

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1988, No. 37
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending September 10, 1988.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ADVISORY COUNCILS

Federal Advisory Council.
Convened, September 9, 1988.

BANK HOLDING COMPANIES

Integra Financial Corporation, Mt. Lebanon,
Pennsylvania -- to become a bank holding company
through the consolidation of Union National
Corporation, and Pennbancorp, Titusville,
Pennsylvania, and to acquire their banking and
nonbanking subsidiaries.
Approved, September 7, 1988.

EXTENSIONS OF TIME

The Bank of New York, New York, New York -- extension
to acquire Irving Bank Corporation.
Granted, September 7, 1988.

REGULATIONS AND POLICIES

Regulation Y -- amendment to implement the
limitations on grandfathered nonbank banks under
the Competitive Equality Banking Act of 1987
(Docket R-0637).
Approved, September 6, 1988.

TESTIMONY AND STATEMENTS

Consumer and community reinvestment provisions of
the Depository Institutions Act of 1988 --
statement by Vice Chairman Johnson before the
Senate Committee on Banking, Housing, and Urban
Affairs, September 6, 1988.
Authorized, September 6, 1988.

Financial services industry competition -- statement
by Chairman Greenspan before the Subcommittee on
Monopolies and Commercial Law of the House
Committee on the Judiciary, September 14, 1988.
Published, September 9, 1988.

Insurance provisions of the Depository Institutions
Act of 1988 -- testimony by Governor Heller before
the Subcommittee on Commerce, Consumer Protection
and Competitiveness of the House Committee on
Energy and Commerce, September 9, 1988.
Authorized, September 7, 1988.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

ABBREVIATIONS: BS&R - Banking Supervision and Regulation; C&CA - Consumer and Community Affairs; FOMC - Federal Open Market Committee; FRBO - Federal Reserve Bank Operations; IF - International Finance; OSDM - Office of Staff Director for Management

BANK BRANCHES, DOMESTIC

New York Chemical Bank, New York, New York -- to establish branches at 100 Seventh Avenue, Brooklyn; American Express Tower, World Financial Center, 200 Vesey Street, New York; Thompson Industries, Inc., 167 Shore Road, Port Washington; and Hospital For Joint Diseases, Orthopaedic Institute, 301 East 17th Street, New York, New York.
Approved, September 6, 1988.

Minneapolis Merchants State Bank, Freeman, South Dakota -- to establish a branch in Hurley, South Dakota.
Approved, September 9, 1988.

Philadelphia Meridian Bank, Reading, Pennsylvania -- to establish an off-site electronic facility at the Genuardi Supermarkets, East Goshen Shopping Center, 1570 Paoli Pike, Chester, Pennsylvania.
Approved, September 7, 1988.

BANK HOLDING COMPANIES

Richmond Bank Maryland Corp., Towson, Maryland -- to acquire Bay National Bank, Annapolis, Maryland.
Approved, September 9, 1988.

Chicago Edgewood Bancshares, Inc., Countryside, Illinois -- to merge with EdgeMark Financial Corporation, and Cosmopolitan Financial Services, and acquire EdgeMark Bank - Lombard, Lombard; First National Bank of Lockport, Lockport; Merchandise National Bank of Chicago, Chicago; and EdgeMark Bank - Rosemont, Rosemont, Illinois.
Approved, September 7, 1988.

New York Fairfield County Bancorp, Inc., Stamford, Connecticut -- to acquire Bank of Stamford, Stamford, Connecticut.
Returned, September 9, 1988.

