
Federal Reserve Release



H.2

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

No. 37

Week Ending September 13, 1997

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

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ADVISORY COUNCILS

Thrift Institutions Advisory Council.
- Convened, September 12, 1997

BANK HOLDING COMPANIES

Associated Banc-Corp, Green Bay, Wisconsin -- to engage in operating a savings association through the acquisition of First Financial Corporation and First Financial Bank, F.S.B.; and to acquire two subsidiaries of the thrift and engage in appraisal activities and operating a credit card bank.
- Permitted, September 8, 1997

Bayerische Vereinsbank, Munich, Germany -- request for temporary exemption under section 4(c)(9) of the Bank Holding Company Act to engage in certain securities activities in the U.S. in connection with proposed acquisition of Bayerische Hypotheken- und Wechsel-Bank, AG.
- Granted, September 10, 1997

KeyCorp, Cleveland, Ohio -- to engage, to a limited extent, in debt and equity securities underwriting activities and other nonbanking activities through Key Capital Markets, Inc.
- Permitted, September 8, 1997

NationsBank Corporation, Charlotte, North Carolina -- to acquire all the assets and assume all the liabilities of Montgomery Securities, San Francisco, California, and The Pyramid Company, and engage, to a limited extent, in debt and equities securities underwriting, and dealing in government obligations and money market instruments.
- Permitted, September 10, 1997

Union Planters Corporation, Memphis, Tennessee -- to acquire Magna Bancorp, Inc., Hattiesburg, Mississippi, Magnolia Federal Bank for Savings, and Magna Mortgage Company, and engage in originating and servicing mortgage loans.
- Permitted, September 10, 1997

BANK MERGERS

Citizens Commercial Bank & Trust Company, Celina, Ohio -- to acquire eleven branches of KeyBank, N.A., Cleveland, Ohio, and to establish branches at the former KeyBank.
- Approved, September 8, 1997

REGULATIONS AND POLICIES

The Year 2000: A Challenge for Financial Institutions and Bank Supervisors -- Basle Committee on Banking Supervision describes need for financial institutions to check all their computer applications in advance of the new millennium.
- Announced, September 9, 1997

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulation J -- amendments to provide for interstate branching and the Federal Reserve Banks' new single account structure (Federal Register document R-0972).
- Approved, August 26, 1997

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September 7, 1997 to September 13, 1997

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

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

BANK BRANCHES, DOMESTIC

Secretary

AmSouth Bank, Birmingham, Alabama -- to establish a branch at 11314 Causeway Boulevard, Brandon, Florida, and 1505 Tamiami Trail, Fort Myers, Florida.
- Approved, September 8, 1997

St. Louis

BankTennessee, Collierville, Tennessee -- to establish a branch at 315 Cleveland Street, Ripley, Tennessee.
- Approved, September 12, 1997

St. Louis

Belgrade State Bank, Potosi, Missouri -- to move its main office to Belgrade, and to redesignate the present main office as a branch.
- Approved, September 9, 1997

Atlanta

Colonial Bank, Montgomery, Alabama -- to establish a branch on the northside of Highway 82/McFarland Boulevard, 100 Towncenter Boulevard, Tuscaloosa, Alabama.
- Approved, September 8, 1997

Atlanta

Colonial Bank, Montgomery, Alabama -- to establish a branch at 4336 U.S. Highway 231, Wetumpka, Alabama.
- Approved, September 12, 1997

Minneapolis

First Interstate Bank, Billings, Montana -- to establish a branch in Helena, Montana.
- Approved, September 8, 1997

Richmond

Pee Dee State Bank, Timmonsville, South Carolina -- to establish a branch at 760 West Liberty Street, Sumter, South Carolina.
- Approved, September 9, 1997

September 7, 1997 to September 13, 1997

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

Minneapolis

Rocky Mountain Bank, Billings, Montana -- to establish branches in Big Fork and Stevensville, Montana.

- Approved, September 12, 1997

BANK HOLDING COMPANIES

Cleveland

Banc One Corporation, Columbus, Ohio -- to acquire Fitzgerald, Davis & Associates, LP, Chicago, Illinois.

- Permitted, September 12, 1997

Minneapolis

Bloomer Bancshares, Inc., Bloomer, Wisconsin -- to acquire Peoples State Bank.

- Approved, September 11, 1997

Dallas

Buffalo Bancorp, Inc., Buffalo, Texas -- to acquire Buffalo Corporation, Dover, Delaware, and Citizens State Bank, Buffalo, Texas.

- Approved, September 11, 1997

Director, BS&R

Commerzbank AG, Frankfurt am Main, Federal Republic of Germany -- request for exceptions to a commitment in connection with a notice to engage in futures commission merchant activities.

- Granted, September 12, 1997

Cleveland

Community Holding Company, Inez, Kentucky -- to acquire Inez Deposit Bank, F.S.B.

- Permitted, September 12, 1997

Minneapolis

Dean Financial Services, Inc., St. Paul, Minnesota -- to acquire The First National Corporation of Aitkin, Inc., Aitkin; Mid-Continent Financial Services, Inc., Bloomington; and The First State Bank of Eden Prairie, Eden Prairie, Minnesota.

- Approved, September 9, 1997

September 7, 1997 to September 13, 1997

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

Kansas City

Emprise Financial Corporation, Wichita, Kansas -- to acquire up to 9.9 percent of Mid Continent Bancshares, Inc., El Dorado, Kansas, and therefore own more than 5 percent of the shares of a savings association.
- Permitted, September 9, 1997

Boston

FSB Bancorp, Farmington, Maine, and MHC Bancorp -- to acquire Franklin Savings Bank.
- Approved, September 12, 1997

Director, BS&R

HSBC Holdings plc, HSBC Finance (Netherlands) Limited, and HSBC Holdings NV -- request for authority to effect a corporate reorganization of various nonbanking subsidiaries of HSBC, including the section 20 subsidiary, HSBC Securities, Inc.
- Granted, September 12, 1997

Dallas

J. M. Nichols, Inc., Dover, Delaware -- to acquire First-Nichols National Bank of Kenedy, Kenedy, Texas.
- Approved, September 9, 1997

Dallas

Keene Bancorp, Inc., 401(K) Employee Stock Ownership Plan & Trust, Keene, Texas -- to acquire Keene Bancorp Inc., and Keene State Bank of Keene.
- Approved, September 8, 1997

Atlanta

MC Bancshares, Inc, Morgan City, Louisiana -- request for waiver of application to acquire Guaranty Bancshares Holding Corporation.
- Granted, September 12, 1997

Secretary

National City Corporation, Cleveland, Ohio, and National Processing, Inc. Louisville, Kentucky, -- to acquire FA Holdings, Inc., also of Louisville, and engage in the processing of credit card and debt card receipts for merchants.
- Permitted, September 11, 1997

September 7, 1997 to September 13, 1997

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

Kansas City

NB Holdings Corporation, Wichita, Kansas -- termination of registration under Regulation G.

- Approved, September 10, 1997

Dallas

New Broadway, Inc., San Antonio, Texas -- to acquire Broadway Bancshares, Inc., San Antonio, Texas; Broadway Bancshares of Delaware, Inc., Wilmington, Delaware; Broadway National Bank, San Antonio, Texas, and Eisenhower National Bank, San Antonio, Texas.

- Approved, September 9, 1997

Dallas

Nichols Bancshares, Inc., Kenedy, Texas -- to acquire J.M. Nichols, Inc., Dover, Delaware, and First Nichols National Bank of Kenedy, Kenedy, Texas.

- Approved, September 9, 1997

Minneapolis

Preferred Bancshares, Inc., Big Lake, Minnesota -- to engage in mortgage banking activities through acquisition of shares of Preferred Lenders, LLC.

- Permitted, September 10, 1997

Kansas City

Seafeld Capital Corporation, Kansas City, Missouri -- termination of registration under Regulation G.

- Approved, September 10, 1997

St. Louis

Union Planters Corporation, Memphis, Tennessee -- to acquire Sho-Me Financial Corporation, Mount Vernon, Missouri, and 1st Savings Bank, F.S.B., Mount Vernon.

- Permitted, September 12, 1997

Boston

UST Corp., Boston, Massachusetts -- to acquire Firestone Financial Corp., Newton, Massachusetts.

