

ANNOUNCEMENT  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

H.2, 1997, No. 25  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending June 21, 1997

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**BANK HOLDING COMPANIES**

AMCORE Financial, Inc., Rockford, Illinois -- to acquire Country Bancshares Corporation, Mount Horeb; Belleville Bancshares Corporation, Belleville; State Bank of Mount Horeb, Mount Horeb; Montello State Bank, Montello; State Bank of Argyle, Argyle; Citizens State Bank, Clinton; and Belleville State Bank, Belleville, all in Wisconsin.

Approved, June 16, 1997.

Bank of Nova Scotia, Toronto, Ontario, Canada -- request for a temporary exemption in connection with its proposed acquisition of the Mortgage Insurance Company of Canada.

Granted, June 19, 1997.

Commerzbank AG, Frankfurt am Main, Federal Republic of Germany -- to acquire Montgomery Asset Management, L.P., including a membership interest in Montgomery Services, LLC, both in San Francisco, California, and provide financial and investment advisory services, securities brokerage, and private placement services.

Approved, June 16, 1997.

Mellon Bank Corporation, Pittsburgh, Pennsylvania -- to acquire Buck Consultants, Inc., New York, New York, and engage in employee benefits consulting activities.

Approved, June 16, 1997.

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**RESERVE BANK OPERATIONS**

Budget guidelines for 1998.

Approved, June 18, 1997.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

**ENFORCEMENT**

Swiss Bank Corporation, New York, New York (New York Branch)-- written agreement dated May 20, 1997, with the Federal Reserve Bank of New York and John Widmer, a former officer and institution-affiliated party of the New York branch of Swiss Bank Corporation.

Announced, June 18, 1997.

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

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

**BANK BRANCHES, DOMESTIC**

Kansas City	BancFirst, Oklahoma City, Oklahoma -- to establish a branch inside the Wal-Mart Supercenter at 2020 South Muskogee, Tahlequah, Oklahoma. Approved, June 18, 1997.
Secretary	Bank of Utah, Ogden, Utah -- to establish a mobile branch courier service to operate in Box Elder, Davis, Morgan, Salt Lake, Summit, Utah, and Weber counties, in the Salt Lake Metropolitan area of Utah. Approved, June 20, 1997.
Chicago	First American Bank, Carpentersville, Illinois -- to establish a branch at 33 West Monroe, Chicago, Illinois. Returned, June 17, 1997.
Dallas	Landmark Bank Mid-Cities, Euless, Texas -- to establish a branch at 6000 Harris Parkway, Fort Worth, Texas. Approved, June 20, 1997.
St. Louis	MidSouth Bank, Monette, Arkansas -- to establish a branch at 3505 East Johnson Avenue, Jonesboro, Arkansas. Approved, June 20, 1997.
Kansas City	WestStar Bank, Vail, Colorado -- to establish a branch at 310 Ski Hill Road, Breckenridge, Colorado. Approved, June 17, 1997.

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

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**BANK HOLDING COMPANIES**

Cleveland	Banc One Corporation, Columbus, Ohio -- to purchase certain assets of Venture Marketing Corporation (d.b.a Delphos International, Washington, D.C.). Permitted, June 19, 1997.
Richmond	Botetourt Bankshares, Inc., Buchanan, Virginia -- to acquire Bank of Botetourt, Buchanan, Virginia. Approved, June 19, 1997.
Minneapolis	Eagle Investment Company, Inc, Glenwood, Minnesota -- to acquire Eagle Bank, Glenwood, Minnesota. Approved, June 18, 1997.
Director, BS&R	Emclaire Financial Corp., Emlenton, Pennsylvania -- transfer agent registration. Approved, June 17, 1997.
Minneapolis	Financial Services of St. Croix Falls, St. Croix Falls, Wisconsin -- to acquire State Bank of Dennison, Dennison, Minnesota. Approved, June 18, 1997.
Director, BS&R	First Baird Bancshares, Inc., Dallas, Texas -- request for relief from commitment in connection with application to acquire The Oklahoma National Bank of Duncan, Duncan, Oklahoma. Granted, June 20, 1997.
Richmond	First Citizens BancShares, Inc., Raleigh, North Carolina -- to acquire First Savings Financial Corp., Reidsville, North Carolina. Approved, June 19, 1997.
Dallas	First Marshall Bancshares, Inc., Marshall, Texas -- to acquire First Marshall Delaware Bancshares, Inc., Dover, Delaware, and First Marshall Corporation, Marshall, Texas. Approved, June 17, 1997.
Dallas	First Marshall Delaware Bancshares, Inc., Dover, Delaware -- to acquire First Marshall Corporation, Marshall, Texas, and East Texas National Bank, Marshall, Texas. Withdrawn, June 17, 1997.

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

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**BANK HOLDING COMPANIES**

Director, BS&R	Lafayette Bancorporation, Lafayette, Indiana -- transfer agent registration. Approved, June 17, 1997.
Cleveland	Monitor Bancorp, Inc., Big Prairie, Ohio -- to acquire shares of The Monitor Bank. Permitted, June 19, 1997.
St. Louis	Peoples-Marion Bancorp, Inc., Marion, Kentucky, and Peoples Bank Employee Stock Ownership Trust -- to acquire shares of The Peoples Bank. Permitted, June 17, 1997.
Atlanta	PN Holdings, Inc., Ann Harbor, Michigan -- to acquire Washtenaw Mortgage Company, and engage in lending activities. Permitted, June 16, 1997.
Atlanta	PN Holdings, Inc., Ann Arbor, Michigan -- to acquire Pelican National Bank, Naples, Florida. Approved, June 16, 1997.
GC	Reich Family Limited Partnership, Liberty, Missouri - - determination that it is a qualified family partnership under the Bank Holding Company Act. Granted, June 17, 1997.
Atlanta	United Bancorp, Boca Raton, Florida -- to acquire Seaboard Savings Bank, F.S.B., Stuart, Florida, and engage in operating a savings association. Permitted, June 17, 1997.
Richmond	United Bankshares, Inc., Charleston, West Virginia -- to acquire First Patriot Bankshares Corporation, Reston, Virginia. Approved, June 20, 1997.
Secretary	Wachovia Corporation, Winston-Salem, North Carolina - - to acquire the assets of Macro*World Research Corporation, and engage in providing financial or investment advisory activities and data processing. Permitted, June 19, 1997.

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

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**BANK MERGERS**

Dallas	First Commercial Bank, N.A., Seguin, Texas -- to acquire the branch at 201 East San Antonio, Lockhart, of Pacific Southwest Bank, Corpus Christi, Texas. Approved, June 16, 1997.
Richmond	United Bank, Arlington, Virginia -- to merge with Patriot National Bank, Reston, Virginia, and to establish branches. Approved, June 20, 1997.
Atlanta	1st United Bank, Boca Raton, Florida -- to merge with Seaboard Savings Bank, F.S.B., Stuart, Florida. Approved, June 17, 1997.
Atlanta	1st United Bank, Boca Raton, Florida -- to acquire the assets and assume certain liabilities of Seaboard Savings Bank, F.S.B., Stuart, Florida. Approved, June 17, 1997.

**BANKS, STATE MEMBER**

Director, BS&R	Chase Manhattan Bank, New York, New York -- to increase the equity underwriting and dealing limits applicable to Chase's foreign subsidiaries. Granted, June 20, 1997.
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**CHANGE IN BANK CONTROL**

Kansas City	Blue Ridge Bancshares, Inc., Kansas City, Missouri -- change in bank control. Permitted, June 17, 1997.
Atlanta	First Citizens Bancorp, Inc., Monroeville, Alabama -- change in bank control. Permitted, June 17, 1997.
Dallas	Ruidoso Bank Corporation, Ruidoso, New Mexico -- change in bank control. Permitted, June 18, 1997.

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

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**COMPETITIVE FACTORS REPORTS**

Dallas	American Bank of Texas, Sherman, Texas, proposed acquisition of the assets and assumption of the liabilities of a branch at 120 West Sam Rayburn, Bonham, Texas, of First Bank of Texas, Tomball, Texas -- report on competitive factors. Submitted, June 18, 1997.
Chicago	Bank of New Glarus, New Glarus, Wisconsin, proposed merger with Interim Bank of New Glarus -- report on competitive factors. Submitted, June 17, 1997.
Cleveland	Central Bancshares, Inc., Lexington, Kentucky, proposed acquisition of the assets and assumption of the liabilities of Central Bank, FSB, Nicholasville, Kentucky -- report on competitive factors. Submitted, June 17, 1997.
Cleveland	Charter One Financial, Inc., Cleveland, Ohio, proposed acquisition of the assets and assumption of the liabilities of Haverfield Corporation, and proposed merger of HomeBank, FSB, with Charter One Bank, F.S.B. -- report on competitive factors. Submitted, June 17, 1997.
Boston	Citizens Bank of Connecticut, New London, Connecticut, proposed merger with The Bank of New Haven, New Haven, Connecticut -- report on competitive factors. Submitted, June 20, 1997.
St. Louis	Clay City Banking Company, Clay City, Illinois, proposed merger with Clay City Interim Bank -- report on competitive factors. Submitted, June 16, 1997.
Chicago	First National Bank & Trust Company of Rochelle, Rochelle, Illinois, proposed merger with FNB Bank of Rochelle, N.A. -- report on competitive factors. Submitted, June 17, 1997.
Chicago	Michigan National Bank, Farmington Hills, Michigan, proposed merger with Michigan Bank, F.S.B., Troy, Michigan -- report on competitive factors. Submitted, June 17, 1997.