Chicago Findlay Bancshares, Inc., Findlay, Illinois -- to engage de novo in credit related insurance.
Permitted, September 9, 1988.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

Kansas City	First Bancorporation of Holdenville, Inc., Holdenville, Oklahoma -- to acquire Alliance Bank, N.A., Oklahoma City, Oklahoma. Approved, September 9, 1988.
Cleveland	First National Cincinnati Corporation, Cincinnati, Ohio -- to acquire Star Bank, N.A., Cleveland, Ohio. Approved, September 6, 1988.
Kansas City	First National of Nebraska, Inc., Omaha, Nebraska -- to acquire First - Co., Inc., North Platte, Nebraska, and The First National Bank and Trust Company of North Platte. Approved, September 8, 1988.
Chicago	First of America Bank Corporation, Kalamazoo, Michigan -- to acquire The State Savings Bank of South Lyon, South Lyon, Michigan. Approved, September 6, 1988.
Chicago	Guaranty Bankshares, Ltd., Cedar Rapids, Iowa -- to acquire Guaranty Investment Co. Returned, September 9, 1988.
Minneapolis	H & W Holding Company, Freeman, South Dakota -- to acquire Merchants State Bank. Approved, September 9, 1988.
New York	The Long - Term Credit Bank of Japan, Ltd., Tokyo, Japan -- to engage in lending, mortgage, trust, and investment advisory activities. Permitted, September 9, 1988.
General Counsel	Norwest Corporation, Minneapolis, Minnesota -- petition for reconsideration of the Board's approval of the application to acquire PB Bancorp, Cedar Rapids, Iowa. Denied, September 7, 1988.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

- San Francisco PNB Financial Group, Inc., Newport Beach, California
-- to engage de novo in mortgage banking, real
estate appraisal, and brokerage through Pacific
National Realty Finance.
Permitted, September 9, 1988.
- Atlanta SouthTrust of South Carolina, Inc., Latta, South
Carolina, and SouthTrust of Tennessee, Inc.,
Nashville, Tennessee -- to acquire Latta Bank &
Trust of Latta, South Carolina, and Meltons Bank,
Gassaway, Tennessee.
Approved, September 7, 1988.
- Kansas City Tri - County Bancshares, Inc., Linn, Kansas -- to
acquire The Linn State Bank.
Approved, September 7, 1988.
- Richmond United Bankshares, Inc., Charleston, West Virginia --
to engage de novo in loan activities through United
Venture Fund, Inc., Parkersburg, West Virginia,
nationwide.
Permitted, September 6, 1988.
- Chicago Valley Bancorporation, Appleton, Wisconsin -- to
acquire Colonial Bank, Thiensville; Colonial
National Bank - Port Washington, Port Washington;
and Colonial Bank - Richfield, Richfield,
Wisconsin.
Approved, September 9, 1988.

BANK MERGERS

- Richmond First Community Bank, Inc. Princeton, West Virginia,
proposed merger with The First National Bank of
Grafton, Grafton, West Virginia.
Approved, September 7, 1988.
- Minneapolis Merchants State Bank, Freeman, South Dakota -- to
merge with Hurley State Bank, Hurley, South Dakota.
Approved, September 9, 1988.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK MERGERS

New York United Jersey Bank, Hackensack, New Jersey -- to
merge with United Jersey Bank/Wood Ridge National,
Wood - Ridge, New Jersey.
Approved, September 7, 1988.

BANK PREMISES

Staff Director Bank of Lenawee, Adrian, Michigan -- investment in
BS&R bank premises.
Approved, September 6, 1988.

New York Chemical Bank, New York, New York -- investments in
bank premises.
Approved, September 6, 1988.

Director, FRBO Gunnison Bank and Trust Company, Gunnison, Colorado
-- investment in bank premises.
Approved, September 7, 1988.

Minneapolis Merchants State Bank, Freeman, South Dakota --
investment in bank premises.
Approved, September 9, 1988.

BANKS, STATE MEMBER

St. Louis Lindell Trust Company, St. Louis, Missouri -- payment
of a dividend.
Approved, September 9, 1988.

CHANGE IN BANK CONTROL

Dallas Cattleman's Bancshares Corporation, Gordon, Texas --
change in bank control.
Permitted, September 9, 1988.

Minneapolis Lamb's Bancorporation, Inc., Michigan, North Dakota
-- change in bank control.
Permitted, September 9, 1988.