- Permitted, September 12, 1997

September 7, 1997 to September 13, 1997

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

Atlanta

Valley National Corporation, Lanett, Alabama -- to acquire Valley National Bank of Lanett, Lanett, Alabama.
- Approved, September 10, 1997

BANK MERGERS

Richmond

Crestar Bank, Richmond, Virginia -- to merge with American National Savings Bank, F.S.B., Baltimore, Maryland.
- Approved, September 8, 1997

Kansas City

Dewey County State Bank, Taloga, Oklahoma -- to merge with Alpha Bank, N.A., Hennessey, Oklahoma.
- Approved, September 8, 1997

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

San Francisco

Alliance Federal Credit Union, San Jose, California -- deregistration pursuant to Regulation G.
- Approved, September 12, 1997

Director BS&R

Premier Trust Services, Inc., Freeport, Illinois -- registration as transfer agent.
- Withdrawn, September 8, 1997

BANKS, STATE MEMBER

Director BS&R

Bank of Burlington, Burlington, Wisconsin -- registration as transfer agent.
- Withdrawn, September 8, 1997

CHANGE IN BANK CONTROL

San Francisco

Americorp, Ventura, California -- change in bank control.
- Permitted, September 12, 1997

September 7, 1997 to September 13, 1997

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

San Francisco

Draper Bancorp, Draper, Utah -- change in bank control.
- Permitted, September 9, 1997

COMPETITIVE FACTORS REPORTS

San Francisco

Bank of Los Angeles, West Hollywood, California -- report on competitive factors of the proposed merger with Culver National Bank, Culver City, California.
- Submitted, September 12, 1997

Boston

BankBoston, N.A., Boston, Massachusetts -- report on competitive factors of the proposed merger with Bank of Boston Connecticut, Hartford, Connecticut.
- Submitted, September 12, 1997

Richmond

Carolina First Bank, Greenville, South Carolina -- report on competitive factors of the proposed merger with First Federal Savings and Loan Association, Anderson, South Carolina.
- Submitted, September 8, 1997

San Francisco

Citizens Security Bank, Agana, Guam -- report on competitive factors of the proposed merger with C.B. Temporary Interim Bank.
- Submitted, September 12, 1997

Richmond

First Bank, Troy, North Carolina -- report on competitive factors of the proposed purchase of the assets and assumption of the liabilities of the Lillington, North Carolina, branch of First Union National Bank of North Carolina, Charlotte, North Carolina.
- Submitted, September 11, 1997

Dallas

First National Bank, Paducah, Texas -- report on competitive factors of the proposed merger with Paducah Interim National Bank.
- Submitted, September 8, 1997

September 7, 1997 to September 13, 1997

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

Cleveland

FMB-First Michigan Bank, Zeeland, Michigan; FMB-First Michigan Bank, Grand Rapids, Grand Rapids; FMB-Lumberman's Bank, Muskegon; FMB-Northwestern Bank, Boyne City; FMB-State Savings Bank, Lowell; FMB-Commercial Bank, Greenville; FMB-Sault Bank, Sault St. Marie; FMB Security Bank, Manistee; FMB-Community Bank, Dowagiac; FMB-Oceana Bank, Hart; FMB-Reed City, Reed City; FMB Maynard Allen Bank, Portland; FMB-Old State Bank, Freemont; FMB-Arcadia Bank, Kalamazoo; and FMB-Trust, Holland; Michigan -- report on competitive factors of the proposed merger with The Huntington National Bank, Columbus, Ohio.

- Submitted, September 9, 1997

New York

Members 1st Federal, Hackensack, New Jersey -- report on competitive factors of the proposed merger with Central Bergen Federal Credit Union.

- Submitted, September 10, 1997

Secretary

Mojave Desert Bank, N.A., Mojave, California -- report on competitive factors of the proposed merger with the Mojave, California, branch of Bank of America National Trust & Savings Association, San Francisco, California.

- Submitted, September 12, 1997

Kansas City

Nebraska State Bank, South Sioux City, Nebraska -- report on competitive factors of the proposed merger with The First National Bank of Wilcox, Wilcox, Nebraska.

- Submitted, September 8, 1997

New York

Oritani Interim Savings Bank, Bergen, New Jersey -- report on competitive factors of the proposed merger with Oritani Savings Bank.

- Submitted, September 11, 1997

Dallas

Plano Bank & Trust Company, Plano, Texas -- report on competitive factors of the proposed merger with First Bank, McKinney, Texas.

- Submitted, September 8, 1997

September 7, 1997 to September 13, 1997

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

Philadelphia

Quakertown National Bank, Quakertown, Pennsylvania -- report on competitive factors of the proposed purchase of the assets and assumption of the liabilities of the Quakertown branch of First Lehigh Bank, Walnutport, Pennsylvania.
- Submitted, September 12, 1997

Minneapolis

Security State Bank, Dunseith, North Dakota -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Rolla branch of Ramsey Bank, fsb, Cando, North Dakota.
- Submitted, September 10, 1997

CURRENCY

Director RBOPS

Federal Reserve notes -- letter confirming request for printing notes for fiscal year ending September 30, 1998.
- Approved, September 12, 1997

EXTENSIONS OF TIME

Richmond

Central Virginia Bank, Powhatan, Virginia -- extension to March 19, 1997, to establish a branch at 1368 Anderson Highway, Cumberland County, Virginia.
- Granted, September 8, 1997

Chicago

InvestorsBancorp, Inc., Pewaukee, Wisconsin -- extension to December 4, 1997, to acquire InvestorsBank.
- Granted, September 8, 1997

Director, BS&R

Istituto Mobiliare Italiana, S.p.A., Rome, Italy -- request by three Italian banking organizations to extend for an additional two years the temporary exemptions under section 4(c)(9) of the Bank Holding Company Act.
- Granted, September 12, 1997

Cleveland

Ohio Bank, Findlay, Ohio -- extension to September 14, 1998, to establish a branch at Fishinger Boulevard and Mill Run Drive, Columbus, Ohio.
- Granted, September 12, 1997

September 7, 1997 to September 13, 1997

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

Chicago

Schonath Family Partnership, Limited Partnership, Oconomowoc, Wisconsin --
extension to December 4, 1997, to acquire InvestorsBank, Pewaukee, Wisconsin.
- Granted, September 8, 1997

MEMBERSHIP

Secretary

Compass Bank, Houston, Texas -- to become a member of the Federal Reserve
System.
- Approved, September 12, 1997

Minneapolis

F & M Bank-Landmark, Clear Lake, Wisconsin -- to become a member of the
Federal Reserve System.
- Approved, September 11, 1997

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

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

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

<u>Application</u>		<u>Comment</u>	<u>Period Ending Date</u>
Iron Bancshares, Inc., Salisbury, Connecticut - to become a bank holding company by acquiring 100% of the voting shares of The National Iron Bank, Salisbury, Connecticut*	<u>Newspaper</u>		10-05-97
	<u>Federal Register</u>		10-02-97

SIS Bancorp, Inc., Springfield, Massachusetts - section 3(a)(3) notification to acquire Glastonbury Bank and Trust Company, Glastonbury, Connecticut*	<u>Newspaper</u>		Not Yet Established
	<u>Federal Register</u>		Not Yet Established

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

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

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

<u>Application</u>	
	NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

<u>Institution</u>	<u>Examination Date</u>	<u>Rating**</u>
	NONE	

SECTION VI - APPLICATIONS BULLETIN

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

*Subject to CRA.

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

FEDERAL RESERVE BANK OF NEW YORK

Comment Period
Ending Date

SECTION I

**Applications Subject to Newspaper
Notice Only**

None.

SECTION II

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

National Bank of Canada, Montreal, Canada, and NatBC Holding Corporation, to become bank holding companies by acquiring 100 percent of the voting shares of Natbank N.A, Hollywood, Florida, and thereby indirectly acquiring Natbank N.A., the proposed national bank successor to Natbank, F.S.B.

10/05/97 2/

SECTION III

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

None.

SECTION IV

**Applications Not Involving
Public Comment**

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending September 13, 1997

NAME OF BANK

RATING

EXAMINATION DATE

None

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

FEDERAL RESERVE BANK OF PHILADELPHIA

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

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

Newspaper comment period expires: N/Avail

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

NONE

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

NONE

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

NONE

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending September 12, 1997.

Identification of Ratings

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Bank/Location

Examination Date

CRA Rating

NONE

NONE

NONE

**District
Federal Reserve Bank of Cleveland**

Applications and notifications filed during the week ending 9/13/97

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C 5D3 Branch	<i>Citizens Banking Company, Salineville, OH to acquire three (3) branch offices of The Metropolitan Savings Bank of Ohio, Youngstown, OH located in Barnesville, Martins Ferry, and St. Clairsville, OH.</i>	*Not Yet Known

Footnotes

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3A3	<i>Notice by F.N.B. Corporation, Hermitage, PA on September 10, 1997, to acquire Mercantile Bank of Southwest Florida, Naples, FL</i>	*N: 10/13/97

Footnotes

Section III - Applications subject to Federal Register notice only

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

Footnotes

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4C8	<i>Banc One Corporation, Columbus, OH; KeyCorp, Cleveland, OH; National City Corporation, Cleveland, OH, and PNC Bank Corp., Pittsburgh, PA to engage in ATM and POS activities on a world-wide basis through Electronic Payment Services, Inc.</i>	None

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Footnotes		

Section V - Availability of CRA public evaluations

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

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

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

Outstanding
Satisfactory
Needs to Improve
Substantial noncompliance

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>
576710	<i>The Ohio Bank 236 Main Street Findlay, OH 45840</i>	6/02/97	9/8/97	Satisfactory
368522	<i>Apollo Trust Company 201 North Warren Avenue Apollo, PA 15613</i>	6/30/97	9/9/97	Satisfactory

Footnotes

Section VI - CRA examinations scheduled for Fourth Quarter of 1997

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

Footnotes

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Centura Bank, Rocky Mount, North Carolina, to establish a branch in the Hannaford Brothers Store at 760 Sutters Creek Boulevard, Rocky Mount, North Carolina.*	10-6-97

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Coddle Creek Financial Corp., Mooresville, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Mooresville Savings Bank, SSB, Mooresville, North Carolina.*	10-10-97
One Valley Bancorp, Inc., Charleston, West Virginia, to acquire One Valley Bank-Central Virginia, National Association, Lynchburg, Virginia (the proposed successor by conversion to One Valley Bank-Central Virginia, a Federal savings bank).*	Not yet available.

