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# Federal Reserve Release

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*H.2*

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

*No. 30  
Week Ending July 26, 1997*

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

## **ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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### **TESTIMONY AND STATEMENTS**

Monetary policy objectives -- statement by Chairman Greenspan before the Subcommittee on Domestic and International Monetary Policy of the House Committee on Banking and Financial Services, July 22, and before the Senate Committee on Banking, Housing, and Urban Affairs, July 23, 1997.  
- Published, July 22, 1997

Monetary policy -- statement by Vice Chair Rivlin before the House Committee on Banking and Financial Services, July 23, 1997.  
- Published, July 23, 1997

Monetary policy -- statement by Governor Meyer before the House Committee on Banking and Financial Services, July 23, 1997.  
- Published, July 23, 1997

### **BANK HOLDING COMPANIES**

Bankers Trust New York Corporation, New York, New York -- to acquire Alex. Brown Incorporated, Baltimore, Maryland.  
- Approved, July 21, 1997

First Bank System, Inc., Minneapolis, Minnesota -- request for reconsideration of the Board's approval of the applications and notices to acquire U.S. Bancorp, Portland, Oregon.  
- Denied, July 22, 1997

Neighborhood Bancorp, San Diego, California -- to acquire Neighborhood National Bank.  
- Approved, July 21, 1997

Royal Bank of Scotland Group plc, Edinburgh, Scotland, The Governor and Company of the Bank of Ireland, Dublin, Ireland, and Citizens Financial Group, Inc., Providence, Rhode Island -- request for review of action by the Federal Reserve Bank of Boston waiving the application requirement concerning the acquisition of BNH Bancshares, New Haven, Connecticut, and The Bank of New Haven.  
- Denied, July 25, 1997

### **SECURITIES REGULATION**

Over-the-counter stocks -- revised list of OTC stocks subject to margin requirements, and a list of foreign margin stocks.  
- Published, July 25, 1997

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July 20, 1997 to July 26, 1997

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

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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**

**Philadelphia**

Ambassador Bank of the Commonwealth, Allentown, Pennsylvania -- to establish a branch at 1605 West Broad Street, Bethlehem, Pennsylvania.  
- Approved, July 21, 1997

**Secretary**

Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 4700 Six Forks Road, Homewood Court, Raleigh, North Carolina.  
- Approved, July 25, 1997

**Richmond**

Chesapeake Bank, Kilmarnock, Virginia -- to establish a branch at 1229 Lafayette Street, Williamsburg, Virginia.  
- Approved, July 25, 1997

**Atlanta**

Commercial Bank of Florida, Miami, Florida -- to establish a branch at the intersection of northwest 116th Way and northwest South River Drive, Medley, Florida.  
- Approved, July 25, 1997

**San Francisco**

Harris Trust Bank of Arizona, Scottsdale, Arizona -- to establish a branch at 3567 East Sunrise, Suite 111, Tucson, Arizona.  
- Approved, July 25, 1997

**New York**

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish branches at 355 Orchard Park Road, West Seneca; 4777 Transit Road, Lancaster; 6150 South Park Avenue, Hamburg; and 9660 Transit Road, Amherst, New York.  
- Approved, July 21, 1997

July 20, 1997 to July 26, 1997

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

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**St. Louis**

Southern Commercial Bank, St. Louis, Missouri -- to establish a branch at 300 South Truman Boulevard, Crystal City, Missouri.  
- Approved, July 22, 1997

**Richmond**

Virginia Commerce Bank, Arlington, Virginia -- to establish a branch at 4230 John Marr Drive, Annandale, Virginia.  
- Approved, July 25, 1997

**BANK HOLDING COMPANIES**

**Atlanta**

ABC Bancorp, Moultrie, Georgia -- to merge with Irwin Bankcorp, Inc., Ocilla, Georgia, and acquire Bank of Ocilla.  
- Approved, July 23, 1997

**General Counsel**

Arrendale Undiversified Family Limited Partnership, Atlanta, Georgia -- determination that Arrendale is a qualified family partnership under the Bank Holding Company Act.  
- Granted, July 24, 1997

**St. Louis**

Banterra Corp, Eldorado, Illinois -- to retain ownership of 5.39 percent of 1st Bancorp Vienna, Inc., Vienna, Illinois, and The First Bank of Vienna.  
- Approved, July 23, 1997

**Dallas**

Bryan Family Management Trust, Bryan, Texas -- to acquire Bryan-Heritage Limited Partnership and First National Bank of Bryan.  
- Approved, July 24, 1997

**Dallas**

Bryan-Heritage Limited Partnership, Bryan, Texas -- to acquire First National Bank of Bryan.  
- Approved, July 24, 1997

July 20, 1997 to July 26, 1997

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

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**Kansas City**

Century Acquisition Corporation, Hurst, Texas -- to acquire Century Capital Financial, Inc., Kilgore, Texas.  
- Approved, July 24, 1997

**Kansas City**

Davis Bancorporation, Inc., Davis, Oklahoma -- to acquire shares of Century Acquisition Corporation, Hurst, Texas.  
- Approved, July 24, 1997

**Chicago**

First Busey Corporation, Urbana, Illinois -- notification to engage in selling insurance products through Nord Insurance Agency, LeRoy, Illinois.  
- Returned, July 24, 1997

**Kansas City**

First Centralia Bancshares, Inc., Centralia, Kansas -- to acquire shares of Century Acquisition Corporation, Hurst, Texas.  
- Approved, July 24, 1997

