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**Federal Reserve Release**

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*H.2*

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

***No. 31  
Week Ending August 2, 1997***

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

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

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### **TESTIMONY AND STATEMENTS**

Efforts by Federal Reserve to measure and improve its performance in the spirit of the Government Performance and Results Act -- statement by Vice Chair Rivlin before the House Committee on Banking and Financial Service, July 29, 1997.  
- Published, July 29, 1997

Efforts to address the year 2000 computer system problem -- statement by Governor Kelley before the Subcommittee on Financial Services and Technology of the Senate Committee on Banking, Housing, and Urban Affairs, July 30, 1997.  
- Published, July 30, 1997

### **BANK HOLDING COMPANIES**

First Chicago NBD Corporation, Chicago, Illinois, and First Chicago Capital Markets, Inc. -- to engage de novo to a limited extent in underwriting and dealing in all types of equity securities except ownership interests in open-end investment companies.  
- Permitted, July 28, 1997

Swiss Bank Corporation, Basel, Switzerland -- to acquire Dillon, Read Holding, Inc., New York, New York, and engage de novo in nonbanking activities.  
- Permitted, July 28, 1997

### **BANKS, FOREIGN**

ABSA Bank Limited, Johannesburg, Republic of South Africa -- to establish a representative office in New York, New York.  
- Approved, July 30, 1997

### **BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS**

Gerling-Konzern Verisicherungs-Beteiligungs-Aktiengesellschaft, Cologne, Germany -- limited relief from a commitment regarding expansion of U.S. activities.  
- Granted, July 28, 1997

### **BOARD OPERATIONS**

Division of Reserve Bank Operations and Payment Systems -- appointment of Paul Bettge as an Assistant Director.  
- Announced, August 1, 1997

### **FORMS**

Report of Changes in Foreign Investments (FR 2064) -- extension, without revision.  
- Approved, July 29, 1997

July 27, 1997 to August 2, 1997

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**REGULATIONS AND POLICIES**

Capital guidelines for state member banks and bank holding companies -- request for comment on a proposal to amend capital guidelines to address the treatment of certain servicing assets (Board Docket No. R-0976).  
- Announced, August 1, 1997

H.2

July 27, 1997 to August 2, 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**

Cleveland

Fifth Third Bank of Columbus, Columbus, Ohio -- to acquire three branches of Great Lakes National Bank Ohio, Hamilton, Ohio.  
- Approved, July 31, 1997

San Francisco

First Utah Bank, Salt Lake City, Utah -- to establish a branch at 1300 South State Street.  
- Approved, August 1, 1997

Chicago

Old Kent Bank, Grand Rapids, Michigan -- to establish a branch at 4775 24th Avenue, Fort Gratiot, Michigan.  
- Approved, August 1, 1997

Chicago

Unionbank, Streator, Illinois -- to establish a branch at Route 34 and Center Street, Plano, Illinois.  
- Approved, July 31, 1997

**BANK HOLDING COMPANIES**

Minneapolis

AMFED Financial, Inc., Minneapolis, Minnesota -- to acquire and convert Norwest Bank Nevada, F.S.B., Las Vegas, Nevada, to Norwest Bank Nevada, National Association, and thereby become a bank holding company.  
- Approved, July 28, 1997

St. Louis

Area Bancshares Corporation, Owensboro, Kentucky -- to acquire Cardinal Bancshares, Inc., Lexington, Kentucky.  
- Approved, July 30, 1997

July 27, 1997 to August 2, 1997

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

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St. Louis

Area Bancshares Corporation, Owensboro, Kentucky -- to acquire Cardinal Bancshares, Inc., Lexington, Kentucky, and engage in the operation of a savings association and in riskless principal activities.  
- Permitted, July 30, 1997

Chicago

Caisse Nationale de Credit Agricole, Paris, France -- to acquire Indosuez Investment Management Service, Inc., Menlo Park, California, and engage in investment management and advisory services.  
- Permitted, August 1, 1997

General Counsel

Cobb Limited Partnership, Minneapolis, Minnesota -- determination that it is a qualified family partnership under the Bank Holding Company Act.  
- Granted, July 30, 1997

Richmond

Community First Bancorporation, Walhalla, South Carolina -- to acquire Community First Bank, Inc.  
- Approved, July 30, 1997

Secretary

Eggemeyer Advisory Corp., San Diego, California, Castle Creek, L.L.C., Castle Creek Capital Partners Fund - I, L.P., and Western Bancorp, Laguna Niguel, California -- to merge with SC Bancorp, Anaheim, California, and acquire Southern California Bank.  
- Approved, July 29, 1997

Chicago

First Midwest Bancorp, Inc., Itasca, Illinois -- to acquire SparBank, Incorporated, McHenry, Illinois, and acquire McHenry State Bank.  
- Approved, July 31, 1997

Chicago

FMB Acquisition Corporation, Itasca, Illinois -- to acquire SparBank, Incorporated, McHenry, Illinois, and McHenry State Bank.  
- Approved, July 31, 1997

July 27, 1997 to August 2, 1997

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

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Chicago

George Washington Bancorp, Inc., Oak Lawn, Illinois -- to acquire George Washington Savings Bank.  
- Approved, July 30, 1997

Minneapolis

Norwest Corporation, Minneapolis, Minnesota -- to continue to own shares of AMFED after it becomes a bank holding company.  
- Approved, July 28, 1997

Cleveland

Provident Financial Group, Inc., Cincinnati, Ohio -- to acquire Florida Gulfcoast Bancorp, Inc., Sarasota, Florida.  
- Approved, July 31, 1997

Chicago

Suburban Illinois Bancorp, Inc., Elmhurst, Illinois -- request for waiver of application to acquire Southwest Financial Corporation, Chicago, and Southwest Financial Bank and Trust Company of Orland Park, Orland Park, Illinois.  
- Granted, August 1, 1997

Dallas

TNB Bancorporation of Delaware, Inc., Wilmington, Delaware -- to acquire Texas National Bank, Brenham, Texas.  
- Approved, August 1, 1997

Dallas

TNB Bancorporation, Inc., Brenham, Texas -- to acquire TNB Bancorporation of Delaware, Inc., Wilmington, Delaware, and Texas National Bank, Brenham, Texas.  
- Approved, August 1, 1997

**BANK MERGERS**

Chicago

Omni Bank, Macomb, Illinois -- to merge with Farmers State Bank of Ferris, Ferris, Illinois, and establish a branch at Main Street.  
- Approved, July 31, 1997

July 27, 1997 to August 2, 1997

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

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Cleveland

Provident Bank of Florida, Apollo Beach, Florida -- to merge with Enterprise National Bank of Sarasota, Sarasota, Florida.  
- Approved, July 31, 1997

Chicago

Tiskilwa State Bank, Tiskilwa, Illinois -- to merge with Tampico National Bank, Tampico; and First National Bank of Manlius; and establish branches at 601 South Main Street and 1839 North Main Street, Princeton, Illinois.  
- Approved, July 31, 1997

Chicago

Unionbank, Streator, Illinois -- to merge with Unionbank/Sandwich, Illinois, Sandwich; and establish a branch at Route 34 and Center Street, Plano, Illinois.  
- Approved, July 31, 1997

**BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS**

San Francisco

.AGAmerica, FSB, Sacramento, California -- deregistration under Regulation G.  
- Approved, August 1, 1997

Director, BS&R

Participants Trust Company, New York, New York -- request for relief from commitment to make principal and interest payments optional upon instruction of a participant.  
- Granted, July 30, 1997

**BANKS, STATE MEMBER**

St. Louis

Citizens First Bank, El Dorado, Arkansas -- payment of a dividend.  
- Approved, July 29, 1997

St. Louis

Clinton State Bank, Clinton, Arkansas -- payment of a dividend.  
- Approved, July 29, 1997

July 27, 1997 to August 2, 1997

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

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**Director, BS&R**

Greenwood Bank & Trust, Greenwood, South Carolina -- registration as transfer agent.  
- Withdrawn, July 28, 1997

**CHANGE IN BANK CONTROL**

**Minneapolis**

Financial Services of St. Croix Falls, Inc., St. Croix Falls, Wisconsin -- change in bank control.  
- Permitted, July 29, 1997

**Kansas City**

Mount Hope Bancshares, Inc., Mount Hope, Kansas -- change in bank control.  
- Permitted, July 29, 1997

