

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1988, No. 44
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending October 29, 1988.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ADVISORY COUNCILS

Consumer Advisory Council.
Convened, October 27, 1988.

BANK HOLDING COMPANIES

Dime Financial Corporation, Wallingford, Connecticut
-- to acquire the Dime Savings Bank of Wallingford,
and City Savings Bank of Meriden, Meriden,
Connecticut.
Approved, October 26, 1988.

First Bank System, Inc., Minneapolis, Minnesota -- to
acquire Central Bancorporation, Inc., Denver,
Colorado, and its banking and nonbanking
subsidiaries.
Approved, October 24, 1988.

RESERVE BANK OPERATIONS

Federal Reserve Bank of Boston -- appointment of
Richard Syron as President.
Approved, October 26, 1988.

Federal Reserve Bank of New York -- to purchase disk
equipment.
Approved, October 24, 1988.

Federal Reserve Bank of New York -- to purchase
office automation equipment and a branch exchange
expansion.
Approved, October 27, 1988.

RESERVE BANK SERVICES

Federal Reserve priced services -- private sector
adjustment factor for 1989.
Approved, October 26, 1988.

Federal Reserve priced services -- fee schedules for
1989 for automated clearing house, wire transfer of
funds, net settlement, definitive safekeeping,
noncash collection, book-entry, and check payor
bank services.
Approved, October 26, 1988.

H.2

OCTOBER 24, 1988 TO OCTOBER 28, 1988

PAGE 2

**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 European American Bank, New York, New York -- to establish a branch at 50 Avenue A.
Approved, October 26, 1988.

Chicago M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish a facility at Pick 'N' Save Grocery Store, 10130 West Appleton Avenue.
Approved, October 28, 1988.

Cleveland Ohio Citizens Bank, Toledo, Ohio -- to establish a CBCT branch at 119 East Williams Street, Maumee, Ohio.
Approved, October 28, 1988.

BANK HOLDING COMPANIES

Kansas City Bancorp II, Inc., Kansas City, Kansas -- to acquire The Citizens Bank of Pilot Grove, Pilot Grove, Missouri.
Approved, October 28, 1988.

Chicago The Bancorp of Tomah, Inc., Tomah, Wisconsin -- to acquire First Bank of Tomah.
Approved, October 28, 1988.

Kansas City Dickinson Financial Corporation, Chillicothe, Missouri -- to acquire Citizens State Bank, Maryville; Community Bank, Chillicothe; First National Bank of Kirksville, Kirksville; and Fort Knox National Bank, Fort Knox, Kentucky; and Citizens Bank, Shelbyville, Missouri.
Approved, October 28, 1988.

Minneapolis Duke Financial Group, Inc., St. Paul, Minnesota -- to acquire Citizens State Bank of Montgomery, Montgomery, Minnesota.
Approved, October 26, 1988.

Cleveland First Bancorporation of Ohio, Akron, Ohio -- to acquire First National Bank in Massillon, Massillon, Ohio.
Approved, October 28, 1988.

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

BANK HOLDING COMPANIES

| | |
|-----------|---|
| Cleveland | Heartland Bancorp, Grove City, Ohio -- to acquire The Croton Bank Company, Johnstown, Ohio. Approved, October 28, 1988. |
| New York | The Long - Term Credit Bank of Japan, Ltd., Tokyo, Japan -- to engage de novo in investment advice, data processing, management consulting services, and real estate appraisals through one or more subsidiaries. Permitted, October 26, 1988. |
| New York | Manufacturers Hanover Corporation, New York, New York -- to engage de novo in mortgage company activities, investment advice, real estate appraisals, and financing of industrial property. Permitted, October 26, 1988. |
| Chicago | Merchants National Corporation, Indianapolis, Indiana -- to merge with Riley Company Inc., East Chicago, Indiana, and acquire First National Bank of East Chicago. Approved, October 24, 1988. |
| Secretary | Norwest Corporation, Minneapolis, Minnesota -- to acquire Fargo Insurance Agency, Inc., Fargo, North Dakota, and engage in insurance agency activities. Approved, October 26, 1988. |
| New York | Oesterreichische Landerbank Aktiengesellschaft, Vienna, Austria -- to engage de novo in securities brokerage through one or more subsidiaries. Permitted, October 25, 1988. |
| Cleveland | Peoples Bancorp, Marietta, Ohio -- to acquire Heartland Bancorp, Grove City, Ohio. Approved, October 28, 1988. |

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

BANK HOLDING COMPANIES

| | |
|-------------|---|
| Atlanta | Port St. Lucie National Bank Holding Corp., Port St. Lucie, Florida -- to acquire Port St. Lucie National Bank. Approved, October 28, 1988. |
| Kansas City | Trenton Trust Bancshares, Inc., Trenton, Missouri -- to acquire Trenton Trust Company. Approved, October 28, 1988. |
| St. Louis | Tritten Bancshares, Inc., St. Robert, Missouri -- to acquire Bank of Plato, Plato, Missouri. Approved, October 25, 1988. |
| Dallas | United New Mexico Financial Corporation, Albuquerque, New Mexico -- to acquire United N.M. Credit Life Insurance Co., and engage de novo in insurance underwriting. Permitted, October 27, 1988. |
| Chicago | Western Springs Bancorp, Inc., Chicago, Illinois -- to acquire Continental Illinois Bank of Western Springs, National Association. Approved, October 28, 1988. |
| Kansas City | Wyandotte Ban Corporation, Kansas City, Kansas -- to acquire The Edwardsville Bank, Edwardsville, Kansas, a de novo bank. Approved, October 28, 1988. |

BANK MERGERS

| | |
|---------|---|
| Chicago | Isabella Bank and Trust, Mount Pleasant, Michigan -- to merge with the Shephard Branch Office of Commercial National Bank of Alma, Alma, Michigan. Approved, October 24, 1988. |
|---------|---|

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

BANK PREMISES

Chicago American Trust & Savings Bank, Dubuque, Iowa
investment in bank premises.
Approved, October 28, 1988.

