

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 (12 U.S.C. 1843). 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 September 23, 1999.

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

1. *Village Bancorp, Inc.*, Prospect Heights, Illinois; to acquire 100 percent of the voting shares of Village Bank and Trust of Munster, Munster, Indiana, a de novo bank.

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

1. *Alta Vista Bancshares, Inc.*, Alta Vista, Kansas; to become a bank holding company by acquiring 91 percent of the voting shares of Alta Vista State Bank, Alta Vista, Kansas.

2. *SJN Banc Co.*, St. John, Kansas; to become a bank holding company by acquiring 66.35 percent of the voting shares of St. John National Bank, St. John, Kansas.

Board of Governors of the Federal Reserve System, August 24, 1999.

**Robert deV. Frierson,**

*Associate Secretary of the Board.*

[FR Doc. 99-22370 Filed 8-27-99; 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. 99-21590) published on page 45548 of the issue for Friday, August 20, 1999.

Under the Federal Reserve Bank of New York heading, the entry for Popular Inc., and Popular International Bank, Inc., both of Hato Rey, Puerto Rico, and Popular North America, Inc., Mt. Laurel, New Jersey, is revised to read as follows:

**A. Federal Reserve Bank of New York** (Betsy Buttrill White, Senior Vice President) 33 Liberty Street, New York, New York 10045-0001:

1. *Popular Inc., and Popular International Bank, Inc.*, both of Hato Rey, Puerto Rico, and Popular North America, Inc., Mt. Laurel, New Jersey have applied to acquire 100 percent of the voting shares of Banco Popular, National Association, Orlando, Florida.

In connection with this application, Banco Popular, National Association, Orlando, Florida; has applied to establish Popular Insurance, Inc., Culebra, Puerto Rico, as an agreement Corporation, pursuant to § 25A of the Federal Reserve Act, and a wholly owned subsidiary of Banco Popular, National Association, Orlando, Florida.

Comments on this application must be received by September 10, 1999.

Board of Governors of the Federal Reserve System, August 25, 1999.

**Jennifer J. Johnson,**

*Secretary of the Board.*

[FR Doc. 99-22470 Filed 8-27-99; 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 (12 U.S.C. 1843). 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 September 24, 1999.

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

1. *The Royal Bank of Scotland Group plc, The Royal Bank of Scotland plc, and RBSG International Holdings Limited*, all of Edinburgh, Scotland; to become bank holding companies by acquiring 100 percent of the voting shares of Citizens Financial Group, Providence, Rhode Island, and thereby indirectly acquire Citizens Bank Rhode Island, Providence, Rhode Island, Citizens Bank of Massachusetts, Boston, Massachusetts, Citizens Bank New Hampshire, Manchester, New Hampshire, and Citizens Bank of Connecticut, New London, Connecticut.

In connection with this application, RBSG International Holdings Limited, Edinburgh, Scotland, has also applied to acquire Citizens Capital, Inc., Boston, Massachusetts, and thereby engage in mezzanine financing, pursuant to § 225.28(b)(1) of Regulation Y, and NYCE Corporation, Woodcliff Lake, New Jersey, and thereby engage in data processing and check verification services, pursuant to §§ 225.28(b)(14) and (b)(2) of Regulation Y, respectively.

**B. Federal Reserve Bank of Atlanta** (Cynthia Goodwin, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303-2713:

1. *Synovus Financial Corp.*, Columbus, Georgia; to merge with Horizon Bancshares, Inc., Pensacola, Florida, and thereby indirectly acquire Horizon Bank of Florida, Pensacola, Florida.

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

1. *Citizens Banking Corporation*, Flint, Michigan; to acquire 100 percent of the voting shares of F & M Bancorporation, Inc., Kaukauna, Wisconsin, and thereby indirectly