ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1997, No. 20
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending May 17, 1997

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Banc One Corporation, Inc., Columbus, Ohio -- to
merge with First USA, Inc., Dallas, Texas, and
acquire First USA Federal Savings Bank, Wilmington,
Delaware; and engage in extensions of credit and
data processing activities through acquisition of
the direct and indirect nonbank subsidiaries of
First USA, Inc.

NationsBank Corporation, Charlotte, North Carolina,
and NB Holdings Corporation -- to retain, in a
fiduciary capacity, more than 5 percent of First
National Security Company, De Queen, Arkansas;
Calvin B. Taylor Bankshares, Inc., Berlin,
Maryland; First Perry Bancorp, Inc., Pinckneyville,
Illinois; and The First National Bank in
Falfurrias, Falfurrias, Texas.
Approved, May 12, 1997.

BANKS, FOREIGN

Agricultural Bank of China, Beijing, People's
Republic of China -- to establish a representative
office in New York, New York.

Banco Santander, S.A., Madrid, Spain -- to acquire
Banco de Venezuela International, Miami, Florida.

ENFORCEMENT

Banco Ganadero, S.A., Bogota, Colombia (Miami
agency)) -- order of prohibition against Francisco
Moncaleano, a former vice president and
institution-affiliated party of the Miami agency.

Hang Seng Bank, U.S.A., Division of Marine Midland
Bank, New York, New York -- cease and desist order
against Kwai Por Au, a former assistant loan
officer and institution-affiliated party of the
Hang Seng Bank, U.S.A., Division of Marine Midland
Bank.
H.2
MAY 12, 1997 TO MAY 16, 1997
PAGE 2

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

FORMS

Bank Holding Company Forms: Bank Holding Company
Intercompany Transactions and Balances (FR Y-8) and
Report of Intercompany Transactions for Foreign
Banking and their U.S. Subsidiaries (FR Y-8f) --
extension without revision.

REGULATIONS AND POLICIES

Regulation C -- amendment to the Board's Home
Mortgage Disclosure regulation making an interim
rule that raises the exemption level for small
institutions (Docket R-0951).

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

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; FRBO - Federal Reserve
Bank Operations; IF - International Finance; OSDM - Office of Staff Director
for Management

BANK BRANCHES, DOMESTIC

Atlanta
Aliant Bank, Alexander City, Alabama -- to establish
a branch at 1100 Corporate Parkway, Hoover,
Alabama.

Philadelphia
East Penn Bank, Emmaus, Pennsylvania -- to establish
a branch at the intersection of Route 100 and West
End Trail, Borough of Macungie, Pennsylvania.

Minneapolis
First Interstate Bank of Commerce, Billings,
Montana -- to establish branches in Kalispell and
Whitefish, Montana.
**BANK BRANCHES, DOMESTIC**

<table>
<thead>
<tr>
<th>City</th>
<th>Bank Name and Location</th>
<th>Description</th>
<th>Approval Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cleveland</td>
<td>Marblehead Bank, Marblehead, Ohio</td>
<td>to establish a branch at 259 South Bridge Road, Danbury Township, Ohio.</td>
<td>Approved, May 16, 1997.</td>
</tr>
<tr>
<td>Cleveland</td>
<td>Minster State Bank, Minster, Ohio</td>
<td>to establish a branch at Wagner's IGA, East Fourth Street.</td>
<td>Approved, May 16, 1997.</td>
</tr>
</tbody>
</table>

**BANK HOLDING COMPANIES**

<table>
<thead>
<tr>
<th>City</th>
<th>Company Name and Location</th>
<th>Description</th>
<th>Approval Date</th>
</tr>
</thead>
</table>
## ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS UNDER DELEGATED AUTHORITY

### BANK HOLDING COMPANIES

<table>
<thead>
<tr>
<th>City</th>
<th>Company Name</th>
<th>Location Information</th>
<th>Action Description</th>
<th>Approval Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Atlanta</td>
<td>Community Trust Financial Services Corporation, Hiram, Georgia</td>
<td>-- to enter into a joint venture to establish Cash Transactions L.L.C., and engage de novo in data processing activities.</td>
<td>Permitted, May 16, 1997.</td>
<td></td>
</tr>
</tbody>
</table>
BANK HOLDING COMPANIES


Secretary  Eggemeyer Advisory Corp., San Diego, California; Castle Creek Capital, L.L.C., and Castle Creek Partners Fund -I, L.P., and Monarch Bancorp, Laguna, Nigel -- to merge Monarch Bancorp with California Commercial Bankshares, Newport Beach, and acquire National Bank of Southern California; and for Monarch to acquire Venture Partners, Inc. and engage in trust activities. Approved, May 16, 1997.


H.2
MAY 12, 1997 TO MAY 16, 1997
PAGE 6

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

BANK HOLDING COMPANIES

Atlanta
Hancock Holding Company, Gulfport, Mississippi --
waiver of application to merge with Commerce
Corporation, St. Francisville, Louisiana, and
acquire Bank of Commerce & Trust Co.
Granted, May 12, 1997.

Minneapolis
Norwest Corporation, Minneapolis, Minnesota -- to
engage in residential mortgage lending activities
through the formation of a joint venture, Trinity
Mortgage Affiliates, Atlanta, Georgia.

Minneapolis
Norwest Corporation, Minneapolis, Minnesota -- to
engage in residential mortgage lending activities
through the formation of a joint venture, Ohio
Executive Mortgage Company, Mansfield, Ohio.

Minneapolis
Norwest Corporation, Minneapolis, Minnesota -- to
engage in residential mortgage lending through
formation of a joint venture, IMS Mortgage Company,
Cedar Rapids, Iowa.

St. Louis
One Financial Corporation, Little Rock, Arkansas -- to
acquire One National Bank.

Atlanta
Regions Financial Corporation, Birmingham, Alabama --
to merge with New Iberia Bancorp, Inc., New Iberia,
Louisiana, and acquire New Iberia Bank.

San Francisco
SDB Bancorp, Inc., Encinitas, California -- to merge
with El Dorado Bancorp, Irvine, California.

Atlanta
Seacoast Banking Corporation of Florida, Stuart,
Florida -- to merge with Port St. Lucie National
Bank Holding Corp., Port St. Lucie, Florida, and
acquire Port Lucie National Bank.
H.2
MAY 12, 1997 TO MAY 16, 1997
PAGE 7

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

### BANK HOLDING COMPANIES

<table>
<thead>
<tr>
<th>Location</th>
<th>Action Description</th>
<th>Approval Date</th>
</tr>
</thead>
</table>

### BANK MERGERS

<table>
<thead>
<tr>
<th>Location</th>
<th>Action Description</th>
<th>Approval Date</th>
</tr>
</thead>
</table>
BANK MERGERS

Chicago

BANKS, STATE MEMBER

Director, BS&R

CAPITAL STOCK

Dallas

CHANGE IN BANK CONTROL

Chicago

COMPETITIVE FACTORS REPORTS

San Francisco

San Francisco
COMPETITIVE FACTORS REPORTS

Atlanta

Citizens Bank of Tifton, Tifton, Georgia, proposed purchase of certain assets and assumption of certain liabilities of the Douglas, branch of NationsBank, N.A. (South), Atlanta, Georgia -- report on competitive factors.

Dallas

D'Hanis State Bank, D'Hanis, Texas, proposed merger with D'Hanis Financial Corporation -- report on competitive factors.

Atlanta


St. Louis

EFS Federal Savings Bank, Oakland, Tennessee, proposed formation -- report on competitive factors.

San Francisco

First National Bank of North County, Carlsbad, California, proposed merger with New First National Bank of North County -- report on competitive factors.
Submitted, May 12, 1997.

Cleveland

First USA Federal Savings Bank, Wilmington, Delaware, proposed merger with Bank One, Columbus, N.A., Columbus, Ohio -- report on competitive factors.

Atlanta

Hancock Bank of Louisiana, Baton Rouge, Louisiana, proposed merger with Bank of Commerce and Trust Company, St. Francisville, Louisiana -- report on competitive factors.
COMPETITIVE FACTORS REPORTS


MAY 12, 1997 TO MAY 16, 1997
PAGE 11

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

COMPETITIVE FACTORS REPORTS

San Francisco  Tri-State Bank, Montpelier, Idaho, proposed acquisition of the assets and assumption of the liabilities of ten Idaho-based branches of Wells Fargo Bank, N.A., San Francisco, California, and to establish two branches -- report on competitive factors.

EXTENSIONS OF TIME

Boston  Assabet Valley Bancorp, Hudson, Massachusetts -- extension to acquire Hudson Savings Bank.

Richmond  Hanover Bank, Mechanicsville, Virginia -- extension to December 10, 1997, to establish a branch at the intersection of Sliding Hill Road and Totopotom Trail.

Richmond  Princess Anne Bank, Virginia Beach, Virginia -- extension to November 24, 1997, to establish a branch inside the Super Kmart Center at the intersection of Holland Road and Windsor Oaks Road, Virginia Beach, Virginia.

Granted, May 12, 1997.

INTERNATIONAL OPERATIONS

Director, BS&R  Republic National Bank of New York, New York, New York -- waiver of the 45-day notice period to establish a branch in Guernsey, Channel Islands.
REGULATIONS AND POLICIES

Regulation Q -- interpretation to provide an exception to the current limitations on premiums given on demand deposit accounts.
Approved, May 6, 1997.

BANK HOLDING COMPANIES

St. Louis
First Commercial Corporation, Little Rock, Arkansas -- to acquire First Central Corporation, Searcy, Arkansas, and First National Bank.
Approved, March 14, 1997.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Kansas City
ONEOK Employees Federal Credit Union, Tulsa, Oklahoma -- registration under Regulation Q.
Approved, May 6, 1997.

COMPETITIVE FACTORS REPORTS

Philadelphia
Sun National Bank, Vineland, New Jersey, proposed purchase of the assets and assumption of the liabilities of three offices of Oritani Savings Bank, Hackensack, New Jersey -- report on competitive factors.
FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date
NONE

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

Application

Comment Period Ending Date
NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date
NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution
Examination Date
Rating**
NONE

SECTION VI - APPLICATIONS BULLETIN

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

*Subject to CRA.

**Rating Definitions: "O" - Outstanding; "S" - Satisfactory; "N" - Needs to Improve; "SN" - Substantial Noncompliance
SECTION VII - CRA EXAMINATION SCHEDULED

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

Union Trust Company, Ellsworth, Maine
RSSD Number - 563907
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)

None.

SECTION IV
Applications Not Involving Public Comment

None.

SECTION V
Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

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

Substantial noncompliance in meeting community credit needs.

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

**Week Ending May 17, 1997**

<table>
<thead>
<tr>
<th>NAME OF BANK</th>
<th>RATING</th>
<th>EXAMINATION DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>None.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**CRA Examinations Scheduled to Begin in Third Quarter 1997**

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in the published schedule, as shown above, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Comments should be sent to the attention of: Ms. Assunta Muglia, Examining Officer, Federal Reserve Bank of New York, 33 Liberty Street, New York, NY 10045.

<table>
<thead>
<tr>
<th>Interchange State Bank</th>
<th>Bank of Millbrook</th>
<th>P.O. Box AF, Franklin Avenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Park 80 West/Plaza Two</td>
<td></td>
<td>Millbrook, New York 12545</td>
</tr>
<tr>
<td>Saddle Brook, New Jersey</td>
<td></td>
<td></td>
</tr>
<tr>
<td>07663</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Bank of Smithtown</th>
<th>Bank of Cattaraugus</th>
</tr>
</thead>
<tbody>
<tr>
<td>One East Main Street</td>
<td>24 Main Street</td>
</tr>
<tr>
<td>Smithtown, New York 11787</td>
<td>Cattaraugus, New York 14719</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Bank of New York</th>
<th>Tioga State Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>One Wall Street</td>
<td>One North Main Street</td>
</tr>
<tr>
<td>New York, New York 10015</td>
<td>Spencer, New York 14883</td>
</tr>
</tbody>
</table>

| Summit Bank                |                     |
|                           | 210 Main Street     |
|                           | Hackensack, New Jersey 07601 |
FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS RECEIVED AND SUBJECT TO NEWSPAPER NOTICE ONLY


Newspaper comment period expires: 06/09/97

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

Greater Delaware Valley Holdings A Mutual Company, Broomall, PA request approval to waive dividends on the capital stock of its subsidiary Greater Delaware Valley Savings Bank, Broomall, PA.

MBNA America Bank, N.A., Wilmington, DE to establish a foreign branch of its subsidiary bank MBNA International Bank Limited, Chester, England to be located in Dublin, Republic of Ireland, pursuant to Section 211.3(a)(1) of Regulation K.
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 May 16, 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.

<table>
<thead>
<tr>
<th>Bank/Location</th>
<th>Examination Date</th>
<th>CRA Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wilmington Trust</td>
<td>12/2/96</td>
<td>Satisfactory</td>
</tr>
</tbody>
</table>
SECTION VI - CRA EXAM SCHEDULE

(July 1, 1997 to September 30, 1997)

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

<table>
<thead>
<tr>
<th>BANKS</th>
<th>RSSID#</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Heritage Bank</td>
<td>2214744</td>
</tr>
<tr>
<td>64 N. Franklin Street</td>
<td></td>
</tr>
<tr>
<td>Wilkes-Barre, PA 18701</td>
<td></td>
</tr>
<tr>
<td>Sterling Bank</td>
<td>1819366</td>
</tr>
<tr>
<td>3100 Rte 38</td>
<td></td>
</tr>
<tr>
<td>Mount Laurel, NJ 08054</td>
<td></td>
</tr>
<tr>
<td>Twin Rivers Community Bank</td>
<td>1486487</td>
</tr>
<tr>
<td>2925 William Penn Hwy</td>
<td></td>
</tr>
<tr>
<td>Easton, PA 18045</td>
<td></td>
</tr>
<tr>
<td>East Penn Bank</td>
<td>1901243</td>
</tr>
<tr>
<td>731 Chestnut Street</td>
<td></td>
</tr>
<tr>
<td>Emmaus, PA 18049</td>
<td></td>
</tr>
<tr>
<td>Founders Bank</td>
<td>1211700</td>
</tr>
<tr>
<td>101 Bryn Mawr Avenue</td>
<td></td>
</tr>
<tr>
<td>Bryn Mawr, PA 19010</td>
<td></td>
</tr>
<tr>
<td>Woodlands Bank</td>
<td>1479470</td>
</tr>
<tr>
<td>2450 E. Third Street</td>
<td></td>
</tr>
<tr>
<td>Williamsport, PA 17701</td>
<td></td>
</tr>
</tbody>
</table>
APPLICATIONS BULLETIN  
(For the week ending May 17, 1997)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received notice from PremierBank & Trust, Elyria, OH on May 12, 1997, of its intent to establish a branch at Sheffield Crossing, 5231 Detroit Road, Sheffield Village, OH.

