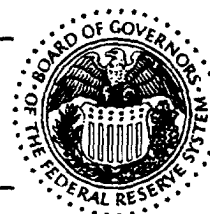

Federal Reserve Release



H.2

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

No. 39

Week Ending September 27, 1997

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

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

EXTENSIONS OF TIME

Regulation M -- extension to January 1, 1998, of the effective date of recent amendments to improve consumers' understanding of automobile and other lease transactions.

- Granted, September 25, 1997

REGULATIONS AND POLICIES

Basle Committee on Banking Supervision -- release of a paper containing a set of Principles for the Management of Interest Rate Risk.

- Published, September 22, 1997

Investment and End-user Activities policy statement -- guidance and request for public comment on joint statement by the FFIEC and the Board.

- Approved, September 26, 1997

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Compliance with the National Flood Insurance Program -- report to the Congress.
- Approved, September 18, 1997

Risk-focused supervision program and extension of the examination frequency
schedule for state member banks and certain foreign banking organizations --
proposal to adopt.
- Approved, September 18, 1997

H.2

September 21, 1997 to September 27, 1997

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

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

BANK BRANCHES, DOMESTIC

New York

Marine Midland Bank, Buffalo, New York -- to establish a branch at 5515 8th Avenue, Brooklyn, New York.
- Approved, September 26, 1997

Minneapolis

Ronan State Bank, Ronan, Montana -- to establish a branch in Polson, Montana.
- Approved, September 22, 1997

Atlanta

Terrace Bank of Florida, Tampa, Florida -- to establish a branch at 19400 Bruce B. Downs Boulevard.
- Approved, September 22, 1997

St. Louis

Union Bank of Illinois, Swansea, Illinois -- to establish a branch at 2200 Troy Road, Edwardsville, Illinois.
- Approved, September 25, 1997

BANK HOLDING COMPANIES

Minneapolis

Anderson Financial Group, Inc., Golden Valley, Minnesota -- to acquire Northern National Bank, Nisswa, Minnesota.
- Approved, September 23, 1997

Richmond

Bank of Granite Corporation, Granite Falls, North Carolina -- to acquire GLL Associates, Inc., Winston-Salem, North Carolina.
- Approved, September 22, 1997

Director, BS&R

Broad National Bancorporation, Newark, New Jersey -- relief from commitment in connection with application to acquire Broad National Bank.
- Granted, September 22, 1997

September 21, 1997 to September 27, 1997

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

Secretary

First Bank Holding Company of Colorado, Lakewood, Colorado, and FirstBank Holding Company of Colorado Employee Stock Ownership Plan -- to acquire FirstBank of Parker, Parker, Colorado.
- Approved, September 26, 1997

General Counsel

First Commerce Corporation, New Orleans, Louisiana -- exemption under the Board's Regulation L to permit Norman Francis, a director of Liberty Bank of New Orleans, to become a director of First Commerce.
- Granted, September 26, 1997

St. Louis

First Commercial Corporation, Little Rock, Arkansas -- to acquire First Charter Bancshares, Inc., North Little Rock, Arkansas.
- Approved, September 26, 1997

Dallas

First Financial Bankshares, Inc., Abilene, Texas -- to acquire Southlake Bancshares, Inc., Southlake, Texas.
- Approved, September 24, 1997

Dallas

First National Bank of Huntsville, Huntsville, Texas -- request for waiver of application to acquire Crockett Bancshares, Inc., Crockett, Texas, and Crockett State Bank.
- Granted, September 26, 1997

Dallas

Hawkins Delaware Financial Corporation, Wilmington, Delaware -- to acquire The First State Bank of Hawkins, Hawkins, Texas.
- Approved, September 26, 1997

Minneapolis

International Bancorporation, Golden Valley, Minnesota -- to acquire Northern National Bank, Nisswa, Minnesota.
- Approved, September 23, 1997

September 21, 1997 to September 27, 1997

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

Atlanta

Landmark Bancorp, Inc., Margate, Florida -- to acquire Sunniland Bank, Fort Lauderdale, Florida.
- Approved, September 24, 1997

New York

North Fork Bancorporation, Inc., Melville, New York -- to acquire Branford Savings Bank, Branford, New York.
- Approved, September 25, 1997

San Francisco

Olympic Bancorp, Inc., Port Orchard, Washington -- to acquire Kitsap Bank.
- Approved, September 25, 1997

Atlanta

Rockdale National Bankshares, Inc., Conyers, Georgia -- to acquire Rockdale National Bank.
- Approved, September 22, 1997

San Francisco

Saehan Bancorp, Los Angeles, California -- to acquire Saehan Bank.
- Approved, September 24, 1997

New York

Suez Lyonnaise des Eaux, Paris, France; Societe Generale de Belgique, Brussels, Belgium; and Generale de Banque -- to acquire Harbor Capital Management, Inc., Boston, Massachusetts, and engage in investment advisory activities, investment transactions as principal, and providing management and private placement services.
- Permitted, September 26, 1997

Chicago

Verona Bancshares Limited, Verona, Wisconsin -- to acquire Bank of Verona.
- Returned, September 25, 1997

San Francisco

Zions Bancorporation, Salt Lake City, Utah, and Val Cor Bancorporation, Inc., Cortez, Colorado -- request for waiver of application to acquire Sky Valley Bank Corp., Altamosa, California.
- Granted, September 23, 1997

September 21, 1997 to September 27, 1997

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

BANK MERGERS

Richmond

First Virginia Bank-Clinch Valley, Richlands, Virginia -- to merge with Premier Bank, National Association, Tazewell, Virginia.
- Approved, September 23, 1997

Richmond

First Virginia Bank-Mountain Empire, Damascus, Virginia -- to merge with Premier Bank-Central, N.A., Honaker, Virginia.
- Approved, September 23, 1997

BANKS, STATE MEMBER

Atlanta

Amtrade International Bank of Georgia, Atlanta, Georgia -- request for waiver to make payment of a dividend.
- Granted, September 24, 1997

San Francisco

Eldorado Bank, Tustin, California -- payment of a dividend.
- Approved, September 25, 1997

CHANGE IN BANK CONTROL

Atlanta

East Ridge Bancshares, Inc., Chattanooga, Tennessee -- change in bank control.
- Permitted, September 26, 1997

COMPETITIVE FACTORS REPORTS

Richmond

Adams National Bank, Washington, D.C. -- report on competitive factors of the proposed merger with The Bank of Northern Virginia, Arlington, Virginia.
- Submitted, September 22, 1997

Cleveland

Bank of Maysville, Maysville, Kentucky -- report on competitive factors of the proposed purchase of the assets and assumption of the liabilities of the Maysville, Kentucky, branch of Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky.
- Submitted, September 26, 1997

September 21, 1997 to September 27, 1997

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

San Francisco

Bank of Yorba Linda, Yorba Linda, California -- report on competitive factors of the proposed merger with BYL Merger Corporation.
- Submitted, September 22, 1997

Dallas

First Bank of Deer Park, Deer Park, Texas -- report on competitive factors of the proposed merger with Bayshore Acquisition Corporation, La Porte, Texas.
- Submitted, September 22, 1997

Richmond

First National Bank and Trust Company, Asheboro, North Carolina -- report on competitive factors of the proposed merger with Home Savings Bank of Siler City, Inc., SSB, Siler City, North Carolina.
- Submitted, September 22, 1997

Secretary

First National Bank of Northern California, Daly City, California -- report on competitive factors of the proposed acquisition of assets and assumption of liabilities of the Pescadero, branch of Bank of America National Trust & Savings Association, San Francisco, California.
- Submitted, September 25, 1997

Cleveland

First National Bank of Sycamore, Sycamore, Ohio -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the New Riegel, Ohio, branch of the Fifth Third Bank of Northwestern Ohio, N.A., Toledo, Ohio.
- Submitted, September 24, 1997

Secretary

First Security Bank of Wyoming, Rock Springs, Wyoming -- report on competitive factors of the proposed merger with First Security Bank, N.A., Ogden, Utah.
- Submitted, September 26, 1997

San Francisco

Girard Savings Bank, F.S.B., Beverly Hills, California -- report on competitive factors of the proposed merger with First Bank of Beverly Hills, F.S.B.
- Submitted, September 23, 1997

September 21, 1997 to September 27, 1997

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

St. Louis

Mercantile Bank of North Central Missouri, Macon, Missouri -- report on competitive factors of the proposed purchase of assets and assumption of the liabilities of eight branches of Roosevelt Bank, Chesterfield, Missouri.
- Submitted, September 23, 1997

St. Louis

Mercantile Bank of Western Missouri, Joplin, Missouri -- report on competitive factors of the proposed purchase of the assets and assumption of the liabilities of four branches of Roosevelt Bank, Chesterfield, Missouri.
- Submitted, September 23, 1997

Cleveland

Mercantile Savings Bank, Cincinnati, Ohio -- report on competitive factors of the proposed merger with The Mercantile Interim Savings Bank.
- Submitted, September 26, 1997

Minneapolis

New Cherokee State Bank, St. Paul, Minnesota -- report on competitive factors of the proposed merger with Cherokee State Bank of St. Paul.
- Submitted, September 24, 1997

Minneapolis

New Home State Bank, Kandiyohi, Minnesota -- report on competitive factors of the proposed merger with Home State Bank.
- Approved, September 22, 1997

New York

North Fork Bancorporation, Inc., Melville, New York -- report on competitive factors of the merger of the yet-to-be formed Interim Connecticut Savings Bank with Branford Savings Bank, Branford, Connecticut.
- Submitted, September 25, 1997

Minneapolis

Norwest Bank Montana, National Association, Billings, Montana -- report on competitive factors of the proposed purchase of the assets and assumption of the liabilities of two branches of American Bank.
- Submitted, September 24, 1997

September 21, 1997 to September 27, 1997

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

Cleveland

Ohio Central, Dublin, Ohio -- report on competitive factors of the proposed merger with the Ohio Central Federal Credit Union.

