
Federal Reserve Release



H.2

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

***No. 29
Week Ending July 19, 1997***

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

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Efforts to streamline the disclosure requirements for home mortgage loans under the Truth in Lending Act and unify them with those of the Real Estate Settlement Procedures Act -- statement by Governor Meyer before the Subcommittee on Financial Institutions and Regulatory Relief of the Senate Committee on Banking, Housing, and Urban Affairs, July 15, 1997.
- Published, July 15, 1997

Views on the Financial Services Competition Act of 1997 -- statement by Chairman Greenspan before the House Committee on Commerce, July 17, 1997.
- Published, July 17, 1997

ADVISORY COUNCILS

Consumer Advisory Council.
- Convened, July 17, 1997

H.2

July 13, 1997 to July 19, 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

Richmond

Commercial and Farmers Bank, Ellicott City, Maryland -- to establish a branch at 6430 Freetown Road, Columbia, Maryland.
- Approved, July 16, 1997

Chicago

First American Bank, Carpentersville, Illinois -- to establish a branch at 33 West Monroe, Chicago, Illinois.
- Approved, July 18, 1997

Minneapolis

First Interstate Bank, Billings, Montana -- to establish a branch in Eureka, Montana.
- Approved, July 18, 1997

Chicago

First Source Bank, South Bend, Indiana -- to establish a branch at 973 South Centerville Road, Sturgis, Michigan.
- Approved, July 14, 1997

Richmond

First Virginia Bank-Commonwealth, Grafton, Virginia -- to establish a branch inside the Wal-Mart SuperCenter at 12401 Jefferson Avenue, Newport News, Virginia.
- Approved, July 18, 1997

Philadelphia

Madison Bank, Blue Bell, Pennsylvania -- to establish a branch at 8000 Verree Road, Philadelphia, Pennsylvania.
- Approved, July 17, 1997

Minneapolis

New North Shore Bank, Duluth, Minnesota -- to establish branches in Duluth and Hermanstown, Minnesota.
- Approved, July 17, 1997

July 13, 1997 to July 19, 1997

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

Philadelphia

Premier Bank, Doylestown, Pennsylvania -- to establish a branch at 101 Floral Vale Boulevard, Yardley, Pennsylvania.
- Approved, July 18, 1997

San Francisco

Santa Barbara Bank & Trust, Santa Barbara, California -- to establish a branch at 5000 Santa Rosa Road, Camarillo, California.
- Approved, July 15, 1997

New York

Summit Bank, Hackensack, New Jersey -- to establish branches at Pathmark Supermarkets at 145 Passaic Avenue, Kearney; 420 Grand Avenue, Jersey City; 35 Lackawanna Plaza, Montclair; 1070 Hamburg Turnpike, Wayne; 25 Kinnelon Road, Kinnelon; 130 White Horse Pike, Lawnside; and 1450 Clements Bridge Road, Deptford, all in New Jew Jersey.
- Approved, July 16, 1997

Kansas City

Vectra Bank, Denver, Colorado -- to establish a branch at 6025 Parkway Drive, Commerce City, Colorado.
- Approved, July 15, 1997

BANK HOLDING COMPANIES

New York

Anteilsverwaltung-Zentralsparkasse, Vienna, Austria, and Bank Austria Aktiengesellschaft -- to acquire indirectly the U.S. nonbanking subsidiaries of Creditanstalt-Bankverein, and engage in certain nonbanking activities.
- Permitted, July 17, 1997

Secretary

Deposit Guaranty Corp., Jackson, Mississippi -- to acquire CitiSave Financial Corporation, Baton Rouge, Louisiana, and Citizens Savings Association, and engage in operating a savings association.
- Approved, July 15, 1997

July 13, 1997 to July 19, 1997

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

St. Louis

Enterbank Holdings, Inc., Clayton, Missouri -- to acquire shares of City Bancorp, Springfield, Missouri, and The Bank, a proposed de novo bank.
- Approved, July 17, 1997

Chicago

FBA Bancorp, Inc., Chicago, Illinois -- to acquire First Bank of the Americas, S.S.B.
- Approved, July 15, 1997

Minneapolis

First Bank System, Inc., Minneapolis, Minnesota -- to acquire First Bank National Association, ND, Fargo, North Dakota.
- Approved, July 14, 1997

St. Louis

First Eldorado Bancshares, Inc., Eldorado, Illinois -- to acquire Dana Bancorp, Inc., Dana, Indiana, and First National Bank of Dana.
- Approved, July 15, 1997

Dallas

First Marshall Bancshares, Inc., Marshall, Texas -- to acquire First Marshall Delaware Bancshares, Inc., Dover, Delaware; First Marshall Corporation, Marshall, Texas; and East Texas National Bank, Marshall.
- Approved, July 16, 1997

Dallas

First Marshall Delaware Bancshares, Inc., Dover, Delaware -- to acquire First Marshall Corporation, Marshall, Texas, and East Texas National Bank, Marshall.
- Approved, July 16, 1997

General Counsel

Fleet Financial Group, Inc., Providence, Rhode Island -- request for relief from commitment to divest its ownership interest in Savings Bank Life Insurance Corporation.
- Granted, July 16, 1997

July 13, 1997 to July 19, 1997

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

Atlanta

Hibernia Corporation, New Orleans, Louisiana -- to merge with Executive Bancshares, Inc., Paris, Texas, and acquire First National Bank of Paris, Texas, and Collin County National Bank, McKinney, Texas.
- Approved, July 17, 1997

St. Louis

Holly Springs Bancshares, Inc., Holly Springs, Mississippi -- to acquire Bank of Holly Springs.
- Approved, July 15, 1997

Secretary

Lauritzen Corporation, Omaha, Nebraska -- to acquire shares of First National of Nebraska, Inc., Omaha, Nebraska.
- Approved, July 17, 1997

New York

MSB Mutual Holding Company, Wall Township, New Jersey, and MSB Financial, Inc. -- to acquire Manasquan Savings Bank.
- Approved, July 18, 1997

Minneapolis

Norwest Corporation, Minneapolis, Minnesota; Norwest Financial Services, Inc. and Norwest Financial, Inc., both of Des Moines, Iowa -- to acquire Tennessee Credit Corporation, Murfreesboro, Tennessee, and First City Life Insurance Company.
- Approved, July 17, 1997