*May 21, 1997

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

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

NONE

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

Received notice from KeyBank, N.A., Cleveland, OH on May 14, 1997, of its intent to invest in and establish Leasetec International as an indirect subsidiary in the form of an Agreement Corporation and to retain investment in Leasetec International's subsidiaries.

---

* - Subject to CRA  
N - Newspaper Comment Period  
F - Federal Register Comment Period  
# - Expected to End 30 Days from Date of Receipt
AVAILABILITY OF CRA PUBLIC EVALUATIONS
(May 16, 1997)

The following state member banks have been examined by the Federal Reserve Bank of Cleveland for compliance with The Community Reinvestment Act. A public evaluation document became available from the bank(s) listed below during the week ended May 16, 1997. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

OUTSTANDING: a bank 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: a bank 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: a bank 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 NON COMPLIANCE: a bank 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.

NONE
Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper Notice Only

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>United Bank, Arlington, Virginia, to merge with Patriot National Bank,</td>
<td>5-31-97</td>
</tr>
<tr>
<td>Reston, Virginia.*</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>United Bankshares, Inc., Charleston, West Virginia, to acquire First Patriot Bankshares Corporation, Reston, Virginia.*</td>
<td>5-31-97</td>
</tr>
<tr>
<td>Notice of Change in Control filed by Jeffery T. Valcourt with respect to United Financial Banking Companies, Inc., Vienna, Virginia.</td>
<td></td>
</tr>
<tr>
<td>Notice of Change in Control filed by John W. Crites with respect to South Branch Valley Bancorp, Inc., Moorefield, West Virginia.</td>
<td>6-3-97</td>
</tr>
<tr>
<td>First Citizens BancShares, Inc., Raleigh, North Carolina, to acquire First Savings Financial Corp., Reidsville, North Carolina, and thereby indirectly acquire its wholly owned subsidiary, First Savings Bank of Rockingham County, SSB, Reidsville, North Carolina.*</td>
<td>6-13-97**</td>
</tr>
</tbody>
</table>

Section III - Applications Subject to Federal Register Notice

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
Section IV - Application Not Subject to Federal Register Notice or Newspaper Notice

Application

None.

*Application is subject to CRA requirements.
**Expiration of comment period as specified in the Federal Register.

Section V - Availability of CRA Public Evaluations

Week ending May 16, 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.

<table>
<thead>
<tr>
<th>RSSD Number</th>
<th>Name of Bank</th>
<th>Examination Date</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>94522</td>
<td>Benchmark Community Bank 100 South Broad Street Kenbridge, Virginia 23944</td>
<td>2-24-97</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>417626</td>
<td>Putnam County Bank 2761 Main Street Hurricane, West Virginia 25526</td>
<td>2-24-97</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>1356535</td>
<td>Greenwood Bank &amp; Trust 109 Montague Greenwood, South Carolina 29649</td>
<td>3-4-97</td>
<td>Satisfactory</td>
</tr>
</tbody>
</table>
Section VI - CRA Examinations Scheduled for Third Quarter of 1997

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

Annapolis Banking and Trust Company, Annapolis, Maryland
Farmers Bank of Maryland, Annapolis, Maryland
The Forest Hill State Bank, Bel Air, Maryland
The Patapsco Bank, Dundalk, Maryland
The Carolina County Bank, Greensboro, Maryland
Atlantic Bank, Ocean City, Maryland
First Virginia Bank-Maryland, Upper Marlboro, Maryland

Triangle Bank, Raleigh, North Carolina

Farmers Bank of Appomattox, Appomattox, Virginia
State Bank of the Alleghenies, Covington, Virginia
Peninsula Trust Bank, Gloucester, Virginia
Rockingham Heritage Bank, Harrisonburg, Virginia
Security Bank Corp., Manassas, Virginia
Heritage Bank, McLean, Virginia
The Horizon Bank of Virginia, Merrifield, Virginia
Commerce Bank of Virginia, Richmond, Virginia
F & M Bank, Richmond, Virginia
Signet Bank, Richmond, Virginia
Bank of Suffolk, Suffolk, Virginia
Bank of Tazewell County, Tazewell, Virginia
Bank of Tidewater, Virginia Beach, Virginia
F & M Bank-Winchester, Winchester, Virginia
First Commonwealth Bank, Wise, Virginia
F & M Bank - Blakeley, Inc., Ranson, West Virginia
The Traders Bank, Spencer, West Virginia
Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 16, 1997

Section 1 - Applications Subject to Newspaper Notice Only

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st United Bank</td>
<td></td>
</tr>
<tr>
<td>Boca Raton, Florida</td>
<td>06-12-97*</td>
</tr>
<tr>
<td>To merge with Seaboard Savings Bank, F.S.B., Stuart, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.</td>
<td></td>
</tr>
<tr>
<td>1st United Bank</td>
<td></td>
</tr>
<tr>
<td>Boca Raton, Florida</td>
<td>06-12-97*</td>
</tr>
<tr>
<td>To acquire the assets and assume certain liabilities of Seaboard Savings Bank, F.S.B., Stuart, Florida, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st United Bancorp</td>
<td>06-12-97*</td>
</tr>
<tr>
<td>Boca Raton, Florida</td>
<td>Federal Register</td>
</tr>
<tr>
<td>To acquire Seaboard Savings Bank, F.S.B., Stuart, Florida, and thereby engage in operating a savings association, pursuant to Section 225.28(b)(4)(ii) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.</td>
<td></td>
</tr>
<tr>
<td>First Bankshares, Inc.</td>
<td>05-30-97*</td>
</tr>
<tr>
<td>Longwood, Florida</td>
<td>Federal Register</td>
</tr>
<tr>
<td>Change in control notice by Ms. Susma Patel and Messrs. Suketu (Suku) Madhusudan Patel, Parimal (Perry) Kantibhai Patel, Bharat Muljibhai Amin, and Dennis John Lloyd King (the Patel Group), to collectively acquire 43.06 percent of the outstanding shares of First Bankshares, Inc., Longwood, Florida.</td>
<td></td>
</tr>
<tr>
<td>Habersham Bancorp</td>
<td>Not yet available*</td>
</tr>
<tr>
<td>Cornelia, Georgia</td>
<td></td>
</tr>
<tr>
<td>Change in control notice by Thomas A. Arrendale, III, Cynthia A. Bussey, and Nelle Arrendale (Arrendale Undiversified Family Limited Partnership), collectively to acquire 12.48 percent of the outstanding shares of Habersham Bancorp, Cornelia, Georgia.</td>
<td></td>
</tr>
</tbody>
</table>

*Subject to the provisions of the Community Reinvestment Act.
Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending May 16, 1997

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

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>None.</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Application</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>None.</td>
<td></td>
</tr>
</tbody>
</table>
Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution’s examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution’s name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

Bank of Alabama, Birmingham, Alabama
Levy County Bank, Chiefland, Florida
Columbia Bank, Tampa, Florida
First Independence Bank of Florida, Ft. Myers, Florida
American Bank & Trust Company, Lake Wales, Florida
Mobile County Bank, Grand Bay, Alabama
First Vantage Bank-Tennessee, Knoxville, Tennessee
Merchants & Farmers Bank of Greene County, Eutaw, Alabama
Bank Independent, Sheffield, Alabama
First American Bank of Indian River County, Vero Beach, Florida
Southwest Georgia Bank, Moultrie, Georgia
Bank of Adairsville, Adairsville, Georgia
First United Bank, Boca Raton, Florida
Dadeland Bank, Miami, Florida
Guaranty Bank & Trust Company, Venice, Florida
First Community Bank, Orange City, Florida
Pan American Bank, Miami, Florida
Gulf Bank, Orange Beach, Alabama
Alabama Exchange Bank, Tuskegee, Alabama
The Terrace Bank of Florida, Tampa, Florida
Citizens Bank of Talladega, Talladega, Alabama
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.

<table>
<thead>
<tr>
<th>Bank</th>
<th>CRA Rating</th>
<th>Examination Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Friendship Community Bank</td>
<td>Satisfactory</td>
<td>02-03-97</td>
</tr>
<tr>
<td>8375 SW State Road 200</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ocala, Florida 34481</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(904) 854-2265</td>
<td></td>
<td></td>
</tr>
<tr>
<td>United Bank &amp; Trust Company</td>
<td>Satisfactory</td>
<td>02-03-97</td>
</tr>
<tr>
<td>Post Office Box 14517</td>
<td></td>
<td></td>
</tr>
<tr>
<td>St. Petersburg, Florida 33733</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(813) 522-9434</td>
<td></td>
<td></td>
</tr>
<tr>
<td>First Western Bank</td>
<td>Satisfactory</td>
<td>02-03-97</td>
</tr>
<tr>
<td>5854 South Flamingo Road</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cooper City, Florida 33330</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(954) 434-7600</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Recently Approved Applications</td>
<td>Approval Date</td>
<td></td>
</tr>
<tr>
<td>--------------------------------</td>
<td>--------------</td>
<td></td>
</tr>
<tr>
<td><strong>Aliant Bank</strong>&lt;br&gt;Alexander City, Alabama</td>
<td>05-13-97</td>
<td></td>
</tr>
<tr>
<td>To establish a branch located at 1100 Corporate Parkway, Hoover, Alabama</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Colonial Bank</strong>&lt;br&gt;Montgomery, Alabama</td>
<td>05-14-97</td>
<td></td>
</tr>
<tr>
<td>To become a member of the Federal Reserve System, pursuant to Section 208.4 of Regulation H and Section 9 of the Federal Reserve Act.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Colonial Bank</strong>&lt;br&gt;Montgomery, Alabama</td>
<td>05-14-97</td>
<td></td>
</tr>
<tr>
<td>To merge with Colonial Bank, Ardmore, Tennessee, pursuant to Section 18(c) of the Federal Deposit Insurance Act.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Colonial Bank</strong>&lt;br&gt;Montgomery, Alabama</td>
<td>05-14-97</td>
<td></td>
</tr>
<tr>
<td>To merge with Colonial Bank, Orlando, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Regions Financial Corporation</strong>&lt;br&gt;Birmingham, Alabama</td>
<td>05-14-97</td>
<td></td>
</tr>
<tr>
<td>To merge with The New Iberia Bancorp, Inc., New Iberia, Louisiana, and thereby directly acquire The New Iberia Bank, New Iberia, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Seacoast Banking Corporation of Florida</strong>&lt;br&gt;Stuart, Florida</td>
<td>05-14-97</td>
<td></td>
</tr>
<tr>
<td>To merge with Port St. Lucie National Bank Holding Corp., Port St. Lucie, Florida, and thereby directly acquire Port St. Lucie National Bank, Port St. Lucie, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Seacoast Banking Corporation of Florida</strong>&lt;br&gt;Stuart, Florida</td>
<td>05-14-97</td>
<td></td>
</tr>
<tr>
<td>To acquire Spirit Mortgage Company, Port St. Lucie, Florida, and thereby engage in making, acquiring, or servicing loans or other extensions of credit, pursuant to Section 225.25(b)(1)(iii) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Recently Approved Applications

Community Trust Financial Services
    Hiram, Georgia
To enter into a 49%/51% joint venture with Ronny Henderson in establishing Cash Transactions, L.L.C., Hiram, Georgia (Company), and thereby engage de novo in data processing activities, pursuant to Section 225.28(b)(14) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act. Company will sell, lease, and service machines that disburse cash or cash equivalents.

Deposit Guaranty Corp
    Jackson, Mississippi
Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act for Deposit Guaranty Corp., Jackson, Mississippi, to merge with NBC Financial Corporation, Baton Rouge, Louisiana, and thereby directly acquire Bank of Commerce, Baton Rouge, Louisiana.

Hancock Holding Company
    Gulfport, Mississippi
Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act to merge with Commerce Corporation, St. Francisville, Louisiana, and thereby directly acquire Bank of Commerce & Trust Co., St. Francisville, Louisiana.
Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper Notice Only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merger &amp; Branch</td>
<td>M&amp;I Marshall &amp; Ilsley Bank Milwaukee, Wisconsin</td>
<td>NP -5-22-97</td>
</tr>
<tr>
<td></td>
<td>Security Bank, S.S.B. Milwaukee, Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>and to establish 34 branches</td>
<td></td>
</tr>
<tr>
<td>Merger &amp; Branch</td>
<td>Old Kent Bank Grand Rapids, Michigan</td>
<td>NP -5-22-97</td>
</tr>
<tr>
<td></td>
<td>Old Kent Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Elmhurst, Illinois</td>
<td></td>
</tr>
<tr>
<td></td>
<td>and to establish 26 branches</td>
<td></td>
</tr>
</tbody>
</table>

