, Virginia
Commerce Bank of Virginia, Richmond, Virginia
F & M Bank, Richmond, Virginia
Signet Bank, Richmond, Virginia
Bank of Suffolk, Suffolk, Virginia
Bank of Tazewell County, Tazewell, Virginia
Bank of Tidewater, Virginia Beach, Virginia
F & M Bank-Winchester, Winchester, Virginia
First Commonwealth Bank, Wise, Virginia
F & M Bank - Blakeley, Inc., Ranson, West Virginia
The Traders Bank, Spencer, West Virginia

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 16, 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.	06-12-97*
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.	06-12-97*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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.	06-12-97* Federal Register
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.	05-30-97* Federal Register
Habersham Bancorp Cornelia, Georgia Change in control notice by Thomas A. Arrendale, III, Cynthia A. Bussey, and Nelle Arrendale (Arrendale Undiversified Family Limited Partnership), collectively to acquire 12.48 percent of the outstanding shares of Habersham Bancorp, Cornelia, Georgia.	Not yet available*

*Subject to the provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 16, 1997

Section 3 - Applications Subject to Federal Register Only

Application

Comment Period Ending Date

None.

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

Application

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 16, 1997

Section 6 - CRA Examinations Scheduled

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

Bank of Alabama, Birmingham, Alabama
Levy County Bank, Chiefland, Florida
Columbia Bank, Tampa, Florida
First Independence Bank of Florida, Ft. Myers, Florida
American Bank & Trust Company, Lake Wales, Florida
Mobile County Bank, Grand Bay, Alabama
First Vantage Bank-Tennessee, Knoxville, Tennessee
Merchants & Farmers Bank of Greene County, Eutaw, Alabama
Bank Independent, Sheffield, Alabama
First American Bank of Indian River County, Vero Beach, Florida
Southwest Georgia Bank, Moultrie, Georgia
Bank of Adairsville, Adairsville, Georgia
First United Bank, Boca Raton, Florida
Dadeland Bank, Miami, Florida
Guaranty Bank & Trust Company, Venice, Florida
First Community Bank, Orange City, Florida
Pan American Bank, Miami, Florida
Gulf Bank, Orange Beach, Alabama
Alabama Exchange Bank, Tuskegee, Alabama
The Terrace Bank of Florida, Tampa, Florida
Citizens Bank of Talladega, Talladega, Alabama

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 16, 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>
Friendship Community Bank 8375 SW State Road 200 Ocala, Florida 34481 (904) 854-2265	Satisfactory	02-03-97
United Bank & Trust Company Post Office Box 14517 St. Petersburg, Florida 33733 (813) 522-9434	Satisfactory	02-03-97
First Western Bank 5854 South Flamingo Road Cooper City, Florida 33330 (954) 434-7600	Satisfactory	02-03-97

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 16, 1997

<u>Recently Approved Applications</u>	<u>Approval Date</u>
Aliant Bank Alexander City, Alabama To establish a branch located at 1100 Corporate Parkway, Hoover, Alabama	05-13-97
Colonial Bank Montgomery, Alabama To become a member of the Federal Reserve System, pursuant to Section 208.4 of Regulation H and Section 9 of the Federal Reserve Act.	05-14-97
Colonial Bank Montgomery, Alabama To merge with Colonial Bank, Ardmore, Tennessee, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	05-14-97
Colonial Bank Montgomery, Alabama To merge with Colonial Bank, Orlando, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	05-14-97
Regions Financial Corporation Birmingham, Alabama To merge with The New Iberia Bancorp, Inc., New Iberia, Louisiana, and thereby directly acquire The New Iberia Bank, New Iberia, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	05-14-97
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.	05-14-97
Seacoast Banking Corporation of Florida Stuart, Florida To acquire Spirit Mortgage Company, Port St. Lucie, Florida, and thereby engage in making, acquiring, or servicing loans or other extensions of credit, pursuant to Section 225.25(b)(1)(iii) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	05-14-97

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 16, 1997

Recently Approved Applications

Approval Date

Community Trust Financial Services
Hiram, Georgia

05-16-97

To enter into a 49%/51% joint venture with Ronny Henderson in establishing Cash Transactions, L.L.C., Hiram, Georgia (Company), and thereby engage de novo 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. Company will sell, lease, and service machines that disburse cash or cash equivalents.