**Chicago**

First State Bancshares, Inc., Ida Grove, Iowa -- to acquire First State Bank.  
- Returned, July 21, 1997

**Kansas City**

J&L Holdings Limited Partnership, Pilger, Nebraska, and Plainview Holding Company -- to acquire American National Creighton Company, Creighton, Nebraska.  
- Approved, July 23, 1997

**Philadelphia**

ML Bancorp, Inc., Villanova, Pennsylvania -- request for waiver of application to acquire Penncore Financial Services Corporation, Newtown, Pennsylvania, and Commonwealth State.  
- Granted, July 23, 1997

July 20, 1997 to July 26, 1997

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

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**Kansas City**

Morrill Bancshares, Inc., Sabetha, Kansas -- to acquire shares of Century Acquisition Corporation, Hurst, Texas.  
- Approved, July 24, 1997

**General Counsel**

MPEFM, II Limited Partnership, Florence, Alabama -- determination that MPEFM is a qualified family partnership under the Bank Holding Company Act.  
- Granted, July 24, 1997

**Boston**

Northway Financial, Inc., Berlin, New Hampshire -- to acquire the Berlin City Bank, and Pemi Bancorp, Inc., Plymouth, New Hampshire.  
- Approved, July 22, 1997

**Minneapolis**

Norwest Corporation, Minneapolis, Minnesota -- to engage in servicing loans through the acquisition of shares of Paragon Capital LLC, Newton, Massachusetts.  
- Permitted, July 23, 1997

**New York**

NSS Bancorp, Inc., Norwalk, Connecticut -- to acquire Norwalk Savings Society.  
- Approved, July 24, 1997

**Kansas City**

Onaga Bancshares, Inc., Onaga, Kansas -- to acquire shares of Century Acquisition Corporation, Hurst, Texas.  
- Approved, July 24, 1997

**Philadelphia**

Penncore Financial Service Corporation, Newtown, Pennsylvania -- request for waiver of application to acquire Penncore Phantom Savings Bank.  
- Granted, July 23, 1997

**Kansas City**

Pioneer Bancshares, Inc., ESOP, Ponca City, Oklahoma -- to acquire shares of Pioneer Bancshares, Inc.  
- Approved, July 23, 1997

July 20, 1997 to July 26, 1997

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

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Atlanta

Ready Bank of Fort Walton Holding Company, Inc., Fort Walton Beach, Florida --  
to acquire Ready Bank of West Florida.  
- Approved, July 25, 1997

Kansas City

South Platte Bancorp, Julesburg, Colorado, and First National Bank of Julesburg  
ESOP -- to acquire shares of South Platte Bancorp.  
- Approved, July 24, 1997

San Francisco

Zions Bancorporation, Salt Lake City, Utah -- request for waiver of application  
requirement in connection with proposed merger of Sun State Capital Corporation,  
Las Vegas, Nevada, and Sun State Bank to merge with Nevada State Bank.  
- Granted, July 21, 1997

**BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS**

San Francisco

Sierra-Bay Production Credit Association, Stockton, California -- deregistration  
under Regulation G.  
- Approved, July 22, 1997

**BANKS, STATE MEMBER**

St. Louis

Citizens First Bank, Arkadelphia, Arkansas -- payment of a dividend.  
- Approved, July 23, 1997

St. Louis

Farmers and Merchants Bank, Rogers, Arkansas -- payment of a dividend.  
- Approved, July 25, 1997

**CAPITAL STOCK**

Kansas City

Rawlins Bancshares, Inc., Atwood, Kansas -- redemption of shares.  
- Approved, July 22, 1997

July 20, 1997 to July 26, 1997

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

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**CHANGE IN BANK CONTROL**

**Atlanta**

JBC Bancshares, Inc., Jasper, Georgia -- change in bank control.  
- Permitted, July 22, 1997

**Kansas City**

Lincoln Bancshares, Inc., Lincoln, Nebraska -- change in bank control.  
- Permitted, July 23, 1997

**COMPETITIVE FACTORS REPORTS**

**San Francisco**

American Savings Bank, FSB, Honolulu, Hawaii -- report on competitive factors of the proposed acquisition of the assets and assumption of the liabilities of 32 branches of Bank of America, FSB, Portland, Oregon.  
- Submitted, July 24, 1997

**Philadelphia**

Commonwealth State Bank, Newtown, Pennsylvania -- report on competitive factors of the proposed merger with Main Line Bank, Villanova, Pennsylvania.  
- Submitted, July 21, 1997

**Atlanta**

Community Bank & Trust-Habersham, Clarksville, Georgia, -- report on competitive factors of the proposed merger with a branch of SunTrust Bank, Northeast, Georgia, N.A., Athens, Georgia.  
- Submitted, July 23, 1997

**Boston**

Concord Savings Bank, Concord, New Hampshire -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the 82 Portsmouth Avenue, Exeter, New Hampshire, branch of Family Bank, Haverhill, Massachusetts.  
- Submitted, July 23, 1997

**Boston**

Cushnoc Bank and Trust Company, Augusta, Maine -- report on competitive factors of the proposed merger with Northeast Bank, FSB, Auburn, Maine.  
- Submitted, July 25, 1997



July 20, 1997 to July 26, 1997

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

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Dallas

First State Bank of Texas, Denton, Texas -- report on competitive factors of the proposed merger with Burleson State Bank, Burleson, Texas.  
- Submitted, July 22, 1997

Minneapolis

Marquette Interim Bank, N.A., Rochester, Minnesota -- report on competitive factors of the proposed merger with Marquette Bank.  
- Submitted, July 21, 1997

