

indirectly acquire Citizens State Bank, Morrison, Oklahoma.

**D. Federal Reserve Bank of Dallas** (Genie D. Short, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Clayton Douglas Murr*, Junction, Texas; to acquire additional voting shares of First State Bank, Junction, Texas.

Board of Governors of the Federal Reserve System, November 5, 1997.

**Jennifer J. Johnson**,

*Deputy Secretary of the Board.*

[FR Doc. 97-29641 Filed 11-7-97; 8:45 am]

BILLING CODE 6210-01-F

## FEDERAL RESERVE SYSTEM

### Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act. Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than December 3, 1997.

**A. Federal Reserve Bank of Boston** (Richard Walker, Community Affairs Officer) 600 Atlantic Avenue, Boston, Massachusetts 02106-2204:

1. *Narragansett Financial Corp.*, Fall River, Massachusetts; to become a bank holding company by acquiring 100 percent of the voting shares of Citizens-

Union Savings Bank, Fall River, Massachusetts.

2. *New England Community Bancorp, Inc.*, Windsor, Connecticut; to acquire 100 percent of the voting shares of Community Savings Bank, Bristol, Connecticut.

**B. Federal Reserve Bank of Richmond** (A. Linwood Gill III, Assistant Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *NationsBank Corporation, and NB Holdings Corporation*, both of Charlotte, North Carolina; to retain 8.34 percent of the voting shares of Southern Bancshares Corporation, St. Louis, Missouri, and thereby indirectly retain Southern Commercial Bank, St. Louis, Missouri. The shares are held in a fiduciary capacity.

**C. Federal Reserve Bank of Kansas City** (D. Michael Manies, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *AmeriGroup, Inc.*, Hershey, Nebraska; to become a bank holding company by acquiring an additional 70.53 percent, for a total of 80.24 percent, of the voting shares of Hershey State Bank, Hershey, Nebraska.

In connection with this application, Applicant also has applied to engage in the sale of general insurance, pursuant to § 225.28(b)(11)(iii) of the Board's Regulation Y.

**D. Federal Reserve Bank of Dallas** (Genie D. Short, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Citizens Bankers, Inc.*, Baytown, Texas, and *Citizens Bankers of Delaware, Inc.*, Wilmington, Delaware; to acquire 67 percent of the voting shares of First National Bank of Bay City, Bay City, Texas, a *de novo* bank.

2. *The First National Bank Employee Stock Ownership Plan*, Artesia, New Mexico; to acquire 26.33 percent of the voting shares of First Artesia Bancshares, Inc., Artesia, New Mexico.

Board of Governors of the Federal Reserve System, November 4, 1997.

**Jennifer J. Johnson**,

*Deputy Secretary of the Board.*

[FR Doc. 97-29516 Filed 11-7-97; 8:45 am]

BILLING CODE 6210-01-F

## FEDERAL RESERVE SYSTEM

### Formations of, Acquisitions by, and Mergers of Bank Holding Companies; Correction

This notice corrects a notice (FR Doc. 97-29083) published on page 59707 of the issue for Tuesday, November 4, 1997.

Under the Federal Reserve Bank of Chicago heading, the entry for Wintrust Financial Corporation, Lake Forest, Illinois, is revised to read as follows:

**A. Federal Reserve Bank of Chicago** (Philip Jackson, Applications Officer) 230 South LaSalle Street, Chicago, Illinois 60690-1413:

1. *Wintrust Financial Corporation*, Lake Forest, Illinois; to acquire 100 percent of the voting shares of Crystal Lake Bank & Trust Company, National Association, Crystal Lake, Illinois (in organization).

Comments on this application must be received by November 28, 1997.

Board of Governors of the Federal Reserve System, November 5, 1997.

**Jennifer J. Johnson**,

*Deputy Secretary of the Board.*

[FR Doc. 97-29642 Filed 11-7-97; 8:45 am]

BILLING CODE 6210-01-F

## FEDERAL RESERVE SYSTEM

### Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act. Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than December 5, 1997.

**A. Federal Reserve Bank of Philadelphia** (Michael E. Collins, Senior