NP - Newspaper
FR - Federal Register
* - Subject to Provisions of Community Reinvestment Act
** - Not available at this time
<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>CoC-HC</td>
<td>First State Bancorp of Monticello, Inc.</td>
<td>FR - 5-16-97</td>
</tr>
<tr>
<td></td>
<td>Monticello, Illinois</td>
<td>NP - 5-13-97</td>
</tr>
<tr>
<td></td>
<td>By John W. Corley</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lansing, Michigan</td>
<td>NP - 5-14-97</td>
</tr>
<tr>
<td></td>
<td>Valley First Community Bank (in organization)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Scottsdale, Arizona</td>
<td></td>
</tr>
<tr>
<td>3(a)(3)</td>
<td>Sun Community Bancorp, Ltd.*</td>
<td>FR - 5-27-97</td>
</tr>
<tr>
<td></td>
<td>Tucson, Arizona</td>
<td>NP - 5-14-97</td>
</tr>
<tr>
<td></td>
<td>Valley First Community Bank (in organization)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Scottsdale, Arizona</td>
<td></td>
</tr>
<tr>
<td>3(a)(5)</td>
<td>F &amp; M Bancorporation, Inc.*</td>
<td>FR - 5-12-97</td>
</tr>
<tr>
<td></td>
<td>Kaukauna, Wisconsin</td>
<td>NP - 5-12-97</td>
</tr>
<tr>
<td></td>
<td>Citizens National Bancorp, Inc.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Darlington, Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Citizens National Bank of Darlington</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Darlington, Wisconsin</td>
<td></td>
</tr>
<tr>
<td>3(a)(5)</td>
<td>F &amp; M Merger Corporation*</td>
<td>FR - 5-12-97</td>
</tr>
<tr>
<td></td>
<td>Kaukauna, Wisconsin</td>
<td>NP - 5-12-97</td>
</tr>
<tr>
<td></td>
<td>Citizens National Bancorp, Inc.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Darlington, Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Citizens National Bank of Darlington</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Darlington, Wisconsin</td>
<td></td>
</tr>
<tr>
<td>3(a)(5)</td>
<td>F &amp; M Bancorporation, Inc.*</td>
<td>FR - 5-12-97</td>
</tr>
<tr>
<td></td>
<td>Kaukauna, Wisconsin</td>
<td>NP - 5-7-97</td>
</tr>
<tr>
<td></td>
<td>Wisconsin Ban Corp.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Prairie du Chien, Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Prairie City Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Prairie du Chien, Wisconsin</td>
<td></td>
</tr>
<tr>
<td>3(a)(5)</td>
<td>F &amp; M Merger Corporation*</td>
<td>FR - 5-12-97</td>
</tr>
<tr>
<td></td>
<td>Kaukauna, Wisconsin</td>
<td>NP - 5-7-97</td>
</tr>
<tr>
<td></td>
<td>Wisconsin Ban Corp.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Prairie du Chien, Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Prairie City Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Prairie du Chien, Wisconsin</td>
<td></td>
</tr>
<tr>
<td>Type</td>
<td>Application</td>
<td>Comment Period Ending Date</td>
</tr>
<tr>
<td>---------</td>
<td>------------------------------------------------------------------------------</td>
<td>----------------------------</td>
</tr>
<tr>
<td>3(a)(3)</td>
<td>Country Bancorporation*</td>
<td>FR - 5-12-97</td>
</tr>
<tr>
<td></td>
<td>Crawfordsville, Iowa</td>
<td>NP - 4-7-97</td>
</tr>
<tr>
<td></td>
<td>Hiawatha Bank and Trust Company (in organization)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Hiawatha, Iowa</td>
<td></td>
</tr>
<tr>
<td>3(a)(3)</td>
<td>Community Financial Corp.*</td>
<td>FR - 5-16-97</td>
</tr>
<tr>
<td></td>
<td>Edgewood, Iowa</td>
<td>NP - 3-31-97</td>
</tr>
<tr>
<td></td>
<td>Community Savings Bank (in organization)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Robins, Iowa</td>
<td></td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>Bancorp of New Glarus, Inc.*</td>
<td>FR - 6-6-97</td>
</tr>
<tr>
<td></td>
<td>New Glarus, Wisconsin</td>
<td>NP - 6-2-97</td>
</tr>
<tr>
<td></td>
<td>Bank of New Glarus</td>
<td></td>
</tr>
<tr>
<td></td>
<td>New Glarus, Wisconsin</td>
<td></td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>Peoples Financial Services, Inc.*</td>
<td>FR - 5-23-97</td>
</tr>
<tr>
<td></td>
<td>Hamtramck, Michigan</td>
<td>NP - 5-10-97</td>
</tr>
<tr>
<td></td>
<td>Peoples State Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Hamtramck, Michigan</td>
<td></td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>Dunn Investment Co.*</td>
<td>FR - 5-16-97</td>
</tr>
<tr>
<td></td>
<td>Eagle Grove, Iowa</td>
<td>NP - 5-16-97</td>
</tr>
<tr>
<td></td>
<td>Dunn Shares</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Eagle Grove, Iowa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Security Savings Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Eagle Grove, Iowa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>F &amp; M Shares Corp.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Eagle Grove, Iowa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Farmers &amp; Merchants Savings Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Manchester, Iowa</td>
<td></td>
</tr>
<tr>
<td>3(a)(3)</td>
<td>Shorebank Corporation*</td>
<td>FR - 5-17-97</td>
</tr>
<tr>
<td></td>
<td>Chicago, Illinois</td>
<td>NP - 5-28-97</td>
</tr>
<tr>
<td></td>
<td>Shorebank Pacific Corporation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Ilwaco, Washington</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Shoretrust Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Seattle, Washington</td>
<td></td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>Shorebank Pacific Corporation*</td>
<td>FR - 5-17-97</td>
</tr>
<tr>
<td></td>
<td>Ilwaco, Washington</td>
<td>NP - 5-28-97</td>
</tr>
<tr>
<td></td>
<td>Shoretrust Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Seattle, Washington</td>
<td></td>
</tr>
</tbody>
</table>
Section II - Applications Subject to Both Newspaper and Federal Register Notice cont'd

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>3(a)(1)</td>
<td>InvestorsBancorp, Inc.* Pewaukee, Wisconsin  InvestorsBank (in organization) Pewaukee, Wisconsin</td>
</tr>
</tbody>
</table>

Comment Period Ending Date
FR - 5-30-97  NP - 5-16-97
FR - 5-30-97  NP - 5-16-97
FR - 6-12-97  NP - **
Federal Reserve Bank of Chicago

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>4(c)(8)</td>
<td>Shorebank Pacific Corporation</td>
<td>FR - 5-17-97</td>
</tr>
<tr>
<td></td>
<td>Ilwaco, Washington</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Sh oretrust Trading Group</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Ilwaco, Washington</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>NONE</td>
<td></td>
</tr>
</tbody>
</table>
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 May 16, 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.

<table>
<thead>
<tr>
<th>BANK NAME/LOCATION</th>
<th>EXAMINATION DATE</th>
<th>RATINGS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Security Savings Bank</td>
<td>2/18/97</td>
<td>O</td>
</tr>
<tr>
<td>201 West Broadway</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Eagle Grove, Iowa 50533</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(515) 448-5111</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RSSD# 676245</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Camp Grove State Bank</td>
<td>1/27/97</td>
<td>S</td>
</tr>
<tr>
<td>One Main Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Camp Grove, Illinois 61424</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(309) 493-5311</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RSSD# 302133</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Section VI - CRA Examinations Scheduled

The following state member banks are tentatively scheduled for a CRA examination during the third quarter of 1997. Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution’s examination is scheduled for a date later than the end of the date range reflected in a published schedule, the institution’s name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

1. LaSalle Bank Illinois  Franklin Park, Illinois
4. Foxdale Bank  South Elgin, Illinois
5. Kansas State Bank  Kansas, Illinois
7. The Northern Trust Company  Chicago, Illinois
8. Parish Bank and Trust Company  Momence, Illinois
11. Hartsburg State Bank  Hartsburg, Illinois
12. 1st Source Bank  South Bend, Indiana
13. Central Bank  Russianville, Indiana
14. Community State Bank  Avilla, Indiana
15. The Fifth Third Bank of Central Indiana  Indianapolis, Indiana
16. Peoples Bank and Trust Company  Sunman, Indiana
17. Mercantile Bank of Western Iowa  Des Moines, Iowa
18. Security Trust & Savings Bank  Storm Lake, Iowa
19. St. Ansgar State Bank  Saint Ansgar, Iowa
20. First American Bank  Fort Dodge, Iowa
21. Fort Madison Bank and Trust Co.  Fort Madison, Iowa
22. First State Bank  Churdan, Iowa
23. Central State Bank  Elkader, Iowa
24. Iowa State Bank and Trust Company  Fairfield, Iowa
25. Templeton Savings Bank  Templeton, Iowa
26. First Bank & Trust Co.  Glidden, Iowa
27. First State Bank  Manchester, Iowa
28. First American Bank  Jewell, Iowa
29. First American Bank  Webster City, Iowa
30. Old Kent Bank  Grand Rapids, Michigan
31. Byron Center State Bank  Byron Center, Michigan
32. Chelsea State Bank  Chelsea, Michigan
33. State Bank of Caledonia  Caledonia, Michigan
34. Tri-County Bank  Brown City, Michigan
35. The Onsted State Bank  Onsted, Michigan
36. The State Bank of Coloma  Coloma, Michigan
37. Chemical Bank Bay Area  Bay City, Michigan
38. Farmers & Merchants Bank of Orfordville  Orfordville, Wisconsin
39. M&I Bank of Menomonee Falls  Menomonee Falls, Wisconsin
Federal Reserve Bank of Chicago

**Section VI - CRA Examinations Scheduled cont'd**

<table>
<thead>
<tr>
<th>No.</th>
<th>Bank Name</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>40</td>
<td>M&amp;I Northern Bank</td>
<td>Brookfield, Wisconsin</td>
</tr>
<tr>
<td>41</td>
<td>Baylake Bank</td>
<td>Sturgeon Bay, Wisconsin</td>
</tr>
<tr>
<td>42</td>
<td>Fortress Bank of Westby</td>
<td>Westby, Wisconsin</td>
</tr>
<tr>
<td>43</td>
<td>First Banking Center- Burlington</td>
<td>Burlington, Wisconsin</td>
</tr>
<tr>
<td>44</td>
<td>M&amp;I Bank of Racine</td>
<td>Racine, Wisconsin</td>
</tr>
<tr>
<td>45</td>
<td>M&amp;I Marshall &amp; Ilsley Bank</td>
<td>Milwaukee, Wisconsin</td>
</tr>
<tr>
<td>46</td>
<td>M&amp;I Lake Country Bank</td>
<td>Hartland, Wisconsin</td>
</tr>
</tbody>
</table>
RESERVE BANK APPLICATIONS BULLETIN
For week ending May 16, 1997

FEDERAL RESERVE BANK OF ST. LOUIS

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

None.

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

Application

* Section 3(a)(1) notification by Village Bancshares, Inc., Springfield, Missouri, to acquire Village Bank, Springfield, Missouri, a proposed de novo bank. 
   End of Comment Period
   Newspaper: 6-10-97

* Section 4(c)(8) notification by Allegiant Bancorp, Inc., St. Louis, Missouri, to acquire Reliance Financial, Inc., St. Louis, Missouri, and thereby acquire Reliance Federal Savings and Loan Association, St. Louis, Missouri. 
   End of Comment Period
   Newspaper: 6-2-97

* Section 3(a)(1) notification by Midwest Bancorporation, Inc., Poplar Bluff, Missouri, to acquire Midwest Bancshares, Inc., Poplar Bluff, Missouri. 
   End of Comment Period
   Newspaper: 6-16-97

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

None.

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

Application

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.

<table>
<thead>
<tr>
<th>Bank RSSD Number</th>
<th>Name of Bank</th>
<th>Bank Address</th>
<th>Examination Date</th>
<th>Examination Rating</th>
</tr>
</thead>
</table>
SECTION VI - CRA EXAMINATIONS SCHEDULED

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

<table>
<thead>
<tr>
<th>RSSD Number</th>
<th>Name</th>
<th>City</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>453446</td>
<td>Heber Springs State Bank</td>
<td>Heber Springs</td>
<td>Arkansas</td>
</tr>
<tr>
<td>18144</td>
<td>Citizens Bank</td>
<td>Marion</td>
<td>Arkansas</td>
</tr>
<tr>
<td>731443</td>
<td>Farmers and Merchants Bank</td>
<td>Prairie Grove</td>
<td>Arkansas</td>
</tr>
<tr>
<td>966348</td>
<td>First Bank of Arkansas</td>
<td>Searcy</td>
<td>Arkansas</td>
</tr>
<tr>
<td>363844</td>
<td>The State Bank of Jerseyville</td>
<td>Jerseyville</td>
<td>Illinois</td>
</tr>
<tr>
<td>1014040</td>
<td>Citizens State Bank of Petersburg</td>
<td>Petersburg</td>
<td>Indiana</td>
</tr>
<tr>
<td>499613</td>
<td>Fifth Third Bank of Kentucky, Inc.</td>
<td>Louisville</td>
<td>Kentucky</td>
</tr>
<tr>
<td>177751</td>
<td>Cass Bank and Trust Company</td>
<td>Bridgeton</td>
<td>Missouri</td>
</tr>
<tr>
<td>814757</td>
<td>United Missouri Bank, Northeast</td>
<td>Monroe City</td>
<td>Missouri</td>
</tr>
<tr>
<td>909055</td>
<td>Peoples Bank and Trust Company of Lincoln County</td>
<td>Troy</td>
<td>Missouri</td>
</tr>
</tbody>
</table>
FEDERAL RESERVE BANK OF MINNEAPOLIS  
Section I - Applications Subject to  
Newspaper Notice Only

Application  
NONE.

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

Application  
Stearns Financial Services, Inc., St. Cloud, Minnesota  
for prior approval to acquire 80% of the voting shares of the  
Arizona Community Bank of Scottsdale, Scottsdale, Arizona.  

June 6, 1997  
(Federal Register)

Financial Services of St. Croix Falls. Inc., St. Croix Falls, Wisconsin  
for prior approval to acquire 100% of the voting shares of the  
State Bank of Dennison, Dennison, Minnesota.  

June 6, 1997  
(Federal Register)

Eagle Investment Company, Inc., Glenwood, Minnesota for prior approval  
to become a bank holding company through the acquisition of  
98.25% of the voting shares of Eagle Bank, Glenwood, Minnesota.  

June 13, 1997  
(Federal Register)

*Subject to CRA

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

Application  
NONE.

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

Application  
Minnesota BANKFIRST, Minneapolis, Minnesota  
for prior approval to become a member of the  
Federal Reserve System.
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

| First Interstate Bank of Commerce | January 13, 1997 |
| Box 30918 | CRA Rating |
| Billings, MT 59116-0918 | Satisfactory |
Examinations may have to be rescheduled during the calendar quarter in which they are designed to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Written comments regarding the CRA performance of these institutions should be directed to Ms. Jacquelyn Brunmeier at the Federal Reserve Bank of Minneapolis, Banking Supervision Department, P.O. Box 291, Minneapolis, MN 55480-0291.

