
Federal Reserve Release



H.2

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

***No. 27
Week Ending July 5, 1997***

Board of Governors of the Federal Reserve System, Washington, DC 20551

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Exchange Bankshares Corporation of Kansas, Atchison, Kansas -- to acquire The Farmers and Merchants State Bank, Effingham, Kansas.
- Approved, June 30, 1997

Lyonnaise des Eaux, Nanterre, France -- request for temporary exemption under section 4(c)(9) of the Bank Holding Company Act.
- Granted, July 1, 1997

Marshall & Ilsley Corporation, Milwaukee, Wisconsin, and Marshall & Ilsley Bank -- to merge with Security Capital Corporation, and Security Bank, SSB.
- Approved, June 30, 1997

Mercantile Bancorporation, St. Louis, Missouri -- request for reconsideration of the Board's approval of the application to acquire Roosevelt Financial Group, Inc., Chesterfield, and Missouri State Bank and Trust Company, St. Louis, Missouri.
- Denied, June 30, 1997

INTERNATIONAL OPERATIONS

Bank of America National Trust & Savings Association, San Francisco, California -- to increase its permissible investment in all Edge and agreement corporations to an amount in excess of ten percent of its capital and surplus.
- Approved, July 3, 1997

Chase Manhattan Bank, New York, New York -- to invest an amount in excess of ten percent of its capital and surplus in its Edge corporations.
- Approved, June 30, 1997

REGULATIONS AND POLICIES

Risk management practices for private banking activities -- guidelines.
- Announced, July 2, 1997

Secretary, FOMC -- minutes of the meeting on May 20, 1997.
- Published, July 3, 1997

Sections 23A and 23B of the Federal Reserve Act -- publication for comment of a proposal to apply both sections to transactions between a member bank and any subsidiary that engages in activities that are impermissible for the bank and that Congress has not previously exempted from section 23A.
- Approved, July 3, 1997

June 29, 1997 to July 5, 1997

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

Credit Lyonnais, Paris, France (New York Branch) -- order of prohibition against David A. Kuhn, a former bond trader and institution-affiliated party of the New York Branch of Credit Lyonnais.

- Announced, June 30, 1997

Zia New Mexico Bank, Tucumari, New Mexico -- cease and desist order against the bank and G.A. Poling, Jr., an institution-affiliated party.

- Announced, June 30, 1997

H.2

June 29, 1997 to July 5, 1997

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

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

BANK BRANCHES, DOMESTIC

Chicago

1st Source Bank, South Bend, Indiana -- to establish a branch at 801 West Wayne Avenue, Middlebury, Indiana.
- Approved, June 30, 1997

Cleveland

Fifth Third Bank of Northern Kentucky, Covington, Kentucky -- to establish a branch at 5018 Kentucky Route 16, Taylor Mill, Kentucky.
- Approved, June 30, 1997

Dallas

First State Bank, Livingston, Texas -- to establish a branch at 2300 U.S. Highway 190 West.
- Approved, July 1, 1997

Richmond

First Virginia Bank of Tidewater, Norfolk, Virginia -- to establish a branch inside the Wal-Mart SuperCenter at 1200 North Main Street, Suffolk, Virginia.
- Approved, July 3, 1997

Richmond

Triangle Bank, Raleigh, North Carolina -- to establish a branch inside the WinnDixie Supermarket at 211 North Berkeley Boulevard, Goldsboro, North Carolina.
- Approved, July 2, 1997

BANK HOLDING COMPANIES

General Counsel

Carmen P. Smith Family Limited Partnership, Wichita Falls, Texas -- determination that it is a qualified family partnership under the Bank Holding Company Act.
- Granted, July 2, 1997

June 29, 1997 to July 5, 1997

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

Cleveland

Central Illinois Bancorp, Inc., Sidney, Illinois -- to acquire First Ozaukee Capital Corporation, Cedarburg, Wisconsin, and First Ozaukee Savings Bank.
- Approved, July 2, 1997

Richmond

Commercial BancShares, Inc., Parkersburg, West Virginia -- to acquire the assets of Mid-Ohio Valley Loan Company, St. Marys, West Virginia.
- Approved, July 3, 1997

Kansas City

Community First Bancshares, Inc., Butler, Missouri -- to acquire Citizens Bank, Appleton City, Missouri.
- Withdrawn, July 3, 1997

Minneapolis

Ewen Bancshares, Inc., Ewen, Michigan -- to acquire State Bank of Ewen.
- Approved, July 1, 1997

Minneapolis

First National Bancorp of River Falls, River Falls, Wisconsin -- to acquire First National Bank of River Falls.
- Approved, July 3, 1997

Atlanta

First State Bancshares of Blakely, Inc., Blakely, Georgia -- to convert its subsidiary, First Federal Savings Bank of Southwest Georgia, Donaldsville, Georgia, to a state-chartered commercial bank.
- Approved, July 2, 1997

St. Louis

First United Bancshares, Inc., El Dorado, Arkansas -- to acquire Fredonia Bancshares, Inc., Nacogdoches, Texas, and Fredonia State Bank.
- Approved, July 3, 1997

Richmond

Independent Community Bankshares, Inc., Middleburg, Virginia -- to acquire Tradegar Trust Company, Richmond, Virginia.
- Approved, July 2, 1997

June 29, 1997 to July 5, 1997

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

San Francisco

Issaquah Bancshares, Inc., Issaquah, Washington -- to acquire Issaquah Bank.
- Approved, July 2, 1997

Dallas

Moody Bancshares, Inc., Galveston, Texas, and Moody Bank Holding Company, Inc., Reno, Nevada -- to acquire Bank of Galveston, N.A., Galveston, Texas.
- Approved, July 3, 1997

Richmond

NationsBank Corporation, Charlotte, North Carolina, and NB Holdings Corporation -- to retain in a fiduciary capacity, through Boatmen's Bank of Southern Missouri, Springfield, Missouri, securities of Citizens Bancshares of Eldon, Missouri, Inc., Eldon, Missouri.
- Approved, July 2, 1997

Chicago

Pinnacle Financial Services, Inc., St. Joseph, Michigan -- to acquire Indiana Federal Corporation, Indiana Federal Bank, IndFed Investment Services, Inc., IndFed Mortgage Company, all in Valparaiso, Indiana, and shares of Forrest Holdings, Inc., Lisle, Illinois.
- Permitted, June 30, 1997

Dallas

Quadco Bancshares, Inc., Ladonia, Texas -- change in bank control.
- Permitted, July 3, 1997

Secretary

Simmons First National Corporation, Pine Bluff, Arkansas -- to acquire First Bank of Arkansas, Russellville, and First Bank of Arkansas, Searcy, Arkansas.
- Approved, July 2, 1997

Chicago

Stephenson National Bancorp, Inc., Marinette Wisconsin -- waiver of application to acquire Stephenson National Bank, Menominee, Michigan.
- Approved, June 30, 1997

June 29, 1997 to July 5, 1997

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

Minneapolis

Waseca Bancshares, Inc., Waseca, Minnesota -- to engage de novo in the operation of an industrial loan and thrift company through the acquisition of American Savings, Inc., Farmington, Minnesota.
- Permitted, July 2, 1997

General Counsel

West U. Limited, Houston, Texas -- determination that it is a qualified family partnership under the Bank Holding Company Act.
- Granted, July 2, 1997

BANK MERGERS

Richmond

Triangle Bank, Raleigh, North Carolina -- to purchase certain assets and assume certain liabilities of eight branches of United Carolina Bank, Whiteville, North Carolina, and two branches of Branch Banking and Trust Company, Winston-Salem, North Carolina.
- Approved, July 1, 1997