Cleveland

OSB Bancorp, Inc., Osgood, Ohio -- to acquire The Osgood State Bank.
- Approved, July 15, 1997

Director, BS&R

PNC Bank Corp., Pittsburgh, Pennsylvania -- request for relief from a commitment concerning the operation of certain private investment limited partnerships.
- Granted, July 15, 1997

July 13, 1997 to July 19, 1997

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

St. Louis

St. Clair Bancshares, Inc., St. Clair, Missouri -- to acquire Farmers and Merchants Bank of St. Clair.
- Approved, July 18, 1997

St. Louis

Union Illinois 1995 Investment Limited Partnership, Swansea, Illinois -- to acquire shares of Union Illinois Company.
- Approved, July 14, 1997

New York

United Roosevelt, MHC, Carteret, New Jersey, and United Roosevelt Bancorp -- to acquire United Roosevelt Savings Bank.
- Approved, July 18, 1997

BANK MERGERS

Minneapolis

New North Shore Bank, Duluth, Minnesota -- to merge with North Shore Bank of Commerce.
- Approved, July 17, 1997

Kansas City

Security Bank, Denver, Colorado -- to merge with Professional Bank and establish additional branches.
- Approved, July 16, 1997

BANKS, STATE MEMBER

Director, BS&R

First Bank, Strasburg, Virginia -- registration as transfer agent.
- Withdrawn, July 16, 1997

Director, BS&R

First Banking Center-Burlington, Burlington, Wisconsin -- transfer agent registration.
- Approved, July 14, 1997

July 13, 1997 to July 19, 1997

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

CHANGE IN BANK CONTROL

Chicago

South Holland Bancorp Inc., South Holland, Illinois -- change in bank control.
- Permitted, July 18, 1997

Kansas City

Stigler Bancorporation, Inc., Stigler, Oklahoma -- change in bank control.
- Permitted, July 16, 1997

COMPETITIVE FACTORS REPORTS

Secretary

Barnett Bank, N.A., Jacksonville, Florida -- report on competitive factors of the proposed acquisition of the assets and assumption of the liabilities of the Ormond Beach, Naples, Orlando, Kissimmee, and Sarasota, Florida, branches of SouthTrust Bank of Florida, N.A., St. Petersburg, Florida.
- Submitted, July 14, 1997

San Francisco

Cathay Bank, Los Angeles, California -- report on competitive factors of the proposed purchase of the assets and assumption of the liabilities of the Westminster, California, branch of Lippobank, Los Angeles, California.
- Submitted, July 18, 1997

Cleveland

Charter One Financial, Inc., Cleveland, Ohio -- report on competitive factors of the proposed acquisition of RCSB Financial, Inc., Rochester, New York, and proposed merger of Rochester Community Savings Bank, Rochester, New York, with Charter One Bank, FSB, Cleveland, Ohio.
- Submitted, July 18, 1997

San Francisco

Chase Trust Company, N.A., Los Angeles, California -- report on competitive factors of the proposed acquisition of the assets and assumption of the liabilities of the Los Angeles, California, branch of Chase Manhattan Private Bank, N.A., Tampa, Florida.
- Submitted, July 17, 1997

July 13, 1997 to July 19, 1997

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

Minneapolis

**Citizens Interim Independent Bank, St. Louis Park, Minnesota -- report on competitive factors of the proposed merger with Citizens Independent Bank.
- Submitted, July 18, 1997**

Chicago

**Farmers State Bank of Ferris, Ferris, Illinois -- report on competitive factors of the proposed acquisition of the assets and assumption of the liabilities of certain branches of Omni Bank, Macomb, Illinois.
- Submitted, July 14, 1997**

San Francisco

**First Bank and Trust, Irvine, California -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Woodland Hills, California, branch of Highland Federal Bank, F.S.B., Los Angeles, California.
- Submitted, July 18, 1997**

St. Louis

**First National Bank and Trust Company, Paducah, Kentucky -- report on competitive factors of the proposed merger with Guaranty Federal Savings Bank, Clarksville, Tennessee.
- Submitted, July 17, 1997**

Cleveland

**Fort Jennings State Bank, Fort Jennings, Ohio -- report on competitive factors of the proposed merger with FJSB.
- Submitted, July 18, 1997**

Chicago

**George Washington Savings Bank, Oak Lawn, Illinois -- report on competitive factors of the proposed merger with George Washington Interim Savings Bank.
- Submitted, July 14, 1997**

Cleveland

**Great Lakes Bank, Mentor, Ohio -- report on competitive factors of the proposed merger with GLB Interim Bank.
- Submitted, July 18, 1997**

July 13, 1997 to July 19, 1997

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

Minneapolis

**Marquette Bank of South Dakota, N.A., Sioux Falls, South Dakota -- report on competitive factors of the proposed merger with four banks in South Dakota.
- Approved, July 18, 1997**

St. Louis

**Mercantile Bank National Association, Hartford, Illinois -- report on competitive factors of the proposed merger with Mercantile Bank of Illinois, Alton; and Mark Twain Illinois Bank, Belleville, Illinois.
- Submitted, July 17, 1997**

Cleveland

**Northwest Savings Bank, Warren, Pennsylvania -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Oil City branch of First Western Bank, F.S.B., Sharon, Pennsylvania.
- Submitted, July 18, 1997**

Cleveland

**Osgood State Bank, Osgood, Ohio -- report on competitive factors of the proposed merger with OSB Interim Bank.
- Submitted, July 18, 1997**

Cleveland

**Progressive Bank, N.A. - Bellaire, Bellaire, Ohio -- report on competitive factors of the proposed merger with Progressive Bank, N.A., Wheeling, West Virginia.
- Submitted, July 18, 1997**

St. Louis

**Republic National Bank of Dana, Dana, Indiana -- report on competitive factors of the proposed merger with The First National Bank of Dana, Dana, Indiana.
- Submitted, July 17, 1997**

Chicago

**State Farm Mutual Automobile Insurance Company, Bloomington, Illinois -- report on competitive factors of the proposed acquisition of the assets and assumption of the liabilities of State Farm Financial Services, F.S.B.
- Submitted, July 14, 1997**

July 13, 1997 to July 19, 1997

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

New York

United Roosevelt Savings Bank, Carteret, New Jersey -- report on competitive factors of the proposed merger with United Roosevelt Savings Bank, an interim savings bank.