Chicago

Mercantile Bank of Eastern Iowa, Waterloo, Iowa -- report on competitive factors of the proposed merger with Mercantile Bank of Dubuque, National Association, Dubuque, Iowa, and Mercantile Bank, Galena, Illinois.  
- Submitted, July 23, 1997

Chicago

Morton Community Bank, Morton, Illinois -- report on competitive factors of the proposed merger with Republic Bank of Morton, Morton, Illinois.  
- Submitted, July 21, 1997

San Francisco

Nevada State Bank, Las Vegas, Nevada -- report on competitive factors of the proposed merger with Sun State Bank.  
- Submitted, July 24, 1997

San Francisco

New Marine Bank, Bainbridge Island, Washington -- report on competitive factors of the proposed merger with American Marine Bank.  
- Submitted, July 23, 1997

Chicago

Pekin Savings, S.B., Pekin, Illinois -- report on competitive factors of the proposed merger with Pekin Interim Savings Bank.  
- Submitted, July 23, 1997

July 20, 1997 to July 26, 1997

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

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**Atlanta**

Trustmark National Bank, Jackson, Mississippi -- report on competitive factors of the proposed merger with Perry County Bank, New Augusta, Mississippi.  
- Submitted, July 23, 1997

**Chicago**

U.S. Bank, Lansing, Illinois -- report on competitive factors of the proposed merger with Manufacturers Bank, Chicago, Illinois.  
- Submitted, July 23, 1997

**Dallas**

Western American National Bank, Bedford, Texas -- report on competitive factors of the proposed merger with Bedford Interim National Bank.  
- Submitted, July 22, 1997

**Secretary**

Whitney National Bank, New Orleans, Louisiana -- report on competitive factors of the proposed merger with First National Bank of Houma, Houma, Louisiana.  
- Submitted, July 21, 1997

**EXTENSIONS OF TIME**

**St. Louis**

Arkansas National Bancshares, Inc., Bentonville, Arkansas -- extension to October 12, 1997, to engage de novo in data processing activities through Millenia, LLC.  
- Permitted, July 25, 1997

**Richmond**

Carolina First Corporation, Greenville, South Carolina -- extension to October 31, 1997, to acquire shares of Net. Bank, Inc., Roswell, Georgia.  
- Granted, July 23, 1997

**St. Louis**

Kentucky Home Bancshares, Inc., Bardstown, Kentucky -- extension to October 24, 1997, to acquire Kentucky Home Bank.  
- Granted, July 22, 1997

July 20, 1997 to July 26, 1997

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

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St. Louis

Union Planters Community Bancorp, Inc., Memphis, Tennessee -- extension to October 25, 1997, to acquire SBT Bancshares, Inc., Selmer, Tennessee.  
- Granted, July 24, 1997

St. Louis

Union Planters Corporation, Memphis, Tennessee -- extension to October 25, 1997, to acquire SBT Bancshares, Inc., Selmer, Tennessee, and Selmer Bank and Trust Company.  
- Granted, July 24, 1997

San Francisco

Whitman Employee Stock Ownership Plan, Colfax, Washington -- extension to October 23, 1997, to acquire shares of Whitman Bancorporation, Inc.  
- Granted, July 24, 1997

**MEMBERSHIP**

Chicago

Irwin Union Bank and Trust Company, Columbus, Indiana -- to become a member of the Federal Reserve System.  
- Approved, July 23, 1997

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO  
NEWSPAPER NOTICE ONLY

<u>Application</u>		<u>Comment Period Ending Date</u>
	NONE	

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

<u>Application</u>		<u>Comment Period Ending Date</u>
FSB Bancorp, MHC and FSB Bancorp, both of Farmington, Maine -3(a)(1) application to become bank holding companies through the acquisition of Franklin Savings Bank, Farmington, Maine*	<u>Newspaper</u> <u>Federal Register</u>	08/24/97 Not Yet Established

SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

<u>Application</u>		<u>Comment Period Ending Date</u>
	NONE	

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

<u>Application</u>	
	NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

<u>Institution</u>	<u>Examination Date</u>	<u>Rating**</u>
		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**

The Chase Manhattan Bank to establish a branch on the premises of the New York Mercantile Exchange, One North End Avenue, New York, New York. 1/

08/21/97

**SECTION II**

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

The Chase Manhattan Bank Corporation and Chase Holding Delaware Inc., to acquire 100% of the voting shares of Chase Manhattan Bank and Trust Company, National Association, Los Angeles, California. 1/

08/20/97 2/

**SECTION III**

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

None.

**SECTION IV**

**Applications Not Involving  
Public Comment**

None.

**SECTION V**

**Availability of CRA Public Evaluations**

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

**Week Ending July 26, 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**

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**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

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

NONE

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

NONE

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

NONE

# FEDERAL RESERVE BANK OF PHILADELPHIA

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## 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 28, 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.