- Submitted, September 26, 1997

St. Louis

Peoples Bank and Trust Company, Mountain Home, Arkansas -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Bull Shoals, branch of NationsBank, N.A., Charlotte, North Carolina.

- Submitted, September 24, 1997

Cleveland

PNC Bank, N.A., Pittsburgh, Pennsylvania -- report on competitive factors of the proposed merger with PNC Bank, New York, N.A., Warren, Pennsylvania.

- Submitted, September 24, 1997

Cleveland

PNC Bank, N.A., Pittsburgh, Pennsylvania -- report on competitive factors of the proposed merger with PNC Mortgage Bank, N.A.

- Submitted, September 26, 1997

Cleveland

PNC Bank, Ohio, N.A., Cincinnati, Ohio, PNC Bank, Kentucky, N.A., Louisville, Kentucky, and PNC Bank, Indiana, Inc., New Albany, Indiana -- report on competitive factors of the proposed merger with PNC Bank, N.A., Pittsburgh, Pennsylvania.

- Submitted, September 26, 1997

Philadelphia

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

- Submitted, September 22, 1997

Atlanta

Sabina Bank, Sabina, Ohio -- report on competitive factors of the proposed merger with PFBI Interim Bank, Portsmouth, Ohio.

- Submitted, September 26, 1997

September 21, 1997 to September 27, 1997

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

EXTENSIONS OF TIME

Richmond

Bank of Mecklenburg, Charlotte, North Carolina -- extension to November 2, 1997, to become a member of the Federal Reserve System.
- Granted, September 25, 1997

Cleveland

Cortland Savings and Banking Company, Cortland, Ohio -- extension to October 24, 1998, to establish a branch at the intersection of Routes 44 and 82, Mantua, Ohio.
- Granted, September 24, 1997

Atlanta

East Coast Bank Employee Stock Ownership Plan Trust, Ormond Beach, Florida -- to acquire shares of East Coast Bank Corporation.
- Approved, September 24, 1997

San Francisco

GB Bancorporation, San Diego, California -- extension to December 18, 1997, to acquire shares of Pacific Commerce Bank, Chula Vista, and Rancho Vista National Bank, Vista, California.
- Granted, September 22, 1997

Philadelphia

Pennsylvania State Bank, Camp Hill, Pennsylvania -- extension to October 15, 1998, to establish a branch at lots 4 and 5 of the Subdivision Plan of AMP, Inc. Cumberland Parkway, Mechanicsburg, Pennsylvania.
- Granted, September 24, 1997

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

BANK BRANCHES, DOMESTIC

New York

Summit Bank, Hackensack, New Jersey -- to establish a branch at the Pathmark Supermarkets at 489 East 30th Street, Paterson; Plaza 46, Route West, West Paterson; and at the Shop Rite Supermarkets at Route 45 and Parkville Station Road, West Depford; and at 1224 Blackwook-Clementon Road, Clementon, New Jersey.
- Approved, September 19, 1997

BANK HOLDING COMPANIES

Chicago

First of America Bank Corporation, Kalamazoo, Michigan -- to enter into a limited partnership agreement with SunAmerica Affordable Housing Partners, Carson City, Nevada.
- Permitted, September 11, 1997

Cleveland

F.N.B. Corporation, Hermitage, Pennsylvania -- to acquire Indian Rocks State Bank, Largo, Florida.
- Approved, September 5, 1997

MEMBERSHIP

Chicago

American Midwest Bank & Trust, Melrose, Park, Illinois -- to withdraw from membership in the Federal Reserve System.
- Approved, September 12, 1997

San Francisco

Bank of Commerce, San Diego, California -- to become a member of the Federal Reserve System.
- Approved, September 1, 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>
Boston Private Bancorp, Inc., Boston, Massachusetts - notice of Change in Bank Control pursuant to section 225.41 of Regulation Y by Charles Michael Hazard to acquire greater than 10% of the outstanding common stock of Boston Private Bancorp, Inc.*	<u>Newspaper</u> <u>Federal Register</u>	Not Yet Established 10/14/97

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**

None.

SECTION II

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

Popular, Inc., Hato Rey, Puerto Rico, Popular International Bank, Inc., Hato Rey, Puerto Rico, and Popular North America, Wilmington, Delaware, to merge with Houston Bancorporation, Inc., Houston, Texas ("HBI"), and thereby indirectly acquire HBI's subsidiary, Citizens National Bank, Houston, Texas.

10/16/97 2/

Warwick Community Bancorp, Inc., Warwick, New York, to acquire 100 percent of the shares of common stock of The Warwick Savings Bank, Warwick, New York, a New York stock savings bank and the proposed successor to The Warwick Savings Bank, a New York mutual savings bank.

10/24/97 2/

SECTION III

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

None.

SECTION IV

**Applications Not Involving
Public Comment**

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending September 27, 1997

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
None		

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

FEDERAL RESERVE BANK OF PHILADELPHIA

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

Community Bank and Trust Company, Forest City, PA, to acquire certain assets and assure deposit liabilities associated with two branch offices of First Union National Bank, Charlotte, NC, pursuant to Section 18(c) of the Federal Deposit Insurance Act.

Newspaper comment period expires: N/Avail.

Summit Bank, Bethlehem, PA seeks to become a member of the Federal Reserve System pursuant to Section 9 of the Federal Reserve Act.

Newspaper comment period expires: N/Avail.

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

Penn Woods, Williamsport, PA, to acquire up to 10 percent of Columbia Financial Institution, Bloomsburg, PA, pursuant to Section 3(a)(3) of the Bank Holding Company Act.

Newspaper comment period expires: 10/11/97
Federal Register comment period expires: N/Avail.

Premier Bancorp, Inc., Doylestown, PA to become a bank hold company, through the acquisition of the successor Premier Bank, Doylestown, PA, and merge the existing subsidiary, Premier Interim Bank into Premier Bank, pursuant to Section 3(a)(1) of the Bank Holding Company Act, and Section 18(c) of the Federal Deposit Insurance Act. In connection therewith, Messrs. Clark S. Frame and David C. Frame will acquire more than 10 percent of the applicant, pursuant to the Change in Bank Control Act.

Newspaper comment period expires: 10/23/97
Federal Register comment period expires: 10/23/97

**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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending September 26, 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.

