
Federal Reserve Release



H.2

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

***No. 35
Week Ending August 30, 1997***

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

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Firststar Corporation, Milwaukee, Wisconsin -- no objection to naming the investment companies it advises The Firststar Funds.

- Permitted, August 27, 1997

CHANGE IN BANK CONTROL

Greater Pacific Bancshares, Whittier, California -- change in bank control.

- Permitted, August 25, 1997

REGULATIONS AND POLICIES

Regulation J -- amendments to provide for interstate branching and single account structure.

- Approved, August 27, 1997

H.2

August 24, 1997 to August 30, 1997

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

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

BANK BRANCHES, DOMESTIC

St. Louis

Bank of Bentonville, Bentonville, Arkansas -- to establish a branch at 1802 Forest Hills Boulevard, Bella Vista, Arkansas.

- Approved, August 29, 1997

New York

Chase Manhattan Bank, New York, New York -- to establish a branch at the New York Mercantile Exchange, One North End Avenue.

- Approved, August 28, 1997

Chicago

First Farmers Bank & Trust Company, Converse, Indiana -- to establish a branch at 36 West Fifth Street, Peru, Indiana.

- Approved, August 25, 1997

St. Louis

First Interstate Bank, Billings, Montana -- to establish a branch in Great Falls, Montana.

- Approved, August 29, 1997

Chicago

Firstar Bank Wisconsin, Madison, Wisconsin -- to establish a branch at East Pointe Shopping Center, 5673 Highway 10 East, Stevens Point, Wisconsin.

- Approved, August 28, 1997

St. Louis

Le Sueur State Bank, Le Sueur, Minnesota -- to establish a branch in Cloquet, Minnesota.

- Approved, August 28, 1997

Chicago

Old Kent Bank, Grand Rapids, Michigan -- to establish a branch at University Road and Adams Road, Rochester Hills, Michigan.

- Approved, August 25, 1997

August 24, 1997 to August 30, 1997

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

Old Kent Bank, Grand Rapids, Michigan -- to establish a branch at 1495 Rochester Road, Rochester, Minnesota.
- Approved, August 25, 1997

Old Kent Bank, Grand Rapids, Michigan -- to establish a branch at 17447 Haggerty Road, Northville, Michigan.
- Approved, August 25, 1997

Old Kent Bank, Grand Rapids, Michigan -- to establish a branch at Petoskey Independence Village, 965 Hager Drive., Petoskey, Michigan.
- Approved, August 26, 1997

Old Kent Bank, Grand Rapids, Michigan -- to establish a branch at 4668 Cascade Road S.E.
- Approved, August 26, 1997

St. Louis

Pinnacle Bank, Little Rock, Arkansas -- to establish a branch at 143 Merrill Drive, Suite B.
- Approved, August 26, 1997

Dallas

Texas Bank, Weatherford, Texas -- to establish a branch at 2221 East Lamar Boulevard, Suite 100, Arlington, Texas.
- Approved, August 29, 1997

BANK HOLDING COMPANIES

Atlanta

CB&T, Inc., McMinnville, Tennessee -- to retain CBT Insurance, Inc., Smithville, Tennessee, and engage in insurance activities.
- Permitted, August 27, 1997

Atlanta

Colonial Bancgroup, Inc., Montgomery, Alabama -- to merge with Dadeland Bancshares, Inc., Miami, Florida, and acquire Dadeland Bank.
- Approved, August 27, 1997

August 24, 1997 to August 30, 1997

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

Colonial Bancgroup, Inc., Montgomery, Alabama -- to acquire Dadeland Software Services, Miami, Florida, and engage in data processing computer software activities, and related consulting service activities.
- Permitted, August 27, 1997

St. Louis

Community Financial Corp., Olney, Illinois -- to acquire Egyptian Bancshares, Inc., Carrier Mills, Illinois, and The Egyptian State Bank.
- Approved, August 27, 1997

New York

First Financial Caribbean Corporation, San Juan, Puerto Rico -- to become a bank holding company in connection with the proposed conversion of Doral Federal Savings Bank to a nonmember commercial bank; and by FFCC to continue to engage in mortgage lending activities through Doral Mortgage Corporation, Hato Rey, Puerto Rico.
- Approved, August 26, 1997

First Financial Caribbean Corporation, San Juan, Puerto Rico -- to retain AAA Financial Services Corporation; RSC Corp; and Centro Hipotecario de Puerto Rico, all of Hato Rey; and for FFCC to retain its investments in H-R-U-Data Center Inc.; and Puerto Rico Island Limited Dividend Partnership, SE, both of San Juan, Puerto Rico.
- Approved, August 26, 1997

Chicago

First State Bancshares, Inc., Ida Grove, Iowa -- to acquire First State Bank.
- Approved, August 27, 1997

Chicago

Firstbank of Illinois Co., Springfield, Illinois -- to acquire shares of Geneva Capital Corp., and engage in lending activities.
- Approved, August 28, 1997

St. Louis

Hardin County Bancshares, Inc., Savannah, Tennessee -- to engage in general insurance agency activities through the acquisition of Majors Insurance Agency, Inc., Adamsville, Tennessee.
- Permitted, August 29, 1997

August 24, 1997 to August 30, 1997

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

Atlanta

Leake Family Partnership, L.P., Jackson, Mississippi -- to retain shares of Citizens Capital Corporation, Magee, Mississippi.
- Permitted, August 29, 1997

St. Louis

Maries County Bancorp, Inc., Vienna, Missouri -- to acquire shares of Progress Bancshares, Inc., Sullivan, Missouri, and Progress Bank of Sullivan.
- Approved, August 27, 1997

Atlanta

Murfreesboro Bancorp, Inc., Murfreesboro, Tennessee -- to acquire Bank of Murfreesboro.
- Approved, August 27, 1997

Richmond

NationsBank Corporation, Charlotte, North Carolina -- to acquire NationsBank, National Association (Glynn County), Brunswick, Georgia.
- Approved, August 28, 1997

New York

NSB Holding Corp., Staten Island, New York -- to engage de novo in cashing of federal, state, and local government benefit checks through Check Depot.
- Permitted, August 29, 1997

New York

Pathfinder Bancorp, MHC, Oswego, New York, and Pathfinder Bancorp -- Pathfinder MHC to acquire shares of Pathfinder Bancorp and for the latter to acquire shares of Oswego City Savings Bank.
- Approved, August 29, 1997

Kansas City

Stockmens Financial Corporation, Rushville, Nebraska -- to engage de novo in the nonbanking activity of investing in Cozad Housing Partners, LLC, Cozad, Nebraska.
- Permitted, August 28, 1997

August 24, 1997 to August 30, 1997

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

Secretary

Wachovia Corporation, Winston-Salem, North Carolina -- to acquire Jefferson Bankshares, Inc., Charlottesville, Virginia; to merge Jefferson Bankshares into Wachovia Corporation; and thereby acquire Jefferson National Bank.
- Approved, August 26, 1997

Kansas City

Western Bancshares, Albuquerque, New Mexico ESOP & Trust, Albuquerque, New Mexico -- to acquire shares of Western Bancshares of Albuquerque, and Western Bank.
- Approved, August 26, 1997

BANK MERGERS

Secretary

Capital City Bank, Tallahassee, Florida -- to merge with Levy County State Bank, Chiefland; Farmers & Merchants Bank of Trenton; and Branford State Bank, Branford, Florida; and to establish branches.
- Approved, August 29, 1997

Kansas City

First Bank of Hennessey, Hennessey, Oklahoma -- to merge with The Peoples National Bank of Kingfisher, Kingfisher, Oklahoma, and to establish additional branches.
- Approved, August 28, 1997

Minneapolis

Le Sueur State Bank, Le Sueur, Minnesota -- to purchase certain assets and assume certain liabilities of the Cloquet, branch of TCF National Bank Minnesota, Minneapolis, Minnesota.
- Approved, August 28, 1997

CHANGE IN BANK CONTROL

Kansas City

Andover Financial Corporation, Andover, Kansas -- change in bank control.
- Permitted, August 27, 1997

Kansas City

C.S.B. Company, Cozad, Nebraska -- change in bank control.
- Permitted, August 25, 1997

August 24, 1997 to August 30, 1997

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

COMPETITIVE FACTORS REPORTS

Kansas City

Bank of Elgin, N.A., Lawton, Oklahoma -- report on competitive factors of the proposed merger with Bank of Elgin, Elgin, Oklahoma.
- Submitted, August 26, 1997

St. Louis

Bank of Marion, Marion, Illinois -- report on competitive factors of the proposed merger with TBM Interim Bank.
- Submitted, August 25, 1997