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

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**COMPETITIVE FACTORS REPORTS**

Cleveland	National City Bank, Cleveland, Ohio, proposed merger with National City Bank, Northeast, Akron, National City Bank of Columbus, National City Bank of Dayton, National City Bank, Northwest, Toledo, and National City Bank of Ashland, Ashland, Ohio -- report on competitive factors. Submitted, June 17, 1997.
Richmond	NationsBank, National Association, Charlotte, North Carolina, proposed merger with Boatmen's Bank of Newark, Newark, Arkansas, and Boatmen's National Bank of South Arkansas, Camden, Arkansas -- report on competitive factors. Submitted, June 19, 1997.
Dallas	NationsBank of Texas, N.A., Dallas, Texas, proposed merger with Boatmen's Trust Company of Texas, Houston, Texas -- report on competitive factors. Submitted, June 18, 1997.
Cleveland	Park National Bank, Newark, Ohio, proposed acquisition of certain assets and assumption of certain liabilities of three branches in Lancaster, of KeyBank N.A., Cleveland, Ohio -- report on competitive factors. Submitted, June 17, 1997.
St. Louis	Progressive Ozark Bank, FSB, Salem, Missouri, proposed merger with Progressive Ozark Interim Federal Savings Bank -- report on competitive factors. Submitted, June 18, 1997.
Chicago	State Bank of Nichols, Nichols, Wisconsin, proposed acquisition of the assets and assumption of the liabilities of the Seymour, branch of First Northern Savings Bank, S.A., Green Bay, Wisconsin -- report on competitive factors. Submitted, June 17, 1997.

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

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**COMPETITIVE FACTORS REPORTS**

Chicago TCF National Bank Illinois, Chicago, Illinois,  
proposed merger with Standard Federal Bank for  
Savings, Burr Ridge, Illinois, and Standard Interim  
Federal Savings Bank -- report on competitive  
factors.  
Submitted, June 17, 1997.

St. Louis United Commonwealth Bank, FSB, Murray, Kentucky,  
proposed purchase of the assets and assumption of  
the liabilities of the Murray, branch of Republic  
Bank and Trust Company, Louisville, Kentucky --  
report on competitive factors.  
Submitted, June 16, 1997.

Cleveland 1st National Community Bank, East Liverpool, Ohio,  
proposed acquisition of certain assets and  
assumption of certain liabilities of the New  
Cumberland, West Virginia, branch of United  
National Bank, Parkersburg, West Virginia -- report  
on competitive factors.  
Submitted, June 17, 1997.

**EXTENSIONS OF TIME**

Richmond Centura Bank, Rocky Mount, North Carolina --  
extension of time to establish a branch inside the  
Hannaford Brothers Grocery Store at 1300 East  
Hartley Drive, High Point, North Carolina.  
Granted, June 20, 1997.

San Francisco GB Bancorporation, San Diego, California -- extension  
to September 18, 1997, to acquire shares of Rancho  
Vista National Bank, and Pacific Commerce Bank,  
both in Chula Vista, California.  
Granted, June 20, 1997.

San Francisco Sanwa Bank, Limited, Osaka, Japan -- extension to  
divest certain property.  
Granted, June 20, 1997.

Dallas SW & KM Holdings, LLC, Del Rio, Texas -- extension to  
acquire Westex Bancorp, Inc.  
Granted, June 17, 1997.



H.2  
JUNE 16, 1997 TO JUNE 20, 1997  
PAGE 9

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

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**EXTENSIONS OF TIME**

Dallas SW & KM Limited Partnership, Del Rio, Texas --  
extension to September 27, 1997, to acquire Westex  
Bancorp, Inc.  
Granted, June 17, 1997.

**INTERNATIONAL OPERATIONS**

Director, BS&R Bank of America National Trust & Savings Association,  
San Francisco, California -- waiver of the  
remainder of the 45-day notice period to make an  
investment.  
Granted, June 18, 1997.

**MEMBERSHIP**

San Francisco Bank of The Orient, San Francisco, California -- to  
become a member of the Federal Reserve System.  
Approved, June 18, 1997.

St. Louis Flora Bank & Trust, Flora, Illinois -- to become a  
member of the Federal Reserve System.  
Approved, June 19, 1997.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**FORMS**

Consolidated Report of Condition and Income for Edge and Agreement Corporations (FR 2886b) -- extension with revisions.  
Approved, June 13, 1997.

**REGULATIONS AND POLICIES**

Regulations D and I -- final amendments to define the location of a depository institution to facilitate interstate branching (Docket R-0963).  
Approved, June 3, 1997.

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

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ADDITIONS AND CORRECTIONS

**BANK BRANCHES, DOMESTIC**

Chicago Old Kent Bank, Grand Rapids, Michigan -- to establish a branch at 3711 Lepeer Road, Flint, Michigan.  
Approved, June 13, 1997.

**COMPETITIVE FACTORS REPORTS**

Kansas City First National Bank of Johnson, Johnson, Nebraska, proposed acquisition of the assets and assumption of the liabilities of the Auburn branch of American National Bank, Nebraska City, Nebraska -- report on competitive factors.  
Submitted, June 12, 1997.

Chicago National Bank of Canton, Canton, Illinois, proposed merger with Union National Bank of Macomb, Macomb, Illinois -- report on competitive factors.  
Submitted, June 11, 1997.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO  
NEWSPAPER NOTICE ONLY

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Northway Financial, Inc., Berlin New Hampshire - 3(a)(1)/ 3(a)(5) application to acquire 100% of the voting stock of The Berlin City Bank, Berlin, New Hampshire and to acquire 100% of the voting stock of PEMI Bancorp, Inc., Plymouth, New Hampshire*	<u>Newspaper</u> 07/17/97 <u>Federal Register</u> 07/17/97

SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

<u>Application</u>	<u>Comment 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**

Manufacturers and Traders Trust Company, Buffalo, New York, to establish full service branches at the following Tops Market Supermarkets: 355 Orchard Park Road, West Seneca, New York; 4777 Transit Road, Lancaster, New York; 6150 South Park Avenue, Hamburg, New York; and 9660 Transit Road, Amherst, New York.

7/14/97

Summit Bank, Hackensack, New Jersey, to establish full service branches at the following Pathmark supermarket locations: 145 Passaic Avenue, Kearney, New Jersey; 420 Grand Avenue, Jersey City, New Jersey; 35 Lackawanna Plaza, Montclair, New Jersey; 1070 Hamburg Turnpike, Wayne, New Jersey; 25 Kinnelon Road, Kinnelon, New Jersey; 130 White Horse Pike, Lawnside, New Jersey; and 1450 Clements Bridge Road, Deptford, New Jersey.

7/09/97

**SECTION II**

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

None.

**SECTION III**

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

None.

**SECTION IV**

**Applications Not Involving  
Public Comment**

None.

**SECTION V**

**Availability of CRA Public Evaluations**

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

**Week Ending June 21, 1997**

**NAME OF BANK**

**RATING**

**EXAMINATION DATE**

None.

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

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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

NONE

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

Fulton Financial Corp, Lancaster, PA to acquire 100 percent of the voting shares of The Peoples Bank of Elkton, Elkton, MD., pursuant to Section 3(a)(3) of the Banking Holding Company Act.

Newspaper comment period expires: 06/23/97  
Federal Register comment period expires: 06/23/97

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

NONE

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

NONE

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending June 20, 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 of 6/21/97**

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

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

Footnotes

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

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

Footnotes

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

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

Footnotes

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

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

Footnotes

**Section V - Availability of CRA public evaluations**

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

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

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

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

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<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>
817525	Fifth Third Bank of Southern Ohio 100 South Ohio Street Hillsboro, OH 45133	4/1/97	6/16/97	Satisfactory

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Footnotes

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

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<i>Institution</i>	<i>Location</i>
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Footnotes

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Chesapeake Bank, Kilmarnock, Virginia, to establish a branch at 1229 Lafayette Street, Williamsburg, Virginia.*	7-19-97

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

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

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

Commercial BancShares, Inc., Parkersburg,  
West Virginia, to acquire assets of Mid-  
Ohio Valley Loan Company, St. Mary's, West  
Virginia, through a new subsidiary to be  
known as Hometown Finance Company, St. Marys,  
West Virginia, and engage in making consumer  
loans.

Keystone BanCorp, Inc., Keystone, West  
Virginia, to become a bank holding company  
through the acquisition of The First  
National Bank of Keystone, Keystone, West  
Virginia.