**COMPETITIVE FACTORS REPORTS**

**Kansas City**

Bank 21, Carrollton, Missouri -- report on competitive factors of the proposed acquisition of the assets and assumption of the liabilities of the Sedalia, Missouri, branch of Mercantile Bank of Central Missouri, Washington, Missouri.  
- Submitted, July 28, 1997

**Richmond**

Calhoun County Bank, Inc., Grantsville, West Virginia -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the Glenville, West Virginia, branch of Huntington National Bank-West Virginia, Charleston, West Virginia.  
- Submitted, July 28, 1997

**Kansas City**

Central National Bank & Trust Company of Enid, Enid, Oklahoma -- report on competitive factors of the proposed merger with First State Bank, Woodward, Oklahoma.  
- Submitted, July 29, 1997



July 27, 1997 to August 2, 1997

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

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Philadelphia

Chambersburg Trust Company, Chambersburg, Pennsylvania -- report on competitive factors of the proposed merger with First National Bank and Trust Company, Waynesboro, Pennsylvania.  
- Submitted, August 1, 1997

Chambersburg Trust Company, Chambersburg, Pennsylvania -- report on competitive factors of the proposed merger with Financial Trust Company, Carlisle, Pennsylvania.  
- Submitted, August 1, 1997

Richmond

Chevy Chase Bank, F.S.B., McLean, Virginia -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the Severna Park, Maryland, branch of Baltimore County Savings Bank, F.S.B., Baltimore, Maryland.  
- Submitted, August 1, 1997

Chicago

Emerson State Bank, Emerson, Iowa -- report on competitive factors of the proposed merger with Houghton State Bank, Red Oak, Iowa.  
- Submitted, August 1, 1997

Kansas City

Farmers National Bank of Stafford, Stafford, Kansas -- report on competitive factors of the proposed merger with United Bank, Inman, Kansas.  
- Submitted, July 28, 1997

Kansas City

First Federal Bank of Colorado, Lakewood, Colorado -- report on competitive factors of the proposed merger with Delta Federal Savings, FSB, Delta, Colorado.  
- Submitted, July 30, 1997

Boston

Granite Bank, Keene, New Hampshire -- report on competitive factors of the proposed merger with Primary Bank, Peterborough, New Hampshire.  
- Submitted, August 1, 1997

July 27, 1997 to August 2, 1997

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

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Dallas

Seminole National Bank, Seminole, Texas -- report on competitive factors of the proposed acquisition of the assets and assumption of the liabilities of the main office at 810 Main Broadway, Denver City, Texas, of First National Bank of Denver City.  
- Submitted, July 28, 1997

Kansas City

Stockmens National Bank of Rushville, Rushville, Nebraska -- report on competitive factors of the proposed merger with Stockmens Bank, N.A., South Dakota.  
- Submitted, July 29, 1997

Boston

Vermont National Bank, Brattleboro, Vermont -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Vermont-based branches of Vermont Federal Bank FSB, Williston, Vermont.  
- Submitted, July 28, 1997

**EXTENSIONS OF TIME**

Richmond

Bank of White Sulphur Springs, White Sulphur Springs, West Virginia -- extension to October 28, 1997, to merge with Bank of Marlinton, Marlinton, West Virginia.  
- Granted, July 28, 1997

San Francisco

BankAmerica Corporation, San Francisco, California -- extension to December 21, 1997, to establish a banking subsidiary in Poland.  
- Granted, July 31, 1997

Dallas

Bonham Financial Services, Inc., Dover, Delaware -- extension to October 1, 1997, to acquire Bonham State Bank, Bonham, Texas.  
- Granted, August 1, 1997

Dallas

Bonham State Bancshares, Inc., Bonham, Texas -- extension to October 1, 1997, to acquire Bonham Financial Services, Inc., Dover, Delaware, and Bonham State Bank, Bonham, Texas.  
- Approved, August 1, 1997

July 27, 1997 to August 2, 1997

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

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Cleveland

FJSB Bancshares, Inc., Fort Jennings, Ohio -- extension to acquire The Fort Jennings State Bank, Fort Jennings, Ohio.  
- Granted, July 31, 1997

**MEMBERSHIP**

Cleveland

Provident Bank of Florida, Apollo Beach, Florida -- to become a member of the Federal Reserve System.  
- Approved, July 31, 1997

**RESERVE BANK OPERATIONS**

Chairman

Bank for International Settlements -- reappointment of William J. McDonough, President, Federal Reserve Bank of New York, as the appointed U.S. director on the Board of Directors of the Bank for International Settlements.  
- Approved, August 1, 1997

Director, RBOPS

Federal Reserve Bank of Richmond -- to purchase check image equipment and software.  
- Approved, July 30, 1997

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

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**BANK BRANCHES, DOMESTIC**

## Kansas City

First State Bank, Fort Collins, Colorado -- to establish a branch at 1112 Oakridge Drive, Suite 108, Fort Collins, Colorado.  
- Approved, July 22, 1997

**BANK HOLDING COMPANIES**

## Chicago

Heartland Bancshares, Inc., Franklin, Indiana -- to acquire Heartland Community Bank.  
- Returned, July 25, 1997

**COMPETITIVE FACTORS REPORTS**

## New York

Continental Bank, Garden City, New York -- report on competitive factors of the proposed merger with Reliance Federal Savings Bank.  
- Submitted, July 24, 1997

## New York

West Essex Savings Bank, FSB, Caldwell, New York -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of three branches of Summit Bank, Hackensack, New York.  
- Submitted, July 24, 1997

**EXTENSIONS OF TIME**

## San Francisco

BankAmerica Corporation, San Francisco, California -- extension to divest certain property.  
- Granted, July 25, 1997

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO  
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

FSB Bancorp, MHC and FSB  
Bancorp, both of Farmington,  
Maine - 3(a)(1) application  
to become bank holding  
companies through the  
acquisition of Franklin  
Savings Bank, Farmington,  
Maine\*

Newspaper

08/24/97

Federal Register

08/28/97

SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution

Examination Date

Rating\*\*

NONE

SECTION VI - APPLICATIONS BULLETIN

Effective April 21, 1997, information regarding the comment periods associated with applications and notices submitted to the Federal Reserve Bank of Boston for processing under section 3 and 4(c)(8) of the Bank Holding Company Act of 1956, as amended, will be available 24 hours a day by calling the following toll-free number 1-800-896-9480.

\*Subject to CRA.

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

**FEDERAL RESERVE BANK OF NEW YORK**

**Comment Period  
Ending Date**

**SECTION I**

**Applications Subject to Newspaper  
Notice Only**

None.

**SECTION II**

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

None.

**SECTION III**

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

Suez Lyonnaise des Eaux, Paris, France, Societe Generale de Belgique, Brussels, Belgium, and Generale de Banque, Brussels, Belgium, to acquire 51 percent of the voting stock of Harbor Capital Management, Inc., Boston, Massachusetts, and thereby engage de novo in the following activities: investment advisory activities; investment transactions as principal; and serving as general partner of, and providing management and private placement services to unregistered investment funds.

N/A

**SECTION IV**

**Applications Not Involving  
Public Comment**

None.

**SECTION V**

**Availability of CRA Public Evaluations**

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

**Week Ending August 2, 1997**

<b><u>NAME OF BANK</u></b>	<b><u>RATING</u></b>	<b><u>EXAMINATION DATE</u></b>
BPD International Bank 152 West 57th Street New York, New York 10019	Outstanding	March 10, 1997

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



**FEDERAL RESERVE BANK OF PHILADELPHIA**

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

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

Newspaper comment period expires: 08/10/97

**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**

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

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending August 1, 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.

<b><u>Bank/Location</u></b>	<b><u>Examination Date</u></b>	<b><u>CRA Rating</u></b>
Johnstown Bank & Trust Co 532-34 Main Street Johnstown, PA 15901	2/24/97	Satisfactory

**District  
Federal Reserve Bank of Cleveland**

**Applications and notifications filed during the week ending 8/2/97**

**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>
3A3	Received notice from Peoples Financial Corp., Inc., Ford City, PA, on July 30, 1997, to retain 17.2 % of Elderton State Bank, Elderton, PA.	*Unknown
3A3	Received notice from F.N.B. Corporation, Hermitage, PA, on August 1, 1997, to acquire Indian Rocks State Bank, Largo, FL.	*August 25, 1997

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>
	NONE	

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>
43324	The Exchange Bank 235 Main Street Luckey, OH 43443	5/27/97	7/30/97	Satisfactory

Footnotes

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

Application

Comment Period Ending Date

None.