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
First Sterling Bank 80 West Lancaster Avenue Devon, PA 19333	4/21/97	Satisfactory
Berks County Bank 400 Washington Street Reading, PA 19601	4/21/97	Satisfactory

**District
Federal Reserve Bank of Cleveland**

Applications and notifications filed during the week ending 9/27/97

Section I - Applications subject to newspaper notice only

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

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>
	<i>NONE</i>	

Footnotes

Section III - Applications subject to Federal Register notice only

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

Footnotes

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

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

Footnotes

Section V - Availability of CRA public evaluations

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

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

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

Outstanding
Satisfactory
Needs to Improve
Substantial noncompliance

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>
213912	<i>The Apple Creek Banking Company 3 West Main Street P.O. Box 237 Apple Creek, OH 44606-0237</i>	7/21/97	9/23/97	Outstanding

Footnotes

Section VI - CRA examinations scheduled for Fourth Quarter of 1997

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

Footnotes

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank of Hampton Roads, Chesapeake, Virginia, to establish a branch at 4500 East Princess Anne Road, Norfolk Virginia.*	10-13-97

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

<u>Application</u>
None.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending September 26, 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>

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 26, 1997

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Alabama Exchange Bank Tuskegee, Alabama To acquire the assets and assume the liabilities of a branch of First National Bank, Ashland, Alabama, located at 103 S. Elm Street, Tuskegee, Alabama, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	11-06-97*
AmSouth Bank Birmingham, Alabama To establish a branch office located at 2020 Fieldstone Parkway, Franklin, Tennessee, pursuant to Section 9 of the Federal Reserve Act.	10-19-97*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Alabama National Bancorporation Birmingham, Alabama To merge with First American Bancorp, Decatur, Alabama, and thereby directly acquire First American Bank, Decatur, Alabama, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	10-25-97* Newspaper
Riverside Gulf Coast Banking Company Cape Coral, Florida 1-BHC formation, Riverside Bank of the Gulf Coast, Cape Coral, Florida, pursuant to Section 3(a)(1) of the Bank Holding Company Act.	Not yet available*
Community Bankshares, Inc. Cornelia, Georgia After-the-fact change in control notice by Mr. J. Alton Wingate to retain 31.17 percent of the outstanding shares of Community Bankshares, Inc., Cornelia, Georgia, pursuant to the Change in Bank Control Act of 1978.	Not yet available*
Habersham Bancorp Cornelia, Georgia Change in control notice by the Arrendale Undiversified Family Limited Partnership, Baldwin, Georgia; its general partners, Mr. Thomas A. Arrendale, III and Ms. Cynthia Bussey; and Mr. Thomas A. Arrendale, Jr.; Mr. Thomas Arrendale, III; and Ms. Bussey in their individual capacities to collectively acquire 27.88 percent of the outstanding shares of Habersham Bancorp, Cornelia, Georgia, pursuant to the Change in Bank Control Act of 1978.	Not yet available*

*Subject to the provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 26, 1997

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Hibernia Corporation New Orleans, Louisiana To merge with Northwest Bancshares of Louisiana, Inc., Mansfield, Louisiana, and thereby directly acquire First National Bank of Mansfield, Mansfield, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	10-24-97* Federal Register
Great Southern Capital Corporation Employee Stock Ownership Plan To acquire at least 50 percent of the outstanding shares of Great Southern Capital Corporation, Meridian, Mississippi, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

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

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

<u>Application</u>
Riverside Bank of the Gulf Coast Cape Coral, Florida To become a member of the Federal Reserve System, pursuant to Section 208.4 of Regulation H and Section 9 of the Federal Reserve Act.
United Community Banks, Inc. Blairsville, Georgia Notice to engage in the sale of annuities and other insurance products through a newly formed, wholly-owned subsidiary, United Community Agencies, Inc., Blairsville, Georgia, pursuant to Section 225.28(b)(11)(iii) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

*Subject to the provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 26, 1997

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

<u>Bank</u>	<u>CRA Rating</u>	<u>Examination Date</u>
First Central Bank Post Office Box 41250 St. Petersburg, Florida 33743 (813) 347-0197	Outstanding	06-16-97

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 26, 1997

Recently Approved Applications

Approval Date

Landmark Bancorp, Inc. 09-24-97
Margate, Florida
1-BHC formation, Sunniland Bank, Fort Lauderdale, Florida, pursuant to Section 3(a)(1) of the Bank Holding Company Act.

The Terrace Bank of Florida 09-22-97
Tampa, Florida
To establish a branch located at 19400 Bruce B. Downs Boulevard, Tampa, Florida, pursuant to Section 9 of the Federal Reserve Act.

AmTrade International Bank of Georgia 09-25-97
Atlanta, Georgia
Commitment waiver request.

Great Southern Capital Corporation Employee Stock 09-25-97
Ownership Trust
Meridian, Mississippi
Commitment waiver request.

East Ridge Bancshares, Inc. 09-26-97
Chattanooga, Tennessee
After-the-fact change in control notice by Mr. David E. Young to retain 69.09 percent of the outstanding shares of East Ridge Bancshares, Inc., Chattanooga, Tennessee, pursuant to the Change in Bank Control Act of 1978.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Merger & Branch	First Farmers Bank & Trust Company Converse, Indiana Sheridan, Indiana branch office of NBD Bank, N.A. to establish a branch at 322 South Main Street Sheridan, Indiana	NP - 9-22-97
Branch	Cole Taylor Bank Chicago, Illinois 111 West Washington Street Chicago, Illinois	NP - 10-1-97
Merger & Branch	Omni Bank Macomb, Illinois Farmer State Bank of Ferris Ferris, Illinois 1395 Buchaman Street Carthage, Illinois	NP - **
Branch	1st Source Bank South Bend, Indiana 3905 Franklin Street Michigan City, Indiana	NP - 10-14-97
Branch	Old Kent Bank Grand Rapids, Michigan 3205 Eagle Crest N.E. Grand Rapids, Michigan	NP - 9-19-97

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>
Branch	Old Kent Bank Grand Rapids, Michigan 8235 Holly Road Grand Blanc, Michigan	NP - 9-19-97
Branch	Old Kent Bank Grand Rapids, Michigan at the intersection of Lake Lansing Road and Coolidge Avenue East Lansing, Michigan	NP - 9-20-97

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)(3)	Centre 1 Bancorp, Inc.* Beloit, Wisconsin First Winnebago Corporation Winnebago, Illinois First National Bank of Winnebago Winnebago, Illinois	FR - 9-26-97 NP - 9-21-97
3(a)(1)	Marengo Bancshares, Inc.* Marengo, Illinois Prairie State Bank (in organization) Marengo, Illinois	FR - 10-2-97 NP - 10-15-97
3(a)(1)	Albrecht Financial Services, Inc.* Norwalk, Iowa Heartland Bankshares, Inc. Madrid, Iowa City State Bank Grimes, Iowa	FR - 10-9-97 NP - 10-4-97
3(a)(3)	Mahaska Investment Company* Oskaloosa, Iowa Pella State Bank (in organization) Pella, Iowa	FR - 9-12-97 NP - 10-3-97
3(a)(1)	Builders Financial Corporation* Chicago, Illinois Builders Bank (in organization) Chicago, Illinois	FR - 10-23-97 NP - **
3(a)(1)	George Washington Bancorp, Inc.* Oak Lawn, Illinois George Washington Savings Bank Oak Lawn, Illinois	FR - 10-6-97 NP - 10-4-97
3(a)(1)	Mercantile Bank Corporation* Grand Rapids, Michigan Mercantile Bank of West Michigan (in organization) Grand Rapids, Michigan	FR - 10-9-97 NP - 9-29-97

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)	FBOP Corporation* Oak Park, Illinois First Capital Bank of Arizona Phoenix, Arizona	FR - 10-2-97 NP - 9-21-97
CoC-HC	Tabor Enterprises, Inc. Tabor, Iowa By J. Randel Smith, Jerry A. Jobe and Grant R. Schaaf	FR - 10-1-97 NP - 9-24-97
3(a)(1) & 4(c)(8)	Washington Bancorp* Washington, Iowa Rubio Savings Bank of Brighton Brighton, Iowa Washington Federal Savings Bank Washington, Iowa	FR - 10-23-97 NP - **
3(a)(1)	Fisher Bancorp, Inc. * Fisher, Illinois Fisher National Bank Fisher, Illinois	FR - 10-24-97 NP - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

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

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

<u>Type</u>	<u>Application</u>
ROS	Tabor Enterprises, Inc. Tabor, Iowa To redeem 5,200 shares or 52% of the common stock
ROS	Bankers Trust Company Des Moines, Iowa To redeem \$2 million of noncumulative perpetual preferred stock.

Federal Reserve Bank of Chicago

Section V - Availability of CRA Public Evaluations

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending September 26, 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>
First State Bank of Porter 230 Lincoln Street Porter, Indiana 46304-1847 (219) 926-2136 RSSD #87047	6/09/97	O

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 9 branch notification by McIlroy Bank & Trust, Fayetteville, Arkansas, to establish a branch at Center Street, Elkins, Arkansas.	10-18-97

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(1) notification by Community Bancshares of West Plains, Inc., West Plains, Missouri, to acquire Community First National Bank of West Plains, West Plains, Missouri.	<u>Federal Register</u> : 10-24-97
* Section 3(a)(3) notification by Security State Bancshares, Inc., Charleston, Missouri, to acquire Merchants and Planters Bank of Hornersville, Hornersville, Missouri.	Newspaper: 10-30-97
* Section 3(a)(5) notification by Mercantile Bancorp, Inc., Quincy, Illinois, to merge with Golden Bancshares, Inc., Golden, Illinois.	Newspaper: 10-24-97
* Section 3(a)(3) notification by First Citizens Bancshares, Inc., Dyersburg, Tennessee, to acquire Bank of Troy, Troy, Tennessee.	Newspaper: 10-27-97

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
Section 3(a)(5)(c) notification by Little Rock Bancshares, Inc., Little Rock, Arkansas, to acquire Bank of Little Rock, Little Rock, Arkansas.	N/A

* This notification is subject to CRA.

