

U.S.C. 552b (c)(2), (c)(4), (c)(6), (c)(8), and (c)(9)(A)(ii)).

The meeting was held in the Board Room of the FDIC Building located at 550—17th Street, N.W., Washington, D.C.

Dated: May 27, 1997.

Federal Deposit Insurance Corporation.

Valerie J. Best,

Assistant Executive Secretary.

[FR Doc. 97-14280 Filed 5-28-97; 11:38 am]

BILLING CODE 6714-01-M

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. Once the application has been accepted for processing, it will also 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 June 23, 1997.

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

1. United Rossevelt MHC, and United Rossevelt Bancorp, both of Carteret, New Jersey; to become bank holding companies by acquiring 100 percent of the voting shares of United Rossevelt Savings Bank, Carteret, New Jersey.

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

Vice President) 100 North 6th Street, Philadelphia, Pennsylvania 19105-1521:

1. Fulton Financial Corporation, Lancaster, Pennsylvania; to acquire 100 percent of the voting shares of The Peoples Bank of Elkton, Elkton, Maryland.

C. Federal Reserve Bank of St. Louis (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63102-2034:

1. The Bank of Mulberry Employee Stock Ownership Trust, Mulberry, Arkansas; to become a bank holding company by acquiring 50.5 percent of the voting shares of ACME Holding Company, Inc., Mulberry, Arkansas, and thereby indirectly acquire The Bank of Mulberry, Mulberry, Arkansas.

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

1. Plainview Holding Company, Pilger, Nebraska; to acquire 100 percent of the voting shares of American National Creighton Co., Creighton, Nebraska, and thereby indirectly acquire American National Bank of Creighton, Creighton, Nebraska.

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

1. Bedford Bancshares, Inc., Bedford, Texas, and Bedford Delaware Bancshares, Inc., Dover, Delaware; to become bank holding companies by acquiring 100 percent of the voting shares of Western American National Bank, Bedford, Texas.

F. Federal Reserve Bank of San Francisco (Pat Marshall, Manager of Analytical Support, Consumer Regulation Group) 101 Market Street, San Francisco, California 94105-1579:

1. Neighborhood Bancorp, San Diego, California; to become a bank holding company by acquiring at least 50.1 percent of the voting shares of Neighborhood National Bank, San Diego, California (in organization).

In connection with this application, Applicant also has applied to acquire Neighborhood Capital Advisors, San Diego, California, and thereby engage in community development activities, pursuant to § 225.28(b)(12) of the Board's Regulation Y; and in financial and investment advisory activities, pursuant to § 225.28(b)(6) of the Board's Regulation Y.

In addition, Applicant also has applied to acquire Neighborhood Housing Development Corporation, San Diego, California, and thereby engage in community development activities, pursuant to § 225.28(b)(12) of the Board's Regulation Y; in extending

loans and activities related to credit, pursuant to §§ 225.28 (b)(1) and (2) of the Board's Regulation Y; and in consumer financial counseling, pursuant to § 225.28(b)(6) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, May 23, 1997.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 97-14135 Filed 5-29-97; 8:45 am]

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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. Once the application has been accepted for processing, it will also 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 June 26, 1997.

A. 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 14.83 percent of the voting shares of Citizens Bancshares of Eldon, Missouri, Inc., Eldon, Missouri, and thereby retain Citizens Bank of Eldon, Eldon, Missouri.