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

Application

Comment Period Ending Date

None.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

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

Application

None.

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending August 1, 1997

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

<u>RSSD</u> <u>Number</u>	<u>Name of Bank</u>	<u>Examination</u> <u>Date</u>	<u>Rating</u>
708623	FCNB Bank 7200 FCNB Court Frederick, Maryland 21703	5-5-97	Satisfactory
693224	Union Bank and Trust Company 211 Main Street Bowling Green, Virginia 22427-9417	5-12-97	Satisfactory
517423	Consolidated Bank & Trust Co 320 North 1st Street Richmond, Virginia 23219-1722	5-19-97	Satisfactory

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending August 1, 1997

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Colonial Bank Montgomery, Alabama To establish a branch located at 2941 Poinciana Boulevard, Kissimmee, Florida.	08-29-97*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
United Community Banks, Inc. Blairsville, Georgia To merge with First Clayton Bancshares, Inc., Clayton, Georgia, and thereby directly acquire First Clayton Bank & Trust Company, Clayton, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	08-17-97* Newspaper

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
CB&T, Inc. McMinnville, Tennessee After-the-fact notice to retain CB&T Insurance, Inc., Smithville, Tennessee, and thereby continue engaging 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.	Not yet available*

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

Application

None.

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\*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending August 1, 1997

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

**Bank**

**CRA Rating**

**Examination Date**

None.



**Federal Reserve Bank of Atlanta**  
**Applications Bulletin for Week Ending August 1, 1997**

**Recently Approved Applications**

**Approval Date**

**The Peoples Bank & Trust Company  
Selma, Alabama**

**07-28-97**

**To establish a branch located at 125 Hazel Avenue, Centreville, Alabama.**

**Edison Bancshares, Inc.  
Fort Myers, Florida**

**08-01-97**

**1-BHC formation, Edison National Bank, Fort Myers, Florida (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>
Branch	F & M Bank-Northeast Pulaski, Wisconsin 1926 & 1934 Dickinson Road DePere, Wisconsin	NP - 7-28-97
Branch	First American Bank Carpentersville, Illinois Northeast corner of intersection of Roosevelt Road (Route 38) and Bakerhill Road Glen Ellyn, Illinois	NP - 8-7-97
Branch	Fifth Third Bank of Central Indiana Indianapolis, Indiana 3060 Valley Farms Road Indianapolis, Indiana	NP - 8-15-97
Branch	First Farmers Bank & Trust Company Converse, Indiana 36 West Fifth Street Peru, Indiana	NP - 8-18-97
Branch	Mercantile Bank of Western Iowa Des Moines, Iowa Clay County Fair, 1404 4th Avenue West Spencer, Iowa	NP - 8-4-97
Branch & Merger	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 - **

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

NP - Newspaper

FR - Federal Register

\* - Subject to Provisions of Community Reinvestment Act

\*\* - Not available at this time

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(1)	Community National Bancorporation.* Waterloo, Iowa Community National Bank (in organization) Waterloo, Iowa	FR - 7-29-97 NP - 7-18-97
3(a)(3)	Bank of Elmwood Employee Stock Ownership Plan and Trust* Racine, Wisconsin Elmwood Financial Corporation Racine, Wisconsin Bank of Elmwood Racine, Wisconsin	FR - 8-4-97 NP - 7-24-97
CoC-HC	Damen Financial Corporation Schaumburg, Illinois By Jackson Boulevard Fund, Ltd.,	FR - 8-1-97 NP - 8-5-97
3(a)(3)	First Midwest Bancorp, Inc.* Itasca, Illinois SparBank, Incorporated McHenry, Illinois McHenry State Bank McHenry, Illinois	FR - 7-21-97 NP - 7-28-97
3(a)(1)	Northwest Suburban Bancorp, Inc.* Arlington Heights, Illinois Mount Prospect National Bank Mount Prospect, Illinois (in organization)	FR - 7-28-97 NP - 7-28-97
3(a)(1)	Progressive Bancorp, Inc.* Pekin, Illinois Pekin Savings, S.B. Pekin, Illinois	FR - 8-15-97 NP - 8-14-97

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(1)	First State Bancshares, Inc.* Ida Grove, Iowa First State Bank Ida Grove, Iowa	FR - 8-15-97 NP - 8-22-97
3(a)(1)	Hometown Independent Bancorp, Inc.* Morton, Illinois Morton Community Bank Morton, Illinois	FR - 8-15-97 NP - **
4(c)(8)	Associated Banc-Corp Green Bay, Wisconsin First Financial Corporation Stevens Point, Wisconsin First Financial Bank, FSB Stevens Point, Wisconsin Appraisals Services, Inc. Milwaukee, Wisconsin First Financial Card Services Bank, N.A. Stevens Point, Wisconsin	FR - 8-15-97 NP - 7-16-97
3(a)(3)	O.A.K. Financial Corporation* Byron Center, Michigan Caledonia Financial Corporation Caledonia, Michigan State Bank of Caledonia Caledonia, Michigan	FR - 8-15-97 NP - 8-11-97
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

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	First National Bancshares, Inc. East Lansing, Michigan To engage de novo in making & servicing loans through its subsidiary Finance Company of North America, LLC East Lansing, Michigan	FR - 8-7-97
4(c)(8)	ABN AMRO Bank, N.V. Amsterdam, The Netherlands Visa Interactive, Inc. through Integrion Financial Network, LLC, Atlanta, Georgia	FR - 8-11-97
4(c)(8)	ABN AMRO Holding, N.V. Amsterdam, The Netherlands Visa Interactive, Inc. through Integrion Financial Network, LLC, Atlanta, Georgia	FR - 8-11-97
4(c)(8)	ABN AMRO North America, Inc. Chicago, Illinois Visa Interactive, Inc. through Integrion Financial Network, LLC, Atlanta, Georgia	FR - 8-11-97
4(c)(8)	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands Visa Interactive, Inc. through Integrion Financial Network, LLC, Atlanta, Georgia	FR - 8-11-97
4(c)(8)	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands Visa Interactive, Inc. through Integrion Financial Network, LLC, Atlanta, Georgia	FR - 8-11-97

Federal Reserve Bank of Chicago

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

Type                    Application

NONE

Federal Reserve Bank of Chicago

Section V - Availability of CRA Public Evaluations

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending August 1, 1997. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
Bank of Lakeview 506 Lincoln Lakeview, Michigan 48850-9779 (517) 352-7271 RSSD #172348	4/7/97	O



**FEDERAL RESERVE BANK OF ST. LOUIS**

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

**Application**

**End of Comment Period**

None.

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

**Application**

**End of Comment Period**

\* Section 3(a)(1) notification by Southern Missouri Bancshares, Inc., Marshfield, Missouri, to acquire Southern Missouri Bank, Marshfield, Missouri, a proposed de novo bank.

Newspaper: 8-29-97

**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
123440	Eagle Bank & Trust	Little Rock, AR	04/14/97	Satisfactory
634245	Union Bank of Illinois	Swansea, IL	03/31/97	Satisfactory

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section I - Applications Subject to

Newspaper Notice Only

Application

Le Sueur State Bank, Le Sueur, Minnesota to purchase certain assets and assume certain liabilities of the Cloquet, Minnesota branch of TCF National Bank Minnesota, Minneapolis, Minnesota, and, incident thereto, to establish a branch. \*

\* Subject to CRA

Comment Period

Ending Date

Not yet available

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section II - Applications Subject to Both

Newspaper and Federal Register Notice

Application

Citizens Bancshares of Woodville, Inc., Woodville, Wisconsin for prior approval to merge with Investors Bancorporation, Inc., Hudson, Wisconsin. \*

Norwest Corporation, Minneapolis, Minnesota, for prior approval to acquire 100% of the voting shares of Packers Management Company, Inc., Omaha, Nebraska. \*

Norwest Corporation, Minneapolis, Minnesota, for prior approval to acquire 100% of the voting shares of First Valley Bank Group, Inc., Los Fresnos, Texas. \*

\* Subject to CRA

Comment Period

Ending Date

August 25, 1997  
(Federal Register)

September 2, 1997  
(Federal Register)

September 2, 1997  
(Federal Register)

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section III - Applications Subject

to Federal Register Notice Only

Application

NONE.

Comment Period

Ending Date

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section IV - Applications Not Subject to

Federal Register Notice or Newspaper Notice

Application

NONE.

