

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1997, No. 17
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending April 26, 1997

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

G.B. Financial Services, Inc., Greenbush, Minnesota -
- to merge with Border Bancshares, Inc., and
acquire Border State Bank, Roseau, Minnesota.
Approved, April 21, 1997.

Shoreline Financial Corporation, Benton Harbor,
Michigan -- to acquire SJS Bancorp, Inc., St.
Joseph; and SJS Federal Savings Bank, and engage in
operating a savings association; and for SJS
Financial Corporation to engage in credit-related
life insurance activities.
Approved, April 21, 1997.

BOARD OPERATIONS

Effect of Truth in Lending Act provisions on the home
equity loan market -- hearings to be held on
Tuesday, June 3, at the Los Angeles Branch of the
Federal Reserve Bank of San Francisco, 950 South
Grand Avenue, Los Angeles, California, beginning at
8:15 A.M., PDT; Thursday, June 5 at the Federal
Reserve Bank of Atlanta, 104 Marietta Street,
Atlanta, Georgia, beginning at 8:15 A.M., EDT; and
Tuesday, June 17 at the Federal Reserve Board's
Martin Building, 20th and C Streets, N.W.,
Washington, D.C., beginning at 8:15 A.M., EDT.
Announced, April 24, 1997.

REGULATIONS AND POLICIES

Steps taken by the Federal Reserve to help those in
financial stress caused by flooding in Minnesota,
North Dakota, and South Dakota.
Announced, April 24, 1997.

ENFORCEMENT

Provident Bancorp of Texas, Inc., Dallas, Texas --
public administrative hearing to commence on
April 23, 1997, in connection with an enforcement
action against Park T. Jones, a former officer of
Provident Bancorp.
Announced, April 22, 1997.

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APRIL 21, 1997 TO APRIL 25, 1997

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

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

BANK BRANCHES, DOMESTIC

Secretary	Bank of Cushing and Trust Company, Cushing, Oklahoma -- to establish a branch at 2106 East Main Street. Approved, April 25, 1997.
St. Louis	Farmers and Merchants Bank, Stuttgart, Arkansas -- to establish a branch at 102 East 22nd Street. Approved, April 21, 1997.
Kansas City	Mercantile Bank of Topeka, Topeka, Kansas -- to establish additional branches after merger with Mercantile Bank, Overland Park, Kansas. Approved, April 22, 1997.
San Francisco	Oregon Pacific Banking Company, Florence, Oregon -- to establish a mobile branch in Lane County, Oregon. Approved, April 25, 1997.
Richmond	Signet Bank, Richmond, Virginia -- to establish a branch inside the Amoco Gas Mart at 4690 Pouncey Tract Road, Glen Allen, Virginia. Approved, April 22, 1997.
San Francisco	WestAmerica Bank, San Rafael, California -- to establish a branch at 4550 Mangels Boulevard, Fairfield, California. Approved, April 22, 1997.

BANK HOLDING COMPANIES

New York	BanPonce Corporation, Hato Rey, Puerto Rico; Popular International Bank, Inc.; and BanPonce Financial Corp., Wilmington, Delaware -- to acquire National Bancorp, Inc., Streamwood, Illinois, and AmericanMidwest Bank and Trust, Melrose, Park, Illinois. Approved, April 25, 1997.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

New York	BanPonce Corporation, Hato Rey, Puerto Rico; Popular International Bank, Inc.; and BanPonce Financial Corp., Wilmington, Delaware -- to acquire CBC Bancorp, Ltd., Chicago, Illinois; Capitol Bank and Trust; and Capitol Bank of Westmont, Westmont, Illinois. Approved, April 25, 1997.
Dallas	Buckeye Bancshares, Inc., Dover, Delaware -- to acquire First Community Bank, N.A., Alice, Texas. Approved, April 25, 1997.
San Francisco	Cascade Financial Corporation, Everett, Washington -- request for waiver of application for proposed acquisition and merger with AmFirst Bancorporation. Granted, April 21, 1997.
Chicago	CH and JD Byrum, LLC, Indianapolis, Indiana -- to acquire American State Corporation, Lawrenceburg, Indiana, and American State Bank. Approved, April 23, 1997.
Secretary	Deposit Guaranty Corporation, Jackson, Mississippi -- determination that an application is not required for the formation of Deposit Guaranty Interim National Bank, Jackson, Mississippi. Granted, April 21, 1997.
Dallas	Eden Financial Corporation, San Angelo, Texas -- to acquire First State Bank of Rankin, Rankin, Texas. Approved, April 25, 1997.
Kansas City	Fleming Community Agency, Inc., Fleming, Colorado -- to acquire The First Bank of Fleming. Permitted, April 25, 1997.
Minneapolis	KES Bancshares, Inc., Virginia, Minnesota -- to acquire Northern State Bank of Virginia. Approved, April 22, 1997.
New York	Kinderhook Bank Corp., Kinderhook, New York -- to acquire National Union Bank of Kinderhook. Approved, April 23, 1997.

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

BANK HOLDING COMPANIES

Kansas City Lindoe, Inc., Ordway, Colorado -- to acquire up to 9.9 percent of Delta Federal Savings, F.S.B., Delta, Colorado, and engage in the operation of a savings association.
Permitted, April 23, 1997.

Cleveland Mellon Bank Corporation, Pittsburgh, Pennsylvania -- to acquire the stock transfer business of Boatmen's Trust Company, St. Louis, Missouri.
Approved, April 24, 1997.

Atlanta PAB Bankshares, Valdosta, Georgia -- to acquire First Community Bank of Southwest Georgia, Bainbridge, Georgia, and to retain Empire Financial Services.
Approved, April 22, 1997.

Chicago Parkway Bancorp, Inc., Harwood Heights, Illinois -- to acquire Jefferson Holding Corp., Chicago, Illinois, and Jefferson State Bank.
Approved, April 23, 1997.

San Francisco Pierce County Bancorp, Tacoma, Washington -- to acquire Pierce Commercial Bank.
Approved, April 24, 1997.

BANK MERGERS

Kansas City Mercantile Bank of Topeka, Topeka, Kansas -- to merge with Mercantile Bank, Overland Park, Kansas.
Approved, April 22, 1997.

Chicago Old Kent Bank, Grand Rapids, Michigan -- to merge with Commercial and Savings Bank of St. Clair, Saint Clair, and Algonac Savings Bank, Algonac, Michigan, and establish 15 branches.
Approved, April 24, 1997.

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

BANKS, STATE MEMBER

San Francisco Humboldt Bank, Eureka, California -- to invest in a community development project.
Approved, April 25, 1997.

CHANGE IN BANK CONTROL

Dallas Farmers & Merchants Bancshares, Inc., Mart, Texas -- change in bank control.
Permitted, April 21, 1997.

Kansas City Farmers Bancapital Corporation, Carnegie, Oklahoma -- change in bank control.
Permitted, April 21, 1997.

Richmond Resource Bank, Virginia Beach, Virginia -- change in bank control.
Permitted, April 24, 1997.

Dallas Tejas Bancshares, Inc., Fritch, Texas -- change in bank control.
Permitted, April 25, 1997.

COMPETITIVE FACTORS REPORTS

Richmond American Trust Bank, National Association, Cumberland, Maryland, proposed merger with Washington County National Bank, Williamsport, Maryland -- report on competitive factors.
Submitted, April 22, 1997.

Atlanta Anchor Savings Bank, FSB, St. Petersburg, Florida, proposed merger with Anchor Interim Savings Bank, FSB -- report on competitive factors.
Submitted, April 22, 1997.

Cleveland Big Prairie Interim State Bank, proposed merger with Big Prairie State Bank -- report on competitive factors.
Submitted, April 23, 1997.

Cleveland Brookville Interim National Association, Brookville, Ohio, proposed merger with Brookville National Bank -- report on competitive factors.
Submitted, April 23, 1997.

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

COMPETITIVE FACTORS REPORTS

Cleveland	Cape Coral National Bank, Cape Coral, Florida, proposed purchase of certain assets and assumption of certain liabilities of four branches of First National Bank of Southwest Florida -- report on competitive factors. Submitted, April 23, 1997.
New York	Community Bank, National Association, Canton, New York, proposed acquisition of the assets and assumption of the liabilities of twelve branches of Fleet Bank, Albany, New York -- report on competitive factors. Submitted, April 24, 1997.
Dallas	Del Rio Bank & Trust Company, Del Rio, Texas, proposed merger with The First State Bank, Brackettville, Texas -- report on competitive factors. Submitted, April 23, 1997.
Dallas	First Bank & Trust, Groves, Texas, proposed acquisition of the assets and assumption of the liabilities of a branch of Wells Fargo Bank (Texas), N.A., Houston, Texas, at 3400 Highway 365, Port Arthur, Texas -- report on competitive factors. Submitted, April 21, 1997.
St. Louis	First Financial Banc Corporation, El Dorado, Arkansas, proposed acquisition of the assets and assumption of the liabilities of First Financial Bank, F.S.B. -- report on competitive factors. Submitted, April 25, 1997.
Minneapolis	First Interim Bank of Casper, fsb, Casper, Wyoming, proposed purchase of the assets and assumption of the liabilities of the Casper, Cody, Gillette, Lander, Riverton, Sheridan, and Worland, Wyoming, branches of First Bank, fsb, Fargo, North Dakota -- report on competitive factors. Submitted, April 24, 1997.