Deposit Guaranty Corp
Jackson, Mississippi

05-16-97

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.

Hancock Holding Company
Gulfport, Mississippi

05-12-97

Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act to merge with Commerce Corporation, St. Francisville, Louisiana, and thereby directly acquire Bank of Commerce & Trust Co., St. Francisville, Louisiana.

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	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)	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

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)(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
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

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)	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
3(a)(1)	FBA Bancorp Inc.* Chicago, Illinois Interim First Bank S.B. (in organization) Chicago, Illinois	FR - 6-12-97 NP - **

Federal Reserve Bank of Chicago

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>
NONE	

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 16, 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>
Security Savings Bank 201 West Broadway Eagle Grove, Iowa 50533 (515) 448-5111 RSSD# 676245	2/18/97	O
Camp Grove State Bank One Main Street Camp Grove, Illinois 61424 (309) 493-5311 RSSD# 302133	1/27/97	S

Federal Reserve Bank of Chicago

Section VI - CRA Examinations Scheduled

The following state member banks are tentatively scheduled for a CRA examination during the **third** quarter of 1997. Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is scheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

- | | | |
|-----|---|----------------------------|
| 1. | LaSalle Bank Illinois | Franklin Park, Illinois |
| 2. | Bank of America Illinois | Chicago, Illinois |
| 3. | The State Bank of Geneva | Geneva, Illinois |
| 4. | Foxdale Bank | South Elgin, Illinois |
| 5. | Kansas State Bank | Kansas, Illinois |
| 6. | The Farmers Bank of Mt. Pulaski | Mount Pulaski, Illinois |
| 7. | The Northern Trust Company | Chicago, Illinois |
| 8. | Parish Bank and Trust Company | Momence, Illinois |
| 9. | Villa Park Trust & Savings Bank | Villa Park, Illinois |
| 10. | McHenry State Bank | McHenry, Illinois |
| 11. | Hartsburg State Bank | Hartsburg, Illinois |
| 12. | 1st Source Bank | South Bend, Indiana |
| 13. | Central Bank | Russiaville, Indiana |
| 14. | Community State Bank | Avilla, Indiana |
| 15. | The Fifth Third Bank of Central Indiana | Indianapolis, Indiana |
| 16. | Peoples Bank and Trust Company | Sunman, Indiana |
| 17. | Mercantile Bank of Western Iowa | Des Moines, Iowa |
| 18. | Security Trust & Savings Bank | Storm Lake, Iowa |
| 19. | St. Ansgar State Bank | Saint Ansgar, Iowa |
| 20. | First American Bank | Fort Dodge, Iowa |
| 21. | Fort Madison Bank and Trust Co. | Fort Madison, Iowa |
| 22. | First State Bank | Churdan, Iowa |
| 23. | Central State Bank | Elkader, Iowa |
| 24. | Iowa State Bank and Trust Company | Fairfield, Iowa |
| 25. | Templeton Savings Bank | Templeton, Iowa |
| 26. | First Bank & Trust Co. | Glidden, Iowa |
| 27. | First State Bank | Manchester, Iowa |
| 28. | First American Bank | Jewell, Iowa |
| 29. | First American Bank | Webster City, Iowa |
| 30. | Old Kent Bank | Grand Rapids, Michigan |
| 31. | Byron Center State Bank | Byron Center, Michigan |
| 32. | Chelsea State Bank | Chelsea, Michigan |
| 33. | State Bank of Caledonia | Caledonia, Michigan |
| 34. | Tri-County Bank | Brown City, Michigan |
| 35. | The Onsted State Bank | Onsted, Michigan |
| 36. | The State Bank of Coloma | Coloma, Michigan |
| 37. | Chemical Bank Bay Area | Bay City, Michigan |
| 38. | Farmers & Merchants Bank of Orfordville | Orfordville, Wisconsin |
| 39. | M&I Bank of Menomonee Falls | Menomonee Falls, Wisconsin |

Federal Reserve Bank of Chicago

Section VI - CRA Examinations Scheduled
cont'd

40.	M&I Northern Bank	Brookfield, Wisconsin
41.	Baylake Bank	Sturgeon Bay, Wisconsin
42.	Fortress Bank of Westby	Westby, Wisconsin
43.	First Banking Center- Burlington	Burlington, Wisconsin
44.	M&I Bank of Racine	Racine, Wisconsin
45.	M&I Marshall & Ilsley Bank	Milwaukee, Wisconsin
46.	M&I Lake Country Bank	Hartland, Wisconsin

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 Village Bancshares, Inc., Springfield, Missouri, to acquire Village Bank, Springfield, Missouri, a proposed de novo bank.

