

**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 9, 1999.

**A. Federal Reserve Bank of Cleveland** (Paul Kaboth, Banking Supervisor) 1455 East Sixth Street, Cleveland, Ohio 44101-2566:

1. *Fifth Third Bancorp*, Cincinnati, Ohio; to merge with CNB Bancshares, Inc., Evansville, Indiana, and thereby indirectly acquire Civitas Bank, St. Joseph, Michigan.

Board of Governors of the Federal Reserve System, August 10, 1999.

**Robert deV. Frierson,**

*Associate Secretary of the Board.*

[FR Doc. 99-21084 Filed 8-13-99; 8:45 am]

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**FEDERAL RESERVE SYSTEM****Formations of, Acquisitions by, and Mergers of Bank Holding Companies; Correction**

This notice corrects a notice (FR Doc. 99-19342) published on pages 4112-

41123 of the issue for Tuesday, July 29, 1999.

Under the Federal Reserve Bank of Boston heading, the entry for Norway Bancorp, MHC, Norway, Maine, and Norway Bancorp, Inc., Norway, Maine, is revised to read as follows:

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

1. *Norway Bancorp, MHC*, Norway, Maine, and *Norway Bancorp, Inc.*, Norway, Maine; to become bank holding companies by acquiring 100 percent of the voting shares of *Norway Savings Bank*, Norway, Maine.

In connection with this application, *Norway Bancorp, MHC*, and *Norway Bancorp, Inc.*, both of Norway, Maine; have also applied to acquire *Financial Institutions Service Corp.*, Lewiston, Maine, and thereby engage in data processing activities, pursuant to §§ 225.28(b)(1), (10), and (14) of Regulation Y.

Comments on this application must be received by August 23, 1999.

Board of Governors of the Federal Reserve System, August 10, 1999.

**Robert deV. Frierson,**

*Associate Secretary of the Board.*

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**FEDERAL RESERVE SYSTEM****Notice of Proposals to Engage in Permissible Nonbanking Activities or to Acquire Companies that are Engaged in Permissible Nonbanking Activities**

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y (12 CFR Part 225), to engage *de novo*, or to acquire or control voting securities or assets of a company, including the companies listed below, that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.28 of Regulation Y (12 CFR 225.28) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. The notice also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether the proposal complies

with the standards of section 4 of the BHC Act.

Unless otherwise noted, comments regarding the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than August 30, 1999.

**A. Federal Reserve Bank of Cleveland** (Paul Kaboth, Banking Supervisor) 1455 East Sixth Street, Cleveland, Ohio 44101-2566:

1. *Fifth Third Bancorp*, Cincinnati, Ohio; to acquire *Bradford Pointe of Evansville, L.P.*, Evansville, Indiana, and thereby indirectly acquire *Bradford Pointe of Evansville, II, L.P.*, Evansville, Indiana; *House Investments Prestwick Columbus II, L.P.*, Indianapolis, Indiana; *Housing Partners, Inc.*, The Armory L.P., Columbus, Indiana; *Housing Credit Partners I, Ltd.*, Evans/Bajandas Project, Evansville, Indiana; *Pedcor Investments 1987-I, L.P.*, Indianapolis, Indiana; *Shelbyville High Apartments, L.P.*, Evansville, Indiana, and thereby engage in permissible community development activities, pursuant to § 225.28(b)(12) of Regulation Y; *IndFed Mortgage Company*, Valparaiso, Indiana, and thereby engage in permissible community development activities and related financial and investment advisory activities, pursuant to § 225.28(b)(12) of Regulation Y; *Pinnacle Financial Consultants, Inc.*, Valparaiso, Indiana, and thereby engage in permissible financial and investment advisory services, pursuant to § 225.28(b)(6) of Regulation Y, and in permissible agency transactional services for customer accounts, pursuant to § 225.28(b)(7) of Regulation Y; and *Citizens Life Assurance Company*, Phoenix, Arizona, and thereby engage in permissible credit reinsurance activities, pursuant to § 225.28(b)(11)(i) of Regulation Y.

**B. Federal Reserve Bank of Dallas** (W. Arthur Tribble, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *National Bancshares Corporation of Texas*, San Antonio, Texas; to engage *de novo* through its subsidiary, *NBC Financial, Inc.*, San Antonio, Texas, in securities brokerage activities and other transactional services, pursuant to § 225.28(b)(7) of Regulation Y; and in underwriting and dealing in government obligations and money market instruments, pursuant to § 225.28(b)(8)(i) of Regulation Y.

Board of Governors of the Federal Reserve System, August 10, 1999.

**Robert deV. Frierson,**

*Associate Secretary of the Board.*

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