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

COMPETITIVE FACTORS REPORTS

Minneapolis First Interim Bank of Cheyenne, fsb, Cheyenne, Wyoming, proposed purchase of the assets and assumption of the liabilities of the Cheyenne, Evanston, Green River, Laramie, Rock Springs, and Torrington, Wyoming, branches of First Bank, fsb, Fargo, North Dakota -- report on competitive factors.
Submitted, April 24, 1997.

Cleveland First National Bank of Carlisle, Carlisle, Kentucky, and The Garrard Bank & Trust Company, Lancaster, Kentucky, proposed merger with Whitaker Bank, National Association, Lexington, Kentucky -- report on competitive factors.
Submitted, April 25, 1997.

Cleveland Key Trust Company of Florida, National Association, Naples, Florida, proposed merger with KeyBank National Association, Cleveland, Ohio -- report on competitive factors.
Submitted, April 23, 1997.

Cleveland KeyBank National Association, Salt Lake City, Utah, proposed merger with KeyBank National Association, Cleveland, Ohio -- report on competitive factors.
Submitted, April 23, 1997.

Cleveland KeyBank National Association, Anchorage, Alaska, KeyBank National Association, Fort Collins, Colorado; KeyBank National Association, Boise, Idaho; KeyBank National Association, Portland, Maine; KeyBank National Association, Bedford, New Hampshire; KeyBank National Association, Albany, New York; KeyBank National Association, Portland, Oregon; KeyBank National Association, Burlington, Vermont, and KeyBank National Association, Tacoma Washington, proposed merger with KeyBank National Association, Salt Lake City, Utah -- report on competitive factors.
Submitted, April 23, 1997.

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

COMPETITIVE FACTORS REPORTS

New York National Union Bank of Kinderhook, Kinderhook, New York, proposed merger with One Hudson Street Kinderhook -- report on competitive factors. Submitted, April 23, 1997.

Minneapolis State Bank of Towner, Towner, North Dakota, proposed merger with Western State Bank, Devils Lake, North Dakota -- report on competitive factors. Submitted, April 23, 1997.

San Francisco Tehama Merger Corporation, Red Bluff, California, proposed merger with Tehama Bank -- report on competitive factors. Submitted, April 22, 1997.

EXTENSIONS OF TIME

Minneapolis BankWest Financial, Inc., Kalispell, Montana -- extension to July 24, 1997, to acquire BankWest, N.A. Granted, April 22, 1997.

New York Bessemer Group, Incorporated, Woodbridge, New Jersey -- extension to December 31, 1997, to engage de novo in establishing and serving as general partner of limited partnerships that would invest in commodities and exchange-traded and over-the-counter instruments through Bessemer Asset Management Inc., New York, New York. Granted, April 25, 1997.

Dallas Buckeye Bancshares, Inc., Dover, Delaware -- extension to July 28, 1997, to acquire First Community Bank, N.A., Alice, Texas. Granted, April 25, 1997.

Dallas Coastal Bend Bancshares, Inc., Alice, Texas -- extension to July 28, 1997, to acquire Buckeye Bancshares, Inc., Dover, Delaware, and First Community Bank, N.A., Alice, Texas. Granted, April 25, 1997.

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

EXTENSIONS OF TIME

San Francisco First Commerce Bancorp, Inc., Logan, Utah --
extension to July 21, 1997, to acquire Nubanc Corp.
(dba First Commerce Bank), Logan, Utah.
Granted, April 21, 1997.

Cleveland FJSB Bancshares, Inc., Fort Jennings, Ohio --
extension to acquire The Fort Jennings State Bank.
Granted, April 24, 1997.

INTERNATIONAL OPERATIONS

Director, BS&R NationsBank Corporation, Charlotte, North Carolina --
waiver of the remainder of the 45-day notice period
to make an investment in Valecom, a Brazilian
company.
Granted, April 21, 1997.

MEMBERSHIP

Kansas city Mercantile Bank of Topeka, Topeka, Kansas -- to
become a member of the Federal Reserve System.
Approved, April 22, 1997.

San Francisco Pierce County Bank, Tacoma, Washington -- to become a
member of the Federal Reserve System.
Approved, April 24, 1997.

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Minneapolis -- to purchase
reader/sorters
Approved, April 23, 1997.

SECURITIES REGULATION

Director, BS&R Over-the-counter stocks -- revised list of OTC stocks
subject to margin requirements, and a list of
foreign margin stocks.
Published, April 25, 1997.

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

BANK BRANCHES, DOMESTIC

Chicago Quad City Bank and Trust Company, Bettendorf, Iowa --
to establish a branch at 3551 Seventh Street,
Moline, Illinois.
Returned, April 14, 1997.

BANK HOLDING COMPANIES

Chicago Quad City Holdings, Inc., Bettendorf, Iowa -- request
for waiver of application to acquire Quad City Bank
& Trust-Illinois, Moline, Illinois -- report on
competitive factors.
Returned, April 14, 1997.

BANK MERGERS

Chicago Quad City Bank and Trust Company, Bettendorf, Iowa,
proposed merger with Quad City Bank & Trust-
Illinois, Moline, Illinois, and to establish a
branch.
Returned, April 14, 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>
MASSBANK Corp., Reading, Massachusetts - 3(a)(3)	<u>Newspaper</u>	5-16-97
application to acquire up to 19.9% of the outstanding voting stock of Glendale Co-operative Bank, Everett, Massachusetts*	<u>Federal Register</u>	5-23-97

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

The Chase Manhattan Bank, New York, New York, to establish a branch at 1755 University Avenue, Bronx, New York. 1/

05/22/97

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Summit Bancorp, Princeton, New Jersey (1) to merge with Collective Bancorp, Inc., Egg Harbor City, New Jersey, and engage in operating a federal savings bank, and alternatively to acquire, under certain circumstances, up to 19.9 percent of the voting shares of Collective Bancorp, Inc.; and (2) to acquire indirectly Collective Financial Services, Inc., a wholly owned subsidiary of Collective Bancorp, Inc., and thereby engage in securities brokerage and insurance activities.

05/14/97 3/

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 April 26, 1997

NAME OF BANK

RATING

EXAMINATION DATE

None.

1/ Subject to provisions of Community Reinvestment Act.

2/ Later of dates specified in newspaper and Federal Register notices.

3/ Date specified in newspaper notice; a later date may be specified in the Federal Register notice.

4/ Date specified in Federal Register notice; a later date may be specified in the newspaper notice.

N/A - Not Available

FEDERAL RESERVE BANK OF PHILADELPHIA

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

Johnstown Bank and Trust Company, Johnstown, PA to acquire branches of National City Bank of Pennsylvania, Pittsburgh, PA, located at: 1) 210 East Main Street, Everett, PA; 2) 229 Main Street Meyersdale, PA; and 3) 102 North Grant Street, Salisbury, PA, pursuant to Section 18(c) of the Federal Deposit Insurance Act.

Newspaper comment period expires: 04/04/97

Ambassador Bank of The Commonwealth, Allentown, PA to merge with thrift (Pennsylvania chartered saving bank) Wilbur Savings Bank, Bethlehem, PA, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act.

Newspaper comment period expires: N/Avail

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

Century Bancorp, MHC and Century Bancorp, Inc., both of Bridgeton, NJ to become bank holding companies through the acquisition of Century Bancorp, Inc., and Century Savings Bank, Bridgeton, NJ, respectively, pursuant to Section 3(a)(1) of the Bank Holding Company Act.

Newspaper comment period expires: 04/25/97
Federal Register comment period expires: 05/01/97

Susquehanna Bancshares, Inc., Lititz, PA to acquire 100 percent of the voting shares of Founders Bank, Bryn Mawr, PA, pursuant to Section 3(a)(3) of the Bank Holding Company Act.

Newspaper comment period expires: N/Avail
Federal Register comment period expires: 05/19/97

First National Community Bancorp, Inc., Dunmore, PA to become a bank holding company through the acquisition of First National Community Bank, Dunmore, PA, pursuant to Section 3(a)(1) of the Bank Holding Company Act.

Newspaper comment period expires: 05/15/97
Federal Register comment period expires: 05/10/97

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 April 25, 1997.

Identification of Ratings

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Bank/Location

Examination Date

CRA Rating

NONE

NONE

NONE

APPLICATIONS BULLETIN
(For the week ending April 26, 1997)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received notice from The Provident Bank of Kentucky,
Alexandria, KY, of its intent to establish a branch facility at
Mt. Zion Road and Sam Neace Blvd., Florence, KY. *April 21, 1997

Received notice from Minster State Bank, Minster, OH, of its
intent to establish a branch facility in Wagner's IGA, 257 E.
Fourth street, Minster, OH. *April 24, 1997

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

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

NONE

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

NONE

* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

- Expected to End 30 Days from Date of Receipt

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(April 25, 1997)

The following state member banks have been examined by the Federal Reserve Bank of Cleveland for compliance with The Community Reinvestment Act. A public evaluation document became available from the bank(s) listed below during the week ended April 25, 1997. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

Application

Comment Period Ending Date

The Bank of Newberry County, Newberry,
South Carolina, for membership in the
Federal Reserve System.*

5-18-97

Virginia Commerce Bank, Arlington,
Virginia, to establish a branch at
5140 Duke Street, Alexandria,
Virginia.*

5-19-97

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

Application

Comment Period Ending Date

South Branch Valley Bancorp, Inc.,
Moorefield, West Virginia, to acquire
up to 40.1% of the voting shares of
Capital State Bank, Inc., South
Charleston, West Virginia.*

5-23-97**

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

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

Application

Southern National Corporation, Winston-
Salem, North Carolina, to acquire Phillips
Factors Corporation, and its subsidiary,
Phillips Financial Corporation, both of
High Point, North Carolina.