Newspaper: 6-10-97

* Section 4(c)(8) notification by Allegiant Bancorp, Inc., St. Louis, Missouri, to acquire Reliance Financial, Inc., St. Louis, Missouri, and thereby acquire Reliance Federal Savings and Loan Association, St. Louis, Missouri.

Newspaper: 6-2-97

* Section 3(a)(1) notification by Midwest Bancorporation, Inc., Poplar Bluff, Missouri, to acquire Midwest Bancshares, Inc., Poplar Bluff, Missouri.

Newspaper: 6-16-97

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**

None.

*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
458357	Bank of Ste. Genevieve	Ste. Genevieve, MO	2/3/97	Satisfactory

SECTION VI - CRA EXAMINATIONS SCHEDULED

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

RSSD Number	Name	City	State
453446	Heber Springs State Bank	Heber Springs	Arkansas
18144	Citizens Bank	Marion	Arkansas
731443	Farmers and Merchants Bank	Prairie Grove	Arkansas
966348	First Bank of Arkansas	Searcy	Arkansas
363844	The State Bank of Jerseyville	Jerseyville	Illinois
1014040	Citizens State Bank of Petersburg	Petersburg	Indiana
499613	Fifth Third Bank of Kentucky, Inc.	Louisville	Kentucky
177751	Cass Bank and Trust Company	Bridgeton	Missouri
814757	United Missouri Bank, Northeast	Monroe City	Missouri
909055	Peoples Bank and Trust Company of Lincoln County	Troy	Missouri

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. *

June 6, 1997
(Federal Register)

Financial Services of St. Croix Falls, Inc., St. Croix Falls, Wisconsin
for prior approval to acquire 100% of the voting shares of the
State Bank of Dennison, Dennison, Minnesota. *

June 6, 1997
(Federal Register)

Eagle Investment Company, Inc., Glenwood, Minnesota for prior approval
to become a bank holding company through the acquisition of
98.25% of the voting shares of Eagle Bank, Glenwood, Minnesota. *

June 13, 1997
(Federal Register)

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject
to Federal Register Notice Only

Application

Comment Period
Ending Date

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

Minnesota BANKFIRST, Minneapolis, Minnesota
for prior approval to become a member of the
Federal Reserve System.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending May 16, 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.

BANK(S) EXAMINED

DATE OF EXAMINATION

CRA RATING

First Interstate Bank
of Commerce
Box 30918
Billings, MT 59116-0918

January 13, 1997

Satisfactory

Federal Reserve Bank of Minneapolis
 Section VI - CRA Examinations
 Scheduled to Begin in the Period July 1, 1997 - September 30, 1997

Examinations may have to be rescheduled during the calendar quarter in which they are designed to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Written comments regarding the CRA performance of these institutions should be directed to Ms. Jacquelyn Brunmeier at the Federal Reserve Bank of Minneapolis, Banking Supervision Department, P.O. Box 291, Minneapolis, MN 55480-0291.

<u>Bank Name</u>	<u>City</u>	<u>State</u>
North Shore Bank of Commerce	Duluth	Minnesota
Farmers State Bank of Madelia, Inc.	Madelia	Minnesota
First State Bank of Rushmore	Rushmore	Minnesota
Liberty State Bank	St. Paul	Minnesota
Plaza Park State Bank	Waite Park	Minnesota
The Citizens State Bank of Choteau	Choteau	Montana
Farmers State Bank of Montana	Conrad	Montana
Farmers State Bank of Denton	Denton	Montana
First Community Bank	Glasgow	Montana
The Yellowstone Bank	Laurel	Montana
Flint Creek Valley Bank	Philipsburg	Montana
Valley Bank of Ronan	Ronan	Montana
1st United Bank of Sidney	Sidney	Montana
Western Bank of Wolf Point	Wolf Point	Montana
Dakota Western Bank	Bowman	North Dakota
Security State Bank of Edgeley	Edgeley	North Dakota
First Western Bank & Trust	Minot	North Dakota
State Bank of Alcester	Alcester	South Dakota
Farmers State Bank	Faith	South Dakota
Hand County State Bank	Miller	South Dakota
First PREMIER Bank	Sioux Falls	South Dakota

KANSAS CITY RESERVE BANK APPLICATIONS AND REPORTS RECEIVED

During the week ending May 16, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Pitkin City Bank & Trust Company, Aspen, Colorado, for prior approval to establish a branch facility to be located in the Snowmass Center at 16 Kearns Road, Aspen, Colorado.