SECTION VI - CRA EXAMINATIONS SCHEDULED

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

RSSD Number	Name	City	State
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FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Security Bank of Laurel, Laurel, Montana to establish a branch in Laurel, Montana. *	October 17, 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 Ending Date</u>
Roseau Realty Co., Inc., Roseau, Minnesota for prior approval to become a bank holding company through the acquisition of at least 74.9% of the voting shares of Citizens State Bank of Roseau, Roseau, Minnesota. *	October 23, 1997 (Federal Register)
Owen-Curtiss Financial Corporation, Rice Lake, Wisconsin for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of Brill Bancshares, Inc., Rice Lake, Wisconsin. *	October 23, 1997 (Federal Register)
Winter-Park Bancshares, Inc., Cameron, Wisconsin for prior approval to acquire, indirectly through Owen-Curtiss Financial Corporation, Rice Lake, Wisconsin, 100% of the voting shares of Brill Bancshares, Inc., Rice Lake, Wisconsin. *	October 23, 1997 (Federal Register)
First National Bank at St. James ESOP, St. James, Minnesota for retroactive and prior approval to increase its ownership to 22.59% of the voting shares of First National Agency at St. James, St. James, Minnesota. *	October 20, 1997 (Federal Register)
Retroactive notification by Richard P. Pederson II to acquire control of 35.6% of the voting shares of Page Bank Holding Company, Page, North Dakota.	October 17, 1997 (Federal Register)
* Subject to CRA	

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

Roseau Realty Co., Inc., Roseau, Minnesota to continue to engage in general insurance agency activities in a community with a population not exceeding 5,000 following its proposed formation as a bank holding company.

**Comment Period
Ending Date**

October 23, 1997

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

First National Agency at St. James, St. James, Minnesota to redeem 10.17% of its voting shares.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of

CRA Public Evaluations

week ending September 26, 1997

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

BANK(S) EXAMINED

DATE OF EXAMINATION

CRA RATING

NONE.

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Citizens Bank, Lawton, Oklahoma, for prior approval to merge with First Commercial Bank, S.S.B., Lawton, Oklahoma; and establish additional branches.	Not Available
Eaton Bank, Eaton, Colorado, for prior approval to establish a branch at 930 11th Avenue and 1025 10th Street, Greeley, Colorado.	August 11, 1997

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Leo N. Bradley, Golden, Colorado, Susan Q. Bradley, Jeffrey N. Bradley, both of Denver, Colorado; and Bradley Investments, L.L.L.P., Golden, Colorado, to retain control of Evergreen Bancorporation, Evergreen, Colorado.	October 10, 1997
John F. Davis, and Carman L. Davis, both of Concordia, Kansas, for prior approval to acquire .82 percent, for a total of 11.09 percent of the voting shares of Tri-County Bancshares, Inc., Linn, Kansas; and thereby indirectly acquire Tri-County National Bank, Washington, Kansas.*	October 15, 1997
Trustbank Financial Corporation, Denver, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Trust Bank of Colorado, Denver, Colorado.*	October 20, 1997
Community Bancshares, Inc., Denver, Colorado, for prior approval to acquire up to 90 percent of the voting shares of Dove Creek State Bank, Dove Creek, Colorado.*	October 20, 1997
CSB Bancshares, Inc., Ellsworth, Kansas, to acquire 5.92 percent of the voting shares of Wilson Bancshares Inc., Wilson, Kansas; and thereby indirectly acquire Wilson State Bank, Wilson, Kansas.*	October 23, 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

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>RSSD#</u>	<u>CRA Public Exam Date</u>	<u>CRA Date</u>	<u>Rating</u>
Citizens Bank of Ardmore 1100 N. Commerce Ardmore, Oklahoma 73401-3985	255556	07-14-97	09-30-97	Satisfactory
Farmers State Bank 1st Street Stansberry, Missouri 64489	376657	07-21-97	10-02-97	Satisfactory
Tri-State Bank 616 E. Speer Boulevard Denver, Colorado 80203	33558	06-30-97	10-03-97	Satisfactory

*Application is subject to CRA.

District 11
Federal Reserve Bank of Dallas

Applications and Notifications Filed During the Week of September 22, 1997

Section I - Applications subject to newspaper notice only

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

* Subject to CRA.

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

N/A - Not available at this time.

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

<i>Type</i>	<i>Application</i>	<i>Comment period ending date</i>
*Section 3(a)(1)	SWB Bancshares, Inc., Fort Worth, TX, to acquire SW Financial, Inc., Dover, DE, and Southwest Bank, Fort Worth, TX	N/A
* Section 3(a)(1)	SW Financial, Inc., Dover, DE, to acquire Southwest Bank, Fort Worth, TX	N/A

* Subject to CRA.

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

N/A - Not available at this time.

Federal Reserve Bank of Dallas

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Comment period ending date</i>
None.		
* Subject to CRA.		

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

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

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 9/26/97

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

None

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

Security Bank Holding Company, Coos Bay, Oregon,
to acquire Pacific State Bank, Reedsport, Oregon.

Newspaper: 10/13/97

Fed. Reg.: 10/20/97

Section III - Applications Subject to Federal Register Only

None

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

BEO Bancorp to become a bank holding company by acquiring Bank of Eastern Oregon, both of Heppner, Oregon.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 9/26/97

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>
None			

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

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

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

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

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

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

H.2A

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

Notices Filed as of September 26, 1997

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

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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
1867 Western Financial Corporation(1), Stockton, CA CONTINUED	Capital Corp of the West, Merced, CA, & Town & Country Finance & Thrift Co., Turlock, CA & Capital West Group, Inc., Stockton, CA operating an industrial loan co. (b)(4); providing credit life insurance (b)(11); management consulting (b)(9); CONTINUED	4	San Francisco	August 26, 1997
1867 Western Financial Corporation(2), Stockton, CA CONTINUED	& investment & financial advice (b)(6)	4	San Francisco	August 26, 1997
1867 Western Financial Corporation, Stockton, CA	Capital Corp of the West, Merced, CA & County Bank, Merced, CA	3	San Francisco	September 2, 1997
Alabama National BanCorporation, Birmingham, AL	First American Bancorp, Decatur, AL & First American Bank, Decatur, AL	3	Atlanta	October 24, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Albrecht Financial Services, Inc., Norwalk, IA	Heartland Bankshares, Inc., Madrid, IA & City State Bank, Grimes, IA	3	Chicago	October 9, 1997
Arrendale Undiversified Family Limited Partnership(2), Baldwin, GA CONTINUED Cynthia Bussey, in their individual capacities		CIBC	Atlanta	October 16, 1997
Arrendale Undiversified Family Ltd. Partnership(1), Baldwin, GA; its general partners, Thomas A. Arrendale, III, Gainsville, GA; Cynthia Bussey, Atlanta, GA; & Thomas A. Arrendale, Jr., Clarkesville, GA; Thomas A. Arrendale, III, & CONTINUED	Habersham Bancorp, Cornelia, GA, & Habersham Bank, Clarkesville, GA CONTINUED	CIBC	Atlanta	October 16, 1997
Banco Bilbao Vizcaya, S.A., Bilbao, Spain	BBV LatInvest Securities Inc., New York, NY, securities activities (b)(1), (b)(4), (b)(15), and (b)(16)	4	New York	March 4, 1997
Bank Capital Corporation, Strasburg, CO	Guaranty Corporation, Denver, CO	3	Kansas City	September 26, 1997
Bank of New York Company, Inc., New York, NY	State Street Boston Corporation, Boston, MA; State Street Bank and Trust Company, Boston, MA trust, securities and data processing activities (b)(3), (b)(4), and (b)(7)	3 and 4	New York	March 14, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Barnett Banks, Inc.(2), Jacksonville, FL; First Union Corp., Charlotte, NC; First Virginia Banks, Inc., Falls Church, VA; Jefferson Bankshares, Inc., Charlottesville, VA; NationsBank Corp., Charlotte, NC; Riggs Nat'l Corp., Washington, D.C.; CONTINUED		4	Richmond	September 3, 1997
Barnett Banks, Inc.(3), Jacksonville, FL; Signet Banking Corp. Richmond, VA; SunTrust banks, Inc., Atlanta, GA; Synovus Financial Corp., Columbus, GA, & Wachovia Corporation, Winston-Salem, NC		4	Richmond	September 3, 1997
Barnett Banks, Inc., Jacksonville, FL; Crestar Financial Cor., Richmond, VA; First Union Corp. Charlotte, NC; NationsBank Corp., Charlotte, NC; Southern National Corp., Winston-Salem, NC; and Wachovia Corp., Winston-Salem, NC	HONOR Technologies, Inc. Maitland, FL data processing and electronic funds transfer services, (b)(7) Card Alert Services, Inc. Arlington, VA providing debit card securities services (b)(7)	4	Richmond	March 27, 1997
Boston Private Bancorp, Inc., Boston, MA	Westfield Capital Management Company, Inc., Boston, MA, in financial & investment advisory activities (b)(6)	4	Boston	October 14, 1997
Bradley Investments, L.L.L.P., Golden, CO, Bradley, Leo N., Golden, CO, Bradley, Susan Q., Denver, CO, and Bradley, Jeffrey N., Denver, CO	Evergreen Bancorporation, Evergreen, CO & Evergreen National Bank, Evergreen, CO	CIBC	Kansas City	October 10, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Builders Financial Corporation, Chicago, IL	Builders Bank, Chicago, IL	3	Chicago	October 23, 1997
California Community Financial Institutions Fund Limited Partnership; Belvedere Capital Partners, Inc., & Newco, all of San Francisco, CA & National Bancorp of Alaska, Inc., Anchorage, AL	Securities First Bank, Fullerton, CA	3	San Francisco	September 29, 1997
Calvin B. Taylor Bankshares, Inc., Berlin, MD	Calvin B. Taylor Banking Company of Berlin Maryland, Berlin, MD, & Calvin B. Taylor Bank of Delaware, Ocean View, DE	3	Richmond	September 15, 1997
Canadian Imperial Bank of Commerce(3), Toronto, CA CONTINUED	agency transactional services (b)(7); in underwriting & delaing in government obligations & money market instruments, providing investments & trading services & buying & selling bullion & related activities (b)(8)	4	New York	August 28, 1997
Canadian Imperial Bank of Commerce(1), Toronto, Canada CONTINUED	CIBC Wood Gundy Securities Corp. ("CIBC Wood Gundy"), New York, NY, all the outstanding shares of Oppenheimer Holdings, Inc., New York, NY, & its subsidiaries, including Oppenheimer & Co., Inc., New York, NY in underwriting & CONTINUED	4	New York	August 28, 1997