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section V - Availability of  
CRA Public Evaluations  
week ending August 1, 1997

ASSIGNMENT OF RATING

Identification of Ratings

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

**OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.**

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

**SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.**

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

**NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.**

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

**SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.**

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

BANK(S) EXAMINED

DATE OF EXAMINATION

CRA RATING

NONE.

Federal Reserve Bank of Kansas City

Week Ending August 1, 1997

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

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

COMMENT PERIOD ENDING DATE

Kirk F. and Patricia A. McConachie, Andover,  
Kansas, to retain control of Andover Financial  
Corporation, Andover, Kansas, and its subsidiary, The  
Andover State Bank, Andover, Kansas.

Not Available

**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

## **SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS**

### **Identification of Ratings**

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

#### **Outstanding record of meeting community credit needs**

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

#### **Satisfactory record of meeting community credit needs**

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

#### **Needs to improve record of meeting community credit needs**

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

#### **Substantial noncompliance in meeting community credit needs**

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

<u>Bank/Location</u>	<u>RSSD#</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
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None.

\*Application is subject to CRA.

# District 11

## Federal Reserve Bank of Dallas

Applications and Notifications Filed During the Week of July 28, 1997

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

<i>Type</i>	<i>Application</i>	<i>Comment period ending date</i>
*Branch Application	Texas Bank, Weatherford, TX, to establish a branch at 2221 East Lamar Boulevard, Suite 100, Arlington, TX 76006	**97/08/23

\* 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)	Planters & Merchants Bancshares, Inc., Hearne, TX, and Planters & Merchants Bancshares of Delaware, Inc., Wilmington, DE, to acquire Homestead Bank, S.S.B., College Station, TX	**97/08/16
Change in Control Notice	Gordon M. Hatch, Portales, NM, only notificant, to acquire an interest in Portales National Bancshares, Inc., Portales, NM (Previously reported during the week of July 14, 1997)	**97/08/14
Change in Control Notice	William A. Gage, Houston, TX, only notificant, to acquire an interest in First Bancshares of Texas, Inc., Houston, TX	N/A

\* Subject to CRA.

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

N/A - Not available at this time.

*Federal Reserve Bank of Dallas*

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

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

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\* Subject to CRA.

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

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

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*Federal Reserve Bank of Dallas*

**Section V - Publicly available CRA evaluations**

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

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

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

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

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

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

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

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

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 8/01/97

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Security Bank of Nevada, Las Vegas, Nevada, to establish a branch office at 3320 N. Buffalo, Las Vegas, Nevada. *	<u>Newspaper:</u> 8/12/97

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

Robert Wayne St. Yves, Prineville, Oregon, to increase his ownership up to 10.99 percent of Prineville Bancorporation, Prineville, Oregon. *	<u>Newspaper:</u> 8/15/97 <u>Fed. Reg.:</u> 8/05/97
Richard A. and Ramona Lagomarsino, the Ramona Lagomarsino Family Limited Partnership, Robert J. and Norma M. Lagomarsino, and Catherine S. and Jack W. Wood, Ventura, California, to retain their ownership of 19.06 percent of Americorp, Ventura, California. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 8/20/97
John I. Bloomberg, Park City, Utah, to acquire 3.2 percent of Draper BanCorp, Draper, Utah. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 8/12/97
1867 Western Financial Corporation, Stockton, California, to acquire less than 25 percent of Capital Corp of the West, Merced, California. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 9/02/97

Section III - Applications Subject to Federal Register Only

None

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

None

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\* Subject to CRA.

# FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 8/01/97

## 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>
Oregon Pacific Banking Co.	1355 Highway 101 Florence, OR 97439-0141 (541) 997-7121	3/31/97	Satisfactory
The Sun City Bank	9915 W. Bell Road Sun City, AZ 85351-1292 (602) 876-2911	3/31/97	Satisfactory

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

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

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

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

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

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

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## H.2A

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

Notices Filed as of August 1, 1997

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

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

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Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
1867 Western Financial Corporation, Stockton, CA	Capital Corp of the West, Merced, CA & County Bank, Merced, CA	3	San Francisco	September 2, 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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Arrendale, Thomas A., III, Gainesville, GA, Bussey, Cynthia A., Atlanta, GA, and Arrendale, Nelle, Clarkesville, GA, as partners in the Arrendale Undiversified Family Limited Partnership, Baldwin, GA	Habersham Bancorp, Cornelia, GA, and Habersham Bank, Clarkesville, GA	CIBC	Atlanta	June 5, 1997
Associated Banc-Corp(1), Green Bay, WI CONTINUED	First Financial Corporation, Stevens Point, WI, and First Financial Bank, FSB, Stevens Point, WI owning and operating a savings and loan association (b)(4); Appraisal Services, Inc., Milwaukee, WI performing appraisals of real estate & CONTINUED	4	Chicago	August 15, 1997
Associated Banc-Corp(2), Green Bay, WI CONTINUED	tangible personal property (b)(2); & First Financial Card Services Bank, N.A., Stevens Point, WI operating a credit card bank (b)(1) and (2)	4	Chicago	August 15, 1997
Associated Banc-Corp, Green Bay, WI	First Financial Corporation, Stevens Point, WI, and First Financial Bank, FSB, Stevens Point, WI owning & operating a savings and loan association (b)(4)	4	Chicago	August 5, 1997
Banco Bilbao Vizcaya, S.A., Bilbao, Spain	BBV LatInvest Securities Inc., New York, NY, securities activities (b)(1), (b)(4), (b)(15), and (b)(16)	4	New York	March 4, 1997
Bank of Elmwood Employee Stock Ownership Plan and Trust, Racine, WI	Elmwood Financial Corporation, Racine, WI, and Bank of Elmwood, Racine, WI	3	Chicago	August 4, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Bank of Idaho Holding Company, Idaho Falls, ID	Bank of Eastern Idaho, Idaho Falls, ID	3	San Francisco	June 9, 1997
Bank of New York Company, Inc., New York, NY	State Street Boston Corporation, Boston, MA; State Street Bank and Trust Company, Boston, MA trust, securities and data processing activities (b)(3), (b)(4), and (b)(7)	3 and 4	New York	March 14, 1997
Banterra Corp, Eldorado, IL	1st Bancorp Vienna, Inc., Vienna, IL, First State Bank of Vienna, Vienna, IL	3	St. Louis	July 18, 1997
Barnett Banks, Inc., Jacksonville, FL	First of America Bank-Florida, FSB, Tampa, FL owning, controlling & operating a savings association (b)(4)	4	Atlanta	August 15, 1997
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	providing securities brokerage services on either a stand-alone or full-service basis (b)(7); acting as agent for issuers & holders in the private placement of various types of securities with financially sophisticated counterparties in a CONTINUED	4	Richmond	August 20, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
BB&T Corporation(C), Winston-Salem, NC CONTINUED	non-public offering (b)(7); buying & selling on the order of investors as a riskless principal (b)(7); making, acquiring or servicing loans or other extensions of credit, including purchasing & selling such loans & extensions of credit in the CONTINUED	4	Richmond	August 20, 1997
BB&T Corporation(D), Winston-Salem, NC CONTINUED	secondary market, & engaging in mortgage banking activities (b)(1); acting as an investment or financial advisor to the extent of serving as the advisory company for a mortgage or real estate investment trust; serving as an investment CONTINUED	4	Richmond	August 20, 1997
BB&T Corporation(E), Winston-Salem, NC CONTINUED	adviser to an investment company registered under the 1940 Act, including sponsoring, organizaing & managing a closed-end investment company; providing portfolio investment advice; furnishing general economic information & advice, general CONTINUED	4	Richmond	August 20, 1997
BB&T Corporation(F), Winston-Salem, NC CONTINUED	economic statistical forecasting services & industry studies; &/or providing financial advice to state & local governments, such as w/respect to the issuance of their securities (b)(6); providing advice & acting as arranger in connection CONTINUED	4	Richmond	August 20, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
BB&T Corporation(G), Winston-Salem, NC CONTINUED	w/merger, acquisition, divestiture & financial transactions, including public & private financings, loan syndications, interest rate & currency swaps, interest rate caps & similar transactions &/or furnishing evaluation & fairness opinions in CONTINUED	4	Richmond	August 20, 1997
BB&T Corporation(H), Winston-Salem, NC CONTINUED	connection w/merger, acquisition, & similar transactions (b)(6) & (b)(7); acting as agent or broker w/respect to interests in loan sundications, interest rate & currency swaps, interest rate caps, floors & collars, & options on such CONTINUED	4	Richmond	August 20, 1997
BB&T Corporation(I), Winston-Salem, NC CONTINUED	instruments (b)(7); leasing personal or real property or acting as agent, broker or adviser in leasing such property (b)(3); providing management consulting advice to non-affiliated depository institution (b)(9); engaging in futures, forward & CONTINUED	4	Richmond	August 20, 1997
BB&T Corporation(J), Winston-Salem, NC CONTINUED	option contracts on bank- eligible securities for hedging purposes (b)(8); engaging in securities credit activities (Reg. T), including acting as a conduit or imermediary in securities borrowing & lending (b)(7); & serving as the general partner CONTINUED	4	Richmond	August 20, 1997



Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
BB&T Corporation(K), Winston-Salem, NC CONTINUED	of & holding equity interests in certain limited partnerships that would be exempt from registration under the 1940 Act.	4	Richmond	August 20, 1997
BB&T Corporation, Winston-Salem, NC	Virginia First Financial Corporation, Petersburg, VA, and Virginia Savings Bank, F.S.B., Petersburg, VA mortgage banking & operating a savings & loan association (b)(1) and (4)	4	Richmond	August 18, 1997
BCB Bancorp, Inc., Chippewa Falls, WI	Heartland Data Center, Inc., Cameron, WI providing data processing services to local, nonaffiliated financial institutions (b)(14)	4	Minneapolis	August 11, 1997
Big Lake Financial Corporation, Okeechobee, FL	CNB Financial Corporation, Clewiston, FL, and Clewiston National Bank, Clewiston, FL	3	Atlanta	August 18, 1997
Biggs, Daniel Biggs; Grimes, Merlin; ED&J, Inc., c/o David Marmie; Carr, Ronald and Call, Dennis; and Southard, R. Joe, all of Great Bend, KS	First Wakeeney Agency, Inc., Wakeeney, KS, and Interstate Bank, Great Bend, KS	CIBC	Kansas City	July 3, 1997
Bloomberg, John Isaac, Park City, UT	Draper BanCorp, Draper, UT and Draper Bank & Trust, Draper, UT	CIBC	San Francisco	August 12, 1997
Bryan Family Management Trust, Bryan, TX, and Bryan- Heritage Limited Partnership, Bryan, TX	Bryan-Heritage Limited Partnership, Bryan, TX, and The First National Bank of Bryan, Bryan, TX	3	Dallas	July 21, 1997
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, Cabot, AR	3	St. Louis	July 11, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Cabot Bankshares, Inc., Cabot, AR	The Capital Bank, Little Rock, AR	3	St. Louis	August 11, 1997
Cabot Bankshares, Inc., Cabot, AR CORRECTION	The Capital Bank, Little Rock, AR	3	St. Louis	July 11, 1997
Caisse Nationale de Credit Agricole Paris, France	Credit Agricole Indosuez, Paris, France, and Indosuez Investment Management Services, Inc., Menlo Park, CA investment management and advisory services (b)(6)	4	Chicago	July 25, 1997
Cates, Joe Lecil and Cates, Roger Kevin, both of Leedy, OK	Western Oklahoma Bancshares, Inc., Elk City, OK, and Bank of Western Oklahoma, Elk City, OK	CIBC	Kansas City	August 11, 1997
Central Illinois Bancorp, Sidney, IL	First Ozaukee Capital Corporation, Cedarburg, WI, and First Ozaukee Savings Bank, Cedarburg, WI	3	Chicago	June 26, 1997
Century Bancorp, MHC, Bridgeton, NJ; and Century Bancorp, Inc., Bridgeton, NJ	Century Savings Bank, Bridgeton, NJ	3	Philadelphia	May 1, 1997
Century South Banks, Inc., Dahlonega, GA	Bank Corporation of Georgia, Macon, GA, and First South Banks, N.A., Macon, GA, and AmeriBank, N.A., Savannah, GA	3	Atlanta	July 18, 1997
Chaparral Bancshares, Inc., Richardson, TX, and Chaparral Delaware Bancshares, Inc., Dover, DE	Van Alstyne Financial Corporation, Van Alstyne, TX, and First National Bank of Van Alstyne, Van Alstyne, TX	3	Dallas	August 8, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Citizens Bancshares Company, Chillicothe, MO	John Birchfield and Debbie Keele, the purchase and servicing of accounts receivable (b)(1)	4	Kansas City	July 30, 1997
Citizens Bancshares of Woodville, Inc., Woodville, WI	Investors bancorporation, Inc., Hudson, WI & Bank St. Croix, Roberts, WI	3	Minneapolis	August 25, 1997
Citizens National Corporation, Paintsville, KY	Josephine Bancshares, Inc., Prestonburg, KY, and The Bank Josephine, Prestonburg, KY	3	Cleveland	July 28, 1997
Comerzbank AG, Frankfurt am Main, Germany	CAM Acquisition, LLC, Wilmington, DE Montgomery Asset Mangement, L.P., Montgomery Services, LLC, all of San Francisco, CA, securities activities (b)(7)(i) and (iii); financial & investment advisory services (b)(6); administrative services	4	New York	May 14, 1997
Commerce Bancshares, Inc., Kansas City, MO, and CBI-Kansas Inc., Kansas City, MO	CNB Bancorp, Inc., Independence, KS, and Citizens National Bank, Independence, KS	3	Kansas City	August 8, 1997
Commercial Bancshares, Inc., Texarkana, AR	Citizens State Bank, Hempstead, TX	3	St. Louis	July 29, 1997
Community Bancshares, Inc., Butler, MO	Citizens Bank, Appleton City, MO	3	Kansas City	July 31, 1997
Community Bancshares, Inc., Denver, CO	Upper Rio Grande Bank Corporation, Del Norte, CO, and Rio Grande County Bank, Del Norte, CO	3	Kansas City	July 28, 1997
Community National Bancorporation, Waterloo, IA	Community National Bank (in organization), Waterloo, IA	3	Chicago	July 29, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Cooperative Centrale Raiffeisen-Boerenleenbank, B.A.(1), Rabobank Nederland, Utrecht, The Netherlands CONTINUED	Smith Graham & Co. Asset Managers L.P., Houston, TX, & SGR Global Advisers, Houston, TX, & Robeco Institutional Asset Management US, Inc., Houston, TX, & AEA Global Advisors LLC, New York, NY, & Robeco Group, N.V., Rotterdam CONTINUED	4	New York	July 10, 1997
Cooperative Centrale Raiffeisen-Boerenleenbank, B.A.(2), Rabobank Nederland, Utrecht, The Netherlands CONTINUED	Smith Graham & Co. Asset Managers L.P., and SGR Global Advisors, and Robeco Institutional Asset Management US, Inc., and AEA Global Advisors, LLC, and Smith Graham & Co. Asset Managers L.P., and SGR Global Advisers, CONTINUED	4	New York	July 10, 1997
Cooperative Centrale Raiffeisen-Boerenleenbank, B.A.(3), Rabobank Nederland, Utrecht, the Netherlands CONTINUED	Robeco Institutional Asset Management US, Inc., and AEA Global Advisors LLC, in investment (b)(6), as a general partner to and providing administrative services to investment partnerships, including placing interests in such partnerships, CONTINUED	4	New York	July 10, 1997
Cooperative Centrale Raiffeisen-Boerenleenbank, B.A.(4), Rabobank Nederland, Utrecht, the Netherlands CONTINUED	in acting as a commodity pool operator, and in providing administrative services to open-end investment companies	4	New York	July 10, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Corley, John William, (1) Monticello, IL CONTINUED	First State Bancorp of Monticello, Inc., Monticello, IL State Bank of Hammond, Hammond, IL; First State Bank of Monticello, Monticello, IL; First State Bank of Bloomington, Bloomington, IL; First State Bank of Heyworth, Heyworth, IL; CONTINUED	CIBC	Chicago	May 16, 1997
Corley, John William, (2) Monticelli, IL CONTINUED	First State Bank of Atwood, Atwood, IL	CIBC	Chicago	May 16, 1997
Cox, Walter L., Sr., Naples, TX	Morris County Bankshares, Incorporated, Naples, TX; Morris County National Bank, Naples, TX	CIBC	Dallas	April 30, 1997
Crestar Financial Corporation, Richmond, VA	American 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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Dean Financial Services, Inc., St. Paul, MN	The First National Corporation of Aitkin, Inc., & The First National Bank of Aitkin, Aitkin, MN; Mid-Continent Financial Services, Inc., Bloomington, MN, & State Bank of Edgerton, Edgerton, MN; & The First State Bank of Eden Prairie, Eden Prairie, MN	3	Minneapolis	August 15, 1997
Deposit Guaranty Corp., Jackson, MS	CSF Acquisition Corp., Jackson, MS; CitiSave Financial Corporation, Baton Rouge, LA; Citizens Savings Association, F.A., Baton Rouge, LA operating a savings association (b)(4)	4	Atlanta	July 3, 1997
Deutsche Bank, AG (Main) Federal Republic of Germany	Ganis Credit Corporation, Newport Beach, CA, lending (b)(1)	4	New York	May 12, 1997
ECSB Holding Company, Inc., Fort Walton Beach, FL	American National Financial Corporation, Panama City, FL and First National Bank Northwest Florida, Panama City, FL	3	Atlanta	June 27, 1997
Edison Bancshares, Fort Myers, FL	Edison National Bank (in organization), Fort Myers, FL	3	Atlanta	August 1, 1997
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