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>City</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>North Shore Bank of Commerce</td>
<td>Duluth</td>
<td>Minnesota</td>
</tr>
<tr>
<td>Farmers State Bank of Madelia, Inc.</td>
<td>Madelia</td>
<td>Minnesota</td>
</tr>
<tr>
<td>First State Bank of Rushmore</td>
<td>Rushmore</td>
<td>Minnesota</td>
</tr>
<tr>
<td>Liberty State Bank</td>
<td>St. Paul</td>
<td>Minnesota</td>
</tr>
<tr>
<td>Plaza Park State Bank</td>
<td>Waite Park</td>
<td>Minnesota</td>
</tr>
<tr>
<td>The Citizens State Bank of Choteau</td>
<td>Choteau</td>
<td>Montana</td>
</tr>
<tr>
<td>Farmers State Bank of Montana</td>
<td>Conrad</td>
<td>Montana</td>
</tr>
<tr>
<td>Farmers State Bank of Denton</td>
<td>Denton</td>
<td>Montana</td>
</tr>
<tr>
<td>First Community Bank</td>
<td>Glasgow</td>
<td>Montana</td>
</tr>
<tr>
<td>The Yellowstone Bank</td>
<td>Laurel</td>
<td>Montana</td>
</tr>
<tr>
<td>Flint Creek Valley Bank</td>
<td>Philipsburg</td>
<td>Montana</td>
</tr>
<tr>
<td>Valley Bank of Ronan</td>
<td>Ronan</td>
<td>Montana</td>
</tr>
<tr>
<td>1st United Bank of Sidney</td>
<td>Sidney</td>
<td>Montana</td>
</tr>
<tr>
<td>Western Bank of Wolf Point</td>
<td>Wolf Point</td>
<td>Montana</td>
</tr>
<tr>
<td>Dakota Western Bank</td>
<td>Bowman</td>
<td>North Dakota</td>
</tr>
<tr>
<td>Security State Bank of Edgeley</td>
<td>Edgeley</td>
<td>North Dakota</td>
</tr>
<tr>
<td>First Western Bank &amp; Trust</td>
<td>Minot</td>
<td>North Dakota</td>
</tr>
<tr>
<td>State Bank of Alcester</td>
<td>Alcester</td>
<td>South Dakota</td>
</tr>
<tr>
<td>Farmers State Bank</td>
<td>Faith</td>
<td>South Dakota</td>
</tr>
<tr>
<td>Hand County State Bank</td>
<td>Miller</td>
<td>South Dakota</td>
</tr>
<tr>
<td>First PREMIER Bank</td>
<td>Sioux Falls</td>
<td>South Dakota</td>
</tr>
</tbody>
</table>
KANSAS CITY RESERVE BANK APPLICATIONS AND REPORTS RECEIVED
During the week ending May 16, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<table>
<thead>
<tr>
<th>APPLICATION</th>
<th>COMMENT PERIOD ENDING DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pitkin City Bank &amp; Trust Company, Aspen, Colorado, for prior approval to establish a branch facility to be located in the Snowmass Center at 16 Kearns Road, Aspen, Colorado.</td>
<td></td>
</tr>
<tr>
<td>BancFirst, Oklahoma City, Oklahoma, for prior approval to establish a detached facility inside Wal-Mart Supercenter at 2020 South Muskogee, Tahlequah, Oklahoma.</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>APPLICATION</th>
<th>COMMENT PERIOD ENDING DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>PBT Bancshares, McPherson, Kansas, for prior approval to acquire 100 percent of the voting shares of Yoder Bancshares, Inc., Yoder, Kansas.*</td>
<td>Not Available</td>
</tr>
<tr>
<td>Intra Financial Corp., Clyde, Kansas, for prior approval to acquire 100 percent of the voting shares of Peoples Bancorp of Belleville, Inc., Belleville, Kansas and Security Bancshares, Inc., Scott City, Kansas to acquire 9.5 percent of Intra Financial.*</td>
<td>Not Available</td>
</tr>
<tr>
<td>Guaranty Bancshares Corporation, Kansas City, Kansas, to acquire 100 percent of the voting shares of Bank of Coffey, Coffey, Missouri.*</td>
<td>June 4, 1997</td>
</tr>
<tr>
<td>Gold Banc Corporation, Inc., Prairie Village, Kansas, to acquire 100 percent of the voting shares of Peoples Bancshares, Inc., Clay Center, Kansas, and thereby indirectly acquire Peoples National Bank of Clay Center, Clay Center, Kansas.*</td>
<td>June 13, 1997</td>
</tr>
</tbody>
</table>
SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<table>
<thead>
<tr>
<th>APPLICATION</th>
<th>COMMENT PERIOD ENDING DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial Guaranty Bancshares, Inc., Shawnee Mission, Kansas; for prior approval to engage de novo through its subsidiary, CGB Capital Corporation, Shawnee Mission, Kansas, in acting as an agent for the private placement of securities, pursuant to 225.28(b)(7)(iii) of the Board's Regulation Y.</td>
<td>Not Available</td>
</tr>
</tbody>
</table>

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

APPLICATION

None

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

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

<table>
<thead>
<tr>
<th>Bank/Location</th>
<th>RSSD#</th>
<th>Exam Date</th>
<th>CRA Public Date</th>
<th>CRA Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank of Jackson Hole</td>
<td>898458</td>
<td>2-10-97</td>
<td>5-12-97</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>P.O. Box 700</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jackson, Wyoming 83001-0077</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deuel County State Bank</td>
<td>538651</td>
<td>2-18-97</td>
<td>5-12-97</td>
<td>Outstanding</td>
</tr>
<tr>
<td>P.O. Box 548</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chappell, Nebraska 69129-0000</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>First United Bank</td>
<td>116956</td>
<td>2-24-97</td>
<td>5-15-97</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>P.O. Box 129</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neligh, Nebraska 68756-0129</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

VI. CRA Examinations Scheduled for the 3rd and 4th Quarters of 1997

<table>
<thead>
<tr>
<th>BANK NAME</th>
<th>CITY</th>
<th>STATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pitkin County Bank &amp; Trust Co</td>
<td>Aspen</td>
<td>CO</td>
</tr>
<tr>
<td>Bank of Boulder</td>
<td>Boulder</td>
<td>CO</td>
</tr>
<tr>
<td>Citizens Bank of Cortez</td>
<td>Cortez</td>
<td>CO</td>
</tr>
<tr>
<td>Bankers? Bank of the West</td>
<td>Denver</td>
<td>CO</td>
</tr>
<tr>
<td>Tri State Bank</td>
<td>Denver</td>
<td>CO</td>
</tr>
<tr>
<td>Eaton Bank</td>
<td>Eaton</td>
<td>CO</td>
</tr>
<tr>
<td>Centennial Bank</td>
<td>Englewood</td>
<td>CO</td>
</tr>
<tr>
<td>Professional Bank</td>
<td>Glendale</td>
<td>CO</td>
</tr>
<tr>
<td>Union Colony Bank</td>
<td>Greeley</td>
<td>CO</td>
</tr>
<tr>
<td>Lafayette State Bank</td>
<td>Lafayette</td>
<td>CO</td>
</tr>
<tr>
<td>Rocky Mountain State Bank</td>
<td>Rangely</td>
<td>CO</td>
</tr>
<tr>
<td>Colorado Mountain Bank</td>
<td>Westcliffe</td>
<td>CO</td>
</tr>
<tr>
<td>Citizens Bank Co Corp</td>
<td>Westminster</td>
<td>CO</td>
</tr>
<tr>
<td>The Fidelity State Bank &amp; Trust</td>
<td>Dodge City</td>
<td>KS</td>
</tr>
<tr>
<td>Citizens State Bank &amp; Trust Co.</td>
<td>Ellsworth</td>
<td>KS</td>
</tr>
<tr>
<td>Heritage Bank of Olathe</td>
<td>Olathe</td>
<td>KS</td>
</tr>
<tr>
<td>The St. Marys State Bank</td>
<td>St. Marys</td>
<td>KS</td>
</tr>
<tr>
<td>American Bank</td>
<td>Wichita</td>
<td>KS</td>
</tr>
<tr>
<td>The Citizens-Farmers Bank of</td>
<td>Cole Camp</td>
<td>MO</td>
</tr>
</tbody>
</table>
Cole Camp  
Bank of Holden  
The Heritage Bank of St. Joseph  
Farmers State Bank  
Platte Valley State B&TC  
Adams Bank & Trust Co  
Citizens State Bank  
Farmers State Bank  
First State Bank of Taos  
Citizens Bank of Ardmore  
The Atoka State Bank  
Boswell State Bank  
The Citizens Bank of Edmond  
First State Bank  
Grant County Bank  
Poteau State Bank  
First Bank of Turley  
Shoshone First Bank  
Western Bank of Cody  
Oregon Trail Bank  
Lusk State Bank  
First Security Bank  
First State Bank of Newcastle  
Riverton State Bank  
Union State Bank  
Holden  
St. Joseph  
Stanberry  
Kearney  
Ogallala  
Polk  
Wallace  
Taos  
Ardmore  
Atoka  
Boswell  
Edmond  
Fairfax  
Medford  
Poteau  
Tulsa  
Cody  
Cody  
Guernsey  
Lusk  
Newcastle  
Newcastle  
Riverton  
Upton  
MO  
MO  
MO  
NE  
NE  
NE  
NM  
OK  
OK  
OK  
OK  
OK  
OK  
OK  
WY  
WY  
WY  
WY  
WY  
WY  
WY

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

*Application is subject to CRA.*
SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

*Section 9 application by
Landmark Bank Mid-Cities, Euless, TX.
to establish a branch at
6000 Harris Parkway, Fort Worth, TX 76132 97/06/15

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

APPLICATION

*Section 3(a)(1) application by
Fannin Bancorp. Inc., Employee Stock Ownership Plan & Trust, Windom, TX, to acquire
Fannin Bancorp. Inc., Windom, TX. and
Fannin Bank, Windom, TX N/A

*Section 3(a)(3) application by
Mansfield Bancshares, Inc., Mansfield, LA.
to acquire Riverside Bancshares, Inc., Logansport, LA.
and Bank of Logansport, Logansport, LA 97/06/16
(Previously reported during the week of 97/05/05)

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

None.

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

APPLICATION

None.

* SUBJECT TO CRA.
** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.
N/A - NOT AVAILABLE AT THIS TIME.
SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF MAY 12, 1997

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 need 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.

<table>
<thead>
<tr>
<th>Bank</th>
<th>Date of Examination</th>
<th>CRA Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Crowell State Bank</td>
<td>97/02/10</td>
<td>Satisfactory</td>
</tr>
</tbody>
</table>
Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

Bank

Texas Bank
Weatherford, Texas
491569

Bank of Troy
Troy, Texas
543561

First Bank of Muleshoe
Muleshoe, Texas
946461

Landmark Bank Mid-Cities
Euless, Texas
437156

First State Bank
Junction, Texas
603755

United Central Bank
Garland, Texas
259657

Minden Bank & Trust Company
Minden, Louisiana
188551
FEDERAL RESERVE BANK OF SAN FRANCISCO

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

Clifford R. Ronnenberg, Sunset Beach, California, to increase his ownership up to 27.8 percent of Security First Bank, Fullerton, California. *

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clifford R. Ronnenberg</td>
<td>Newspaper: 5/23/97</td>
</tr>
<tr>
<td></td>
<td>Fed Reg.: 5/27/97</td>
</tr>
</tbody>
</table>

Security State Corporation to become a bank holding company by acquiring Security State Bank, both of Centralia, California. *

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Security State Corporation</td>
<td>Newspaper: Not available</td>
</tr>
<tr>
<td></td>
<td>Fed Reg.: Not available</td>
</tr>
</tbody>
</table>

Bank of Idaho Holding Company to become a bank holding company by acquiring Bank of Eastern Idaho, both of Idaho Falls, Idaho. *

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank of Idaho Holding Company</td>
<td>Newspaper: 6/09/97</td>
</tr>
<tr>
<td></td>
<td>Fed Reg.: Not available</td>
</tr>
</tbody>
</table>

Section III - Applications Subject to Federal Register Only

None

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

None

* Subject to CRA.
FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 5/16/97

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.

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
<th>Examination Date</th>
<th>Rating*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hanmi Bank</td>
<td>3660 Wilshire Blvd. Penthouse, Suite A los Angeles, CA 90010-2706 (213) 382-2200</td>
<td>11/12/96</td>
<td>Needs to Improve</td>
</tr>
</tbody>
</table>

*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.
FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 5/16/97

Section VI - CRA Examinations Scheduled

Pursuant to the requirements of Section 228.45 Regulation BB (Community Reinvestment Act or CRA), the following is a tentative schedule of CRA examinations planned for the third quarter of 1997. The data are being provided for your information should you wish to share comments with this Reserve Bank regarding the CRA performance of a scheduled bank’s examination.

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution’s examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution’s name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Written comments should be directed to W. Gordon Smith at the Federal Reserve Bank of San Francisco, Division of Banking Supervision and Regulation (MS 620), 101 Market Street, San Francisco, California 94105.

<table>
<thead>
<tr>
<th>Name</th>
<th>City</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Pacific Bank</td>
<td>Ausmsville</td>
<td>Oregon</td>
</tr>
<tr>
<td>American Pacific State Bank Sherborn Oaks</td>
<td>Ephraim</td>
<td>Utah</td>
</tr>
<tr>
<td>Bank of Ephraim</td>
<td>Ogden</td>
<td>Utah</td>
</tr>
<tr>
<td>Bank of Utah</td>
<td>Logan</td>
<td>Utah</td>
</tr>
<tr>
<td>Cache Valley Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Farmers &amp; Merchants Bank of Central California</td>
<td>Lodi</td>
<td>California</td>
</tr>
<tr>
<td>Farmers &amp; Merchants Bank of Long Beach</td>
<td></td>
<td></td>
</tr>
<tr>
<td>First Utah Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Garfield Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hanmi Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Harris Trust Bank of Arizona</td>
<td>Scottsdale</td>
<td>Arizona</td>
</tr>
<tr>
<td>Home Valley Bank</td>
<td>Cave Junction</td>
<td>Oregon</td>
</tr>
<tr>
<td>Ireland Bank</td>
<td>Malad City</td>
<td>Idaho</td>
</tr>
<tr>
<td>Oak Valley Community Bank</td>
<td>Oakdale</td>
<td>California</td>
</tr>
<tr>
<td>San Benito Bank</td>
<td>Hollister</td>
<td>California</td>
</tr>
<tr>
<td>Santa Barbara Bank &amp; Trust Santa Barbara</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Security First Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Southern California Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tehama County Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Valley Bank of Arizona</td>
<td>Phoenix</td>
<td>Arizona</td>
</tr>
<tr>
<td>Verdugo Banking Company</td>
<td>Glendale</td>
<td>California</td>
</tr>
</tbody>
</table>
H.2A

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

Notices Filed as of May 16, 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.