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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Citizens Financial Corp., Midwest City, OK	U.S. National Bank, Midwest City, OK	3	Kansas City	October 16, 1997
Coddle Creek Financial Corp., Mooresville, NC	Mooresville Savings Bank, SSB, Mooresville, NC	3	Richmond	October 16, 1997
Community Bancshares of West Plains, Inc., West Plains, MO	Community First National Bank of West Plains, West Plains, MO	3	St. Louis	October 24, 1997
Community Bankshares, Inc., Denver, CO	Dove Creek State Bank, Dover Creek, CO	3	Kansas City	October 20, 1997
Community First Bankshares, Inc., Fargo, ND	First National Summit Bankshares, Inc., Gunnison, CO & First National Summit Bank, Gunnison, CO	3	Minneapolis	October 6, 1997
Community First Bankshares, Inc., Fargo, ND	Republic National Bancorp, Inc., Phoenix, AZ & Republic National Bank of Arizona, N.A., Phoenix, AZ	3	Minneapolis	October 6, 1997
Community National Corporation, Lexington, TN	Community National Bank of Tennessee, Lexington, TN	3	St. Louis	October 17, 1997
Compass Bancshares, Inc., Birmingham, AL	GSB Investments, Inc., Gainesville, FL & Gainesville State Bank, Gainesville, FL	3	Atlanta	October 6, 1997
Cortez Investment Co., Cortez, CO	The Cortez State Bank, Cortez, CO	3	Kansas City	October 6, 1997
CSB Bancshares, Inc., Ellsworth, KS	Wilson Bancshares, Inc., Wilson, KS & Wilson State Bank, Wilson, KS	3	Kansas City	October 23, 1997
Davis, John Francis, and Davis, Carman Lee, both of Concordia, KS	Tri-County Bancshares, Inc., Linn, KS, & Tri-County National Bank, Washington, KS	CIBC	Kansas City	October 15, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Deutsche Bank, AG (Main) Federal Republic of Germany	Ganis Credit Corporation, Newport Beach, CA, lending (b)(1)	4	New York	May 12, 1997
Exchange National Bancshares, Inc., Jefferson City, MO	Union State Bancshares, Inc., Clinton, MO & Union State Bank & Trust Company of Clinton, Clinton, MO	3	St. Louis	October 2, 1997
F.N.B. Corporation, Hermitage PA & Southwest Banks, Inc., Naples, FL	Mercantile Bank of Southwest Florida, Naples, FL	3	Cleveland	October 10, 1997
F.N.B. Corporation, Hermitage, PA	Indian Rocks State Bank, Largo, FL	3	Cleveland	September 2, 1997
FBOP Corporation, Oak Park, IL	First Capital Bank of Arizona, Phoenix, AZ	3	Chicago	October 2, 1997
FBOP Corporation, Oak Park, IL	California Bank, N.A., Beverly Hills, CA	3	Chicago	October 27, 1997
First Banks, Inc., St. Louis, MO	Surety Bank, Vallejo, CA	3	St. Louis	October 14, 1997
First Commercial Corporation, Little Rock, AR	First Charter Bancshares, Inc., North Little Rock, AR, & Charter State Bank, Beebe, Arkansas, Beebe, AR	3	St. Louis	September 19, 1997
First National Bancshares, Inc., East Lansing, MI	Finance Company of North America, LLC, East Lansing, MI in making and servicing loans (b)(1)	4	Chicago	August 17, 1997
First National Bank of Las Animas ESOP, Las Animas, CO	First Bankshares of Las Animas, Inc., Las Animas, CO & First National Bank, Las Animas, CO	3	Kansas City	October 6, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
First National of Nebraska, Inc., Omaha, NE, & its subsidiary First National of Colorado, Inc., Fort Collins, CO	Platte Valley National Bank, Grand Island, NE & First National of Nebraska, Lincoln, NE	3	Dallas	August 25, 1997
First State Bancshares, Inc., Farmington, MO	Perry County Financial Corporation, Perryville, MO, and Perry County Savings Bank, FSB, Perryville, MO operating a savings association (b)(4)	4	St. Louis	August 1, 1997
First Union Corporation(1), Charlotte, NC CONTINUED	Signet Banking Corp., & Signet Bank, Richmond, VA; Signet Commercial Credit Corp., Richmond, VA making loans that are typically secured by inventory, accounts receivable or like security & are generally structured on a revolving basis (b)(1); CONTINUED	3 and 4	Richmond	September 19, 1997
First Union Corporation(2), Charlotte, NC CONTINUED	and other nonbanking activities (b)(11)(iv); (b)(5) (b)(7), (b)(8), (b)(6)	3 and 4	Richmond	September 19, 1997
First United Bancshares, Inc., El Dorado, AR	City Bank & Trust of Shreveport, Shreveport, LA	3	St. Louis	October 9, 1997
FirstBank Holding Company of Colorado, ESOP, Lakewood, CO	FirstBank Holding Company of Colorado, Lakewood, CO	3	Kansas City	October 9, 1997
Fischer Bancorp, Inc., Fischer, IL	Fisher National Bank, Fisher, IL	3	Chicago	October 24, 1997
FSB Bancorp, MHC & FSB Bancorp, both of Farmington, ME CORRECTION	Franklin Savings Bank, Farmington, MN	CIBC	Boston	August 28, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
FSB Bancorp, MHC, and FSB Bancorp, both of Farmington, ME	Franklin Savings Bank, Farmington, ME	3	Boston	August 28, 1997
George Washington Bancorp, Inc., Oak Lawn, IL	George Washington Savings Bank, Oak Lawn, IL	3	Chicago	October 6, 1997
Gilinski, Jaime, Santafe de Bogota, Columbia	Eagle National Holding Company, Inc., Miami, FL	CIBC	Atlanta	October 1, 1997
Gold Banc Corporation, Inc., Leawood, KS	Farmers Bancshares of Oberlin, Inc., Oberlin, KS, and Farmers National Bank, Oberlin, KS	3	Kansas City	August 21, 1997
Greenblatt, Leon A., III, and Chiplease, Inc., both of Chicago, IL	Home Financial Bancorp, Spencer, IN, and Owen Community Bank, S.B., Spencer, IN	CIBC	Chicago	July 9, 1997
Greer, Elmo, East Bernstadt, KY	Cumberland Valley Financial Company, London, KY	CIBC	Cleveland	May 23, 1997
Grell, Steven; Bovee Investment Trust, Bovee, Michael R., Trustee; Tamisiea, Bruce; Nystrom, Bruce; Grave, Gary; Cotton, John M.; & Hultgren, David M.; all of Spencer, IA, acting in concert	Albert City Bankshares, Inc., Albert City, IA & Albert City Savings Bank, Albert City, IA & The Citizens State Bank, Marathon, IA	CIBC	Chicago	August 29, 1997
Griffin Investment, L.P. & Griffin General Partner, Inc., both of Cameron, MO	Griffin Bancshares, Inc., Cameron, MO & Pony Express Bank, Braymer, MO	3	Kansas City	October 16, 1997
Harbor, Lacy J., Denison, TX	Marble Falls National Bancshares, Inc., Marble Falls, TX, & Marble Falls National Bank, Marble Falls, TX	CIBC	Dallas	September 4, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Hardin County Bancshares, Inc., Savannah, TN	Majors Insurance Agency, Inc., Adamsville, TN general insurance agency activities in a town of less than 5,000 (b)(11)	4	St. Louis	August 26, 1997
Hazard, Charles Michael, Boston, MA	Boston Private Bancorp, Inc., Boston, MA, & Boston Private Bank & Trust Company, Boston, MA	CIBC	Boston	October 15, 1997
Heath, Craig Dwight, Phoenix, AZ	Texico Bancshares Corporation, Texico, IL & Texico State Bank, Texico, IL	CIBC	St. Louis	October 1, 1997
Hibernia Corporation, New Orleans, LA	Unicorp Bancshares-Texas Inc., Orange, TX, and OrangeBank, Orange, TX	3	Atlanta	August 11, 1997
Hibernia Corporation, New Orleans, LA	Northwest Bancshares of Louisiana, Inc., Mansfield, LA & First National Bank in Mansfield, Mansfield, LA	3	Atlanta	October 24, 1997
Horizon Bancorp of South Arkansas, Inc., Magnolia, AR	Horizon Bank of Columbia County, Magnolia, AR	3	St. Louis	October 20, 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
Iron Bancshares, Inc., Salisbury, CT	The National Iron Bank, Salisbury, CT	3	Boston	October 2, 1997
Jackson Boulevard Fund, Ltd.; Jackson Boulevard Equities, L.P. & Paul J. Duggan, all of Chicago, IL	Damen Financial Corporation, Schaumburg, IL & Damen National Bank, Schaumburg, IL	CIBC	Chicago	September 3, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Jacobsen, Sam J., Middleton, WI	First Business Bancshares, Madison, WI & First Business Bank, Madison, WI	CIBC	Chicago	August 28, 1997
Jasper Banking Company Second Amended and Restated Employee Stock Ownership Stock Bonus Plan (ESOP), Jasper, GA	JBC Bancshares, Inc., Jasper, GA	CIBC	Atlanta	August 12, 1997
Kazi, Zubair and Khatija, Studio City, CA; and Yahia and Magda Abdul-Rahman, Pasadena, CA	Kentucky Home Bank, Bardstown, KY	3	San Francisco	April 17, 1997