### **Bank/Location**

### **Examination Date**

### **CRA Rating**

NONE

NONE

NONE



**District**  
**Federal Reserve Bank of Cleveland**  
**Applications and notifications filed during the week of 7/26/97**

**Section I - Applications subject to newspaper notice only**

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

Footnotes

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3A3	Received notice from Premier Financial Bancorp, Inc., Georgetown, KY, on July 22, 1997, to acquire The Sabina Bank, Sabina, OH.	*Unknown

Footnotes

**Section III - Applications subject to Federal Register notice only**

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

Footnotes

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

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

Footnotes

**Section V - Availability of CRA public evaluations**

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*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**

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<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>
362717	The Croghan Colonial Bank 323 Croghan Street Fremont, OH 43420	5/12/97	7/21/97	Outstanding

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Footnotes

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Wachovia Corporation, Winston-Salem, North Carolina, to acquire Jefferson Bankshares, Inc., Charlottesville, Virginia.*	8-18-97
NationsBank Corporation, Charlotte, North Carolina, to acquire NationsBank, National Association (Glynn County), Brunswick, Georgia (the proposed successor by conversion to First Federal Savings Bank of Brunswick, Brunswick, Georgia).*	8-22-97**

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
BB&T Corporation, Winston-Salem, North Carolina, to acquire Craigie Incorporated, Richmond, Virginia, and engage in securities underwriting.	Not yet available.

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

<u>Application</u>
None.

\*Application is subject to CRA requirements.

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

Section V - Availability of CRA Public Evaluations

Week ending July 25, 1997

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

<u>RSSD</u>		<u>Examination</u>	
<u>Number</u>	<u>Name of Bank</u>	<u>Date</u>	<u>Rating</u>

None.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending July 25, 1997

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Colonial Bank Montgomery, Alabama To merge with Dadeland Bank, Miami, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	08-16-97*
Compass Bank Birmingham, Alabama To merge with Compass Bank, Jacksonville, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*
Capital City Bank Tallahassee, Florida To merge with Levy County State Bank, Chiefland, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	08-26-97*
Capital City Bank Tallahassee, Florida To merge with Farmers & Merchants Bank of Trenton, Trenton, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	08-26-97*
Capital City Bank Tallahassee, Florida To merge with Branford State Bank, Branford, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	08-26-97*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
The Colonial BancGroup, Inc. Montgomery, Alabama To merge with Dadeland Bancshares, Inc., Miami, Florida, and thereby acquire Dadeland Bank, Miami, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	08-22-97* Federal Register

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\*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending July 25, 1997

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.	08-12-97 Newspaper
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.	08-18-97* Federal Register
JBC Bancshares, Inc. Jasper, Georgia Change in control by Jasper Banking Company Employee Stock Ownership Plan, Jasper, Georgia, to acquire at least 10 percent of the outstanding shares of JBC Bancshares, Inc., Jasper, Georgia.	08-12-97* Federal Register
Rockdale National Bankshares, Inc. Conyers, Georgia 1-BHC formation, Rockdale National Bank, Conyers, Georgia (in organization).	08-22-97* Federal Register
St. Mary Holding Corporation Franklin, Louisiana After-the-fact change in control notice by Mr. Marshall T. Reynolds to retain 11.1 percent of the outstanding shares of St. Mary Holding Corporation, Franklin, Louisiana.	Not yet available*
Murfreesboro Bancorp, Inc. Murfreesboro, Tennessee 1-BHC formation, Bank of Murfreesboro, Murfreesboro, Tennessee (in organization).	08-22-97*

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\*Subject to provisions of the Community Reinvestment Act.

**Federal Reserve Bank of Atlanta**  
**Applications Bulletin for Week Ending July 25, 1997**

**Section 3 - Applications Subject to Federal Register Only**

**Application**

**Comment Period Ending Date**

The Colonial BancGroup, Inc.  
Montgomery, Alabama

08-22-97

To acquire Dadeland Software Services, Inc., Miami, Florida, and thereby engage in data processing activities, pursuant to Section 225.28(b)(14) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

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

**Application**

SouthTrust Corporation  
Birmingham, Alabama

Request for waiver of the application requirement of Section 3(a)(3) of the Bank Holding Company Act to acquire Barnett Bank of Southwest Georgia, Columbus, Georgia.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending July 25, 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.

<b><u>Bank</u></b>	<b><u>CRA Rating</u></b>	<b><u>Examination Date</u></b>
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None.



Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending July 25, 1997

Recently Approved Applications

Approval Date

Commercial Bank of Florida  
Miami, Florida

07-25-97

To establish a branch located at the intersection of Northwest 116th Way and Northwest South River Drive, Medley, Florida.

Ready Bank of Fort Walton Holding Company, Inc.  
Fort Walton Beach, Florida

07-25-97

Notice for 1-BHC formation, Ready Bank of West Florida, Fort Walton Beach, Florida.

ABC Bancorp  
Moultrie, Georgia

07-23-97

To merge with Irwin Bankcorp, Inc., Ocilla, Georgia, and thereby directly acquire Bank of Ocilla, Ocilla, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.

JBC Bancshares, Inc.  
Jasper, Georgia

07-22-97

Change in control notice by Mr. James Hugh Bryan to acquire at least 10 percent of the outstanding shares of JBC Bancshares, Inc., Jasper, Georgia.