Cleveland Ohio Citizens Bank, Toledo, Ohio -- investment in
bank premises.
Approved, October 28, 1988.

Chicago Republic Bank - Central, Williamston, Michigan --
investment in bank premises.
Returned, October 25, 1988.

BANKS, FOREIGN

Staff Director Banco Internacional, S.N.C., Colonia Juarez, Mexico
BS&R -- report to the Comptroller of the Currency on an
application to establish a limited federal branch
in Tucson, Arizona.
Submitted, October 24, 1988.

Staff Director The Joyo Bank, Ltd., Mito, Japan -- report to the New
BS&R York State Banking Department on an application to
establish a branch in New York City.
Submitted, October 24, 1988.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Richmond Aprahamian, Ronald V., Great Falls, Virginia --
deregistration statement.
Approved, October 25, 1988.

CAPITAL STOCK

Chicago Lohrville Bancshares, Ltd., Lohrville, Iowa --
redemption of shares.
Approved, October 26, 1988.

Secretary NBA Bankshares, Inc., Salina, Kansas -- redemption of
shares.
Approved, October 28, 1988.

Dallas ROSB Bancorp, Inc., Red Oak, Texas -- redemption of
shares.
Approved, October 24, 1988.

Kansas City Wyandotte Ban Corporation, Kansas City, Kansas --
redemption of shares.
Approved, October 28, 1988.

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

CHANGE IN BANK CONTROL

| | |
|-------------|---|
| Kansas City | Las Vegas Bancorporation, Albuquerque, New Mexico -- change in bank control. Permitted, October 28, 1988. |
| Secretary | NBA Bankshares, Inc., Salina, Kansas -- change in bank control. Permitted, October 28, 1988. |
| Kansas City | Nebraska Capital Corporation, Lincoln, Nebraska -- change in bank control. Permitted, October 28, 1988. |
| Kansas City | Wyandotte Ban Corporation, Kansas City, Kansas -- change in bank control. Permitted, October 28, 1988. |

COMPETITIVE FACTORS REPORTS

| | |
|-------------|---|
| New York | Broadway National Bank, New York, New York, proposed merger with BNB National Bank -- report on competitive factors. Submitted, October 24, 1988. |
| Kansas City | Citizens Bank of Warrensburg, Warrensburg, Missouri, proposed merger with Jackson County State Bank, Kansas City, Missouri -- report on competitive factors. Submitted, October 27, 1988. |
| Atlanta | Cobb American Bank and Trust Company, Marietta, Georgia, proposed merger with Interim American Corporation -- report on competitive factors. Submitted, October 26, 1988. |

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

COMPETITIVE FACTORS REPORTS

| | |
|-----------|--|
| Chicago | The Dulaney National Bank of Marshall, Marshall, Illinois, proposed merger with DND National Bank -- report on competitive factors. Submitted, October 25, 1988. |
| New York | The Evans National Bank of Angola, Angola, New York, proposed merger with ENB National Bank -- report on competitive factors. Submitted, October 28, 1988. |
| St. Louis | Farmers and Merchants Bank of Berger, Berger, Missouri, proposed merger with FM Bank -- report on competitive factors. Submitted, October 27, 1988. |
| Chicago | First Interstate Bank of Northern Indiana, National Association, South Bend, Indiana, proposed merger with First Interstate Interim Bank of Northern Indiana, National Association -- report on competitive factors. Submitted, October 27, 1988. |
| New York | The First National Bank of Downsville, Downsville, New York, proposed purchase of certain assets and assumption of liabilities of three branches of American National Bank of New York, Fleischmanns, New York -- report on competitive factors. Submitted, October 25, 1988. |
| Chicago | First National Bank of Platteville, Platteville, Wisconsin, proposed merger with Platteville Interim National Bank -- report on competitive factors. Submitted, October 26, 1988. |
| Chicago | Kellogg - Citizens National Bank of Green Bay, Green Bay, Wisconsin, proposed merger with Associated De Pere Bank, De Pere, Wisconsin -- report on competitive factors. Submitted, October 25, 1988. |

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

COMPETITIVE FACTORS REPORTS

| | |
|--------------|---|
| Kansas City | Lexington State Bank & Trust Co., Lexington, Nebraska, proposed merger with Seven Valleys State Bank, Callaway, Nebraska -- report on competitive factors. Submitted, October 24, 1988. |
| Kansas City | Mid American Bank and Trust Company of Overland Park, Overland Park, Kansas, proposed merger with Mid American Bank and Trust Company, Roeland Park, Kansas -- report on competitive factors. Submitted, October 25, 1988. |
| Chicago | Naper Bank, National Association, Naperville, Illinois, proposed merger with Naper Bank, Bolingbrook, Bolingbrook, Illinois -- report on competitive factors. Submitted, October 25, 1988. |
| St. Louis | New Bank of Jamestown, Inc., Jamestown, Kentucky, proposed merger with Bank of Jamestown, Inc. -- report on competitive factors. Submitted, October 26, 1988. |
| Philadelphia | Northeastern Bank of Pennsylvania, Scranton, Pennsylvania, proposed merger with The First National Bank of Peckville, Peckville, Pennsylvania -- report on competitive factors. Submitted, October 24, 1988. |
| Atlanta | Peoples Bank, Elba, Alabama, proposed merger with Peoples Interim Bank -- report on competitive factors. Submitted, October 26, 1988. |
| St. Louis | Peoples Bank of Steelville, Steelville, Missouri, proposed purchase of certain assets and assumption of certain liabilities of The Peoples Bank, Cuba, Missouri -- report on competitive factors. Submitted, October 25, 1988. |
| Atlanta | Pinellas Community Bank, Largo, Florida, proposed merger with P.C.B. Interim Bank -- report on competitive factors. Submitted, October 26, 1988. |

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

COMPETITIVE FACTORS REPORTS

Richmond RHNB National Bank of North Carolina, Charlotte,
North Carolina, proposed merger with MetroBank,
N.A. -- report on competitive factors.
Submitted, October 28, 1988.