\*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending June 20, 1997

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

<u>RSSD</u>		<u>Examination</u>	
<u>Number</u>	<u>Name of Bank</u>	<u>Date</u>	<u>Rating</u>
91521	F & M Bank-Massanutten 1855 East Market Street Harrisonburg, Virginia 22801-5101	3-24-97	Satisfactory
600222	F & M Bank-Peoples 21 Main Street Warrenton, Virginia 22186-34192	3-24-97	Satisfactory
1217542	Bank of Northern Virginia 1010 North Glebe Road Arlington, Virginia 2202-4749	3-31-97	Satisfactory

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations (cont.)

Week ending June 20, 1997

<u>RSSD</u> <u>Number</u>	<u>Name of Bank</u>	<u>Examination</u> <u>Date</u>	<u>Rating</u>
794831	Bank of White Sulphur Springs 1 East Mains Street White Sulphur Springs, West Virginia 24986	3-31-97	Satisfactory
196426	Bank of Northumberland, Incorporated Route 360 Heathsville, Virginia 22473-0009	4-7-97	Satisfactory
849432	The Bank of Monroe Main Street Union, West Virginia 24983	4-14-97	Satisfactory

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending June 20, 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>
Century South Banks, Inc. Gainesville, Georgia To merge with Bank Corporation of Georgia, Macon, Georgia, and thereby directly acquire its subsidiaries, First South Bank, N.A., Macon, Georgia, and AmeriBank, N.A., Savannah, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	07-18-97* Federal Register
ABC Bancorp Moultrie, Georgia To merge with Irwin Bancorp, Inc., Ocilla, Georgia, and thereby directly acquire Bank of Ocilla, Ocilla, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*
JBC Bancshares, Inc. Jasper, Georgia Change in control notice by Mr. James Hugh Bryan to acquire at least 10 percent of the outstanding shares of JBC Bancshares, Inc., Jasper, Georgia.	07-10-97* Federal Register
Hibernia Corporation New Orleans, Louisiana To merge with Executive Bancshares, Inc., Paris, Texas, and thereby directly acquire First National Bank of Paris, Paris, Texas, and Collin County National Bank, McKinney, Texas, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	07-14-97* Federal Register
Deposit Guaranty Corp. Jackson, Mississippi For its subsidiary, CSF Acquisition Corp., Jackson, Mississippi, to acquire CitiSave Financial Corporation, Baton Rouge, Louisiana, and its subsidiary, Citizens Savings Association, F.A., Baton Rouge, Louisiana, and thereby engage in operating a savings association, pursuant to Section 225.28(b)(4)(ii) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	07-10-97* Federal Register

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\*Subject to the provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending June 20, 1997

Section 3 - Applications Subject to Federal Register Only

Application

Comment Period Ending Date

None.

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

Application

None.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending June 20, 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.

<b><u>Bank</u></b>	<b><u>CRA Rating</u></b>	<b><u>Examination Date</u></b>
SunTrust Bank/Tampa Bay Post Office Box 3303 Tampa, Florida 33601 (813) 224-2121	Satisfactory	02-18-97
The Peoples Savings Bank Post Office Box 269 Clanton, Alabama 35045 (205) 755-2240	Outstanding	03-10-97



Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending June 20, 1997

Recently Approved Applications

Approval Date

First Citizens Bancorp, Inc.  
Monroeville, Alabama

06-17-97

Change in control by Mr. Charlie Deer to acquire an additional 14.77 percent of the outstanding shares of common stock of First Citizens Bancorp, Inc., Monroeville, Alabama. Total ownership will equal 24.75 percent.

1st United Bancorp  
Boca Raton, Florida

06-17-97

To acquire Seaboard Savings Bank, F.S.B., Stuart, Florida, and thereby engage in operating a savings association, pursuant to Section 225.28(b)(4)(ii) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

1st United Bank  
Boca Raton, Florida

06-17-97

To merge with Seaboard Savings Bank, F.S.B., Stuart, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.

1st United Bank  
Boca Raton, Florida

06-17-97

To acquire the assets and assume certain liabilities of Seaboard Savings Bank, F.S.B., Stuart, Florida, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.

PN Holding, Inc.  
Ann Arbor, Michigan

06-16-97

I-BHC formation, Pelican National Bank, Naples, Florida (in organization).

PN Holdings, Inc.  
Ann Arbor, Michigan

06-16-97

To acquire Washtenaw Mortgage Co., Ann Arbor, Michigan, and thereby engage in making, acquiring, and servicing loans or other extensions of credit, pursuant to Section 225.25(b)(1)(iii) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

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	M&I Bank of Fox Valley Appleton, Wisconsin 5 branch offices of M&I Marshall & Ilsley Bank Milwaukee, Wisconsin and to establish 5 branches	NP - 6-19-97
Merger & Branch	M&I Bank Northeast Green Bay, Wisconsin 10 branch offices of M&I Marshall & Ilsley Bank Milwaukee, Wisconsin and to establish 10 branches	NP - 6-25-97
Merger	M&I Bank of Eagle River Eagle River, Wisconsin Eagle River, Wisconsin & Three Lakes, Wisconsin branches of M&I Marshall & Ilsley Bank Milwaukee, Wisconsin	NP - 6-25-97
Merger	M&I Bank of Menomonee Falls Menomonee Falls, Wisconsin Menomonee Falls, Wisconsin branch office of M&I Marshall & Ilsley Bank Milwaukee, Wisconsin	NP - 6-19-97
Merger	M&I Bank of Shawano Shawano, Wisconsin Shawano, Wisconsin branch office of M&I Marshall & Ilsley Bank Milwaukee, Wisconsin	NP - 6-19-97
Merger	M&I Bank of South Central Watertown, Wisconsin Watertown, Wisconsin branch office of M&I Marshall & Ilsley Bank Milwaukee, Wisconsin	NP - 6-19-97
Merger	M&I Central State Bank Oshkosh, Wisconsin Oshkosh, Wisconsin branch office of M&I Marshall & Ilsley Bank Milwaukee, Wisconsin	NP - 6-19-97

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>
Merger & Branch	M&I Lake Country Bank Hartland, Wisconsin Oconomowoc, Wisconsin branch office of M&I Marshall & Ilsley Bank Milwaukee, Wisconsin and to establish a branch at 326 East Wisconsin Avenue Oconomowoc, Wisconsin	NP - 6-19-97
Merger	M&I Merchants Bank Rhineland, Wisconsin Rhineland, Wisconsin branch office of M&I Marshall & Ilsley Bank Milwaukee, Wisconsin	NP - 6-19-97
Merger	M&I First American Bank Wausau, Wisconsin Wausau, Wisconsin & Rothschild, Wisconsin branch offices of M&I Marshall & Ilsley Bank Milwaukee, Wisconsin	NP - 6-19-97
Merger & Branch	M&I Bank of Racine Racine, Wisconsin Racine, Wisconsin branch office of M&I Marshall & Ilsley Bank Milwaukee, Wisconsin and to establish a branch at 468 College Avenue Racine, Wisconsin	NP - 6-19-97
Branch	1st Source Bank South Bend, Indiana 801 West Wayne Avenue Middlebury, Indiana	NP - 6-23-97

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	Prairie Bank & Trust Company Bridgeview, Illinois Caton Farm Road and Route 59 Joliet, Illinois	NP - 6-20-97
Branch	1st Source Bank South Bend, Indiana 815-H South Centerville Road Sturgis, Michigan	NP - 7-7-97
Branch	First American Bank Carpentersville, Illinois 33 West Monroe Street Chicago, Illinois	NP - 7-7-97
Branch	Fifth Third Bank of Central Indiana Indianapolis, Indiana 3060 Valley Farms Road Indianapolis, Indiana	NP - 7-1-97

NP - Newspaper

FR - Federal Register

\* - Subject to Provisions of Community Reinvestment Act

\*\* - Not available at this time

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(1)	FBA Bancorp Inc.* Chicago, Illinois First Bank of the Americas, S.S.B. Chicago, Illinois	FR - 6-12-97 NP - **
3(a)(3)	Central Illinois Bancorp, Inc.* Sidney, Illinois First Ozaukee Capital Corporation Cedarburg, Wisconsin First Ozaukee Savings Bank Cedarburg, Wisconsin	FR - 6-26-97 NP - 6-27-97
3(a)(1)	Covest Bancshares, Inc.* Des Plaines, Illinois Covest Banc, N.A. (formerly First Federal Bank for Savings) Des Plaines, Illinois	FR - 7-7-97 NP - 6-30-97
CoC-HC	Home Financial Bancorp Spencer, Indiana by Leon A. Greenblatt, III and Chiplease, Inc.	FR - 7-9-97 NP - **
CoC-HC	South Holland Bancorp, Inc. South Holland, Illinois by Charles E. Waterman	FR - ** NP - **
3(a)(1)	Edgar County Banc Shares, Inc.* Paris, Illinois Kansas Banc Corporation Kansas, Illinois Edgar County Bank and Trust Co. Paris, Illinois	FR - 6-30-97 NP - 7-3-97