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

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	Old Kent Bank Grand Rapids, Michigan 4775 24th Avenue Fort Gratiot, Michigan	NP - 6-29-97
Branch	F & M Bank - Appleton Appleton, Wisconsin 3000 E. College Avenue Appleton, Wisconsin	NP - 8-25-97
Reg K	Caisse Nationale de Credit Agricole Paris, France To establish branches in New York, New York and Chicago, Illinois	NP - 8-9-97
Reg K	Caisse Nationale de Credit Agricole Paris, France To establish representative office in San Francisco, California and Houston, Texas	NP - 8-1-97

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>
Reg K	Credit Agricole Indosuez Paris, France To establish branches in New York, New York and Chicago, Illinois	NP - 8-9-97
Reg K	Credit Agricole Indosuez Paris, France To establish representative office in San Francisco, California and Houston, Texas	NP - 8-1-97

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 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 - 8-15-97 NP - 7-16-97
3(a)(1)	Builders Financial Corporation* Chicago, Illinois Builders Bank (in organization) Chicago, Illinois	FR - ** NP - **
3(a)(3)	O.A.K. Financial Corporation* Byron Center, Michigan Caledonia Financial Corporation Caledonia, Michigan State Bank of Caledonia Caledonia, Michigan	FR - 8-15-97 NP - 8-11-97

**Federal Reserve Bank of Chicago**

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

<b><u>Type</u></b>	<b><u>Application</u></b>	<b><u>Comment Period Ending Date</u></b>
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 - 8-14-97

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(3)	Mid City Financial Corporation* Chicago, Illinois Abrams Centre Bancshares, Inc. Dallas, Texas Abrams Centre National Bank Dallas, Texas	FR - ** NP - 8-25-97

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
4(c)(8)	First National Bancshares, Inc. East Lansing, Michigan To engage de novo in making & servicing loans through its subsidiary Finance Company of North America, LLC East Lansing, Michigan	FR - 8-7-97

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 25, 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>
Iowa State Bank 911 3rd Avenue P.O. Box 329 Sheldon, Iowa 51201 (712) 324-8370 RSSD #982348	3/31/97	O

**FEDERAL RESERVE BANK OF ST. LOUIS**

**SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE**

**Application**

**End of Comment Period**

None.

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

**Application**

**End of Comment Period**

\* Section 3(a)(5) expedited notification by Community  
Financial Corp., Olney, Illinois, to acquire Egyptian  
Bancshares, Inc., Carrier Mills, Illinois.

**Federal Register: 8-22-97**

**SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE**

**Application**

**End of Comment Period**

None.

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

**Application**

**End of Comment Period**

None.

\* This notification is subject to CRA.

**FEDERAL RESERVE BANK OF ST. LOUIS**

**SECTION V - AVAILABILITY OF CRA PUBLIC DISCLOSURES**

**Identification of Ratings:**

*Outstanding record of meeting community credit needs*

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

*Satisfactory record of meeting community credit needs*

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

*Needs to improve record of meeting community credit needs*

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

*Substantial noncompliance in meeting community credit needs*

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

Bank RSSD Number	Name of Bank	Bank Address	Examination Date	Examination Rating
	None			



**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>
Bremer Financial Corporation and Otto Bremer Foundation, both of St. Paul, Minnesota for prior approval to acquire 100% of the voting shares of the Halo Bancorporation, Inc., Devils Lake, North Dakota. *	August 15, 1997 (Federal Register)
Citizens Bancshares of Woodville, Inc., Woodville, Wisconsin for prior approval to merge with Investors Bancorporation, Inc., Hudson, Wisconsin. *	Not yet available
* 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.	August 11, 1997

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

Application  
NONE.

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section V - Availability of

CRA Public Evaluations

**week ending July 25, 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

Stockmens Bank  
P.O. Box 345  
Cascade, MT 59421-0345

April 14, 1997

Satisfactory

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
First Bank of Hennessey, Hennessey, Oklahoma, for prior approval to merge with The Peoples National Bank of Kingfisher, Kingfisher, Oklahoma, and to establish additional branches.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Leland Spanjer, Cozad, Nebraska, for prior approval to acquire 67.49 percent of the voting shares of C.S.B., Cozad, Nebraska.	August 11, 1997
Joe Lecil Cates, and Roger Kevin Cates, both of Leedy, Oklahoma, for prior approval to acquire 20 percent of the voting shares of Western Oklahoma Bancshares, Inc., Elk City, Oklahoma.	August 11, 1997
Lexington B & L Financial Corporation, Lexington, Missouri, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Lafayette Bancshares, Inc., Lafayette, Missouri, and thereby indirectly acquire Lafayette County Bank of Lexington/Wellington, Lexington, Missouri.	August 4, 1997
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, and thereby indirectly acquire Western Bank, Albuquerque, New Mexico.	August 21, 1997

### **SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY**

<b><u>APPLICATION</u></b>	<b><u>COMMENT PERIOD ENDING DATE</u></b>
Lexington B & L Financial Corp., Lexington, Missouri, to continue to engage in operating a savings association through its ownership of B & L Bank, Lexington, Missouri.	August 4, 1997

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

#### **APPLICATION**

First Bank of Hennessey, Hennessey, Oklahoma, for prior approval to become a member of the Federal Reserve System.

City Bank of Weatherford, Weatherford, Oklahoma, for prior approval to become a member of the Federal Reserve System.

### **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>
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None.

\*Application is subject to CRA.

**District 11**  
**Federal Reserve Bank of Dallas**

Applications and Notifications Filed During the Week of July 21, 1997

**Section I - Applications subject to newspaper notice only**

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

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\* 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**

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

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\* 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**

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

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\* Subject to CRA.