<table>
<thead>
<tr>
<th>Applicant or notificant</th>
<th>Acquiree or activity</th>
<th>Section of law</th>
<th>Reserve Bank</th>
<th>End of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st United Bancorp,</td>
<td>Seaboard Savings Bank, F.S.B., Stuart, FL, operating a savings association (b)(4)(ii)</td>
<td>4</td>
<td>Atlanta</td>
<td>June 12, 1997</td>
</tr>
<tr>
<td>Boca Raton, FL</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Allegiant Bancorp, Inc.,</td>
<td>Reliance Financial, Inc., St. Louis, MI, and Reliance Federal Savings and Loan Association of St. Louis County, St. Louis, MI, operating a savings and loan (b)(4)(ii)</td>
<td>4</td>
<td>St. Louis</td>
<td>June 9, 1997</td>
</tr>
<tr>
<td>Clayton, MO</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AMCORE Financial, Inc.,</td>
<td>County Bank Shares Corp.; State Bank of Mt. Horeb; Mt. Horeb, WI; Belleville Bancshares Corp., Belleville, WI; Montello State Bank, Montello, WI; State Bank of Argyle, Argyle, WI; Citizens State Bank, Clinton, WI; Belleville State Bank, Belleville, WI</td>
<td>3</td>
<td>Chicago</td>
<td>April 22, 1997</td>
</tr>
<tr>
<td>Rockford, IL</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Applicant or notificant</td>
<td>Acquiree or activity</td>
<td>Section of law</td>
<td>Reserve Bank</td>
<td>End of comment period</td>
</tr>
<tr>
<td>-------------------------</td>
<td>--------------------------------------------------------------------------------------</td>
<td>----------------</td>
<td>--------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>Arrendale, Thomas A.,</td>
<td>Habersham Bancorp,</td>
<td>CIBC</td>
<td>Atlanta</td>
<td>June 5, 1997</td>
</tr>
<tr>
<td>III. Gainesville, GA,</td>
<td>Cornelia, GA, and</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bussey, Cynthia A.,</td>
<td>Habersham Bank,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Atlanta, GA, and</td>
<td>Clarkesville, GA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Arrendale, Nelle,</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clarkeville, GA, as</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>partners in the</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Arrendale Undiversified</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family Limited</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Partnership,</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Baldwin, GA</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>S.A., Bilbao, Spain</td>
<td>Inc., New York, NY, securities activities (b)(1), (b)(4), (b)(15), and (b)(16)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bancorp Hawaii, Inc.,</td>
<td>CU Bancorp,</td>
<td>3</td>
<td>San Francisco</td>
<td>May 5, 1997</td>
</tr>
<tr>
<td>Honolulu, HI</td>
<td>Encino, CA; California United Bank, Encino, CA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inc., New Glarus, WI</td>
<td>New Glarus, WI</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Company, Idaho Falls, ID</td>
<td>IA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank of New York</td>
<td>State Street Boston Corporation,</td>
<td>3 and 4</td>
<td>New York</td>
<td>March 14, 1997</td>
</tr>
<tr>
<td>Company, Inc., New York,</td>
<td>Boston, MA; State Street Bank and Trust Company, Boston, MA, trust, securities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NY</td>
<td>and data processing activities (b)(3), (b)(4), and (b)(7)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BanPonce Corporation,</td>
<td>CBC Bancorp, Ltd.,</td>
<td>3</td>
<td>New York</td>
<td>April 21, 1997</td>
</tr>
<tr>
<td>Hato Rey, Puerto Rico;</td>
<td>Chicago, IL; Capitol Bank of Westmont, Westmont, IL;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Popular International</td>
<td>Chicago Bank and Trust,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank, Inc., Hato Rey,</td>
<td>Trust, Chicago, IL</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and BanPonce Financial</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Corp., Wilmington, DE</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Applicant or noticent</td>
<td>Acquiree or activity</td>
<td>Section of law</td>
<td>Reserve Bank</td>
<td>End of comment period</td>
</tr>
<tr>
<td>----------------------</td>
<td>--------------------------------------------------------------------------------------</td>
<td>----------------</td>
<td>---------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>Bay Bankcorp, Inc., Gladstone, MI</td>
<td>Baybank, Gladstone, MI</td>
<td>3</td>
<td>Minneapolis</td>
<td>April 28, 1997</td>
</tr>
<tr>
<td>Biggs, Danny; Grimes, Merlin &amp; Nelva; ED&amp;J, Inc.; Carr, Ronald &amp; Carol; Sell, Steven J.; Schenk, Schenk; Call, Dennis; and Southland, R. Joe, Great Bend, Kansas</td>
<td>First Wakeeney Agency, Inc., Great Bend, KS, and Interstate Bank, Great Bend, KS</td>
<td>CIBC</td>
<td>Kansas City</td>
<td>May 30, 1996</td>
</tr>
<tr>
<td>BNB Bancorp, Inc., Brookville, OH</td>
<td>Brookville National Bank, Brookville, OH</td>
<td>3</td>
<td>Cleveland</td>
<td>April 28, 1997</td>
</tr>
<tr>
<td>BonState Bancshares, Inc., Bonham, TX, and Bonham Financial Services, Inc., Dover, DE CORRECTION</td>
<td>Bonham State Bank, Bonham, TX</td>
<td>3</td>
<td>Dallas</td>
<td>April 25, 1997</td>
</tr>
<tr>
<td>BonState Bancshares, Inc., Bonham, TX, and Bonham Financial Services, Inc., Dover, DE</td>
<td>Bonham Financial Services, Inc., Dover, DE; Bonham State Bank, Bonham, TX</td>
<td>3</td>
<td>Dallas</td>
<td>April 25, 1997</td>
</tr>
<tr>
<td>Briscoe, Dolph, Jr., Uvalde, TX</td>
<td>Zavala Bankshares, Inc., Crystal City, TX</td>
<td>CIBC</td>
<td>Dallas</td>
<td>April 16, 1997</td>
</tr>
<tr>
<td>Buffalo Bancorp, Inc., Buffalo, TX; Buffalo Corp., Dover, DE</td>
<td>Citizens State Bank, Buffalo, TX</td>
<td>3</td>
<td>Dallas</td>
<td>May 8, 1997</td>
</tr>
<tr>
<td>California Community LLC, Los Angeles, CA</td>
<td>First Coastal Bancshares, El Segundo, CA ; First Coastal Bank, N.A., El Segundo, CA</td>
<td>3</td>
<td>San Francisco</td>
<td>April 11, 1997</td>
</tr>
<tr>
<td>Applicant or notificant</td>
<td>Acquiree or activity</td>
<td>Section of law</td>
<td>Reserve Bank</td>
<td>End of comment period</td>
</tr>
<tr>
<td>-------------------------</td>
<td>---------------------</td>
<td>----------------</td>
<td>--------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>Capitol Bancorp, Ltd.,</td>
<td>Valley First Community Bank, Scottsdale, AZ</td>
<td>3</td>
<td>Chicago</td>
<td>May 27, 1997</td>
</tr>
<tr>
<td>Lansing, MI and Sun Community Bancorp, Ltd., Tucson, AZ</td>
<td>Mulvane Bankshares, Inc., Mulvane, KS; Mulvane State Bank, Mulvane, KS</td>
<td>CIBC</td>
<td>Kansas City</td>
<td>April 23, 1997</td>
</tr>
<tr>
<td>Carson, Frank L., III, Mulvane, KS</td>
<td>Rancho Santa Fe National Bank, Rancho Santa Fe, CA</td>
<td>3</td>
<td>San Francisco</td>
<td>April 25, 1997</td>
</tr>
<tr>
<td>Castle Creek Capital Partners Fund-I, L.P.; Castle Creek Capital, L.L.C.; and Eggemeyer Advisory Corporation, all of San Diego, CA</td>
<td>The Citizens Bank, Higginsport, OH</td>
<td>3</td>
<td>Cleveland</td>
<td>March 24, 1997</td>
</tr>
<tr>
<td>CB Bancorp, Inc., Higginsport, OH</td>
<td>American Federal Banks, F.S.B., Greenville, SC, mortgage lending; acting as agent in the sale of certain credit related insurance; savings association; and brokerage services (b)(1)(iii), (8)(i), (9), and (15)</td>
<td>4</td>
<td>Richmond</td>
<td>May 16, 1997</td>
</tr>
<tr>
<td>CCB Financial Corporation, Durham, NC</td>
<td>Century Savings Bank, Bridgeton, NJ</td>
<td>3</td>
<td>Philadelphia</td>
<td>May 1, 1997</td>
</tr>
<tr>
<td>Century Bancorp, MHC, Bridgeton, NJ; and Century Bancorp, Inc., Bridgeton, NJ</td>
<td>American State Bank, Lawrenceburg, IN; American State Corporation, Lawrenceburg, IN</td>
<td>3</td>
<td>Chicago</td>
<td>April 14, 1997</td>
</tr>
<tr>
<td>CH and JD Byrum, LLC, Indianapolis, IN</td>
<td>Citizens Bank, Corvallis, OR</td>
<td>3</td>
<td>San Francisco</td>
<td>April 7, 1997</td>
</tr>
<tr>
<td>Applicant or notificant</td>
<td>Acquiree or activity</td>
<td>Section of law</td>
<td>Reserve Bank</td>
<td>End of comment period</td>
</tr>
<tr>
<td>------------------------</td>
<td>----------------------</td>
<td>----------------</td>
<td>--------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>Citizens Banking</td>
<td>CB Financial Corporation,</td>
<td>3</td>
<td>Chicago</td>
<td>May 8, 1997</td>
</tr>
<tr>
<td>Corporation, Flint, MI</td>
<td>Jackson, MI; CB North, Charleviox, MI; City Bank &amp; Trust, Jackson, MI; City Bank, Saint Johns, MI</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commerzbank AG,</td>
<td>CAM Acquisition, LLC,</td>
<td>4</td>
<td>New York</td>
<td>May 14, 1997</td>
</tr>
<tr>
<td>Frankfurt am Main,</td>
<td>Wilmington, DE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Germany</td>
<td>Montgomery Asset</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Management, L.P.,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Montgomery Services, LLC,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>all of San Francisco, CA, securities activities (b)(7)(i) and (iii); financial &amp; Investment advisory services (b)(6); administrative services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commerzbank</td>
<td>CGB Capital Corporation,</td>
<td>4</td>
<td>Kansas City</td>
<td>June 3, 1997</td>
</tr>
<tr>
<td>Bancshares, Inc.,</td>
<td>Shawnee Mission, KS, private placement of securities (b)(7)(iii)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shawnee Mission, KS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commerzbank</td>
<td>Commerz Futures</td>
<td>4</td>
<td>New York</td>
<td>May 23, 1997</td>
</tr>
<tr>
<td>Aktiengesellschaft,</td>
<td>Corporation, Chicago, IL, financial &amp; investment advisory (b)(6)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frankfurt Main,</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Germany</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community Bankshares</td>
<td>County Bank of</td>
<td>3</td>
<td>Richmond</td>
<td>June 2, 1997</td>
</tr>
<tr>
<td>Incorporated,</td>
<td>Chesterfield, Midlothian, VA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Petersburg, VA</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community Capital</td>
<td>The Bank of Newberry</td>
<td>3</td>
<td>Richmond</td>
<td>May 29, 1997</td>
</tr>
<tr>
<td>Corporation,</td>
<td>County, Newberry, SC</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Greenwood, SC</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community Financial</td>
<td>Community Savings Bank,</td>
<td>3</td>
<td>Chicago</td>
<td>May 16, 1997</td>
</tr>
<tr>
<td>Corp., Edgewood, IA</td>
<td>Robbins, IA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Applicant or notificant</td>
<td>Acquiree or activity</td>
<td>Section of law</td>
<td>Reserve Bank</td>
<td>End of comment period</td>
</tr>
<tr>
<td>---------------------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------------------</td>
<td>----------------</td>
<td>--------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>Compass Bancshares, Inc., Birmingham, AL; Compass Banks of Texas, Inc., Birmingham, AL; Compass Bancorporation of Texas, Inc., Wilmington, DE</td>
<td>Central Texas Bancorp, Inc., Waco, TX; The Texas National Bank of Waco, Waco, TX</td>
<td>3</td>
<td>Atlanta</td>
<td>May 12, 1997</td>
</tr>
<tr>
<td>Concord EFS, Inc., Memphis, TN</td>
<td>EFS Federal Savings Bank, Oakland, TN; First Federal Bank, FSB, Memphis, TN, operating a savings association (b)(4)(ii)</td>
<td>4</td>
<td>St. Louis</td>
<td>May 13, 1997</td>
</tr>
<tr>
<td>Corley, John William, (1) Monticello, IL CONTINUED</td>
<td>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</td>
<td>CIBC</td>
<td>Chicago</td>
<td>May 16, 1997</td>
</tr>
<tr>
<td>Corley, John William, (2) Monticelli, IL</td>
<td>and First State Bank of Atwood, Atwood, IL</td>
<td>CIBC</td>
<td>Chicago</td>
<td>May 16, 1997</td>
</tr>
<tr>
<td>Cox, Walter L., Sr., Naples, TX</td>
<td>Morris County Bankshares, Incorporated, Naples, TX; Morris County National Bank, Naples, TX</td>
<td>CIBC</td>
<td>Dallas</td>
<td>April 30, 1997</td>
</tr>
<tr>
<td>Credit Suisse Group, Zurich, Switzerland, and Credit Suisse First Boston Corp., New York, NY</td>
<td>TradeWeb, L.L.C., data processing (b)(7)</td>
<td>4</td>
<td>New York</td>
<td>April 16, 1997</td>
</tr>
<tr>
<td>Applicant or notificant</td>
<td>Acquiree or activity</td>
<td>Section of law</td>
<td>Reserve Bank</td>
<td>End of comment period</td>
</tr>
<tr>
<td>-----------------------------------------</td>
<td>--------------------------------------------------------------------------------------</td>
<td>----------------</td>
<td>--------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>Creditanstalt-Bankverein, Vienna, Austria</td>
<td>community investments (b)(6)</td>
<td>4</td>
<td>New York</td>
<td>February 24, 1997</td>
</tr>
<tr>
<td>Horne, Bill J., Sr., Ada, OK; Howard, C.B., Ada, OK; Thompson, Richard J., Oklahoma City, OK; Wall, James N., Shawnee, OK, all as co-trustees,</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cumberland Bancorp, Inc., Carthage, TN</td>
<td>The Bank of Mason, Mason, TN</td>
<td>3</td>
<td>Atlanta</td>
<td>April 4, 1997</td>
</tr>
<tr>
<td>Dartmouth Capital Group, Inc., Huntington Beach, CA; Dartmouth Capital Group, L.P., Huntington Beach, CA; Commerce Security Bancorp, Inc., Huntington Beach, CA; and SDN Bancorp, Inc., Encinitas, CA</td>
<td>Eldorado Bancorp, Irvine, CA; Eldorado Bank, Tustin, CA</td>
<td>3</td>
<td>San Francisco</td>
<td>April 25, 1997</td>
</tr>
<tr>
<td>Deer, Charlie, Monroeville, AL</td>
<td>First Citizens Bancorp, Inc., Monroeville, AL First Citizens Bank of Monroe County, Monroeville, AL</td>
<td>CIBC</td>
<td>Atlanta</td>
<td>May 27, 1997</td>
</tr>
<tr>
<td>Deutsche Bank, AG (Main) Federal Republic of Germany</td>
<td>Ganis Credit Corporation, Newport Beach, CA, lending (b)(1)</td>
<td>4</td>
<td>New York</td>
<td>May 12, 1997</td>
</tr>
<tr>
<td>Applicant or notificant</td>
<td>Acquiree or activity</td>
<td>Section of law</td>
<td>Reserve Bank</td>
<td>End of comment period</td>
</tr>
<tr>
<td>-------------------------</td>
<td>---------------------</td>
<td>----------------</td>
<td>--------------</td>
<td>----------------------</td>
</tr>
<tr>
<td>DUNN Investment Co., Eagle Grove, IA</td>
<td>Dunn Shares, Inc., Eagle Grove, IA; Security Savings Bank, Eagle Grove, IA; and F&amp;M Shares Corp., Eagle Grove, IA; Farmers &amp; Merchants Savings Bank, Manchester, IA</td>
<td>3</td>
<td>Chicago</td>
<td>May 16, 1997</td>
</tr>
<tr>
<td>Eden Financial Corporation, San Angelo, TX</td>