BANKS, STATE MEMBER

Atlanta

AmTrade International Bank of Georgia, Atlanta, Georgia -- request for waiver of commitment.
- Granted, July 1, 1997

CAPITAL STOCK

Dallas

Quadco Bancshares, Inc., Ladonia, Texas -- redemption of shares.
- Approved, July 3, 1997

CHANGE IN BANK CONTROL

Minneapolis

Henning Bancshares, Inc., Henning, Minnesota -- change in bank control.
- Permitted, July 1, 1997

Atlanta

Jamestown Union Bancshares, Inc., Jamestown, Tennessee -- change in bank control.
- Permitted, June 30, 1997

June 29, 1997 to July 5, 1997

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

Kansas City

Madison Bancshares, Inc., Madison, Nebraska -- change in bank control.
- Permitted, July 2, 1997

COMPETITIVE FACTORS REPORTS

Cleveland

Citizens National Bank of Evans City, Evans City, Pennsylvania, proposed acquisition of the assets and assumption of the liabilities of Citizens Interim Bank, National Association -- report on competitive factors.
- Submitted, July 3, 1997

Kansas City

First National Bank and Trust Company, Ponca City, Oklahoma, proposed merger with Home National Bank, Blackwell, Oklahoma -- report on competitive factors.
- Submitted, July 2, 1997

Cleveland

Geauga Interim Savings Bank, Newbury, Ohio, proposed merger with Geauga Savings Bank -- report on competitive factors.
- Submitted, July 3, 1997

Chicago

LDF, Inc., Chicago, Illinois, proposed acquisition of the assets and assumption of the liabilities of Labe Federal Savings Bank -- report on competitive factors.
- Submitted, July 1, 1997

Chicago

Pinnacle Bank, St. Joseph, Michigan, proposed merger with Indiana Federal Bank for Savings of Indiana, Valparaiso, Indiana -- report on competitive factors.
- Submitted, June 30, 1997

Cleveland

PNC Bank New York, National Association, Warren, Pennsylvania, proposed merger with PNC Bank, National Association, Pittsburgh, Pennsylvania -- report on competitive factors.
- Submitted, July 3, 1997

June 29, 1997 to July 5, 1997

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

Chicago

State Bank of Toulon, Toulon, Illinois, proposed purchase of the assets and assumption of the liabilities of the Kewanee, Illinois, branch of First of America Bank-Illinois, National Association, Bannockburn, Illinois -- report on competitive factors.

- Submitted, June 30, 1997

EXTENSIONS OF TIME

Richmond

Bank of Newberry County, Newberry, South Carolina -- extension to August 5, 1997, to become a member of the Federal Reserve System.

- Granted, July 3, 1997

San Francisco

Zions Bancorporation, Salt Lake City, Utah -- extension to divest certain property.

- Granted, July 1, 1997

INTERNATIONAL OPERATIONS

Director, BS&R

Mellon Bank, N.A., Pittsburgh, Pennsylvania -- waiver of the remainder of the 45-day notice period to make an investment in Mellon Bank Canada, Toronto, Canada, and in CIBC Mellon Global Securities Services Company, also of Toronto.

- Granted, June 30, 1997

MEMBERSHIP

Richmond

Bank of Mecklenburg, Charlotte, North Carolina -- to become a member of the Federal Reserve System.

- Approved, July 2, 1997

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

BANK HOLDING COMPANIES

Kansas City

PBT Bancshares, Inc., McPherson, Kansas -- to acquire Yoder Bancshares, Yoder, Kansas.

- Approved, June 28, 1997

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution

Examination Date

Rating**

NONE

SECTION VI - APPLICATIONS BULLETIN

Effective April 21, 1997, information regarding the comment periods associated with applications and notices submitted to the Federal Reserve Bank of Boston for processing under section 3 and 4(c)(8) of the Bank Holding Company Act of 1956, as amended, will be available

24 hours a day by calling the following
toll-free number 1-800-896-9480.

*Subject to CRA.

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

FEDERAL RESERVE BANK OF NEW YORK

**Comment Period
Ending Date**

SECTION I

**Applications Subject to Newspaper
Notice Only**

None.

SECTION II

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

Pathfinder Bancorp, M.H.C. ("Mutual Holding Company"), and Pathfinder Bancorp, a proposed New York State stock holding company ("Stock Holding Company"), both of Oswego, New York, for Mutual Holding Company to acquire a majority of Stock Holding Company common stock and thereby for Stock Holding Company to acquire 100 percent of Oswego City Savings Bank, Oswego, New York.

N/A

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 July 5, 1997

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Solvay Bank 1537 Milton Avenue Solvay, New York 13209	Outstanding	February 3, 1997
Great Eastern Bank 41-48 Main Street Flushing, New York 11355	Satisfactory	February 3, 1997

-
- 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**

NONE

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

NONE

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

NONE

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

NONE

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending July 4, 1997.

Identification of Ratings

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

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

District
Federal Reserve Bank of Cleveland
Applications and notifications filed during the week of 7/5/97

Section I - Applications subject to newspaper notice only

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

Footnotes

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4C8	Received notice from Peoples Bancorp, Marietta, OH, on June 30, 1997, to acquire Gateway Bancorp, Inc., Catlettsburg, KY.	7/30/97
3A5 4C8	Received notice from Huntington Bancshares Incorporated, Columbus, OH, on July 2, 1997, to acquire First Michigan Bank Corporation, Holland, MI.	7/21/97

Footnotes

Section III - Applications subject to Federal Register notice only

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

Footnotes

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

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

Footnotes

Section V - Availability of CRA public evaluations

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

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

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

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

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>
	<i>NONE</i>			

Footnotes

Section VI - CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
--------------------	-----------------

Footnotes

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Commercial and Farmers Bank, Ellicott City, Maryland, to establish a branch at 6430 Freetown Road, Columbia, Maryland.*	7-9-97
Virginia Commerce Bank, Arlington, Virginia, to establish a branch at 4230 John Marr Drive, Annandale, Virginia.*	7-20-97
Resource Bank, Virginia Beach, Virginia, to merge with Eastern American Bank FSB, Herndon, Virginia.*	7-31-97

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Triangle Bancorp, Inc., Raleigh North Carolina, to acquire 100% of the voting shares of Bank of Mecklenburg, Charlotte, North Carolina.*	8-1-97**

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

<u>Application</u>
None.

*Application is subject to CRA requirements.