BancFirst, Oklahoma City, Oklahoma, for prior approval to establish a detached facility inside Wal-Mart Supercenter at 2020 South Muskogee, Tahlequah, Oklahoma.

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

APPLICATION DATE

COMMENT PERIOD ENDING

PBT Bancshares, McPherson, Kansas, for prior approval to acquire 100 percent of the voting shares of Yoder Bancshares, Inc., Yoder, Kansas.*

Not Available

Intra Financial Corp., Clyde, Kansas, for prior approval to acquire 100 percent of the voting shares of Peoples Bancorp of Belleville, Inc., Belleville, Kansas and Security Bancshares, Inc., Scott City, Kansas to acquire 9.5 percent of Intra Financial.*

Not Available

Guaranty Bancshares Corporation, Kansas City, Kansas, to acquire 100 percent of the voting shares of Bank of Coffey, Coffey, Missouri.*

June 4, 1997

Gold Banc Corporation, Inc., Prairie Village, Kansas, to acquire 100 percent of the voting shares of Peoples Bancshares, Inc., Clay Center, Kansas, and thereby indirectly acquire Peoples National Bank of Clay Center, Clay Center, Kansas.*

June 13, 1997

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Commercial Guaranty Bancshares, Inc., Shawnee Mission, Kansas; for prior approval to engage de novo through its subsidiary, CGB Capital Corporation, Shawnee Mission, Kansas, in acting as an agent for the private placement of securities, pursuant to 225.28(b)(7)(iii) of the Board's Regulation Y.

Not Available

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

APPLICATION

None

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>
Bank of Jackson Hole P.O. Box 700 Jackson, Wyoming 83001-0077	898458	2-10-97	5-12-97	Satisfactory
Deuel County State Bank P.O. Box 548 Chappell, Nebraska 69129-0000	538651	2-18-97	5-12-97	Outstanding
First United Bank P.O. Box 129 Neligh, Nebraska 68756-0129	116956	2-24-97	5-15-97	Satisfactory

VI. CRA Examinations Scheduled for the 3rd and 4th Quarters of 1997

BANK NAME	CITY	STATE
Pitkin County Bank & Trust Co	Aspen	CO
Bank of Boulder	Boulder	CO
Citizens Bank of Cortez	Cortez	CO
Bankers? Bank of the West	Denver	CO
Tri State Bank	Denver	CO
Eaton Bank	Eaton	CO
Centennial Bank	Englewood	CO
Professional Bank	Glendale	CO
Union Colony Bank	Greeley	CO
Lafayette State Bank	Lafayette	CO
Rocky Mountain State Bank	Rangely	CO
Colorado Mountain Bank	Westcliffe	CO
Citizens Bank Co Corp	Westminster	CO
The Fidelity State Bank & Trust	Dodge City	KS
Citizens State Bank & Trust Co.	Ellsworth	KS
Heritage Bank of Olathe	Olathe	KS
The St. Marys State Bank	St. Marys	KS
American Bank	Wichita	KS
The Citizens-Farmers Bank of	Cole Camp	MO

Cole Camp		
Bank of Holden	Holden	MO
The Heritage Bank of St. Joseph	St. Joseph	MO
Farmers State Bank	Stanberry	MO
Platte Valley State B&TC	Kearney	NE
Adams Bank & Trust Co	Ogallala	NE
Citizens State Bank	Polk	NE
Farmers State Bank	Wallace	NE
First State Bank of Taos	Taos	NM
Citizens Bank of Ardmore	Ardmore	OK
The Atoka State Bank	Atoka	OK
Boswell State Bank	Boswell	OK
The Citizens Bank of Edmond	Edmond	OK
First State Bank	Fairfax	OK
Grant County Bank	Medford	OK
Poteau State Bank	Poteau	OK
First Bank of Turley	Tulsa	OK
Shoshone First Bank	Cody	WY
Western Bank of Cody	Cody	WY
Oregon Trail Bank	Guernsey	WY
Lusk State Bank	Lusk	WY
First Security Bank	Newcastle	WY
First State Bank of Newcastle	Newcastle	WY
Riverton State Bank	Riverton	WY
Union State Bank	Upton	WY