- Submitted, July 18, 1997

San Francisco

Zions First National Bank, Salt Lake City, Utah -- report on competitive factors of the proposed acquisition of the assets and assumption of the liabilities of six Utah branches of Wells Fargo Bank, N.A., San Francisco, California.

- Submitted, July 18, 1997

EXTENSIONS OF TIME

Dallas

Bank of the West, El Paso, Texas -- extension to July 22, 1998, to establish a branch at the northeast corner of Montwood Drive and Firehouse Drive.

- Granted, July 15, 1997

Chicago

CH and JD Byrum, LLC, Indianapolis, Indiana -- extension to October 23, 1997, to acquire American State Corporation, Lawrenceburg, Indiana, and American State Bank.

- Approved, July 17, 1997

Dallas

First Live Oak Bancshares, Inc., Three Rivers, Texas -- extension to October 14, 1997, to acquire First Live Oak Delaware Bancshares, Inc., Dover, Delaware, and First State Bank, Three Rivers, Texas.

- Granted, July 18, 1997

Dallas

First Live Oak Delaware Bancshares, Inc., Dover, Delaware -- extension to October 14, 1997, to acquire First State Bank, Three Rivers, Texas.

- Granted, July 18, 1997

July 13, 1997 to July 19, 1997

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

New York

Saban S.A., Panama City, Panama, and RNYC Holdings Limited, Gibraltar -- extension to October 28, 1997, for Saban to acquire shares of Republic New York Corporation, New York, New York, and for Saban and RNYCH to acquire shares of RNYC.

- Granted, July 16, 1997

MEMBERSHIP

Chicago

Bank of Ladd, Ladd, Illinois -- to become a member of the Federal Reserve System.

- Approved, July 16, 1997

Chicago

Hanover State Bank, Hanover, Illinois -- to become a member of the Federal Reserve System.

- Approved, July 17, 1997

Minneapolis

New North Shore Bank, Duluth, Minnesota -- to become a member of the Federal Reserve System.

- Approved, July 17, 1997

Chicago

Omni Bank, Macomb, Illinois -- to become a member of the Federal Reserve System.

- Approved, July 17, 1997

Chicago

Tiskilwa State Bank, Tiskilwa, Illinois -- to become a member of the Federal Reserve System.

- Approved, July 16, 1997

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

BANK HOLDING COMPANIES

Kansas City

First National Bancshares of Gallatin, Gallatin, Missouri -- to acquire The First National Bank of Gallatin.
- Approved, July 2, 1997

Kansas City

Intra Financial Corp., Clyde, Kansas -- to acquire Peoples Bancorp of Belleville, Belleville, Kansas.
- Approved, July 2, 1997

COMPETITIVE FACTORS REPORTS

San Francisco

Bay View Capital Corporation, San Mateo, California -- report on competitive factors of the proposed acquisition of the assets and assumption of the liabilities of Eureka Holdings, Inc., San Mateo, California, and EurekaBank, FSB.
- Submitted, July 7, 1997

EXTENSIONS OF TIME

Boston

Charter Oak Community Bank Corp., Vernon, Connecticut -- extension to acquire shares of The Savings Bank of Rockville.
- Granted, July 10, 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**

First Financial Caribbean Corporation, San Juan, Puerto Rico ("FFCC"), to become a bank holding company, in connection with the proposed conversion of Doral Federal Savings Bank, San Juan, Puerto Rico, to a non-member commercial bank; and FFCC to continue to engage in making, acquiring and servicing mortgage loans through its subsidiary, Doral Mortgage Corporation, Hato Rey, Puerto Rico.

8/15/97 3/

SECTION III

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

Royal Bank of Canada, Montreal, Canada, through Integrion Financial Network, LLC, Atlanta, Georgia, to acquire certain assets and liabilities of VISA Interactive, Inc. and thereby engage in data processing and data transmission services.

N/A

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 19, 1997

NAME OF BANK

RATING

EXAMINATION DATE

None.

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- 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**

First Sterling Bank, Devon, Pennsylvania to merge with Prime Bank, a savings bank,
Philadelphia, Pennsylvania, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act.

Newspaper comment period expires: N/Avail

Madison Bank, Blue Bell, Pennsylvania to establish a branch office at 100 Main Street,
Lansdale, Pennsylvania, pursuant to Section 9 of the Federal Reserve Act.

Newspaper comment period expires: 08/02/97

**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**

Keystone Financial, Inc., Harrisburg, Pennsylvania to engage in employee benefits counseling
services, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section
225.28(b)(9)(ii) of Regulation Y.

Federal Register cmt. period expires: 07/29/97

**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 21, 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 7/19/97

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C 9	Received notice from Citizens Commercial Bank & Trust Company, Celina, OH, on July 18, 1997, to merge with Van Wert National Bank, Van Wert, OH, and to establish branches.	*8/19/97

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>
	NONE	

Footnotes

Section III - Applications subject to Federal Register notice only

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

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>
4C8	Received notice from Mellon Bancorp, Pittsburgh, PA, on July 18, 1997, of its intent to acquire a 20% interest in Money Station, Inc.	

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>
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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>
614313	The State Bank and Trust Company P.O. Box 6287 Defiance, OH 43512	3/24/97	7/14/97	Satisfactory
513920	The Marblehead Bank 709 West Main Street Marblehead, OH 43440	5/5/97	7/17/97	Satisfactory

Footnotes

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Triangle Bank, Raleigh, North Carolina, to establish a branch inside the Winn Dixie Store at Clayton Crossing, 11407 U.S. Highway 70 West, Clayton, North Carolina.*	8-8-97
F & M Bank-Winchester, Winchester, Virginia, to establish a drive-thru branch facility at 8 West Market Street, Leesburg, Virginia.*	8-16-97

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

<u>Application</u>	<u>Comment Period Ending Date</u>
People's Community Capital Corporation, Aiken, South Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of People's Community Bank of South Carolina, Aiken, South Carolina, in organization.	8-14-97**
BB&T Financial Corporation, Winston- Salem, North Carolina, to acquire Virginia First Financial Corporation, Petersburg, Virginia, and its subsidiary, First Federal Savings Bank, F.S.B., Petersburg, Virginia.	8-15-97
Crestar Financial Corporation, Richmond, Virginia, to acquire American National Bancorp, Inc., Baltimore, Maryland, and its subsidiary, American National Savings Bank, F.S.B., Baltimore, Maryland.	8-17-97**

*Application is subject to CRA requirements.