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

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending July 4, 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>Examination</u>	
<u>Number</u>	<u>Name of Bank</u>	<u>Date</u>	<u>Rating</u>

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 4, 1997

Section 1 - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Edison Bancshares, Inc. Fort Myers, Florida 1-BHC formation, Edison National Bank, Fort Myers, Florida (in organization).	Not yet available*
Citizens Capital Corporation Magee, Mississippi After-the-fact notification by the Leake Family Partnership, L.P., Jackson, Mississippi, to retain 32.57 percent of the outstanding shares of Citizens Capital Corporation, Magee, Mississippi.	Not yet available*
East Ridge Bancshares, Inc. Chattanooga, Tennessee After-the-fact notification by David E. Young to retain 69.09 percent of the outstanding shares of East Ridge Bancshares, Inc., Chattanooga, Tennessee.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

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

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

<u>Application</u>
None.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 4, 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>
Equitable Bank 633 South Federal Hwy. Fort Lauderdale, Florida 33301 (305)940-4050	Satisfactory	03-10-97

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 4, 1997

<u>Recently Approved Applications</u>	<u>Approval Date</u>
Amtrade International Bank of Georgia Atlanta, Georgia Commitment waiver request.	07-01-97
First State Bancshares of Blakely, Inc. Blakely, Georgia To convert its wholly-owned thrift subsidiary, First Federal Savings Bank of Southwest Georgia, Donalsonville, Georgia, to a state-chartered commercial bank.	07-02-97
Jamestown Union Bancshares, Inc. Jamestown, Tennessee Change in control notice by WMJ/RMJ Family Limited Partnership to acquire 17.7 percent of the outstanding shares of the common stock of Jamestown Union Bancshares, Inc., Jamestown, Tennessee.	06-30-97

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>
Branch	1st Source Bank South Bend, Indiana 973 South Centerville Road Sturgis, Michigan	NP - 7-7-97
Branch	First American Bank Carpentersville, Illinois 33 West Monroe Street Chicago, Illinois	NP - 7-11-97
Branch	Fifth Third Bank of Central Indiana Indianapolis, Indiana 3060 Valley Farms Road Indianapolis, Indiana	NP - 7-1-97
Merger & Branch	UnionBank Streator, Illinois UnionBank/Sandwich Sandwich, Illinois and to establish a branch at Route 34 and Center Street Plano, Illinois	NP - 7-25-97
Merger & Branch	Tiskilwa State Bank Tiskilwa, Illinois Tampico National Bank Tampico, Illinois First National Bank of Manlius Manlius, Illinois and to establish branches at 601 S. Main Street Princeton, Illinois 1839 N. Main Street Princeton, Illinois	NP - 7-25-97

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only cont'd

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Merger & Branch	Omni Bank Macomb, Illinois Farmers State Bank of Ferris Ferris, Illinois and to establish a branch at Main Street, Ferris, Illinois	NP - 7-25-97

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>
3(a)(1)	FBA Bancorp Inc.* Chicago, Illinois First Bank of the Americas, S.S.B. Chicago, Illinois	FR - 6-12-97 NP - 6-14-97
3(a)(1)	Covest Bancshares, Inc.* Des Plaines, Illinois Covest Banc, N.A. (formerly First Federal Bank for Savings) Des Plaines, Illinois	FR - 7-7-97 NP - 6-30-97
CoC-HC	Home Financial Bancorp Spencer, Indiana by Leon A. Greenblatt, III and Chiplease, Inc.	FR - 7-9-97 NP - 7-14-97
CoC-HC	South Holland Bancorp, Inc. South Holland, Illinois by Charles E. Waterman	FR - 7-10-97 NP - **
3(a)(1)	Edgar County Banc Shares, Inc.* Paris, Illinois Kansas Banc Corporation Kansas, Illinois Edgar County Bank and Trust Co. Paris, Illinois	FR - 6-30-97 NP - 7-3-97
3(a)(1)	Community National Bancorporation.* Waterloo, Iowa Community National Bank (in organization) Waterloo, Iowa	FR - 7-29-97 NP - 7-18-97

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)	F&M Bancorporation* Kaukauna, Wisconsin Clear Lake Bancorp, Inc. Clear Lake, Wisconsin Landmark Bank Clear Lake, Wisconsin	FR - 7-3-97 NP - 7-7-97
3(a)(5)	F&M Merger Corporation* Kaukauna, Wisconsin Clear Lake Bancorp, Inc. Clear Lake, Wisconsin Landmark Bank Clear Lake, Wisconsin	FR - 7-3-97 NP - 7-7-97
3(a)(3)	Bank of Elmwood Employee Stock Ownership Plan and Trust* Racine, Wisconsin Elmwood Financial Corporation Racine, Wisconsin Bank of Elmwood Racine, Wisconsin	FR - ** 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)	First Chicago NBD Corporation Chicago, Illinois First Chicago Capital Markets, Inc. Chicago, Illinois	FR - 6-30-97
4(c)(8)	Caisse Nationale de Credit Agricole Paris, France Indosuez Investment Management Services, Inc. Menlo Park, California	FR - **

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 July 3, 1997. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
First American Bank 101 Meadowview Center Kankakee, Illinois 60901-0200 (847) 426-6300 RSSD #763033	2/24/97	S
First American Bank 1812 West Jefferson Street Joliet, Illinois 60434 (847) 426-6300 RSSD 3814533	2/24/97	S

FEDERAL RESERVE BANK OF ST. LOUIS**SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE**

<u>Application</u>	<u>End of Comment Period</u>
None.	

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(3) notification by Area Bancshares Corporation, Owensboro, Kentucky, to acquire Cardinal Bancshares, Inc., Lexington, Kentucky.	Newspaper: 7-24-97
* Section 4(c)(8) notification by First State Bancshares, Inc., Farmington, Missouri, to retain 5.07 percent and acquire an additional 4.93 percent of Perry County Financial Corporation, Perryville, Missouri.	Federal Register: 8-1-97

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
None.	

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

<u>Application</u>	<u>End of Comment Period</u>
Section 3(a)(5)(C) notification by St. Clair Bancshares, Inc., St. Clair, Missouri, to acquire Farmers and Merchants Bank of St. Clair, St. Clair, Missouri.	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
	None			

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

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section I - Applications Subject to
Newspaper Notice Only

Application

Comment Period
Ending Date

First Interstate Bank of Commerce, Billings, Montana
to establish a branch in Eureka, Montana. *

July 12, 1997

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section II - Applications Subject to Both
Newspaper and Federal Register Notice

Application

Comment Period
Ending Date

Norwest Corporation, Minneapolis, Minnesota for
prior approval to acquire 100% of the voting shares
of The Bank of the Southwest, N.A., Pagosa Springs, Colorado.*

Not yet available

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section III - Applications Subject
to Federal Register Notice Only

Application

Comment Period
Ending Date

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section IV - Applications Not Subject to
Federal Register Notice or Newspaper Notice

Application

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending July 3, 1997

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

<u>BANK(S) EXAMINED</u>	<u>DATE OF EXAMINATION</u>	<u>CRA RATING</u>
-------------------------	----------------------------	-------------------

NONE.

Federal Reserve Bank of Kansas City Week ending July 3, 1997
SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
David Lee Spehar, Kansas City, Kansas, for prior approval to increase his ownership by 4.51 percent to a total of 11.29 percent of the voting shares of First Community Bancshares, Kansas City, Kansas.	July 25, 1997
John D. Porter, Jr., Mount Hope, Kansas, to retain 32.92 percent and Nancy L. Hill, Mount Hope, Kansas, to retain 32.13 percent of the voting shares of Mount Hope Bancshares, Inc., Mount Hope, Kansas.	July 15, 1997
First Fairland Bancshares, Inc., Fairland, Oklahoma, for prior approval to become a bank holding company through the acquisition of 79.9 percent of the voting shares of Fairland Holding Company, Inc., Fairland, Oklahoma, and thereby indirectly acquire The First Bank of Fairland, Fairland, Oklahoma.	August 1, 1997
Community First Bancshares, Inc., Butler, Missouri, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Citizens Bank, Appleton City, Missouri.	July 31, 1997
Lexington B & L Financial Corporation, Lexington, Missouri, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Lafayette Bancshares, Inc., Lexington, Missouri, and thereby indirectly acquire Lafayette County Bank of Lexington/Wellington, Lexington, Missouri.	August 4, 1997
RCB Holding Company, Claremore, Oklahoma, for prior approval to acquire 100 percent of the voting shares of Northeastern Oklahoma Bancshares, Inc., Inola, Oklahoma, and thereby indirectly acquire Bank of Inola, Inola, Oklahoma.	July 25, 1997

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

APPLICATION

COMMENT PERIOD ENDING DATE

Lexington B & L Financial Corporation, Lexington,
Missouri, for prior approval to engage in operating a
savings association through the acquisition of B & L
Bank, Lexington, Missouri.*

August 4, 1997

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

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 Colorado Western Slope P.O. Box 968 Grand Junction, CO 81502-0968	269259	4-7-97	6-30-97	Satisfactory

*Application is subject to CRA.