Secretary

Bank of Stockton, Stockton, California -- report on competitive factors of the proposed acquisition of certain assets and assumption of deposit liabilities of the Angels Camp, Rio Vista, and Ripon, California, branches of Bank of America National Trust & Savings Association, San Francisco, California.
- Submitted, August 27, 1997

Atlanta

Boatmen's Bank of Tennessee, Memphis, Tennessee -- report on competitive factors of the proposed merger with NationsBank of Tennessee.
- Submitted, August 27, 1997

Philadelphia

Delaware Chase Manhattan Bank USA National Association, Wilmington, Delaware -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of The Chase Manhattan Bank, New York, New York.
- Submitted, August 29, 1997

Kansas City

First National Bank & Trust of Ardmore, Ardmore, Oklahoma -- report on competitive factors of the proposed merger with Ringling State Bank, Ringling, Oklahoma.
- Submitted, August 26, 1997

August 24, 1997 to August 30, 1997

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

Dallas

First National Bank of Borger, Borger, Texas -- report on competitive factors of the proposed acquisition of the assets and assumption of the liabilities of branches at 525 Morse, Stinnet; 101 North Main, Vega; and 531 North Deahl, Borger, of Boatman's First National Bank of Amarillo, Amarillo, Texas.
- Submitted, August 29, 1997

Secretary

First National Bank of Central California, Salinas, California -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Soledad, California, branch of Bank of America National Trust & Savings Association, San Francisco, California.
- Submitted, August 27, 1997

Dallas

First State Bank, Hawkins, Texas -- report on competitive factors of the proposed merger with New Hawkins Bank.
- Submitted, August 26, 1997

Chicago

Firstar Bank Iowa, National Association, Des Moines, Iowa -- report on competitive factors of the proposed merger with Firstar Interim Bank, National Association, Clinton; First Second Interim Bank, National Association, DeWitt; and Firstar Bank, FSB, Dubuque, Iowa.
- Submitted, August 28, 1997

Chicago

Firstar First Interim Bank, National Association, Clinton, Iowa -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the two Clinton branches of Firstar Bank, FSB, Dubuque, Iowa.
- Submitted, August 28, 1997

Chicago

Firstar Second Interim Bank, National Association, DeWitt, Iowa -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the DeWitt branch of Firstar Bank, FSB, Dubuque, Iowa.
- Submitted, August 28, 1997

August 24, 1997 to August 30, 1997

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

Atlanta

Mercantile Bank, St. Petersburg, Florida -- report on competitive factors of the proposed merger with Citizens National Bank and Trust Company, Port Richey, Florida.

- Submitted, August 27, 1997

St. Louis

MidAmerica Bank of St. Clair County, O'Fallon, Illinois -- report on competitive factors of the proposed merger with MidAmerica Interim State Bank.

- Submitted, August 27, 1997

St. Louis

Peoples Bank and Trust Company, Tupelo, Mississippi -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Grenada, Mississippi, branch of Magnolia Federal Bank for Savings, Hattiesburg, Mississippi.

- Submitted, August 27, 1997

Boston

Peoples Heritage Savings Bank, Portland, Maine -- report on competitive factors of the proposed merger with Atlantic Bank, National Association.

- Submitted, August 27, 1997

Philadelphia

Union National Bank & Trust Company, Souderton, Pennsylvania -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the East Greenville branch of First National Bank, Avondale, Pennsylvania.

- Submitted, August 26, 1997

Atlanta

Union Planters Bank of Louisiana, Baton Rouge, Louisiana -- report on competitive factors of the proposed merger with Acadian Bank, Thibodaux, Louisiana.

- Submitted, August 27, 1997

August 24, 1997 to August 30, 1997

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

EXTENSIONS OF TIME

Richmond

Bank of Hampton Roads, Chesapeake, Virginia -- extension to September 4, 1998, to establish a branch at 4108 Portsmouth Boulevard from the intersection of Portsmouth Boulevard and Gum Road.
- Granted, August 27, 1997

St. Louis

Pontotoc Bancshares, Corp., Pontotoc, Mississippi -- extension to December 3, 1997, to acquire the First National Bank of Pontotoc.
- Granted, August 28, 1997

INTERNATIONAL OPERATIONS

Director, BS&R

Morgan Guaranty International Finance Corporation, Newark, Delaware -- waiver of the remainder of the notice period to make an investment in a subsidiary in Moscow, Russia, tentatively named J. P. Morgan Bank 000.
- Granted, August 29, 1997

RESERVE BANK OPERATIONS

Director, RBOPS

Automated clearing house items -- change in the regular billing deposit deadline.
- Approved, August 26, 1997

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

EXTENSIONS OF TIME

Atlanta

First Citizens Bancorp, Cleveland, Tennessee -- extension to November 2, 1997, to convert The Home Bank, Ducktown, Tennessee, to a savings bank and engage in operating a savings association.
- Granted, August 1, 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>
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Iron Bancshares, Inc., Salisbury, Connecticut - to become a bank holding company by acquiring 100% of the voting shares of The National Iron Bank, Salisbury, Connecticut*	<u>Newspaper</u>	Not Yet Established
	<u>Federal Register</u>	10-02-97

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

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

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

Adirondack Trust Company, Saratoga Springs, New York, to establish a branch at the intersection of Route 50 and Northline Road, Saratoga Springs, New York.1/ 09/29/97

Marine Midland Bank, Buffalo, New York, to establish a branch at 5515 8th Avenue, Brooklyn, New York.1/ 09/20/97

SECTION II

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

New Amboy Inc., Old Bridge, New Jersey, to become a bank holding company by merging with Amboy Bancorporation, Old Bridge, New Jersey, and thereby acquiring 100% of the voting shares of Amboy National Bank, Old Bridge, New Jersey. 09/26/97 3/

SECTION III

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

Prestige Financial Corp., Flemington, New Jersey, to engage through its subsidiary, PSC Financial Services, Inc., Flemington, New Jersey, in securities brokerage activities. 09/16/97

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 August 30, 1997

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
None		

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

FEDERAL RESERVE BANK OF PHILADELPHIA

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

Sterling Bank, Mount Laurel, NJ, to establish a branch in Mount Laurel Township, Burlington NJ, pursuant to Section 9 of the Federal Reserve Act.

Newspaper comment period expires: N/Avail

Johnstown Bank & Trust Company, Johnstown, PA, to merge with Laurel Bank, Ebensburg, PA and Fayette Bank, Uniontown, PA, pursuant to Section 18(c) & 5(d)(3) of the Federal Deposit Insurance Act.

Newspaper comment period expires: 08//4/97

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

NONE

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

NONE

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

NONE

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending August 29, 1997.

Identification of Ratings

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

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

District Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending 8/30/97

Section I - Applications subject to newspaper notice only

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

Footnotes

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

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

Footnotes

Section III - Applications subject to Federal Register notice only

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

Footnotes

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4C8 Notice	Filing by National City Corporation, Cleveland, OH on 8/27/97 of its intent to acquire FA Holdings, Inc., Louisville, KY through its wholly-owned subsidiary, National Processing, Inc., Louisville, KY.	Not Applicable

Footnotes

Section V - Availability of CRA public evaluations

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

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

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

Outstanding
Satisfactory
Needs to Improve
Substantial noncompliance

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>
2347044	Ohio Heritage Bank 200 Main Street Coshocton, OH 43812	5/12/97	8/29/97	Satisfactory

Footnotes

Section VI - CRA examinations scheduled for Fourth Quarter of 1997

<i>Institution</i>	<i>Location</i>
Andover Bank	P.O. Box 1300, Public Square, Andover, OH 44003-1300
Bank of Corning Company	P.O. Box 428, N. Valley Street, Corning, OH 43730-0428
Commercial & Savings Bank Co.	P.O. Box 50, 701 S. Market Street, Danville, OH 43014-0050
Fifth Third of Northeastern Ohio	1404 E. Ninth Street, Cleveland, OH 44114
Genoa Banking Company	P.O. Box 98, 801 Main Street, Genoa, OH 43430-0098
Hamler State Bank	P.O. Box 358, 210 Randolph Street, Hamler, OH 43524-0358
Hocking Valley Bank	P.O. Box 4847, 7 W. Stimson, Athens, OH 45701-4847
The Citizens Banking Company	P.O. Box 5016, 100 E. Water Street, Sandusky, OH 44871-5016
The Corn City State Bank	P.O. Box 197, 120 W. Main Street, Deshler, OH 43516-0197
The Cortland Savings & Banking Co.	P.O. Box 98, 194 W. Main Street, Cortland, OH 44410-0098
The Custar State Bank	P.O. Box 127, Main Street, Custar, OH 43511-0127
The Farmers Citizen Bank	P.O. Box 567, Washington Square, Bucyrus, OH 44820-0567
The Metamora State Bank	P.O. Box F, 120 E. Main Street, Metamora, OH 43540-0270
The Minster State Bank	P.O. Box 90, 96 W. Fourth Street, Minster, OH 45865-0090
The Provident Bank	1 E. 4th Street, Cincinnati, OH 45202
Towne Bank	P.O. Box 202, 610 E. South Boundary, Perrysburg, OH 43551