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

Federal Reserve Bank of Richmond

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

NationsBank Corporation, Charlotte,
North Carolina, to acquire Montgomery
Securities and The Pyramid Company,
both of San Francisco, California.

8-15-97**

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

Application

Community First Bancorporation, Walhalla,
South Carolina, to become a bank holding
company through the acquisition of 100%
of the voting shares of Community First
Bank, Inc., Walhalla, South Carolina.

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending July 18, 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>
1229228	The Marathon Bank 4095 Valley Pike Stephens City, Virginia 22602	5-5-97	Outstanding
858528	The Bank of Marion 102 West Main Street Marion, Virginia 24354-2599	5-12-97	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 18, 1997

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Colonial Bank Montgomery, Alabama To establish a branch located at 5441 Highway 90 West, Mobile, Alabama.	07-31-97*
Colonial Bank Montgomery, Alabama To establish a branch located at 3379 Peachtree Road, Atlanta, Georgia.	07-31-97*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Barnett Banks, Inc. Jacksonville, Florida To acquire First American Bank-Florida, FSB, Tampa, Florida, and thereby engage in owning, controlling, and operating a savings association, pursuant to Section 225.28(b)(4)(ii) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	Not yet available*
Big Lake Financial Corporation Okeechobee, Florida To merge with CNB Financial Corporation, Clewiston, Florida, and thereby directly acquire Clewiston National Bank, Clewiston, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	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 the provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 18, 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.

Bank

CRA Rating

Examination Date

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 18, 1997

Recently Approved Applications

Approval Date

Deposit Guaranty Corp.

07-15-97

Jackson, Mississippi

For its subsidiary, CSF Acquisition Corp., Jackson, Mississippi, to acquire CitiSave Financial Corporation, Baton Rouge, Louisiana, and its subsidiary, Citizens Savings Association, F.A., Baton Rouge, Louisiana, 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.

Hibernia Corporation

07-17-97

New Orleans, Louisiana

To merge with Executive Bancshares, Inc., Paris, Texas, and thereby acquire First National Bank of Paris, Paris, Texas, and Collin County National Bank, McKinney, Texas, pursuant to Section 3(a)(5) of the Bank Holding Company Act.

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	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
Branch	F & M Bank-Northeast Pulaski, Wisconsin 1926 & 1934 Dickinson Road DePere, Wisconsin	NP - 7-28-97
Branch	First American Bank Carpentersville, Illinois Northeast corner of intersection of Roosevelt Road (Route 38) and Bakerhill Road Glen Ellyn, Illinois	NP - 8-7-97

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
Branch	Fifth Third Bank of Central Indiana Indianapolis, Indiana 3060 Valley Farms Road Indianapolis, Indiana	NP - 8-15-97

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	Home Financial Bancorp Spencer, Indiana by Leon A. Greenblatt, III and Chiplease, Inc.	FR - 7-9-97 NP - 7-14-97
3(a)(1)	Community National Bancorporation.* Waterloo, Iowa Community National Bank (in organization) Waterloo, Iowa	FR - 7-29-97 NP - 7-18-97
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 - 8-4-97 NP - 7-24-97
CoC-HC	Damen Financial Corporation Schaumburg, Illinois By Jackson Boulevard Fund, Ltd.,	FR - 8-1-97 NP - 8-5-97
3(a)(3)	First Midwest Bancorp, Inc.* Itasca, Illinois SparBank, Incorporated McHenry, Illinois McHenry State Bank McHenry, Illinois	FR - 7-21-97 NP - 7-28-97
3(a)(1)	Northwest Suburban Bancorp, Inc.* Arlington Heights, Illinois Mount Prospect National Bank Mount Prospect, Illinois (in organization)	FR - 7-28-97 NP - 7-28-97
3(a)(1)	Progressive Bancorp, Inc.* Pekin, Illinois Pekin Savings, S.B. Pekin, Illinois	FR - 8-15-97 NP - **

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)	First State Bancshares, Inc.* Ida Grove, Iowa First State Bank Ida Grove, Iowa	FR - 8-15-97 NP - **
3(a)(1)	Hometown Independent Bancorp, Inc.* Morton, Illinois Morton Community Bank Morton, Illinois	FR - 8-15-97 NP - **
4(c)(8)	Associated Banc-Corp Green Bay, Wisconsin First Financial Corporation Stevens Point, Wisconsin First Financial Bank, FSB Stevens Point, Wisconsin Appraisals Services, Inc. Milwaukee, Wisconsin First Financial Card Services Bank, N.A. Stevens Point, Wisconsin	FR - 8-5-97 NP - 7-16-97

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)	Caisse Nationale de Credit Agricole Paris, France Indosuez Investment Management Services, Inc. Menlo Park, California	FR - 7-25-97

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 July 18, 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>
Clear Lake Bank & Trust 322 Main Avenue P.O. Box 8 Clear Lake, Iowa 50428-0008 (515) 357-7121 RSSD # 865544	3/31/97	O
The Blissfield State Bank 204 East Jefferson P.O. Box 40 Blissfield, Michigan 49228-1324 (517) 486-2151 RSSD # 937843	2/10/97	S

Federal Reserve Bank of Chicago

Section V - Availability of CRA Public Evaluations
cont'd

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
LaSalle State Bank 654 1st Street P.O. Box 462 LaSalle, Illinois 61301-0462 (815) 223-8800 RSSD # 956134	3/17/97	S
Farmers State Bank of Breckenridge 316 East Saginaw Street P.O. Box 186 Breckenridge, Michigan 48615-0186 (517) 842-3191 RSSD # 691145	3/25/97	O

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

* Section 9 branch notification by Southern Commercial Bank, St. Louis, Missouri, to establish a branch at 300 South Truman Boulevard, Crystal City, Missouri.

