



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
WASHINGTON, D. C. 20561

ADDRESS OFFICIAL CORRESPONDENCE
TO THE BOARD

July 10, 1997

Mr. Roy C. Nelson
President
Bank of Utah
2605 Washington Boulevard
Post Office Box 231
Ogden, Utah 84402-0231

RE: Application of Bank of Utah, Ogden, Utah, to establish a
branch office at 717 West 1981 North, Layton, Utah.

Dear Mr. Nelson:

Acting pursuant to authority delegated by the Board of
Governors of the Federal Reserve System, and having considered
the application in light of relevant factors, I have approved the
application of Bank of Utah, Ogden, Utah, to establish a branch
office at 717 West 1981 North, Layton, Utah.

The approval of this application is subject to the
completion of the proposed establishment within one year from the
date of this letter and to our understanding that the
establishment of this branch has been approved by the appropriate
Utah state authorities. Please advise the Federal Reserve Bank
of San Francisco one week prior to the opening of the proposed
branch.

Very truly yours,

A handwritten signature in cursive script, appearing to read "Jennifer J. Johnson".

Jennifer J. Johnson
Deputy Secretary of the Board

cc: Federal Deposit Insurance Corporation