Section III - Applications Subject to Federal Register Notice

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

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

Application
None.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending September 12, 1997

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

RSSD

Examination

Number

Name of Bank

Date

Rating

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 12, 1997

Section 1 - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Eagle National Holding Company, Inc. Miami, Florida Change in control by Mr. Jaime Gilinski to acquire 100 percent of the outstanding shares of common stock of Eagle National Holding Company, Inc., Miami, Florida, pursuant to Change in Bank Control Act of 1978.	Not yet available*
First Bankshares, Inc. Longwood, Florida Change in control notice by Ms. Susma Patel and Messrs. Suketu (Suku) Madhusudan Patel, Parimal (Perry) Kantibhai Patel, Bharat Muljibhai Amin, Dennis John Lloyd King, and Sushilaban Patel, to collectively acquire 43.06 percent of the outstanding shares of First Bankshares, Inc., Longwood, Florida, pursuant to the Change in Bank Control Act of 1978.	09-30-97* Federal Register
MidSouth Bancorp, Inc. Employee Stock Ownership Plan Lafayette, Louisiana After-the-fact change in control by MidSouth Bancorp, Inc., Employee Stock Ownership Plan, Lafayette, Louisiana, to retain 10.57 percent of the outstanding shares of MidSouth Bancorp, Inc., Lafayette, Louisiana, pursuant to the Change in Bank Control Act of 1978.	09-30-97* Federal Register

Section 3 - Applications Subject to Federal Register Only

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

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 12, 1997

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

Application

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 12, 1997

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

<u>Bank</u>	<u>CRA Rating</u>	<u>Examination Date</u>
First Bank and Trust Company of Tennessee Post Office Box 3080 Johnson City, Tennessee 37602 (423) 975-9900	Satisfactory	06-02-97

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 12, 1997

Recently Approved Applications

Approval Date

AmSouth Bank Birmingham, Alabama To establish a branch located at 11314 Causeway Boulevard, Brandon, Florida, pursuant to Section 9 of the Federal Reserve Act.	09-08-97
AmSouth Bank Birmingham, Alabama To establish a branch located at 15051 Tamiami Trail, Fort Myers, Florida, pursuant to Section 9 of the Federal Reserve Act.	09-08-97
Colonial Bank (Revised) Montgomery, Alabama To establish a branch located at 2941 North Poinciana Boulevard, Kissimmee, Florida, pursuant to Section 9 of the Federal Reserve Act.	09-08-97
Colonial Bank Montgomery, Alabama To establish a branch located at 4336 US Highway 231, Wetumpka, Alabama, pursuant to Section 9 of the Federal Reserve Act.	09-12-97
Colonial Bank Montgomery, Alabama To establish a branch located on the north side of Highway 82/McFarland Boulevard, 100 Town Center Boulevard, Tuscaloosa, Alabama, pursuant to Section 9 of the Federal Reserve Act..	09-08-97
Valley National Corporation Lanett, Alabama 1-BHC formation, Valley National Bank of Lanett, Lanett, Alabama, pursuant to Section 3(a)(1) of the Bank Holding Company Act.	09-10-97
MC Bancshares, Inc. Morgan City, Louisiana Request for waiver of the application requirements of Section 3 of the Bank Holding Company Act, in connection with its proposed acquisition of Guaranty Bancshares Holding Corporation, Morgan City, Louisiana, and Guaranty Bank and Trust Company of Morgan City, Morgan City, Louisiana.	09-12-97
Compass Bank Houston, Texas To become a member of the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act and Section 208.4 of Regulation Y.	09-12-97

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Merger & Branch	First Farmers Bank & Trust Company Converse, Indiana Sheridan, Indiana branch office of NBD Bank, N.A. to establish a branch at 322 South Main Street Sheridan, Indiana	NP - **
Merger & Branch	F&M Bank-Portage County Stevens Point, Wisconsin Antigo branch of Security Bank, S.S.B. Antigo, Wisconsin to establish a branch at 724 Fifth Avenue Antigo, Wisconsin	NP - 9-8-97
Branch	Valley Ridge Bank Kent City, Michigan 47 S. Charles Street White Cloud, Michigan	NP - 9-13-97
Branch	Citizens Bank and Trust Company Hudson, Iowa 209 West Fifth Street Waterloo, Iowa	NP - 9-13-97
Branch	Cole Taylor Bank Chicago, Illinois 111 West Washington Street Chicago, Illinois	NP - 10-1-97
Branch	Bloomington Bank and Trust Bloomington, Illinois Northeast corner of Touhy and Clifton Avenue Park Ridge, Illinois	NP - 9-3-97

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only cont'd

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	Bloomindale Bank and Trust Bloomindale, Illinois Southeast corner of Arlington Heights Road and Pierce Road Itasca, Illinois	NP - 9-8-97

NP - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
CoC-HC	Damen Financial Corporation Schaumburg, Illinois By Jackson Boulevard Fund, Ltd. and Paul J. Duggan	FR - 9-3-97 NP - 9-1-97
CoC-HC	First Business Bancshares, Inc. Madison, Wisconsin By Sam Jacobsen	FR - 8-28-97 NP - 9-7-97
3(a)(1)	Heartland Bancshares, Inc.* Franklin, Indiana Heartland Community Bank (in organization) Franklin, Indiana	FR - 9-12-97 NP - 9-8-97
3(a)(3)	Centre 1 Bancorp, Inc.* Beloit, Wisconsin First Winnebago Corporation Winnebago, Illinois First National Bank of Winnebago Winnebago, Illinois	FR - 9-26-97 NP - 9-21-97
3(a)(3)	Mahaska Investment Company* Oskaloosa, Iowa Pella State Bank (in organization) Pella, Iowa	FR - 9-12-97 NP - 7-27-97
3(a)(1)	Marengo Bancshares, Inc.* Marengo, Illinois Prairie State Bank (in organization) Marengo, Illinois	FR - 10-2-97 NP - 10-15-97
3(a)(1)	Albrecht Financial Services, Inc.* Norwalk, Iowa Heartland Bankshares, Inc. Madrid, Iowa City State Bank Grimes, Iowa	FR - 10-9-97 NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(3)	First State Bancorp of Monticello, Inc. Employee Stock Ownership Plan* Monticello, Illinois First State Bancorp of Monticello, Inc. Monticello, Illinois First State Bank of Monticello Monticello, Illinois State Bank of Hammond Hammond, Illinois First State Bank of Bloomington Bloomington, Illinois First State Bank of Heyworth Heyworth, Illinois First State Bank of Atwood Atwood, Illinois	FR - 9-12-97 NP - 9-12-97
3(a)(1)	George Washington Bancorp, Inc.* Oak Lawn, Illinois George Washington Savings Bank Oak Lawn, Illinois	FR - 10-6-97 NP - **
3(a)(1)	Mercantile Bank Corporation* Grand Rapids, Michigan Mercantile Bank of West Michigan (in organization) Grand Rapids, Michigan	FR - 10-9-97 NP - 9-29-97
3(a)(3)	FBOP Corporation* Oak Park, Illinois First Capital Bank of Arizona Phoenix, Arizona	FR - 10-2-97 NP - 9-21-97
CoC-HC	Tabor Enterprises, Inc. Tabor, Iowa By J. Randel Smith, Jerry A. Jobe and Grant R. Schaaf	FR - 10-1-97 NP - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

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

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

<u>Type</u>	<u>Application</u>
ROS	Tabor Enterprises, Inc. Tabor, Iowa To redeem 5,200 shares or 52% of the common stock

Federal Reserve Bank of Chicago

Section V - Availability of CRA Public Evaluations

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending September 12, 1997. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
Security Savings Bank 1015 Market Street Gowrie, Iowa 50543 (515) 544-3281 RSSD #616540	6-2-97	S
Fortress Bank of Westby 100 North Main Street Westby, Wisconsin 54667 (608) 634-3787 RSSD #297042	6-23-97	O

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

None.

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

Change in control notification involving Sebastian Bankshares, Inc., Barling, Arkansas, by James H. Shields, III, Wimbledon, England.

Federal Register: 9-24-97

Change in control notification involving Texico Bancshares Corporation, Texico, Illinois, by Craig D. Heath, Phoenix, Arizona.