Philadelphia Upper Dauphin National Bank, Millersburg,
Pennsylvania, proposed merger with Peoples Bank of
Shamokin, Shamokin; and Peoples Safe Deposit Bank,
Saint Claire, Saint Claire, Pennsylvania -- report
on competitive factors.
Submitted, October 28, 1988.

EXTENSIONS OF TIME

Atlanta Altamaha Bancshares, Inc., Uvalda, Georgia --
extension of December 10, 1988, for change in bank
control.
Granted, October 26, 1988.

Chicago Comerica Incorporated, Detroit, Michigan -- extension
to January 16, 1989, to engage in consumer
financial counseling.
Granted, October 25, 1988.

Kansas City First Bancorporation of Holdenville, Inc.,
Holdenville, Oklahoma -- extension to November 15,
1988, to acquire Alliance Bank, N.A., Oklahoma
City, Oklahoma.
Granted, October 28, 1988.

San Francisco First Interstate Bancorp, Los Angeles, California --
extension to divest certain property.
Granted, October 28, 1988.

Atlanta Jackson County Bancorp, Inc., Gainesboro, Tennessee
-- extension to January 30, 1989, to acquire
Jackson County Bank.
Granted, October 26, 1988.

Atlanta Merchants Bancorporation, Hanceville, Alabama --
extension to January 22, 1989, to engage de novo in
servicing a bond issue and acting as disbursing
agent for certain funds.
Granted, October 28, 1988.

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

EXTENSIONS OF TIME

| | |
|---------------|--|
| Philadelphia | National Penn Bancshares, Inc., Boyertown, Pennsylvania -- extension to January 29, 1989, to acquire First Capitol Bank, York, Pennsylvania. Granted, October 28, 1988. |
| Richmond | NCNB Corporation, Charlotte, North Carolina -- extension to November 29, 1988, to acquire NCNB Texas National Bank, Dallas, Texas. Granted, October 26, 1988. |
| Boston | Newmil Bancorp, Inc., New Milford, Connecticut -- extension to January 30, 1989, to repurchase shares. Granted, October 28, 1988. |
| Minneapolis | Norwest Corporation, Minneapolis, Minnesota, and Norwest Financial Services, Inc., Des Moines, Iowa -- extension to February 6, 1989, to acquire Dial National Bank, and engage in loan activities. Granted, October 28, 1988. |
| San Francisco | Security Pacific Corporation, Los Angeles, California -- extension to divest certain property. Granted, October 25, 1988. |
| San Francisco | Wells Fargo & Company, San Francisco, California -- extension to divest certain property. Granted, October 24, 1988. |

INTERNATIONAL OPERATIONS

| | |
|------------------------|---|
| Staff Director BS&R | Manufacturers Hanover International Finance Corporation, New York, New York -- to make an investment in Ripasa S.A. Celulose e Papel, Sao Paulo, Brazil. Permitted, October 26, 1988. |
|------------------------|---|

H.2
OCTOBER 24, 1988 TO OCTOBER 28, 1988
PAGE 11

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

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Dallas -- to purchase three
central processor units.
Approved, October 26, 1988.

SECURITIES REGULATION

Staff Director Over-the-counter stocks -- revised list of OTC
BS&R stocks subject to margin requirements,
effective November 14, 1988.
Published, October 28, 1988.

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

BANK HOLDING COMPANIES

| | |
|----------|---|
| Dallas | Ford Bank Group, Inc., Lubbock, Texas -- to acquire Lubbock Bancorporation, Inc., and Bank of the West. Approved, October 20, 1988. |
| New York | National Bank of Canada, Montreal, Canada -- to engage de novo in certain activities through National Canada Corporation, Chicago, Illinois. Withdrawn, October 21, 1988. |

COMPETITIVE FACTORS REPORTS

| | |
|-------------|--|
| Minneapolis | First American Bank of Marshall, Marshall, Minnesota, proposed merger with First American Bank of Redwood Falls, Redwood Falls, Minnesota -- report on competitive factors. Submitted, October 12, 1988. |
|-------------|--|

EXTENSIONS OF TIME

| | |
|---------|---|
| Atlanta | Bankshares Corporation of Niceville, Niceville, Florida -- extension to February 7, 1989, to acquire Peoples National Bank of Niceville. Granted, October 15, 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

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

Fleet/Norstar Financial
Group, Inc., Providence,
Rhode Island - 4(c) (8)
application to acquire
Brokers Securities, Inc.

Federal Register

11-10-88

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

| | |
|---|------------------------|
| Chemical Banking Corporation, New York, New York to acquire Horizon Bancorp, Morristown, New Jersey. ^{1/} | 11/16/88 ^{2/} |
| Midmerica Bank Corporation, Somerville, New Jersey to become a bank holding company with respect to Mid Jersey National Bank, Somerville, New Jersey. ^{1/} | 11/17/88 ^{3/} |

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

| | |
|--|-----|
| The Chase Manhattan Corporation, New York, New York to engage in underwriting, to a limited extent, preferred equity securities and debt securities. | N/A |
| J.P. Morgan & Co., Incorporated, New York, New York to engage in underwriting, to a limited extent, (1) equity securities and (2) debt securities. | N/A |
| Bankers Trust New York Corporation, New York, New York to engage in underwriting, to a limited extent, (1) preferred equity securities and debt securities and (2) all equity securities. | N/A |
| Citicorp, New York, New York to engage in underwriting, to a limited extent, debt securities. | N/A |

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.

N/A - Not yet available.