Kroll, Rodney, G; Copeland, Newman E.; Slamans, Scott J.; Gray, Rondy, T.; Turner, Charles B.; DuBois, James H., all of Waco, TX, and Salome, Tommy G., Crawford, TX, & Time Manufacturing Company., Waco, TX	First Riesel Corporation, Riesel, TX & First State bank, Riesel, TX	CIBC	Dallas	September 30, 1997
Lagomarsino, Richard A., and Robert J., both of Ventura, CA, & Wood, Catherine S., Carpinteria, CA; acting in concert	Americorp, Ventura, CA, and American Commercial Bank, Ventura, CA	CIBC	San Francisco	August 6, 1997
Lagomarsino, Richard A.; Lagomarsino, Ramona; Ramona Lagomarsino Family Limited Partnership; Lagomarsino, Robert J., all of Ventura, CA; & Lagomarsino, Norma M; Wood, Catherine S.; & Wood, Jack W.; acting in concert, all of Carpinteria, CA	Americorp , Ventura, CA, and American Commerical Bank, Ventura CA	CIBC	San Francisco	August 20, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Leake Family Partnership, L.P., Jackson, MS	Citizens Capital Corporation, Magee, MS, and Citizens State Bank, Magee, MS	CIBC	Atlanta	July 23, 1997
Lexington B & L Financial Corp., Lexington, MO	Lafayette Bancshares, Inc., Lexington, MO, and Lafayette County Bank of Lexington/Wellington, Lexington, MO; and B & L Bank, Lexington, MO operating a savings association (b)(4)	3 and 4	Kansas City	August 4, 1997
Lloyds TSB Group PLC, and Lloyds Bank PLC, both of London, England	IAI Holdings Inc., Investment Advisers, Inc., Minneapolis, MN, trust services (b)(3); investment advisory services (b)(4); full-service brokerage (b)(15); foreign exchange execution & advisory services, and other advisory & administrative services	4	New York	March 26, 1997
Mahaska Investment Company, Oskaloosa, IA	Pella State Bank, Pella, IA	3	Chicago	September 12, 1997
MainStreet BankGroup Incorporated, Martinsville, VA	Commerce Bank Corporation, College Park, MD	3	Richmond	October 6, 1997
Marengo Bancshares, Inc., Marengo, IL	Prairie State Bank, Marengo, IL	3	Chicago	October 2, 1997
Mercantile Bancorp, Inc., Quincy, Illinois, Quincy, IL	Golden Bancshares, Inc., Golden, IL & Golden State Bank, Golden, IL & Brown County State Bank, Mount Sterling, IL.	3	St. Louis	October 27, 1997
Mercantile Bank Corporation, Grand Rapids, MI	Mercantile Bank of West Michigan, Grand Rapids, MI	3	Chicago	October 9, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Mid America Banking Corporation, Columbia, MO	Pulaski Bancshares, Inc., Dixon, MO & State Bank of Dixon, Dixon, MO	3	St. Louis	October 27, 1997
Mid America Mortgage Services, Inc., Columbia, MO; Mid America Mortgage Services of St. Louis, Inc., St. Louis, MO; Mid America Mortgage Services of Springfield, Inc., Springfield, MO	Mid America Banking Corporation, Columbia, MO, & Pulaski Bancshares, Inc., Dixon, MO, & State Bank of Dixon, Dixon, MO	3	St. Louis	October 27, 1997
MidSouth Bancorp, Inc., ESOP, Lafayette, LA	MidSouth Bancorp, Inc., Lafayette, LA & MidSouth National Bank, Lafayette, LA	CIBC	Atlanta	September 30, 1997
Midwest Community Bancshares, Inc., Marion, IL	The Bank of Marion, Marion, IL	3	St. Louis	September 2, 1997
Mutual Bancorp of the Berkshires, Inc., Pittsfield, MA	Trust Company of the Berkshires, N.A., Pittsfield, MA, performing trust company functions (b)(5)	4	Boston	October 10, 1997
Mutual Bancorp of the Berkshires, Inc., Pittsfield, MA	Pittsfield Central Development Company, LLC., Pittsfield, MA, community development activities (b)(12)	4	Boston	October 10, 1997
Mutual Bancorp of the Berkshires, Inc., Pittsfield, MA	Lee National Banc Corp., Lee, MA, & First National Bank of the Berkshires, Lee, MA & City Savings Bank of Pittsfield, Pittsfield, MA	3	Boston	September 19, 1997
Myers, Judy Noe, Dallas, TX	Rusk County Bancshares, Inc., Henderson, TX & Peoples State Bank, Henderson, TX	CIBC	Dallas	September 24, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
National Bank of Canada, Montreal, Canada & NatBC Holding Corporation, Hollywood, FL	Natbank, N.A., Hollywood, FL & Natbank, N.A.	3	New York	October 3, 1997
National City Bancshares, Inc., Evansville, IN	Fourth First Bancorp, Inc., Huntingburg, IN & First Bank of Huntingburg, Huntingburg, IN	3	St. Louis	October 3, 1997
National Commerce Bancorporation, Memphis, TN	First Market Banks, FSB, Memphis, TN, operation of a federal savings bank (b)(4).	4	St. Louis	October 10, 1997
New Amboy, Inc., Old Bridge, NJ	Amboy Bancorporation, Old Bridge, NJ & Amboy National Bank, Old Bridge, NJ	3	New York	September 26, 1997
Northside Banking Corporation, Tampa, FL	Northside Bank of Tampa, Tampa, FL	3	Atlanta	August 29, 1997
Norwest Corporation, Minneapolis, MN, through its wholly owned subsidiaries Norwest Financial Services, Inc., and Norwest Financial, Inc., both of Des Moines, IA	Cityside Fin.'l Serv.s of WI, Inc., Cityside Savings & Fin.'l Services, Co., & Cityside Insurance Co., Ltd., Eden Prairie, MN, in consumer fin. (b)(1); the sale of insur. (b)(11)(i), (ii) & (iii) & the operation of a nonbank depository institution (b)(4)	4	Minneapolis	October 17, 1997
O.A.K. Financial Corporation, Byron Center, MI	Caledonia Financial Corporation, Caledonia, MI, & State Bank of Caledonia, Caledonia, MI	3	Chicago	August 15, 1997
Olney Bancshares of Texas, Inc., Olney, TX & Olney Bancorp of Delaware, Inc., Wilimington, DE	First National Bank of Borger, Borger, TX; Citizens National Bank of Childress, Childress, TX & First State Bank of Canadian, N.A., Canadian, TX	3	Dallas	October 16, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Olympian New York Corporation, Brooklyn, NY	Olympian Bank, Brooklyn, NY	3	New York	October 9, 1997
Olympic Bancorp, Port Orchard, WA	Kitsap Bank, Port Orchard, WA	3	San Francisco	September 19, 1997
One Valley Bancorp, Inc., Charleston, WV	One Valley Bank-Central Virginia, N.A., Lynchburg, VA	3	Richmond	October 9, 1997
P.C.B. Bancorp, Inc., Largo, FL	Anchor Savings Bank, F.S.B., St. Petersburg, FL operating a savings association (b)(4)	4	Atlanta	August 8, 1997
Paradigm Bancorporation, Inc., Houston, TX & Paradigm Delaware Bancorporation, Inc., Dover, DE	First National Bank of Dayton, Dayton, TX	3	Dallas	October 3, 1997
Penns Wood Bancorp, Inc., Williamsport, PA	Columbia Financial Corporation, Bloomsburg, PA & First Columbia Bank & Trust Company, Bloomsburg, PA	3	Philadelphia	October 20, 1997
Peoples Bancorp, Inc., Marietta, OH	Gateway Bancorp, Inc., Catlettsburg, KY, and Catlettsburg Federal Savings Bank, Catlettsburg, KY operating a savings association (b)(4)(ii)	4	Cleveland	August 1, 1997
Peoples Bancorporation, Inc., Cuba, MO	Peoples Investment Corporation, Cuba, MO & Peoples Bank, Cuba, MO	3	St. Louis	October 17, 1997
Peoples Commercial Bancorp, Inc., Stilwell, OK	Bank of Commerce, Stilwell, OK & Peoples Bank, Westville, OK	3	Kansas City	September 26, 1997
Peoples Community Bancshares, Inc., Colquitt, GA	Farmers Bank of Malone, Malone, FL	3	Atlanta	August 11, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Peoples Financial Corp., Inc., Ford City, PA	Elderton State Bank, Elderton, PA	3	Cleveland	August 25, 1997
Plainview Holding Company, Pilger, NE	American National Creighton Co., Creighton, NE, and American National Bank of Creighton, Creighton, NE	3	Kansas City	June 23, 1997
Planters & Merchants Bancshares, Inc., Hearne, TX, & Planters & Merchants Bancshares of Delaware, Inc., Wilmington, DE	Homestead Bank, S.S.B., College Station, TX	3	Dallas	August 14, 1997
Platt, Michael D., Hardtner, KS; Molz, James L., Kiowa, KS; Collins, David C., & Pederson, Roland C., both of Burlington, OK	B-K Agency, Inc. Hardtner, KS, & The Farmers State Bank, Hardtner, KS	CIBC	Kansas City	September 10, 1997
Popular, Inc., Hato Rey, Puerto Rico	Houston Bancorporation, Inc., Houston, TX, & Citizens National Bank, Houston, TX	3	New York	October 16, 1997
Preimer Bancorp, Inc., Doylestown, PA	Preimer Bank, Doylestown, PA	3	Philadelphia	October 23, 1997