Footnotes

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

Application

Comment Period Ending Date

First Community Bank, Inc.,
Buckhannon, West Virginia, to
establish a branch in the Wal-
Mart on U. S. Route 119 Bypass
Logan, West Virginia.*

9-8-97

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

Application

Comment Period Ending Date

None.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

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

Application

None.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending August 29, 1997

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

RSSD		Examination	
<u>Number</u>	<u>Name of Bank</u>	<u>Date</u>	<u>Rating</u>
809324	The Annapolis Banking and Trust Company 236 Main Street Annapolis, Maryland 21401-2048	7-7-97	Outstanding
746429	Bank of McKenney 20718 1st Street McKenney, Virginia 23872	7-14-97	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 29, 1997

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Republic Security Bank West Palm Beach, Florida To merge with County National Bank of South Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	09-25-97*
The Terrace Bank of Tampa Tampa, Florida To establish a branch located at 194500 Bruce B. Downs Boulevard, Tampa, Florida, to be known as the New Tampa Office, pursuant to Section 9 of the Federal Reserve Act..	09-15-97*

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

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

Section 3 - Applications Subject to Federal Register Only

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

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

<u>Application</u>
Pioneer Bankcorp, Inc. Clewiston, Florida Expedited notice to increase its investment in community development activities, pursuant to Section 225.28(b)(12) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 29, 1997

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

Application

Republic Security Financial Corporation
West Palm Beach, Florida

Request for waiver of the application requirements of Section 3(a)(3) of the Bank Holding Company Act by Republic Security Financial Corporation, West Palm Beach, Florida, in connection with its proposed acquisition of County National Corporation, and its subsidiary, County National Bank of South Florida, both of West Palm Beach, Florida.

Great Southern Capital Corporation Employee Stock Ownership Plan
Meridian, Mississippi
Commitment waiver request.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 29, 1997

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

<u>Bank</u>	<u>CRA Rating</u>	<u>Examination Date</u>
West Coast Bank Post Office Box 25869 Sarasota, Florida 34277 (813) 378-4400	Satisfactory	05-27-97

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 29, 1997

Recently Approved Applications

Approval Date

The Colonial BancGroup, Inc.
Montgomery, Alabama

08-27-97

To merge with Dadeland Bancshares, Inc., Miami, Florida, and thereby acquire its subsidiary, Dadeland Bank, Miami, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act.

The Colonial BancGroup, Inc.
Montgomery, Alabama

08-27-97

To acquire Dadeland Software Services, Inc., Miami, Florida, and through Dadeland Software Services, a 20 percent interest in a joint venture, and engage in data processing activities, computer software activities, and related consulting service activities, pursuant to Section 225.28(b)(14) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

Capital City Bank
Tallahassee, Florida

08-27-97

To merge with Levy County State Bank, Chiefland, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.

Capital City Bank
Tallahassee, Florida

08-27-97

To merge with Farmers & Merchants Bank of Trenton, Trenton, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.

Capital City Bank
Tallahassee, Florida

08-27-97

To merge with Branford State Bank, Branford, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.

Citizens Capital Corporation
Magee, Mississippi

08-29-97

After-the-fact notification filed by the Leake Family Partnership, L.P., Jackson, Mississippi, to retain 32.57 percent of the outstanding shares of Citizens Capital Corporation, Magee, Mississippi, pursuant to the Change in Bank Control Act of 1978.

CB&T, Inc.
McMinnville, Tennessee

08-27-97

After-the-fact notification to retain CBT Insurance, Inc., Smithville, Tennessee, and thereby engage in insurance activities, pursuant to Section 225.28(b)(11)(iii) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

Murfreesboro Bancorp, Inc.
Murfreesboro, Tennessee

08-27-97

1-BHC formation, Bank of Murfreesboro, Murfreesboro, Tennessee (in organization).

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	F & M Bank-Fennimore Fennimore, Wisconsin F & M Bank - Potosi Potosi, Wisconsin F & M Bank - Lancaster Lancaster, Wisconsin to establish branches at 302 South Madison Lancaster, Wisconsin 102 South Main Street Potosi, Wisconsin 100 Rosalyn Avenue Dickeyville, Wisconsin	NP - 8-28-97
Merger & Branch	First Farmers Bank & Trust Company Converse, Indiana Sheridan, Indiana branch office of NBD Bank, N.A. to establish a branch at 322 South Main Street Sheridan, Indiana	NP - **
Branch	Prairie Bank and Trust Company Bridgeview, Illinois Corner of 179th Street and Southwest Highway Orland Park, Illinois	NP - 8-30-97
Branch	First American Bank Kankakee, Illinois Northwest corner of Naperville Road and Boughton Road Bolingbrook, Illinois	NP - 8-26-97

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>
Branch	F & M Bank - Appleton Appleton, Wisconsin 3000 E. College Avenue Appleton, Wisconsin	NP - 8-25-97
Merger & Branch	F&M Bank-Portage County Stevens Point, Wisconsin Antigo branch of Security Bank, S.S.B. Antigo, Wisconsin to establish a branch at 724 Fifth Avenue Antigo, Wisconsin	NP - **
Branch	Valley Ridge Bank Kent City, Michigan 47 S. Charles Street White Cloud, Michigan	NP - 9-13-97
Branch	Citizens Bank and Trust Company Hudson, Iowa 209 West Fifth Street Waterloo, Iowa	NP - 9-13-97

NP - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
CoC-HC	Damen Financial Corporation Schaumburg, Illinois By Jackson Boulevard Fund, Ltd. and Paul J. Duggan	FR - 9-3-97 NP - **
CoC-HC	First Business Bancshares, Inc. Madison, Wisconsin By Sam Jacobsen	FR - 8-28-97 NP - 9-7-97
3(a)(1)	Heartland Bancshares, Inc.* Franklin, Indiana Heartland Community Bank (in organization) Franklin, Indiana	FR - 9-12-97 NP - 9-8-97
3(a)(3)	Mid City Financial Corporation* Chicago, Illinois Abrams Centre Bancshares, Inc. Dallas, Texas Abrams Centre National Bank Dallas, Texas	FR - 8-28-97 NP - 8-25-97
COC-HC	Northern Bankshares, Inc. McFarland, Wisconsin By E. David Locke	FR - 8-29-97 NP - 8-29-97
3(a)(3)	Centre 1 Bancorp, Inc.* Beloit, Wisconsin First Winnebago Corporation Winnebago, Illinois First National Bank of Winnebago Winnebago, Illinois	FR - 9-26-97 NP - 9-21-97
3(a)(3)	Mahaska Investment Company* Oskaloosa, Iowa Pella State Bank (in organization) Pella, Iowa	FR - 9-12-97 NP - 7-27-97
3(a)(1)	Marengo Bancshares, Inc.* Marengo, Illinois Prairie State Bank (in organization) Marengo, Illinois	FR - ** NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
CoC-HC	Albert City Bankshares, Inc. Albert City, Iowa By Steven A. Grell Bovee Investment Trust Bruce Tamisiea Bruce Nystrom Gary Grave John M. Cotton David M. Hultgren	FR - 8-29-97 NP - 8-25-97
3(a)(3)	First State Bancorp of Monticello, Inc. Employee Stock Ownership Plan* Monticello, Illinois First State Bancorp of Monticello, Inc. Monticello, Illinois First State Bank of Monticello Monticello, Illinois State Bank of Hammond Hammond, Illinois First State Bank of Bloomington Bloomington, Illinois First State Bank of Heyworth Heyworth, Illinois First State Bank of Atwood Atwood, Illinois	FR - 9-12-97 NP - 9-12-97

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	Bank of Montreal Toronto, Canada Cash Station, Inc. Chicago, Illinois	FR - 8-28-97
4(c)(8)	Bankmont Financial Corp. Chicago, Illinois Cash Station, Inc. Chicago, Illinois	FR - 8-28-97
4(c)(8)	Harris Bankcorp, Inc. Chicago, Illinois Cash Station, Inc. Chicago, Illinois	FR - 8-28-97
4(c)(8)	Harris Bankmont, Inc. Chicago, Illinois Cash Station, Inc. Chicago, Illinois	FR - 8-28-97
4(c)(8)	Firstbank of Illinois Co. Springfield, Illinois Geneva Capital Corp. Springfield, Illinois	FR - 8-26-97

Federal Reserve Bank of Chicago

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

Type

Application

ROS

Albert City Bankshares, Inc.