<td>The First State Bank of Rankin, Rankin, TX</td>
<td>3</td>
<td>Dallas</td>
<td>March 24, 1997</td>
</tr>
<tr>
<td>Exchange Bankshares Corporation of Kansas, Atchison, KS</td>
<td>The Farmers and Merchants State Bank, Effingham, KS</td>
<td>3</td>
<td>Kansas City</td>
<td>May 2, 1997</td>
</tr>
<tr>
<td>F&amp;M Bancorporation, Inc., Kaukauna, WI; F&amp;M Merger Corporation, Kaukauna, WI</td>
<td>Citizen's National Bancorporation, Darlington, WI; Citizen's National Bank of Darlington, Darlington, WI</td>
<td>3</td>
<td>Chicago</td>
<td>May 12, 1997</td>
</tr>
<tr>
<td>F&amp;M Bancorporation, Inc., Kaukauna, WI; F&amp;M Merger Corporation, Kaukauna, WI</td>
<td>Wisconsin Ban Corp., Prairie Du Chien, WI; Prairie City Bank, Prairie Du Chien, WI</td>
<td>3</td>
<td>Chicago</td>
<td>May 12, 1997</td>
</tr>
<tr>
<td>F.N.B. Corporation, Hermitage, PA</td>
<td>Sun Bancorp, Inc., Selinsgrove, PA; Sun Bank, Selinsgrove, PA; Pennsylvania Sun Life Insurance Company, Phoenix, AR, insurance (b)(8)(i)</td>
<td>3 and 4</td>
<td>Cleveland</td>
<td>April 10, 1997</td>
</tr>
<tr>
<td>Applicant or notificant</td>
<td>Acquiree or activity</td>
<td>Section of law</td>
<td>Reserve Bank</td>
<td>End of comment period</td>
</tr>
<tr>
<td>-------------------------</td>
<td>----------------------</td>
<td>----------------</td>
<td>--------------</td>
<td>----------------------</td>
</tr>
<tr>
<td>Fannin Bancorp, Inc.,</td>
<td>Fannin Bancorp, Inc.,</td>
<td>3</td>
<td>Dallas</td>
<td>June 12, 1997</td>
</tr>
<tr>
<td>Employee Stock</td>
<td>Windom, TX, and</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ownership Plan</td>
<td>Fannin Bank,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and Trust,</td>
<td>Windom, TX</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Windom, TX</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Farmers State Bank of</td>
<td>FSB Bancorporation,</td>
<td>3</td>
<td>Kansas City</td>
<td>June 2, 1997</td>
</tr>
<tr>
<td>Fort Morgan, ESOP,</td>
<td>Inc., Fort Morgan,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fort Morgan, CO</td>
<td>CO and Farmers State</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank, Fort Morgan, CO</td>
<td>State Bank</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Farmers State Holding</td>
<td>First State Financial</td>
<td>3</td>
<td>Minneapolis</td>
<td>May 30, 1997</td>
</tr>
<tr>
<td>Company, Marion, SD</td>
<td>Services, Inc.,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Bridgewater, SD, and</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>First State Bank,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Bridgewater, SD</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>FBA Bancorp, Inc.,</td>
<td>Interim First Bank,</td>
<td>3</td>
<td>Chicago</td>
<td>June 12, 1997</td>
</tr>
<tr>
<td>Chicago, IL</td>
<td>S.B., Chicago, IL,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>a de novo bank,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>First Bank of the</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Americas, SSB,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Chicago, IL</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fifth Thirdbancorp,</td>
<td>Suburban Bancorpora-</td>
<td>4</td>
<td>Cleveland</td>
<td>May 27, 1997</td>
</tr>
<tr>
<td>Cincinnati, OH</td>
<td>tion, Inc.,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Cincinnati, OH,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Suburban Federal</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Savings Bank,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Cincinnati, OH</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial Services of St.</td>
<td>State Bank of</td>
<td>3</td>
<td>Minneapolis</td>
<td>June 6, 1997</td>
</tr>
<tr>
<td>Croix Falls, St. Croix</td>
<td>Dennison, Dennison,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Falls, WI</td>
<td>MN</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1), Minneapolis, MN</td>
<td>Nat'l Bank of</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CONTINUED</td>
<td>Oregon, Portland,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>OR; U.S. Bank of</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Washington, N.A.,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Seattle, WA; U.S.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Bank of Nevada,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Reno, NV; U.S. Bank</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>of Utah, Salt Lake</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>City, UT; U.S. Bank</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>of Idaho, Boise,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>ID; U.S. Bank of</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>California,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Sacramento, CA;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CONTINUED</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Applicant or notifciant</td>
<td>Acquiree or activity</td>
<td>Section of law</td>
<td>Reserve Bank</td>
<td>End of comment period</td>
</tr>
<tr>
<td>------------------------</td>
<td>----------------------</td>
<td>----------------</td>
<td>--------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>First Bank System, Inc. (2), Minneapolis, MN CONTINUED</td>
<td>First State Bank of Oregon, Canby, OR; Sun Capital Bank, St. George, UT; and Business &amp; Professional Bank, Woodland, CA; West One Trust Co., Salt Lake City, UT; LNB Corp., Alameda, CA; and U.S. Bank Trust Co., Portland, OR, CONTINUED</td>
<td>3 and 4</td>
<td>Minneapolis</td>
<td>May 16, 1997</td>
</tr>
<tr>
<td>First Bank System, Inc. (3), Minneapolis, MN CONTINUED</td>
<td>personal and institutional trust &amp; fiduciary activities (b)(3); U.S. Bancorp Insurance Agency, Inc., Portland, OR, insurance agency activities (b)(8)(i) and (vii); U.S. Trade Services, Inc., Portland, OR, letter of credit activities, (b)(1)(iv); CONTINUED</td>
<td>3 and 4</td>
<td>Minneapolis</td>
<td>May 16, 1997</td>
</tr>
<tr>
<td>First Bank System, Inc. (4), Minneapolis, MN CONTINUED</td>
<td>West One Life Insurance Co., Portland, OR, credit reinsurance (b)(8)(i); CBI Mortgage, Modesto, CA, mortgage banking (b)(1)(iii); Compass Group, Inc., Spokane, WA, investment advisory services (b)(4); Island Bancorp Leasing, Inc., Alameda, CA, CONTINUED</td>
<td>3 and 4</td>
<td>Minneapolis</td>
<td>May 16, 1997</td>
</tr>
<tr>
<td>First Bank System, Inc. (5), Minneapolis, MN</td>
<td>leasing &amp; equipment financing (b)(5); and numerous partnerships, community development activities, (b)(6)</td>
<td>3 and 4</td>
<td>Minneapolis</td>
<td>May 16, 1997</td>
</tr>
<tr>
<td>First Citizens Bancorp, Cleveland, TN</td>
<td>The Home Bank FSB, Ducktown, TN, savings association (b)(9)</td>
<td>4</td>
<td>Atlanta</td>
<td>April 25, 1997</td>
</tr>
<tr>
<td>Applicant or notificant</td>
<td>Acquiree or activity</td>
<td>Section of law</td>
<td>Reserve Bank</td>
<td>End of comment period</td>
</tr>
<tr>
<td>-------------------------</td>
<td>---------------------</td>
<td>----------------</td>
<td>--------------</td>
<td>----------------------</td>
</tr>
<tr>
<td>First Coastal Bancshares, El Segundo, CA</td>
<td>First Coastal Bank, N.A., El Segundo, CA</td>
<td>3</td>
<td>San Francisco</td>
<td>April 11, 1997</td>
</tr>
<tr>
<td>First Commercial Corporation, Little Rock, AR</td>
<td>First Central Corporation, Searcy, AR; First National Bank, Searcy, AR</td>
<td>3</td>
<td>St. Louis</td>
<td>April 22, 1997</td>
</tr>
<tr>
<td>First Financial Bancorp, Hamilton, OH</td>
<td>Southeastern Indiana Bancorp, Vevay, IN; Vevay Deposit Bank, Vevay, IN</td>
<td>3</td>
<td>Cleveland</td>
<td>April 14, 1997</td>
</tr>
<tr>
<td>First National Community Bancorp, Inc., Dunmore, PA</td>
<td>First National Community Bank, Dunmore, PA</td>
<td>3</td>
<td>Philadelphia</td>
<td>May 10, 1997</td>
</tr>
<tr>
<td>First Robinson Financial Corporation, Robinson, IL</td>
<td>First Robinson Savings Bank, National Association, Robinson, IL</td>
<td>3</td>
<td>St. Louis</td>
<td>May 19, 1997</td>
</tr>
<tr>
<td>Firstbank Corporation, Alma, MI</td>
<td>Lakeview Financial Corporation, Lakeview, MI, and Bank of Lakeview, Lakeview, MI</td>
<td>3</td>
<td>Chicago</td>
<td>June 9, 1997</td>
</tr>
<tr>
<td>Applicant or notificant</td>
<td>Acquiree or activity</td>
<td>Section of law</td>
<td>Reserve Bank</td>
<td>End of comment period</td>
</tr>
<tr>
<td>-------------------------</td>
<td>---------------------</td>
<td>----------------</td>
<td>--------------</td>
<td>----------------------</td>
</tr>
<tr>
<td>First Federal Financial Services, Corp., Wooster, OH</td>
<td>First Federal Bank, N.A., Wooster, OH; Mobile Consultants, Inc., Wooster, OH, lending (b)(1) &amp; (b)(2)</td>
<td>3 and 4</td>
<td>Cleveland</td>
<td>May 12, 1997</td>
</tr>
<tr>
<td>First Federal Financial Services, Corp., Wooster, OH</td>
<td>Summit Bancorp, Inc., Akron, OH; Summit Bank, Arkron, OH; Summit Banc Investment Corporation, Akron, OH, investment advisory &amp; securities brokerage (b)(6) and (7)</td>
<td>3 and 4</td>
<td>Cleveland</td>
<td>May 12, 1997</td>
</tr>
<tr>
<td>Fishback Financial Corporation, Brookings, SD</td>
<td>Lending activities (b)(1)</td>
<td>4</td>
<td>Minneapolis</td>
<td>May 16, 1997</td>
</tr>
<tr>
<td>Florida Bancshares, Inc., Dade City, FL</td>
<td>First National Bank of Pasco, Dade City, FL</td>
<td>3</td>
<td>Atlanta</td>
<td>April 21, 1997</td>
</tr>
<tr>
<td>Foffman Family, LLC, Harrison, AR</td>
<td>Mountain Home Bancshares, Inc., Mountain Home, AR; First National Bank &amp; Trust Company of Mountain Home, Mountain Home, AR</td>
<td>CIBC</td>
<td>St. Louis</td>
<td>May 2, 1997</td>
</tr>
<tr>
<td>Ford, Thomas Riley; Nelson, Paul Emil; and Southway, Henry Thomas, Alamosa, CO</td>
<td>Alamosa Bancorporation Ltd., Alamosa, CO; Alamosa National Bank, Alamosa, CO</td>
<td>CIBC</td>
<td>Kansas City</td>
<td>May 1, 1997</td>
</tr>
<tr>
<td>Giltner Investment Partnership, Ltd., Omaha, NE</td>
<td>The Avocas Company, Avoca, NE; Farmers State Bank, Bennett, NE</td>
<td>3</td>
<td>Kansas City</td>
<td>May 5, 1997</td>
</tr>
<tr>
<td>Applicant or notificant</td>
<td>Acquiree or activity</td>
<td>Section of law</td>
<td>Reserve Bank</td>
<td>End of comment period</td>
</tr>
<tr>
<td>-------------------------</td>
<td>----------------------</td>
<td>----------------</td>
<td>--------------</td>
<td>----------------------</td>
</tr>
<tr>
<td>Glendening, Helen, Pella, IA, and DeBruin, Harold A. and Ethel R., Pella, IA</td>
<td>Leighton Investment Company, Leighton, IA; Farmers Savings Banks, Leighton, IA</td>
<td>3</td>
<td>CIBC</td>
<td>Chicago</td>
</tr>
<tr>
<td>Guaranty Bancshares Corporation, Kansas City, KS</td>
<td>Bank of Coffey, Coffey, MO</td>
<td>3</td>
<td>CIBC</td>
<td>Kansas City</td>
</tr>
<tr>
<td>Hawkins Financial Corporation, Hawkins, TX; and Hawkins Delaware Financial Corporation, Wilmington, DE</td>
<td>The First State Bank of Hawkins, Hawkins, TX</td>
<td>3</td>
<td>CIBC</td>
<td>Dallas</td>
</tr>
<tr>
<td>Hendricks, Randall J., Elsie, NE; and Orr, Warren, North Platte, NE</td>
<td>Elsie, Inc., Elsie, NE; Commercial State Bank, Elsie, NE</td>
<td>3</td>
<td>CIBC</td>
<td>Kansas City</td>
</tr>
<tr>
<td>Hohl Financial, Inc., Wahoo, NE</td>
<td>Wahoo State Bank, Wahoo, Nebraska</td>
<td>3</td>
<td>CIBC</td>
<td>Kansas City</td>
</tr>
<tr>
<td>Applicant or notificant</td>
<td>Acquiree or activity</td>
<td>Section of law</td>
<td>Reserve Bank</td>
<td>End of comment period</td>
</tr>
<tr>
<td>-------------------------</td>
<td>-------------------------------------------------------------------------------------</td>
<td>----------------</td>
<td>----------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>Imperial Bancorp,</td>
<td>Imperial Bank Arizona, Phoenix, AZ</td>
<td>3</td>
<td>San Francisco</td>
<td>May 1, 1997</td>
</tr>
<tr>
<td>Inglewood, CA</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Japan, Ltd., Tokyo,</td>
<td>processing (b)(14); financial &amp; investment activities (b)(6); and underwriting (b)(8)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Japan</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>InvestorsBancorp, Inc.,</td>
<td>InvestorsBank, Pewaukee, WI</td>
<td>3</td>
<td>Chicago</td>
<td>May 30, 1997</td>
</tr>
<tr>
<td>Pewaukee, WI</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kale, Denis L. and</td>
<td>Osceola Bancorporation, Osceola, IA; American State Bank, Osceola, IA</td>
<td></td>
<td>CIBC</td>
<td>April 16, 1997</td>
</tr>
<tr>
<td>Sandra, Osceola, IA</td>
<td></td>
<td></td>
<td>Chicago</td>
<td></td>
</tr>
<tr>
<td>Karge, Carl L.,</td>
<td>Western Holding Company, Wolf Point, MT; Western Bank of Wolf Point, Wolf Point, MT</td>
<td></td>
<td>CIBC</td>
<td>May 8, 1997</td>
</tr>
<tr>
<td>Wolf Point, MT</td>
<td></td>
<td></td>
<td>Minneapolis</td>
<td></td>
</tr>
<tr>
<td>Kazi, Zubair and Khatija, Studio City, CA; and Abdul-Rahman, Yahia and Magda, Pasadena, CA</td>
<td>Greater Pacific Bancshares, Whittier, CA; Bank of Whittier, N.A., Whittier, CA</td>
<td></td>
<td>CIBC</td>
<td>May 5, 1997</td>
</tr>
<tr>
<td>Kazi, Zubair and Khatija, Studio City, CA; and Yahia and Magda Abdul-Rahman, Pasadena, CA</td>
<td>Kentucky Home Bank, Bardstown, KY</td>
<td>3</td>
<td>San Francisco</td>
<td>April 17, 1997</td>
</tr>
<tr>
<td>Korea Long Term Credit Bank, Seoul, Korea</td>
<td>Nara Bank, National Association, Los Angeles, CA</td>
<td>3</td>
<td>New York</td>
<td>May 1, 1997</td>
</tr>
<tr>
<td>Kremlin Bancshares, Inc., Kremlin, OK</td>
<td>Bank of Kremlin, Kremlin, OK</td>
<td>3</td>
<td>Kansas City</td>
<td>April 11, 1997</td>
</tr>
<tr>
<td>Applicant or notificant</td>
<td>Acquirer or activity</td>
<td>Section of law</td>
<td>Reserve Bank</td>
<td>End of comment period</td>
</tr>
<tr>
<td>------------------------</td>
<td>---------------------</td>
<td>----------------</td>
<td>--------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>Lane, Richard E.(1);</td>
<td>South Texas Capital</td>
<td>CIBC</td>
<td>Dallas</td>
<td>May 2, 1997</td>
</tr>
<tr>
<td>McFadin, Nick, Jr.;</td>
<td>Group, Inc.,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Krause, Charles F.;</td>
<td>San Antonio, TX;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rockwald Ltd.;</td>
<td>Plaza International</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wolff, Gary W.;</td>
<td>Bank, N.A.,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Meadows, Gilbert R.;</td>
<td>San Antonio, TX;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>G. Gale Family Partners, Ltd.; BGG Associates, LC; Schroeder, George F.; all of San Antonio, TX; CONTINUED</td>