Wachovia Corporation, Winston-Salem, North Carolina, to invest through its subsidiary, Wachovia International Capital Corporation, in WSH Holdings LTD, a Cayman Islands corporation, which would invest in Banco Portugues do Atlantico-Brasil, S. A., Sao Paulo, Brazil.

*Application is subject to CRA requirements.

**Expiration of comment period as specified in the Federal Register.

Section V - Availability of CRA Public Evaluations

Week ending April 25, 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>
436823	Central Virginia Bank 2501 Anderson Highway Powhatan, Virginia 23139-9271	2-10-97	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 25, 1997

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Colonial Bank Montgomery, Alabama 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.	04-10-97*
Colonial Bank Montgomery, Alabama To merge with Colonial Bank, Ardmore, Tennessee, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	05-11-97*
Colonial Bank Montgomery, Alabama To merge with Colonial Bank, Orlando, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	05-11-97*
Colonial Bank Montgomery, Alabama To merge with Great Southern Bank, West Palm Beach, Florida, pursuant to Section 18(c) of the Federal Reserve Act.	05-15-97*
Colonial Bank Montgomery, Alabama To merge with First Commerce Bank of Polk County, Winter Haven, Florida, pursuant to Section 18(c) of the Federal Reserve Act.	05-15-97*
Gulf Bank Orange Beach, Alabama To acquire the assets and assume substantially all of the liabilities of its affiliate, First Bank of Baldwin County, Robertson, Alabama, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	05-25-97*

*Subject to the provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 25, 1997

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Regions Financial Corporation Birmingham, Alabama To merge with SB&T Corporation, Smyrna, Georgia, and thereby directly acquire Smyrna Bank and Trust Company, Smyrna, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	05-05-97* Federal Register
Regions Financial Corporation Birmingham, Alabama To merge with First Bankshares, Inc., East Point, Georgia, and thereby directly acquire First Bank of Georgia, East Point, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	05-05-97* Federal Register
Regions Financial Corporation Birmingham, Alabama To merge with The New Iberia Bancorp, Inc., New Iberia, Louisiana, and thereby directly acquire The New Iberia Bank, New Iberia, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	05-05-97* Federal Register
First Security Corporation Employee Stock Ownership Plan Norcross, Georgia 1-BHC formation, First Security Corporation, Norcross, Georgia.	05-12-97* Federal Register
Liberty Bank Employee Stock Ownership Plan New Orleans, Louisiana After-the-fact change in control notice to retain 1.99 percent of the outstanding shares of Liberty Financial Services, Inc., New Orleans, Louisiana. The acquisition will increase Liberty Bank Employee Stock Ownership Plan's total ownership to 14.53 percent.	05-15-97* Newspaper
First Citizens Bancorp Cleveland, Tennessee To acquire The Home Bank F.S.B., Ducktown, Tennessee, through the conversion of its wholly-owned subsidiary, The Home Bank, Ducktown, Tennessee, from a state-chartered commercial bank, into a federally chartered savings bank, and thereby engage in operating a savings association, pursuant to Section 225.25(b)(9) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	04-25-97* Federal Register

*Subject to the provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 25, 1997

Section 3 - Applications Subject to Federal Register Only

Application

Comment Period Ending Date

None.

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

Application

The Colonial BancGroup, Inc.

Montgomery, Alabama

Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act, to merge with Great Southern Bancorp, West Palm Beach, Florida, and thereby directly acquire Great Southern Bank, West Palm Beach, Florida.

The Colonial BancGroup, Inc.

Montgomery, Alabama

Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act, to merge with First Commerce Banks of Florida, Inc., Winter Haven, Florida, and thereby directly acquire First Commerce Banks of Polk County, Winter Haven, Florida.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 25, 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>
AmSouth Bank of Alabama Post Office Box 11007 Birmingham, Alabama 35288 (205) 326-5120	Satisfactory	10-07-96
AmSouth Bank of Walker County 110 20th Street Jasper, Alabama 35501 (205) 384-3848	Satisfactory	10-07-96
Interinvest Bank Post Office Box 5088 Clearwater, Florida 34618 (813) 791-6115	Satisfactory	10-07-96

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 25, 1997

Section 10 - Availability of CRA Public Evaluations

<u>Bank</u>	<u>CRA Rating</u>	<u>Examination Date</u>
AmSouth Bank of Georgia 1400 Turner McCall Boulevard Rome, Georgia 30162 (706) 236-3950	Satisfactory	10-07-96
AmSouth Bank of Tennessee 601 Market Center Chattanooga, Tennessee 37402	Satisfactory	10-07-96

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 25, 1997

Recently Approved Applications

Approval Date

PAB Bankshares, Inc.
Valdosta, Georgia

04-23-97

To acquire First Community Bank of Southwest Georgia, Bainbridge, Georgia (Bank), following its conversion from a thrift, First Federal Savings Bank (Thrift).

Deposit Guaranty Corp.
Jackson, Mississippi

04-21-97

Request for waiver of the application requirement of Section 3(a)(3) of the Bank Holding Company Act to consolidate its national bank subsidiaries through the merger of its subsidiaries, Merchants National Bank of Fort Smith, Fort Smith, Arkansas, Commercial National Bank in Shreveport, Shreveport, Louisiana, and Deposit Guaranty National Bank of Louisiana, Hammond, Louisiana, into Deposit Guaranty National Bank, Jackson, Mississippi.

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	Security Savings Bank Farnhamville, Iowa Boxholm, Iowa branch office of Boone Bank and Trust Company Boone, Iowa Branch at 200 2nd Street Boxholm, Iowa	NP - 4-30-97
Merger & Branch	M&I Madison Bank Madison, Wisconsin M&I Bank Southwest Spring Green, Wisconsin and to establish 11 branches	NP - 4-18-97
Merger & Branch	Huron Community Bank East Tawas, Michigan Au Gres Michigan branch of Citizens Bank Flint, Michigan Branch at 3150 East Huron Road Au Gres, Michigan	NP - 5-7-97
Merger & Branch	Citizens Bank Flint, Michigan City Bank and Trust Company Jackson, Michigan City Bank St. Johns, Michigan CB North Charlevoix, Michigan and to establish 33 branches	NP - 5-1-97

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 to establish a mobile branch	NP - 4-28-97
Branch	Bank of Illinois in Normal Normal, Illinois to establish a branch at 403 North Veterans Parkway Bloomington, Illinois	NP - 4-22-97
Merger & Branch	M&I Bank of Janesville Janesville, Wisconsin M&I Bank of Beloit Beloit, Wisconsin M&I Bank of Delavan Delavan, Wisconsin and to establish 7 branches	NP - **
Branch	M&I Bank of Burlington Burlington, Wisconsin 5455 Sheridan Road Kenosha, Wisconsin	NP - 4-25-97
Membership	Community Savings Bank (in organization) Robins, Iowa To become a member of the Federal Reserve System	NP - **
Merger & Branch	M&I Marshall & Ilsley Bank Milwaukee, Wisconsin Security Bank, S.S.B. Milwaukee, Wisconsin and to establish 34 branches	NP - **

NP - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
CoC-HC	Osceola Bancorporation Osceola, Iowa By Denis L. And Sandra Kale	FR - 4-16-97 NP - **
3(a)(3)	Parkway Bancorp, Inc.* Harwood Heights, Illinois Jefferson Holding Corp. Chicago, Illinois Jefferson State Bank Chicago, Illinois	FR - 4-21-97 NP - 4-20-97
COC-HC	Leighton Investment Company Leighton, Iowa By Helen Glending and Harold A. and Ethel R. DeBruin	FR - 4-11-97 NP - 4-26-97
CoC-HC	First State Bancorp of Monticello, Inc. Monticello, Illinois By John W. Corley	FR - ** NP - **
3(a)(3)	Capitol Bancorp, Ltd.* Lansing, Michigan Valley First Community Bank (in organization) Scottsdale, Arizona	FR - ** NP - 5-14-97
3(a)(3)	Sun Community Bancorp, Ltd.* Tucson, Arizona Valley First Community Bank (in organization) Scottsdale, Arizona	FR - ** NP - 5-14-97

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)	Amcore Financial, Inc.* Rockford, Illinois Country Bank Shares Corporation Mount Horeb, Wisconsin Citizens State Bank Clinton, Wisconsin Montello State Bank Montello, Wisconsin State Bank of Argyle Argyle, Wisconsin State Bank of Mount Horeb Mount Horeb, Wisconsin Belleville Bancshares Corporation Belleville, Wisconsin Belleville State Bank Belleville, Wisconsin	FR - 4-22-97 NP - 4-17-97
3(a)(5)	Marshall & Ilsey Corporation* Milwaukee, Wisconsin Security Capital Corporation Milwaukee, Wisconsin Security Bank, S.S.B. Milwaukee, Wisconsin	FR - 5-5-97 NP - 4-27-97
3(a)(5)	Citizens Banking Corporation* Flint, Michigan CB Financial Corporation Jackson, Michigan City Bank & Trust Company Jackson, Michigan City Bank St. Johns, Michigan CB North Charlevoix, Michigan	FR - 5-8-97 NP - 5-1-97
3(a)(3)	NEB Corporation* Fond du Lac, Wisconsin State Bank of St. Cloud St. Cloud, Wisconsin	FR - 5-5-97 NP - 4-30-97