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

***Application is subject to CRA.**

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MAY 12, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

*Section 9 application by
Landmark Bank Mid-Cities, Euless, TX,
to establish a branch at
6000 Harris Parkway, Fort Worth, TX 76132

97/06/15

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

APPLICATION

** NOTICE EXP

*Section 3(a)(1) application by
Fannin Bancorp, Inc., Employee Stock Ownership
Plan & Trust, Windom, TX, to acquire
Fannin Bancorp, Inc., Windom, TX, and
Fannin Bank, Windom, TX

N/A

*Section 3(a)(3) application by
Mansfield Bancshares, Inc., Mansfield, LA,
to acquire Riverside Bancshares, Inc., Logansport, LA,
and Bank of Logansport, Logansport, LA
(Previously reported during the week of 97/05/05)

97/06/16

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 12, 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>
Crowell State Bank P.O. Box 848 100 East Commerce Crowell, TX 79227 701857	97/02/10	Satisfactory

SECTION VI - CRA EXAMINATIONS SCHEDULED (3rd Qtr. 1997)

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

Bank

Texas Bank
Weatherford, Texas
491569

Bank of Troy
Troy, Texas
543561

First Bank of Muleshoe
Muleshoe, Texas
946461

Landmark Bank Mid-Cities
Euless, Texas
437156

First State Bank
Junction, Texas
603755

United Central Bank
Garland, Texas
259657

Minden Bank & Trust Company
Minden, Louisiana
188551

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 5/16/97

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

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

Newspaper: 5/23/97

Fed. Reg.: 5/27/97

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

Newspaper: Not available

Fed. Reg.: Not available

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

Newspaper: 6/09/97

Fed. Reg.: Not available

Section III - Applications Subject to Federal Register Only

None

Section IV - Applications Not Subject to Federal Register Notice
or Newspaper Notice (Cont'd.)

None

* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 5/16/97

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>
Hanmi Bank	3660 Wilshire Blvd. Penthouse, Suite A Los Angeles, CA 90010-2706 (213) 382-2200	11/12/96	Needs to Improve

*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.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 5/16/97

Section VI - CRA Examinations Scheduled

Pursuant to the requirements of Section 228.45 Regulation BB (Community Reinvestment Act or CRA), the following is a tentative schedule of CRA examinations planned for the third quarter of 1997. The data are being provided for your information should you wish to share comments with this Reserve Bank regarding the CRA performance of a scheduled bank's examination.

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Written comments should be directed to W. Gordon Smith at the Federal Reserve Bank of San Francisco, Division of Banking Supervision and Regulation (MS 620), 101 Market Street, San Francisco, California 94105.

<u>Name</u>	<u>City</u>	<u>State</u>
American Pacific Bank	Ausmsville	Oregon
American Pacific State Bank	Sherman Oaks	California
Bank of Ephraim	Ephraim	Utah
Bank of Utah	Ogden	Utah
Cache Valley Bank	Logan	Utah
Farmers & Merchants Bank of Central California	Lodi	California
Farmers & Merchants Bank of Long Beach	Long Beach	California
First Utah Bank	Salt Lake City	Utah
Garfield Bank	Montebello	California
Hanmi Bank	Los Angeles	California
Harris Trust Bank of Arizona	Scottsdale	Arizona
Home Valley Bank	Cave Junction	Oregon
Ireland Bank	Malad City	Idaho
Oak Valley Community Bank	Oakdale	California
San Benito Bank	Hollister	California
Santa Barbara Bank & Trust	Santa Barbara	California
Security First Bank	Anaheim	California
Southern California Bank	Anaheim	California
Tehama County Bank	Red Bluff	California
Valley Bank of Arizona	Phoenix	Arizona
Verdugo Banking Company	Glendale	California