Cleveland Reserve Bank Applications
For Week Ending October 29, 1988

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER

NOTICE ONLY

| <u>APPLICATION</u> | <u>COMMENT PERIOD ENDING</u> |
|---|------------------------------|
| Received application on October 27, 1988 from Ohio Citizens Bank, Toledo, Ohio, for permission to establish a branch at 6392 Monroe Street, Sylvania, Ohio. | Not Known # |

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

| | |
|---|--------------------|
| Received Section 3(a)(3) application on October 24, 1988 from Farmers State Bancorp, Union City, Ohio, to acquire Farmers State Bank, Losantville, Indiana. | * Not Yet Known # |
| Received Notice of Change in Bank Control on October 26, 1988 from Baughman Tile Co. Inc., Paulding, Ohio, of its intent to acquire an additional 0.44 percent of the outstanding voting shares of Oakwood Deposit Bank, Oakwood, Ohio. | * Not Yet Known # |
| Received Section 3(a)(1) application on October 28, 1988 from Commbanc Shares, Inc., Erlanger, Kentucky, to acquire The Community Bank, Erlanger, Kentucky. | * December 2, 1988 |

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

NONE

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

Cleveland Reserve Bank Applications
For Week Ending October 29, 1988

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

Received request on October 24, 1988 from
Chippewa Valley Bank, Rittman, Ohio, for
permission to exceed its limit of investment
in bank premises permitted under Section 24A
of the Federal Reserve Act.

Received request on October 27, 1988 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.

-
- * -- 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

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|--|-----------------------------------|
| First Community Bank, Inc., Princeton, West Virginia, for prior approval to merge with Valley Bank & Trust Company, Bluefield, West Virginia.* | 11-26-88 |

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

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|--|-----------------------------------|
| First Virginia Banks, Inc., Falls Church, Virginia, to engage <u>de novo</u> in acting as principal for insurance that is directly related to extensions of credit made by banking subsidiaries and which is limited to insuring the repayment of the outstanding balances due on the extensions of credit in the event of the death or disability of the debtor, through its subsidiary, First Virginia Life Insurance Company, Falls Church, Virginia.** | 11-10-88 |
| Mercantile Bankshares Corporation, Baltimore, Maryland, to acquire most of the assets of Benchmark Appraisal Group, Inc., Columbia, Maryland, and engage through its existing subsidiary, Mercantile Mortgage Corporation, and New Appraisal Company, an organizing subsidiary of the former that would hold the assets acquired, in real estate appraisal activities. | Not Available |

*Application is subject to CRA.

**Expiration of comment period specified in the Federal Register.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

Signet Banking Corporation, Richmond, Virginia, to engage de novo in the provision of investment counseling and advice and the management of securities accounts through a joint venture with The Equimax Corporation, Richmond, Virginia, through its subsidiary, Fortune Asset Management, Inc., Richmond, Virginia.

Not Available

The National Bank of Washington, Washington, D. C., to establish an Edge Act Corporation to be known as NBW International Banking Corporation, Miami, Florida.

Not Available

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

Application

None

*Application is subject to CRA.

**Expiration of comment period specified in the Federal Register.

November 7, 1988

Federal Reserve Bank of Atlanta
Applications Bulletin

Section I - Applications Subject to Newspaper
Notice Only

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|--|-----------------------------------|
| Central Bank of the South Birmingham, Alabama To establish a branch at 2890 Zelda Road, Montgomery, Alabama, to be known as the Zelda Road Office. | 10-22-88 (CRA) |
| United Bank of Pinellas St. Petersburg, Florida To establish an ATM facility at 800 Second Avenue N.E., St. Petersburg, Florida. | 06-13-88 (CRA) |
| First Gulf Bank Gulfport, Florida To establish a branch at 1027 Nebraska Avenue, Palm Harbor, Florida, to be known as the Palm Harbor Office. | 11-17-88 (CRA) |

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

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|--|-----------------------------------|
| FirstBanc Holding Company, Inc. Robertsdale, Alabama Change in control by Charles K. Breland, to acquire an additional 33.22 percent of the outstanding shares of common stock, increasing total ownership to 77.67 percent. | |
| Abess Properties, Ltd. Miami, Florida 1-BHC formation, City National Bancshares, Inc., Miami, Florida. | |
| Pasco Financial Corporation Dade City, Florida 1-BHC formation, First National Bank of Pasco, Dade City, Florida. | |
| Harrogate Corporation Harrogate, Tennessee To merge with Commercial Bank Group, Inc., Middlesboro, Kentucky. | |

November 7, 1988

Federal Reserve Bank of Atlanta
Applications Bulletin

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

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|---|-----------------------------------|
| Security National Corporation Maitland, Florida To acquire Security National Bank of Brevard, Melbourne, Florida (in organization). | 11-28-88 Newspaper |
| Community Trust Financial Services Corp. Hiram, Georgia 1-BHC formation, Community Trust Bank, Hiram, Georgia. | 11-21-88 Federal Register |
| Walthall Capital Group, Ltd. Tylertown, Mississippi Change in control by John J. Fraiser, Jr. et. al., to acquire 1,200 shares (60 percent) of the outstanding common stock. | 12-01-88 Newspaper |

Section III - Applications Subject to
Federal Register Notice Only

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|--|-----------------------------------|
| Barnett Banks, Inc. Jacksonville, Florida To engage de novo in securities brokerage and investment activities through its subsidiary, Barnett Capital Market Group, Inc., Jacksonville, Florida, pursuant to sections 225.25(b) (4) and (b) (16) of Regulation Y. | |
| Barnett Banks, Inc. Jacksonville, Florida To expand the activities of its subsidiary, Barnett Brokerage Services, Inc., Jacksonville, Florida, to include investment advice for retail and institutional customers, pursuant to section 225.25(b) (4) of Regulation Y. | |
| Public Bank Corporation St. Cloud, Florida To engage de novo in mortgage banking activities through its subsidiary, Public Mortgage Corporation, St. Cloud, Florida, pursuant to section 225.25(b) (1) (iii) of Regulation Y. | 11-21-88 Federal Register |

November 7, 1988

Federal Reserve Bank of Atlanta
Applications Bulletin

Section III - Applications Subject to
Federal Register Notice Only

Application

Comment Period Ending Date

| | |
|--|------------------------------|
| St. Mary Holding Corporation Franklin, Louisiana To engage <i>de novo</i> in leasing personal property, pursuant to section 225.25 (b) (5) of Regulation Y. | 11-23-88 Federal Register |
|--|------------------------------|

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

Application

Guaranty Capital Corporation
Mamou, Louisiana
To redeem 2,534 shares of its outstanding common stock.