<td>CONTINUED</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lane, Richard E.(2),</td>
<td>South Texas Capital</td>
<td>CIBC</td>
<td>Dallas</td>
<td>May 2, 1997</td>
</tr>
<tr>
<td>San Antonio, TX;</td>
<td>Group, Inc.,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Garrett, Michael L.</td>
<td>San Antonio, TX;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Garrett; Jack B.</td>
<td>Plaza International</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sommerfield Defined Benefit Pension Plan, both of Dallas, TX; Wolff, George A.; Friddle, Paul R., both of Boerne, TX; CONTINUED</td>
<td>CONTINUED</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lane, Richard E.(3),</td>
<td>South Texas Capital</td>
<td>CIBC</td>
<td>Dallas</td>
<td>May 2, 1997</td>
</tr>
<tr>
<td>San Antonio, TX;</td>
<td>Group, Inc.,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Garrett, J. Patrick;</td>
<td>San Antonio, TX;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and McDonie, Karen Wynne, Both of Houston, TX</td>
<td>Plaza International Bank, N.A., San Antonio, TX</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Opelousas, LA</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lauritzen Corporation (1), Omaha, NE</td>
<td>First National of Nebraska, Inc., Omaha, NE, &amp; First Nat'l Bank of Kansas, Overland Park, KS; First Nat'l Bank and Trust Co., Columbus, NE; Fremont Nat'l Bank, Fremont, NE; Platte Valley State Bank, Kearney, NE; First Nat'l Bank, CONTINUED</td>
<td>3</td>
<td>Kansas City</td>
<td>June 2, 1997</td>
</tr>
<tr>
<td>Applicant or notfiicant</td>
<td>Acquiree or activity</td>
<td>Section of law</td>
<td>Reserve Bank</td>
<td>End of comment period</td>
</tr>
<tr>
<td>------------------------</td>
<td>----------------------</td>
<td>----------------</td>
<td>--------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>Lauritzen Corporation (2), Omaha, NE</td>
<td>North Platte, NE; and First National Bank of Omaha, Omaha, NE</td>
<td>3</td>
<td>Kansas City</td>
<td>June 2, 1997</td>
</tr>
<tr>
<td>Lloyds TSB Group PLC, and Lloyds Bank PLC, both of London, England</td>
<td>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 &amp; advisory services, and other advisory &amp; administrative services</td>
<td>4</td>
<td>New York</td>
<td>March 26, 1997</td>
</tr>
<tr>
<td>Mahurin, Dixi, Bowling Green, KY; Mahurin, Peter and Dixie, Bowling Green, KY, acting in concert</td>
<td>First Cecilian Bancorp, Inc., Cecilia, KY, Cecilian Bank, Cecilia, KY</td>
<td>CIBC</td>
<td>St. Louis</td>
<td>April 30, 1997</td>
</tr>
<tr>
<td>MA SSBANK Corp., Reading, MA</td>
<td>Glendale Co-operative Bank Bank, Everett, MA</td>
<td>3</td>
<td>Boston</td>
<td>May 23, 1997</td>
</tr>
<tr>
<td>Applicant or noticificant</td>
<td>Acquiree or activity</td>
<td>Section of law</td>
<td>Reserve Bank</td>
<td>End of comment period</td>
</tr>
<tr>
<td>---------------------------</td>
<td>--------------------------------------------------------------------------------------</td>
<td>----------------</td>
<td>--------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>MAXLOU Bancshares, Inc., Tahlequah, OK</td>
<td>First State Bank, Tahlequah, OK; Liberty Finance, Inc., Tahlequah, OK, lending (b)(1)</td>
<td>3 and 4</td>
<td>Kansas City</td>
<td>April 11, 1997</td>
</tr>
<tr>
<td>McConnell, Richard J., Franklin, IN</td>
<td>FSB Financial Corporation, Francisco, IN; FSB Bank, Francisco, IN</td>
<td>CIBC</td>
<td>St. Louis</td>
<td>March 21, 1997</td>
</tr>
<tr>
<td>Medina Bancshares, Inc., D'Hanis, TX, and Medina Financial Inc., Carson City, NV</td>
<td>D'Hanis State Bank, D. Hanis, TX</td>
<td>3</td>
<td>Dallas</td>
<td>April 22, 1997</td>
</tr>
<tr>
<td>Mercantile Bancorporation Inc., St. Louis, MO, and Ameribanc, Inc., St. Louis, MO</td>
<td>Roosevelt Financial Group, Inc., Chesterfield, MO; Missouri State Bank &amp; Trust Company, St. Louis, MO; Roosevelt Bank, Chesterfield, MI, savings association (b)(9)</td>
<td>3 and 4</td>
<td>St. Louis</td>
<td>April 4, 1997</td>
</tr>
<tr>
<td>Applicant or notificant</td>
<td>Acquiree or activity</td>
<td>Section of law</td>
<td>Reserve Bank</td>
<td>End of comment period</td>
</tr>
<tr>
<td>----------------------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------</td>
<td>----------------</td>
<td>---------------</td>
<td>----------------------</td>
</tr>
<tr>
<td>Mercantile Bancorporation, Inc., St. Louis, MI; Ameribanc, Inc., St. Louis, MI</td>
<td>Roosevelt Bank, Chesterfield, MI; Roosevelt Mortgage Company, Kansas City, MI, operation of a federal savings bank (b)(9) and mortgage banking activities (b)(1)</td>
<td>4</td>
<td>St. Louis</td>
<td>May 8, 1997</td>
</tr>
<tr>
<td>Morris Mayer Testamentary Trust, Walkenhorst, Dale as Trustee, Madison, NE</td>
<td>Madison Bancshares, Inc., Madison, NE, Bank of Madison, Madison, NE</td>
<td>CIBC</td>
<td>Kansas City</td>
<td>April 7, 1997</td>
</tr>
<tr>
<td>National City Bancshares, Inc., Evansville, IN</td>
<td>Bridgeport Bancorp, Inc., Bridgeport, IL, and First National Bank of Bridgeport, Bridgeport, IL</td>
<td>3</td>
<td>St. Louis</td>
<td>June 6, 1997</td>
</tr>
<tr>
<td>NEB Corporation, Fond du Lac, WI</td>
<td>State Bank of St. Cloud, St. Cloud, WI</td>
<td>3</td>
<td>Chicago</td>
<td>May 5, 1997</td>
</tr>
<tr>
<td>Applicant or notificant</td>
<td>Acquiree or activity</td>
<td>Section of law</td>
<td>Reserve Bank</td>
<td>End of comment period</td>
</tr>
<tr>
<td>---------------------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------</td>
<td>----------------</td>
<td>--------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>Norwest Corporation, Minneapolis, MN</td>
<td>IMS Mortgage Company, Cedar Rapids, IA, residential mortgage lending (b)(1)</td>
<td>4</td>
<td>Minneapolis</td>
<td>May 9, 1997</td>
</tr>
<tr>
<td>Parkway Bancorp, Inc., Harwood Heights, IL, and Parkway Acquisition Corporation,</td>
<td>Jefferson Holding Corp., Chicago, IL; Jefferson State Bank, Chicago, IL</td>
<td>3</td>
<td>Chicago</td>
<td>April 21, 1997</td>
</tr>
<tr>
<td></td>
<td>Longwood, FL</td>
<td></td>
<td>Atlanta</td>
<td></td>
</tr>
<tr>
<td>Patel, Susma; Patel (Suku), Suketu Madhusudan; Patel (Perry), Parimal Kantibhai</td>
<td>First Bankshares, Inc., Longwood, FL, and First National Bank of Central Florida,</td>
<td></td>
<td>CIBC</td>
<td>May 30, 1997</td>
</tr>
<tr>
<td>Amin, Bharat Muljibhai, London, England; and King, Dennis John Lloyd, Surrey,</td>
<td>Longwood, FL</td>
<td></td>
<td>Atlanta</td>
<td></td>
</tr>
<tr>
<td>England; collectively, as the Patel Group</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Bloomsburg, PA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Peoples Bank Employee Stock Ownership Trust, Marion, KY</td>
<td>Peoples-Marion Bancorp, Inc., Marion, KY</td>
<td>3</td>
<td>St. Louis</td>
<td>June 12, 1997</td>
</tr>
<tr>
<td>Peoples Financial Services, Inc., Hamtramck, MI</td>
<td>Peoples State Bank, Hamtramck, MI</td>
<td>3</td>
<td>Chicago</td>
<td>May 23, 1997</td>
</tr>
<tr>
<td>Applicant or notificant</td>
<td>Acquiree or activity</td>
<td>Section of law</td>
<td>Reserve Bank</td>
<td>End of comment period</td>
</tr>
<tr>
<td>--------------------------------------------</td>
<td>--------------------------------------------------------------------------------------</td>
<td>----------------</td>
<td>--------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>Peoples-Marion Bancorp, Inc., Marion, KY</td>
<td>The Peoples Bank, Marion, KY</td>
<td>3</td>
<td>St. Louis</td>
<td>June 12, 1997</td>
</tr>
<tr>
<td>PHS Bancorp, M.H.C., Beaver Falls, PA</td>
<td>Peoples Home Savings Bank, Beaver Falls, PA</td>
<td>3</td>
<td>Cleveland</td>
<td>May 1, 1997</td>
</tr>
<tr>
<td>Pierce County Bancorp, Tacoma, WA</td>
<td>Pierce Commercial Bank, Tacoma, WA</td>
<td>3</td>
<td>San Francisco</td>
<td>April 21, 1997</td>
</tr>
<tr>
<td>Pinnacle Bancorp, Inc., Central City, NE</td>
<td>First Ogallala Investment, Inc., Ogallala, NE; First National Bank of Ogallala,</td>
<td>3</td>
<td>Kansas City</td>
<td>April 25, 1997</td>
</tr>
<tr>
<td></td>
<td>Ogallala, NE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PN Holdings, Inc., Ann Arbor, MI</td>
<td>Pelican National Bank, Naples, FL (in organization); Washtenaw Mortgage Company,</td>
<td>3 and 4</td>
<td>Atlanta</td>
<td>April 21, 1997</td>
</tr>
<tr>
<td></td>
<td>Ann Arbor, MI, lending (b)(1)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Poteau Bancshares, Inc., Poteau, OK</td>
<td>First Poteau Corporation, Poteau, OK; Poteau State Bank, Poteau, OK</td>
<td>3</td>
<td>Kansas City</td>
<td>May 17, 1997</td>
</tr>
<tr>
<td>Powell, Donald Edward, Amarillo, TX</td>
<td>Tejas Bancshares, Inc. Fritch, TX; Fritch State Bank, Fritch, TX</td>
<td>CIBC</td>
<td>Dallas</td>
<td>April 7, 1997</td>
</tr>
<tr>
<td>Applicant or notificant</td>
<td>Acquiree or activity</td>
<td>Section of law</td>
<td>Reserve Bank</td>
<td>End of comment period</td>
</tr>
<tr>
<td>-------------------------</td>
<td>--------------------------------------------------------------------------------------</td>
<td>----------------</td>
<td>--------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>Premier Bancshares, Inc., Atlanta, GA</td>
<td>Central and Southern Holding Company, Milledgeville, GA; Central and Southern Bank of Georgia, Milledgeville, GA; Central and Southern Bank of North Georgia, Greensboro, GA savings association (b)(9)</td>
<td>3 and 4</td>
<td>Atlanta</td>
<td>May 12, 1997</td>
</tr>
<tr>
<td>Premier Bancshares, Inc., LaGrange, TX, and Premier Holdings - Nevada, Inc., Carson City, NV</td>
<td>Citizens State Bank, Hempstead, TX</td>
<td>3</td>
<td>Dallas</td>
<td>May 1, 1997</td>
</tr>
<tr>
<td>Applicant or notificant</td>
<td>Acquiree or activity</td>
<td>Section of law</td>
<td>Reserve Bank</td>
<td>End of comment period</td>
</tr>
<tr>
<td>-------------------------</td>
<td>----------------------</td>
<td>----------------</td>
<td>--------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>Rossenberg, Clifford R., Sunset Beach, CA</td>
<td>Security First Bank, Fullerton, CA</td>
<td>CIBC</td>
<td>San Francisco</td>
<td>May 27, 1997</td>
</tr>
<tr>
<td>Scott, Ben Jay, Coleman, TX</td>
<td>Coleman Bancshares, Inc., Coleman, TX; Coleman County State Bank, Coleman, TX</td>
<td>CIBC</td>
<td>Dallas</td>
<td>April 25, 1997</td>
</tr>
<tr>
<td>Shorebank Corporation, Chicago, IL</td>
<td>Shorebank Pacific Corp., Ilwaco, WA; ShoreTrust Bank, Seattle, WA ShoreTrust Trading Group, Inc., investment advice (b)(6)</td>
<td>3</td>
<td>Chicago</td>
<td>May 17, 1997</td>
</tr>
<tr>
<td>Southeast Bancorp, Inc., Corbin, KY</td>
<td>First Bank of East Tennessee, National Association, La Follette, TN</td>
<td>3</td>
<td>Cleveland</td>
<td>April 4, 1997</td>
</tr>
<tr>
<td>Applicant or notificant</td>
<td>Acquiree or activity</td>
<td>Section of law</td>
<td>Reserve Bank</td>
<td>End of comment period</td>
</tr>
<tr>
<td>-----------------------------------------------</td>
<td>--------------------------------------------------------------------------------------</td>
<td>----------------</td>
<td>---------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>Spangler, Charles Leon, Aurora, MO</td>
<td>Seligman Bancshares, Inc., Seligman, MO; First Independent Bank, Seligman, MO</td>
<td></td>
<td>CIBC</td>
<td>St. Louis</td>
</tr>
<tr>
<td>Susquehana Bancshares, Inc., Lititz, PA</td>
<td>Founders Bank, Bryn Mawr, PA</td>
<td>3</td>
<td>Philadelphia</td>
<td>May 19, 1997</td>
</tr>
<tr>
<td>TCF Financial Corporation, Minneapolis, MN</td>
<td>Winthrop Resources Corporation, Minnetonka, MN, leasing personal property (b)(3)</td>
<td>4</td>
<td>Minneapolis</td>
<td>May 27, 1997</td>
</tr>
<tr>
<td>Applicant or notificant</td>
<td>Acquiree or activity</td>
<td>Section of law</td>
<td>Reserve Bank</td>
<td>End of comment period</td>
</tr>
<tr>
<td>----------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------</td>
<td>----------------</td>
<td>---------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>Tehama Bancorp, Red Bluff, CA</td>
<td>Tehama Bank, Red Bluff, CA</td>
<td>3</td>
<td>San Francisco</td>
<td>May 12, 1997</td>
</tr>
<tr>
<td>Tehama Bancorp, Red Bluff, CA</td>
<td>Bancorp Financial Services, Sacramento, CA, leasing activities (b)(5)</td>
<td>4</td>
<td>San Francisco</td>
<td>May 5, 1997</td>
</tr>
<tr>
<td>Texas Financial Bancorporation, Inc., Minneapolis, MN, and Delaware Financial Bancorporation, Inc., Wilmington, DE</td>
<td>Austin County Bancshares, Inc., Belleville, TX; Austin County Bancshares-Delaware, Wilmington, DE; and Austin County State Bank, Belleville, TX</td>
<td>3</td>
<td>Dallas</td>
<td>March 27, 1997</td>
</tr>
<tr>
<td>Trustcorp Financial, Inc., St. Louis, MO</td>
<td>Missouri State Bank and Trust Company, St. Louis, MO</td>
<td>3</td>
<td>St. Louis</td>
<td>June 2, 1997</td>
</tr>
<tr>
<td>Union Illinois Company, Swansea, IL</td>
<td>Missouri PayDay Loan Company, Inc., St. Louis, MO; Missouri Budget, Inc., St. Louis, MO, and Budget Finance, Inc., St. Louis, MO, consumer credit (b)(1)</td>
<td>4</td>
<td>St. Louis</td>
<td>May 19, 1997</td>
</tr>
<tr>
<td>United Community Banks, Inc., Blairsville, GA</td>
<td>United Family Finance Co., Blue Ridge, GA (formerly Mountain Mortgage &amp; Loan, Inc.), making, acquiring, or servicing loans or other extensions of credit (b)(1)</td>
<td>4</td>
<td>Atlanta</td>
<td>March 25, 1997</td>
</tr>
<tr>
<td>Applicant or notificant</td>
<td>Acquiree or activity</td>
<td>Section of law</td>
<td>Reserve Bank</td>
<td>End of comment period</td>
</tr>
<tr>
<td>---------------------------------</td>
<td>--------------------------------------------------------------------------------------</td>
<td>----------------</td>
<td>--------------</td>
<td>------------------------</td>
</tr>
<tr>
<td>Village Bancshares, Inc., Springfield, MO</td>
<td>Village Bank, Springfield, MO (a de novo state charted bank)</td>
<td>3</td>
<td>St. Louis</td>
<td>June 16, 1997</td>
</tr>
<tr>
<td>West Point Bancorp, Inc., West Point, NE</td>
<td>Dakota Bancshares, Inc., West Point, NE; Dakota County State Bank, West Point, NE</td>
<td>3</td>
<td>Kansas City</td>
<td>April 18, 1997</td>
</tr>
<tr>
<td>Young, William Howerton, Fredonia, KY</td>
<td>Fredonia Valley Bancorp, Inc., Fredonia, KY and Fredonia Valley Bank, Fredonia, KY</td>
<td>CIBC</td>
<td>St. Louis</td>
<td>May 23, 1997</td>
</tr>
<tr>
<td>Zions Bancorporation, Salt Lake City, UT</td>
<td>Tri-State Bank, Montpelier, ID</td>
<td>3</td>
<td>San Francisco</td>
<td>June 6, 1997</td>
</tr>
</tbody>
</table>
Addresses for Comments and Information Requests
Addresses for comments differ from those for information requests.