Atlanta Twin Cities Financial Services, Inc., Maryville,
Tennessee -- change in bank control.
Permitted, September 9, 1988.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

COMPETITIVE FACTORS REPORTS

Atlanta	Bank of Adairsville, Adairsville, Georgia, proposed merger with Adairsville Interim, Inc. -- report on competitive factors. Submitted, September 8, 1988.
Cleveland	First & Peoples Bank, Russell, Kentucky -- proposed merger with F & P Interim Bank, Inc. -- report on competitive factors. Submitted, September 9, 1988.
Chicago	First of America Bank - South Central, National Association, Quincy, Michigan, proposed merger with First of America Bank - Michigan, National Association, Kalamazoo, Michigan -- report on competitive factors. Submitted, September 8, 1988.
Cleveland	Huntington National Bank of Boone County, Burlington, Kentucky, proposed assumption of the liability to pay deposits of the Florence, Kentucky Branch of First Nationwide Bank, F.S.B., San Francisco, California -- report on competitive factors. Submitted, September 9, 1988.
Dallas	Inter National Bank of McAllen, McAllen, Texas, proposed merger with Interim International State Bank of McAllen -- report on competitive factors. Submitted, September 9, 1988.
San Francisco	Key Bank of Puget Sound, Seattle, Washington, proposed purchase of certain assets and assumption of deposit liabilities of Old Stone Bank, FSB, Providence, Rhode Island -- report on competitive factors. Submitted, September 7, 1988.
Atlanta	Louisiana National Bank of Baton Rouge, Baton Rouge, Louisiana, proposed merger with First National Bank of Shreveport, Shreveport, Louisiana -- report on competitive factors. Submitted, September 6, 1988.
Dallas	The Peoples State Bank, Clyde, Texas, proposed merger with Interim Peoples State Bank -- report on competitive factors. Submitted, September 9, 1988.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

COMPETITIVE FACTORS REPORTS

- Atlanta** Quachita National Bank in Monroe, Monroe, Louisiana, proposed merger with Premier Bank of South Louisiana, Houma; Premier Bank, N.A., Baton Rouge; and Premier Bank - Acadiana, N.A., Lafayette, Louisiana -- report on competitive factors. Submitted, September 6, 1988.
- Atlanta** State National Bank of New Iberia, New Iberia, Louisiana, proposed merger with Guaranty Bank and Trust Company, Lafayette, Louisiana -- report on competitive factors. Submitted, September 6, 1988.
- Chicago** University National Bank, Milwaukee, Wisconsin, proposed purchase of assets and assumption of liabilities of the Downer Avenue Branch of St. Francis Savings and Loan Association -- report on competitive factors. Proposed, September 6, 1988.

EXTENSIONS OF TIME

- Richmond** Albright Bancorp, Inc., Kingwood, West Virginia -- extension to December 11, 1988, to acquire Albright National Bank of Kingwood. Granted, September 9, 1988.
- Boston** Bank of New England Corporation, Boston, Massachusetts -- extension to December 11, 1988, to engage in securities underwriting through BNE Capital Market Company. Granted, September 8, 1988.
- Chicago** Commercial Bank, Greenville, Michigan -- extension to February 8, 1989, to establish a branch in the 5800 block of South Greenville Road. Granted, September 7, 1988.
- San Francisco** First Interstate Bancorp, Los Angeles, California -- extension to December 15, 1988, to engage de novo in the operation of Nova Financial Services, Inc., Honolulu, Hawaii. Granted, September 7, 1988.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