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)(5)	F & M Bancorporation, Inc.* Kaukauna, Wisconsin Citizens National Bancorp, Inc. Darlington, Wisconsin Citizens National Bank of Darlington Darlington, Wisconsin	FR - 5-12-97 NP - 5-12-97
3(a)(5)	F & M Merger Corporation* Kaukauna, Wisconsin Citizens National Bancorp, Inc. Darlington, Wisconsin Citizens National Bank of Darlington Darlington, Wisconsin	FR - 5-12-97 NP - 5-12-97
3(a)(5)	F & M Bancorporation, Inc.* Kaukauna, Wisconsin Wisconsin Ban Corp. Prairie du Chien, Wisconsin Prairie City Bank Prairie du Chien, Wisconsin	FR - 5-12-97 NP - 5-7-97
3(a)(5)	F & M Merger Corporation* Kaukauna, Wisconsin Wisconsin Ban Corp. Prairie du Chien, Wisconsin Prairie City Bank Prairie du Chien, Wisconsin	FR - 5-12-97 NP - 5-7-97
3(a)(3)	Country Bancorporation* Crawfordsville, Iowa Hiawatha Bank and Trust Company (in organization) Hiawatha, Iowa	FR - 5-12-97 NP - 4-7-97
3(a)(3)	Community Financial Corp.* Edgewood, Iowa Community Savings Bank (in organization) Robins, Iowa	FR - 5-16-97 NP - 3-31-97

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)(1)	Peoples Financial Services, Inc.* Hamtramck, Michigan Peoples State Bank Hamtramck, Michigan	FR - 5-23-97 NP - 5-10-97
3(a)(1)	Dunn Investment Co.* Eagle Grove, Iowa Dunn Shares Eagle Grove, Iowa Security Savings Bank Eagle Grove, Iowa F & M Shares Corp. Eagle Grove, Iowa Farmers & Merchants Savings Bank Manchester, Iowa	FR - 5-16-97 NP - **
3(a)(3)	Shorebank Corporation* Chicago, Illinois Shorebank Pacific Corporation Ilwaco, Washington Shoretrust Bank Seattle, Washington	FR - 5-17-97 NP - 5-11-97
3(a)(1)	Shorebank Pacific Corporation* Ilwaco, Washington Shoretrust Bank Seattle, Washington	FR - 5-17-97 NP - 5-11-97

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Shorebank Pacific Corporation Ilwaco, Washington Shoretrust Trading Group Ilwaco, Washington	FR - 5-17-97

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

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

Federal Reserve Bank of Chicago

Section V - Availability of CRA Public Evaluations

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending April 25, 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>
Cole Taylor Bank 850 West Jackson Boulevard Chicago, Illinois 60607-3058 (312) 738-2000	1/12/96	O
G.W. Jones Exchange Bank 115 West Main Street Marcellus, Michigan 49067-9766 (616) 646-2151	12/16/96	S
Lake Forest Bank and Trust Company 727 North Bank Lane Lake Forest, Illinois 60045	12/23/96	S

Federal Reserve Bank of Chicago

Section V - Availability of CRA Public Evaluations
cont'd

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
Libertyville Bank & Trust Company 507 North Milwaukee Avenue Libertyville, Illinois 60048 (847) 367-68000	12/30/96	S
Bartonville Bank 5600 South Adams Street Bartonville, Illinois 61607-1995 (309) 697-2100	1/06/97	S
The Fairmount State Bank 101 North Main Street P.O. Box 8 Fairmount, Indiana 46928-0008 (317) 948-4330	1/06/97	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 application by McIlroy Bank & Trust, Fayetteville, Arkansas, to establish a branch in a Wal-Mart Supercenter located at 3919 North Mall Avenue, Fayetteville, Arkansas.	5-13-97
*Section 9 branch application by MidSouth Bank, Monette, Arkansas, to establish a branch at 211 East Washington Street, Jonesboro, Arkansas.	4-30-97

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

<u>Application</u>	<u>End of Comment Period</u>
*Section 4(c)(8) notification by Concord EFS, Inc., Memphis, Tennessee, to acquire EFS Federal Savings Bank, Oakland, Tennessee, a proposed <u>de novo</u> thrift.	<u>Federal Register</u> : 5-13-97
Change in control notification involving Citizens Bancshares of Batesville, Inc., Batesville, Arkansas, by Southerland Family Limited Partnership, Batesville, Arkansas.	<u>Federal Register</u> : 5-15-97
Change in control notification involving Seligman Bancshares, Inc., Seligman, Missouri, by Charles L. Spangler.	<u>Federal Register</u> : 5-15-97

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) notification by Union Illinois Company, Swansea, Illinois, to engage in finance company activities through the acquisition of the assets of Missouri PayDay Loan Company, Inc., Missouri Budget, Inc. d/b/a Missouri PayDay Loan, and Budget Finance, Inc., all of St. Louis, Missouri.	N/A

**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 OneFinancial Corporation, Little Rock, Arkansas, to acquire One National Bank, Little Rock, Arkansas.	N/A

*This application/notification is subject to CRA.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

Application

Comment Period
Ending Date

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

Comment Period
Ending Date

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject
to Federal Register Notice Only

Application

Comment Period
Ending Date

Norwest Corporation, Minneapolis, Minnesota to engage in residential mortgage lending through the acquisition of IMS Mortgage Company, a joint venture with East Brook Corporation of Iowa, d/b/a Skogman Realty, Cedar Rapids, Iowa.

May 9, 1997

Fishback Financial Corporation, Brookings, South Dakota to engage *de novo* in lending activities.

Not yet available

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of
CRA Public Evaluations
week ending April 25, 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

First State Bank of Warner
One Main Street
P.O. Box 8
Warner, South Dakota 57479

January 21, 1997

Satisfactory

KANSAS CITY RESERVE BANK APPLICATIONS AND REPORTS RECEIVED

During the week ending April 25, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

COMMENT PERIOD ENDING DATE

Hohl Financial, Inc., Wahoo, Nebraska, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Wahoo State Bank, Wahoo, Nebraska.*

May 16, 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>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Castle Rock Bank 501 Wilcox Street Castle Rock, CO 80104-1736	896856	01/21/97	04/23/97	Satisfactory
Farmers State Bank & Trust P.O. box 229 Aurora, NE 68815-0229	337452	02/03/97	04/25/97	Satisfactory
First Mountain Bank 409 Harrison Avenue Leadville, CO 80461-0000	295356	01/27/97	04/25/97	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF APRIL 21, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

*Section 9 Application by
Texas Bank, Weatherford, TX
to establish a branch at
3212 Long Prairie Road,
Flower Mound, TX 75028

04-25-97

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

APPLICATION

** NOTICE EXP

Change in Control Notice by
Ben J. Scott, Coleman, TX, only notificant,
to acquire an interest in
Coleman Bankshares, Inc., Coleman, TX
(Previously reported during the week of 03-31-97)

05-05-97

Change in Control Notice by
Richard E. Lane, San Antonio, TX, et al,
to acquire an interest in
South Texas Capital Group, Inc., San Antonio, TX

05-04-97

*Section 3(a)(1) application by
Buffalo Bancorp, Inc., Buffalo, TX,
to acquire Buffalo Corporation, Dover, DE, and
Citizens State Bank, Buffalo, TX

05-09-97

(Previously reported during the week of 04-07-97)

*Section 3(a)(1) application by
Buffalo Corporation, Dover, DE,
to acquire Citizens State Bank, Buffalo, TX
(Previously reported during the week of 04-07-97)

05-09-97

*Section 3(a)(1) application by
Hawkins Financial Corporation, Hawkins, TX,
to acquire Hawkins Delaware Financial Corporation,
Wilmington, DE, and
The First State Bank of Hawkins, Hawkins, TX

05-16-97

*Section 3(a)(1) application by
Hawkins Delaware Financial Corporation,
Wilmington, DE, to acquire
The First State Bank of Hawkins, Hawkins, TX 05-16-97

*Section 3(a)(3) application by
Premier Bancshares, Inc., La Grange, TX,
to acquire Citizens State Bank, Hempstead, TX 05-12-97

(Previously reported during the week of 03-31-97)

*Section 3(a)(3) application by
Premier Holdings Nevada, Inc., Carson City, NV,
to acquire Citizens State Bank, Hempstead, TX 05-12-97
(Previously reported during the week of 03-31-97)

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

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

* SUBJECT TO CRA.
** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.
N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF APRIL 21, 1997

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
United Bank & Trust P.O. Box 3157 1049 North 3rd Street Abilene, TX 79601 326652	97/01/06	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 4/25/97

Section I - Applications Subject to Newspaper Notice Only Date

<u>Application</u>	<u>Comment Period Ending Date</u>
First Security Bank of Nevada, Las Vegas, Nevada, to merge with American Bank of Commerce, Las Vegas, Nevada. *	<u>Newspaper:</u> 5/22/97

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

Imperial Bancorp, Inglewood, California, to acquire Imperial Bank of Arizona, Phoenix, Arizona. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 5/01/97
First Security Corporation, Salt Lake City, Utah, to acquire by merger American Bancorp of Nevada, Las Vegas, Nevada. *	<u>Newspaper:</u> 5/22/97 <u>Fed. Reg.:</u> Not available