District 11

Federal Reserve Bank of Dallas

Applications and Notifications Filed During the Week of June 30, 1997

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Comment period ending date</i>
None.		

* Subject to CRA.

** Comment period ending date is the date specified in the newspaper only.

N/A - Not available at this time.

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

<i>Type</i>	<i>Application</i>	<i>Comment period ending date</i>
*Section 3(a)(1)	Bryan Family Management Trust, Bryan, TX, to acquire Bryan-Heritage Limited Partnership, Bryan, TX, and First National Bank of Bryan, The, Bryan, TX (Previously reported during the week of 97/06/16)	**97/06/19
*Section 3(a)(1)	Bryan-Heritage Limited Partnership, Bryan, TX, to acquire First National Bank of Bryan, The, Bryan, TX	**97/06/19
*Section 3(a)(1)	TNB Bancorporation, Inc., Brenham, TX, to acquire TNB Bancorporation of Delaware, Inc., Wilmington, DE, and Texas National Bank, Brenham, TX	**97/07/26
*Section 3(a)(1)	TNB Bancorporation of Delaware, Inc., Wilmington, DE, to acquire Texas National Bank, Brenham, TX	**97/07/26

* Subject to CRA.

** Comment period ending date is the date specified in the newspaper only.

N/A - Not available at this time.

Federal Reserve Bank of Dallas

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Comment period ending date</i>
-------------	--------------------	---------------------------------------

None.

* Subject to CRA.

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

<i>Type</i>	<i>Application</i>	<i>Comment period ending date</i>
-------------	--------------------	---------------------------------------

None.

Section V - Publicly available CRA evaluations

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

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

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

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

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>
468954	Alief Alamo Bank P. O. Drawer 721680 12300 Bellaire Boulevard Houston, TX 77272	97/03/24	97/07/07	Satisfactory

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

<i>Institution</i>	<i>Location</i>
*N/A	

* The examination schedule for the fourth quarter of 1997 will be published on August 16, 1997.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 7/04/97

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**

Eggemeyer Advisory Corp., Castle Creek Capital, L.L.C.,
Castle Creek Capital Partners Fund-I, L.P., San Diego,
California, and Western Bancorp, Laguna Niguel, California,
to acquire by merger SC Bancorp, Anaheim, California. *

Newspaper: Not available

Fed. Reg.: 7/21/97

Section III - Applications Subject to Federal Register Only

None

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

Wells Fargo & Company, San Francisco, California, to purchase up to \$950 million of its outstanding common stock between July 1 and December 31, 1997.

* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 7/04/97

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>
--------------------	-----------------	-------------------------	----------------