7-15-97

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

* Section 3(a)(3) notification by Cabot Bankshares, Inc., Cabot, Arkansas, to acquire 7.7 percent of Capital Bank, Little Rock, Arkansas (previously reported during the week ending July 11, 1997).

Newspaper: 8-11-97

Change in control notification involving Cross County Bancshares, Inc., Wynne, Arkansas, by the Cross County Bank Employee Stock Ownership Plan, Wynne, Arkansas (previously reported during the week ending July 11, 1997).

Federal Register: 8-4-97

* Section 4(c)(8) notification by Union Planters Corporation, Memphis, Tennessee, to acquire Magna Bancorp, Inc., Hattiesburg, Mississippi, and thereby acquire Magnolia Federal Bank for Savings, Hattiesburg, Mississippi.

Newspaper: 8-15-97

* Section 3(a)(1) notification by Progress Bancshares, Inc., Sullivan, Missouri, to acquire Progress Bank of Sullivan, Sullivan, Missouri.

Newspaper: 8-8-97

* Section 3(a)(3) notification by Maries County Bancorp, Inc., Vienna, Missouri, to acquire Progress Bancshares, Inc., Sullivan, Missouri.

Newspaper: 8-15-97

* This notification is subject to CRA.

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**

Notification pursuant to Section 5(b) of the Bank Service Corporation Act by First National Bank, Searcy, Arkansas, and First Bank of Arkansas, Jonesboro, Arkansas (both subsidiaries of First Commercial Corporation, Little Rock, Arkansas), to invest in a bank service corporation, The Bank Card Center, Inc., Norman, Oklahoma.

N/A

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Le Sueur State Bank, Le Sueur, Minnesota to purchase certain assets and assume certain liabilities of the Cloquet, Minnesota branch of TCF National Bank Minnesota, Minneapolis, Minnesota, and, incident thereto, to establish a branch. *	Not yet available
* Subject to CRA	

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Marquette Bancshares, Inc., Minneapolis, Minnesota for prior approval to acquire 100% of the voting shares of the Marquette Bank Rochester, N.A., Rochester, Minnesota. *	August 11, 1997 (Federal Register)
Dean Financial Services, Inc., St. Paul, Minnesota for prior approval to acquire 100% of the voting shares of the First National Corporation of Aitkin, Inc., Aitkin, Minnesota; 100% of the voting shares of Mid-Continent Financial Services, Inc., Bloomington, Minnesota; and 100% of the voting shares of the First State Bank of Eden Prairie, Eden Prairie, Minnesota. *	August 15, 1997 (Federal Register)
* Subject to CRA	

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
BCB Bancorp, Inc., Chippewa Falls, Wisconsin to engage <i>de novo</i> in data processing activities.	Not yet available

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 18, 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

NONE.

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Community Bank & Trust Company, Neosho, Missouri, for prior approval to merge with Citizens State Bank, Galena, Kansas, and to establish branches in Galena, Kansas, and Riverton, Kansas.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Western Bank, Albuquerque, New Mexico ESOP & Trust, Albuquerque, New Mexico, for prior approval to become a bank holding company through the acquisition of 26.14 percent of the voting shares of Western Bancshares of Albuquerque, Albuquerque, New Mexico.	Not Available
Southwestern Bancshares, inc., Oklahoma City, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Southwestern Bank & Trust Company, Oklahoma City, Oklahoma.	Not Available
Thomas J. Remington, S. June Remington, both of Lincoln, Nebraska, and Ada E. Remington, McCook, Nebraska, for prior approval to acquire control of Clatonia, Bancshares, Inc., Clatonia, Nebraska, and thereby indirectly acquire Farmers Bank of Clatonia, Clatonia, Nebraska.	July 18, 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
Susan Aileen Young, Chicago, Illinois, to acquire 32.51 percent of the voting shares of C.S.B. Co., Cozad, Nebraska, and thereby indirectly acquire Cozad State Bank and Trust Company, Cozad, Nebraska, and First National Bank of Chadron, Chadron, Nebraska.	August 5, 1997

David L. and Nancy A. Spehar, Kansas City, Kansas, for prior approval to acquire 11.3 percent the voting shares of First Community Bancshares, Inc., Kansas City, Kansas, and thereby indirectly acquire First Community Bank, Kansas City, Kansas.

August 5, 1997

Commerce Bancshares, Inc., Kansas City, Missouri, for prior approval to acquire 100 percent of the voting shares of CNB Bancorp, Inc., Independence, Kansas, and thereby indirectly acquire Citizens National Bank, Independence, Kansas.

August 8, 1997

CBI-Kansas, Inc., Kansas City, Missouri, for prior approval to merge with CNB Bancorp, Inc., Independence, Kansas, and thereby indirectly acquire Citizens National Bank, Independence, Kansas.

August 8, 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

Rawlins Bancshares, Inc., Atwood, Kansas, for prior approval to redeem 58 shares of its own voting common stock.

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>
Premier Bank 15301 West 87th Street Parkway Lenexa, Kansas 66219	36858	4-28-97	7-17-97	Satisfactory
The Farmers Bank of Lincoln P.O. Box 250 Lincoln, Missouri 75338-0250	742355	4-21-97	7-17-97	Satisfactory

***Application is subject to CRA.**

District 11

Federal Reserve Bank of Dallas

Applications and Notifications Filed During the Week of July 14, 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>
Change in Control Notice	West U. Limited, Bradley F. Bracewell, Jr., General Partner, Houston, TX, only notificant, to acquire an interest in First University Corporation, Houston, TX	N/A
Change in Control Notice	Gordon M. Hatch, Portales, NM, only notificant, to acquire an interest in Portales National Bancshares, Inc., Portales, NM	N/A
*Section 3(a)(3)	Chaparral Bancshares, Inc., Richardson, TX, and Chaparral Delaware Bancshares, Inc., Dover, DE, to acquire Van Alstyne Financial Corporation, Van Alstyne, TX, and First National Bank of Van Alstyne, Van Alstyne, TX	**97/08/09

* 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>
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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>
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None.