Section III - Applications Subject to Federal Register Only

None

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

None

* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 4/25/97

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 April 25, 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
Adams Bancshares, Inc. Employee Stock Ownership Plan, Adams, MN	Adams Bancshares, Inc., Adams, MN; Farmers State Bank of Adams, Adams, MN	3	Minneapolis	April 24, 1997
Allied Irish Banks, p.l.c., Dublin, Ireland, and First Maryland Bancorp, Baltimore, MD	Dauphin Deposit Corp.; Dauphin Deposit Bank and Trust Co., Harrisburg, PA; Hopper Soliday & Co., Inc., Lancaster, PA; Dauphin Life Insurance Co., Harrisburg, PA, securities (b)(8)(i); Loans USA, Inc., Pasadena, MD (b)(1), (b)(21), (b)(7), (b)(8)(ii)	3 and 4	Richmond	May 1, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
AMCORE Financial, Inc., Rockford, IL	County Bank Shares Corp.; State Bank of Mt. Horeb; Mt. Horeb, WI; Belleville Bancshares Corp., Belleville, WI; Montello State Bank, Montello, WI; State Bank of Argyle, Argyle, WI; Citizens State Bank, Clinton, WI; Belleville State Bank, Belleville, WI	3	Chicago	April 22, 1997
Banc One Corporation, Columbus, OH	First USA, Inc., Dallas, TX lending (b)(1); data processing (b)(7)	4	Cleveland	March 27, 1997
Banc One Corporation, Columbus, OH and Banc One Oklahoma Corporation, Oklahoma City, OK	Liberty Bancorp Inc.; Liberty Bank and Trust Company of Oklahoma City, N.A., Oklahoma City, OK; Liberty Bank and Trust Company of Tulsa, N.A., Tulsa, OK insurance (b)(8); trust services (b)(3); and lending (b)(1) and (5)	3 and 4	Cleveland	March 14, 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
Bancorp Hawaii, Inc., Honolulu, HI	CU Bancorp, Encino, CA; California United Bank, Encino, CA	3	San Francisco	May 5, 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
BanPonce Corporation, Hato Rey, Puerto Rico; Popular International Bank, Inc., Hato Rey, Puerto Rico; and BanPonce Financial Corp., Wilmington, DE	CBC Bancorp, Ltd., Chicago, IL; Capitol Bank of Westmont, Westmont, IL; Chicago Bank and Trust, Chicago, IL;	3	New York	April 21, 1997
BanPonce Corporation, and Poplar International Bank, Inc., both of Hato Rey, Puerto Rico	National Bancorp, Inc., Streamwood, IL; AmericanMidwest Bank and Trust, Melrose Park, IL	3	New York	April 21, 1997
Bay Bankcorp, Inc., Gladstone, MI	Baybank, Gladstone, MI	3	Minneapolis	April 28, 1997
BNB Bancorp, Inc., Brookville, OH	Brookville National Bank, Brookville, OH	3	Cleveland	April 28, 1997
BonState Bancshares, Inc., Bonham, TX, and Bonham Financial Services, Inc., Dover, DE CORRECTION	Bonham State Bank, Bonham, TX	3	Dallas	April 25, 1997
BonState Bancshares, Inc., Bonham, TX, and Bonham Financial Services, Inc., Dover, DE	Bonham Financial Services, Inc., Dover, DE; Bonham State Bank, Bonham, TX	3	Dallas	April 25, 1997
Briscoe, Dolph, Jr., Uvalde, TX	Zavala Bankshares, Inc., Crystal City, TX	CIBC	Dallas	April 16, 1997
Buffalo Bancorp, Inc., Buffalo, TX; Buffalo Corp., Dover, DE	Citizens State Bank, Buffalo, TX	3	Dallas	May 8, 1997
California Community LLC, Los Angeles, CA	First Coastal Bancshares, El Segundo, CA ; First Coastal Bank, N.A., El Segundo, CA	3	San Francisco	April 11, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Capitol Bancorp, Ltd., Lansing, MI and Sun Community Bancorp, Ltd., Tucson, AZ	Valley First Community Bank, Scottsdale, AZ	3	Chicago	May 27, 1997
Carson, Frank L., III, Mulvane, KS	Mulvane Bankshares, Inc., Mulvane, KS; Mulvane State Bank, Mulvane, KS	CIBC	Kansas City	April 23, 1997
Castle Creek Capital Partners Fund-I, L.P., Castle Creek Capital, L.L.C., and Eggemeyer Advisory Corporation, all of San Diego, CA	Rancho Santa Fe National Bank, Rancho Santa Fe, CA; First Community Bank of Desert, Yucca Valley, CA	3	San Francisco	March 24, 1997
Castle Creek Capital Partners Fund-I, L.P.; Castle Creek Capital, L.L.C.; and Eggemeyer Advisory Corporation, all of San Diego, CA	Rancho Santa Fe National Bank, Rancho Santa Fe, CA; First Community Bank of the Desert, Yucca Valley, CA	3	San Francisco	April 25, 1997
Castle Creek Capital Partners Fund-I, L.P.; Castle Creek Capital, L.L.C.; and Eggemeyer Advisory Corporation, all of San Diego, CA	Rancho Santa Fe National Bank, Rancho Santa Fe, CA	3	San Francisco	April 25, 1997
CB Bancorp, Inc., Higginsport, OH	The Citizens Bank, Higginsport, OH	3	Cleveland	March 24, 1997
CCB Financial Corporation, Durham, NC	American Federal Banks, F.S.B., Greenville, SC mortgage lending; acting as agent in the sale of certain credit related insurance; savings association; and brokerage services (b)(1)(iii), (8)(i), (9), and (15)	4	Richmond	May 16, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Central Bancompany, Inc., Jefferson City, MO	Warrensburg Bancshares, Inc., Warrensburg, MO; Bank of Warrensburg, Warrensburg, MO	3	St. Louis	May 8, 1997
Century Bancorp, MHC, Bridgeton, NJ; and Century Bancorp, Inc., Bridgeton, NJ	Century Savings Bank, Bridgeton, NJ	3	Philadelphia	May 1, 1997
CH and JD Byrum, LLC, Indianapolis, IN	American State Bank, Lawrenceburg, IN; American State Corporation, Lawrenceburg, IN	3	Chicago	April 14, 1997
Citizens Bancorp, Corvallis, OR	Citizens Bank, Corvallis, OR	3	San Francisco	April 7, 1997
Citizens Banking Corporation, Flint, MI	CB Financial Corporation, Jackson, MI; CB North, Charleviox, MI; City Bank & Trust, Jackson, MI; City Bank, Saint Johns, MI	3	Chicago	May 8, 1997
Comerzbank AG, Frankfurt am Main, Germany	CAM Acquisition, LLC, Wilmington, DE Montgomery Asset Mangement, L.P., Montgomery Services, LLC, all of San Francisco, CA securities activities (b)(7)(i) and (iii); financial & Investment advisory services (b)(6); administrative services	4	New York	May 14, 1997
Community Financial Corp., Edgewood, IA	Community Savings Bank, Robbins, IA	3	Chicago	May 16, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Compass Bancshares, Inc., Birmingham, AL; Compass Banks of Texas, Inc., Birmingham, AL; Compass Bancorporation of Texas, Inc., Wilmington, DE	Central Texas Bancorp, Inc., Waco, TX; The Texas National Bank of Waco, Waco, TX	3	Atlanta	May 12, 1997
Concord EFS, Inc., Memphis, TN	EFS Federal Savings Bank, Oakland, TN; First Federal Bank, FSB, Memphis, TN; operating a savings association (b)(4)(ii)	4	St. Louis	May 13, 1997
Concordia Capital Corporation, Vidalia, LA	Cordia Bank & Trust Company, Vidalia, LA	3	Dallas	April 21, 1997
Conrad Company, Minneapolis, MN	National Mercantile Bancorp, Los Angeles, CA; Mercantile National Bank, Los Angeles, CA	3	Minneapolis	April 7, 1997
Country Bancorporation, Crawfordsville, IA	Hiawatha Bank and Trust Company, Hiawatha, IA	3	Chicago	May 12, 1997
Covenant Bancorp, Inc., Haddonfield, NJ	Covenant Bank, Haddonfield, NJ	3	Philadelphia	April 22, 1997
Cox, Walter L., Sr., Naples, TX	Morris County Bankshares, Incorporated, Naples, TX; Morris County National Bank, Naples, TX	CIBC	Dallas	April 30, 1997
Credit Suisse Group, Zurich, Switzerland, and Credit Suisse First Boston Corp., New York, NY	TradeWeb, L.L.C., data processing (b)(7)	4	New York	April 16, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Creditanstalt-Bankverein, Vienna, Austria	community investments (b)(6)	4	New York	February 24, 1997
Criswell, Thomas E., Ada, OK; Horne, Bill J., Sr., Ada, OK; Howard, C.B., Ada, OK; Thompson, Richard J., Oklahoma City, OK; Wall, James N., Shawnee, OK, all as co-trustees,	First Ada Bancshares, Inc., Ada, OK; First National Bank and Trust Company, Ada, OK	CIBC	Kansas City	April 30, 1997
Cumberland Bancorp, Inc., Carthage, TN	The Bank of Mason, Mason, TN	3	Atlanta	April 4, 1997
Dartmouth Capital Group, Inc., Huntington Beach, CA; Dartmouth Capital Group, L.P., Huntington Beach, CA; Commerce Security Bancorp, Inc., Huntington Beach, CA; and SDN Bancorp, Inc., Encinitas, CA	Eldorado Bancorp, Irvine, CA; Eldorado Bank, Tustin, CA	3	San Francisco	April 25, 1997
Deutsche Bank, AG (Main) Federal Republic of Germany	Ganis Credit Corporation, Newport Beach, CA lending (b)(1)	4	New York	May 12, 1997
DUNN Investment Co., Eagle Grove, IA	Dunn Shares, Inc., Eagle Grove, IA; Security Savings Bank, Eagle Grove, IA; and F&M Shares Corp., Eagle Grove, IA; Farmers & Merchants Savings Bank, Manchester, IA	3	Chicago	May 16, 1997
Eden Financial Corporation, San Angelo, TX	The First State Bank of Rankin, Rankin, TX	3	Dallas	March 24, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Eggemeyer Advisory Corp., San Diego, CA; Castle Creek Capital, L.L.C., San Diego, CA; Castle Creek Capital Partners Fund - I, L.P., San Diego, CA; and Monarch Bancorp, Laguna Niguel, CA	California Commercial Bankshares, Newport Beach, CA; National Bank of Southern California, Newport Beach, CA; Venture Partners, Inc., Newport Beach, CA; trust services (b)(3)(ii)	3 and 4	San Francisco	April 18, 1997
Exchange Bankshares Corporation of Kansas, Atchison, KS	The Farmers and Merchants State Bank, Effingham, KS	3	Kansas City	May 2, 1997
F&M Bancorporation, Inc., Kaukana, WI; F&M Merger Corporation, Kaukana, WI	Citizen's National Bancorporation, Darlington, WI; Citizen's National Bank of Darlington, Darlington, WI	3	Chicago	May 12, 1997
F&M Bancorporation, Inc., Kaukana, WI; F&M Merger Corporation, Kaukana, WI	Wisconsin Ban Corp., Prairie Du Chien, WI; Prairie City Bank, Prairie Du Chien, WI	3	Chicago	May 12, 1997