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> |
|--|--|---------------------------------------|
| Branch | Security Bank and Trust Company Southgate, Michigan Vicinity of Six Mile and Haggerty Road Livonia, Michigan | N - ** |
| Branch | Chemical Bank and Trust Company Midland, Michigan Chemical Bank Bay Area, 213 Center Avenue, Bay City, Michigan Chemical Bank Central, 125 N. Michigan Avenue, Big Rapids, Michigan Chemical Bank Gladwin County, 190 S. Ross St. Beaverton, Michigan Chemical Bank Huron, 220 S. Main Street Standish, Michigan Chemical Bank Michigan, 807 McEwan Street Clare, Michigan Chemical Bank Montcalm, 110 E. Main Street Stanton, Michigan Chemical Bank North, 2500 I-75 Business Loop Grayling, Michigan Chemical Bank South, 115 W. Drive South Marshall, Michigan Chemical Bank West, 115 N. Mitchell Street Cadillac, Michigan* | N - 11-25-88 |
| (reciprocal branch services are being offered at these locations) in addition to the locations reported in the Application Bulletin of 10-14-88 | - 100 E. Chippewa, Kawkawlin, Michigan - 1500 Broadway, Bay City, Michigan - 1513-1517 Columbus Avenue, Bay City, Michigan - 2952 S. Van Dyke, Marlette, Michigan - 3101 Center Avenue, Bay City, Michigan - 314 East Midland, Bay City, Michigan - 3533 Wilder Road, Bay City, Michigan - 4955 Bay Road, Saginaw, Michigan - 600 Washington Avenue, Bay City, Michigan - 6522 Main Street, Cass City, Michigan - 104 Perry Street, Big Rapids, Michigan - 200065 Gilbert Road, Big Rapids, Michigan - 26 Front Street, Stanwood, Michigan - 8619 S. Mackinaw Trail, Reed City, Michigan - 2673 West M-61, Gladwin, Michigan - 27 East M-61, Gladwin, Michigan - 144 W. Huron, Au Gres, Michigan - 211 Harrison, Prescott, Michigan - 3858 North M-13, Pinconning, Michigan - 1908 N. Mission, Mt. Pleasant, Michigan - 2370 W. Ludington Drive, Farwell, Michigan | |

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper

Notice Only

Continued

| <u>Type</u> | <u>Application</u> | <u>Comment Period</u> <u>Ending Date</u> |
|-------------|---|---|
| | Chemical Bank and Trust Company (continued) | |
| | - 3245 N. Clare Avenue, Harrison, Michigan | |
| | - 375 E. Railway, Coleman, Michigan | |
| | - 4011 E. Rosebush Road, Rosebush, Michigan | |
| | - 440 N. Main, Lake George, Michigan | |
| | - 5600 E. Pickard Avenue, Mt. Pleasant, Michigan | |
| | - 625 W. Fifth Street, Clare, Michigan | |
| | - 10015 W. Carson City Road, Greenville, Michigan | |
| | - 101 N. Main Street, Crystal, Michigan | |
| | - 10795 E. Carson City Road, Carson City, Michigan | |
| | - 201 S. Main Street, Sheridan, Michigan | |
| | - 400 E. Main Street, Edmore, Michigan | |
| | - 401 N. Main Street, Stanton, Michigan | |
| | - 1511 W. Houghton Lake Drive, Prudenville, Michigan | |
| | - 505 N. Fifth Avenue, Roscommon, Michigan | |
| | - 8025 West M-55, Houghton Lakes Heights, Michigan | |
| | - 131 W. Michigan Avenue, Marshall, Michigan | |
| | - 1408 N. Eaton Avenue, Albion, Michigan | |
| | - 200 W. Cass Street, Albion, Michigan | |
| | - 309 N. Superior Street, Albion, Michigan | |
| | - 101 N. Roland, McBain, Michigan | |
| | - 127 S. Main Street, Lake City, Michigan | |
| | - 1408 N. Mitchell Street, Cadillac, Michigan | |
| Branch | Chemical Bank Bay Area Midland, Michigan | N - 11-25-88 |
| | Chemical Bank Central, 125 N. Michigan Avenue, Big Rapids, Michigan | |
| | Chemical Bank Gladwin County, 190 S. Ross St. Beaverton, Michigan | |
| | Chemical Bank Huron, 220 S. Main Street Standish, Michigan | |
| | Chemical Bank Michigan, 807 McEwan Street Clare, Michigan | |
| | Chemical Bank Montcalm, 110 E. Main Street Stanton, Michigan | |
| | Chemical Bank North, 2500 I-75 Business Loop Grayling, Michigan | |
| | Chemical Bank South, 115 W. Drive South Marshall, Michigan | |
| | Chemical Bank West, 115 N. Mitchell Street Cadillac, Michigan | |
| | Chemical Bank and Trust Company, 333 E. Main Street Midland, Michigan* | |