EXTENSIONS OF TIME

Chicago	First Wisconsin Corporation, Milwaukee, Wisconsin -- extension to December 16, 1988, to engage de novo in expanding mortgage banking activities through RE Services, Inc., nationwide. Granted, September 7, 1988.
Cleveland	Middlefield BanCorp, Middlefield, Ohio -- extension to December 8, 1988, to acquire The Middlefield Banking Company. Granted, September 6, 1988.
Chicago	NBD Genesee Bank, Flint, Michigan -- extension to November 1, 1988, to establish electronic facility at Bishop International Airport, G-3425 Bristol Road. Granted, September 6, 1988.
Boston	Regional Bancorp, Inc., Medford, Massachusetts -- extension to November 24, 1988, to redeem shares. Granted, September 9, 1988.
New York	The Schenectady Trust Company, Schenectady, New York -- extension to March 31, 1989, to establish a branch at Shoppers World, Clifton, New York. Granted, September 9, 1988.
Chicago	Security Chicago Corp., Chicago, Illinois -- extension to November 17, 1988, to acquire Oswego Bancshares, Inc., Oswego, Illinois. Granted, September 7, 1988.
San Francisco	Security Pacific Corporation, Los Angeles, California -- extension to divest certain property. Granted, September 6, 1988.
San Francisco	Wells Fargo & Company, San Francisco, California -- extension to divest certain property. Granted, September 6, 1988.
Atlanta	West Coast Bancorp, Inc., Cape Coral, Florida -- extension to December 8, 1988, to acquire First National Bank of Southwest Florida. Granted, September 6, 1988.

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SEPTEMBER 6, 1988 TO SEPTEMBER 9, 1988
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Chicago -- to contract for
the purchase and installation of two new diesel
emergency power generators.
Approved, September 7, 1988.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

St. Louis Mereodisia Bancorporation, Inc., Springfield, Illinois
 -- to engage de novo in loan activities.
 Permitted, August 24, 1988.

Atlanta SouthTrust of Florida, Inc., St. Petersburg, Florida,
 and SouthTrust Corporation, Birmingham, Alabama --
 to acquire SouthTrust Estate & Trust Company, Inc.,
 South Pasadena, Florida, and engage de novo in
 trust activities.
 Permitted, August 17, 1988.

BANK PREMISES

Cleveland Ohio Citizens Bank, Toledo, Ohio -- investment in
 bank premises.
 Approved, August 30, 1988.

CHANGE IN BANK CONTROL

Minneapolis 1st United Bancorporation, Inc., Sidney, Montana --
 change in bank control.
 Permitted, August 23, 1988.

COMPETITIVE FACTORS REPORTS

Atlanta Commercial Exchange Bank, Kennesaw, Georgia, proposed
 merger with Commercial Exchange Interim Corporation
 -- report on competitive factors.
 Submitted, August 29, 1988.

Atlanta Orange Bank, Ocoee, Florida, proposed purchase of
 certain assets and assumption of liability to pay
 deposits of two Orlando, Florida Branches of
 American National Bank of Florida, Jacksonville,
 Florida -- report on competitive factors.
 Submitted, September 2, 1988.

Richmond Peninsula Bank, Princess Anne, Maryland, proposed
 merger with Eastern Shore National Bank, Pocomoke
 City, Maryland -- report on competitive factors.
 Submitted, August 31, 1988.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

RESERVE BANK OPERATIONS

- Director, FRBO Federal Reserve Bank of Atlanta -- to purchase reader - sorters and related check processing equipment.
Approved, September 2, 1988.
- Director, FRBO Federal Reserve Bank of New York -- to purchase a microfilm unit for the Buffalo Branch.
Approved, August 12, 1988.
- Director, FRBO Federal Reserve Bank of New York -- to purchase telecommunications equipment.
Approved, August 30, 1988.
- Director, FRBO Federal Reserve Bank of Philadelphia -- to contract for removal and replacement of electrical transformers.
Approved, August 12, 1988.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application Comment Period Ending Date

NONE

SECTION II - APPLICATIONS SUBJECT TO BOTH
NEWSPAPER AND FEDERAL REGISTER NOTICE

Application Comment Period Ending Date

Advisors Bancorp of Boston, Boston, Massachusetts - 3(a) (1) application to become a bank holding company through the acquisition of Advisors Bank and Trust, Boston, Massachusetts**	Newspaper <u>Federal Register</u>	09-25-88 Not Yet Established
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Warren Bancorp, Inc., Peabody, Massachusetts - 3(a) (3) application to acquire up to 24.9% of Beverly National Corp., Beverly, Massachusetts**	Newspaper <u>Federal Register</u>	10-01-88 Not Yet Established
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Fleet/Norstar Financial Group, Inc., Providence, Rhode Island - 3(a) (5)/4(c) (8) application to acquire Indian Head Banks, Inc., Nashua, New Hampshire**	Newspaper <u>Federal Register</u>	10-01-88 Not Yet Established
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SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application Comment Period Ending Date