Federal Register: 10-1-97

* Section 3(a)(3) notification by First United Bancshares, Inc., El Dorado, Arkansas, to acquire City Bank & Trust of Shreveport, Louisiana, Shreveport, Louisiana.

Federal Register: 10-9-97

* Section 3(a)(3) notification by First Banks, Inc., St. Louis, Missouri, to acquire Surety Bank, Vallejo, California.

Newspaper: 10-15-97

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE**Application****End of Comment Period**

None.

**SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE
OR NEWSPAPER NOTICE****Application****End of Comment Period**

Stock redemption notification by Texico Bancshares Corporation, Texico, Illinois, to redeem common stock for a net consideration representing 81% of its equity.

N/A

* This notification is subject to CRA.

SECTION VI - CRA EXAMINATIONS SCHEDULED

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

RSSD Number	Name	City	State
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FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

Application

Comment Period
Ending Date

Ronan State Bank, Ronan, Montana to establish a branch in
Polson, Montana. *

September 15, 1997

Farmers State Bank, Victor, Montana to establish a branch in
Hamilton, Montana. *

September 29, 1997

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

Comment Period
Ending Date

Norwest Corporation, Minneapolis, Minnesota; Norwest Financial
Services, Inc., Des Moines, Iowa; and Norwest Financial, Inc., Des
Moines, Iowa to engage in industrial loan and thrift company activities,
consumer finance activities, and acting as principal, agent, or broker
for credit life, accident and health, and involuntary unemployment
insurance related to its extensions of credit through the acquisition
of Cityside Financial Services of Wisconsin, Inc., Cityside Savings
& Financial Services, Co., and Cityside Insurance Company, Ltd.,
headquartered in Eden Prairie, Minnesota.

Not yet available

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject
to Federal Register Notice Only

Application

Comment Period
Ending Date

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of

CRA Public Evaluations

week ending September 12, 1997

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

BANK(S) EXAMINED

DATE OF EXAMINATION

CRA RATING

Wadena State Bank
304 Southeast First
Box 191
Wadena, MN 56482-0191
(218) 631-1860

June 2, 1997

Outstanding

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

State Bank & Trust Company of Colorado Springs, Colorado Springs, Colorado, for prior approval to establish a branch at 5710 Palmer Park Boulevard, Colorado Springs, Colorado.

September 28, 1997

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

APPLICATION

COMMENT PERIOD ENDING DATE

Steven L. Voorhees, Harvard, Nebraska, to retain control of 27.69 percent of the voting shares of Harvard State Company, Harvard, Nebraska.

September 29, 1997

First National Bank of Las Animas ESOP, Las Animas, Colorado, for prior approval to become a bank holding company through the acquisition of up to 8.03 percent of the voting shares of First Bankshares of Las Animas, Las Animas, Colorado; and thereby indirectly acquire First National Bank, Las Animas, Colorado.*

October 6, 1997

October 6, 1997

FirstBank Holding Company of Colorado ESOP, Lakewood, Colorado, for prior approval to acquire .86 percent, for a total of 26.36 percent of the voting shares of FirstBank Holding Company of Colorado, Lakewood, Colorado; and thereby indirectly acquire FirstBank of Arvada, N.A., Arvada, Colorado; FirstBank of Aurora, N.A., Aurora, Colorado; FirstBank of Avon, Avon, Colorado; FirstBank of Boulder, N.A., Boulder, Colorado; FirstBank of Breckenridge, N.A., Breckenridge, Colorado; FirstBank of Douglas County, N.A., Castle Rock, Colorado; FirstBank of Colorado Springs, Colorado Springs, Colorado; FirstBank of Cherry Creek, N.A., Denver, Colorado; FirstBank of Denver, N.A., Denver, Colorado; FirstBank of Longmont, Longmont, Colorado; FirstBank of Northern Colorado, Fort Collins, Colorado; FirstBank of Greeley, Greeley, Colorado; FirstBank of Tech Center, N.A., Englewood, Colorado; FirstBank of Colorado, N.A., Lakewood, Colorado; FirstBank of South Jeffco, Littleton, Colorado; FirstBank of Lakewood, N.A., Lakewood, Colorado; FirstBank of Littleton, Littleton, Colorado; FirstBank of Arapahoe County, N.A., Littleton, Colorado; First Bank of Silverthorne, N.A., Silverthorne, Colorado; FirstBank of Vail, Vail, Colorado; FirstBank North, N.A., Westminster, Colorado; FirstBank of Wheat Ridge, N.A. Wheat Ridge, Colorado; FirstBank of Evergreen, Evergreen Colorado; and FirstBank, N.A., Palm Desert, California.*

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

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.

<u>Bank/Location</u>	<u>RSSD#</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Citizens Bank & Trust Company 2000 Main Street Torrington, Wyoming 82240-2709	561659	06-16-97	09-12-97	Satisfactory

*Application is subject to CRA.

District 11
Federal Reserve Bank of Dallas

Applications and Notifications Filed During the Week of September 8, 1997

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Comment period ending date</i>
*Section 9	Texas Heritage Bank, Hutto, TX, to establish a branch at 800 South Austin Avenue, Georgetown, TX, 78626	**97/10/07

* Subject to CRA.

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

N/A - Not available at this time.

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

<i>Type</i>	<i>Application</i>	<i>Comment period ending date</i>
Change in Control Notice	Judy Noe Myers, Dallas, TX, only notificant, to acquire an interest in Rusk County Bancshares, Inc., Henderson, TX (Previously reported during the week of September 2, 1997)	**97/09/29
*Section 3(a)(3)	Paradigm Bancorporation, Inc., Houston, TX, and Paradigm Delaware Bancorporation, Inc., Dover, DE, to acquire First National Bank of Dayton, Dayton, TX	**97/09/30

* Subject to CRA.

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

N/A - Not available at this time.

Federal Reserve Bank of Dallas

Section III - Applications subject to Federal Register notice only

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

* Subject to CRA.

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

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

Federal Reserve Bank of Dallas

Section V - Publicly available CRA evaluations

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

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

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

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

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

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

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

* Not Available.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 9/12/97

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank of Casa Grande Valley, Casa Grande, Arizona, to establish a branch office at 325 W. Alma School Road, Chandler, Arizona. *	<u>Newspaper:</u> 10/03/97
CivicBank of Commerce, Oakland, California, to establish a branch office at 250 Cambridge Avenue, Palo Alto, California. *	<u>Newspaper:</u> 10/06/97

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

Saehan Bancorp, Los Angeles, California, to become a bank holding company by acquiring Saehan Bank, Los Angeles, California. *	<u>Newspaper:</u> 9/15/97 <u>Fed. Reg.:</u> 9/19/97
Belvedere Capital Partners, Inc., San Francisco, California;	<u>Newspaper:</u> 9 / 3 0 / 9 7
California Community Financial Institutions Fund Limited Partnership, San Francisco, California; and Newco, San Francisco, California; to each become bank holding companies through the acquisition of 63.2 percent of Security First Bank, Fullerton, California. *	<u>Fed. Reg.:</u> 9 / 2 9 / 9 7
National Bancorp of Alaska, Inc., Anchorage, Alaska, to indirectly acquire 9.9 percent of Security First Bank, Fullerton, California. *	<u>Newspaper:</u> 9/29/97 <u>Fed. Reg.:</u> 9/29/97
United Security Bancorporation, Spokane, Washington, to merge with Community BanCorporation, which owns Bank of Pullman, both of Pullman, Washington. *	<u>Newspaper:</u> 9/29/97 <u>Fed. Reg.:</u> 9/29/97

Section III - Applications Subject to Federal Register Only

None

* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 9/12/97

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

BYL Bancorp to become a bank holding company by acquiring Bank of Yorba Linda, both of Yorba Linda, California.

Commerce Security Bancorp, Inc., Huntington Beach, California, to be paid a dividend of \$800,000, by Eldorado Bank, Tustin, California.

Valley Independent Bank, El Centro, California, to become a member of the Federal Reserve System.