Albert City, Iowa

To redeem approximately 1,513 shares of common
stock

Federal Reserve Bank of Chicago

Section V - Availability of CRA Public Evaluations

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending August 29, 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.

BANK NAME/LOCATION

EXAMINATION DATE

RATINGS

NONE

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)(3) notification by Exchange National Bancshares, Inc., Jefferson City, Missouri, to acquire Union State Bancshares, Inc., Clinton, Missouri.

Newspaper: 9-24-97

* Section 3(a)(5) notification by First Commercial Corporation, Little Rock, Arkansas, to merge with First Charter Bancshares, Inc., North Little Rock, Arkansas.

Newspaper: 9-17-97

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				

SECTION VI - CRA EXAMINATIONS SCHEDULED

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

RSSD Number	Name	City	State
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FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

**Comment Period
Ending Date**

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

**Comment Period
Ending Date**

Spectrum Bancorporation, Inc., Omaha, Nebraska to engage in operating a savings association through the acquisition of 32.17% of First Savings and Loan Association of South Dakota, Inc., Aberdeen, South Dakota.

September 26, 1997
(Federal Register)

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

**Comment Period
Ending Date**

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

F&M Bank Landmark, Clear Lake, Wisconsin to become a member of the Federal Reserve System.

FEDERAL RESERVE BANK OF MINNEAPOLIS

**Section V - Availability of
CRA Public Evaluations
week ending August 29, 1997**

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

<u>BANK(S) EXAMINED</u>	<u>DATE OF EXAMINATION</u>	<u>CRA RATING</u>
M&I Bank of Eagle River First and Wall Streets Eagle River, WI 54521 (715) 479-6461	April 28, 1997	Satisfactory
M&I Bank 1425 Tower Avenue Superior, WI 54880 (715) 394-8840	May 12, 1997	Satisfactory
M&I Citizens American Bank 900 East Main Street Merrill, WI 54452 (715) 536-9555	May 19, 1997	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending August 29, 1997
(Continued)

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

<u>BANK(S) EXAMINED</u>	<u>DATE OF EXAMINATION</u>	<u>CRA RATING</u>
Farmers State Bank of West Concord P.O. Box 245 West Concord, MN 55985-0245 (507) 527-2236	May 27, 1997	Satisfactory

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Community Bank & Trust, Neosho, Missouri, for prior approval to merge with the Citizens Bank of Missouri, Carl Junction, Missouri, and to establish additional branches.

Not Available

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

APPLICATION

COMMENT PERIOD ENDING DATE

Peoples Commercial Bancorp, Inc., Stilwell, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank of Commerce, Stilwell, Oklahoma, and 96.25 percent of the voting shares of Peoples Bank, Westville, Oklahoma.*

September 26, 1997

Bank Capital Corporation, Strasburg, Colorado, for prior approval to acquire 4.59 percent, for a total of 9 percent of the voting shares of Guaranty Corporation, Denver, Colorado.

September 26, 1997

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

Stockmens Financial Corporation, Rushville,
Nebraska, for prior approval to engage de novo in the
listed activity of investing in Cozad Housing Partners,
LLC, Cozad, Nebraska, a community development
corporation.*

Guaranty Corporation, Denver, Colorado, for prior
approval to redeem 5,674 shares of its own voting
common stock.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>RSSD#</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
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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 August 25, 1997

Section I - Applications subject to newspaper notice only

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

* Subject to CRA.

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

N/A - Not available at this time.

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

<i>Type</i>	<i>Application</i>	<i>Comment period ending date</i>
*Section 3(a)(3)	Texas Financial Bancorporation, Inc., Minneapolis, MN, and Delaware Financial, Inc., Wilmington, DE, to acquire CNB Bancshares of Victoria, Victoria, TX, and its subsidiaries, Citizens Bancorp of Delaware, Inc., Wilmington, DE, and Citizens National Bank, Victoria, TX	N/A
*Section 3(a)(5)	First Financial Bankshares, Inc., Abilene, TX, to acquire Southlake Bancshares, Inc., Southlake, TX, and Texas National Bank, Southlake, TX (Previously reported during the week of August 18, 1997)	**97/09/21

* Subject to CRA.

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

N/A - Not available at this time.

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Comment period ending date</i>
<hr/> None.		
<hr/> * Subject to CRA.		

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

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

Section V - Publicly available CRA evaluations

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

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

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

Outstanding
Satisfactory
Needs to improve
Substantial noncompliance

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>
1017658	Texas State Bank P. O. Box 4797 3900 N. 10th Street McAllen, TX 78501	97/05/12	97/08/25	Strong

Section VI - CRA examinations scheduled Quarter of

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

* Not Available.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 8/29/97

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

Santa Barbara Bank & Trust, Santa Barbara, California, establish a branch office at 695 West Channel Islands Boulevard, Port Hueneme, California. *

Newspaper: 8/27/97 to

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

Saehan Bancorp, Los Angeles, California, to become a bank holding company by acquiring Saehan Bank, Los Angeles, California. *

Newspaper: Not available

Fed. Reg.: 9/19/97

Olympic Bancorp, Inc., Port Orchard, Washington, to become a bank holding company through the acquisition of Kitsap Bank, Port Orchard, Washington. *

Newspaper: 9 / 2 1 / 9 7

Fed. Reg.: 9/19/97

Belvedere Capital Partners, Inc., San Francisco, California;

Newspaper: Not Available

California Community Financial Institutions Fund Limited Partnership, San Francisco, California; and Newco, San Francisco, California; to each become bank holding companies through the acquisition of 63.2 percent of Security First Bank, Fullerton, California. *

Fed. Reg.: 9/29/97

National Bancorp of Alaska, Inc., Anchorage, Alaska, to indirectly acquire 9.9 percent of Security First Bank, Fullerton, California. *

Newspaper: Not Available

Fed. Reg.: 9/29/97

Section III - Applications Subject to Federal Register Only

None

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

CPB, Inc., Honolulu, Hawaii, to engage in mortgage banking activities through Trans-Pacific Mortgage Group, LLC, Honolulu, Hawaii.

* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 8/29/97

Section V - Availability of CRA Public Evaluations

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

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>	<u>Rating*</u>
None			

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

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

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

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

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

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

H.2A

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

Notices Filed as of August 29, 1997

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

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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
1867 Western Financial Corporation(1), Stockton, CA CONTINUED	Capital Corp of the West, Merced, CA, & Town & Country Finance & Thrift Co., Turlock, CA & Capital West Group, Inc., Stockton, CA operating an industrial loan co. (b)(4); providing credit life insurance (b)(11); management consulting (b)(9); CONTINUED	4	San Francisco	August 26, 1997
1867 Western Financial Corporation(2), Stockton, CA CONTINUED	& investment & financial advice (b)(6)	4	San Francisco	August 26, 1997
1867 Western Financial Corporation, Stockton, CA	Capital Corp of the West, Merced, CA & County Bank, Merced, CA	3	San Francisco	September 2, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
ALBANK, FSB Incentive Savings and Employee Stock Ownership Plan, Albany, NY	ALBANK Financial Corporation, Albany, NY, & ALBANK Commercial, Albany, NY, & ALBANK, FSB, Albany, NY	CIBC	New York	September 10, 1997
Altus NBC Corporation, Inc., Oklahoma City, OK	NBC Corporation, Inc., Oklahoma City, OK, and NBC Technologies, Inc., Oklahoma City, OK providing data processing services (b)(14)	4	Kansas City	June 25, 1997
ANB Corporation, Terrell, TX	Lakeside Bancshares, Inc., Rockwall, TX & Lakeside National Bank, Rockwall, TX	3	Dallas	August 25, 1997
Anderson Financial Group, Inc., Golden Valley, MN	Northern National Bank, Nisswa, MN	3	Minneapolis	September 18, 1997
Arrendale, Thomas A., III, Gainesville, GA, Bussey, Cynthia A., Atlanta, GA, and Arrendale, Nelle, Clarkesville, GA, as partners in the Arrendale Undiversified Family Limited Partnership, Baldwin, GA	Habersham Bancorp, Cornelia, GA, and Habersham Bank, Clarkesville, GA	CIBC	Atlanta	June 5, 1997
Associated Banc- Corp(1), Green Bay, WI CONTINUED	First Financial Corporation, Stevens Point, WI, and First Financial Bank, FSB, Stevens Point, WI owning and operating a savings and loan association (b)(4); Appraisal Services, Inc., Milwaukee, WI performing appraisals of real estate & CONTINUED	4	Chicago	August 15, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Associated Banc-Corp(2), Green Bay, WI CONTINUED	tangible personal property (b)(2); & First Financial Card Services Bank, N.A., Stevens Point, WI operating a credit card bank (b)(1) and (2)	4	Chicago	August 15, 1997
Associated Banc-Corp, Green Bay, WI	First Financial Corporation, Stevens Point, WI, and First Financial Bank, FSB, Stevens Point, WI owning & operating a savings and loan association (b)(4)	4	Chicago	August 5, 1997
Banco Bilbao Vizcaya, S.A., Bilbao, Spain	BBV LatInvest Securities Inc., New York, NY, securities activities (b)(1), (b)(4), (b)(15), and (b)(16)	4	New York	March 4, 1997
Bank Capital Corporation, Strasburg, CO	Guaranty Corporation, Denver, CO	3	Kansas City	September 26, 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 Montreal, Montreal, Canada; Bankmont Financial Corp., Chicago, IL; Harris Bankcorp, Inc., Chicago, IL & Harris Bankmont, Inc., Chicago, IL	Cash Station, Inc., Chicago, IL in certain data processing activities, consisting of electronic funds transfer services (b)(14)	4	Chicago	August 28, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Bank of New York Company, Inc., New York, NY	State Street Boston Corporation, Boston, MA; State Street Bank and Trust Company, Boston, MA trust, securities and data processing activities (b)(3), (b)(4), and (b)(7)	3 and 4	New York	March 14, 1997
BankAmerica Corporation(1), San Francisco, CA CONTINUED	all of the assets, & assume all of the liabilities of Robertson Stephens & Company Group ("Group"), & Robertson Stephen & Company, Inc. ("RS&Co., Inc."), worldwide in underwriting & dealing in, to a limited extent, all types of CONTINUED	4	San Francisco	September 9, 1997
BankAmerica Corporation(2), San Francisco, CA CONTINUED	and other securities activities	4	San Francisco	September 9, 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.(1), Jacksonville, FL; BB&T Corp., Winston-Salem, NC; Central Fidelity Banks, Inc., & Crestar Financial Corp., Richmond, VA; First American Corp., Nashville, TN; First Citizens BancShares, Inc., Raleigh, NC; CONTINUED	through HONOR Technologies, Inc., Maitland, FL, Monetary Transfer System, L.L.C., St. Louis, MO, directly & indirectly in certain data processing & electronic funds transfer services (b)(14)	4	Richmond	September 3, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Barnett Banks, Inc.(2), Jacksonville, FL; First Union Corp., Charlotte, NC; First Virginia Banks, Inc., Falls Church, VA; Jefferson Bankshares, Inc., Charlottesville, VA; NationsBank Corp., Charlotte, NC; Riggs Nat'l Corp., Washington, D.C.; CONTINUED		4	Richmond	September 3, 1997
Barnett Banks, Inc.(3), Jacksonville, FL; Signet Banking Corp. Richmond, VA; SunTrust banks, Inc., Atlanta, GA; Synovus Financial Corp., Columbus, GA, & Wachovia Corporation, Winston-Salem, NC		4	Richmond	September 3, 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
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
BB&T Corporation(B), Winston-Salem, NC CONTINUED	and other securities and related activities	4	Richmond	August 20, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Biggs, Daniel Biggs; Grimes, Merlin; ED&J, Inc., c/o David Marmie; Carr, Ronald and Call, Dennis; and Southard, R. Joe, all of Great Bend, KS	First Wakeeney Agency, Inc., Wakeeney, KS, and Interstate Bank, Great Bend, KS	CIBC	Kansas City	July 3, 1997
Bloomberg, John Isaac, Park City, UT	Draper BanCorp, Draper, UT and Draper Bank & Trust, Draper, UT	CIBC	San Francisco	August 12, 1997
Bloomer Bancshares, Inc., Bloomer, WI	Peoples State Bank, Bloomer, WI	3	Minneapolis	September 5, 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
C B & T, Inc., McMinnville, TN	CBT Insurance, Inc., Smithville, TN in insurance activities, (b)(11)	4	Atlanta	August 20, 1997
Cabot Bankshares, Inc., Cabot, AR	The Capital Bank, Little Rock, AR	3	St. Louis	August 11, 1997
Cabot Bankshares, Inc., Cabot, AR	The Capital Bank, Cabot, AR	3	St. Louis	July 11, 1997
Cabot Bankshares, Inc., Cabot, AR CORRECTION	The Capital Bank, Little Rock, AR	3	St. Louis	July 11, 1997
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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
California Community Financial Institutions Fund Limited Partnership; Belvedere Capital Partners, Inc., & Newco, all of San Francisco, CA & National Bancorp of Alaska, Inc., Anchorage, AL	Securities First Bank, Fullerton, CA	3	San Francisco	September 29, 1997
Calvin B. Taylor Bankshares, Inc., Berlin, MD	Calvin B. Taylor Banking Company of Berlin Maryland, Berlin, MD, & Calvin B. Taylor Bank of Delaware, Ocean View, DE	3	Richmond	September 15, 1997
Canadian Imperial Bank of Commerce(1), Toronto, Canada CONTINUED	CIBC Wood Gundy Securities Corp. ("CIBC Wood Gundy"), New York, NY, all the outstanding shares of Oppenheimer Holdings, Inc., New York, NY, & its subsidiaries, including Oppenheimer & Co., Inc., New York, NY in underwriting & CONTINUED	4	New York	August 28, 1997
Canadian Imperial Bank of Commerce(2), Toronto, Canada CONTINUED	dealing to a limited extent in all types of equity & debt securities that a state member bank may not underwrite and deal in, except ownership interests in open-end investment companies; in making loans or other extensions of credit (b)(1); CONTINUED	4	New York	August 28, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Canadian Imperial Bank of Commerce(3), Toronto, CA CONTINUED	in activities related to extending credit (b)(2); in providing financial & investment advisory services (b)(6); in providing securities brokerage, riskless principal, private placement, futures commission merchant & other agency transactional CONTINUED	4	New York	August 28, 1997
Canadian Imperial Bank of Commerce(4), Toronto, Canada CONTINUED	services (b)(7); in underwriting & dealing in government obligations & money market instruments, providing investments & trading services & buying & selling bullion & realted activities (b)(8)	4	New York	August 28, 1997
Carolina First Corporation, Greenville, SC	First Southeast Financial Corporation, Anderson, SC & First Federal Savings & Loan Association of Anderson, Anderson, SC in operating a savings & loan association (b)(4)(ii)	4	Richmond	September 3, 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
Centre 1 Bancorp, Inc., Beloit, WI	First Winnebago Corporation, Winnebago, IL & First National Bank of Winnebago	3	Chicago	September 26, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Century Bancorp, MHC, Bridgeton, NJ; and Century Bancorp, Inc., Bridgeton, NJ	Century Savings Bank, Bridgeton, NJ	3	Philadelphia	May 1, 1997
Century South Banks, Inc., Dahlonega, GA	Bank Corporation of Georgia, Macon, GA, and First South Banks, N.A., Macon, GA, and AmeriBank, N.A., Savannah, GA	3	Atlanta	July 18, 1997
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
Citizens Bankers, Inc., Baytown, TX, and Citizens Bankers of Delaware, Wilmington, DE	First National Bank of Bay City, Bay City, TX	3	Dallas	September 18, 1997
Citizens National Bank of Waxahachie Employee Stock Ownership Plan, Waxahachie, TX	First Citizens Bancshares, Inc. Waxahachie, TX & Citizens National Bank, Waxahachie, TX	CIBC	Dallas	September 3, 1997
Citizens National Corporation, Paintsville, KY	Josephine Bancshares, Inc., Prestonburg, KY, and The Bank Josephine, Prestonburg, KY	3	Cleveland	July 28, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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 Financial Corp., Olney, IL	MidAmerica Bank of St. Clair County, O'Fallon, IL	3	St. Louis	September 12, 1997
Community Holding Company, Inez, KY	The First National Bank of Louisa, Louisa, KY, into a federal-chartered stock savings bank, Inez Deposit Bank, F.S.B., Inez, KY savings & loan activities (b)(4)	4	Cleveland	August 26, 1997
Community National Bancorporation, Waterloo, IA	Community National Bank (in organization), Waterloo, IA	3	Chicago	July 29, 1997
Cooperative Centrale Raiffeisen-Boerenleenbank, B.A.(1), Rabobank Nederland, Utrecht, The Netherlands CONTINUED	Smith Graham & Co. Asset Managers L.P., Houston, TX, & SGR Global Advisers, Houston, TX, & Robeco Institutional Asset Management US, Inc., Houston, TX, & AEA Global Advisors LLC, New York, NY, & Robeco Group, N.V., Rotterdam CONTINUED	4	New York	July 10, 1997