F.N.B. Corporation, Hermitage, PA	Sun Bancorp, Inc., Selinsgrove, PA; Sun Bank, Selinsgrove, PA; Pennsylvania Sun Life Insurance Company, Phoenix, AR insurance (b)(8)(i)	3 and 4	Cleveland	April 10, 1997
First Bank System, Inc. (1), Minneapolis, MN CONTINUED	U.S. Bancorp; U.S. Nat'l Bank of Oregon, Portland, OR; U.S. Bank of Washington, N.A., Seattle, WA; U.S. Bank of Nevada, Reno, NV; U.S. Bank of Utah, Salt Lake City, UT; U.S. Bank of Idaho, Boise, ID; U.S. Bank of California, Sacramento, CA; CONTINUED	3 and 4	Minneapolis	May 16, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
First Bank System, Inc. (2), Minneapolis, MN CONTINUED	First State Bank of Oregon, Canby, OR; Sun Capital Bank, St. George, UT; and Business & Professional Bank, Woodland, CA; West One Trust Co., Salt Lake City, UT; LNB Corp., Alameda, CA; and U.S. Bank Trust Co., Portland, OR, CONTINUED	3 and 4	Minneapolis	May 16, 1997
First Bank System, Inc. (3), Minneapolis, MN CONTINUED	personal and institutional trust & fiduciary activities (b)(3); U.S. Bancorp Insurance Agency, Inc., Portland, OR, insurance agency activities (b)(8)(i) and (vii); U.S. Trade Services, Inc., Portland, OR, letter of credit activities, (b)(1)(iv); CONTINUED	3 and 4	Minneapolis	May 16, 1997
First Bank System, Inc. (4), Minneapolis, MN CONTINUED	West One Life Insurance Co., Portland, OR, credit reinsurance (b)(8)(i); CBI Mortgage, Modesto, CA, mortgage banking (b)(1)(iii); Compass Group, Inc., Spokane, WA, investment advisory services (b)(4); Island Bancorp Leasing, Inc., Alameda, CA, CONTINUED	3 and 4	Minneapolis	May 16, 1997
First Bank System, Inc. (5), Minneapolis, MN	leasing & equipment financing (b)(5); and numerous partnerships, community development activities, (b)(6)	3 and 4	Minneapolis	May 16, 1997
First Bank System, Inc., Minneapolis, MN	First Bank of South Dakota, Sioux Falls, SD; First Interim Bank of Cheyenne, FSB, Cheyenne, WY	3	Minneapolis	May 1, 1997
First Citizens Bancorp, Cleveland, TN	The Home Bank FSB, Ducktown, TN savings association (b)(9)	4	Atlanta	April 25, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
First Coastal Bancshares, El Segundo, CA	First Coastal Bank, N.A., El Segundo, CA	3	San Francisco	April 11, 1997
First Commerical Corporation, Little Rock, AR	First Central Corporation, Searcy, AR; First National Bank, Search, AR	3	St. Louis	April 22, 1997
First Financial Bancorp, Hamilton, OH	Southeastern Indiana Bancorp, Vevay, IN; Vevay Deposit Bank, Vevay, IN	3	Cleveland	April 14, 1997
First National Community Bancorp, Inc., Dunmore, PA	First National Community Bank, Dunmore, PA	3	Philadelphia	May 10, 1997
First National Security Company, DeQueen, AR	First National Bancshares of Hempstead County, Inc., Hope, AR; First National Bank of Hope, Hope, AR; Bank of Blevins, Blevins, AR; First National Bank of Lewisville, Lewisville, AR	3	St. Louis	May 5, 1997
First Robinson Financial Corporation, Robinson, IL	First Robinson Savings Bank, National Association, Robinson, IL	3	St. Louis	May 19, 1997
First Security Bank of Havre Profit Sharing Plan and Trust, Havre, MT	Montana Security, Inc., Havre, MT; First Security Bank of Havre, Havre, MT	CIBC	Minneapolis	April 22, 1997
First Security Corporation Employee Stock Ownership Plan, Norcross, GA	First Security Corporation, Norcross, GA; First Security National Bank, Norcross, GA	3	Atlanta	May 12, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
First Virginia Banks, Inc., Falls Church, VA	Premier Bankshares Corporation, Bluefield, VA; Premier Bank, N.A., Tazewell, VA; Premier Bank-South, National Association, Wytheville, VA; and Premier Bank-Central, N.A., Honaker, VA; Premier Trust Co., Bluefield, VA trust services (b)(3)	3 and 4	Richmond	April 7, 1997
FirstFederal Financial Services, Corp., Wooster, OH	Summit Bancorp, Inc., Akron, OH; Summit Bank, Akron, OH; Summit Banc Investment Corporation, Akron, OH investment advisory & securities brokerage (b)(6) and (7)	3 and 4	Cleveland	May 12, 1997
FirstFederal Financial Services, Corp., Wooster, OH	FirstFederal Bank, N.A., Wooster, OH; Mobile Consultants, Inc., Wooster, OH lending (b)(1) & (b)(2)	3 and 4	Cleveland	May 12, 1997
Florida Bancshares, Inc., Dade City, FL	First National Bank of Pasco, Dade City, FL	3	Atlanta	April 21, 1997
Foffman Family, LLC, Harrison, AR	Mountain Home bancshares, Inc., Mountain Home, AR; First national Bank & Trust Company of Mountain Home, Mountain Home, AR	CIBC	St. Louis	May 2, 1997
Ford, Thomas Riley; Nelson, Paul Emil; and Southway, Henry Thomas, Alamosa, CO	Alamosa Bancorporation Ltd., Alamosa, CO; Alamosa National Bank, Alamosa, CO	CIBC	Kansas City	May 1, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
GBC Bancorp, Inc., Lawrenceville, GA	Gwinnett Banking Company, Lawrenceville, GA (in organization)	3	Atlanta	April 10, 1997
Giltner Investment Partnership, Ltd., Omaha, NE	The Avoca Company, Avoca, NE; Farmers State Bank, Bennett, NE	3	Kansas City	May 5, 1997
Glendening, Helen, Pella, IA, and DeBruin, Harold A. and Ethel R., Pella, IA	Leighton Investment Company, Leighton, IA; Farmers Savings Banks, Leighton, IA	CIBC	Chicago	April 11, 1997
Habberstad, Stephen D., Blooming Prairie, MN; and Susan A. Boschetti, Lubbock, TX	Country Bankers, Inc., Blooming Prairie, MN; Farmers & Merchants State Bank of Blooming Prairie, Blooming Prairie, MN	CIBC	Minneapolis	April 21, 1997
Harris Financial MHC, Harrisburg, PA	Harris Financial Inc., Harrisburg, PA; Harris Savings Bank, Harrisburg, PA	3	Philadelphia	March 27, 1997
Hawkins Financial Corporation, Hawkins, TX; and Hawkins Deleware Financial Corporation, Wilmington, DE	The First State Bank of Hawkins, Hawkins, TX	3	Dallas	May 27, 1997
Hendricks, Randall J. , Elsie, NE; and Orr, Warren , North Platte, NE	Elsie, Inc., Elsie, NE; Commercial State Bank, Elsie, NE	CIBC	Kansas City	March 14, 1997
Hofer, Theodore J. , Freeman, SD	H & W Holding Company, Freeman, SD; Merchants State Bank, Freeman, SD	CIBC	Minneapolis	April 7, 1997
Hohl Financial, Inc., Wahoo, NE	Wahoo State Bank, Wahoo, Nebraska	3	Kansas City	May 16, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Imperial Bancorp, Inglewood, CA	Imperial Bank Arizona, Phoenix, AZ	3	San Francisco	May 1, 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
Kale, Denis L. and Sandra, Osceola, IA	Osceola Bancorporation, Osceola, IA; American State Bank, Osceola, IA	CIBC	Chicago	April 16, 1997
Karge, Carl L., Wolf Point, MT	Western Holding Company, Wolf Point, MT; Western Bank of Wolf Point, Wolf Point, MT	CIBC	Minneapolis	May 8, 1997
Kazi, Zubair and Khatija, Studio City, CA; and Abdul-Rahman, Yahia and Magda, Pasadena, CA	Greater Pacific Bancshares, Whittier, CA; Bank of Whittier, N.A., Whittier, CA	CIBC	San Francisco	May 5, 1997
Kazi, Zubair and Khatija, Studio City, CA; and Yahia and Magda Abdul-Rahman, Pasadena, CA	Kentucky Home Bank, Bardstown, KY	3	San Francisco	April 17, 1997
Korea Long Term Credit Bank, Seoul, Korea	Nara Bank, National Association, Los Angeles, CA	3	New York	May 1, 1997
Kremlin Bancshares, Inc., Kremlin, OK	Bank of Kremlin, Kremlin, OK	3	Kansas City	April 11, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Lane, Richard E.(1); McFadin, Nick, Jr.; Krause, Charles F.; Rockwald Ltd.; Wolff, Gary W.; Meadows, Gilbert R.; G. G. Gale Family Partners, Ltd.; BGG Associates, LC; Schroeder, George F.; all of San Antonio, TX; CONTINUED	South Texas Capital Group, Inc., San Antonio, TX; Plaza International Bank, N.A., San Antonio, TX; CONTINUED	CIBC	Dallas	May 2, 1997
Lane, Richard E.(2), San Antonio, TX; Garrett, Michael L. Garrett; Jack B. Sommerfield Defined Benefit Pension Plan, both of Dallas, TX; Wolff, George A.; Friddle, Paul R., both of Boerne, TX; CONTINUED	South Texas Capital Group, Inc., San Antonio, TX; Plaza International Bank, N.A., San Antonio, TX; CONTINUED	CIBC	Dallas	May 2, 1997
Lane, Richard E.(3), San Antonio, TX; Garrett, J. Patrick; and McDonie, Karen Wynne, Both of Houston, TX	South Texas Capital Group, Inc., San Antonio, TX; Plaza International Bank, N.A., San Antonio, TX	CIBC	Dallas	May 2, 1997
Liberty Bank Employee Stock Ownership Plan, New Orleans, LA	Liberty Financial Services, Inc., New Orleans, LA; Liberty Bank and Trust Company, New Orleans, LA	CIBC	Atlanta	April 8, 1997
Lloyds TSB Group PLC, and Lloyds Bank PLC, both of London, England	IAI Holdings Inc., Investment Advisers, Inc., Minneapolis, MN trust services (b)(3); investment advisory services (b)(4); full-service brokerage (b)(15); foreign exchange execution & advisory services, and other advisory & administrative services	4	New York	March 26, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Mahurin, Dixi, Bowling Green, KY; Mahurin, Peter and Dixie , Bowling Green, KY, acting in concert	First Cecilian Bancorp, Inc., Cecilia, KY, Cecilian Bank, Cecilia, KY	CIBC	St. Louis	April 30, 1997
Marshall & Ilsey Corporation, Milwaukee, WI	Security Capital Corporation, Milwaukee, WI, Security Bank, S.S.B., Milwaukee, WI	3	Chicago	May 5, 1997
MASSBANK Corp., Reading, MA	Glendale Co-operative Bank Bank, Everett, MA	3	Boston	May 23, 1997
MAXLOU Bancshares, Inc., Tahlequah, OK	First State Bank, Tahlequah, OK; Liberty Finance, Inc., Tahlequah, OK lending (b)(1)	3 and 4	Kansas City	April 11, 1997