Section V - Availability of CRA Public Evaluations

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

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

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

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

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

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

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

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

H.2A

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

Notices Filed as of September 12, 1997

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

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

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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
ALBANK, FSB Incentive Savings and Employee Stock Ownership Plan, Albany, NY	ALBANK Financial Corporation, Albany, NY, & ALBANK Commercial, Albany, NY, & ALBANK, FSB, Albany, NY	CIBC	New York	September 10, 1997
Albrecht Financial Services, Inc., Norwalk, IA	Heartland Bankshares, Inc., Madrid, IA & City State Bank, Grimes, IA	3	Chicago	October 9, 1997
ANB Corporation, Terrell, TX	Lakeside Bancshares, Inc., Rockwall, TX & Lakeside National Bank, Rockwall, TX	3	Dallas	August 25, 1997
Anderson Financial Group, Inc., Golden Valley, MN	Northern National Bank, Nisswa, MN	3	Minneapolis	September 18, 1997
Banco Bilbao Vizcaya, S.A., Bilbao, Spain	BBV LatInvest Securities Inc., New York, NY, securities activities (b)(1), (b)(4), (b)(15), and (b)(16)	4	New York	March 4, 1997
Bank Capital Corporation, Strasburg, CO	Guaranty Corporation, Denver, CO	3	Kansas City	September 26, 1997
Bank of New York Company, Inc., New York, NY	State Street Boston Corporation, Boston, MA; State Street Bank and Trust Company, Boston, MA trust, securities and data processing activities (b)(3), (b)(4), and (b)(7)	3 and 4	New York	March 14, 1997
Banterra Corp, Eldorado, IL	1st Bancorp Vienna, Inc., Vienna, IL, First State Bank of Vienna, Vienna, IL	3	St. Louis	July 18, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Barnett Banks, Inc.(2), Jacksonville, FL; First Union Corp., Charlotte, NC; First Virginia Banks, Inc., Falls Church, VA; Jefferson Bankshares, Inc., Charlottesville, VA; NationsBank Corp., Charlotte, NC; Riggs Nat'l Corp., Washington, D.C.; CONTINUED		4	Richmond	September 3, 1997
Barnett Banks, Inc.(3), Jacksonville, FL; Signet Banking Corp. Richmond, VA; SunTrust banks, Inc., Atlanta, GA; Synovus Financial Corp., Columbus, GA, & Wachovia Corporation, Winston-Salem, NC		4	Richmond	September 3, 1997
Barnett Banks, Inc., Jacksonville, FL; Crestar Financial Cor., Richmond, VA; First Union Corp. Charlotte, NC; NationsBank Corp., Charlotte, NC; Southern National Corp., Winston-Salem, NC; and Wachovia Corp., Winston-Salem, NC	HONOR Technologies, Inc. Maitland, FL data processing and electronic funds transfer services, (b)(7) Card Alert Services, Inc. Arlington, VA providing debit card securities services (b)(7)	4	Richmond	March 27, 1997
Bloomer Bancshares, Inc., Bloomer, WI	Peoples State Bank, Bloomer, WI	3	Minneapolis	September 5, 1997
Cabot Bankshares, Inc., Cabot, AR	The Capital Bank, Cabot, AR	3	St. Louis	July 11, 1997
Cabot Bankshares, Inc., Cabot, AR	The Capital Bank, Little Rock, AR	3	St. Louis	August 11, 1997
Cabot Bankshares, Inc., Cabot, AR CORRECTION	The Capital Bank, Little Rock, AR	3	St. Louis	July 11, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
California Community Financial Institutions Fund Limited Partnership; Belvedere Capital Partners, Inc., & Newco, all of San Francisco, CA & National Bancorp of Alaska, Inc., Anchorage, AL	Securities First Bank, Fulleton, CA	3	San Francisco	September 29, 1997
Calvin B. Taylor Bankshares, Inc., Berlin, MD	Calvin B. Taylor Banking Company of Berlin Maryland, Berlin, MD, & Calvin B. Taylor Bank of Delaware, Ocean View, DE	3	Richmond	September 15, 1997
Canadian Imperial Bank of Commerce(3), Toronto, CA CONTINUED	agency transactional services (b)(7); in underwriting & delaing in government obligations & money market instruments, providing investments & trading services & buying & selling bullion & related activities (b)(8)	4	New York	August 28, 1997
Canadian Imperial Bank of Commerce(1), Toronto, Canada CONTINUED	CIBC Wood Gundy Securities Corp. ("CIBC Wood Gundy"), New York, NY, all the outstanding shares of Oppenheimer Holdings, Inc., New York, NY, & its subsidiaries, including Oppenheimer & Co., Inc., New York, NY in underwriting & CONTINUED	4	New York	August 28, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Canadian Imperial Bank of Commerce(2), Toronto, Canada CONTINUED	dealing to a limited extent in all types of equity & debt securities; lending (b)(1), (b)(2); financial & investment advisory services (b)(6); securities brokerage, riskless principal, private placement, futures commission merchant & other CONTINUED	4	New York	August 28, 1997
Carolina First Corporation, Greenville, SC	First Southeast Financial Corporation, Anderson, SC & First Federal Savings & Loan Association of Anderson, Anderson, SC in operating a savings & loan association (b)(4)(ii)	4	Richmond	September 3, 1997
Carruth, Johnny Bob, Lubbock, TX; Cleveland, Walter Charles, Idalou, TX; Hobgood, Robert Charles, Haskel, TX; Morris, Kim Holder, Houston, TX; Thigpen, Joseph Emmitt, Haskell, TX; Toliver, Bailey Lee, Haskell, TX, & Toliver, Samuel Ray, Haskell, TX	First Haskell Bancorp, Inc., Haskell, TX & First National Bank, Haskell, TX	CIBC	Dallas	September 26, 1997
Centre 1 Bancorp, Inc., Beloit, WI	First Winnebago Corporation, Winnebago, IL & First National Bank of Winnebago	3	Chicago	September 26, 1997
Citizens Bankers, Inc., Baytown, TX	First National Bank of Bay City, Bay City, TX	3	Dallas	October 6, 1997
Citizens Bankers, Inc., Baytown, TX, and Citizens Bankers of Delaware, Wilmington, DE	First National Bank of Bay City, Bay City, TX	3	Dallas	September 18, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Citizens National Bank of Waxahachie Employee Stock Ownership Plan, Waxahachie, TX	First Citizens Bancshares, Inc. Waxahachie, TX & Citizens National Bank, Waxahachie, TX	CIBC	Dallas	September 3, 1997
Commercial Bancshares, Inc., Texarkana, AR	Citizens State Bank, Hempstead, TX	3	St. Louis	July 29, 1997
Community Financial Corp., Olney, IL	MidAmerica Bank of St. Clair County, O'Fallon, IL	3	St. Louis	September 12, 1997
Community First Bankshares, Inc., Fargo, ND	Republic National Bancorp, Inc., Pehoenix, AZ & Republic National Bank of Arizona, N.A., Phoenix, AZ	3	Minneapolis	October 6, 1997
Community First Bankshares, Inc., Fargo, ND	First National Summit Bankshares, Inc., Gunnison, CO & First National Summit Bank, Gunnison, CO	3	Minneapolis	October 6, 1997
Compass Bancshares, Inc., Birmingham, AL	GSB Investments, Inc., Gainesville, FL & Gainesville State Bank, Gainesville, FL	3	Atlanta	October 6, 1997
Cortez Investment Co., Cortez, CO	The Cortez State Bank, Cortez, CO	3	Kansas City	October 6, 1997
Crestar Financial Corporation, Richmond, VA	American Nat'l Bancorp, Inc., & American Nat'l Savings Bank, F.S.B., Baltimore, MD acting as agent in the sale of mutual funds (b)(7); in the sale of home mortgage redemption insurance (b)(11)(i); and in the sale of annuities (b)(11)(vii)	4	Richmond	August 15, 1997
Cross County Bank Employee Stock Ownership Plan, Wynne, AR	Cross County Bancshares, Inc., Wynne, AR, and Cross County Bank, Wynne, AR	CIBC	St. Louis	August 4, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Deutsche Bank, AG (Main) Federal Republic of Germany	Ganis Credit Corporation, Newport Beach, CA, lending (b)(1)	4	New York	May 12, 1997
Estrin Associates, L.L.C. and Estrin Family Limited Partnership, Bethesda, MD	Estrin Associates, L.L.C. & Estrin Family Limited Partnership T1, Bethesda, MD	CIBC	Richmond	July 15, 1997
Exchange National Bancshares, Inc., Jefferson City, MO	Union State Bancshares, Inc., Clinton, MO & Union State Bank & Trust Company of Clinton, Clinton, MO	3	St. Louis	October 2, 1997
F.N.B. Corporation, Hermitage PA & Southwest Banks, Inc., Naples, FL	Mercantile Bank of Southwest Florida, Naples, FL	3	Cleveland	October 10, 1997
F.N.B. Corporation, Hermitage, PA	Indian Rocks State Bank, Largo, FL	3	Cleveland	September 2, 1997
FBOP Corporation, Oak Park, IL	First Capital Bank of Arizona, Phoenix, AZ	3	Chicago	October 2, 1997
First Commercial Corporation, Little Rock, AR	First Charter Bancshares, Inc., North Little Rock, AR, & Charter State Bank, Beebe, Arkansas, Beebe, AR	3	St. Louis	September 19, 1997
First Financial Bankshares, Inc., Abilene, TX	Southlake Bancshares, Inc., Southlake, TX & Texas National Bank, Southlake, TX	3	Dallas	September 19, 1997
First National Bancshares, Inc., East Lansing, MI	Finance Company of North America, LLC, East Lansing, MI in making and servicing loans (b)(1)	4	Chicago	August 17, 1997
First National Bank of Las Animas ESOP, Las Animas, CO	First Bankshares of Las Animas, Inc., Las Animas, CO & First National Bank, Las Animas, CO	3	Kansas City	October 6, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
First National of Nebraska, Inc., Omaha, NE, & its subsidiary First National of Colorado, Inc., Fort Collins, CO	Platte Valley National Bank, Grand Island, NE & First National of Nebraska, Lincoln, NE	3	Dallas	August 25, 1997
First State Bancorp of Monticello, Inc., Employee Stock Ownership Plan(1), Monticello, IL CONTINUED	First State Bancorp of Monticello, Inc., Monticello, IL & State Bank of Hammond, Hammond, IL; First State Bank of Monticello, Monticello, IL; First State Bank of Bloomington, Bloomington, IL; First State Bank of Heyworth, Heyworth, IL CONTINUED	3	Chicago	September 12, 1997
First State Bancorp of Monticello, Inc., Employee Stock Ownership Plan(2), Monticello, IL CONTINUED	& First State Bank of Atwood, Atwood, IL	3	Chicago	September 12, 1997