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

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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
Emprise Financial Corporation, Wichita, KS	Mid Continent Bancshares, Inc., El Dorado, KS, & Mid Continent Federal Savings & Loan Association, El Dorado, KS operating a savings association (b)(4)	4	Kansas City	September 2, 1997
Estrin Associates, L.L.C. and Estrin Family Limited Partnership, Bethesda, MD	Estrin Associates, L.L.C. & Estrin Family Limited Partnership T1, Bethesda, MD	CIBC	Richmond	July 15, 1997
F.N.B. Corporation, Hermitage, PA	Indian Rocks State Bank, Largo, FL	3	Cleveland	September 2, 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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
First Commercial Corporation, Little Rock, AR	First Charter Bancshares, Inc., North Little Rock, AR, & Charter State Bank, Beebe, Arkansas, Beebe, AR	3	St. Louis	September 19, 1997
First Fairland Bancshares, Inc., Fairland, OK	Fairland Holding Company, Inc., Neosho, MO	3	Kansas City	August 1, 1997
First Financial Bankshares, Inc., Abilene, TX	Southlake Bancshares, Inc., Southlake, TX & Texas National Bank, Southlake, TX	3	Dallas	September 19, 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
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 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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
First State Bancorp of Monticello, Inc., Employee Stock Ownership Plan(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	3	Chicago	September 12, 1997
First State Bancorp of Monticello, Inc., Employee Stock Ownership Plan(2), Monticello, IL CONTINUED	& First State Bank of Atwood, Atwood, IL	3	Chicago	September 12, 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 Union Corporation(1), Charlotte, NC CONTINUED	Signet Banking Corp., & Signet Bank, Richmond, VA; Signet Commercial Credit Corp., Richmond, VA making loans that are typically secured by inventory, accounts receivable or like security & are generally structured on a revolving basis (b)(1); CONTINUED	3 and 4	Richmond	September 19, 1997
First Union Corporation(2), Charlotte, NC CONTINUED	and other nonbanking activities (b)(11)(iv); (b)(5) (b)(7), (b)(8), (b)(6)	3 and 4	Richmond	September 19, 1997
FirstBank Holding Company of Colorado, Lakewood, CO	FirstBank of Parker, Parker, CO	3	Kansas City	September 19, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Firstbank of Illinois Co., Springfield, IL	Geneva Capital Corporation, Springfield, IL serving as a broker in IL, IN & St. Louis, MO for mortgage loans to companies engaged in operating income- producing commercial real estate & in extending credit & servicing loans (b)(1)	4	Chicago	August 26, 1997
Florida Bancshares, Inc., Dade City, FL	First National Bank of Pasco, Dade City, FL	3	Atlanta	April 21, 1997
FSB Bancorp, MHC & FSB Bancorp, both of Farmington, ME CORRECTION	Franklin Savings Bank, Farmington, MN	CIBC	Boston	August 28, 1997
FSB Bancorp, MHC, and FSB Bancorp, both of Farmington, ME	Franklin Savings Bank, Farmington, ME	3	Boston	August 28, 1997
Gage, W. Allen, Houston, TX	First Bancshares of Texas, Inc., Houston, TX & First Bank of Texas, Tomball, TX	CIBC	Dallas	August 28, 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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Grell, Steven; Bovee Investment Trust, Bovee, Michael R., Trustee; Tamisiea, Bruce; Nystrom, Bruce; Grave, Gary; Cotton, John M.; & Hultgren, David M.; all of Spencer, IA, acting in concert	Albert City Bankshares, Inc., Albert City, IA & Albert City Savings Bank, Albert City, IA & The Citizens State Bank, Marathon, IA	CIBC	Chicago	August 29, 1997
Harbor, Lacy J., Denison, TX	Marble Falls National Bancshares, Inc., Marble Falls, TX, & Marble Falls National Bank, Marble Falls, TX	CIBC	Dallas	September 4, 1997
Hardin County Bancshares, Inc., Savannah, TN	Majors Insurance Agency, Inc., Adamsville, TN general insurance agency activities in a town of less than 5,000 (b)(11)	4	St. Louis	August 26, 1997
Heartland Bancshares, Inc., Franklin, IN	Heartland Community Bank, Franklin, IN	3	Chicago	September 12, 1997
Hibernia Corporation, New Orleans, LA	Unicorp Bancshares-Texas Inc., Orange, TX, and OrangeBank, Orange, TX	3	Atlanta	August 11, 1997
Huntington Bancshares, Inc.(A), Columbus, OH, Huntington Capital Corp., Columbus, OH CONTINUED	underwriting & dealing to a limited extent in all types of debt securities, including corporate debt, sovereign debt securities, mortgage revenue bonds, mortgage-backed and consumer-receivable securities J.P. Morgan & Co. CONTINUED	4	Cleveland	June 17, 1997
Huntington Bancshares, Inc.(B), Columbus, OH CONTINUED	The Chase Manhattan Corp., Bankers Trust New York Corp., Citicorp and Security Pacific Corp. (75. Fed. Res. Bull. 192 (1989) CONTINUED	4	Cleveland	June 17, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Industrial Bank of Japan, Ltd., Tokyo, Japan	Aubrey G. Lanston & Co., Inc., New York, NY, securities activities (b)(7); data processing (b)(14); financial & investment activities (b)(6); and underwriting (b)(8)	4	New York	May 12, 1997
International Bancorporation, Golden Valley, MN	Northern National Bank, Nisswa, MN	3	Minneapolis	September 18, 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
Jackson Boulevard Fund, Ltd.; Jackson Boulevard Equities, L.P. & Paul J. Duggan, all of Chicago, IL	Damen Financial Corporation, Schaumburg, IL & Damen National Bank, Schaumburg, IL	CIBC	Chicago	September 3, 1997
Jacobsen, Sam J., Middleton, WI	First Business Bancshares, Madison, WI & First Business Bank, Madison, WI	CIBC	Chicago	August 28, 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 Yahia and Magda Abdul-Rahman, Pasadena, CA	Kentucky Home Bank, Bardstown, KY	3	San Francisco	April 17, 1997
Keene Bancorp Employee Stock Ownership Plan & Trust, Keene, TX	Keene Bancorp, Inc., Keene, TX & First State Bank, Keene, TX	3	Dallas	September 2, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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) CONTINUED	4	Cleveland	August 1, 1997
KeyCorp(2), Cleveland, OH CONTINUED	& engaging in certain investment transactions & principal (b)(6), (7) & (8)	4	Cleveland	August 1, 1997
KeyCorp(A), Cleveland, OH CONTINUED	Key Capital Markets, Inc., Cleveland, OH, in underwriting & dealing in, to a limited extent, all types of debt & equity securities (other than ownership interests in open-end investment companies) J.P. Morgan & Co., Inc., et al, CONTINUED	4	Cleveland	August 11, 1997
KeyCorp(B), 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
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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
Landmark Bancorp, Inc., Margate, FL	Sunniland Bank, Fort Lauderdale, FL	3	Atlanta	September 19, 1997
Lashute, Ronald J., Opelousas, LA	American Bancorp, Inc., Opelousas, LA and American Bank & Trust Company, Opelousas, LA	CIBC	Atlanta	May 23, 1997
Leake Family Partnership, L.P., Jackson, MS	Citizens Capital Corporation, Magee, MS, and Citizens State Bank, Magee, MS	CIBC	Atlanta	July 23, 1997
Lexington B & L Financial Corp., Lexington, MO	Lafayette Bancshares, Inc., Lexington, MO, and Lafayette County Bank of Lexington/Wellington, Lexington, MO; and B & L Bank, Lexington, MO operating a savings association (b)(4)	3 and 4	Kansas City	August 4, 1997
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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Locke, E. David, McFarland, WI	Northern Bancshares, Inc., McFarland, WI & McFarland State Bank, McFarland, WI	CIBC	Chicago	August 29, 1997
Mahaska Investment Company, Oskaloosa, IA	Pella State Bank, Pella, IA	3	Chicago	September 12, 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
Metcalf, Imogene and Butler, Charles W., both of Hooker, OK	Hooker National Bancshares, Inc., Hooker, OK, & First National Bank, Hooker, OK	CIBC	Kansas City	September 10, 1997
MidCity Financial Corporation, Chicago, IL	Abrams Centre Bancshares, Inc., Dallas, TX, and Abrams Centre National Bank, Dallas, TX	3	Chicago	August 28, 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
Midwest Community Bancshares, Inc., Marion, IL	The Bank of Marion, Marion, IL	3	St. Louis	September 2, 1997
Moody Bancshares, Inc., Galveston, TX, and Moody Bank Holding Company, Reno, NV	The Bank of Galveston, N.A., Galveston, TX	3	Dallas	June 30, 1997
Moyer, George H., Jr., Madison, NE, and Moyer, Jon M., Madison, NE	Madison Bancshares, Inc., Madison, NE, and The Bank of Madison, Madison, NE	CIBC	Kansas City	June 26, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Mutual Bancorp of the Berkshires, Inc., Pittsfield, MA	Lee National Banc Corp., Lee, MA, & First National Bank of the Berkshires, Lee, MA & City Savings Bank of Pittsfield, Pittsfield, MA	3	Boston	September 19, 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
National City Corporation, Cleveland, OH, acting through its wholly-owned subsidiary, National Processing, Inc., Louisville, KY	Caribbean Data Services, Ltd., Dallas, TX in data processing activities (b)(14); See Banc One Corp. 80 Fed. Res. Bull 139 (1994)	4	Cleveland	September 9, 1997
New Amboy, Inc., Old Bridge, NJ	Amboy Bancorporation, Old Bridge, NJ & Amboy National Bank, Old Bridge, NJ	3	New York	September 26, 1997
New Broadway, Inc., San Antonio, TX	Broadway Bancshares, Inc., San Antonio, TX & Broadway Bancshares of Delaware, Inc., Wilmington, DE; Broadway National Bank, San Antonio, TX & Eisenhower National Bank, San Antonio, TX	3	Dallas	September 4, 1997
New Prague Bancshares, Inc., New Prague, MN	Community Security Bank, New Prague, MN, a de novo bank	3	Minneapolis	July 7, 1997
Nichols Bancshares, Inc., Kenedy, TX & J.M. Nichols, Inc., Dover, DE	First-Nichols National Bank of Kenedy, Kenedy, TX	3	Dallas	September 2, 1997
North Fork Bancorporation, Inc., Melville, NY	Branford Savings Bank, Branford, CT	3	New York	September 18, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Northside Banking Corporation, Tampa, FL	Northside Bank of Tampa, Tampa, FL	3	Atlanta	August 29, 1997
Northwest Suburban Bancorp., Inc. (in formation), Arlington Heights, IL	Mount Prospect National Bank (in organization), Mount Prospect, IL	3	Chicago	July 28, 1997