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
3(a)(3)	F&M Bancorporation* Kaukauna, Wisconsin Clear Lake Bancorp, Inc. Clear Lake, Wisconsin Landmark Bank Clear Lake, Wisconsin	FR - 7-3-97 NP - 7-7-97
3(a)(5)	F&M Merger Corporation* Kaukauna, Wisconsin Clear Lake Bancorp, Inc. Clear Lake, Wisconsin Landmark Bank Clear Lake, Wisconsin	FR - 7-3-97 NP - 7-7-97
4(c)(8)	Pinnacle Financial Services, Inc. St. Joseph, Michigan CB Bancorp, Inc. Michigan City, Indiana Community Bank, a Federal Savings Bank Michigan City, Indiana Community Brokerage Services, Inc. Michigan City, Indiana	FR - 6-19-97 NP - 6-23-97
4(c)(8)	Pinnacle Financial Services, Inc. St. Joseph, Michigan Indiana Federal Corporation Valparaiso, Indiana Indiana Federal Bank Valparaiso, Indiana IndFed Mortgage Company Valparaiso, Indiana IndFed Investment Services, Inc. Valparaiso, Indiana Forrest Holdings, Inc. Lisle, Illinois	FR - 6-19-97 NP - 6-25-97

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	First Chicago NBD Corporation Chicago, Illinois First Chicago Capital Markets, Inc. Chicago, Illinois	FR - 6-30-97

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

<u>Type</u>	<u>Application</u>
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NONE

Federal Reserve Bank of Chicago

Section V - Availability of CRA Public Evaluations

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending June 20, 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>
CSB Bank 206 North Main Street Capac, Michigan 48014-9999 (810) 395-4313 RSSD #614340	3/07/97	S



**FEDERAL RESERVE BANK OF ST. LOUIS****SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE**

<b><u>Application</u></b>	<b><u>End of Comment Period</u></b>
* Section 9 branch application by The Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky, to relocate a branch from 4026 Taylorsville Road to 3350 Hikes Lane, Louisville, Kentucky.	6-29-97

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

<b><u>Application</u></b>	<b><u>End of Comment Period</u></b>
* Section 3(a)(3) notification by Banterra Corp, Eldorado, Illinois, to retain 5.39% of the voting shares of 1st Bancorp Vienna, Vienna, Illinois.	<u>Federal Register</u> : 7-18-97
* Section 4(c)(8) notification by Middleburg Bancorp, Inc., Middleburg, Kentucky, to acquire First Southern Bancorp, Lexington, Kentucky.	N/A

**SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE**

<b><u>Application</u></b>	<b><u>End of Comment Period</u></b>
None.	

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

<b><u>Application</u></b>	<b><u>End of Comment Period</u></b>
None.	

\* This notification is subject to CRA.





**FEDERAL RESERVE BANK OF MINNEAPOLIS**  
Section I - Applications Subject to  
Newspaper Notice Only

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
New North Shore Bank, Duluth, Minnesota for prior approval to merge with North Shore Bank of Commerce, Duluth, Minnesota and incident thereto, to establish branches in the Minnesota communities of Duluth and Hermantown. *	July 14, 1997
New North Shore Bank, Duluth, Minnesota, for prior approval to become a member of the Federal Reserve System.	July 14, 1997

\* Subject to CRA

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

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

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

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

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

<u>Application</u>
NONE.

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section V - Availability of  
CRA Public Evaluations  
week ending June 20, 1997

ASSIGNMENT OF RATING

Identification of Ratings

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

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

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

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

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

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

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

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

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

<u>BANK(S) EXAMINED</u>	<u>DATE OF EXAMINATION</u>	<u>CRA RATING</u>
Commercial Trust & Savings Bank 210 North Lawler P.O. Box 1366 Mitchell, SD 57362	March 10, 1997	Satisfactory
American Bank (Whitefish) P.O. Box 460 Whitefish, MT 59937-0460	March 10, 1997	Satisfactory

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
WestStar Bank, Vail, Colorado, for prior approval to establish a de novo branch facility at 310 Ski Hill Road, Breckenridge, Colorado.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Daniel Biggs, Great Bend, Kansas, for prior approval to increase ownership from 4.63 percent to 16.25 percent; Merlin Grimes, Great Bend, Kansas, to increase ownership from 4.63 percent to 25.00 percent; ED&J, Inc., c/o David Marmie, Great Bend, Kansas, to increase ownership from 4.63 percent to 22.00 percent; Ronald Carr, Great Bend, Kansas, to acquire 12.5 percent; Dennis Call, Great Bend, Kansas, to acquire 12.5 percent; R. Joe Southard, Great Bend, Kansas, to acquire 11.75 percent of the voting shares of First Wakeeney Agency, Inc., Wakeeney, Kansas.	July 3, 1997
Century Acquisition Corporation, Hurst, Texas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas.	Not Available
Pioneer Bancshares ESOP, Ponca City, Oklahoma, for prior approval to acquire up to 45 percent of the voting shares of Pioneer Bancshares, Inc., Ponca City, Oklahoma.	July 18, 1997
J&L Holdings Limited Partnership, and Plainview Holding Company, both of Pilger, Nebraska; to acquire 100 percent of the voting shares of American National Creighton Company, Creighton, Nebraska.	July 18, 1997

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

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

Vectra Bank of Denver, Denver, Colorado, for prior approval to merge with Professional Bank, Denver, Colorado.

Peoples Bank, Pratt, Kansas, to voluntarily withdrawal from membership in the Federal Reserve System.

**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>
Gretna State Bank P.O. Box 519 Gretna, Nebraska 68028-0519	6954	3-24-97	6-16-97	Satisfactory

\*Application is subject to CRA.



FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JUNE 16, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

\*\* NOTICE EXP

\*Section 3(a)(1) application by  
Bryan Family Management Trust, Bryan, TX, to acquire  
Bryan-Heritage Limited Partnership, Bryan, TX, and  
First National Bank of Bryan, The, Bryan, TX

N/A

\*Section 3(a)(3) application by  
Sterling Bancshares, Inc., Houston, TX, to acquire  
First Houston Bancshares, Inc., Houston, TX, and  
Houston National Bank, Houston, TX

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

SUBJECT TO CRA.

\*\* EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.

N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS  
FOR THE WEEK OF JUNE 16, 1997

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
First Bank P.O. Box 39 FM Loop 2155 Snook, TX 77878 260868	97/03/10	Satisfactory
Memphis State Bank P.O. Drawer 10 621 Noel Memphis, TX 79245 495857	97/03/10	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 6/20/97

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Santa Barbara Bank & Trust, Santa Barbara, California, to establish a branch office at 5000 Santa Rosa Road, Camarillo, California. *	<u>Newspaper:</u> 7/08/07

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

Randall M. Proctor, Sandy, Oregon, to increase his ownership up to 24.0 percent of CCB Financial Corporation, Sandy, Oregon. *	<u>Newspaper:</u> 7/03/97
	<u>Fed. Reg.:</u> 6/23/97
Eggemeyer Advisory Corp., Castle Creek Capital, L.L.C., Castle Creek Capital Partners Fund-I, L.P., San Diego, California, and Western Bancorp, Laguna Niguel, California, to acquire by merger SC Bancorp, Anaheim, California. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 7/21/97

Section III - Applications Subject to Federal Register Only

None

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

None

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\* Subject to CRA.

# FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 6/20/97

## Section V - Availability of CRA Public Evaluations

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

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

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

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

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

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

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

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

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## H.2A

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

Notices Filed as of June 20, 1997

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

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

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Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
ABC Bancorp, Moultrie, GA	Irwin Bankcorp, Inc., Ocilla, GA and Bank of Ocilla, Ocilla, GA	3	Atlanta	July 18, 1997
Altus NBC Corporation, Inc., Oklahoma City, OK	NBC Corporation, Inc., Oklahoma City, OK, and NBC Technologies, Inc., Oklahoma City, OK providing data processing services (b)(14)	4	Kansas City	June 25, 1997
AMFED Financial, Inc., Minneapolis, MN	Norwest Bank Nevada, National Association, Las Vegas, NV	3	Minneapolis	July 14, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
Area Bancshares Corporation(1), Owensboro, KY CONTINUED	Cardinal Bancshares, Inc., Lexington, KY, & The Vine Street Trust Company, Lexington, KY, and First & Peoples Bank, Springfield, KY, and HNB Bank National Associaton, Harlan, KY, and Jefferson Banking Company, Louisville, KY, CONTINUED	3 and 4	St. Louis	July 21, 1997
Area Bancshares Corporation(2), Owensboro, KY CONTINUED	and Alliance Bank, FSB, Somerset, KY, and operation of a federal savings bank (b)(4), and Cardinal Data Services Corporation, Lexington, KY, and data processing activities (b)(14)	3 and 4	St. Louis	July 21, 1997
Arrendale, Thomas A., III, Gainesville, GA, Bussey, Cynthia A., Atlanta, GA, and Arrendale, Nelle, Clarkesville, GA, as partners in the Arrendale Undiversified Family Limited Partnership, Baldwin, GA	Habersham Bancorp, Cornelia, GA, and Habersham Bank, Clarkesville, GA	CIBC	Atlanta	June 5, 1997
Banco Bilbao Vizcaya, S.A., Bilbao, Spain	BBV LatInvest Securities Inc., New York, NY, securities activities (b)(1), (b)(4), (b)(15), and (b)(16)	4	New York	March 4, 1997
Bank of Idaho Holding Company, Idaho Falls, ID	Bank of Eastern Idaho, Idaho Falls, ID	3	San Francisco	June 9, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Bank of New York Company, Inc., New York, NY	State Street Boston Corporation, Boston, MA; State Street Bank and Trust Company, Boston, MA trust, securities and data processing activities (b)(3), (b)(4), and (b)(7)	3 and 4	New York	March 14, 1997
Bankers Trust New York Corporation(1), New York, NY CONTINUED	Alex Brown Inc., Baltimore, MD, underwriting & dealing in, to a limited extent, all types of debt & equity securities other than interests in open end investment companies; making, acquiring, brokering & servicing loans or other extensions of CONTINUED	4	New York	July 3, 1997
Bankers Trust New York Corporation(2), New York, NY CONTINUED	credit (b)(1); trust company activities (b)(5); acting as investment or financial advisor (b)(6); securities brokerage services (b)(7); buying & selling securities (b)(7); acting as agent for the private placement of securities (b)(7); CONTINUED	4	New York	July 3, 1997
Bankers Trust New York Corporation(3), New York, NY CONTINUED	underwriting & dealing in obligations of the U.S. (b)(8); providing administrative & other services to investment companies.	4	New York	July 3, 1997
Banterra Corp, Eldorado, IL	1st Bancorp Vienna, Inc., Vienna, IL, First State Bank of Vienna, Vienna, IL	3	St. Louis	July 18, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
Bedene, John B., Bedene, Bruce Fowler, Bualle, Becky Suzanne, and Bedene, Barry William, as co-trustees of the Trust Estate established by the Will of John H. Bedene, Deceased, all of Arma, KS	Bedene Insurance Agency, Inc., Arma, KS, and The First State Bank, Arma, KS	CIBC	Kansas City	June 18, 1997
Bedford Bancshares, Bedford, TX, and Bedford Delaware Bancshares, Inc., Dover, DE	Western American National Bank, Bedford, TX	3	Dallas	June 23, 1997
Biggs, Daniel Biggs; Grimes, Merlin; ED&J, Inc., c/o David Marmie; Carr, Ronald and Call, Dennis; and Southard, R. Joe, all of Great Bend, KS	First Wakeeney Agency, Inc., Wakeeney, KS, and Interstate Bank, Great Bend, KS	CIBC	Kansas City	July 3, 1997
Binger Agency, Inc., Binger, OK	Midstate Bancorp, Inc., Hinton, OK, and Legacy Bank TC, Blanchard, OK, and Legacy Bank, Hinton, OK	3	Kansas City	June 20, 1997
Bryan Family Management Trust, Bryan, TX, and Bryan- Heritage Limited Partnership, Bryan, TX	Bryan-Heritage Limited Partnership, Bryan, TX, and The First National Bank of Bryan, Bryan, TX	3	Dallas	July 21, 1997
Bryan, James Hugh, Jasper, GA	JBC Bancshares, Inc., Jasper, GA, and Jasper Banking Company, Jasper, GA	CIBC	Atlanta	July 10, 1997
Cabot Bankshares, Inc., Cabot, AR	The Capital Bank, Cabot, AR	3	St. Louis	July 11, 1997
Cabot Bankshares, Inc., Cabot, AR CORRECTION	The Capital Bank, Little Rock, AR	3	St. Louis	July 11, 1997



Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Central Bancompany, Inc., Jefferson City, MO	Farmers and Traders Bancshares, Inc., California, MO, and Farmers and Traders Bank, California, MO	3	St. Louis	July 7, 1997
Central Illinois Bancorp, Sidney, IL	First Ozaukee Capital Corporation, Cedarburg, WI, and First Ozaukee Savings Bank, Cedarburg, WI	3	Chicago	June 26, 1997
Century Bancorp, MHC, Bridgeton, NJ; and Century Bancorp, Inc., Bridgeton, NJ	Century Savings Bank, Bridgeton, NJ	3	Philadelphia	May 1, 1997
Century South Banks, Inc., Dahlonega, GA	Bank Corporation of Georgia, Macon, GA, and First South Banks, N.A., Macon, GA, and AmeriBank, N.A., Savannah, GA	3	Atlanta	July 18, 1997
City Bancorp, Springfield, MO	THE BANK, Springfield, MO, a de novo bank	3	St. Louis	July 3, 1997
Comerzbank AG, Frankfurt am Main, Germany	CAM Acquisition, LLC, Wilmington, DE Montgomery Asset Mangement, L.P., Montgomery Services, LLC, all of San Francisco, CA, securities activities (b)(7)(i) and (iii); financial & Investment advisory services (b)(6); administrative services	4	New York	May 14, 1997
Commercial Bancshares of Ozark, Inc., Ozark, AL	The Commercial Bank of Ozark, Ozark, AL	3	Atlanta	July 3, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Cooperative Centrale Raiffeisen-Boerenleenbank, B.A., Rabobank Nederland, Utrecht, Netherlands; and Smith Graham & Co. Asset Managers L.P., Houston, TX	Financial advisor (b)(1) & (2)	4	New York	June 17, 1997
Cooperative Centrale Raiffeisen-Boerenleenbank, B.A.(1), Rabobank Nederland, Utrecht, The Netherlands CONTINUED	Smith Graham & Co. Asset Managers L.P., Houston, TX, & SGR Global Advisers, Houston, TX, & Robeco Institutional Asset Management US, Inc., Houston, TX, & AEA Global Advisors LLC, New York, NY, & Robeco Group, N.V., Rotterdam CONTINUED	4	New York	July 10, 1997
Cooperative Centrale Raiffeisen-Boerenleenbank, B.A.(2), Rabobank Nederland, Utrecht, The Netherlands CONTINUED	Smith Graham & Co. Asset Managers L.P., and SGR Global Advisers, and Robeco Institutional Asset Management US, Inc., and AEA Global Advisors, LLC, and Smith Graham & Co. Asset Managers L.P., and SGR Global Advisers, CONTINUED	4	New York	July 10, 1997
Cooperative Centrale Raiffeisen-Boerenleenbank, B.A.(3), Rabobank Nederland, Utrecht, the Netherlands CONTINUED	Robeco Institutional Asset Management US, Inc., and AEA Global Advisors LLC, in investment (b)(6), as a general partner to and providing administrative services to investment partnerships, including placing interests in such partnerships, CONTINUED	4	New York	July 10, 1997
Cooperative Centrale Raiffeisen-Boerenleenbank, B.A.(4), Rabobank Nederland, Utrecht, the Netherlands CONTINUED	in acting as a commodity pool operator, and in providing administrative services to open-end investment companies	4	New York	July 10, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
CoreStates Financial Corp., Philadelphia, PA	CoreStates Securities Corp., Philadelphia, PA, underwriting; lending (b)(1); investment advice (b)(6); and management consulting (b)(9)	4	Philadelphia	June 27, 1997
Corley, John William, (1) Monticello, IL CONTINUED	First State Bancorp of Monticello, Inc., Monticello, IL State Bank of Hammond, Hammond, IL; First State Bank of Monticello, Monticello, IL; First State Bank of Bloomington, Bloomington, IL; First State Bank of Heyworth, Heyworth, IL; CONTINUED	CIBC	Chicago	May 16, 1997
Corley, John William, (2) Monticelli, IL CONTINUED	First State Bank of Atwood, Atwood, IL	CIBC	Chicago	May 16, 1997
CoVest Bancshares, Inc., Des Plaines, IL	CoVest Banc, N.A. (formerly known as First Federal Bank for Savings), Des Plaines, IL	3	Chicago	July 3, 1997
Cox, Walter L., Sr., Naples, TX	Morris County Bankshares, Incorporated, Naples, TX; Morris County National Bank, Naples, TX	CIBC	Dallas	April 30, 1997
Deposit Guaranty Corp., Jackson, MS	CSF Acquisition Corp., Jackson, MS; CitiSave Financial Corporation, Baton Rouge, LA; Citizens Savings Association, F.A., Baton Rouge, LA operating a savings association (b)(4)	4	Atlanta	July 3, 1997
Deutsche Bank, AG (Main) Federal Republic of Germany	Ganis Credit Corporation, Newport Beach, CA, lending (b)(1)	4	New York	May 12, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Dresdner Bank AG, Frankfurt, Germany, and Dresdner Kleinwort Benson, New York, NY	extending credit & servicing loans (b)(1), leasing personal/real property (b)(3), trust company functions (b)(5), financial/investment advisor (b)(6); agency transactional services for customer investment (b)(8); & management consulting & conseling (b)(9)	4	New York	June 17, 1997
ECSB Holding Company, Inc., Fort Walton Beach, FL	American National Financial Corporation, Panama City, FL and First National Bank Northwest Florida, Panama City, FL	3	Atlanta	June 27, 1997
Edgar County Banc Shares, Inc., Paris, IL	Kansas Banc Corporation, Kansas, IL, and Kansas State Bank, Kansas, IL, and Edgar County Bank & Trust Co., Paris, IL	3	Chicago	June 30, 1997
Eggemeyer Advisory Corp., San Diego, CA, and Castle Creek Capital, L.L.C., San Diego, CA, Castle Creek Capital Partners Fund - I, L.P., San Diego, CA, and Western Bancorp, Laguna Niguel, CA.	SC Bancorp, Anaheim, CA, and Southern California Bank, Anaheim, CA	3	San Francisco	July 21, 1997
Enterbank Holdings, Inc., Clayton, MO	City Bancorp, Springfield, MO, and THE BANK (a proposed de novo bank), Springfield, MO	3	St. Louis	July 14, 1997
Espeland, James A., Henning, MN	Henning Bancshares, Inc., Henning, MN, and First National Bank of Henning, Henning, MN, and First National Bank of Battle Lake, Battle Lake, MN	CIBC	Minneapolis	June 26, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
Ewen Bancshares, Inc., Ewen, MI	State Bank of Ewen, Ewen, MI	3	Minneapolis	June 26, 1997
Exchange Bankshares Corporation of Kansas, Atchison, KS	The Farmers and Merchants State Bank, Effingham, KS	3	Kansas City	May 2, 1997
F & M Bancorporation, Inc., Kaukauna, WI, and F & M Merger Corporation, Kaukauna, WI	Clear Lake Bancorp, Inc., Clear Lake, WI, and Landmark Bank, Clear Lake, WI	3	Chicago	July 3, 1997
F & M Bancorporation, Inc., Kaukauna, WI, and F & M Merger Corporation, Kaukauna, WI CORRECTION	Clear Lake Bancorp, Inc., Clear Lake, WI, and Landmark Bank, Clear Lake, WI	3	Chicago	July 3, 1997
Fannin Bancorp, Inc., Employee Stock Ownership Plan and Trust, Windom, TX	Fannin Bancorp, Inc., Windom, TX, and Fannin Bank, Windom, TX	3	Dallas	June 12, 1997
FBA Bancorp, Inc., Chicago, IL	Interim First Bank, S.B., Chicago, IL, a de novo bank, First Bank of the Americas, SSB, Chicago, IL	3	Chicago	June 12, 1997
Ferguson, Roy, Tulsa, OK; Leonard, Michael S., Muskogee, OK, directly and indirectly; and Jackson, Beverly Carter, Q-TIP Trust, and Leonard, Michael S., Trustee, both of Stigler, OK	Stigler Bancorporation, Inc., Stigler, OK, and First National Bank of Stigler, Stigler, OK	CIBC	Kansas City	July 2, 1997
Fields, Alvin L., Honey Grove, TX, and Wilburn, Ronald L., San Antonio, TX	Quadco Bancshares, Inc., Ladonia, TX, and Farmers and Merchants State Bank, Ladonia, TX	CIBC	Dallas	June 18, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
Fifth Third Bancorp, Cincinnati, OH	Suburban Bancorporation, Inc., Cincinnati, OH, Suburban Federal Savings Bank, Cincinnati, OH	4	Cleveland	May 27, 1997
First Bank System, Inc., Minneapolis, MN	First Bank National Association, Fargo, ND	3	Minneapolis	July 3, 1997
First Chicago NBD Corporation, Chicago, IL	First Chicago Capital Markets, Inc., Chicago, IL, underwriting & dealing in to a limited extent, equity securities	4	Chicago	June 30, 1997
First Eldorado Bancshares, Inc., Eldorado, IL	Dana Bancorp, Inc., Dana, IN, and First National Bank of Dana, Dana, IN	3	St. Louis	July 10, 1997
First Marshall Bancshares, Inc., Marshall, TX, and First Marshall Delaware Bancshares, Inc., Dover, DE	First Marshall Corporation, Marshall, TX, and East Texas National Bank of Marshall, Marshall, TX	3	Dallas	July 11, 1997
First National Bancorp of River Falls, Inc., River Falls, WI	The First National Bank of River Falls, River Falls, WI	3	Minneapolis	June 26, 1997
First National Bancshares of Gallatin, Inc., Gallatin, MO	Interim First National Bank of Gallatin, Gallatin, MO, First National Bank of Gallatin, Gallatin, MO	3	Kansas City	June 27, 1997
First National Bank of Julesburg and South Platte Bancorp, ESOP, Julesburg, CO	South Platte Bancorp, Julesburg, CO	3	Kansas City	July 21, 1997
First State Bancshares of Blakely, Inc., Blakely, GA	First State Bank of Donalsonville, Donalsonville, GA	3	Atlanta	June 20, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
First United Bancshares, Inc., El Dorado, AR	Fredonia Bancshares, Inc., Nacogdoches, TX, and Fredonia State Bank, Nacogdoches, TX	3	St. Louis	June 30, 1997
Florida Bancshares, Inc., Dade City, FL	First National Bank of Pasco, Dade City, FL	3	Atlanta	April 21, 1997
Fulton Financial Corporation, Lancaster, PA	The Peoples Bank of Elkton, Elkton, MD	3	Philadelphia	June 23, 1997
Gideon Bancshares Company, Dexter, MO	First Midwest Bank of Chaffee, Chaffee, MO	3	St. Louis	June 20, 1997
Greenblatt, Leon A., III, and Chiplease, Inc., both of Chicago, IL	Home Financial Bancorp, Spencer, IN, and Owen Community Bank, S.B., Spencer, IN	CIBC	Chicago	July 9, 1997
Greer, Elmo, East Bernstadt, KY	Cumberland Valley Financial Company, London, KY	CIBC	Cleveland	May 23, 1997
Harris Financial MHC, Harrisburg, PA	Harris Financial Inc., Harrisburg, PA; Harris Savings Bank, Harrisburg, PA	3	Philadelphia	March 27, 1997
Hibernia Corporation, New Orleans, LA	Executive Bancshares, Inc., Paris, TX, and First National Bank of Paris, Paris, TX, and Collin County National Bank, McKinney, TX	3	Atlanta	June 14, 1997
Hohl Financial, Inc., Wahoo, NE	Wahoo State Bank, Wahoo, NE	3	Kansas City	May 16, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Huntington Bancshares Incorporated(1), Columbus, OH CONTINUED	First Michigan Bancorporation, and Superior Financial Corp., Holland, MI; FMB-Sault Bank, Saulte Ste. Marie, MI; FMB-First Michigan Bank, Zeeland, MI; FMB-First Michigan Bank, Grand Rapids, MI; FMB-Lumberman's Bank, Muskegon, MI; CONTINUED	3 and 4	Cleveland	July 18, 1997
Huntington Bancshares Incorporated(2), Columbus, OH CONTINUED	FMB-Northwestern Bank, Boyne City, MI; FMB-State Savings Bank, Lowell, MI; FMB-Commercial Bank, Greenville, MI; FMB-Security Bank, Manistee, MI; FMB-Community Bank, Dowagiac, MI; FMB-Oceana Bank, Hart, MI; CONTINUED	3 and 4	Cleveland	July 18, 1997
Huntington Bancshares Incorporated(3), Columbus, OH CONTINUED	FMB-Reed City Bank, Reed City, MI; FMB-Maynard Allen Bank, Portland, MI; FMB-Old State Bank, Fremont, MI; FMB-Arcadia Bank, Kalamazoo, MI; and FMB-Trust, Holland, MI trust company activities (b)(5); FMB-Brokerage Services, Inc., Holland, MI CONTINUED	3 and 4	Cleveland	July 18, 1997
Huntington Bancshares Incorporated(4), Columbus, OH CONTINUED	customer investments (b)(7); and First Michigan Life Insurance Co., Holland, MI insurance agency underwriting (b)(11);	3 and 4	Cleveland	July 18, 1997



Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Huntington Bancshares, Inc.(A), Columbus, OH, Huntington Capital Corp., Columbus, OH CONTINUED	underwriting & dealing to a limited extent in all types of debt securities, including corporate debt, sovereign debt securities, mortgage revenue bonds, mortgage-backed and consumer-receivable securities J.P. Morgan & Co. CONTINUED	4	Cleveland	June 17, 1997
Huntington Bancshares, Inc.(B), Columbus, OH CONTINUED	The Chase Manhattan Corp., Bankers Trust New York Corp., Citicorp and Security Pacific Corp. (75. Fed. Res. Bull. 192 (1989) CONTINUED	4	Cleveland	June 17, 1997
Hyder, Ronald Hollis, and McNabb, Garry Wayne, both of Livingston, TN, as co-trustees of the Melissa Lynn Oakley 1996 Trust	First Holding Company, Inc., Livingston, TN, First National Bank of the Cumberlands, Livingston, TN	CIBC	Atlanta	June 2, 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
Intra Financial Corporation, Clyde, KS	Peoples Bancorp of Belleville, Inc., Belleville, KS, and Peoples Bank of Belleville, Belleville, KS	3	Kansas City	June 20, 1997
J&L Holdings Limited Partnership, and Plainview Holding Company, both of Pilger, NE	American National Creighton Company, Creighton, NE	3	Kansas City	July 18, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Johnson, Willard M., as managing general partner of the WMJ/RMJ Family Limited Partnership II, Houston, TX	Jamestown Union Bancshares, Inc., Jamestown, TN, and Union Bank, Jamestown, TN	CIBC	Atlanta	June 18, 1997
Kazi, Zubair and Khatija, Studio City, CA; and Abdul-Rahman, Yahia and Magda, Pasadena, CA	Greater Pacific Bancshares, Whittier, CA; Bank of Whittier, N.A., Whittier, CA	CIBC	San Francisco	May 5, 1997
Kazi, Zubair and Khatija, Studio City, CA; and Yahia and Magda Abdul-Rahman, Pasadena, CA	Kentucky Home Bank, Bardstown, KY	3	San Francisco	April 17, 1997
Lashute, Ronald J., Opelousas, LA	American Bancorp, Inc., Opelousas, LA and American Bank & Trust Company, Opelousas, LA	CIBC	Atlanta	May 23, 1997
Lauritzen Corporation (1), Omaha, NE CONTINUED	First National of Nebraska, Inc., Omaha, NE, & First Nat'l Bank of Kansas, Overland Park, KS; First Nat'l Bank and Trust Co., Columbus, NE; Fremont Nat'l Bank, Fremont, NE; Platte Valley State Bank, Kearney, NE; First Nat'l Bank, CONTINUED	3	Kansas City	June 2, 1997
Lauritzen Corporation (2), Omaha, NE CONTINUED	North Platte, NE; and First National Bank of Omaha, Omaha, NE	3	Kansas City	June 2, 1997
Lauritzen Corporation, Omaha, NE	First National of Nebraska, Inc., Omaha, NE, and First National Bank South Dakota, Yankton, SD; First National Bank, Fort Collins, CO; Union Colony Bank, Greeley, CO; and The Bank of Boulder, Boulder, CO	3	Kansas City	June 20, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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
Marshall & Ilsey Corporation, Milwaukee, WI	Security Capital Corporation, Milwaukee, WI, Security Bank, S.S.B., Milwaukee, WI	3	Chicago	May 5, 1997
Mauldin, Leonard P., Town Creek, AL, Mauldin, Macke B., Sheffield, AL, and Mauldin, E. Fennel, Jr., Sheffield, AL, as the MPEFM, II Limited Partnership	BancIndependent, Inc., Sheffield, AL, and Bank Independent, Sheffield, AL	CIBC	Atlanta	June 2, 1997
Mayer, Morris, Testamentary Trust, Walkenhorst, Dale as Trustee, Madison, NE	Madison Bancshares, Inc., Madison, NE, Bank of Madison, Madison, NE	CIBC	Kansas City	April 7, 1997
Meade Bancorp, Inc., Brandenburg, KY	Bedford Loan & Deposit Bancorp, Inc., Bedford, KY, and Bedford Loan & Deposit Bank, Bedford, KY	3	St. Louis	June 20, 1997
Midwest Bancorporation, Inc.; Midwest Bancshares, Inc., and Affiliated Employee Stock Ownership Plan, all of Poplar Bluff, MO	Midwest Bancshares, Inc., Poplar Bluff, MO, and First Midwest Bank of Dexter, Dexter, MO; First Midwest Bank of Piedmont, Piedmont, MO; and Carter County State Bank, Van Buren, MO	3	St. Louis	June 16, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
Moody Bancshares, Inc., Galveston, TX, and Moody Bank Holding Company, Reno, NV	The Bank of Galveston, N.A., Galveston, TX	3	Dallas	June 30, 1997
Moody Bancshares, Inc., Galveston, TX, and Moody Bank Holding Company, Reno, NV	The Moody National Bank of Galveston, Galveston, TX	3	Dallas	June 27, 1997
Moyer, George H., Jr., Madison, NE, and Moyer, Jon M., Madison, NE	Madison Bancshares, Inc., Madison, NE, and The Bank of Madison, Madison, NE	CIBC	Kansas City	June 26, 1997
MSB Mutual Holding Company, and MSB Financial Corp., both of Wall Township, NJ	Manasquan Savings Bank, Wall Township, NJ	3	New York	June 27, 1997
Murfreesboro Bancorp, Inc., Murfreesboro, TN	Bank of Murfreesboro, Murfreesboro, TN	3	Atlanta	July 18, 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
NationsBank Corporation, and NB Holdings Corporation, both of Charlotte, NC	Citizens Bancshares of Eldon, Missouri, Inc., Eldon, MO, and Citizens Bank of Eldon, Eldon, MO	3	Richmond	June 26, 1997
Neighborhood Bancorp(1), San Diego, CA CONTINUED	Neighborhood Nat'l Bank, San Diego, CA; & Neighborhood Capital Advisors, San Diego, CA, community development (b)(12); financial & investment advisory (b)(6); Neighborhood Housing Development Corp., San Diego, CA, community development (b)(12), CONTINUED	3 and 4	San Francisco	June 23, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Neighborhood Bancorp(2), San Diego, CA CONTINUED	extending loan and credit activities (b)(1) & (2) , and consumer financial counseling (b)(6)	3 and 4	San Francisco	June 23, 1997
New Prague Bancshares, Inc., New Prague, MN	Community Security Bank, New Prague, MN, a de novo bank	3	Minneapolis	July 7, 1997
New Woodson Bancshares, Inc., Graham, TX	Woodson Bancshares, Inc., Woodson, TX, and First State Bancorp, Inc., Carson City, NV, and First State Bank, Graham, TX	3	Dallas	June 27, 1997
Norma McLane-Smith Family Limited Partnership, Poplar Bluff, MO	Midwest Bancorporation, Inc.; Midwest Bancshares, Inc., Poplar Bluff, MI; First Midwest Bank of Piedmont, Piedmont, MI; First Midwest Bank of Dexter, Dexter, MI; and Carter County State Bank, Van Buren, MI	3	St. Louis	July 3, 1997
Northway Financial, Inc., Berlin, NH	The Berlin City Bank, Berlin, NH, and Pemi Bancorp, Inc., Plymouth, NH, and Pemigewasset National Bank of Plymouth, Plymouth, NH	3	Boston	July 17, 1997
Norwest Corporation, Minneapolis, MN	AMFED Financial, Inc., Minneapolis, MN, and Norwest Bank, Nevada, N.A., Las Vegas, NV	3	Minneapolis	July 14, 1997
Norwest Corporation, Minneapolis, MN	Myers Bancshares, Inc., Dallas, TX, and Continental State Bank, Boyd, TX	3	Minneapolis	July 3, 1997
Norwest Corporation, Minneapolis, MN	Woodhaven National Bank, Fort Worth, TX	3	Minneapolis	July 3, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Norwest Corporation, Minneapolis, MN	Revelation Mortgage Company of America, Washington, D.C. residential mortgage lending activities (b)(1) and (b)(2)	4	Minneapolis	July 8, 1997
NSS Bancorp, Inc., Norwalk, CT	Norwalk Savings Society, Norwalk, CT	3	New York	July 21, 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
Patel, Susma; Patel (Suku), Suketu Madhusudan; Patel (Perry), Parimal Kantibhai; Amin, Bharat Muljibhai, London, England; and King, Dennis John Lloyd, Surrey, England; collectively, as the Patel Group	First Bankshares, Inc., Longwood, FL, and First National Bank of Central Florida, Longwood, FL	CIBC	Atlanta	May 30, 1997
PBT Bancshares, Inc., McPherson, KS	Yoder Bankshares, Inc., Yoder, KS, and Farmers State Bank, Yoder, KS	3	Kansas City	June 6, 1997
Peoples Bank Employee Stock Ownership Trust, Marion, KY	Peoples-Marion Bancorp, Inc., Marion, KY	3	St. Louis	June 12, 1997
Peoples Community Bancshares, Inc., Colquitt, GA	Farmers Bank of Malone, Malone, FL	3	Atlanta	July 14, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Peoples-Marion Bancorp, Inc., Marion, KY	The Peoples Bank, Marion, KY	3	St. Louis	June 12, 1997
PHS Bancorp, M.H.C., Beaver Falls, PA	Peoples Home Savings Bank, Beaver Falls, PA	3	Cleveland	May 1, 1997
Pinnacle Financial Services, Inc. (A), St. Joseph, MI CONTINUED	CB Bancorp Inc., Michigan City, IN, & Community Bank, FSB, Michigan City, IN, operating a savings assoc. (b)(4)(ii); Community Bank, Community Financial Services Inc., & Community Brokerage Services Inc., Michigan City, IN, CONTINUED	4	Chicago	June 19, 1997
Pinnacle Financial Services, Inc. (B), St. Joseph, MI CONTINUED	financial & investment advisory (b)(6)(ii), (iii), (iv), (v) & (vi), & provide securities brokerage services, (b)(7)(i) & (ii)	4	Chicago	June 19, 1997
Pinnacle Financial Services, Inc., (1) St. Joseph, MI CONTINUED	Indiana Federal Corp., & Indiana Federal Bank for Savings, Valparaiso, IN, operating a savings association (b)(4)(ii); IndFed Mortgage Co., Valparaiso, IN, community development activities (b)(12); & CONTINUED	4	Chicago	June 19, 1997
Pinnacle Financial Services, Inc., (2) St. Joseph, MI CONTINUED	provide advice in connection with financing transactions (b)(iii); IFB Investment Services, Inc., Valparaiso, IN, financial & investment advisory (b)(6); & provide advice in connection with financing transactions (b)(iii); & provide CONTINUED	4	Chicago	June 19, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Pinnacle Financial Services, Inc., (3) St. Joseph, MI CONTINUED	securities brokerage services & riskless principal transactions (b)(7), & Forrest Holdings, Inc., & Forrest Financial Corp., Lisle, IL, leasing (b)(3(i)&(ii))	4	Chicago	June 19, 1997
Pioneer Bancshares, Inc., ESOP, Ponca City, OK	Pioneer Bancshares, Inc., Ponca City, OK, and Bank & Trust, Ponca City, OK; Bancshares of Nichols Hills, Inc., Oklahoma City, OK; and Bank of Nichols Hills, Oklahoma City, OK	3	Kansas City	July 18, 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
Proctor, Randall M., Sandy, OR	CCB Financial Corporation, Sandy, OR, and Clackamas County Bank, Sandy, OR	CIBC	San Francisco	June 23, 1997
Provident Bankshares Corporation, Baltimore, MD	First Citizens Financial Corp., Gaithersburg, MD, and Citizens Savings Bank, F.S.B., Gaithersburg, MD, operating a saving association (b)(4)(ii); originating & selling residential mortgage loans (b)(1); and selling mortgage life insurance (b)(11)(i)	4	Richmond	June 30, 1997
Republic Bancshares, Inc., St. Petersburg, FL	F.F.O. Financial Group, Inc., St. Cloud, FL, and First Federal Savings and Loan Association of Ocelola County, Kissimmee, FL, operating a savings association (b)(4)(ii)	4	Atlanta	May 23, 1997
Rossenberg, Clifford R., Sunset Beach, CA	Security First Bank, Fullerton, CA	CIBC	San Francisco	May 27, 1997



Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Security Bancshares, Inc., Scott City, KS	Intra Financial Corp., and Exchange Bank of Clyde, Clyde, KS; Farmers State Bancshares of Sabetha, Inc., Sabetha, KS; Farmers State Bank, Sabetha, KS; Peoples Bancorp of Belleville, Inc., and Peoples Bank of Belleville, Belleville, KS	3	Kansas City	June 20, 1997
Security State Corporation, Centralia, WA	Security State Bank, Centralia, WA	3	San Francisco	June 9, 1997
Simmons First National Corporation, Pine Bluff, AR	First Bank of Arkansas, Russellville, AR, and First Bank of Arkansas, Searcy, AR	3	St. Louis	June 27, 1997
State Bank of Hawley Employee Stock Ownership Plan and Trust, Hawley, MN	Bankshares of Hawley, Inc., Hawley, MN, and State Bank of Hawley, Hawley, MN	3	Minneapolis	June 27, 1997
Stearns Financial Services, Inc., Employee Stock Ownership Plan, St. Cloud, MN, and Stearns Financial Services, Inc., St. Cloud, MN	Arizona Community Bank of Scottsdale, Scottsdale, AZ	3	Minneapolis	June 6, 1997
Sullivan, John C., Livingston, MT, and Hornby, Mary C., Las Cruces, NM	Northeastern Wyoming Bank Corporation, Newcastle, WY, and First State Bank of Newcastle, Newcastle, WY	CIBC	Kansas City	June 17, 1997
Swiss Bank Corporation, Basel, Switzerland	Dillon, Read Holding, Inc., New York, NY, investment advisory lending (b)(6); futures commission merchant (b)(7); brokerage activities (b)(7); underwriting	4	New York	June 27, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
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 Union Illinois 1995 Investment Limited Partnership, Swansea, IL	Union Illinois Company, Swansea, IL, and Union Bank of Illinois, Swansea, IL, and State Bank of Jerseyville, Jerseyville, IL	3	St. Louis	July 7, 1997
United Bankshares, Inc., Charleston, WV	First Patriot Bankshares Corporation, Reston, VA, and Patriot National Bank, Reston, VA	3	Richmond	June 16, 1997
United Rossevelt MHC, and United Rossevelt Bancorp, both of Carteret, NJ	United Rossevelt Savings Bank, Carteret, NJ	3	New York	June 23, 1997
Valcourt, Jeffery T., Arlington, VA	United Financial Banking Companies, Inc., Vienna, VA, and The Business Bank, Vienna, VA	CIBC	Atlanta	June 5, 1997
Village Bancshares, Inc., Springfield, MO	Village Bank, Springfield, MO (a de novo state chartered bank)	3	St. Louis	June 16, 1997
Waseca Bancshares, Inc., Waseca, MN	American Savings, Inc., Farmington, MM, acquiring an industrial loan and thrift company (b)(4)(i)	4	Minneapolis	June 24, 1997
Waterman, Charles E. Frankfort, IL	South Holland Bancorp, Inc., South Holland, IL, and South Holland Trust & Savings Bank, South Holland, IL	CIBC	Chicago	July 10, 1997
Welch, Waymon Heriot, Jr., Memphis, TN	Noshoba Bancshares, Inc., Memphis, TN, and Nashoba Bank, Germantown, TN	CIBC	St. Louis	June 23, 1997

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<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
Zions Bancorporation, Salt Lake City, UT	Tri-State Bank, Montpelier, ID	3	San Francisco	June 6, 1997

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# Addresses for Comments and Information Requests

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## *Addresses for Comments*

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

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

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PA 19105-1521

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Francisco, CA 94105-1579

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

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## ***Information Requests***

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

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

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## H.2A

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

Notices Filed since the H.2A dated June 20, 1997

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

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

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Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Anteilsverwaltung-Zentralsparkasse and Bank of Austria Aktiengesellschaft(1), both of Vienna, Austria CONTINUED	Creditanstalt-Bankverein, Vienna, Austria, and thereby CA Trade Finance Services, Inc., Greenwich, CT in export trade and lease finance activities (b)(1) & (2); CA Tradeco, Inc., Greenwich, CT in community development activities (b)(12); CONTINUED	4	New York	July 14, 1997
Anteilsverwaltung-Zentralsparkasse and Bank of Austria Aktiengesellschaft(2), both of Vienna, Austria CONTINUED	Creditanstalt-A.W.T. Trade Finance Co., New York, NY in export trade finance activities (b)(1) & (2); Creditanstalt Corporate Finance, Inc., Greenwich, CT in corporate finance and commercial lending activities (b)(1) & (2); CONTINUED	4	New York	July 14, 1997

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Anteilsverwaltung-Zentralsparkasse and Bank of Austria Aktiengesellschaft(3), both of Vienna, Austria CONTINUED	Creditanstalt Equipment Leasing, Inc., Greenwich, CT in full payment lease financing (b)(3); Creditanstalt International Advisers, Inc., New York, NY in securities brokerage, private placement & riskless principal activities, CONTINUED	4	New York	July 14, 1997
Anteilsverwaltung-Zentralsparkasse and Bank of Austria Aktiengesellschaft(4), both of Vienna, Austria CONTINUED	provides merger-acquisition, corporate finance & investment advice & research (b)(6) & (b)(7); Creditanstalt International Asset Management, Inc., New York, NY providing investment management & economic research (b)(6); CONTINUED	4	New York	July 14, 1997
Anteilsverwaltung-Zentralsparkasse and Bank of Austria Aktiengesellschaft(5), both of Vienna, Austria CONTINUED	Creditanstalt Municipal Leasing Co., Limited Partnership, Greenwich, CT in full payout municipal leasing (b)(3)	4	New York	July 14, 1997
Century Acquisition Corporation, Hurst, TX	Century Capital Financial, Inc., Kilgore, TX, and Century Capital Financial, Inc., Kilgore, TX, and City National Bank, Kilgore, TX	3	Kansas City	July 21, 1997
Davis Bancorporation, Inc., Davis, OK; First Centralia Bancshares, Inc., Centralia, KS; Morrill Bancshares, Inc., Sabetha, KS; and Onaga Bancshares, Inc., Overland Park, KS	Century Acquisition Corporation, Hurst, TX, and City National Bank, Kilgore, TX	3	Kansas City	July 21, 1997

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Stockmens Financial Corporation, Rushville, NE	BankWest (a de novo bank), Castle Rock, CO	3	Kansas City	July 25, 1997
Wenig, Fred and Rayma, Lincoln, MO	Lincoln Bancshares, Inc., Lincoln, MO, and The Farmers Bank of Lincoln, Lincoln, MO	CIBC	Kansas City	July 16, 1997

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