McConnell, Richard J. , Franklin, IN	FSB Financial Corporation, Francisco, IN; FSB Bank, Francisco, IN	CIBC	St. Louis	March 21, 1997
Medina Bankshares, Inc., D'Hanis, TX, and Medina Financial Inc., Carson City, NV	D'Hanis State Bank, D. Hanis, TX	3	Dallas	April 22, 1997
Mercantile Bancorporation Inc., St. Louis, MO, and Ameribanc, Inc., St. Louis, MO	Roosevelt Financial Group, Inc., Chesterfield, MO; Missouri State Bank & Trust Company, St. Louis, MO; Roosevelt Bank, Chesterfield, MI savings association (b)(9)	3 and 4	St. Louis	April 4, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Mercantile Bancorporation, Inc., St. Louis, MI; Ameribanc, Inc., St. Louis, MI	Roosevelt Bank, Chesterfield, MI; Roosevelt Mortgage Company, Kansas City, MI; operation of a federal savings bank (b)(9) and mortgage banking activities (b)(1)	4	St. Louis	May 8, 1997
Midstate Bancorp, Inc., Hinton, OK	Binger Agency, Inc., Binger, OK; First Community Bank. Binger, OK	3	Kansas City	May 8, 1997
Montgomery, Tammy Bolton. Golden, MS, as Trustee for The Waterford Foundation of Red Bay, Alabama, Inc., Red Bay, AL	Independent Bancshares, Inc.. Red Bay, AL, Bank of Red Bay. Red Bay, AL	CIBC	Atlanta	April 28, 1997
Morris Mayer Testamentary Trust, Walkenhorst, Dale as Trustee, Madison, NE	Madison Bancshares, Inc., Madison, NE, Bank of Madison, Madison, NE	CIBC	Kansas City	April 7, 1997
National Canton Bancshares, Inc., Canton, IL	Sturm Investment, Inc., Denver, CO, The Union National Bank of Macomb, Macomb, IL	3	Chicago	April 18, 1997
NEB Corporation, Fond du Lac, WI	State Bank of St. Cloud, St. Cloud, WI	3	Chicago	May 5, 1997
Northeast Kansas Bancshares, Inc., Valley Falls, KS	Valley Falls Insurance, Inc., Valley Falls, KS, Kendall State Bank, Valley Falls, KS insurance activities (b)(8)(iii)	3 and 4	Kansas City	May 5, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Norwest Corporation, Minneapolis, MN	Trinty Mortgage Affiliates, Atlanta, GA residential mortgage lending (b)(1)	4	Minneapolis	May 8, 1997
Norwest Corporation, Minneapolis, MN	Ohio Executive Mortgage Company, Mansfield, OH residential mortgage lending (b)(1)	4	Minneapolis	May 8, 1997
Norwest Corporation, Minneapolis, MN	The First National Bankshares, Inc., Tucumcari, NM; The First National Bank of Tucumcari, Tucumcari, NM	3	Minneapolis	May 9, 1997
Norwest Corporation, Minneapolis, MN	IMS Mortgage Company, Cedar Rapids, IA residential mortgage lending (b)(1)	4	Minneapolis	May 9, 1997
P.C.B. Bancorp, Inc., Largo, FL	Anchor Savings Bank, F.S.B., St. Petersburg, FL savings association (b)(9)	4	Atlanta	May 8, 1997
Parkway Bancorp, Inc., Harwood Heights, IL, and Parkway Acquisition Corporation, Harwood Heights, IL	Jefferson Holding Corp., Chicago, IL; Jefferson State Bank, Chicago, IL	3	Chicago	April 21, 1997
Penns Woods Bancorp, Inc., Williamsport, PA	Columbia Financial Corporation, Bloomsburg, PA; First Columbia Bank & Trust Company, Bloomsburg, PA	3	Philadelphia	April 25, 1997
Peoples Financial Services, Inc., Hamtramck, MI	Peoples State Bank, Hamtramck, MI	3	Chicago	May 23, 1997
PHS Bancorp, M.H.C., Beaver Falls, PA	Peoples Home Savings Bank, Beaver Falls, PA	3	Cleveland	May 1, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Pierce County Bancorp, Tacoma, WA	Pierce Commercial Bank, Tacoma, WA	3	San Francisco	April 21, 1997
Pinnacle Bancorp, Inc., Central City, NE	First Ogallala Investment, Inc., Ogallala, NE; First National Bank of Ogallala, Ogallala, NE	3	Kansas City	April 25, 1997
Pinnacle Bancshares, Inc., Thomson, GA	McDuffie Bank & Trust, Thomson, GA	3	Atlanta	May 5, 1997
PN Holdings, Inc., Ann Arbor, MI	Pelican National Bank, Naples, FL (in organization); Washtenaw Mortgage Company, Ann Arbor, MI lending (b)(1)	3 and 4	Atlanta	April 21, 1997
Poteau Bancshares, Inc., Poteau, OK	First Poteau Corporation, Poteau, OK; Poteau State Bank, Poteau, OK	3	Kansas City	May 17, 1997
Powell, Donald Edward, Amarillo, TX	Tejas Bancshares, Inc. Fritch, TX; Fritch State Bank, Fritch, TX	CIBC	Dallas	April 7, 1997
Premier Bancshares, Inc., Atlanta, GA	Central and Southern Holding Company, Milledgeville, GA; Central and Southern Bank of Georgia, Milledgeville, GA; Central and Southern Bank of North Georgia, Greensboro, GA savings association (b)(9)	3 and 4	Atlanta	May 12, 1997
Premier Bancshares, Inc., LaGrange, TX, and Premier Holdings - Nevada, Inc., Carson City, NV	Citizens State Bank, Hempstead, TX	3	Dallas	May 1, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Regions Financial Corporation, Birmingham, AL	The New Iberia Bancorp, Inc., New Iberia, LA; The New Iberia Bank, New Iberia, LA; First Bankshares, Inc., East Point, GA; First Bank of Georgia, East Point, GA; SB&T Corporation, Smyrna, GA; and Smyrna Bank and Trust Company, Smyrna, GA	3	Atlanta	May 5, 1997
Regions Financial Corporation, Birmingham, AL	First Mercantile National Bank, Longwood, FL	3	Atlanta	April 14, 1997
Sankovitz Family Limited Partnership, and Frankson Investment Corporation, both of Waseca, MN	Bank of Ellendale, Ellendale, MN	3	Minneapolis	April 28, 1997
Scott, Ben Jay, Coleman, TX	Coleman Bancshares, Inc., Coleman, TX; Coleman County State Bank, Coleman, TX	CIBC	Dallas	April 25, 1997
Seacoast Banking Corporation of Florida, Stuart, FL	Port St. Lucie National Bank Holding Corporation, Port St. Lucie, FL; Port St. Lucie National Bank, Port St. Lucie, FL; Spirit Mortgage Company, Port St. Lucie, FL lending (b)(1)(iii)	3 and 4	Atlanta	April 24, 1997
Shorebank Corporation, Chicago, IL	Shorebank Pacific Corp., Ilwaco, WA; ShoreTrust Bank, Seattle, WA ShoreTrust Trading Group, Inc. (b)(6)	3	Chicago	May 17, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
South Branch Valley Bancorp, Inc., Moorefield, WV	Capital State Bank, Inc., Charleston, WV	3	Richmond	May 23, 1997
Southeast Bancorp, Inc., Corbin, KY	First Bank of East Tennessee, National Association, La Follette, TN	3	Cleveland	April 4, 1997
Southerland Family Limited Partnership, Batesville, AR	Citizens Bancshares of Batesville, Inc., Batesville, AR	CIBC	St. Louis	May 15, 1997
Southern National Corporation, Winstom-Salem, NC	United Carolina Bancshares Corporation, Whiteville, NC; United Carolina Bank, Whiteville, NC; United Carolina Bank of South Carolina, Greer, SC	3	Richmond	March 31, 1997
Southern Security Financial Corporation, Hollywood, FL	Southern Security Bank Corporation, Hollywood, FL; Southern Security Bank of Hollywood, Hollywood, FL	3	Atlanta	April 10, 1997
Spangler, Charles Leon, Aurora, MO	Seligman Bancshares, Inc., Seligman, MO; First Independent Bank, Seligman, MO	CIBC	St. Louis	May 15, 1997
Stichting Prioriteit (1) ABN AMRO Holding, Amsterdam, The Netherlands; Stichting Administratiekantoor ABN AMRO Holding, Amsterdam, The Netherlands; ABN AMRO Holding N.V., Amsterdam, The Netherlands; and ABN AMRO Bank, N.V., Amsterdam, CONTINUED	Citicorp Futures Corp., New York, NY; Citifutures Ltd., London, England; & Citicorp Futures Ltd., Singapore acting as FCM (b)(17); investment advice (b)(18); acting as FCM in the execution & clearance of futures & options on futures contracts; CONTINUED	4	Chicago	March 17, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Stichting Prioriteit (2), The Netherlands	and providing execution- only or clearing-only services with respect to financial and non-financial futures and options on futures contracts	4	Chicago	March 17, 1997
Summit Bancorp, Princeton, NJ	Collective Bancorp, Inc., Egg Harbor, NJ; Collective Bank, Egg Harbor, NJ operating a federal savings bank (b)(4)(ii) Collective Financial Services, Inc., securities brokerage & insurance agency activities (b)(7)(1) and (b)(11)(iii)	4	New York	May 23, 1997
Susquehanna Bancshares, Inc., Lititz, PA	Founders Bank, Bryn Mawr, PA	3	Philadelphia	May 19, 1997
Tehama Bancorp, Red Bluff, CA	Tehama Bank, Red Bluff, CA	3	San Francisco	May 12, 1997
Tehama Bancorp, Red Bluff, CA	Bancorp Financial Services, Sacramento, CA leasing activities (b)(5)	4	San Francisco	May 5, 1997
Texas Financial Bancorporation, Inc., Minneapolis, MN, and Delaware Financial Bancorporation, Inc., Wilmington, DE	Austin County Bancshares, Inc., Belleville, TX; Austin County Bancshares- Delaware, Wilmington, DE; and Austin County State Bank, Belleville, TX	3	Dallas	March 27, 1997
Union Illinois 1995 Investment Limited Partnership, Swansea, IL	Union Illinois Company, Swansea, IL, Union Bank of Illinois, Swansea, IL, State Bank of Jerseyville, Jerseyville, IL	3	St. Louis	May 10, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
United Community Banks, Inc., Blairsville, GA	United Family Finance Co., Blairsville, GA credit insurance activities (b)(8)(ii)	4	Atlanta	April 25, 1997
United Community Banks, Inc., Blairsville, GA	United Family Finance Co., Blue Ridge, GA (formerly Mountain Mortgage & Loan, Inc.) making, acquiring, or servicing loans or other extensions of credit (b)(1)	4	Atlanta	March 25, 1997
Vermont Financial Services Corp., Brattleboro, VT	Eastern Bancorp, Inc., Dover, NH savings association, Vermont Federal Bank, FSB, Williston, VT (b)(9)	4	Boston	April 14, 1997
West Point Bancorp, Inc., West Point, NE	Dakota Bancshares, Inc., West Point, NE; Dakota County State Bank, West Point, NE	3	Kansas City	April 18, 1997
Whipple Family Limited Partnership, Arkadelphia, AR	Horizon Bancorp, Inc., Arkadelphia AR; Horizon Bank, Inc. Malvern, AR	3	St. Louis	May 27, 1997