Federal Reserve Bank of Dallas

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>
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None.

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

<i>Institution</i>	<i>Location</i>
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*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 7/18/97

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

The Bank of Casa Grande Valley, Casa Grande, Arizona, establish a branch office at 161 East Oak Street, Globe, Arizona. *

Newspaper: 8/09/97

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

Robert Wayne St. Yves, Prineville, Oregon, to increase his ownership up to 10.99 percent of Prineville Bancorporaiton, Prineville, Oregon. *

Newspaper: Not available

Fed. Reg.: 8/05/97

Richard A. Lagomarsino, Robert J. Lagomarsino, and Catherine A. Wood, Ventura, California, to retain owership of 19.06 percent of Americorp, Ventura, California. *

Newspaper: Not available

Fed. Reg.: 8/06/97

Section III - Applications Subject to Federal Register Only

None

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

None

* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 7/18/97

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 18, 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
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
Area Bancshares Corporation, Owensboro, KY CORRECTION	Mutual Service Corporation, Somerset, KY riskless principal transactions (b)(7)	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
Associated Banc-Corp(1), Green Bay, WI CONTINUED	First Financial Corporation, Stevens Point, WI, and First Financial Bank, FSB, Stevens Point, WI owning and operating a savings and loan association (b)(4); Appraisal Services, Inc., Milwaukee, WI performing appraisals of real estate & CONTINUED	4	Chicago	August 15, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Associated Banc-Corp(2), Green Bay, WI CONTINUED	tangible personal property (b)(2); & First Financial Card Services Bank, N.A., Stevens Point, WI operating a credit card bank (b)(1) and (2)	4	Chicago	August 15, 1997
Associated Banc-Corp, Green Bay, WI	First Financial Corporation, Stevens Point, WI, and First Financial Bank, FSB, Stevens Point, WI owning & operating a savings and loan association (b)(4)	4	Chicago	August 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 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
Bank of Idaho Holding Company, Idaho Falls, ID	Bank of Eastern Idaho, Idaho Falls, ID	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
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
Barnett Banks, Inc., Jacksonville, FL	First of America Bank- Florida, FSB, Tampa, FL owning, controlling & operating a savings association (b)(4)	4	Atlanta	August 15, 1997
BB&T Corporation, Winston-Salem, NC	Virginia First Financial Corporation, Petersburg, VA, and Virginia Savings Bank, F.S.B., Petersburg, VA mortgage banking & operating a savings & loan association (b)(1) and (4)	4	Richmond	August 18, 1997
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, Little Rock, AR	3	St. Louis	August 11, 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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
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
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
Chaparral Bancshares, Inc., Richardson, TX, and 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
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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Citizens National Corporation, Paintsville, KY	Josephine Bancshares, Inc., Prestonburg, KY, and The Bank Josephine, Prestonburg, KY	3	Cleveland	July 28, 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
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
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
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

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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
Cox, Walter L., Sr., Naples, TX	Morris County Bankshares, Incorporated, Naples, TX; Morris County National Bank, Naples, TX	CIBC	Dallas	April 30, 1997
Crestar Financial Corporation, Richmond, VA	American National Bancorp, Inc., Baltimore, MD, and American National Savings Bank, F.S.B., Baltimore, MD operating a savings and loan association (b)(4)	4	Richmond	August 15, 1997
Cross County Bank Employee Stock Ownership Plan, Wynne, AR	Cross County Bancshares, Inc., Wynne, AR, and Cross County Bank, Wynne, AR	CIBC	St. Louis	August 4, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
Dean Financial Services, Inc., St. Paul, MN	The First National Corporation of Aitkin, Inc., & The First National Bank of Aitkin, Aitkin, MN; Mid-Continent Financial Services, Inc., Bloomington, MN, & State Bank of Edgerton, Edgerton, MN; & The First State Bank of Eden Prairie, Eden Prairie, MN	3	Minneapolis	August 15, 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
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.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
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 Bancshares, Inc., East Lansing, MI	Finance Company of North America, LLC, East Lansing, MI in making and servicing loans (b)(1)	4	Chicago	August 17, 1997
First National Bank of Julesburg and South Platte Bancorp, ESOP, Julesburg, 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
First State Bancshares, Inc., Ida Grove, IA	First State Bank, Ida Grove, IA	3	Chicago	August 15, 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, 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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
Hibernia Corporation, New Orleans, LA	Unicorp Bancshares-Texas Inc., Orange, TX, and OrangeBank, Orange, TX	3	Atlanta	August 11, 1997
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
Hometown Independent Bancorp, Inc., Morton, IL	Morton Community Bank, Morton, IL	3	Chicago	August 15, 1997
Horizon Bancorp, Inc., Beckley, WV	Beckley Bancorp, Inc., Beckley, WV, and Beckley Federal Savings Bank, Beckley, WV operating a savings and loan association (b)(4)	4	Richmond	August 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

