

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1989, No. 33
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending August 19, 1989.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Banknorth Group, Inc., Burlington, Vermont (newly formed corporation) -- to acquire Banknorth Group, Inc., Howard Bancorp, and their banking subsidiaries.

Approved, August 14, 1989.

B.M.J. Financial Corp., Bordentown, New Jersey -- to acquire Bank of Delaware, Fairless Hills, Pennsylvania.

Approved, August 14, 1989.

MEMBERSHIP

Bank of Delaware Valley, Fairless Hills, Pennsylvania -- to become a member of the Federal Reserve System.

Approved, August 14, 1989.

**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; GC - General Counsel; IF - International Finance; OSDM - Office of Staff Director for Management

BANK BRANCHES, DOMESTIC

New York Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 3035 Niagara Falls Boulevard.

Approved, August 17, 1989.

Philadelphia Meridian Bank, Reading, Pennsylvania -- to establish a branch at 1414-1438 South Penn Square, Philadelphia, Pennsylvania.

Approved, August 15, 1989.

BANK HOLDING COMPANIES

Richmond Bank Maryland Corp., Towson, Maryland -- to acquire Heritage International Bank, Inc., Bethesda, Maryland.

Approved, August 18, 1989.

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

BANK HOLDING COMPANIES

New York	Barclays PLC, London, England; Barclays Bank PLC; London, England; BayBanks, Inc., Boston, Massachusetts; Chemical Banking Corporation, New York, New York; Manufacturers Hanover Corporation, New York, New York; National Westminster Bank PLC, London, England; NatWest Holdings, Inc., New York, New York; Northeast Bancorp, Inc., New Haven, Connecticut; The Bank of New York Company, Inc., New York, New York; The Chase Manhattan Corporation, New York, New York; The Hongkong and Shanghai Banking Corporation, Hong Kong, B.C.C.; Kellett NV, Curacao, Netherlands Antilles; HSBC Holdings BV, Amsterdam, The Netherlands; and Marine Midland Banks, Inc., Buffalo, New York -- to engage in data processing and related activities through Datek Instacard Corporation. Permitted, August 14, 1989.
St. Louis	Farmers Holding Company, Jacksonville, Illinois -- to engage de novo in community development activities through Tri-County Community Development Corporation. Permitted, August 14, 1989.
Kansas City	Gold Bancshares, Inc., Seneca, Kansas -- to acquire Comanche Bancshares, Inc., Coldwater, Kansas; Peoples State Bank, Coldwater, Kansas; Oketo Bancshares, Inc., Marysville, Kansas; and Blue Valley National Bank, Marysville, Kansas. Approved, August 14, 1989.
Richmond	Horizon Bancorp, Inc., Bethesda, Maryland -- to acquire GOLDCrest Bank. Approved, August 14, 1989.
Chicago	Johnson Heritage Bancorp, Ltd., Racine, Wisconsin -- to acquire Johnson Heritage Trust Company. Approved, August 14, 1989.
St. Louis	M&P Community Bancshares, Inc., Newport, Arkansas -- to acquire Merchants and Planters Bank. Approved, August 18, 1989.

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

BANK HOLDING COMPANIES

New York	ONBANCorp, Inc., Syracuse, New York -- to acquire Onondaga Savings Bank. Approved, August 14, 1989.
San Francisco	Security Pacific Corporation, Los Angeles, California -- to make additional investments in Security Pacific Hoare Govett (Holdings) Limited, Los Angeles, California, and certain of its direct and indirect subsidiaries. Approved, August 17, 1989.
Boston	Society for Savings Bancorp, Inc., Hartford, Connecticut -- to retain its indirect interest in CADRE, Inc., Avon, Connecticut. Approved, August 15, 1989.
Atlanta	South Banking Company, Alma, Georgia -- to merge with Georgia Peoples Bankshares, Inc., Baxley, Georgia, and to acquire Peoples State Bank & Trust, Baxley, Georgia. Approved, August 18, 1989.
Atlanta	SouthTrust Corporation, Birmingham, Alabama -- to merge SouthTrust of Jackson County, Marianna, Florida, with Florida Community Banks, Inc., Bonifay, Florida, and Florida Central Banks, Inc., Chipley, Florida. Approved, August 14, 1989.
Atlanta	Sun Banks, Inc., Orlando, Florida -- to merge Bonifay Holding Company, Bonifay, Florida. Withdrawn, August 14, 1989.

BANK PREMISES

St. Louis	Jackson Exchange Bank and Trust Company, Jackson, Missouri -- investment in bank premises. Approved, August 18, 1989.
Philadelphia	Meridian Bank, Reading, Pennsylvania -- investment in bank premises. Approved, August 15, 1989.

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

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

St. Louis	Reliable Life Corporation, St. Louis, Missouri -- deregistration statement. Approved, August 17, 1989.
New York	Saitama Bank, Ltd., Saitama, Japan -- agreement pursuant to section 8 of the Securities Exchange Act of 1934 concerning extensions of credit to securities brokers and dealers. Submitted, August 18, 1989.