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 April 25, 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
Community Capital Corporation, Greenwood, SC	The Bank of Newberry County, Newberry, SC	3	Richmond	May 29, 1997
Corley, John William, (1) Monticello, IL CONTINUED	First State Bancorp of Monticello, Inc., Monticello, IL State Bank of Hammond, Hammond, IL; First State Bank of Monticello, Monticello, IL; First State Bank of Bloomington, Bloomington, IL; First State Bank of Heyworth, Heyworth, IL; CONTINUED	CIBC	Chicago	May 16, 1997
Corley, John William, (2) Monticelli, IL	and First State Bank of Atwood, Atwood, IL	CIBC	Chicago	May 16, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Farmers State Holding Company, Marion, SD	First State Financial Services, Inc., Bridgewater, SD, and First State Bank, Bridgewater, SD	3	Minneapolis	May 30, 1997
Fifth Third Bancorp, Cincinnati, OH	Suburban Bancorporation, Inc., Cincinnati, OH, Suburban Federal Savings Bank, Cincinnati, OH	4	Cleveland	May 27, 1997
First Security Corporation, Salt Lake City, UT	American Bancorp of Nevada, Inc., Las Vegas, NV; American Bank of Commerce, Las Vegas, NV	3	San Francisco	May 27, 1997
Fishback Financial Corporation, Brookings, SD	lending activities (b)(1)	4	Minneapolis	May 16, 1997
InvestorsBancorp, Inc., Pewaukee, WI	InvestorsBank, Pewaukee, WI	3	Chicago	May 30, 1997
Mellon Bank Corporation, Pittsburgh, PA	1st Business Corporation, Los Angeles, CA, and 1st Business Bank, Los Angeles, CA	3	Cleveland	May 30, 1997
Rosenberg, Clifford R., Sunset Beach, CA	Security First Bank, Fullerton, CA	CIBC	San Francisco	May 27, 1997
Schonath Family Partnership, LP, Oconomowoc, WI	InvestorsBancorp, Inc., Pewaukee, WI, and InvestorsBank, Pewaukee, WI	3	Chicago	May 30, 1997
Union Illinois Company, Swansea, IL	Missouri PayDay Loan Company, Inc., St. Louis, MO; Missouri Budget, Inc., St. Louis, MO, and Budget Finance, Inc., St. Louis, MO consumer credit (b)(1)	4	St. Louis	May 19, 1997

Addresses for Comments and Information Requests

Addresses for comments differ from those for information requests.

Addresses for Comments

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

Federal Reserve Bank of Boston

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

Federal Reserve Bank of New York

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

Federal Reserve Bank of Philadelphia

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

Federal Reserve Bank of Cleveland

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

Federal Reserve Bank of Richmond

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

Federal Reserve Bank of Atlanta

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

Federal Reserve Bank of Chicago

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

Federal Reserve Bank of St. Louis

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

Federal Reserve Bank of Minneapolis

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

Federal Reserve Bank of Kansas City

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

Federal Reserve Bank of Dallas

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

Federal Reserve Bank of San Francisco

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

Board of Governors of the Federal Reserve System

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

Information Requests

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

Federal Reserve Bank of Boston

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

Federal Reserve Bank of New York

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

Federal Reserve Bank of Philadelphia

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

Federal Reserve Bank of Cleveland

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

Federal Reserve Bank of Richmond

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

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Federal Reserve Bank of Dallas

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

Federal Reserve Bank of San Francisco

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

Board of Governors of the Federal Reserve System

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