NONE

SECTION IV - APPLICATIONS NOT SUBJECT TO
FEDERAL REGISTER OR NEWSPAPER NOTICE

Application

NONE

**Subject to CRA

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

National Bank of Canada, Montreal, Canada to engage
through its subsidiary, National Canada Corp., in
commercial lending activities.

9/21/88

SECTION IV

Applications Not Involving
Public Comment

None.

-
- 1/ Subject to provisions of Community Reinvestment Act.
 - 2/ Later of dates specified in newspaper and Federal Register notices.
 - 3/ Date specified in newspaper notice; a later date may be specified in the Federal Register notice.
- N/A - Not Available



FEDERAL
RESERVE BANK OF
PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

None.

SECTION II - APPLICATIONS SUBJECT TO BOTH NEWSPAPER AND
FEDERAL REGISTER NOTICE

Comment Period Ending Date

None.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

Comment Period Ending Date

None.

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE
OR NEWSPAPER NOTICE

None.

1/ Subject to provisions of Community Reinvestment Act.

Cleveland Reserve Bank Applications
For Week Ending September 10, 1988

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER

NOTICE ONLY

NONE

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

APPLICATION

COMMENT PERIOD ENDING

Received Section 3(a) (3) application on 9/7/88 from Peoples Bancorp, Inc., Marrietta, Ohio, to acquire 7.65 percent of Heartland BancCorp, Johnstown, Ohio, pursuant to Section 3 of the Bank Holding Company Act.

* Not Yet Known #

Received Section 3(a) (3) application on 9/8/88 from Ohio Bancorp, Youngstown, Ohio, to acquire 100 percent of The Mingo National Bank of Mingo Junction, Mingo Junction, Ohio, pursuant to Section 3 of the Bank Holding Company Act.

* Not Yet Known #

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

Received Section 4(c) (8) application on 9/7/88 from FNB Corporation, Hermitage, Pennsylvania, through its wholly-owned subsidiary, Metropolitan Savings Bank of Youngstown, to acquire four branch offices of Household Bank, f.s.b., a savings and loan association pursuant to Section 4 of the Bank Holding Company Act.

Not Yet Known #

Cleveland Reserve Bank Applications
For Week Ending September 10, 1988

Received Section 4(c) (8) and 4(c) (13) applications on 9/6/88 from National City Corporation, Cleveland, Ohio, through its wholly owned subsidiary, First Kentucky National Corporation, Louisville, Kentucky, and its wholly owned subsidiary, National Processing Company, Inc. ("NPC"), to expand NPC through the formation of NPC Internationale, S.A. de C.V., a company located in Juarez, Mexico, and 99.6 percent owned by NPC pursuant to Regulations Y and K.

Not Yet Known #

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE
OR NEWSPAPER NOTICE

Received two requests on 9/8/88 from Ohio Citizens Bank, Toledo, Ohio, for permission to exceed its limit of investment in bank premises permitted under Section 24A of the Federal Reserve Act.

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- * - Subject to CRA
 - # - Expected to end approximately 30 days from the date of receipt
 - N - Newspaper Comment Period
 - F - Federal Register Comment Period

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

Application

Comment Period Ending Date

None

Section II - Applications Subject to Both
Newspaper and Federal Register Notice

Application

Comment Period Ending Date

None

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None

Section IV - Applications Not Subject to
Federal Register Notice or Newspaper Notice

Application

None

September 12, 1988

Federal Reserve Bank of Atlanta
Applications Bulletin

Section I - Applications Subject to Newspaper
Notice Only

Application

Comment Period Ending

Sovran Bank/Central South
Nashville, Tennessee
To merge with Sovran Bank/Clarksville, Clarksville, Tennessee.