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

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

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*Federal Reserve Bank of Dallas*

**Section V - Publicly available CRA evaluations**

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*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**

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

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

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

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

**FEDERAL RESERVE BANK OF SAN FRANCISCO**

Week ending 7/25/97

**Section I - Applications Subject to Newspaper Notice Only**

**Application**

**Comment Period Ending Date**

None

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

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

**Newspaper:** Not available

**Fed. Reg.:** 8/05/97

Richard A. and Ramona Lagomarsino, the Ramona  
Lagomarsino Family Limited Partnership, Robert J. and  
Norma M. Lagomarsino, and Catherine S. and Jack W.  
Wood, Ventura, California, to retain their ownership of  
19.06 percent of Americorp, Ventura, California. \*

**Newspaper:** Not available

**Fed. Reg.:** Not available

John I. Bloomberg, Park City, Utah, to acquire  
3.2 percent of Draper Bancorp, Draper,  
Utah. \*

**Newspaper:** Not available

**Fed. Reg.:** 8/12/97

**Section III - Applications Subject to Federal Register Only**

None

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

None

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\* Subject to CRA.

# FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 7/25/97

## 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>
Liberty Bank	500 Linden Avenue PO Box 431 South San Francisco, CA 94083 (415) 871-2400	3/17/97	Needs to Improve

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\*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.

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## H.2A

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

Notices Filed as of July 28, 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.

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

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
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
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



<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
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
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

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
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
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
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
Bloomberg, John Isaac, Park City, UT	Draper BanCorp, Draper, UT and Draper Bank & Trust, Draper, UT	CIBC	San Francisco	August 12, 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
Cabot Bankshares, Inc., Cabot, AR	The Capital Bank, Cabot, AR	3	St. Louis	July 11, 1997
Cabot Bankshares, Inc., Cabot, AR	The Capital Bank, Little Rock, AR	3	St. Louis	August 11, 1997
Cabot Bankshares, Inc., Cabot, AR CORRECTION	The Capital Bank, Little Rock, AR	3	St. Louis	July 11, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
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
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
Central Illinois Bancorp, Sidney, IL	First Ozaukee Capital Corporation, Cedarburg, WI, and First Ozaukee Savings Bank, Cedarburg, WI	3	Chicago	June 26, 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
Citizens Bancshares of Woodville, Inc., Woodville, WI	Investors bancorporation, Inc., Hudson, WI & Bank St. Croix, Roberts, WI	3	Minneapolis	August 25, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
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 Mangement, L.P., Montgomery Services, LLC, all of San Francisco, CA, securities activities (b)(7)(i) and (iii); financial & Investment advisory services (b)(6); administrative services	4	New York	May 14, 1997
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

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
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 Advisors, 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
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

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
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
Crestar Financial Corporation, Richmond, VA	American Nat'l Bancorp, Inc., & American Nat'l Savings Bank, F.S.B., Baltimore, MD acting as agent in the sale of mutual funds (b)(7); in the sale of home mortgage redemption insurance (b)(11)(i); and in the sale of annuities (b)(11)(vii)	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

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
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
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

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
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
Fifth Third Bancorp, Cincinnati, OH	Suburban Bancorporation, Inc., Cincinnati, OH, Suburban Federal Savings Bank, Cincinnati, OH	4	Cleveland	May 27, 1997
First Fairland Bancshares, Inc., Fairland, OK	Fairland Holding Company, Inc., Neosho, MO	3	Kansas City	August 1, 1997
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
First Midwest Bancorp, Inc., Itasca, IL	SparBank, Incorporated, McHenry, IL, and McHenry State Bank, McHenry, IL	3	Chicago	July 21, 1997
First National Bancshares of Gallatin, Inc., Gallatin, MO	Interim First National Bank of Gallatin, Gallatin, MO, First National Bank of Gallatin, Gallatin, MO	3	Kansas City	June 27, 1997



<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
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 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, Chaffee, MO	3	St. Louis	June 20, 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
Greenblatt, Leon A., III, and Chiplease, Inc., both of Chicago, IL	Home Financial Bancorp, Spencer, IN, and Owen Community Bank, S.B., Spencer, IN	CIBC	Chicago	July 9, 1997
Greer, Elmo, East Bernstadt, KY	Cumberland Valley Financial Company, London, KY	CIBC	Cleveland	May 23, 1997
Harris Financial MHC, Harrisburg, PA	Harris Financial Inc., Harrisburg, PA; Harris Savings Bank, Harrisburg, PA	3	Philadelphia	March 27, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
Hatch, Gordon M., Portales, NM	Portales National Bancshares, Inc., Portales, NM, and Portales National Bank, Portales, NM	CIBC	Dallas	August 8, 1997
Hibernia Corporation, New Orleans, LA	Unicorp Bancshares-Texas Inc., Orange, TX, and OrangeBank, Orange, TX	3	Atlanta	August 11, 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
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

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
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
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

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
Jackson Boulevard Fund, Ltd., Chicago, IL	Damen Financial Corporation, Schaumburg, IL, Damen National Bank, Schaumburg, IL	CIBC	Chicago	August 1, 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
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
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

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
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(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
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

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
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
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

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
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
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

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
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
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