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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
Jackson Boulevard Fund, Ltd., Chicago, IL	Damen Financial Corporation, Schaumburg, IL, Damen National Bank, Schaumburg, IL	CIBC	Chicago	August 1, 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
KeyCorp(1), Cleveland, OH CONTINUED	Key Capital Markets, Inc., Cleveland, OH underwriting & dealing in all types of debt and equity securities (other than ownership interests in open-end investment companies) J.P. Moran & Co., Inc., The Chase Manhattan Corp., CONTINUED	4	Cleveland	August 1, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
KeyCorp(2), Cleveland, OH CONTINUED	Bankers Trust New York Corp., Citicorp and Security Pacific Corp., 75 Fed. Res. Bull. 192 (1989); providing certain financial & investment advisory services, providing certain agency transactional services for customer investments CONTINUED	4	Cleveland	August 1, 1997
KeyCorp(3), Cleveland, OH	& engaging in certain investment transactions & principal (b)(6), (7) & (8)	4	Cleveland	August 1, 1997
Keystone Financial, Inc., Harrisburg, PA	MMC & P, Inc., Pittsburgh, PA employee benefits consulting services (b)(9)	4	Philadelphia	July 29, 1997
Lagomarsino, Richard A, and Robert J., both of Ventura, CA, & Wood, Catherine S., Carpinteria, CA; acting in concert	Americorp, Ventura, CA, and American Commercial Bank, Ventura, CA	CIBC	San Francisco	August 6, 1997
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
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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
Maries County Bancorp, Inc., Vienna, MO	Progress Bancshares, Inc., Sullivan, MO, and Progress Bank of Sullivan, Sullivan, MO, a de novo bank	3	St. Louis	August 15, 1997
Marshall & Ilsey Corporation, Milwaukee, WI	Security Capital Corporation, Milwaukee, WI, Security Bank, S.S.B., Milwaukee, WI	3	Chicago	May 5, 1997
Maypearl Bancshares, Inc., Maypearl, TX, and Maypearl Holdings, Inc., Wilmington, DE	First State Bank, Maypearl, TX	3	Dallas	August 7, 1997
McGlasson, Harold Edwin, McGlasson, Karen Jane Veilon, and Voorhies & Labbe Profit Sharing Plan, all of Lafayette, LA	Tri-Parish Bancshares, Ltd., Eunice, LA, and Tri-Parish Bank, Eunice, LA	CIBC	Atlanta	August 1, 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
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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
NationsBank Corporation(1), Charlotte, NC CONTINUED	Montgomery Securities, Inc., & The Pyramid Company, San Francisco, CA underwriting & dealing in, to a limited extent, all types of debt & equity securities other than interests in open end investment companies CONTINUED	4	Richmond	August 6, 1997
NationsBank Corporation(2), Charlotte, NC CONTINUED	(See J.P. Morgan & Co., Inc., The Chase Manhattan Corp., Bankers Trust New York Corp., Citicorp, & Security Pacific Corp., 75 Fed. Res. Bull. 192 (1989)); in underwriting & dealing in obligations of the United States, general CONTINUED	4	Richmond	August 6, 1997
NationsBank Corporation(3), Charlotte, NC CONTINUED	of states and their political subdivisions, and other obligations that state member banks of the Federal Reserve System may be authorized to underwrite and deal in under 12 U.S.C. 24 & 335 (b)(8); in acting as investment or CONTINUED	4	Richmond	August 6, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
NationsBank Corporation(4), Charlotte, NC CONTINUED	financial advisor (b)(6); in providing securities brokerage services (including securities clearing & securities execution services on an exchange), alone & in combination with investment advisory services, & incidental activities CONTINUED	4	Richmond	August 6, 1997
NationsBank Corporation(5), Charlotte, NC CONTINUED	(including related securities credit activities & custodial services) (b)(7); in buying & selling in the secondary market all types of securities on the order of customers as a riskless principal to CONTINUED	4	Richmond	August 6, 1997
NationsBank Corporation(6), Charlotte, NC CONTINUED	the extent of engaging in a transaction in which the company, after receiving an order to buy (or sell) a security from a customer, purchases (or sells) the security for its own account to offset a contemporaneous sale to (or purchase CONTINUED	4	Richmond	August 6, 1997
NationsBank Corporation(7), Charlotte, NC CONTINUED	from) the customer (b)(7); in acting as agent for the private placement of securities (b)(7)	4	Richmond	August 6, 1997
New Prague Bancshares, Inc., New Prague, MN	Community Security Bank, New Prague, MN, a de novo bank	3	Minneapolis	July 7, 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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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	The Bank of the Southwest, N.A., Pagosa Springs, CO	3	Minneapolis	August 4, 1997
NSB Holding Corp., Staten Island, NY	Check Depot, Staten Island, NY in check cashing. See Midland Bank T1, PLC, 76 Fed. Res. Bull. 869 (1990)	4	New York	August 6, 1997
NSS Bancorp, Inc., Norwalk, CT	Norwalk Savings Society, Norwalk, CT	3	New York	July 21, 1997
O.A.K. Financial Corporation, Byron Center, MI	Caledonia Financial Corporation, Caledonia, MI, & State Bank of Caledonia, Caledonia, MI	3	Chicago	August 15, 1997
Otto Bremer Foundation, St. Paul, MN	Bremer Financial Corporation, St. Paul, MN, The Halo Bancorporation, Inc., Devils Lake, ND, & First National Bank of Devils Lake, Devils Lake, ND	3	Minneapolis	August 15, 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
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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
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
PBT Bancshares, Inc., McPherson, KS	Yoder Bankshares, Inc., Yoder, KS, and Farmers State Bank, Yoder, KS	3	Kansas City	June 6, 1997
People's Community Capital Corporation, Aiken, SC	People's Community Bank of South Carolina, Aiken, SC	3	Richmond	August 14, 1997
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	August 11, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
Planters & Merchants Bancshares, Inc., Hearne, TX, & Planters & Merchants Bancshares of Delaware, Inc., Wilmington, DE	Homestead Bank, S.S.B., College Station, TX	3	Dallas	August 14, 1997
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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Proffitt, Richard Todd, Pigeon Forge, TN	Tennessee State Bancshares, Inc., Pigeon Forge, TN (formerly Gatlinburg, TN), and Tennessee State Bank, Gatlinburg, TN	CIBC	Atlanta	August 5, 1997
Progress Bancshares, Inc., Sullivan, MO	Progress Bank of Sullivan, Sullivan, MO, a de novo bank	3	St. Louis	August 8, 1997
Progressive Bancorp, Inc., Pekin, IL	Pekin Savings Bank, S.B., Pekin, IL	3	Chicago	August 15, 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
Rosenberg, Clifford R., Sunset Beach, CA	Security First Bank, Fullerton, CA	CIBC	San Francisco	May 27, 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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
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
Southwestern Bancshares, Inc., Oklahoma City, OK	Southwestern Bank & Trust Company, Oklahoma City, OK	3	Kansas City	August 11, 1997
Spehar, David L. & Nancy A., Kansas City, KS	First Community Bancshares, Inc., Kansas City, KS, and First Community Bank, Kansas City, KS	CIBC	Kansas City	August 5, 1997
St. Yves, Robert W., Prineville, OR	Prineville Bancorporation, Prineville, OR and Community First Bank, Prineville OR (formerly the Prineville Bank)	CIBC	San Francisco	August 5, 1997
Sterling Bancshares, Inc., Houston, TX	First Houston Bancshares, Houston, TX, and Houston National Bank, Houston, TX	3	Dallas	July 21, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Stockmens Financial Corporation, Rushville, NE	BankWest (a de novo bank), Castle Rock, CO	3	Kansas City	July 25, 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
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 Commercial Bancorp, Inc., Ormond Beach, FL	Commercial Bank of Volusia County, Ormond Beach, FL	3	Atlanta	August 15, 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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Union Planters Corporation(1), Memphis, TN CONTINUED	Magna Bancorp, Inc., Hattiesburg, MS, & Magnolia Federal Bank for Savings, Hattiesburg, MS indirectly acquiring a federal savings bank (b)(4); & Magna Mortgage Co., Hattiesburg, MS originating & servicing mortgage loans (b)(1) CONTINUED	4	St. Louis	August 15, 1997
Union Planters Corporation(2), Memphis, TN CONTINUED	& in providing real estate appraisal & inspection services (b)(2)	4	St. Louis	August 15, 1997
United Bankshares, Inc., Charleston, WV	First Patriot Bankshares Corporation, Reston, VA, and Patriot National Bank, Reston, VA	3	Richmond	June 16, 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
Valcourt, Jeffery T., Arlington, VA	United Financial Banking Companies, Inc., Vienna, VA, and The Business Bank, Vienna, VA	CIBC	Atlanta	June 5, 1997
Wachovia Corporation, Winston-Salem, NC	Jefferson National Bank, Charlottesville, VA and Jefferson National Bank, Charlottesville, VA	3	Richmond	August 18, 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