Section II - Applications Subject to Both
Newspaper and Federal Register Notice

Application

Comment Period Ending Date

Florida First International Corporation
Hollywood, Florida
1-BHC formation, Florida First International Bank, Hollywood, Florida.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
2070	First of America Bank - Ann Arbor Ann Arbor, Michigan The State Savings Bank of South Lyon South Lyon, Michigan*	N - 9-1-88
EFT	Bank of Reynolds Reynolds, Indiana 302 Bluff Street Monticello, Indiana*	N - **
Branch/24A	Linden State Bank Linden, Indiana 1408 Darlington Avenue Crawfordsville, Indiana - and \$391,500 for branch	N - **

Section II - Applications Subject to Both
Newspaper and Federal Register Notice

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	First of America Bancorporation-Illinois, Inc. Libertyville, Illinois Quad Cities First Company Rock Island, Illinois First National Bank of the Quad Cities Rock Island, Illinois Southpark National Bank of the Quad Cities Moline, Illinois*	FR - 9-22-88 N - 9-21-88
Y-2	First of America Bank Corporation Kalamazoo, Michigan Quad Cities First Company Rock Island, Illinois First National Bank of the Quad Cities Rock Island, Illinois Southpark National Bank of the Quad Cities Moline, Illinois*	FR - 9-22-88 N - 9-21-88
Y-2	Indecorp, Inc. Chicago, Illinois Drexel Holding Company Oak Park, Illinois Drexel National Bank Chicago, Illinois*	FR - ** N - **
CoC/RoS	Pinnacle Banc Group, Inc. Oak Brook, Illinois John J. Gleason to purchase 275,000 shares of common stock	FR - ** N - **

Federal Reserve Bank of Chicago

Section II - Applications Subject to Both
Newspaper and Federal Register Notice
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Indiana Bancshares, Inc. Greenwood, Indiana Hoosier Bancshares, Inc. Bloomington, Indiana The Bloomington National Bank Bloomington, Indiana*	FR - ** N - 8-11-88
Y-1	Pioneer Bancorp, Inc. Chicago, Illinois Pioneer Bank & Trust Company Chicago, Illinois*	FR - ** N - 9-26-88

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Capital Directions, Inc. Mason, Michigan to make, acquire, service loans and extension of credits through Monex Financial Services, Inc., Mason, Michigan	FR - **
Y-4	Charter Bank and Trust of Illinois Hanover Park, Illinois Charter Mortgage Corporation Hoffman Estates, Illinois	FR - **
Y-4	First National Bank of Hoffman Estates Hoffman Estates, Illinois Charter Mortgage Corporation Hoffman Estates, Illinois	FR - **

Federal Reserve Bank of Chicago

Section IV - Applications Not Subject to Federal Register Notice
Or Newspaper Notice

Type Application

None

- N - Newspaper
- FR - Federal Register
- * - Subject to provisions of Community Reinvestment Act
- ** - Not available at this time

Federal Reserve Bank of St. Louis

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER

NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
* Section 9 of the Federal Reserve Act application by Citizens Bank, Batesville, Arkansas, to establish a branch office at Third and Boswell, Batesville, Arkansas	(Not available)

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

<u>Application</u>	<u>Comment Period Ending Date</u>
	None.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

Section 4(c)(8) application by Wisdom Holding Corporation, Salem, Missouri, to acquire Your Insurance Man Agency, Inc., Salem, Missouri, and Wisdom & Merrell Insurance Agency, Inc., Rolla, Missouri, to engage in the sale, as agent, of general insurance in a place with a population of less than 5,000 and as a bank holding company with consolidated assets of \$50 million or less	(Not available)
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SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

None.

* This application is subject to CRA.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
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None.