None

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

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

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

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

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

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

H.2A

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

Notices Filed as of July 3, 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
ABC Bancorp, Moultrie, GA	Irwin Bankcorp, Inc., Ocilla, GA and Bank of Ocilla, Ocilla, GA	3	Atlanta	July 18, 1997
Altus NBC Corporation, Inc., Oklahoma City, OK	NBC Corporation, Inc., Oklahoma City, OK, and NBC Technologies, Inc., Oklahoma City, OK providing data processing services (b)(14)	4	Kansas City	June 25, 1997
AMFED Financial, Inc., Minneapolis, MN	Norwest Bank Nevada, National Association, Las Vegas, NV	3	Minneapolis	July 14, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Anteilsverwaltung-Zentralsparkasse and Bank of Austria Aktiengesellschaft(1), both of Vienna, Austria CONTINUED	Creditanstalt-Bankverein, Vienna, Austria, and thereby CA Trade Finance Services, Inc., Greenwich, CT in export trade and lease finance activities (b)(1) & (2); CA Tradeco, Inc., Greenwich, CT in community development activities (b)(12); CONTINUED	4	New York	July 14, 1997
Anteilsverwaltung-Zentralsparkasse and Bank of Austria Aktiengesellschaft(2), both of Vienna, Austria CONTINUED	Creditanstalt-A. W. T. Trade Finance Co., New York, NY in export trade finance activities (b)(1) & (2); Creditanstalt Corporate Finance, Inc., Greenwich, CT in corporate finance and commercial lending activities (b)(1) & (2); CONTINUED	4	New York	July 14, 1997
Anteilsverwaltung-Zentralsparkasse and Bank of Austria Aktiengesellschaft(3), both of Vienna, Austria CONTINUED	Creditanstalt Equipment Leasing, Inc., Greenwich, CT in full payment lease financing (b)(3); Creditanstalt International Advisers, Inc., New York, NY in securities brokerage, private placement & riskless principal activities, CONTINUED	4	New York	July 14, 1997
Anteilsverwaltung-Zentralsparkasse and Bank of Austria Aktiengesellschaft(4), both of Vienna, Austria CONTINUED	provides merger-acquisition, corporate finance & investment advice & research (b)(6) & (b)(7); Creditanstalt International Asset Management, Inc., New York, NY providing investment management & economic research (b)(6); CONTINUED	4	New York	July 14, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Anteilsverwaltung-Zentralsparkasse and Bank of Austria Aktiengesellschaft(5), both of Vienna, Austria CONTINUED	Creditanstalt Municipal Leasing Co., Limited Partnership, Greenwich, CT in full payout municipal leasing (b)(3)	4	New York	July 14, 1997
Area Bancshares Corporation(1), Owensboro, KY CONTINUED	Cardinal Bancshares, Inc., Lexington, KY, & The Vine Street Trust Company, Lexington, KY, and First & Peoples Bank, Springfield, KY, and HNB Bank National Associaton, Harlan, KY, and Jefferson Banking Company, Louisville, KY, CONTINUED	3 and 4	St. Louis	July 21, 1997
Area Bancshares Corporation(2), Owensboro, KY CONTINUED	and Alliance Bank, FSB, Somerset, KY, and operation of a federal savings bank (b)(4), and Cardinal Data Services Corporation, Lexington, KY, and data processing activities (b)(14)	3 and 4	St. Louis	July 21, 1997
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
Bank of Idaho Holding Company, Idaho Falls, ID	Bank of Eastern Idaho, Idaho Falls, ID	3	San Francisco	June 9, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Bank of New York Company, Inc., New York, NY	State Street Boston Corporation, Boston, MA; State Street Bank and Trust Company, Boston, MA trust, securities and data processing activities (b)(3), (b)(4), and (b)(7)	3 and 4	New York	March 14, 1997
Bankers Trust New York Corporation(1), New York, NY CONTINUED	Alex Brown Inc., Baltimore, MD, underwriting & dealing in, to a limited extent, all types of debt & equity securities other than interests in open end investment companies; making, acquiring, brokering & servicing loans or other extensions of CONTINUED	4	New York	July 3, 1997
Bankers Trust New York Corporation(2), New York, NY CONTINUED	credit (b)(1); trust company activities (b)(5); acting as investment or financial advisor (b)(6); securities brokerage services (b)(7); buying & selling securities (b)(7); acting as agent for the private placement of securities (b)(7); CONTINUED	4	New York	July 3, 1997
Bankers Trust New York Corporation(3), New York, NY CONTINUED	underwriting & dealing in obligations of the U.S. (b)(8); providing administrative & other services to investment companies.	4	New York	July 3, 1997
Banterra Corp, Eldorado, IL	1st Bancorp Vienna, Inc., Vienna, IL, First State Bank of Vienna, Vienna, IL	3	St. Louis	July 18, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Biggs, Daniel Biggs; Grimes, Merlin; ED&J, Inc., c/o David Marmie; Carr, Ronald and Call, Dennis; and Southard, R. Joe, all of Great Bend, KS	First Wakeeney Agency, Inc., Wakeeney, KS, and Interstate Bank, Great Bend, KS	CIBC	Kansas City	July 3, 1997
Bryan Family Management Trust, Bryan, TX, and Bryan- Heritage Limited Partnership, Bryan, TX	Bryan-Heritage Limited Partnership, Bryan, TX, and The First National Bank of Bryan, Bryan, TX	3	Dallas	July 21, 1997
Bryan, James Hugh, Jasper, GA	JBC Bancshares, Inc., Jasper, GA, and Jasper Banking Company, Jasper, GA	CIBC	Atlanta	July 10, 1997
Cabot Bankshares, Inc., Cabot, AR	The Capital Bank, Cabot, AR	3	St. Louis	July 11, 1997
Cabot Bankshares, Inc., Cabot, AR CORRECTION	The Capital Bank, Little Rock, AR	3	St. Louis	July 11, 1997
Central Bancompany, Inc., Jefferson City, MO	Farmers and Traders Bancshares, Inc., California, MO, and Farmers and Traders Bank, California, MO	3	St. Louis	July 7, 1997
Central Illinois Bancorp, Sidney, IL	First Ozaukee Capital Corporation, Cedarburg, WI, and First Ozaukee Savings Bank, Cedarburg, WI	3	Chicago	June 26, 1997
Century Acquisition Corporation, Hurst, TX	Century Capital Financial, Inc., Kilgore, TX, and Century Capital Financial, Inc., Kilgore, TX, and City National Bank, Kilgore, TX	3	Kansas City	July 21, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Century Bancorp, MHC, Bridgeton, NJ; and Century Bancorp, Inc., Bridgeton, NJ	Century Savings Bank, Bridgeton, NJ	3	Philadelphia	May 1, 1997
Century South Banks, Inc., Dahlonega, GA	Bank Corporation of Georgia, Macon, GA, and First South Banks, N.A., Macon, GA, and AmeriBank, N.A., Savannah, GA	3	Atlanta	July 18, 1997
Citizens National Corporation, Paintsville, KY	Josephine Bancshares, Inc., Prestonburg, KY, and The Bank Josephine, Prestonburg, KY	3	Cleveland	July 28, 1997
City Bancorp, Springfield, MO	THE BANK, Springfield, MO, a de novo bank	3	St. Louis	July 3, 1997
Comerzbank AG, Frankfurt am Main, Germany	CAM Acquisition, LLC, Wilmington, DE Montgomery Asset Management, 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 Bancshares of Ozark, Inc., Ozark, AL	The Commercial Bank of Ozark, Ozark, AL	3	Atlanta	July 3, 1997
Commercial Bancshares, Inc., Texarkana, AR	Citizens State Bank, Hempstead, TX	3	St. Louis	July 29, 1997
Community Bancshares, Inc., Butler, MO	Citizens Bank, Appleton City, MO	3	Kansas City	July 31, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Community Bancshares, Inc., Denver, CO	Upper Rio Grande Bank Corporation, Del Norte, CO, and Rio Grande County Bank, Del Norte, CO	3	Kansas City	July 28, 1997