H.2A

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

Notices Filed as of May 16, 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
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
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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Arrendale, Thomas A., III, Gainesville, GA, Bussey, Cynthia A., Atlanta, GA, and Arrendale, Nelle, Clarkesville, GA, as partners in the Arrendale Undiversified Family Limited Partnership, Baldwin, GA	Habersham Bancorp, Cornelia, GA, and Habersham Bank, Clarkesville, GA	CIBC	Atlanta	June 5, 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
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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
Biggs, Danny; Grimes, Merlin & Nelva; ED&J, Inc.; Carr, Ronald & Carol; Sell, Steven J.; Schenk, Schenk; Call, Dennis; and Southland, R. Joe, Great Bend, Kansas	First Wakeeney Agency, Inc., Great Bend, KS, and Interstate Bank, Great Bend, KS	CIBC	Kansas City	May 30, 1996
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
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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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	3	San Francisco	April 25, 1997
CB Bancorp, Inc., Higginsport, OH	The Citizens Bank, Higginsport, OH	3	Cleveland	March 24, 1997
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
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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Citizens Banking Corporation, Flint, MI	CB Financial Corporation, Jackson, MI; CB North, Charleviox, MI; City Bank & Trust, Jackson, MI; City Bank, Saint Johns, MI	3	Chicago	May 8, 1997
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
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
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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
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
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
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
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
Eagle Investment Company, Inc., Glenwood, MN	Eagle Bank, Glenwood, MN	3	Minneapolis	June 13, 1997
Eden Financial Corporation, San Angelo, TX	The First State Bank of Rankin, Rankin, TX	3	Dallas	March 24, 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	Citizen's National Bancorporation, Darlington, WI; Citizen's National Bank of Darlington, Darlington, WI	3	Chicago	May 12, 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.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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
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
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
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 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 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
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 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
Firstbank Corporation, Alma, MI	Lakeview Financial Corporation, Lakeview, MI, and Bank of Lakeview, Lakeview, MI	3	Chicago	June 9, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
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
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
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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
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
Greer, Elmo, East Bernstadt, KY	Cumberland Valley Financial Company, London, KY	CIBC	Cleveland	May 23, 1997
Guaranty Bancshares Corporation, Kansas City, KS	Bank of Coffey, Coffey, MO	3	Kansas City	June 4, 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
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
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, Dixi, 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
Mansfield Bancshares, Inc., Mansfield, LA	Riverside Bancshares, Inc., Logansport, LA, and Bank of Logansport, Logansport, LA	3	Dallas	June 12, 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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
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
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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
Montgomery, Tammy Bolton. Golden, MS, as Trustee for The Waterford 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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Norwest Corporation, Minneapolis, MN	IMS Mortgage Company, Cedar Rapids, IA, residential mortgage lending (b)(1)	4	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
Patel, Susma; Patel (Suku), Suketu Madhusudan; Patel (Perry), Parimal Kantibhai; Amin, Bharat Muljibhai, London, England; and King, Dennis John Lloyd, 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
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 Bank Employee Stock Ownership Trust, Marion, KY	Peoples-Marion Bancorp, Inc., Marion, KY	3	St. Louis	June 12, 1997
Peoples Financial Services, Inc., Hamtramck, MI	Peoples State Bank, Hamtramck, MI	3	Chicago	May 23, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Peoples-Marion Bancorp, Inc., Marion, KY	The Peoples Bank, Marion, KY	3	St. Louis	June 12, 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
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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
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
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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
Scott, Ben Jay, Coleman, TX	Coleman Bancshares, Inc., Coleman, TX; Coleman County State Bank, Coleman, TX	CIBC	Dallas	April 25, 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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
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
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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
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., 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
United Community Banks, Inc., Blairsville, GA	United Family Finance Co., Blairsville, GA, credit insurance activities (b)(8)(ii)	4	Atlanta	April 25, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Valcourt, Jeffery T., Arlington, VA	United Financial Banking Companies, Inc., Vienna, VA, and The Business Bank, Vienna, VA	CIBC	Atlanta	June 5, 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
Village Bancshares, Inc., Springfield, MO	Village Bank, Springfield, MO (a de novo state chartered bank)	3	St. Louis	June 16, 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

Betsy Buttrill White, Senior Vice President, 33 Liberty Street, New York, NY 10045-0001

Federal Reserve Bank of Philadelphia

Michael E. Collins, Senior Vice President, 100 North 6th Street, Philadelphia,
PA 19105-1521