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
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
F.N.B. Corporation, Hermitage, PA	Indian Rocks State Bank, Largo, FL	3	Cleveland	September 2, 1997
Fifth Third Bancorp, Cincinnati, OH	Suburban Bancorporation, Inc., Cincinnati, OH, Suburban Federal Savings Bank, Cincinnati, OH	4	Cleveland	May 27, 1997
First Fairland Banshares, Inc., Fairland, OK	Fairland Holding Company, Inc., Neosho, MO	3	Kansas City	August 1, 1997
First Financial Caribbean Corporation, San Juan, Puerto Rico	Doral Bank, San Juan, Puerto Rico, and Doral Mortgage Corporation, Hato Rey, Puerto Rico making, acquiring, or servicing mortgage loans (b)(1)	3 and 4	New York	August 18, 1997
First Midwest Bancorp, Inc., Itasca, IL	SparBank, Incorporated, McHenry, IL, and McHenry State Bank, McHenry, IL	3	Chicago	July 21, 1997
First National Bancshares of Gallatin, Inc., Gallatin, MO	Interim First National Bank of Gallatin, Gallatin, MO, First National Bank of Gallatin, Gallatin, MO	3	Kansas City	June 27, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
First State Bancshares, Inc., Farmington, MO	Perry County Financial Corporation, Perryville, MO, and Perry County Savings Bank, FSB, Perryville, MO operating a savings association (b)(4)	4	St. Louis	August 1, 1997
First State Bancshares, Inc., Ida Grove, IA	First State Bank, Ida Grove, IA	3	Chicago	August 15, 1997
Florida Bancshares, Inc., Dade City, FL	First National Bank of Pasco, Dade City, FL	3	Atlanta	April 21, 1997
FSB Bancorp, MHC, and FSB Bancorp, both of Farmington, ME	Franklin Savings Bank, Farmington, ME	3	Boston	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



Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Greenblatt, Leon A., III, and Chiplease, Inc., both of Chicago, IL	Home Financial Bancorp, Spencer, IN, and Owen Community Bank, S.B., Spencer, IN	CIBC	Chicago	July 9, 1997
Greer, Elmo, East Bernstadt, KY	Cumberland Valley Financial Company, London, KY	CIBC	Cleveland	May 23, 1997
Harris Financial MHC, Harrisburg, PA	Harris Financial Inc., Harrisburg, PA; Harris Savings Bank, Harrisburg, PA	3	Philadelphia	March 27, 1997
Hatch, Gordon M., Portales, NM	Portales National Bancshares, Inc., Portales, NM, and Portales National Bank, Portales, NM	CIBC	Dallas	August 8, 1997
Hibernia Corporation, New Orleans, LA	Unicorp Bancshares-Texas Inc., Orange, TX, and OrangeBank, Orange, TX	3	Atlanta	August 11, 1997
Hometown Independent Bancorp, Inc., Morton, IL	Morton Community Bank, Morton, IL	3	Chicago	August 15, 1997
Horizon Bancorp, Inc., Beckley, WV	Beckley Bancorp, Inc., Beckley, WV, and Beckley Federal Savings Bank, Beckley, WV operating a savings and loan association (b)(4)	4	Richmond	August 14, 1997
Huntington Bancshares Incorporated(1), Columbus, OH CONTINUED	First Michigan Bancorporation, and Superior Financial Corp., Holland, MI; FMB-Sault Bank, Saulte Ste. Marie, MI; FMB-First Michigan Bank, Zeeland, MI; FMB-First Michigan Bank, Grand Rapids, MI; FMB-Lumberman's Bank, Muskegon, MI; CONTINUED	3 and 4	Cleveland	July 18, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Huntington Bancshares Incorporated(2), Columbus, OH CONTINUED	FMB-Northwestern Bank, Boyne City, MI; FMB-State Savings Bank, Lowell, MI; FMB-Commercial Bank, Greenville, MI; FMB-Security Bank, Manistee, MI; FMB-Community Bank, Dowagiac, MI; FMB-Oceana Bank, Hart, MI; CONTINUED	3 and 4	Cleveland	July 18, 1997
Huntington Bancshares Incorporated(3), Columbus, OH CONTINUED	FMB-Reed City Bank, Reed City, MI; FMB-Maynard Allen Bank, Portland, MI; FMB-Old State Bank, Fremont, MI; FMB-Arcadia Bank, Kalamazoo, MI; and FMB-Trust, Holland, MI trust company activities (b)(5); FMB-Brokerage Services, Inc., Holland, MI CONTINUED	3 and 4	Cleveland	July 18, 1997
Huntington Bancshares Incorporated(4), Columbus, OH CONTINUED	customer investments (b)(7); and First Michigan Life Insurance Co., Holland, MI insurance agency underwriting (b)(11);	3 and 4	Cleveland	July 18, 1997
Huntington Bancshares, Inc.(A), Columbus, OH, Huntington Capital Corp., Columbus, OH CONTINUED	underwriting & dealing to a limited extent in all types of debt securities, including corporate debt, sovereign debt securities, mortgage revenue bonds, mortgage-backed and consumer-receivable securities J.P. Morgan & Co. CONTINUED	4	Cleveland	June 17, 1997
Huntington Bancshares, Inc.(B), Columbus, OH CONTINUED	The Chase Manhattan Corp., Bankers Trust New York Corp., Citicorp and Security Pacific Corp. (75. Fed. Res. Bull. 192 (1989) CONTINUED	4	Cleveland	June 17, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Industrial Bank of Japan, Ltd., Tokyo, Japan	Aubrey G. Lanston & Co., Inc., New York, NY, securities activities (b)(7); data processing (b)(14); financial & investment activities (b)(6); and underwriting (b)(8)	4	New York	May 12, 1997
Intra Financial Corporation, Clyde, KS	Peoples Bancorp of Belleville, Inc., Belleville, KS, and Peoples Bank of Belleville, Belleville, KS	3	Kansas City	June 20, 1997
Jackson Boulevard Fund, Ltd., Chicago, IL	Damen Financial Corporation, Schaumburg, IL, Damen National Bank, Schaumburg, IL	CIBC	Chicago	August 1, 1997
Jasper Banking Company Second Amended and Restated Employee Stock Ownership Stock Bonus Plan (ESOP), Jasper, GA	JBC Bancshares, Inc., Jasper, GA	CIBC	Atlanta	August 12, 1997
Kazi, Zubair and Khatija, Studio City, CA; and Abdul-Rahman, Yahia and Magda, Pasadena, CA	Greater Pacific Bancshares, Whittier, CA; Bank of Whittier, N.A., Whittier, CA	CIBC	San Francisco	May 5, 1997
Kazi, Zubair and Khatija, Studio City, CA; and Yahia and Magda Abdul-Rahman, Pasadena, CA	Kentucky Home Bank, Bardstown, KY	3	San Francisco	April 17, 1997
KeyCorp(1), Cleveland, OH CONTINUED	Key Capital Markets, Inc., Cleveland, OH underwriting & dealing in all types of debt and equity securities (other than ownership interests in open-end investment companies) J.P. Moran & Co., Inc., The Chase Manhattan Corp., CONTINUED	4	Cleveland	August 1, 1997