Community National Bancorporation, Waterloo, IA	Community National Bank (in organization), Waterloo, IA	3	Chicago	July 29, 1997
Cooperative Centrale Raiffeisen-Boerenleenbank, B.A., Rabobank Nederland, Utrecht, Netherlands; and Smith Graham & Co. Asset Managers L.P., Houston, TX	Financial advisor (b)(1) & (2)	4	New York	June 17, 1997
Cooperative Centrale Raiffeisen-Boerenleenbank, B.A.(1), Rabobank Nederland, Utrecht, The Netherlands CONTINUED	Smith Graham & Co. Asset Managers L.P., Houston, TX, & SGR Global Advisers, Houston, TX, & Robeco Institutional Asset Management US, Inc., Houston, TX, & AEA Global Advisors LLC, New York, NY, & Robeco Group, N.V., Rotterdam CONTINUED	4	New York	July 10, 1997
Cooperative Centrale Raiffeisen-Boerenleenbank, B.A.(2), Rabobank Nederland, Utrecht, The Netherlands CONTINUED	Smith Graham & Co. Asset Managers L.P., and SGR Global Advisers, and Robeco Institutional Asset Management US, Inc., and AEA Global Advisors, LLC, and Smith Graham & Co. Asset Managers L.P., and SGR Global Advisers, CONTINUED	4	New York	July 10, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Cooperative Centrale Raiffeisen-Boerenleenbank, B.A.(3), Rabobank Nederland, Utrecht, the Netherlands CONTINUED	Robeco Institutional Asset Management US, Inc., and AEA Global Advisors LLC, in investment (b)(6), as a general partner to and providing administrative services to investment partnerships, including placing interests in such partnerships, CONTINUED	4	New York	July 10, 1997
Cooperative Centrale Raiffeisen-Boerenleenbank, B.A.(4), Rabobank Nederland, Utrecht, the Netherlands CONTINUED	in acting as a commodity pool operator, and in providing administrative services to open-end investment companies	4	New York	July 10, 1997
CoreStates Financial Corp., Philadelphia, PA	CoreStates Securities Corp., Philadelphia, PA, underwriting; lending (b)(1); investment advice (b)(6); and management consulting (b)(9)	4	Philadelphia	June 27, 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 CONTINUED	First State Bank of Atwood, Atwood, IL	CIBC	Chicago	May 16, 1997
CoVest Bancshares, Inc., Des Plaines, IL	CoVest Banc, N.A. (formerly known as First Federal Bank for Savings), Des Plaines, IL	3	Chicago	July 3, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Cox, Walter L., Sr., Naples, TX	Morris County Bankshares, Incorporated, Naples, TX; Morris County National Bank, Naples, TX	CIBC	Dallas	April 30, 1997
Davis Bancorporation, Inc., Davis, OK; First Centralia Bancshares, Inc., Centralia, KS; Morrill Bancshares, Inc., Sabetha, KS; and Onaga Bancshares, Inc., Overland Park, KS	Century Acquisition Corporation, Hurst, TX, and City National Bank, Kilgore, TX	3	Kansas City	July 21, 1997
Deposit Guaranty Corp., Jackson, MS	CSF Acquisition Corp., Jackson, MS; CitiSave Financial Corporation, Baton Rouge, LA; Citizens Savings Association, F.A., Baton Rouge, LA operating a savings association (b)(4)	4	Atlanta	July 3, 1997
Deutsche Bank, AG (Main) Federal Republic of Germany	Ganis Credit Corporation, Newport Beach, CA, lending (b)(1)	4	New York	May 12, 1997
ECSB Holding Company, Inc., Fort Walton Beach, FL	American National Financial Corporation, Panama City, FL and First National Bank Northwest Florida, Panama City, FL	3	Atlanta	June 27, 1997
Edgar County Banc Shares, Inc., Paris, IL	Kansas Banc Corporation, Kansas, IL, and Kansas State Bank, Kansas, IL, and Edgar County Bank & Trust Co., Paris, IL	3	Chicago	June 30, 1997
Edison Bancshares, Fort Myers, FL	Edison National Bank (in organization), Fort Myers, FL	3	Atlanta	August 1, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Eggemeyer Advisory Corp., San Diego, CA, and Castle Creek Capital, L.L.C., San Diego, CA, Castle Creek Capital Partners Fund - I, L.P., San Diego, CA, and Western Bancorp, Laguna Niguel, CA.	SC Bancorp, Anaheim, CA, and Southern California Bank, Anaheim, CA	3	San Francisco	July 21, 1997
Enterbank Holdings, Inc., Clayton, MO	City Bancorp, Springfield, MO, and THE BANK (a proposed de novo bank), Springfield, MO	3	St. Louis	July 14, 1997
Estrin Associates, L.L.C. and Estrin Family Limited Partnership, Bethesda, MD	Estrin Associates, L.L.C. & Estrin Family Limited Partnership T1, Bethesda, MD	CIBC	Richmond	July 15, 1997
F & M Bancorporation, Inc., Kaukauna, WI, and F & M Merger Corporation, Kaukauna, WI	Clear Lake Bancorp, Inc., Clear Lake, WI, and Landmark Bank, Clear Lake, WI	3	Chicago	July 3, 1997
F & M Bancorporation, Inc., Kaukauna, WI, and F & M Merger Corporation, Kaukauna, WI CORRECTION	Clear Lake Bancorp, Inc., Clear Lake, WI, and Landmark Bank, Clear Lake, WI	3	Chicago	July 3, 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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Ferguson, Roy, Tulsa, OK; Leonard, Michael S., Muskogee, OK, directly and indirectly; and Jackson, Beverly Carter, Q-TIP Trust, and Leonard, Michael S., Trustee, both of Stigler, OK	Stigler Bancorporation, Inc., Stigler, OK, and First National Bank of Stigler, Stigler, OK	CIBC	Kansas City	July 2, 1997
Fifth Third Bancorp, Cincinnati, OH	Suburban Bancorporation, Inc., Cincinnati, OH, Suburban Federal Savings Bank, Cincinnati, OH	4	Cleveland	May 27, 1997
First Chicago NBD Corporation, Chicago, IL	First Chicago Capital Markets, Inc., Chicago, IL, underwriting & dealing in to a limited extent, equity securities	4	Chicago	June 30, 1997
First Eldorado Bancshares, Inc., Eldorado, IL	Dana Bancorp, Inc., Dana, IN, and First National Bank of Dana, Dana, IN	3	St. Louis	July 10, 1997
First Fairland Bancshares, Inc., Fairland, OK	Fairland Holding Company, Inc., Neosho, MO	3	Kansas City	August 1, 1997
First Marshall Bancshares, Inc., Marshall, TX, and First Marshall Delaware Bancshares, Inc., Dover, DE	First Marshall Corporation, Marshall, TX, and East Texas National Bank of Marshall, Marshall, TX	3	Dallas	July 11, 1997
First Midwest Bancorp, Inc., Itasca, IL	SparBank, Incorporated, McHenry, IL, and McHenry State Bank, McHenry, IL	3	Chicago	July 21, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
First National Bancshares of Gallatin, Inc., Gallatin, MO	Interim First National Bank of Gallatin, MO, First National Bank of Gallatin, MO	3	Kansas City	June 27, 1997
First National Bank of Julesburg and South Platte Bancorp, ESOP, Julesberg, CO	South Platte Bancorp, Julesburg, CO	3	Kansas City	July 21, 1997
First National Bank Shares, LTD., Great Bend, KS	BankWest (a de novo bank), Castle Rock, CO	3	Kansas City	July 25, 1997
First State Bancshares, Inc., Farmington, MO	Perry County Financial Corporation, Perryville, MO, and Perry County Savings Bank, FSB, Perryville, MO operating a savings association (b)(4)	4	St. Louis	August 1, 1997
Florida Bancshares, Inc., Dade City, FL	First National Bank of Pasco, Dade City, FL	3	Atlanta	April 21, 1997
Gideon Bancshares Company, Dexter, MO	First Midwest Bank of Chaffee, Chaffee, MO	3	St. Louis	June 20, 1997
Greenblatt, Leon A., III, and Chiplease, Inc., both of Chicago, IL	Home Financial Bancorp, Spencer, IN, and Owen Community Bank, S.B., Spencer, IN	CIBC	Chicago	July 9, 1997
Greer, Elmo, East Bernstadt, KY	Cumberland Valley Financial Company, London, KY	CIBC	Cleveland	May 23, 1997
Harris Financial MHC, Harrisburg, PA	Harris Financial Inc., Harrisburg, PA; Harris Savings Bank, Harrisburg, PA	3	Philadelphia	March 27, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Hibernia Corporation, New Orleans, LA	Executive Bancshares, Inc., Paris, TX, and First National Bank of Paris, Paris, TX, and Collin County National Bank, McKinney, TX	3	Atlanta	June 14, 1997