Federal Reserve Bank of Cleveland

Jeffrey Hirsch, Banking Supervisor, 1455 East Sixth Street, Cleveland, OH
44101-2566

Federal Reserve Bank of Richmond

A. Linwood Gill, III, Assistant Vice President, 701 East Byrd Street, Richmond, VA 23261-4528

Federal Reserve Bank of Atlanta

Lois Berthaume, Vice President, 104 Marietta Street, N.W., Atlanta, GA
30303-2713

Federal Reserve Bank of Chicago

Philip Jackson, Applications Officer, 230 South LaSalle Street, Chicago, IL
60690-1413

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

Federal Reserve Bank of San Francisco

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

Margaret Carmody (TEL: 212-720-7924; FAX: 212-720-6628)

Federal Reserve Bank of Philadelphia

Rosanna Crosier (TEL: 215-574-6581; FAX: 215-574-4146)

Federal Reserve Bank of Cleveland

Jim Terlop (TEL: 216-579-2197; FAX: 216-579-2932)

Federal Reserve Bank of Richmond

Gaile Clark (TEL: 804-697-8825; FAX: 804-697-8283)

Federal Reserve Bank of Atlanta

Wayne Smith (TEL: 404-589-7265; FAX: 404-589-7342)

Federal Reserve Bank of Chicago

Frank Skweres (TEL: 312-322-4785; FAX: 312-322-5894)

Federal Reserve Bank of St. Louis

Cathie Windsor (TEL: 314-444-4638; FAX: 314-444-8740)

Federal Reserve Bank of Minneapolis

Paula Charles (TEL: 612-372-2982; FAX: 612-344-2702)

Federal Reserve Bank of Kansas City

Patty Biesemeyer (TEL: 816-881-2464; FAX: 816-881-2252)

Federal Reserve Bank of Dallas

Rob Jolley (TEL: 214-922-6071; FAX: 214-922-6302)

Federal Reserve Bank of San Francisco

Michael Johnson (TEL: 415-974-2995; FAX: 415-974-3031)

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 16, 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
Gideon Bancshares Company, Dexter, MO	First Midwest Bank of Chaffee, Chaffee, MO	3	St. Louis	June 20, 1997
Intra Financial Corporation, Clyde, KS	Peoples Bancorp of Belleville, Inc., Belleville, KS, and Peoples Bank of Belleville, Belleville, KS	3	Kansas City	June 20, 1997
Midwest Bancorporation, Inc.; Midwest Bancshares, Inc., and Affiliated Employee Stock Ownership Plan, all of Poplar Bluff, MO	Midwest Bancshares, Inc., Poplar Bluff, MO, and First Midwest Bank of Dexter, Dexter, MO; First Midwest Bank of Piedmont, Piedmont, MO; and Carter County State Bank, Van Buren, MO	3	St. Louis	June 16, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Security Bancshares, Inc., Scott City, KS	Intra Financial Corp., and Exchange Bank of Clyde, Clyde, KS; Farmers State Bancshares of Sabetha, Inc., Sabetha, KS; Farmers State Bank, Sabetha, KS; Peoples Bancorp of Belleville, Inc., and Peoples Bank of Belleville, Belleville, KS	3	Kansas City	June 20, 1997
United Bankshares, Inc., Charleston, WV	First Patriot Bankshares Corporation, Reston, VA, and Patriot National Bank, Reston, VA	3	Richmond	June 16, 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

Betsy Buttrill White, Senior Vice President, 33 Liberty Street, New York, NY 10045-0001

Federal Reserve Bank of Philadelphia

Michael E. Collins, Senior Vice President, 100 North 6th Street, Philadelphia,
PA 19105-1521

Federal Reserve Bank of Cleveland

Jeffrey Hirsch, Banking Supervisor, 1455 East Sixth Street, Cleveland, OH
44101-2566

Federal Reserve Bank of Richmond

A. Linwood Gill, III, Assistant Vice President, 701 East Byrd Street, Richmond, VA 23261-4528

Federal Reserve Bank of Atlanta

Lois Berthaume, Vice President, 104 Marietta Street, N.W., Atlanta, GA
30303-2713

Federal Reserve Bank of Chicago

Philip Jackson, Applications Officer, 230 South LaSalle Street, Chicago, IL
60690-1413

Federal Reserve Bank of St. Louis

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

Federal Reserve Bank of Minneapolis

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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.

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