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
Young, Susan Aileen, Chicago, IL	C.S.B. Co., Cozad, NE, and Cozad State bank & Trust Company, Cozad, NE, and First National Bank of Chadron, Chadron, NE	CIBC	Kansas City	August 5, 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

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Federal Reserve Bank of Cleveland

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Federal Reserve Bank of Atlanta

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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)

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Board of Governors of the Federal Reserve System

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

H.2A

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

Notices Filed since the H.2A dated July 18, 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
BCB Bancorp, Inc., Chippewa Falls, WI	Heartland Data Center, Inc., Cameron, WI providing data processing services to local, nonaffiliated financial institutions (b)(14)	4	Minneapolis	August 11, 1997
Big Lake Financial Corporation, Okeechobee, FL	CNB Financial Corporation, Clewiston, FL, and Clewiston National Bank, Clewiston, FL	3	Atlanta	August 18, 1997
Bloomberg, John Isaac, Park City, UT	Draper BanCorp, Draper, UT and Draper Bank & Trust, Draper, UT	CIBC	San Francisco	August 12, 1997
Cates, Joe Lecil and Cates, Roger Kevin, both of Leedy, OK	Western Oklahoma Bancshares, Inc., Elk City, OK, and Bank of Western Oklahoma, Elk City, OK	CIBC	Kansas City	August 11, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
First Financial Caribbean Corporation, San Juan, Puerto Rico	Doral Bank, San Juan, Puerto Rico, and Doral Mortgage Corporation, Hato Rey, Puerto Rico making, acquiring, or servicing mortgage loans (b)(1)	3 and 4	New York	August 18, 1997
Gold Banc Corporation, Inc., Leawood, KS	Farmers Bancshares of Oberlin, Inc., Oberlin, KS, and Farmers National Bank, Oberlin, KS	3	Kansas City	August 21, 1997
Hatch, Gordon M., Portales, NM	Portales National Bancshares, Inc., Portales, NM, and Portales National Bank, Portales, NM	CIBC	Dallas	August 8, 1997
Jasper Banking Company Second Amended and Restated Employee Stock Ownership Stock Bonus Plan (ESOP), Jasper, GA	JBC Bancshares, Inc., Jasper, GA	CIBC	Atlanta	August 12, 1997
KeyCorp(1), Cleveland, OH CONTINUED	Key Capital Markets, Inc., Cleveland, OH, in underwriting & dealing in, to a limited extent, all types of debt & equity securities (other than ownership interests in open-end investment companies) J.P. Morgan & Co., Inc., et al, CONTINUED	4	Cleveland	August 11, 1997
KeyCorp(2), Cleveland, OH CONTINUED	75 Fed. Res. Bull. 192 (1989); financial & investment advisory activities (b)(6); agency transactional services for customer investments (b)(7); and investment transactions as principal (b)(8)	4	Cleveland	August 11, 1997
Premier Financial Bancorp, Inc., Georgetown, KY	The Sabina Bank, Sabina, OH	3	Cleveland	August 21, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Rockdale National Bankshares, Inc., Conyers, GA	Rockdale National Bank, Conyers, GA	3	Atlanta	August 22, 1997
Royal Bank of Canada, Montreal, Canada and Stitching Prioriteir ABN AMRO Holding; Stichting Administratiekantoor ABN AMRO Holding; ABN AMRO Holding, N.V.; ABN AMRO Bank, N.V., Amsterdam, The Netherlands; and ABN AMRO North America, Inc., Chicago, IL	Integrion Financial Network, LLC, Atlanta, GA, & acquire certain assets & liabilities of VISA Interactive, Inc., in data processing & data transmission services (b)(14)	4	New York	August 11, 1997
Spanjer, Leland, Cozad, NE, in his capacity as Personal Representative of the Estate of Clifford G. Young	C.S.B. Co., Cozad, NE, Cozad State Bank & Trust Company, Cozad, NE, and First National Bank of Chadron, Chadron, NE	CIBC	Kansas City	August 11, 1997
The Chase Manhattan Corporation and Chase Holding Delaware Inc., New York, NY	Chase Trust Company, National Association, Los Angeles, CA	3	New York	August 18, 1997
West U. Limited, Bradley F. Bracewell, Jr., General Partner, Houston, TX	First University Corporation, Houston, TX, and West University Bank, N.A., Houston, TX	CIBC	Dallas	August 8, 1997
Western Bank, Albuquerque, New Mexico ESOP & Trust, Albuquerque, NM	Western Bancshares of Albuquerque, Inc., Albuquerque, NM, and Western Bank, Albuquerque, NM	3	Kansas City	August 21, 1997

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Board of Governors of the Federal Reserve System

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