Prillaman, Bob Maurice & Lillias B., Marietta, GA	Independent Bancshares, Inc., Powder Springs, GA	CIBC	Atlanta	August 29, 1997
Proffitt, Richard Todd, Pigeon Forge, TN	Tennessee State Bancshares, Inc., Pigeon Forge, TN (formerly Gatlinburg, TN), and Tennessee State Bank, Gatlinburg, TN	CIBC	Atlanta	August 5, 1997
Progress Bancshares, Inc., Sullivan, MO	Progress Bank of Sullivan, Sullivan, MO, a de novo bank	3	St. Louis	August 8, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Provident Financial Group, Inc., & FGBI Acquisition Corp., both of Cincinnati, OH	Florida Gulfcoast Bancorp, Inc., Sarasota, FL, and Enterprise National Bank of Sarasota, Sarasota, FL	3	Cleveland	July 24, 1997
Rice Lake Bancorp, Inc., Rice Lake, WI	TALCO, Inc., Menomonie, WI & Menomonie Shares, Inc., Menomonie, WI; Menomonie Financial Services, Inc., Menomonie, WI & First Bank and Trust, Menomonie, WI	3	Minneapolis	October 9, 1997
Riverside Gulf Coast Banking Company, Cape Coral, FL	Riverside Bank of the Gulf Coast, Cape Coral, FL	3	Atlanta	October 24, 1997
Rockdale National Bankshares, Conyers, GA CORRECTION	Rockdale National Bank, Conyers, GA	3	Atlanta	August 22, 1997
Rockdale National Bankshares, Inc., Conyers, GA	Rockdale National Bank, Conyers, GA	3	Atlanta	August 25, 1997
Rockdale National Bankshares, Inc., Conyers, GA	Rockdale National Bank, Conyers, GA	3	Atlanta	August 22, 1997
Roseau Realty Co., Inc., Roseau, MN	Citizens State Bank of Roseau, Roseau, MN, in general insurance agency activities (b)(11)(iii)(A)	3 and 4	Minneapolis	October 23, 1997
Security Bank Holding Company ESOP and Security Bank Holding Company, both of Coos Bay, OR	Pacific State Bank, Reedsport, OR	3	San Francisco	October 20, 1997
Security State Bancshares, Inc., Charleston, MO	Merchants and Planters Bank of Hornersville, Hornersville, MO	3	St. Louis	October 24, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Shields, James Homer, III, London, England	Sebastian Bankshares, Inc., Barling, AR & River Valley Bank and Trust, Lavaca, AR	CIBC	St. Louis	September 24, 1997
SIS Bancorp, Inc., Springfield, MA	Glastonbury Bank & Trust Company, Glastonbury, CT	3	Boston	October 16, 1997
Smith, Carmen P. Family Limited Partnership; Smith, Carmen P.; & Woodruff, Peggie J., as General Partners, all of Wichita Falls, TX	AmeriBancShares, Inc., Wichita Falls, TX & AmeriBancShares of Delaware, Inc., Wilmington, DE & American National Bank, Wichita Falls, TX	CIBC	Dallas	September 24, 1997
Smith, James Randel, Auburn, NE; Jobe, Jerry A. Tabor, IA; and Schaaf, Grant, T., Randolph, IA	Tabor Enterprises, Inc., Tabor, IA & First State Bank, Tabor, IA	CIBC	Chicago	October 1, 1997
Smith, James Randel, Auburn, NE; Jobe, Jerry A., Tabor, IA, and Schaaf, Grant T., Randolph, IA CORRECTION	Tabor Enterprises, Inc., Tabor, IA, & First State Bank, Tabor, IA CORRECTION	CIBC	Chicago	October 1, 1997
Spanjer, Leland, Cozad, NE, in his capacity as Personal Representative of the Estate of Clifford G. Young	C.S.B. Co., Cozad, NE, Cozad State Bank & Trust Company, Cozad, NE, and First National Bank of Chadron, Chadron, NE	CIBC	Kansas City	August 11, 1997
Spectrum Bancorporation, Inc., Omaha, NE	First Savings & Loan Association of South Dakota, Inc., Aberdeen, SD in the operation of a savings association (b)(4)	4	Minneapolis	September 26, 1997
Spehar, David L. & Nancy A., Kansas City, KS	First Community Bancshares, Inc., Kansas City, KS, and First Community Bank, Kansas City, KS	CIBC	Kansas City	August 5, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Suez Lyonnaise des Euax, Paris, France; Societe Generale de Belgique, Brussels, Belgium; and Generale de Banque, Brussels, Belgium	Harbor Capital Management, Inc., Boston, MA investment advisory activities (b)(6); investment transactions as principal (b)(8); & serve as general partner of & provide management & private placement services to unregistered investment funds	4	New York	August 21, 1997
SWB Bancshares, Inc., Fort Worth, TX & SW Financial, Inc., Dover, DE	Southwest Bank, Fort Worth, TX	3	Dallas	October 23, 1997
Texas Financial Bancorporation, Inc., Minneapolis, MN & Delaware Financial, Inc., Wilmington, DE	CNB Bancshares of Victoria, Victoria, TX & Citizens Bancorp of Delaware, Inc., Wilmington, DE & Citizens National Bank, Victoria, TX	3	Dallas	September 26, 1997
The Chase Manhattan Corporation & Chase Holdings Delaware, Inc., New York, NY CORRECTION	Chase Manhattan Bank & Trust Company, National Association, Los Angeles, CA	3	New York	August 18, 1997
The First national Bank of St. James ESOP, St. James, MN	The First National Agency at St. James, St. James, MN, & The First National Bank of St. James, St. James, MN	3	Minneapolis	October 20, 1997
The Marine BancCorp, Inc., Chincoteague, VA	The Marine Bank, Chincoteague, VA	3	Richmond	October 6, 1997
Triangle Bancorp, Inc., Raleigh, NC	Bank of Mecklenburg, Charlotte, NC	3	Richmond	August 1, 1997
Trust No. 3 Under Will of Charles Henderson, Troy, AL, & Henderson Bancshares, Inc., Troy, AL	Pea River Capital, Corporation, Elba, AL, & Peoples Bank of Coffee County, Elba, AL	3	Atlanta	October 24, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Trustbank Financial Corporation, Denver, CO	Trust Bank of Colorado, Denver, CO	3	Kansas City	October 20, 1997
U.S. Bancorp, Minneapolis, MN	Zappco, Inc., St. Cloud, MN & The First National Bank of Little Falls, Little Falls, MN; Melrose State Bank, Melrose, MN; & Zapp National Bank of St. Cloud, St. Cloud, MN & Zapp Data, Inc., St. Cloud, MN, providing data processing services (b)(14)	3 and 4	Minneapolis	October 24, 1997
Union Planters Corporation, Memphis, TN	Capital Bancorp, Miami, FL & Capital Bank, Miami, FL	3	St. Louis	October 3, 1997
UST Corp. Boston, MA CORRECTION	Firestone Financial Corp., Newton, MA in installment loan and lease financing activities to commercial customer (b)(1) & (b)(3)	4	Boston	September 5, 1997
UST Corp., Boston, MA	Firestone Financial Corp., Newton, MA in installment loan & lease financing activities to commercial customers (b)(1) & (b)(3)	4	Atlanta	September 15, 1997
Vail Banks, Inc., Vail, CO	Cedaredge Financial Services, Inc., Cedaredge, CO	3	Kansas City	October 6, 1997
Voorhees, Steven L., Harvard, NE	Harvard State Company, Harvard, NE & Harvard State Bank, Harvard, NE	CIBC	Kansas City	September 29, 1997
Wachovia Corporation, Winston-Salem, NC	1st United Bancorp, Boca Raton, FL, & First United Bank, Boca Raton, FL, & United Bancorp's subsidiary, Island Investment Service, Inc., Palm Beach, FL in securities brokerage activities (b)(7)(i)	3	Richmond	September 15, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Wachovia Corporation, Winston-Salem, NC	Central Fidelity Banks, Inc., & Central Fidelity National Bank, Richmond, VA; Central Fidelity Insurance Agency, Inc., Richmond, VA acting as an agent or broker in the sale of credit related insurance (b)(11)	3 and 4	Richmond	September 26, 1997
Warwick Community Bancorp, Inc., Warwick, NY	Warwick Savings Bank, Warwick, NY	3	New York	October 24, 1997
Washington Bancorp, Washington, IA	Rubio Savings Bank of Brighton, Brighton, IA & Washington Federal Savings Bank, operating a savings association (b)(11)	3 and 4	Chicago	October 23, 1997
Wingate, J. Alton, Cornelia, GA	Community Bankshares, Inc., Cornelia, GA, & Community Bank & Trust- Jackson, Commerce, GA; Community Bank & Trust-Troup, LaGrange, GA, & Community Bank & Trust-Alabama, Union Springs, AL	CIBC	Atlanta	October 16, 1997
Winter-Park Bancshares, Inc., Cameron, WI	Owen-Curtiss Financial Corporation, Rice Lake, WI & Brill Bancshares, Inc., Rice Lake, WI & Brill State Bank, Brill, WI	3	Minneapolis	October 23, 1997
Yaeger, Marion P., Trust, Grand Rapids, MI	Litchfield Bancshares Company, Litchfield, IL & Litchfield National Bank, Litchfield, IL	CIBC	St. Louis	September 26, 1997
Young, David E., Chattanooga, TN	East Ridge Bancshares, Inc., East Ridge, TN, and Bank of East Ridge, East Ridge, TN	CIBC	Atlanta	July 22, 1997