Huntington Bancshares Incorporated(1), Columbus, OH CONTINUED	First Michigan Bancorporation, and Superior Financial Corp., Holland, MI; FMB-Sault Bank, Saulte Ste. Marie, MI; FMB-First Michigan Bank, Zeeland, MI; FMB-First Michigan Bank, Grand Rapids, MI; FMB-Lumberman's Bank, Muskegon, MI; CONTINUED	3 and 4	Cleveland	July 18, 1997
Huntington Bancshares Incorporated(2), Columbus, OH CONTINUED	FMB-Northwestern Bank, Boyne City, MI; FMB-State Savings Bank, Lowell, MI; FMB-Commercial Bank, Greenville, MI; FMB- Security Bank, Manistee, MI; FMB-Community Bank, Dowagiac, MI; FMB- Oceana Bank, Hart, MI; CONTINUED	3 and 4	Cleveland	July 18, 1997
Huntington Bancshares Incorporated(3), Columbus, OH CONTINUED	FMB-Reed City Bank, Reed City, MI; FMB-Maynard Allen Bank, Portland, MI; FMB-Old State Bank, Fremont, MI; FMB-Arcadia Bank, Kalamazoo, MI; and FMB-Trust, Holland, MI trust company activities (b)(5); FMB-Brokerage Services, Inc., Holland, MI CONTINUED	3 and 4	Cleveland	July 18, 1997
Huntington Bancshares Incorporated(4), Columbus, OH CONTINUED	customer investments (b)(7); and First Michigan Life Insurance Co., Holland, MI insurance agency underwriting (b)(11);	3 and 4	Cleveland	July 18, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Huntington Bancshares, Inc.(A), Columbus, OH, Huntington Capital Corp., Columbus, OH CONTINUED	underwriting & dealing to a limited extent in all types of debt securities, including corporate debt, sovereign debt securities, mortgage revenue bonds, mortgage-backed and consumer-receivable securities J.P. Morgan & Co. CONTINUED	4	Cleveland	June 17, 1997
Huntington Bancshares, Inc.(B), Columbus, OH CONTINUED	The Chase Manhattan Corp., Bankers Trust New York Corp., Citicorp and Security Pacific Corp. (75. Fed. Res. Bull. 192 (1989) CONTINUED	4	Cleveland	June 17, 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
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
J&L Holdings Limited Partnership, and Plainview Holding Company, both of Pilger, NE	American National Creighton Company, Creighton, NE	3	Kansas City	July 18, 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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Lashute, Ronald J., Opelousas, LA	American Bancorp, Inc., Opelousas, LA and American Bank & Trust Company, Opelousas, LA	CIBC	Atlanta	May 23, 1997
Leake Family Partnership, L.P., Jackson, MS	Citizens Capital Corporation, Magee, MS, and Citizens State Bank, Magee, MS	CIBC	Atlanta	July 23, 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
Marshall & Ilsey Corporation, Milwaukee, WI	Security Capital Corporation, Milwaukee, WI, Security Bank, S.S.B., Milwaukee, WI	3	Chicago	May 5, 1997
Mauldin, Leonard P., Town Creek, AL, Mauldin, Macke B., Sheffield, AL, and Mauldin, E. Fennel, Jr., Sheffield, AL, as the MPEFM, II Limited Partnership	BancIndependent, Inc., Sheffield, AL, and Bank Independent, Sheffield, AL	CIBC	Atlanta	June 2, 1997
Middleburg Bancorp, Inc., Middleburg, KY	Lincoln Federal Savings Bank, Liberty, KY in the operation of a federal savings bank (b)(4)	4	St. Louis	July 24, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
Moody Bancshares, Inc., Galveston, TX, and Moody Bank Holding Company, Reno, NV	The Bank of Galveston, N.A., Galveston, TX	3	Dallas	June 30, 1997
Moyer, George H., Jr., Madison, NE, and Moyer, Jon M., Madison, NE	Madison Bancshares, Inc., Madison, NE, and The Bank of Madison, Madison, NE	CIBC	Kansas City	June 26, 1997
MSB Mutual Holding Company, and MSB Financial Corp., both of Wall Township, NJ	Manasquan Savings Bank, Wall Township, NJ	3	New York	June 27, 1997
Murfreesboro Bancorp, Inc., Murfreesboro, TN	Bank of Murfreesboro, Murfreesboro, TN	3	Atlanta	July 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
Neighborhood Bancorp(1), San Diego, CA CONTINUED	Neighborhood Nat'l Bank, San Diego, CA; & Neighborhood Capital Advisors, San Diego, CA, community development (b)(12); financial & investment advisory (b)(6); Neighborhood Housing Development Corp., San Diego, CA, community development (b)(12), CONTINUED	3 and 4	San Francisco	June 23, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Neighborhood Bancorp(2), San Diego, CA CONTINUED	extending loan and credit activities (b)(1) & (2) , and consumer financial counseling (b)(6)	3 and 4	San Francisco	June 23, 1997
New Prague Bancshares, Inc., New Prague, MN	Community Security Bank, New Prague, MN, a de novo bank	3	Minneapolis	July 7, 1997
New Woodson Bancshares, Inc., Graham, TX	Woodson Bancshares, Inc., Woodson, TX, and First State Bancorp, Inc., Carson City, NV, and First State Bank, Graham, TX	3	Dallas	June 27, 1997
Norma McLane-Smith Family Limited Partnership, Poplar Bluff, MO	Midwest Bancorporation, Inc.; Midwest Bancshares, Inc., Poplar Bluff, MI; First Midwest Bank of Piedmont, Piedmont, MI; First Midwest Bank of Dexter, Dexter, MI; and Carter County State Bank, Van Buren, MI	3	St. Louis	July 3, 1997
Northway Financial, Inc., Berlin, NH	The Berlin City Bank, Berlin, NH, and Pemi Bancorp, Inc., Plymouth, NH, and Pemigewasset National Bank of Plymouth, Plymouth, NH	3	Boston	July 17, 1997
Northwest Suburban Bancorp., Inc. (in formation), Arlington Heights, IL	Mount Prospect National Bank (in organization), Mount Prospect, IL	3	Chicago	July 28, 1997
Norwest Corporation, Minneapolis, MN	AMFED-Financial, Inc., Minneapolis, MN, and Norwest Bank, Nevada, N.A., Las Vegas, NV	3	Minneapolis	July 14, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Norwest Corporation, Minneapolis, MN	Revelation Mortgage Company of America, Washington, D.C. residential mortgage lending activities (b)(1) and (b)(2)	4	Minneapolis	July 8, 1997
Norwest Corporation, Minneapolis, MN	Myers Bancshares, Inc., Dallas, TX, and Continental State Bank, Boyd, TX	3	Minneapolis	July 3, 1997
Norwest Corporation, Minneapolis, MN	Woodhaven National Bank, Fort Worth, TX	3	Minneapolis	July 3, 1997
NSS Bancorp, Inc., Norwalk, CT	Norwalk Savings Society, Norwalk, CT	3	New York	July 21, 1997
Patel, Susma; Patel, Suketu Madhusudan (Suku); Patel, Parimal Kantibhai (Perry); 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	June 26, 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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Peoples Bancorp, Inc., Marietta, OH	Gateway Bancorp, Inc., Catlettsburg, KY, and Catlettsburg Federal Savings Bank, Catlettsburg, KY operating a savings association (b)(4)(ii)	4	Cleveland	August 1, 1997
Peoples Bank Employee Stock Ownership Trust, Marion, KY	Peoples-Marion Bancorp, Inc., Marion, KY	3	St. Louis	June 12, 1997
Peoples Community Bancshares, Inc., Colquitt, GA	Farmers Bank of Malone, Malone, FL	3	Atlanta	July 14, 1997
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
Pioneer Bancshares, Inc., Chattanooga, TN	Pioneer Bank, F.S.B., Chattanooga, TN operating a savings association (b)(4)	4	Atlanta	July 25, 1997
Pioneer Bancshares, Inc., ESOP, Ponca City, OK	Pioneer Bancshares, Inc., Ponca City, OK, and Bank & Trust, Ponca City, OK; Bancshares of Nichols Hills, Inc., Oklahoma City, OK; and Bank of Nichols Hills, Oklahoma City, OK	3	Kansas City	July 18, 1997
Plainview Holding Company, Pilger, NE	American National Creighton Co., Creighton, NE, and American National Bank of Creighton, Creighton, NE	3	Kansas City	June 23, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Porter, John D., Jr., Mount Hope, KS, and Hill, Nancy L., Burrton, KS	Mount Hope Bancshares, Inc., Mount Hope, KS, and First National Bank of Mount Hope, Mount Hope, KS	CIBC	Kansas City	July 15, 1997