First State Bancshares, Inc., Farmington, MO	Perry County Financial Corporation, Perryville, MO, and Perry County Savings Bank, FSB, Perryville, MO operating a savings association (b)(4)	4	St. Louis	August 1, 1997
First Union Corporation(1), Charlotte, NC CONTINUED	Signet Banking Corp., & Signet Bank, Richmond, VA; Signet Commercial Credit Corp., Richmond, VA making loans that are typically secured by inventory, accounts receivable or like security & are generally structured on a revolving basis (b)(1); CONTINUED	3 and 4	Richmond	September 19, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
First Union Corporation(2), Charlotte, NC CONTINUED	and other nonbanking activities (b)(11)(iv); (b)(5) (b)(7), (b)(8), (b)(6)	3 and 4	Richmond	September 19, 1997
First United Bancshares, Inc., El Dorado, AR	City Bank & Trust of Shreveport, Shreveport, LA	3	St. Louis	October 9, 1997
FirstBank Holding Company of Colorado, ESOP, Lakewood, CO	FirstBank Holding Company of Colorado, Lakewood, CO	3	Kansas City	October 9, 1997
FirstBank Holding Company of Colorado, Lakewood, CO	FirstBank of Parker, Parker, CO	3	Kansas City	September 19, 1997
FSB Bancorp, MHC & FSB Bancorp, both of Farmington, ME CORRECTION	Franklin Savings Bank, Farmington, MN	CIBC	Boston	August 28, 1997
FSB Bancorp, MHC, and FSB Bancorp, both of Farmington, ME	Franklin Savings Bank, Farmington, ME	3	Boston	August 28, 1997
George Washington, Bancorp, Inc., Oak Lawn, IL	George Washington Savings Bank, Oak Lawn, IL	3	Chicago	October 6, 1997
Gideon Bancshares Company, Dexter, MO	First Midwest Bank of Chaffee, Chaffee, MO	3	St. Louis	June 20, 1997
Gilinski, Jaime, Santafe de Bogota, Columbia	Eagle National Holding Company, Inc., Miami, FL	CIBC	Atlanta	October 1, 1997
Gold Banc Corporation, Inc., Leawood, KS	Farmers Bancshares of Oberlin, Inc., Oberlin, KS, and Farmers National Bank, Oberlin, KS	3	Kansas City	August 21, 1997
Greenblatt, Leon A., III, and Chiplease, Inc., both of Chicago, IL	Home Financial Bancorp, Spencer, IN, and Owen Community Bank, S.B., Spencer, IN	CIBC	Chicago	July 9, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Greer, Elmo, East Bernstadt, KY	Cumberland Valley Financial Company, London, KY	CIBC	Cleveland	May 23, 1997
Grell, Steven; Bovee Investment Trust, Bovee, Michael R., Trustee; Tamisiea, Bruce; Nystrom, Bruce; Grave, Gary; Cotton, John M.; & Hultgren, David M.; all of Spencer, IA, acting in concert	Albert City Bankshares, Inc., Albert City, IA & Albert City Savings Bank, Albert City, IA & The Citizens State Bank, Marathon, IA	CIBC	Chicago	August 29, 1997
Harbor, Lacy J., Denison, TX	Marble Falls National Bancshares, Inc., Marble Falls, TX, & Marble Falls National Bank, Marble Falls, TX	CIBC	Dallas	September 4, 1997
Hardin County Bancshares, Inc., Savannah, TN	Majors Insurance Agency, Inc., Adamsville, TN general insurance agency activities in a town of less than 5,000 (b)(11)	4	St. Louis	August 26, 1997
Heartland Bancshares, Inc., Franklin, IN	Heartland Community Bank, Franklin, IN	3	Chicago	September 12, 1997
Heath, Craig Dwight, Phoenix, AZ	Texico Bancshares Corporation, Texico, IL & Texico State Bank, Texico, IL	CIBC	St. Louis	October 1, 1997
Hibernia Corporation, New Orleans, LA	Unicorp Bancshares-Texas Inc., Orange, TX, and OrangeBank, Orange, TX	3	Atlanta	August 11, 1997
Industrial Bank of Japan, Ltd., Tokyo, Japan	Aubrey G. Lanston & Co., Inc., New York, NY, securities activities (b)(7); data processing (b)(14); financial & investment activities (b)(6); and underwriting (b)(8)	4	New York	May 12, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
International Bancorporation, Golden Valley, MN	Northern National Bank, Nisswa, MN	3	Minneapolis	September 18, 1997
Iron Bancshares, Inc., Salisbury, CT	The National Iron Bank, Salisbury, CT	3	Boston	October 2, 1997
Jackson Boulevard Fund, Ltd.; Jackson Boulevard Equities, L.P. & Paul J. Duggan, all of Chicago, IL	Damen Financial Corporation, Schaumburg, IL & Damen National Bank, Schaumburg, IL	CIBC	Chicago	September 3, 1997
Jacobsen, Sam J., Middleton, WI	First Business Bancshares, Madison, WI & First Business Bank, Madison, WI	CIBC	Chicago	August 28, 1997
Jasper Banking Company Second Amended and Restated Employee Stock Ownership Stock Bonus Plan (ESOP), Jasper, GA	JBC Bancshares, Inc., Jasper, GA	CIBC	Atlanta	August 12, 1997
Kazi, Zubair and Khatija, Studio City, CA; and Yahia and Magda Abdul-Rahman, Pasadena, CA	Kentucky Home Bank, Bardstown, KY	3	San Francisco	April 17, 1997
Keystone Financial, Inc., Harrisburg, PA	MMC & P, Inc., Pittsburgh, PA employee benefits consulting services (b)(9)	4	Philadelphia	July 29, 1997
Kroll, Rodney, G; Copeland, Newman E.; Slamans, Scott J.; Gray, Rondy, T.; Turner, Charles B.; DuBois, James H., all of Waco, TX, and Salome, Tommy G., Crawford, TX, & Time Manufacturing Company., Waco, TX	First Riesel Corporation, Riesel, TX & First State bank, Riesel, TX	CIBC	Dallas	September 30, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Lagomarsino, Richard A., and Robert J., both of Ventura, CA, & Wood, Catherine S., Carpinteria, CA; acting in concert	Americorp, Ventura, CA, and American Commercial Bank, Ventura, CA	CIBC	San Francisco	August 6, 1997
Lagomarsino, Richard A.; Lagomarsino, Ramona; Ramona Lagomarsino Family Limited Partnership; Lagomarsino, Robert J., all of Ventura, CA; & Lagomarsino, Norma M; Wood, Catherine S.; & Wood, Jack W.; acting in concert, all of Carpinteria, CA	Americorp, Ventura, CA, and American Commercial Bank, Ventura CA	CIBC	San Francisco	August 20, 1997
Landmark Bancorp, Inc., Margate, FL	Suniland Bank, Fort Lauderdale, FL	3	Atlanta	September 19, 1997
Leake Family Partnership, L.P., Jackson, MS	Citizens Capital Corporation, Magee, MS, and Citizens State Bank, Magee, MS	CIBC	Atlanta	July 23, 1997
Lexington B & L Financial Corp., Lexington, MO	Lafayette Bancshares, Inc., Lexington, MO, and Lafayette County Bank of Lexington/Wellington, Lexington, MO; and B & L Bank, Lexington, MO operating a savings association (b)(4)	3 and 4	Kansas City	August 4, 1997
Lloyds TSB Group PLC, and Lloyds Bank PLC, both of London, England	IAI Holdings Inc., Investment Advisers, Inc., Minneapolis, MN, trust services (b)(3); investment advisory services (b)(4); full-service brokerage (b)(15); foreign exchange execution & advisory services, and other advisory & administrative services	4	New York	March 26, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Mahaska Investment Company, Oskaloosa, IA	Pella State Bank, Pella, IA	3	Chicago	September 12, 1997
MainStreet BankGroup Incorporated, Martinsville, VA	Commerce Bank Corporation, College Park, MD	3	Richmond	October 6, 1997
Marengo Bancshares, Inc., Marengo, IL	Prairie State Bank, Marengo, IL	3	Chicago	October 2, 1997
Maries County Bancorp, Inc., Vienna, MO	Progress Bancshares, Inc., Sullivan, MO, and Progress Bank of Sullivan, Sullivan, MO, a de novo bank	3	St. Louis	August 15, 1997
Mercantile Bank Corporation, Grand Rapids, MI	Mercantile Bank of West Michigan, Grand Rapids, MI	3	Chicago	October 9, 1997
Metcalf, Imogene and Butler, Charles W., both of Hooker, OK	Hooker National Bancshares, Inc., Hooker, OK, & First National Bank, Hooker, OK	CIBC	Kansas City	September 10, 1997
Middleburg Bancorp, Inc., Middleburg, KY	Lincoln Federal Savings Bank, Liberty, KY in the operation of a federal savings bank (b)(4)	4	St. Louis	July 24, 1997
MidSouth Bancorp, Inc., ESOP, Lafayette, LA	MidSouth Bancorp, Inc., Lafayette, LA & MidSouth National Bank, Lafayette, LA	CIBC	Atlanta	September 30, 1997
Midwest Community Bancshares, Inc., Marion, IL	The Bank of Marion, Marion, IL	3	St. Louis	September 2, 1997
Mutual Bancorp of the Berkshires, Inc., Pittsfield, MA	Lee National Banc Corp., Lee, MA, & First National Bank of the Berkshires, Lee, MA & City Savings Bank of Pittsfield, Pittsfield, MA	3	Boston	September 19, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Myers, Judy Noe, Dallas, TX	Rusk County Bancshares, Inc., Henderson, TX & Peoples State Bank, Henderson, TX	CIBC	Dallas	September 24, 1997
National Bank of Canada, Montreal, Canada & NatBC Holding Corporation, Hollywood, FL	Natbank, N.A., Hollywood, FL & Natbank, N.A.	3	New York	October 3, 1997
National City Bancshares, Inc., Evansville, IN	Bridgeport Bancorp, Inc., Bridgeport, IL, and First National Bank of Bridgeport, Bridgeport, IL	3	St. Louis	June 6, 1997
National City Bancshares, Inc., Evansville, IN	Fourth First Bancorp, Inc., Huntingburg, IN & First Bank of Huntingburg, Huntingburg, IN	3	St. Louis	October 3, 1997
New Amboy, Inc., Old Bridge, NJ	Amboy Bancorporation, Old Bridge, NJ & Amboy National Bank, Old Bridge, NJ	3	New York	September 26, 1997
North Fork Bancorporation, Inc., Meville, NY	Branford Savings Bank, Branford, CT	3	New York	September 18, 1997
Northside Banking Corporation, Tampa, FL	Northside Bank of Tampa, Tampa, FL	3	Atlanta	August 29, 1997
Norwest Corporation, Minneapolis, MN	Int'l Bancorp, Golden Valley, MN & Northern Nat'l Bank, Int'l Falls, MN; City Nat'l Bank of Cloquet, Cloquet, MN & Northern Nat'l Bank, Nisswa, MN & Norwest Investment Services, Inc., Minneapolis, MN securities & underwriting activities (b)(7) & (b)(8)	3 and 4	Minneapolis	September 12, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
O.A.K. Financial Corporation, Byron Center, MI	Caledonia Financial Corporation, Caledonia, MI, & State Bank of Caledonia, Caledonia, MI	3	Chicago	August 15, 1997
Olympian New York Corporation, Brooklyn, NY	Olympian Bank, Brooklyn, NY	3	New York	October 9, 1997
Olympic Bancorp, Port Orchard, WA	Kitsap Bank, Port Orchard, WA	3	San Francisco	September 19, 1997
One Valley Bancorp, Inc., Charleston, WV	One Valley Bank-Central Virginia, N.A., Lynchburg, VA	3	Richmond	October 9, 1997
P.C.B. Bancorp, Inc., Largo, FL	Anchor Savings Bank, F.S.B., St. Petersburg, FL operating a savings association (b)(4)	4	Atlanta	August 8, 1997