Norwest Corporation, Minneapolis, MN	Int'l Bancorp, Golden Valley, MN & Northern Nat'l Bank, Int'l Falls, MN; City Nat'l Bank of Cloquet, Cloquet, MN & Northern Nat'l Bank, Nisswa, MN & Norwest Investment Services, Inc., Minneapolis, MN securities & underwriting activities (b)(7) & (b)(8)	3 and 4	Minneapolis	September 12, 1997
Norwest Corporation, Minneapolis, MN	Packers Management Company, Omaha, NE, & Packers Bank, Omaha, NE	3	Minneapolis	September 2, 1997
Norwest Corporation, Minneapolis, MN	First Valley Bank Group, Los Fresons, TX & First Valley Delaware Financial Corporation, Dover, Delaware, & First Valley Bank, Harlingen, TX	3	Minneapolis	September 2, 1997
O.A.K. Financial Corporation, Byron Center, MI	Caledonia Financial Corporation, Caledonia, MI, & State Bank of Caledonia, Caledonia, MI	3	Chicago	August 15, 1997
Olympic Bancorp, Port Orchard, WA	Kitsap Bank, Port Orchard, WA	3	San Francisco	September 19, 1997
P.C.B. Bancorp, Inc., Largo, FL	Anchor Savings Bank, F.S.B., St. Petersburg, FL operating a savings association (b)(4)	4	Atlanta	August 8, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Patel, Susma; Patel, Suketu Madhusudan (Suku); Patel, Parimal Kantibhai (Perry); Amin, Bharat Muljibhai, London, England; and King, Dennis John Lloyd, Surrey, England; collectively, as the Patel Group	First Bankshares, Inc., Longwood, FL, and First National Bank of Central Florida, Longwood, FL	CIBC	Atlanta	June 26, 1997
Patel, Susma; Patel (Suku), Suketu Madhusudan; Patel (Perry), Parimal Kantibhai; Amin, Bharat Muljibhai, London, England; and King, Dennis John Lloyd, Surrey, England; collectively, as the Patel Group	First Bankshares, Inc., Longwood, FL, and First National Bank of Central Florida, Longwood, FL	CIBC	Atlanta	May 30, 1997
PBT Bancshares, Inc., McPherson, KS	Yoder Bankshares, Inc., Yoder, KS, and Farmers State Bank, Yoder, KS	3	Kansas City	June 6, 1997
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 Commercial Bancorp, Inc., Stilwell, OK	Bank of Commerce, Stilwell, OK & Peoples Bank, Westville, OK	3	Kansas City	September 26, 1997
Peoples Community Bancshares, Inc., Colquitt, GA	Farmers Bank of Malone, Malone, FL	3	Atlanta	August 11, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Peoples Community Bancshares, Inc., Colquitt, GA	Farmers Bank of Malone, Malone, FL	3	Atlanta	July 14, 1997
Peoples Financial Corp., Inc., Ford City, PA	Elderton State Bank, Elderton, PA	3	Cleveland	August 25, 1997
Peoples-Marion Bancorp, Inc., Marion, KY	The Peoples Bank, Marion, KY	3	St. Louis	June 12, 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
Platt, Michael D., Hardtner, KS; Molz, James L., Kiowa, KS; Collins, David C., & Pederson, Roland C., both of Burlington, OK	B-K Agency, Inc. Hardtner, KS, & The Farmers State Bank, Hardtner, KS	CIBC	Kansas City	September 10, 1997
Premier Financial Bancorp, Inc., Georgetown, KY	The Sabina Bank, Sabina, OH	3	Cleveland	August 21, 1997
Prestige Financial Corp., Flemington, NJ	PSC Financial Services, Inc., Flemington, NJ securities brokerage activities (b)(7)(i)	4	New York	September 16, 1997
Prillaman, Bob Maurice & Lillias B., Marietta, GA	Independent Bancshares, Inc., Powder Springs, GA	CIBC	Atlanta	August 29, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Proffitt, Richard Todd, Pigeon Forge, TN	Tennessee State Bancshares, Inc., Pigeon Forge, TN (formerly Gatlinburg, TN), and Tennessee State Bank, Gatlinburg, TN	CIBC	Atlanta	August 5, 1997
Progress Bancshares, Inc., Sullivan, MO	Progress Bank of Sullivan, Sullivan, MO, a de novo bank	3	St. Louis	August 8, 1997
Provident Financial Group, Inc., & FGBI Acquisition Corp., both of Cincinnati, OH	Florida Gulfcoast Bancorp, Inc., Sarasota, FL, and Enterprise National Bank of Sarasota, Sarasota, FL	3	Cleveland	July 24, 1997
Regions Financial Corporation, Birmingham, AL	Griffin Federal Savings Bank, Griffin, GA operating a savings association (b)(4)	4	Atlanta	September 15, 1997
Remington, Thomas J., and S. June, both of Lincoln, NE, and Remington, Ada E., McCook, NE	Clatonia Bancshares, Inc., Clatonia, NE, and Farmers Bank of Clatonia, Clatonia, NE	CIBC	Kansas City	July 18, 1997
Republic Bancshares, Inc., St. Petersburg, FL	F.F.O. Financial Group, Inc., St. Cloud, FL, and First Federal Savings and Loan Association of Ocelola County, Kissimmee, FL, operating a savings association (b)(4)(ii)	4	Atlanta	May 23, 1997
Reynolds, Marshall T., Huntington, WV	St. Mary Holding Corporation, and Saint Mary Bank & Trust Company, Franklin, Louisiana	CIBC	Atlanta	August 15, 1997
Rockdale National Bankshares, Conyers, GA CORRECTION	Rockdale National Bank, Conyers, GA	3	Atlanta	August 22, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Rockdale National Bankshares, Inc., Conyers, GA	Rockdale National Bank, Conyers, GA	3	Atlanta	August 25, 1997
Rockdale National Bankshares, Inc., Conyers, GA	Rockdale National Bank, Conyers, GA	3	Atlanta	August 22, 1997
Rossenberg, Clifford R., Sunset Beach, CA	Security First Bank, Fullerton, CA	CIBC	San Francisco	May 27, 1997
Saehan Bancorp, Los Angeles, CA	Saehan Bank, Los Angeles, CA	3	San Francisco	September 19, 1997
Santander Holding Internacional, S.A., and Santusa Holding, S.L., both of Madrid, Spain	Banco Santander Puerto Rico, San Juan, Puerto Rico. Santander Holding Invernacional, S.A., Santusa Holding, S.L., & Banco Santander Puerto Rico all currently are subsidiaries of Banco Santander, S.A., Madrid, Spain	3	New York	September 10, 1997
Security Bancshares, Inc., Scott City, KS	Intra Financial Corp., and Exchange Bank of Clyde, Clyde, KS; Farmers State Bancshares of Sabetha, Inc., Sabetha, KS; Farmers State Bank, Sabetha, KS; Peoples Bancorp of Belleville, Inc., and Peoples Bank of Belleville, Belleville, KS	3	Kansas City	June 20, 1997
Security State Corporation, Centralia, WA	Security State Bank, Centralia, WA	3	San Francisco	June 9, 1997
Sephar, David L., Kansas City, KS	First Community Bancshares, Inc., Kansas City, KS, and First Community Bank, Kansas City, KS	CIBC	Kansas City	July 25, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
Spectrum Bancorporation, Inc., Omaha, NE	First Savings & Loan Association of South Dakota, Inc., Aberdeen, SD in the operation of a savings association (b)(4)	4	Minneapolis	September 26, 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
Sterling Bancshares, Inc., Houston, TX	First Houston Bancshares, Houston, TX, and Houston National Bank, Houston, TX	3	Dallas	July 21, 1997
Suez Lyonnaise des Euax, Paris, France; Societe Generale de Belgique, Brussels, Belgium; and Generale de Banque, Brussels, Belgium	Harbor Capital Management, Inc., Boston, MA investment advisory activities (b)(6); investment transactions as principal (b)(8); & serve as general partner of & provide management & private placement services to unregistered investment funds	4	New York	August 21, 1997
Texas Financial Bancorporation, Inc., Minneapolis, MN & Delaware Financial, Inc., Wilmington, DE	CNB Bancshares of Victoria, Victoria, TX & Citizens Bancorp of Delaware, Inc., Wilimington, DE & Citizens National Bank, Victoria, TX	3	Dallas	September 26, 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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
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 Bancshares, Inc., Fargo, ND	Union State Bank of Fargo, Fargo, ND	3	Minneapolis	September 15, 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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Union Planters Corporation, Memphis, TN, and its wholly-owned bank holding company subsidiary, Capital Bancorporation, Inc., Memphis, TN	Sho-Me Financial Corporation, Mt. Vernon, MO, and its wholly-owned savings association subsidiary, 1st Savings Bank, f.s.b., Mt. Vernon, MO in operating a savings institution (b)(4)(ii)	4	St. Louis	September 4, 1997
United Bankshares, Inc., Charleston, WV	First Patriot Bankshares Corporation, Reston, VA, and Patriot National Bank, Reston, VA	3	Richmond	June 16, 1997
UST Corp. Boston, MA CORRECTION	Firestone Financial Corp., Newton, MA in installment loan and lease financing activities to commercial customer (b)(1) & (b)(3)	4	Boston	September 5, 1997
UST Corp., Boston, MA	Firestone Financial Corp., Newton, MA in installment loan & lease financing activities to commercial customers (b)(1) & (b)(3)	4	Atlanta	September 15, 1997
Valcourt, Jeffery T., Arlington, VA	United Financial Banking Companies, Inc., Vienna, VA, and The Business Bank, Vienna, VA	CIBC	Atlanta	June 5, 1997
Valley National Corporation, Lanett, AL	Valley National Bank of Lannett, Lanett, AL	3	Atlanta	September 5, 1997
Wachovia Corporation, Winston-Salem, NC	Central Fidelity Banks, Inc., & Central Fidelity National Bank, Richmond, VA; Central Fidelity Insurance Agency, Inc., Richmond, VA acting as an agent or broker in the sale of credit related insurance (b)(11)	3 and 4	Richmond	September 26, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Wachovia Corporation, Winston-Salem, NC	1st United Bancorp, Boca Raton, FL, & First United Bank, Boca Raton, FL, & United Bancorp's subsidiary, Island Investment Service, Inc., Palm Beach, FL in securities brokerage activities (b)(7)(i)	3	Richmond	September 15, 1997
Wachovia Corporation, Winston-Salem, NC	Jefferson National Bank, Charlottesville, VA and Jefferson National Bank, Charlottesville, VA	3	Richmond	August 18, 1997
Woodruff, Thomas M., Humble, TX	Grimes County Capital Corporation, Iola, TX & Community State Bank, Houston, TX	CIBC	Dallas	August 26, 1997
Young, David E., Chattanooga, TN	East Ridge Bancshares, Inc., East Ridge, TN, and Bank of East Ridge, East Ridge, TN	CIBC	Atlanta	July 22, 1997
Young, Susan Aileen, Chicago, IL	C.S.B. Co., Cozad, NE, and Cozad State Bank & Trust Company, Cozad, NE, and First National Bank of Chadron, Chadron, NE	CIBC	Kansas City	August 5, 1997
Zions Bancorporation, Salt Lake City, UT	GB Bancorporation, San Diego, CA & Grossmont Bank, San Diego, CA; Rancho Vista National Bank, Vista, CA & Pacific Commerce Bank, Chula Vista, CA	3	San Francisco	September 22, 1997
Zions Bancorporation, Salt Lake City, UT	GB Bancorporation, San Diego, CA, & Grossmont Bank, San Diego, CA	3	San Francisco	September 15, 1997