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

Federal Reserve Bank of Boston
Richard Walker, Community Affairs Officer, 600 Atlantic Avenue, Boston, MA 02106-2204

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

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

Federal Reserve Bank of Cleveland
Jeffrey Hirsch, Banking Supervisor, 1455 East Sixth Street, Cleveland, OH 44101-2566

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

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

Federal Reserve Bank of Chicago
Philip Jackson, Applications Officer, 230 South LaSalle Street, Chicago, IL 60690-1413

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

Federal Reserve Bank of Minneapolis
Karen L. Grandstrand, Vice President, 250 Marquette Avenue, Minneapolis, MN 55480-2171

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

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

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

Board of Governors of the Federal Reserve System
William W. Wiles, Secretary, 20th & Constitution Avenue, N.W., Washington, DC 20551-0001
Information Requests

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

Federal Reserve Bank of Boston
Jonathan Fine (TEL: 617-973-3339; FAX: 617-973-3219)

Federal Reserve Bank of New York
Margaret Carmody (TEL: 212-720-7924; FAX: 212-720-6628)

Federal Reserve Bank of Philadelphia
Rosanna Crosier (TEL: 215-574-6581; FAX: 215-574-4146)

Federal Reserve Bank of Cleveland
Jim Terlop (TEL: 216-579-2197; FAX: 216-579-2932)

Federal Reserve Bank of Richmond
Gaile Clark (TEL: 804-697-8825; FAX: 804-697-8283)

Federal Reserve Bank of Atlanta
Wayne Smith (TEL: 404-589-7265; FAX: 404-589-7342)

Federal Reserve Bank of Chicago
Frank Skweres (TEL: 312-322-4785; FAX: 312-322-5894)

Federal Reserve Bank of St. Louis
Cathie Windsor (TEL: 314-444-4638; FAX: 314-444-8740)

Federal Reserve Bank of Minneapolis
Paula Charles (TEL: 612-372-2982; FAX: 612-344-2702)

Federal Reserve Bank of Kansas City
Patty Biesemeyer (TEL: 816-881-2464; FAX: 816-881-2252)

Federal Reserve Bank of Dallas
Rob Jolley (TEL: 214-922-6071; FAX: 214-922-6302)

Federal Reserve Bank of San Francisco
Michael Johnson (TEL: 415-974-2995; FAX: 415-974-3031)

Board of Governors of the Federal Reserve System
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 May 16, 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.

<table>
<thead>
<tr>
<th>Applicant or notificant</th>
<th>Acquiree or activity</th>
<th>Section of law</th>
<th>Reserve Bank</th>
<th>End of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gideon Bancshares Company, Dexter, MO</td>
<td>First Midwest Bank of Chaffee, Chaffee, MO</td>
<td>3</td>
<td>St. Louis</td>
<td>June 20, 1997</td>
</tr>
<tr>
<td>Midwest Bancorporation, Inc.; Midwest Bancshares, Inc., and Affiliated Employee Stock Ownership Plan, all of Poplar Bluff, MO</td>
<td>Midwest Bancshares, Inc., Poplar Bluff, MO, and First Midwest Bank of Dexter, Dexter, MO; First Midwest Bank of Piedmont, Piedmont, MO; and Carter County State Bank, Van Buren, MO</td>
<td>3</td>
<td>St. Louis</td>
<td>June 16, 1997</td>
</tr>
<tr>
<td>Applicant or notificant</td>
<td>Acquiree or activity</td>
<td>Section of law</td>
<td>Reserve Bank</td>
<td>End of comment period</td>
</tr>
<tr>
<td>----------------------------------------</td>
<td>--------------------------------------------------------------------------------------</td>
<td>----------------</td>
<td>--------------</td>
<td>-----------------------</td>
</tr>
</tbody>
</table>
Addresses for Comments and Information Requests
Addresses for comments differ from those for information requests.

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

Federal Reserve Bank of Boston
Richard Walker, Community Affairs Officer, 600 Atlantic Avenue, Boston, MA 02106-2204

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

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

Federal Reserve Bank of Cleveland
Jeffrey Hirsch, Banking Supervisor, 1455 East Sixth Street, Cleveland, OH 44101-2566

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

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

Federal Reserve Bank of Chicago
Philip Jackson, Applications Officer, 230 South LaSalle Street, Chicago, IL 60690-1413

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

Federal Reserve Bank of Minneapolis
Karen L. Grandstrand, Vice President, 250 Marquette Avenue, Minneapolis, MN 55480-2171

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

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

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

Board of Governors of the Federal Reserve System
William W. Wiles, Secretary, 20th & Constitution Avenue, N.W., Washington, DC 20551-0001
Information Requests

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

Federal Reserve Bank of Boston
Jonathan Fine (TEL: 617-973-3339; FAX: 617-973-3219)

Federal Reserve Bank of New York
Margaret Carmody (TEL: 212-720-7924; FAX: 212-720-6628)

Federal Reserve Bank of Philadelphia
Rosanna Crosier (TEL: 215-574-6581; FAX: 215-574-4146)

Federal Reserve Bank of Cleveland
Jim Terlop (TEL: 216-579-2197; FAX: 216-579-2932)

Federal Reserve Bank of Richmond
Gaile Clark (TEL: 804-697-8825; FAX: 804-697-8283)

Federal Reserve Bank of Atlanta
Wayne Smith (TEL: 404-589-7265; FAX: 404-589-7342)

Federal Reserve Bank of Chicago
Frank Skweres (TEL: 312-322-4785; FAX: 312-322-5894)

Federal Reserve Bank of St. Louis
Cathie Windsor (TEL: 314-444-4638; FAX: 314-444-8740)

Federal Reserve Bank of Minneapolis
Paula Charles (TEL: 612-372-2982; FAX: 612-344-2702)

Federal Reserve Bank of Kansas City
Patty Biesemeyer (TEL: 816-881-2464; FAX: 816-881-2252)

Federal Reserve Bank of Dallas
Rob Jolley (TEL: 214-922-6071; FAX: 214-922-6302)

Federal Reserve Bank of San Francisco
Michael Johnson (TEL: 415-974-2995; FAX: 415-974-3031)

Board of Governors of the Federal Reserve System