Proctor, Randall M., Sandy, OR	CCB Financial Corporation, Sandy, OR, and Clackamas County Bank, Sandy, OR	CIBC	San Francisco	June 23, 1997
Provident Bankshares Corporation, Baltimore, MD	First Citizens Financial Corp., Gaithersburg, MD, and Citizens Savings Bank, F.S.B., Gaithersburg, MD, operating a saving association (b)(4)(ii); originating & selling residential mortgage loans (b)(1); and selling mortgage life insurance (b)(11)(i)	4	Richmond	June 30, 1997
Provident Financial Group, Inc., & FGBI Acquisition Corp., both of Cincinnati, OH	Florida Gulfcoast Bancorp, Inc., Sarasota, FL, and Enterprise National Bank of Sarasota, Sarasota, FL	3	Cleveland	July 24, 1997
RCB Holding Company, Claremore, OK	Northeastern Oklahoma Bancshares, Inc., Inola, OK, and Bank of Inola, Inola, OK	3	Kansas City	July 25, 1997
Remington, Thomas J., and S. June, both of Lincoln, NE, and Remington, Ada E., McCook, Nebraska	Clatonia Bancshares, Inc., Clatonia, NE, and Farmers Bank of Clatonia, Clatonia, NE	CIBC	Kansas City	July 18, 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
Rossenber, Clifford R., Sunset Beach, CA	Security First Bank, Fullerton, CA	CIBC	San Francisco	May 27, 1997
Santa Barbara Bancorp, Santa Barbara, CA	Citizens State Bank of Santa Paula, Santa Paula, CA	3	San Francisco	July 25, 1997
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
Security State Corporation, Centralia, WA	Security State Bank, Centralia, WA	3	San Francisco	June 9, 1997
Sterling Bancshares, Inc., Houston, TX	First Houston Bancshares, Houston, TX, and Houston National Bank, Houston, TX	3	Dallas	July 21, 1997
Stockmens Financial Corporation, Rushville, NE	BankWest (a de novo bank), Castle Rock, CO	3	Kansas City	July 25, 1997
Sullivan, John C., Livingston, MT, and Hornby, Mary C., Las Cruces, NM	Northeastern Wyoming Bank Corporation, Newcastle, WY, and First State Bank of Newcastle, Newcastle, WY	CIBC	Kansas City	June 17, 1997
Swiss Bank Corporation, Basel, Switzerland	Dillon, Read Holding, Inc., New York, NY, investment advisory lending (b)(6); futures commission merchant (b)(7); brokerage activities (b)(7); underwriting	4	New York	June 27, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
The Bank of Mulberry Employee Stock Ownership Trust, Mulberry, AR	ACME Holding Company, Inc., Mulberry, AR, and The Bank of Mulberry, Mulberry, AR	3	St. Louis	June 23, 1997
The Union Illinois 1995 Investment Limited Partnership, Swansea, IL	Union Illinois Company, Swansea, IL, and Union Bank of Illinois, Swansea, IL, and State Bank of Jerseyville, Jerseyville, IL	3	St. Louis	July 7, 1997
TNB Bancorporation, Inc., Brenham, TX, and TNB Bancorporation of Delaware, Inc., Wilmington, DE	Texas National Bank, Brenham, TX	3	Dallas	July 29, 1997
Triangle Bancorp, Inc., Raleigh, NC	Bank of Mecklenburg, Charlotte, NC	3	Richmond	August 1, 1997
United Bankshares, Inc., Charleston, WV	First Patriot Bankshares Corporation, Reston, VA, and Patriot National Bank, Reston, VA	3	Richmond	June 16, 1997
United Rossevelt MHC, and United Rossevelt Bancorp, both of Carteret, NJ	United Rossevelt Savings Bank, Carteret, NJ	3	New York	June 23, 1997
Valcourt, Jeffery T., Arlington, VA	United Financial Banking Companies, Inc., Vienna, VA, and The Business Bank, Vienna, VA	CIBC	Atlanta	June 5, 1997
Waterman, Charles E. Frankfort, IL	South Holland Bancorp, Inc., South Holland, IL, and South Holland Trust & Savings Bank, South Holland, IL	CIBC	Chicago	July 10, 1997
Welch, Waymon Heriot, Jr., Memphis, TN	Noshoba Bancshares, Inc., Memphis, TN, and Nashoba Bank, Germantown, TN	CIBC	St. Louis	June 23, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Wenig, Fred and Rayma, Lincoln, MO	Lincoln Bancshares, Inc., Lincoln, MO, and The Farmers Bank of Lincoln, Lincoln, MO	CIBC	Kansas City	July 16, 1997
Young, David E., Chattanooga, TN	East Ridge Bancshares, Inc., East Ridge, TN, and Bank of East Ridge, East Ridge, TN	CIBC	Atlanta	July 22, 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 July 3, 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
Area Bancshares Corporation, Owensboro, KY CORRECTION	Mutual Service Corporation, Somerset, KY riskless principal transactions (b)(7)	4	St. Louis	July 21, 1997
Bank of Elmwood Employee Stock Ownership Plan and Trust, Racine, WI	Elmwood Financial Corporation, Racine, WI, and Bank of Elmwood, Racine, WI	3	Chicago	August 4, 1997
Caisse Nationale de Credit Agricole Paris, France	Credit Agricole Indosuez, Paris, France, and Indosuez Investment Management Services, Inc., Menlo Park, CA investment management and advisory services (b)(6)	4	Chicago	July 25, 1997
Chaparral Bancshares, Inc., Richardson, TX, an Chaparral Delaware Bancshares, Inc., Dover, DE	Van Alstyne Financial Corporation, Van Alstyne, TX, and First National Bank of Van Alstyne, Van Alstyne, TX	3	Dallas	August 8, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Citizens Bancshares Company, Chillicothe, MO	John Birchfield and Debbie Keele, the purchase and servicing of accounts receivable (b)(1)	4	Kansas City	July 30, 1997
Commerce Bancshares, Inc., Kansas City, MO, and CBI-Kansas Inc., Kansas City, MO	CNB Bancorp, Inc., Independence, KS, and Citizens National Bank, Independence, KS	3	Kansas City	August 8, 1997
F.N.B. Corporation, Hermitage, PA	Sun Bancorp, Inc., Selinsgrove, PA & Sun Bank, Selinsgrove, PA, & Pennsylvania Sun Life Insurance Company, Phoenix, AZ providing credit life & disability insurance exclusively to customers of Sun Bank, Sun Bancorp, Inc.'s bank subsidiary (b)(11)	3 and 4	Cleveland	August 7, 1997
Keystone Financial, Inc., Harrisburg, PA	MMC & P, Inc., Pittsburgh, PA employee benefits consulting services (b)(9)	4	Philadelphia	July 29, 1997
Lexington B & L Financial Corp., Lexington, MO	Lafayette Bancshares, Inc., Lexington, MO, and Lafayette County Bank of Lexington/Wellington, Lexington, MO; and B & L Bank, Lexington, MO operating a savings association (b)(4)	3 and 4	Kansas City	August 4, 1997
Maypearl Bancshares, Inc., Maypearl, TX, and Maypearl Holdings, Inc., Wilmington, DE	First State Bank, Maypearl, TX	3	Dallas	August 7, 1997
Norwest Corporation, Minneapolis, MN	The Bank of the Southwest, N.A., Pagosa Springs, CO	3	Minneapolis	August 4, 1997
P.C.B. Bancorp, Inc., Largo, FL	Anchor Savings Bank, F.S.B., St. Petersburg, FL operating a savings association (b)(4)	4	Atlanta	August 8, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Pathfinder Bancorp, MHC, Oswego, NY	Pathfinder Bancorp, Oswego, NY, and Stock Holding Company, Oswego, NY and Oswego City Savings Bank, Oswego, NY	3	New York	August 7, 1997
Progress Bancshares, Inc., Sullivan, MO	Progress Bank of Sullivan, Sullivan, MO, a de novo bank	3	St. Louis	August 8, 1997
RCB Holding Company, Claremore, OK	Northeastern Oklahoma Bancshares, Inc., Inola, OK, and Bank of Inola, Inola, OK	3	Kansas City	August 4, 1997
Royal Bank of Canada, Toronto, Canada	RBC Dominion Securities Corporation, New York, NY securities and FCM (b)(7) & (b)(8)	4	New York	July 30, 1997
Sephar, David L., Kansas City, KS	First Community Bancshares, Inc., Kansas City, KS, and First Community Bank, Kansas City, KS	CIBC	Kansas City	July 25, 1997
United Community Banks Inc., Blairsville, GA	First Clayton Bancshares, Inc., Clayton, GA, and First Clayton Bank and Trust Company, Clayton, GA	3	Atlanta	August 8, 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)