CAPITAL STOCK

Kansas City	Colwich Financial Corporation, Colwich, Kansas -- redemption of shares. Approved, August 16, 1989.
Kansas City	First Ainsworth Company, Ainsworth, Nebraska -- redemption of shares. Approved, August 14, 1989.

CHANGE IN BANK CONTROL

Chicago	B.O.Y Bancorp, Inc., Yorkville, Illinois -- change in bank control. Permitted, August 15, 1989.
San Francisco	BNB Bancorp, Burbank, California -- change in bank control. Permitted, August 18, 1989.
Minneapolis	Eden Valley Bancshares, Inc., Eden Valley, Minnesota -- change in bank control. Permitted, August 15, 1989.
Kansas City	First Ainsworth Company, Ainsworth, Nebraska -- change in bank control. Permitted, August 14, 1989.
Chicago	First Financial Corporation, Terre Haute, Indiana -- change in bank control. Permitted, August 18, 1989.
San Francisco	Griffin Holdings, Inc., Los Angeles, California -- change in bank control. Permitted, August 18, 1989.

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

CHANGE IN BANK CONTROL

Dallas Lorena State Bank, Lorena, Texas -- change in bank control.
Permitted, August 15, 1989.

COMPETITIVE FACTORS REPORTS

Dallas American National Bank, Corpus Christi, Texas,
proposed merger with America National Bank - South
-- report on competitive factors.
Submitted, August 16, 1989.

Kansas City BANK IV Interim National Bank of Garden City, Garden
City, Kansas, proposed merger with The Garden
National Bank of Garden City -- report on
competitive factors.
Submitted, August 16, 1989.

Kansas City Bank of Oklahoma, N.A., Tulsa, Oklahoma, proposed
merger with Bank of Oklahoma, Mercantile Center,
Tulsa, Oklahoma; Bank of Oklahoma, Broken Arrow,
N.A., Broken Arrow, Oklahoma; Bank of Oklahoma,
City Plaza, Tulsa, Oklahoma; Bank of Oklahoma,
Lewis Center, Tulsa, Oklahoma; and Bank of
Oklahoma, Southwest Tulsa, Tulsa, Oklahoma --
report on competitive factors.
Submitted, August 16, 1989.

Chicago Citizens State Bank, Clarinda, Iowa, proposed
acquisition of assets and assumption of liabilities
of The Nodaway Valley National Bank of Villisca,
Villisca, Iowa -- report on competitive factors.
Submitted, August 15, 1989.

Cleveland Consumers National Bank, Minerva, Ohio, proposed
purchase of assets and assumption of liabilities of
the Hanoverton Branch of Banc One, Youngstown,
National Association, Youngstown, Ohio -- report on
competitive factors.
Submitted, August 16, 1989.

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

COMPETITIVE FACTORS REPORTS

Dallas	Cullen Center Bank & Trust, Houston, Texas, proposed merger with Cullen Bank Northfield, N.A., Houston, Texas, and Cullen Bank Sugar Land, Sugar Land, Texas -- report on competitive factors. Submitted, August 17, 1989.
Kansas City	First National Bank of Hayes Center, Hayes Center, Nebraska, proposed merger with American State Bank, McCook, Nebraska -- report on competitive factors. Submitted, August 16, 1989.
Chicago	First of America Bank-Marquette, National Association, Marquette, Michigan, proposed merger with First of America Bank-Iron Mountain, National Association, Iron Mountain, Michigan -- report on competitive factors. Submitted, August 15, 1989.
Chicago	First Wisconsin National Bank of Sheboygan, Sheboygan, Wisconsin, proposed merger with First Wisconsin South West Bank of Sheboygan -- report on competitive factors. Submitted, August 15, 1989.
Richmond	Jefferson National Bank, Charlottesville, Virginia, proposed purchase of assets and assumption of liabilities of two branches of NCNB Virginia, Dumfries, Virginia -- report on competitive factors. Submitted, August 18, 1989.
Chicago	Metrobanc, National Association, Grand Rapids, Michigan, proposed merger with Comerica Bank-Grand Rapids, National Association, Grand Rapids, Michigan, and Comerica Bank-Jackson, National Association, Jackson, Michigan -- report on competitive factors. Submitted, August 15, 1989.

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

COMPETITIVE FACTORS REPORTS

Kansas City Security National Bank of Superior, Superior, Nebraska, proposed acquisition of assets and assumption of liabilities of Lawrence State Bank, Lawrence, Nebraska -- report on competitive factors.
Submitted, August 14, 1989.

EXTENSIONS OF TIME

Boston Eastern Savings Bancorp, Inc., Lynn, Massachusetts -- extension to November 17, 1989, to acquire Eastern Bank.
Granted, August 14, 1989.

San Francisco First Interstate Bancorp, Los Angeles, California -- extension to divest certain properties.
Granted, August 16, 1989.