Paradigm Bancorporation, Inc., Houston, TX & Paradigm Delaware Bancorporation, Inc., Dover, DE	First National Bank of Dayton, Dayton, TX	3	Dallas	October 3, 1997
Patel, Sushilaban, London, England, acting in concert CORRECTION	First Bankshares, Inc., Longwood, FL & First National Bank of Central Florida, Longwood, FL CORRECTION	CIBC	Atlanta	September 30, 1997
Patel, Susma; Patel, Suketu Madhusudan (Suku); Patel, Parimal Kantibhai (Perry); Amin, Bharat Muljibhai, London, England; and King, Dennis John Lloyd, Surrey, England; collectively, as the Patel Group	First Bankshares, Inc., Longwood, FL, and First National Bank of Central Florida, Longwood, FL	CIBC	Atlanta	June 26, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Patel, Susma; Patel (Suku), Suketu Madhusudan; Patel (Perry), Parimal Kantibhai; Amin, Bharat Muljibhai, London, England; and King, Dennis John Lloyd, Surrey, England; collectively, as the Patel Group	First Bankshares, Inc., Longwood, FL, and First National Bank of Central Florida, Longwood, FL	CIBC	Atlanta	May 30, 1997
Peoples Bancorp, Inc., Marietta, OH	Gateway Bancorp, Inc., Catlettsburg, KY, and Catlettsburg Federal Savings Bank, Catlettsburg, KY operating a savings association (b)(4)(ii)	4	Cleveland	August 1, 1997
Peoples Bank Employee Stock Ownership Trust, Marion, KY	Peoples-Marion Bancorp, Inc., Marion, KY	3	St. Louis	June 12, 1997
Peoples Commercial Bancorp, Inc., Stilwell, OK	Bank of Commerce, Stilwell, OK & Peoples Bank, Westville, OK	3	Kansas City	September 26, 1997
Peoples Community Bancshares, Inc., Colquitt, GA	Farmers Bank of Malone, Malone, FL	3	Atlanta	August 11, 1997
Peoples Financial Corp., Inc., Ford City, PA	Elderton State Bank, Elderton, PA	3	Cleveland	August 25, 1997
Peoples-Marion Bancorp, Inc., Marion, KY	The Peoples Bank, Marion, KY	3	St. Louis	June 12, 1997
Plainview Holding Company, Pilger, NE	American National Creighton Co., Creighton, NE, and American National Bank of Creighton, Creighton, NE	3	Kansas City	June 23, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Planters & Merchants Bancshares, Inc., Hearne, TX, & Planters & Merchants Bancshares of Delaware, Inc., Wilmington, DE	Homestead Bank, S.S.B., College Station, TX	3	Dallas	August 14, 1997
Platt, Michael D., Hardtner, KS; Molz, James L., Kiowa, KS; Collins, David C., & Pederson, Roland C., both of Burlington, OK	B-K Agency, Inc. Hardtner, KS, & The Farmers State Bank, Hardtner, KS	CIBC	Kansas City	September 10, 1997
Premier Financial Bancorp, Inc., Georgetown, KY	The Sabina Bank, Sabina, OH	3	Cleveland	August 21, 1997
Prestige Financial Corp., Flemington, NJ	PSC Financial Services, Inc., Flemington, NJ securities brokerage activities (b)(7(i))	4	New York	September 16, 1997
Prillaman, Bob Maurice & Lillias B., Marietta, GA	Independent Bancshares, Inc., Powder Springs, GA	CIBC	Atlanta	August 29, 1997
Proffitt, Richard Todd, Pigeon Forge, TN	Tennessee State Bancshares, Inc., Pigeon Forge, TN (formerly Gatlinburg, TN), and Tennessee State Bank, Gatlinburg, TN	CIBC	Atlanta	August 5, 1997
Progress Bancshares, Inc., Sullivan, MO	Progress Bank of Sullivan, Sullivan, MO, a de novo bank	3	St. Louis	August 8, 1997
Provident Financial Group, Inc., & FGBI Acquisition Corp., both of Cincinnati, OH	Florida Gulfcoast Bancorp, Inc., Sarasota, FL, and Enterprise National Bank of Sarasota, Sarasota, FL	3	Cleveland	July 24, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Regions Financial Corporation, Birmingham, AL	Griffin Federal Savings Bank, Griffin, GA operating a savings association (b)(4)	4	Atlanta	September 15, 1997
Rice Lake Bancorp, Inc., Rice Lake, WI	TALCO, Inc., Menomonie, WI & Menomonie Shares, Inc., Menomonie, WI; Menomonie Financial Services, Inc., Menomonie, WI & First Bank and Trust, Menomonie, WI	3	Minneapolis	October 9, 1997
Rockdale National Bankshares, Conyers, GA CORRECTION	Rockdale National Bank, Conyers, GA	3	Atlanta	August 22, 1997
Rockdale National Bankshares, Inc., Conyers, GA	Rockdale National Bank, Conyers, GA	3	Atlanta	August 25, 1997
Rockdale National Bankshares, Inc., Conyers, GA	Rockdale National Bank, Conyers, GA	3	Atlanta	August 22, 1997
Rossenber, Clifford R., Sunset Beach, CA	Security First Bank, Fullerton, CA	CIBC	San Francisco	May 27, 1997
Saehan Bancorp, Los Angeles, CA	Saehan Bank, Los Angeles, CA	3	San Francisco	September 19, 1997
Santander Holding Internacional, S.A., and Santusa Holding, S.L., both of Madrid, Spain	Banco Santander Puerto Rico, San Juan, Puerto Rico. Santander Holding Invernacional, S.A., Santusa Holding, S.L., & Banco Santander Puerto Rico all currently are subsidiaries of Banco Santander, S.A., Madrid, Spain	3	New York	September 10, 1997
Shields, James Homer, III, London, England	Sebastian Bankshares, Inc., Barling, AR & River Valley Bank and Trust, Lavaca, AR	CIBC	St. Louis	September 24, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Smith, Carmen P. Family Limited Partnership; Smith, Carmen P.; & Woodruff, Peggie J., as General Partners, all of Wichita Falls, TX	AmeriBancShares, Inc., Wichita Falls, TX & AmeriBancShares of Delaware, Inc., Wilmington, DE & American National Bank, Wichita Falls, TX	CIBC	Dallas	September 24, 1997
Smith, James Randel, Auburn, NE; Jobe, Jerry A. Tabor, IA; and Schaaf, Grant, T., Randolph, IA	Tabor Enterprises, Inc., Tabor, IA & First State Bank, Tabor, IA	CIBC	Chicago	October 1, 1997
Spanjer, Leland, Cozad, NE, in his capacity as Personal Representative of the Estate of Clifford G. Young	C.S.B. Co., Cozad, NE, Cozad State Bank & Trust Company, Cozad, NE, and First National Bank of Chadron, Chadron, NE	CIBC	Kansas City	August 11, 1997
Spectrum Bancorporation, Inc., Omaha, NE	First Savings & Loan Association of South Dakota, Inc., Aberdeen, SD in the operation of a savings association (b)(4)	4	Minneapolis	September 26, 1997
Spehar, David L. & Nancy A., Kansas City, KS	First Community Bancshares, Inc., Kansas City, KS, and First Community Bank, Kansas City, KS	CIBC	Kansas City	August 5, 1997
Suez Lyonnaise des Euax, Paris, France; Societe Generale de Belgique, Brussels, Belgium; and Generale de Banque, Brussels, Belgium	Harbor Capital Management, Inc., Boston, MA investment advisory activities (b)(6); investment transactions as principal (b)(8); & serve as general partner of & provide management & private placement services to unregistered investment funds	4	New York	August 21, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Texas Financial Bancorporation, Inc., Minneapolis, MN & Delaware Financial, Inc., Wilmington, DE	CNB Bancshares of Victoria, Victoria, TX & Citizens Bancorp of Delaware, Inc., Wilimington, DE & Citizens National Bank, Victoria, TX	3	Dallas	September 26, 1997
The Bank of Mulberry Employee Stock Ownership Trust, Mulberry, AR	ACME Holding Company, Inc., Mulberry, AR, and The Bank of Mulberry, Mulberry, AR	3	St. Louis	June 23, 1997
The Chase Manhattan Corporation & Chase Holdings Delaware, Inc., New York, NY CORRECTION	Chase Manhattan Bank & Trust Company, National Association, Los Angeles, CA	3	New York	August 18, 1997
The Chase Manhattan Corporation and Chase Holding Delaware Inc., New York, NY	Chase Trust Company, National Association, Los Angeles, CA	3	New York	August 18, 1997
The Marine BancCorp, Inc., Chincoteague, VA	The Marine Bank, Chincoteague, VA	3	Richmond	October 6, 1997
Triangle Bancorp, Inc., Raleigh, NC	Bank of Mecklenburg, Charlotte, NC	3	Richmond	August 1, 1997
Union Bancshares, Inc., Fargo, ND	Union State Bank of Fargo, Fargo, ND	3	Minneapolis	September 15, 1997
Union Planters Corporation, Memphis, TN	Capital Bancorp, Miami, FL & Capital Bank, Miami, FL	3	St. Louis	October 3, 1997
United Bankshares, Inc., Charleston, WV	First Patriot Bankshares Corporation, Reston, VA, and Patriot National Bank, Reston, VA	3	Richmond	June 16, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
UST Corp. Boston, MA CORRECTION	Firestone Financial Corp., Newton, MA in installment loan and lease financing activities to commercial customer (b)(1) & (b)(3)	4	Boston	September 5, 1997
UST Corp., Boston, MA	Firestone Financial Corp., Newton, MA in installment loan & lease financing activities to commercial customers (b)(1) & (b)(3)	4	Atlanta	September 15, 1997
Vail Banks, Inc., Vail, CO	Cedaredge Financial Services, Inc., Cedaredge, CO	3	Kansas City	October 6, 1997
Voorhees, Steven L., Harvard, NE	Harvard State Company, Harvard, NE & Harvard State Bank, Harvard, NE	CIBC	Kansas City	September 29, 1997
Wachovia Corporation, Winston-Salem, NC	Central Fidelity Banks, Inc., & Central Fidelity National Bank, Richmond, VA; Central Fidelity Insurance Agency, Inc., Richmond, VA acting as an agent or broker in the sale of credit related insurance (b)(11)	3 and 4	Richmond	September 26, 1997
Wachovia Corporation, Winston-Salem, NC	1st United Bancorp, Boca Raton, FL, & First United Bank, Boca Raton, FL, & United Bancorp's subsidiary, Island Investment Service, Inc., Palm Beach, FL in securities brokerage activities (b)(7)(i)	3	Richmond	September 15, 1997
Yaeger, Marion P., Trust, Grand Rapids, MI	Litchfield Bancshares Company, Litchfield, IL & Litchfield National Bank, Litchfield, IL	CIBC	St. Louis	September 26, 1997
Young, David E., Chattanooga, TN	East Ridge Bancshares, Inc., East Ridge, TN, and Bank of East Ridge, East Ridge, TN	CIBC	Atlanta	July 22, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Young, Susan Aileen, Chicago, IL	C.S.B. Co., Cozad, NE, and Cozad State Bank & Trust Company, Cozad, NE, and First National Bank of Chadron, Chadron, NE	CIBC	Kansas City	August 5, 1997
Zions Bancorporation, Salt Lake City, UT	GB Bancorporation, San Diego, CA & Grossmont Bank, San Diego, CA; Rancho Vista National Bank, Vista, CA & Pacific Commerce Bank, Chula Vista, CA	3	San Francisco	September 22, 1997
Zions Bancorporation, Salt Lake City, UT	GB Bancorporation, San Diego, CA, & Grossmont Bank, San Diego, CA	3	San Francisco	September 15, 1997

