

**FEDERAL RESERVE SYSTEM****Change in Bank Control Notices; Acquisitions of Shares of Banks or Bank Holding Companies**

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than November 12, 1999.

**A. Federal Reserve Bank of San Francisco** (Maria Villanueva, Manager of Analytical Support, Consumer Regulation Group) 101 Market Street, San Francisco, California 94105-1579:

1. *Imperial Credit Industries, Inc.*, Torrance, California; to acquire voting shares of Bay View Capital Corporation, San Mateo, California, and thereby indirectly acquire voting shares of Bay View Bank, N.A., San Mateo, California.

Board of Governors of the Federal Reserve System, October 22, 1999.

**Robert deV. Frierson,**

*Associate Secretary of the Board.*

[FR Doc. 99-28117 Filed 10-27-99; 8:45 am]

BILLING CODE 6210-01-F

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 November 22, 1999.

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

1. *Exchange National Bancshares, Inc.*, Jefferson City, Missouri; to acquire 100 percent of the voting shares of Midcentral Bancorp, Inc., Warsaw, Missouri, and thereby indirectly acquire Osage Valley Bank, Warsaw, Missouri.

**B. Federal Reserve Bank of San Francisco** (Maria Villanueva, Manager of Analytical Support, Consumer Regulation Group) 101 Market Street, San Francisco, California 94105-1579:

1. *FNB Bancorp*, Layton, Utah; to become a bank holding company by acquiring 100 percent of the voting shares of The First National Bank of Layton, Layton, Utah.

Board of Governors of the Federal Reserve System, October 22, 1999.

**Robert deV. Frierson,**

*Associate Secretary of the Board.*

[FR Doc. 99-28116 Filed 10-27-99; 8:45 am]

BILLING CODE 6210-01-F

Board of Governors of the Federal Reserve System, October 22, 1999.

**Robert deV. Frierson,**

*Associate Secretary of the Board.*

[FR Doc. 99-28118 Filed 10-27-99; 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 November 22, 1999.

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

1. *GB&T Bancshares Inc.*, Gainesville, Georgia; to merge with UB&T Financial Services Corporation, Rockmart, Georgia, and thereby indirectly acquire United Bank & Trust Company, Rockmart, Georgia.

**B. Federal Reserve Bank of Minneapolis** (JoAnne F. Lewellen, Assistant Vice President) 90 Hennepin Avenue, P.O. Box 291, Minneapolis, Minnesota 55480-0291:

1. *Peregrine Corporation*, Chaska, Minnesota; to become a bank holding company by acquiring 100 percent of

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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

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

This notice corrects a notice (FR Doc. 99-27464) published on page 56791 of the issue for Thursday, October 21, 1999.

Under the Federal Reserve Bank of Dallas heading, the entry for Texas Independent Bancshares, Inc., Texas City, Texas, is revised to read as follows:

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

1. *Texas Independent Bancshares, Inc.*, Texas City, Texas; to merge with American Independent Bancshares, Inc., Santa Fe, Texas, and thereby indirectly acquire Texas First Bank, Santa Fe, Texas.

Comments on this application must be received by November 15, 1999.