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, in underwriting & dealing in, to a limited extent, all types of debt & equity securities (other than ownership interests in open-end investment companies) J.P. Morgan & Co., Inc., et al, CONTINUED	4	Cleveland	August 11, 1997
KeyCorp(2), Cleveland, OH CONTINUED	Bankers Trust New York Corp., Citicorp and Security Pacific Corp., 75 Fed. Res. Bull. 192 (1989); providing certain financial & investment advisory services, providing certain agency transactional services for customer investments CONTINUED	4	Cleveland	August 1, 1997
KeyCorp(2), Cleveland, OH CONTINUED	75 Fed. Res. Bull. 192 (1989); financial & investment advisory activities (b)(6); agency transactional services for customer investments (b)(7); and investment transactions as principal (b)(8)	4	Cleveland	August 11, 1997
KeyCorp(3), Cleveland, OH	& engaging in certain investment transactions & principal (b)(6), (7) & (8)	4	Cleveland	August 1, 1997
Keystone Financial, Inc., Harrisburg, PA	MMC & P, Inc., Pittsburgh, PA employee benefits consulting services (b)(9)	4	Philadelphia	July 29, 1997
Lagomarsino, Richard A, and Robert J., both of Ventura, CA, & Wood, Catherine S., Carpinteria, CA; acting in concert	Americorp, Ventura, CA, and American Commercial Bank, Ventura, CA	CIBC	San Francisco	August 6, 1997

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
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
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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Marshall & Ilsey Corporation, Milwaukee, WI	Security Capital Corporation, Milwaukee, WI, Security Bank, S.S.B., Milwaukee, WI	3	Chicago	May 5, 1997
Maypearl Bancshares, Inc., Maypearl, TX, and Maypearl Holdings, Inc., Wilmington, DE	First State Bank, Maypearl, TX	3	Dallas	August 7, 1997
McGlasson, Harold Edwin, McGlasson, Karen Jane Veilon, and Voorhies & Labbe Profit Sharing Plan, all of Lafayette, LA	Tri-Parish Bancshares, Ltd., Eunice, LA, and Tri-Parish Bank, Eunice, LA	CIBC	Atlanta	August 1, 1997
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
Murfreesboro Bancorp, Inc., Murfreesboro, TN	Bank of Murfreesboro, Murfreesboro, TN	3	Atlanta	July 18, 1997

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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
NationsBank Corporation(4), Charlotte, NC CONTINUED	financial advisor (b)(6); in providing securities brokerage services (including securities clearing & securities execution services on an exchange), alone & in combination with investment advisory services, & incidental activities CONTINUED	4	Richmond	August 6, 1997
NationsBank Corporation(5), Charlotte, NC CONTINUED	(including related securities credit activities & custodial services) (b)(7); in buying & selling in the secondary market all types of securities on the order of customers as a riskless principal to CONTINUED	4	Richmond	August 6, 1997
NationsBank Corporation(6), Charlotte, NC CONTINUED	the extent of engaging in a transaction in which the company, after receiving an order to buy (or sell) a security from a customer, purchases (or sells) the security for its own account to offset a contemporaneous sale to (or purchase CONTINUED	4	Richmond	August 6, 1997
NationsBank Corporation(7), Charlotte, NC CONTINUED	from) the customer (b)(7); in acting as agent for the private placement of securities (b)(7)	4	Richmond	August 6, 1997
New Prague Bancshares, Inc., New Prague, MN	Community Security Bank, New Prague, MN, a de novo bank	3	Minneapolis	July 7, 1997
Nichols Bancshares, Inc., Kenedy, TX & J.M. Nichols, Inc., Dover, DE	First-Nichols National Bank of Kenedy, Kenedy, TX	3	Dallas	September 2, 1997
Northside Banking Corporation, Tampa, FL	Northside Bank of Tampa, Tampa, FL	3	Atlanta	August 29, 1997



Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Northwest Suburban Bancorp., Inc. (in formation), Arlington Heights, IL	Mount Prospect National Bank (in organization), Mount Prospect, IL	3	Chicago	July 28, 1997
Northwest Wisconsin Bancorp, Inc., & its wholly-owned subsidiary, BCB Bancorp, Inc., both of Chippewa Falls, WI CORRECTION	Heartland Data Center, Inc., Cameron, WI providing data processing services to local, non-affiliate financial institutions (b)(14)	4	Minneapolis	August 11, 1997
NSB Holding Corp., Staten Island, NY	Check Depot, Staten Island, NY in check cashing. See Midland Bank T1, PLC, 76 Fed. Res. Bull. 869 (1990)	4	New York	August 6, 1997
O.A.K. Financial Corporation, Byron Center, MI	Caledonia Financial Corporation, Caledonia, MI, & State Bank of Caledonia, Caledonia, MI	3	Chicago	August 15, 1997
Otto Bremer Foundation, St. Paul, MN	Bremer Financial Corporation, St. Paul, MN, The Halo Bancorporation, Inc., Devils Lake, ND, & First National Bank of Devils Lake, Devils Lake, ND	3	Minneapolis	August 15, 1997
P.C.B. Bancorp, Inc., Largo, FL	Anchor Savings Bank, F.S.B., St. Petersburg, FL operating a savings association (b)(4)	4	Atlanta	August 8, 1997
Patel, Susma; Patel, Suketu Madhusudan (Suku); Patel, Parimal Kantibhai (Perry); Amin, Bharat Muljibhai, London, England; and King, Dennis John Lloyd, Surrey, England; collectively, as the Patel Group	First Bankshares, Inc., Longwood, FL, and First National Bank of Central Florida, Longwood, FL	CIBC	Atlanta	June 26, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Patel, Susma;Patel (Suku), Suketu Madhusudan; Patel (Perry), Parimal Kantibhai; Amin, Bharat Muljibhai, London, England; and King, Dennis John Lloyd, Surrey, England; collectively, as the Patel Group	First Bankshares, Inc., Longwood, FL, and First National Bank of Central Florida, Longwood, FL	CIBC	Atlanta	May 30, 1997
Pathfinder Bancorp, MHC, Oswego, NY	Pathfinder Bancorp, Oswego, NY, and Stock Holding Company, Oswego, NY and Oswego City Savings Bank, Oswego, NY	3	New York	August 7, 1997
PBT Bancshares, Inc., McPherson, KS	Yoder Bankshares, Inc., Yoder, KS, and Farmers State Bank, Yoder, KS	3	Kansas City	June 6, 1997
People's Community Capital Corporation, Aiken, SC	People's Community Bank of South Carolina, Aiken, SC	3	Richmond	August 14, 1997
Peoples Bancorp, Inc., Marietta, OH	Gateway Bancorp, Inc., Catlettsburg, KY, and Catlettsburg Federal Savings Bank, Catlettsburg, KY operating a savings association (b)(4)(ii)	4	Cleveland	August 1, 1997
Peoples Bank Employee Stock Ownership Trust, Marion, KY	Peoples-Marion Bancorp, Inc., Marion, KY	3	St. Louis	June 12, 1997
Peoples Community Bancshares, Inc., Colquitt, GA	Farmers Bank of Malone, Malone, FL	3	Atlanta	July 14, 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	August 11, 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
PHS Bancorp, M.H.C., Beaver Falls, PA	Peoples Home Savings Bank, Beaver Falls, PA	3	Cleveland	May 1, 1997
Pioneer Bancshares, Inc., Chattanooga, TN	Pioneer Bank, F.S.B., Chattanooga, TN operating a savings association (b)(4)	4	Atlanta	July 25, 1997
Plainview Holding Company, Pilger, NE	American National Creighton Co., Creighton, NE, and American National Bank of Creighton, Creighton, NE	3	Kansas City	June 23, 1997
Planters & Merchants Bancshares, Inc., Hearne, TX, & Planters & Merchants Bancshares of Delaware, Inc., Wilmington, DE	Homestead Bank, S.S.B., College Station, TX	3	Dallas	August 14, 1997
Premier Financial Bancorp, Inc., Georgetown, KY	The Sabina Bank, Sabina, OH	3	Cleveland	August 21, 1997
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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Progress Bancshares, Inc., Sullivan, MO	Progress Bank of Sullivan, Sullivan, MO, a de novo bank	3	St. Louis	August 8, 1997
Progressive Bancorp, Inc., Pekin, IL	Pekin Savings Bank, S.B., Pekin, IL	3	Chicago	August 15, 1997
Provident Financial Group, Inc., & FGBI Acquisition Corp., both of Cincinnati, OH	Florida Gulfcoast Bancorp, Inc., Sarasota, FL, and Enterprise National Bank of Sarasota, Sarasota, FL	3	Cleveland	July 24, 1997
Remington, Thomas J., and S. June, both of Lincoln, NE, and Remington, Ada E., McCook, Nebraska	Clatonia Bancshares, Inc., Clatonia, NE, and Farmers Bank of Clatonia, Clatonia, NE	CIBC	Kansas City	July 18, 1997
Republic Bancshares, Inc., St. Petersburg, FL	F.F.O. Financial Group, Inc., St. Cloud, FL, and First Federal Savings and Loan Association of Ocelola County, Kissimmee, FL, operating a savings association (b)(4)(ii)	4	Atlanta	May 23, 1997
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, 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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Royal Bank of Canada, Montreal, Canada and Stichting Prioriteit ABN AMRO Holding; Stichting Administratiekantoor ABN AMRO Holding; ABN AMRO Holding, N.V.; ABN AMRO Bank, N.V., Amsterdam, The Netherlands; and ABN AMRO North America, Inc., Chicago, IL	Integrion Financial Network, LLC, Atlanta, GA, & acquire certain assets & liabilities of VISA Interactive, Inc., in data processing & data transmission services (b)(14)	4	New York	August 11, 1997
Royal Bank of Canada, Toronto, Canada	RBC Dominion Securities Corporation, New York, NY securities and FCM (b)(7) & (b)(8)	4	New York	July 30, 1997
Santa Barbara Bancorp, Santa Barbara, CA	Citizens State Bank of Santa Paula, Santa Paula, CA	3	San Francisco	July 25, 1997
Security Bancshares, Inc., Scott City, KS	Intra Financial Corp., and Exchange Bank of Clyde, Clyde, KS; Farmers State Bancshares of Sabetha, Inc., Sabetha, KS; Farmers State Bank, Sabetha, KS; Peoples Bancorp of Belleville, Inc., and Peoples Bank of Belleville, Belleville, KS	3	Kansas City	June 20, 1997
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
Southwestern Bancshares, Inc., Oklahoma City, OK	Southwestern Bank & Trust Company, Oklahoma City, OK	3	Kansas City	August 11, 1997
Spanjer, Leland, Cozad, NE, in his capacity as Personal Representative of the Estate of Clifford G. Young	C.S.B. Co., Cozad, NE, Cozad State Bank & Trust Company, Cozad, NE, and First National Bank of Chadron, Chadron, NE	CIBC	Kansas City	August 11, 1997
Spehar, David L. & Nancy A., Kansas City, KS	First Community Bancshares, Inc., Kansas City, KS, and First Community Bank, Kansas City, KS	CIBC	Kansas City	August 5, 1997
St. Yves, Robert W., Prineville, OR	Prineville Bancorporation, Prineville, OR and Community First Bank, Prineville OR (formerly the Prineville Bank)	CIBC	San Francisco	August 5, 1997
Sterling Bancshares, Inc., Houston, TX	First Houston Bancshares, Houston, TX, and Houston National Bank, Houston, TX	3	Dallas	July 21, 1997
Stockmens Financial Corporation, Rushville, NE	BankWest (a de novo bank), Castle Rock, CO	3	Kansas City	July 25, 1997
Suez Lyonnaise des Eaux, 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
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
The Commercial Bancorp, Inc., Ormond Beach, FL	Commercial Bank of Volusia County, Ormond Beach, FL	3	Atlanta	August 15, 1997
TNB Bancorporation, Inc., Brenham, TX, and TNB Bancorporation of Delaware, Inc., Wilmington, DE	Texas National Bank, Brenham, TX	3	Dallas	July 29, 1997
Triangle Bancorp, Inc., Raleigh, NC	Bank of Mecklenburg, Charlotte, NC	3	Richmond	August 1, 1997
Union Planters Corporation(1), Memphis, TN CONTINUED	Magna Bancorp, Inc., Hattiesburg, MS, & Magnolia Federal Bank for Savings, Hattiesburg, MS indirectly acquiring a federal savings bank (b)(4); & Magna Mortgage Co., Hattiesburg, MS originating & servicing mortgage loans (b)(1) CONTINUED	4	St. Louis	August 15, 1997
Union Planters Corporation(2), Memphis, TN CONTINUED	& in providing real estate appraisal & inspection services (b)(2)	4	St. Louis	August 15, 1997
United Bankshares, Inc., Charleston, WV	First Patriot Bankshares Corporation, Reston, VA, and Patriot National Bank, Reston, VA	3	Richmond	June 16, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
United Community Banks Inc., Blairsville, GA	First Clayton Bancshares, Inc., Clayton, GA, and First Clayton Bank and Trust Company, Clayton, GA	3	Atlanta	August 8, 1997
Valcourt, Jeffery T., Arlington, VA	United Financial Banking Companies, Inc., Vienna, VA, and The Business Bank, Vienna, VA	CIBC	Atlanta	June 5, 1997
Wachovia Corporation, Winston-Salem, NC	Jefferson National Bank, Charlottesville, VA and Jefferson National Bank, Charlottesville, VA	3	Richmond	August 18, 1997
West U. Limited, Bradley F. Bracewell, Jr., General Partner, Houston, TX	First University Corporation, Houston, TX, and West University Bank, N.A., Houston, TX	CIBC	Dallas	August 8, 1997
Western Bank, Albuquerque, New Mexico ESOP & Trust, Albuquerque, NM	Western Bancshares of Albuquerque, Inc., Albuquerque, NM, and Western Bank, Albuquerque, NM	3	Kansas City	August 21, 1997
Young, David E., Chattanooga, TN	East Ridge Bancshares, Inc., East Ridge, TN, and Bank of East Ridge, East Ridge, TN	CIBC	Atlanta	July 22, 1997
Young, Susan Aileen, Chicago, IL	C.S.B. Co., Cozad, NE, and Cozad State bank & Trust Company, Cozad, NE, and First National Bank of Chadron, Chadron, NE	CIBC	Kansas City	August 5, 1997



## Addresses for Comments and Information Requests

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### *Addresses for Comments*

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

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

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

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

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

Michael E. Collins, Senior Vice President, 100 North 6th Street, Philadelphia,  
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#### **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***

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

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### **Board of Governors of the Federal Reserve System**

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

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## H.2A

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

#### Notices Filed since the H.2A dated August 1, 1997

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

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

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Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
Bloomer Bancshares, Inc., Bloomer, WI	Peoples State Bank, Bloomer, WI	3	Minneapolis	September 5, 1997

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Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Community Holding Company, Inez, KY	The First National Bank of Louisa, Louisa, KY, into a federal-charted stock savings bank, Inez Deposit Bank, F.S.B., Inez, KY savings & loan activities (b)(4)	4	Cleveland	August 26, 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
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
FSB Bancorp, MHC & FSB Bancorp, both of Farmington, ME CORRECTION	Franklin Savings Bank, Farmington, MN	CIBC	Boston	August 28, 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
Keene Bancorp Employee Stock Ownership Plan & Trust, Keene, TX	Keene Bancorp, Inc., Keene, TX & First State Bank, Keene, TX	3	Dallas	September 2, 1997
McConachie, Kirk F., and Patricia A., Andover, KS	Andover Financial Corporation, Andover, KS & The Andover State Bank, Andover, KS	CIBC	Kansas City	August 22, 1997

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Community Holding Company, Inez, KY	The First National Bank of Louisa, Louisa, KY, into a federal-charted stock savings bank, Inez Deposit Bank, F.S.B., Inez, KY savings & loan activities (b)(4)	4	Cleveland	August 26, 1997
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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
Keene Bancorp Employee Stock Ownership Plan & Trust, Keene, TX	Keene Bancorp, Inc., Keene, TX & First State Bank, Keene, TX	3	Dallas	September 2, 1997
McConachie, Kirk F., and Patricia A., Andover, KS	Andover Financial Corporation, Andover, KS & The Andover State Bank, Andover, KS	CIBC	Kansas City	August 22, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
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	August 2, 1997
Norwest Corporation, Minneapolis, MN	Packers Management Company, Omaha, NE, & Packers Bank, Omaha, NE	3	Minneapolis	September 2, 1997
Rockdale National Bankshares, Conyers, GA CORRECTION	Rockdale National Bank, Conyers, GA	3	Atlanta	August 22, 1997
Valley National Corporation, Lanett, AL	Valley National Bank of Lanett, Lanett, AL	3	Atlanta	September 5, 1997
Woodruff, Thomas M., Humble, TX	Grimes County Capital Corporation, Iola, TX & Community State Bank, Houston, TX	CIBC	Dallas	August 26, 1997

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