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper

Notice Only

Continued

| <u>Type</u> | <u>Application</u> | <u>Comment Period</u> <u>Ending Date</u> |
|-------------|---|---|
| | Chemical Bank Bay Area (continued) | |
| | Same as above | |
| | - 104 Perry Street, Big Rapids, Michigan | |
| | - 200065 Gilbert Road, Big Rapids, Michigan | |
| | - 26 Front Street, Stanwood, Michigan | |
| | - 8619 S. Mackinaw Trail, Reed City, Michigan | |
| | - 2673 West M-61, Gladwin, Michigan | |
| | - 27 East M-61, Gladwin, Michigan | |
| | - 144 W. Huron, Au Gres, Michigan | |
| | - 211 Harrison, Prescott, Michigan | |
| | - 3858 North M-13, Pinconning, Michigan | |
| | - 1908 N. Mission, Mt. Pleasant, Michigan | |
| | - 2370 W. Ludington Drive, Farwell, Michigan | |
| | - 3245 N. Clare Avenue, Harrison, Michigan | |
| | - 375 E. Railway, Coleman, Michigan | |
| | - 4011 E. Rosebush Road, Rosebush, Michigan | |
| | - 440 N. Main, Lake George, Michigan | |
| | - 5600 E. Pickard Avenue, Mt. Pleasant, Michigan | |
| | - 625 W. Fifth Street, Clare, Michigan | |
| | - 10015 W. Carson City Road, Greenville, Michigan | |
| | - 101 N. Main Street, Crystal, Michigan | |
| | - 10795 E. Carson City Road, Carson City, Michigan | |
| | - 201 S. Main Street, Sheridan, Michigan | |
| | - 400 E. Main Street, Edmore, Michigan | |
| | - 401 N. Main Street, Stanton, Michigan | |
| | - 1511 W. Houghton Lake Drive, Prudenville, Michigan | |
| | - 505 N. Fifth Avenue, Roscommon, Michigan | |
| | - 8025 West M-55, Houghton Lakes Heights, Michigan | |
| | - 131 W. Michigan Avenue, Marshall, Michigan | |
| | - 1408 N. Eaton Avenue, Albion, Michigan | |
| | - 200 W. Cass Street, Albion, Michigan | |
| | - 309 N. Superior Street, Albion, Michigan | |
| | - 101 N. Roland, McBain, Michigan | |
| | - 127 S. Main Street, Lake City, Michigan | |
| | - 1408 N. Mitchell Street, Cadillac, Michigan | |
| | - 111 W. Saginaw Street, St. Louis, Missouri | |
| | - 1491 W. Midland Road, Auburn, Michigan | |
| | - 1505 Poseyville Road, Midland, Michigan | |
| | - 1623 North Eastman Road, Midland, Michigan | |
| | - 2009 S. Saginaw Road, Midland, Michigan | |
| | - 2106 N. Saginaw Road, Midland, Michigan | |
| | - 230 N. Main, Freeland, Michigan | |
| | - 2300 Midland Road-Saginaw Township, Saginaw, Michigan | |
| | - 232 W. Midland Road, Auburn, Michigan | |
| | - 2405 Abbott Road, Midland, Michigan | |
| | - 2910 Jefferson, Midland, Michigan | |
| | - 3400 Isabella Road, Midland, Michigan | |
| | - 425 E. Railway, Sanford, Michigan | |
| | - 5610 Gratiot Road, Saginaw, Michigan | |
| | - 7030 E. Monroe Road, Breckenridge, Michigan | |

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only
Continued

| <u>Type</u> | <u>Application</u> | <u>Comment Period Ending Date</u> |
|-------------|--|---------------------------------------|
| Branch | Chemical Bank Michigan Midland, Michigan Chemical Bank and Trust Company, 333 E. Main Street Midland, Michigan Chemical Bank Bay Area, 213 Center Street Bay City, Michigan Chemical Bank Central, 125 N. Michigan Avenue, Big Rapids, Michigan Chemical Bank Gladwin County, 190 S. Ross St. Beaverton, Michigan Chemical Bank Huron, 220 S. Main Street Standish, Michigan Chemical Bank Montcalm, 110 E. Main Street Stanton, Michigan Chemical Bank North, 2500 I-75 Business Loop Grayling, Michigan Chemical Bank South, 115 W. Drive South Marshall, Michigan Chemical Bank West, 115 N. Mitchell Street Cadillac, Michigan* | N - 11-25-88 |

same as above

- 100 E. Chippewa, Kawkawlin, Michigan
- 1500 Broadway, Bay City, Michigan
- 1513-1517 Columbus Avenue, Bay City, Michigan
- 2952 S. Van Dyke, Marlette, Michigan
- 3101 Center Avenue, Bay City, Michigan
- 314 East Midland, Bay City, Michigan
- 3533 Wilder Road, Bay City, Michigan
- 4955 Bay Road, Saginaw, Michigan
- 600 Washington Avenue, Bay City, Michigan
- 6522 Main Street, Cass City, Michigan
- 104 Perry Street, Big Rapids, Michigan
- 200065 Gilbert Road, Big Rapids, Michigan
- 26 Front Street, Stanwood, Michigan
- 8619 S. Mackinaw Trail, Reed City, Michigan
- 2673 West M-61, Gladwin, Michigan
- 27 East M-61, Gladwin, Michigan
- 144 W. Huron, Au Gres, Michigan
- 211 Harrison, Prescott, Michigan
- 3858 North M-13, Pinconning, Michigan
- 10015 W. Carson City Road, Greenville, Michigan
- 101 N. Main Street, Crystal, Michigan
- 10795 E. Carson City Road, Carson City, Michigan
- 201 S. Main Street, Sheridan, Michigan
- 400 E. Main Street, Edmore, Michigan
- 401 N. Main Street, Stanton, Michigan
- 1511 W. Houghton Lake Drive, Prudenville, Michigan