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

Addresses for Comments and Information Requests

Addresses for comments differ from those for information requests.

Addresses for Comments

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

Federal Reserve Bank of Boston

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02106-2204

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Federal Reserve Bank of Atlanta

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

Federal Reserve Bank of Kansas City

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

Federal Reserve Bank of Dallas

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

Federal Reserve Bank of San Francisco

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

Board of Governors of the Federal Reserve System

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

Information Requests

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

Federal Reserve Bank of Boston

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

Federal Reserve Bank of New York

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

Federal Reserve Bank of Philadelphia

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

Federal Reserve Bank of Cleveland

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

Federal Reserve Bank of Richmond

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

Federal Reserve Bank of Atlanta

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

Federal Reserve Bank of Chicago

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

Federal Reserve Bank of St. Louis

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

Federal Reserve Bank of Minneapolis

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

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

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

Federal Reserve Bank of San Francisco

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

Board of Governors of the Federal Reserve System

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

H.2A

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

Notices Filed since the H.2A dated September 26, 1997

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

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

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Amador Merger Corporation, Las Cruces, NM	Citizens Bank of Las Cruces, Las Cruces, NM	3	Dallas	October 31, 1997
Boston Private Bancorp, Inc., Boston, MA	Westfield Capital Management Company, Inc., Boston, MA, financial investment advisory activities (b)(6)	4	Boston	October 21, 1997
Canisteo Valley Corporation, Canisteo, NY	First State Bank, Canisteo, NY	3	New York	October 30, 1997
Capitol Bancorp, Ltd., Lansing, MI	Muskegon Commerce Bank, Muskegon, MI	3	Chicago	October 31, 1997
Cashin, Stuart A., Jr., Duluth, GA	Embry Bankshares, Inc., Duluth, GA & Embry National Bank, Larenceville, GA	CIBC	Atlanta	October 21, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
First Citizens Bancshares, Inc., Dyersburg, TN	Bank of Troy, Troy, TN	3	St. Louis	October 30, 1997
Frame, Chark S. & David C., Doylestown, PA	Premier Bancorp, Inc., Doylestown, PA & Premier Bank, Doylestown, PA	CIBC	Philadelphia	October 22, 1997
Great Southern Capital Corporation Employee Stock Ownership Trust, Meridian, MS	Great Southern Capital Corporation, Meridian, MS, & Great Southern National Bank, Meridian, MS	3	Atlanta	October 30, 1997
Greater Bay Bancorp, Palo Alto, CA	Peninsula Bank of Commerce, Millbrae, CA	3	San Francisco	October 31, 1997
Hazard, Charles Michael, Boston, MA CORRECTION	Boston Private Bancorp, Inc., Boston, MA & Boston Private Bank & Trust Company, Boston, MA CORRECTION	CIBC	Boston	October 15, 1997
Heritage Financial Corporation, Olympia, WA	Heritage Savings Bank, Olympia, WA	3	San Francisco	October 31, 1997
Landen, Michael P., Dallas, TX	Security National Corporation, Omaha, NE & Security National Bank of Omaha, Omaha, NE	CIBC	Kansas City	October 22, 1997
Midland Bancshares, Inc., Kincaid, IL	The Midland Community Bank, Kincaid, IL	3	Chicago	October 31, 1997
Pederson, Richard Paul II, Page, ND	Page Bank Holding Company, Page, ND, & Page State Bank, Page, ND	CIBC	Minneapolis	October 17, 1997
Premier Bancshares, Inc., Atlanta, GA	Citizens Gwinnett Bankshares, Inc., Duluth, GA & Citizens Bank of Gwinnett, Duluth, GA	3	Atlanta	October 31, 1997
TCA Financial Corporation, Englewood, CO	Trust Company of America, Boulder, CO	3	Kansas City	October 31, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
The Sanwa Bank Limited, Osaka, Japan	Morcroft Capital Corporation, Fairfield, NJ, leasing& financing activities, (b)(3) & (b)(1)	4	San Francisco	October 21, 1997

Addresses for Comments and Information Requests

Addresses for comments differ from those for information requests.

Addresses for Comments

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

Federal Reserve Bank of Boston

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

Federal Reserve Bank of New York

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

Federal Reserve Bank of Philadelphia

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

Federal Reserve Bank of Cleveland

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

Federal Reserve Bank of Richmond

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

Federal Reserve Bank of Atlanta

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

Federal Reserve Bank of Chicago

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

Federal Reserve Bank of St. Louis

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

Federal Reserve Bank of Minneapolis

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