Section II - Applications Subject to Both
Newspaper and Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Duke Financial Group, Inc. St. Paul, MN To acquire Citizens State Bank, Montgomery, MN*	Not yet available
Edgeley Bancorporation, Inc. Edgeley, ND To acquire The Security National Bank of Edgeley, Edgeley, ND*	Not yet available
The Page Holding Company Plankinton, SD To acquire Farmers & Merchants State Bank Plankinton, SD*	October 3, 1988 (Newspaper)
Big Sioux Financial, Inc. Estelline, SD To acquire Farmers State Bank Estelline, SD*	October 3, 1988 (Newspaper)

Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Marietta Bancshares, Inc., Marietta, MN To engage in (08G) operating a general insurance agency in a place with a population not exceeding 5,000 thru the acquisition of certain assets of Marietta Insurance Agency, Marietta, MN. The activity will be conducted in Marietta, MN.	Not yet available
Big Sioux Financial, Inc. Estelline, SD To engage in (08G) operating a general insurance agency in a place with a population not exceeding 5,000 through the acquisition of assets and liabilities from Farmers State Bank Agency, Estelline, SD. The activity will be conducted in Estelline, SD.	Not yet available

Section IV - Applications Not Subject to
Federal Register Notice or Newspaper Notice

Application

None

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER

NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

APPLICATION

COMMENT PERIOD ENDING DATE

New Mexico Bank Corporation, Inc., Albuquerque, New Mexico, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Banquest National Bank of Albuquerque, Albuquerque, New Mexico.*

Not Available

First State Bancorporation, Taos, New Mexico, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First State Bank of Taos, Taos, New Mexico.*

Not Available

Livingston & Company Southwest, L.P., Chicago, Illinois, for prior approval to become a bank holding company through the acquisitions of 96.71 percent of the voting shares of New Mexico Bank Corporation, Inc., Albuquerque, New Mexico, and 90 percent of the voting shares of First State Bancorporation, Taos, New Mexico.*

Not Available

Livingston Southwest Corporation, Chicago, Illinois, for prior approval to become a bank holding company through the acquisition of 50 percent of the voting shares of Livingston & Company Southwest, L.P., Chicago, Illinois.*

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Citizens Financial Corporation,
Liberal, Kansas, for prior approval
to engage de novo in making,
acquiring, and/or servicing loans
for itself or for others of the
type made by a commercial finance
company.

Not Available

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

APPLICATION

None.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF SEPTEMBER 5, 1988

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
Section 9 application received from Bank of Longview, Longview, Texas to become a member of the Federal Reserve System	---

SECTION II - APPLICATIONS SUBJECT TO BOTH
NEWSPAPER AND FEDERAL REGISTER NOTICE

<u>APPLICATION</u>	** <u>NOTICE EXP</u>
*Section 3(a)(1) application by Firstshares of Texas, Inc., Marshall, TX to acquire The First National Bank of Marshall, Marshall, TX	88/07/18

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
None.	

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE
OR NEWSPAPER NOTICE

APPLICATION
None.

* SUBJECT TO CRA.
** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.
N/A - NOT AVAILABLE AT THIS TIME.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 9/09/88

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
None	

Section II - Applications Subject to Both
Newspaper and Federal Register Notice

Philippine National Bank, Manila, Philippines, to increase ownership to 100 percent of Century Holding Corporation, San Francisco, California, which owns Century Bank, San Francisco, California, and thereby become a bank holding company. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 9/12/88
Western Bancshares, Inc., Coos Bay, Oregon, to acquire Western Bank, Coos Bay, Oregon. *	<u>Newspaper:</u> 9/28/88 <u>Fed. Reg.:</u> 9/26/88
Hiroshi Kaijima, Tokyo, Japan, to acquire 100 percent of Maui Bancshares, Inc., Tacoma, Washington.	<u>Newspaper:</u> 9/24/88 <u>Fed. Reg.:</u> Not available

Section III - Applications Subject to Federal Register Notice Only

BankAmerica Corporation, San Francisco, California, to expand the activities of BA Futures, Incorporated, to now include providing futures commission merchant services to affiliates and non-affiliates with respect to futures contracts relating to stock and municipal bond indices.	<u>Fed. Reg.:</u> Not available
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Section IV - Applications Not Subject to Federal Register Notice
or Newspaper Notice

None

* Subject to CRA.