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper

Notice Only

Continued

| <u>Type</u> | <u>Application</u> | <u>Comment Period</u> <u>Ending Date</u> |
|------------------------------------|---|---|
| Chemical Bank Michigan (continued) | | |
| | - 505 N. Fifth Avenue, Roscommon, Michigan | |
| | - 8025 West M-55, Houghton Lakes Heights, Michigan | |
| | - 131 W. Michigan Avenue, Marshall, Michigan | |
| | - 1408 N. Eaton Avenue, Albion, Michigan | |
| | - 200 W. Cass Street, Albion, Michigan | |
| | - 309 N. Superior Street, Albion, Michigan | |
| | - 101 N. Roland, McBain, Michigan | |
| | - 127 S. Main Street, Lake City, Michigan | |
| | - 1408 N. Mitchell Street, Cadillac, Michigan | |
| | - 111 W. Saginaw Street, St. Louis, Missouri | |
| | - 1491 W. Midland Road, Auburn, Michigan | |
| | - 1505 Poseyville Road, Midland, Michigan | |
| | - 1623 North Eastman Road, Midland, Michigan | |
| | - 2009 S. Saginaw Road, Midland, Michigan | |
| | - 2106 N. Saginaw Road, Midland, Michigan | |
| | - 230 N. Main, Freeland, Michigan | |
| | - 2300 Midland Road-Saginaw Township, Saginaw, Michigan | |
| | - 232 W. Midland Road, Auburn, Michigan | |
| | - 2405 Abbott Road, Midland, Michigan | |
| | - 2910 Jefferson, Midland, Michigan | |
| | - 3400 Isabella Road, Midland, Michigan | |
| | - 425 E. Railway, Sanford, Michigan | |
| | - 5610 Gratiot Road, Saginaw, Michigan | |
| | - 7030 E. Monroe Road, Breckenridge, Michigan | |

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

| <u>Type</u> | <u>Application</u> | <u>Comment Period</u> <u>Ending Date</u> |
|-------------|--|---|
| Y-2 | First of America Bank Corporation Kalamazoo, Michigan | FR - 10-26-88 |
| | Wabash Valley Bancorporation, Inc. Peru, Indiana | N - 11-21-88 |
| | Wabash Valley Bank and Trust Company Peru, Indiana* | |
| Y-2 | First of America Bank Corporation-Indiana Kalamazoo, Michigan | FR - 10-26-88 |
| | Wabash Valley Bancorporation, Inc. Peru, Indiana | N - 11-21-88 |
| | Wabash Valley Bank and Trust Company Peru, Indiana* | |

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> |
|-------------|--|---------------------------------------|
| CoC-HC/RoS | Mid-Iowa Bancshares Co. Algona, Iowa Beatrice Gilmore and to redeem 791.33 shares of common stock | FR - ** N - 11-10-88 |
| Y-2 | NBD Bancorp, Inc. Detroit, Michigan NBD New Castle Bank (in organization) Newark, Delaware* | FR - 11-4-88 N - 11-5-88 |
| Y-2 | First Suburban Bancorp Corporation Maywood, Illinois First State Bank of Alsip Alsip, Illinois | FR - ** N - ** |
| Y-2 | Community Financial Corporation Harbor Beach, Michigan The Peoples State Bank of Caro, Michigan Caro, Michigan | FR - ** N - 10-21-88 |
| Y-2 | First Colonial Bankshares Corporation Chicago, Illinois DuPage County Bank of Glendale Heights Glendale Heights, Illinois | FR - ** N - ** |

Section III - Applications Subject to Federal Register
Notice Only

| <u>Type</u> | <u>Application</u> | <u>Comment Period Ending Date</u> |
|-------------|---|---------------------------------------|
| 4(c)(8) | A.B.N. - Stichting Amsterdam, Nederlands To expand the activities of making, acquiring and servicing loans and other extensions of credit through its subsidiary, Netherlands Trading Society East, Inc., Chicago, Illinois | FR - ** |
| 4(c)(8) | Algemene Bank Nederland, N.V. Amsterdam, Nederlands To expand the activities of making, acquiring and servicing loans and other extensions of credit through its subsidiary, Netherlands Trading Society East, Inc., Chicago, Illinois | FR - ** |

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only
Continued

| <u>Type</u> | <u>Application</u> | <u>Comment Period</u> <u>Ending Date</u> |
|-------------|--|---|
| 4(c)(8) | Athens Bancorp, Inc. Athens, Wisconsin Vigil Asset Management Group, Inc. Wausau, Wisconsin--provide trust and fiduciary service to general public | FR - ** |
| 4(c)(8) | First Illinois Corporation Evanston, Illinois First Illinois Life Insurance Company Evanston, Illinois --- engage in insurance activities | FR - ** |
| Y-4 | Metrocorp, Inc. East Moline, Illinois Metro Armored Courier, Inc. East Moline, Illinois--provide armored car service | FR - ** |
| 4(c)(8) | Northern Trust Corporation Chicago, Illinois Northern Investment Corporation Chicago, Illinois--making and servicing loans | FR - ** |

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

| <u>Type</u> | <u>Application</u> |
|-------------|--------------------|
| 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

None.

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|--------------------|-----------------------------------|
|--------------------|-----------------------------------|

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|--------------------|-----------------------------------|
|--------------------|-----------------------------------|

| | |
|--|-----------------|
| * Section 3(a)(3) application by Old National Bancorp, Evansville, Indiana, to acquire First Service Bancshares, Inc., Greenville, Kentucky | (Not available) |
|--|-----------------|

| | |
|---|-----------------|
| * Section 3(a)(1) application by Cordova Bancshares, Inc., Memphis, Tennessee, to acquire Cordova Bank & Trust Co., Cordova, Tennessee | (Not available) |
|---|-----------------|

| | |
|--|-----------------|
| * Section 3(a)(1) application by Advance Banc Shares, Inc., Fairfield, Illinois, to acquire Wayne County Bank and Trust Company, Fairfield, Illinois | (Not available) |
|--|-----------------|

| | |
|--|-----------------|
| Change in control notification involving National Banking Corp, North Little Rock, Arkansas, by Donald and Frances Parks, Stephen F. Smith, and Bobby John Osborne | (Not available) |
|--|-----------------|

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

| | |
|--|-----------------|
| Section 4(c)(8) application by First Tennessee National Corporation, Memphis, Tennessee, to acquire the assets and assume the liabilities of Check Consultants, Inc., Memphis, Tennessee, a company engaged in data processing activities | (Not available) |
|--|-----------------|