<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
<b>New Prague Bancshares, Inc., New Prague, MN</b>	<b>Community Security Bank, New Prague, MN, a de novo bank</b>	<b>3</b>	<b>Minneapolis</b>	<b>July 7, 1997</b>
<b>Northwest Suburban Bancorp., Inc. (in formation), Arlington Heights, IL</b>	<b>Mount Prospect National Bank (in organization), Mount Prospect, IL</b>	<b>3</b>	<b>Chicago</b>	<b>July 28, 1997</b>
<b>Norwest Corporation, Minneapolis, MN</b>	<b>The Bank of the Southwest, N.A., Pagosa Springs, CO</b>	<b>3</b>	<b>Minneapolis</b>	<b>August 4, 1997</b>
<b>NSB Holding Corp., Staten Island, NY</b>	<b>Check Depot, Staten Island, NY in check cashing, See Midland Bank T1, PLC, 76 Fed. Res. Bull. 869 (1990)</b>	<b>4</b>	<b>New York</b>	<b>August 6, 1997</b>
<b>O.A.K. Financial Corporation, Byron Center, MI</b>	<b>Caledonia Financial Corporation, Caledonia, MI, &amp; State Bank of Caledonia, Caledonia, MI</b>	<b>3</b>	<b>Chicago</b>	<b>August 15, 1997</b>
<b>Otto Bremer Foundation, St. Paul, MN</b>	<b>Bremer Financial Corporation, St. Paul, MN, The Halo Bancorporation, Inc., Devils Lake, ND, &amp; First National Bank of Devils Lake, Devils Lake, ND</b>	<b>3</b>	<b>Minneapolis</b>	<b>August 15, 1997</b>
<b>P.C.B. Bancorp, Inc., Largo, FL</b>	<b>Anchor Savings Bank, F.S.B., St. Petersburg, FL operating a savings association (b)(4)</b>	<b>4</b>	<b>Atlanta</b>	<b>August 8, 1997</b>
<b>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</b>	<b>First Bankshares, Inc., Longwood, FL, and First National Bank of Central Florida, Longwood, FL</b>	<b>CIBC</b>	<b>Atlanta</b>	<b>June 26, 1997</b>

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
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	July 14, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
Peoples Community Bancshares, Inc., Colquitt, GA	Farmers Bank of Malone, Malone, FL	3	Atlanta	August 11, 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
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
Premier Financial Bancorp, Inc., Georgetown, KY	The Sabina Bank, Sabina, OH	3	Cleveland	August 21, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
<b>Proffitt, Richard Todd, Pigeon Forge, TN</b>	<b>Tennessee State Bancshares, Inc., Pigeon Forge, TN (formerly Gatlinburg, TN), and Tennessee State Bank, Gatlinburg, TN</b>	<b>CIBC</b>	<b>Atlanta</b>	<b>August 5, 1997</b>
<b>Progress Bancshares, Inc., Sullivan, MO</b>	<b>Progress Bank of Sullivan, Sullivan, MO, a de novo bank</b>	<b>3</b>	<b>St. Louis</b>	<b>August 8, 1997</b>
<b>Progressive Bancorp, Inc., Pekin, IL</b>	<b>Pekin Savings Bank, S.B., Pekin, IL</b>	<b>3</b>	<b>Chicago</b>	<b>August 15, 1997</b>
<b>Provident Financial Group, Inc., &amp; FGBI Acquisition Corp., both of Cincinnati, OH</b>	<b>Florida Gulfcoast Bancorp, Inc., Sarasota, FL, and Enterprise National Bank of Sarasota, Sarasota, FL</b>	<b>3</b>	<b>Cleveland</b>	<b>July 24, 1997</b>
<b>RCB Holding Company, Claremore, OK</b>	<b>Northeastern Oklahoma Bancshares, Inc., Inola, OK, and Bank of Inola, Inola, OK</b>	<b>3</b>	<b>Kansas City</b>	<b>July 25, 1997</b>
<b>Remington, Thomas J., and S. June, both of Lincoln, NE, and Remington, Ada E., McCook, Nebraska</b>	<b>Clatonia Bancshares, Inc., Clatonia, NE, and Farmers Bank of Clatonia, Clatonia, NE</b>	<b>CIBC</b>	<b>Kansas City</b>	<b>July 18, 1997</b>
<b>Republic Bancshares, Inc., St. Petersburg, FL</b>	<b>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)</b>	<b>4</b>	<b>Atlanta</b>	<b>May 23, 1997</b>
<b>Reynolds, Marshall T., Huntington, WV</b>	<b>St. Mary Holding Corporation, and Saint Mary Bank &amp; Trust Company, Franklin, Louisiana</b>	<b>CIBC</b>	<b>Atlanta</b>	<b>August 15, 1997</b>

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Rockdale National Bankshares, Inc., Conyers, GA	Rockdale National Bank, Conyers, GA	3	Atlanta	August 25, 1997
Rockdale National Bankshares, Inc., Conyers, GA	Rockdale National Bank, Conyers, GA	3	Atlanta	August 22, 1997
Rossenber, Clifford R., Sunset Beach, CA	Security First Bank, Fullerton, CA	CIBC	San Francisco	May 27, 1997
Royal Bank of Canada, Montreal, Canada and Stichting Prioriteit 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
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
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

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
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
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
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
Stockmens Financial Corporation, Rushville, NE	BankWest (a de novo bank), Castle Rock, CO	3	Kansas City	July 25, 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

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
The Chase Manhattan Corporation & Chase Holdings Delaware, Inc., New York, NY CORRECTION	Chase Manhattan Bank & Trust Company, National Association, Los Angeles, CA	3	New York	August 18, 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
The Commercial Bancorp, Inc., Ormond Beach, FL	Commercial Bank of Volusia County, Ormond Beach, FL	3	Atlanta	August 15, 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
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

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
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
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
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



# Addresses for Comments and Information Requests

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## *Addresses for Comments*

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### **Federal Reserve Bank of Boston**

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

### **Federal Reserve Bank of New York**

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

### **Federal Reserve Bank of Philadelphia**

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

### **Federal Reserve Bank of Cleveland**

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### **Federal Reserve Bank of Richmond**

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

### **Federal Reserve Bank of Atlanta**

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

### **Federal Reserve Bank of Chicago**

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

### **Federal Reserve Bank of St. Louis**

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

### **Federal Reserve Bank of Minneapolis**

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

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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***

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

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## 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 28, 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.