Addresses for Comments and Information Requests

Addresses for comments differ from those for information requests.

Addresses for Comments

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

Federal Reserve Bank of Boston

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

Federal Reserve Bank of New York

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

Federal Reserve Bank of Philadelphia

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

Federal Reserve Bank of Cleveland

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

Federal Reserve Bank of Richmond

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

Federal Reserve Bank of Atlanta

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

Federal Reserve Bank of Chicago

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

Federal Reserve Bank of St. Louis

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

Federal Reserve Bank of Minneapolis

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

Federal Reserve Bank of Kansas City

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

Federal Reserve Bank of Dallas

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

Federal Reserve Bank of San Francisco

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

Board of Governors of the Federal Reserve System

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

Information Requests

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

Federal Reserve Bank of Boston

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

Federal Reserve Bank of New York

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

Federal Reserve Bank of Philadelphia

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

Federal Reserve Bank of Cleveland

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

Federal Reserve Bank of Richmond

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

Federal Reserve Bank of Atlanta

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

Federal Reserve Bank of Chicago

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

Federal Reserve Bank of St. Louis

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

Federal Reserve Bank of Minneapolis

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

Federal Reserve Bank of Kansas City

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

Federal Reserve Bank of Dallas

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

Federal Reserve Bank of San Francisco

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

Board of Governors of the Federal Reserve System

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

H.2A

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

Notices Filed since the H.2A dated August 29, 1997

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

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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Exchange National Bancshares, Inc., Jefferson City, MO	Union State Bancshares, Inc., Clinton, MO & Union State Bank & Trust Company of Clinton, Clinton, MO	3	St. Louis	October 2, 1997
FBOP Corporation, Oak Park, IL	First Capital Bank of Arizona, Phoenix, AZ	3	Chicago	October 2, 1997
Iron Bancshares, Inc., Salisbury, CT	The National Iron Bank, Salisbury, CT	3	Boston	October 2, 1997
Marengo Bancshares, Inc., Marengo, IL	Prairie State Bank, Marengo, IL	3	Chicago	October 2, 1997
Myers, Judy Noe, Dallas, TX	Rusk County Bancshares, Inc., Henderson, TX & Peoples State Bank, Henderson, TX	CIBC	Dallas	September 24, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
National Bank of Canada, Montreal, Canada & NatBC Holding Corporation, Hollywood, FL	Natbank, N.A., Hollywood, FL & Natbank, N.A.	3	New York	October 3, 1997
National City Bancshares, Inc., Evansville, IN	Fourth First Bancorp, Inc., Huntingburg, IN & First Bank of Huntingburg, Huntingburg, IN	3	St. Louis	October 3, 1997
Paradigm Bancorporation, Inc., Houston, TX & Paradigm Delaware Bancorporation, Inc., Dover, DE	First National Bank of Dayton, Dayton, TX	3	Dallas	October 3, 1997
Shields, James Homer, III, London, England	Sebastian Bankshares, Inc., Barling, AR & River Valley Bank and Trust, Lavaca, AR	CIBC	St. Louis	September 24, 1997
Smith, Carmen P. Family Limited Partnership; Smith, Carmen P.; & Woodruff, Peggie J., as General Partners, all of Wichita Falls, TX	AmeriBancShares, Inc., Wichita Falls, TX & AmeriBancShares of Delaware, Inc., Wilmington, DE & American National Bank, Wichita Falls, TX	CIBC	Dallas	September 24, 1997
Union Planters Corporation, Memphis, TN	Capital Bancorp, Miami, FL & Capital Bank, Miami, FL	3	St. Louis	October 3, 1997

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Federal Reserve Bank of Boston

Richard Walker, Community Affairs Officer, 600 Atlantic Avenue, Boston, MA
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30303-2713

Federal Reserve Bank of Chicago

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

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Federal Reserve Bank of San Francisco

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Board of Governors of the Federal Reserve System

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

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Federal Reserve Bank of St. Louis

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

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