Federal Reserve Bank of St. Louis

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

Stock redemption notification by
Marionville Bancshares, Inc.,
Neosho, Missouri

* 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> |
|--------------------|---------------------------------------|
| None. | |

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

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|---|---------------------------------------|
| D.S. Amundson & E.J. Amundson To acquire control of 28.86% of the voting shares of Culbertson Ban Corp, Culbertson, MT | Not yet available |
| Michael Bancorporation, Inc. Minneapolis, MN To acquire the Summit National Bank St. Paul, MN* | Not yet available |
| Doroth E. Cornwall, James A. Wick, Kevin J. Wick, Mark D. Wick, Mary K. Wick, Patrick A. Wick and Paul D. Wick To acquire control of 76.0% of the common shares of Turtle Bancshares Incorporated, Turtle Lake, WI | Not yet available |
| Jacob Schmidt Company St. Paul, MN; and American Bancorporation, Inc. St. Paul, MN For American Bancorporation, Inc. to merge with Barnesville Invest- ment Corporation, Barnesville, MN and thereby acquire 96.2% of First National Bank, Barnesville, MN* | Not yet available |
| North Shore Financial Corporation Duluth, MN To acquire the Airport State Bank Duluth, MN* | Not yet available |

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|---|---------------------------------------|
| Charter 95 Corporation Hudson, WI To acquire Merchants State Bank North Branch, MN* | Not yet available |
| Jay Nelson To acquire control of 25.91% of the voting shares of Mower Agency, Inc., Austin, MN | Not yet available |
| Dennis White To acquire control of 14.3% of the voting shares of First Bancshares of Valley City, Inc., Valley City, ND | November 24, 1988 (Newspaper) |

Section III - Applications Subject
to Federal Register Notice Only

| <u>Application</u> | <u>Comment Period Ending Date</u> |
|--|---------------------------------------|
| Jacob Schmidt Company St. Paul, MN; and American Bancorporation, Inc. St. Paul, MN To engage in general insurance agency activities in a place with a population not exceeding 5,000 thru the acquisition of First Agency of Barnesville, Barnesville, MN. The activity will be conducted in Barnesville, MN | Not yet available |

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

**Section III - Applications Subject
to Federal Register Notice Only (Continued)**

Application

**Comment Period
Ending Date**

Norwest Corporation
Minneapolis, MN
To engage in general insurance
agency activities through the
acquisition of assets of Hopkins
Insurance Agency, Des Moines, IA.
The activity will be conducted in
Des Moines, IA.

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

John W. Coots, Sr., Platte City, Missouri, for prior approval to increase his proportionate ownership of Wells Bancshares, Inc., Platte City, Missouri, by 8.57 percent to 28.57 percent.

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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 OCTOBER 24, 1988

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

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

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

| <u>APPLICATION</u> | <u>** NOTICE EXP</u> |
|---|----------------------|
| Change in Control Notice by Sam K. Kendrick Testamentary Trust, Dallas, TX to acquire an interest in Pedernales Investment Corporation, Johnson City, TX | 88/11/04 |
| Change in Control Notice by Herbert S. Kendrick, Jr., Brownfield, TX; Kirby McDaniel Kendrick Children's Irrevocable Trust, Dallas, TX; and Sam K. Kendrick Testamentary Trust, Dallas, TX to acquire an interest in Bandera Bancshares, Inc., Bandera, TX | 88/11/09 |

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

| <u>APPLICATION</u> | <u>NOTICE EXP</u> |
|---|-------------------|
| Section 4(c)(8) <u>de novo</u> notification by Western Commerce Bancshares of Carlsbad, Inc., Carlsbad, NM, to engage in providing management consulting services to depository institutions through Bank Consultants, Inc., Carlsbad, NM | 88/11/04 |

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 10/28/88

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

Anthony R. DiGiovanni, San Clemente,
California, to retain 22.2 percent of
Mariners Bancorp, San Clemente, California.

Newspaper: 11/14/88

Fed. Reg.: 11/16/88

Section III - Applications Subject to Federal Register Notice Only

Security Pacific Corporation, Los Angeles,
California, to acquire Burns Fry Hoare
Govett, Inc., New York, New York, and
engage in brokerage, advisor and private
placement activities.

Fed. Reg.: Not yet published

Scandinavian Bank Group Plc, London,
England, to acquire 50.5 percent of
Cambridge International Partners, Inc.,
New York, New York, and engage in
financial advice.

Fed. Reg.: Not yet published

The Sanwa Bank, Limited, Osaka, Japan, to
engage de novo in making, acquiring, or
servicing loans or other extensions of
credit through Sanwa-BGK Securities Co.,
L.P., New York, New York.

Fed. Reg.: 11/23/88

Security Pacific Corporation, Los Angeles,
California, to engage in underwriting and
dealing in certain asset-backed securities
to a limited extent through Security Pacific
Securities, Inc., Los Angeles, California.

Fed. Reg.: Not yet published

Security Pacific Corporation, Los Angeles,
California, to engage in underwriting and
dealing in equity securities to a limited
extent through Security Pacific Securities,
Inc., Los Angeles, California.

Fed. Reg.: Not yet published

Section III - Applications Subject to Federal Register Notice Only (Cont'd).

Security Pacific Corporation, Los Angeles, California, to engage in underwriting and dealing in certain ineligible debt securities to a limited extent through Security Pacific Securities, Inc., Los Angeles, California.

Fed. Reg.: Not yet published

The Sanwa Bank, Limited, Osaka, Japan, to engage in underwriting and dealing in mortgage related securities, municipal bonds, consumer related receivables, and commercial paper, securities brokerage and acting as investment/financial advisor, through Sanwa-BGK Securities Co., L.P., New York, New York.

Fed. Reg.: Not yet published

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

Community Ban Corporation, Pullman, Washington, to redeem up to 52.15 percent of its common voting stock.

* Subject to CRA.