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Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
ANB Corporation, Terrell, TX	Lakeside Bancshares, Inc., Rockwall, TX & Lakeside National Bank, Rockwall, TX	3	Dallas	August 25, 1997
BB&T Corporation(A), Winston-Salem, NC CONTINUED	Craigie Incorporated, Richmond, VA in underwriting & dealing in, to a limited extent, all types of debt & equity securities, other than interests in open end investment companies; underwriting & dealing in bank-eligible securities, (b)(8); CONTINUED	4	Richmond	August 20, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
BB&T Corporation(B), Winston-Salem, NC CONTINUED	providing securities brokerage services on either a stand-alone or full-service basis (b)(7); acting as agent for issuers & holders in the private placement of various types of securities with financially sophisticated counterparties in a CONTINUED	4	Richmond	August 20, 1997
BB&T Corporation(C), Winston-Salem, NC CONTINUED	non-public offering (b)(7); buying & selling on the order of investors as a riskless principal (b)(7); making, acquiring or servicing loans or other extensions of credit, including purchasing & selling such loans & extensions of credit in the CONTINUED	4	Richmond	August 20, 1997
BB&T Corporation(D), Winston-Salem, NC CONTINUED	secondary market, & engaging in mortgage banking activities (b)(1); acting as an investment or financial advisor to the extent of serving as the advisory company for a mortgage or real estate investment trust; serving as an investment CONTINUED	4	Richmond	August 20, 1997
BB&T Corporation(E), Winston-Salem, NC CONTINUED	adviser to an investment company registered under the 1940 Act, including sponsoring, organizaing & managing a closed-end investment company; providing portfolio investment advice; furnishing general economic information & advice, general CONTINUED	4	Richmond	August 20, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
BB&T Corporation(F), Winston-Salem, NC CONTINUED	economic statistical forecasting services & industry studies; &/or providing financial advice to state & local governments, such as w/respect to the issuance of their securities (b)(6); providing advice & acting as arranger in connection CONTINUED	4	Richmond	August 20, 1997
BB&T Corporation(G), Winston-Salem, NC CONTINUED	w/merger, acquisition, divestiture & financial transactions, including public & private financings, loan syndications, interest rate & currency swaps, interest rate caps & similar transactions &/or furnishing evaluation & fairness opinions in CONTINUED	4	Richmond	August 20, 1997
BB&T Corporation(H), Winston-Salem, NC CONTINUED	connection w/merger, acquisition, & similar transactions (b)(6) & (b)(7); acting as agent or broker w/respect to interests in loan sundications, interest rate & currency swaps, interest rate caps, floors & collars, & options on such CONTINUED	4	Richmond	August 20, 1997
BB&T Corporation(I), Winston-Salem, NC CONTINUED	instruments (b)(7); leasing personal or real property or acting as agent, broker or adviser in leasing such property (b)(3); providing management consulting advice to non-affiliated depository institution (b)(9); engaging in futures, forward & CONTINUED	4	Richmond	August 20, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
BB&T Corporation(J), Winston-Salem, NC CONTINUED	option contracts on bank-eligible securities for hedging purposes (b)(8); engaging in securities credit activities (Reg. T), including acting as a conduit or intermediary in securities borrowing & lending (b)(7); & serving as the general partner CONTINUED	4	Richmond	August 20, 1997
BB&T Corporation(K), Winston-Salem, NC CONTINUED	of & holding equity interests in certain limited partnerships that would be exempt from registration under the 1940 Act.	4	Richmond	August 20, 1997
C B & T, Inc., McMinnville, TN	CBT Insurance, Inc., Smithville, TN in insurance activities, (b)(11)	4	Atlanta	August 20, 1997
First National of Nebraska, Inc., Omaha, NE, & its subsidiary First National of Colorado, Inc., Fort Collins, CO	Platte Valley National Bank, Grand Island, NE & First National of Nebraska, Lincoln, NE	3	Dallas	August 25, 1997
FSB Bancorp, MHC, and FSB Bancorp, both of Farmington, ME	Franklin Savings Bank, Farmington, ME	3	Boston	August 28, 1997
Lagomarsino, Richard A.; Lagomarsino, Ramona; Ramona Lagomarsino Family Limited Partnership; Lagomarsino, Robert J., all of Ventura, CA; & Lagomarsino, Norma M; Wood, Catherine S.; & Wood, Jack W.; acting in concert, all of Carpinteria, CA	Americorp , Ventura, CA, and American Commerical Bank, Ventura CA	CIBC	San Francisco	August 20, 1997
MidCity Financial Corporation, Chicago, IL	Abrams Centre Bancshares, Inc., Dallas, TX, and Abrams Centre National Bank, Dallas, TX	3	Chicago	August 28, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
Northside Banking Corporation, Tampa, FL	Northside Bank of Tampa, Tampa, FL	3	Atlanta	August 29, 1997
Northwest Wisconsin Bancorp, Inc., & its wholly-owned subsidiary, BCB Bancorp, Inc., both of Chippewa Falls, WI CORRECTION	Heartland Data Center, Inc., Cameron, WI providing data processing services to local, non-affiliate financial institutions (b)(14)	4	Minneapolis	August 11, 1997
Peoples Financial Corp., Inc., Ford City, PA	Elderton State Bank, Elderton, PA	3	Cleveland	August 25, 1997

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