Addresses for Comments and Information Requests

Addresses for comments differ from those for information requests.

Addresses for Comments

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

Federal Reserve Bank of Boston

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

Federal Reserve Bank of New York

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

Federal Reserve Bank of Philadelphia

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

Federal Reserve Bank of Cleveland

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

Federal Reserve Bank of Richmond

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

Federal Reserve Bank of Atlanta

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

Federal Reserve Bank of Chicago

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

Federal Reserve Bank of St. Louis

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

Federal Reserve Bank of Minneapolis

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

Federal Reserve Bank of Kansas City

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

Federal Reserve Bank of Dallas

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

Federal Reserve Bank of San Francisco

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

Board of Governors of the Federal Reserve System

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

Information Requests

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

Federal Reserve Bank of Boston

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

Federal Reserve Bank of New York

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

Federal Reserve Bank of Philadelphia

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

Federal Reserve Bank of Cleveland

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

Federal Reserve Bank of Richmond

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

Federal Reserve Bank of Atlanta

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

Federal Reserve Bank of Chicago

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

Federal Reserve Bank of St. Louis

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

Federal Reserve Bank of Minneapolis

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

Federal Reserve Bank of Kansas City

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

Federal Reserve Bank of Dallas

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

Federal Reserve Bank of San Francisco

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

Board of Governors of the Federal Reserve System

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

H.2A

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

Notices Filed since the H.2A dated September 12, 1997

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

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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Citizens Financial Corp., Midwest City, OK	U.S. National Bank, Midwest City, OK	3	Kansas City	October 16, 1997
Coddle Creek Financial Corp., Mooresville, NC	Mooresville Savings Bank, SSB, Mooresville, NC	3	Richmond	October 16, 1997
Community National Corporation, Lexington, TN	Community National Bank of Tennessee, Lexington, TN	3	St. Louis	October 17, 1997
First Banks, Inc., St. Louis, MO	Surety Bank, Vallejo, CA	3	St. Louis	October 14, 1997
Griffin Investment, L.P. & Griffin General Partner, Inc., both of Cameron, MO	Griffin Bancshares, Inc., Cameron, MO & Pony Express Bank, Braymer, MO	3	Kansas City	October 16, 1997

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