Atlanta First National Bancshares, Inc., Hollywood, Florida -- extension to December 14, 1989, to acquire First National Bank of Hollywood.
Granted, August 14, 1989.

St. Louis HNB Bancorp, Inc., Hannibal, Missouri -- extension to November 26, 1989, to acquire the successor by merger to Hannibal National Bank.
Granted, August 17, 1989.

Richmond Key Centurion Bancshares, Inc., Charleston, West Virginia -- extension to November 18, 1989, to acquire Guyan National Bank, Barboursville, West Virginia.
Granted, August 14, 1989.

Chicago Madison Financial Corporation, Chicago, Illinois -- extension to effect change in bank control.
Denied, August 15, 1989.

Chicago Nevada National Co., Omaha, Nebraska -- extension to November 10, 1989, to acquire Rainwood Corporation, Omaha, Nebraska, and Valley State Bank, Rock Valley, Iowa.
Granted, August 16, 1989.

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

EXTENSIONS OF TIME

Minneapolis	Norwest Corporation, Minneapolis, Minnesota; Norwest Financial Services, Inc., Des Moines, Iowa; and Norwest Financial, Inc. -- extension to November 22, 1989, to engage de novo in underwriting involuntary unemployment insurance. Granted, August 14, 1989.
San Francisco	Security Pacific Corporation, Los Angeles, California -- extension to divest certain property. Granted, August 16, 1989.

RESERVE BANK SERVICES

Director, FRBO	Federal Reserve Bank of Dallas -- to implement a pilot program for commingling returned checks with forward collection items in West Texas and remaining regions of the Dallas territory. Approved, August 16, 1989.
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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

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

Center Banks Incorporated, Skaneateles, New York, to become a bank holding company with respect to Skaneateles Savings Bank, Skaneateles, New York.^{1/} 9/11/89 ^{3/}

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

The Toronto-Dominion Bank, Toronto, Canada to engage through Toronto Dominion Securities Corp. in financial and transaction advice to financial and nonfinancial institutions, private placements of all types of securities as agent, brokerage and investment advice for retail and institutional customers, arrangement of sales of loans and other extensions of credit originated by affiliated and unaffiliated lenders as agent, financial advice to Canadian Governmental entities, and underwriting and dealing, to a limited extent, in certain ineligible securities. N/A

The Nippon Credit Bank, Ltd., Tokyo, Japan to engage de novo in certain data processing activities through its indirect subsidiary, Trading Desk Systems, Incorporated, New York, New York. N/A

The Chase Manhattan Corporation, New York, New York to engage through its subsidiary, Chase Securities, Inc., in providing financial advice to municipalities and administering pooled financings for municipal authorities. 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.

Applications Bulletin
For Week Ending August 19, 1989

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER

NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING

Received application on August 7, 1989
from The Fifth Third Bank, Cincinnati, Ohio,
for permission to establish a CBCT branch at
201 East Pete Rose Way, Riverfront Stadium,
Cincinnati, Ohio.

*September 17, 1989

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

Received Section 3(a) (3) application on
August 14, 1989 from Fifth Third Bancorp,
Cincinnati, Ohio, to acquire The National
Bank and Trust Company of Paris, Paris,
Kentucky.

* N - September 8, 1989

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

NONE

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Virginia Bank - Franklin County, Rocky Mount, Virginia, request for permission to establish a branch at Union Hall Plaza, Route 40 and State Route 946, Union Hall, Virginia.*	9-11-89
Bank of Ripley, Ripley, West Virginia, request for permission to establish a branch at 108/110 South Church Street, Ripley, West Virginia.*	9-16-89

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>
None	

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

<u>Application</u>
None

*Application is subject to CRA.

August 14, 1989

Federal Reserve Bank of Atlanta
Applications Bulletin

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Sovran Bank/Central South Nashville, Tennessee	09-06-89 (CRA)
To establish a branch office at the McKendree Village Retirement Center, 4343 Lebanon Road, Hermitage, Tennessee, to be known as the McKendree Village Office.	
The Bank of Nashville Nashville, Tennessee	08-21-89 (CRA)
To become a member of the Federal Reserve System, pursuant to section 9 of the Federal Reserve Act.	

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

<u>Application</u>	<u>Comment Period Ending Date</u>
CBS Banc-Corp. Russellville, Alabama	08-31-89 Federal Register
1-BHC formation, Citizens Bank & Savings Company, Russellville, Alabama.	
Barrow Bancshares, Inc. Winder, Georgia	
1-BHC formation, Barrow Bank & Trust Company, Winder, Georgia.	
American National Financial Corporation Panama City, Florida	08-28-89 Federal Register
Change in control by Albert P. Qualls, Jr., to acquire 68.05 percent of the outstanding shares of common stock.	
First Community Bancorp, Inc. Cartersville, Georgia	09-01-89 Federal Register
1-BHC formation, First Community Bank & Trust, Cartersville, Georgia (in organization).	
Madison Bank Corporation Madison, Georgia	08-30-89 Newspaper
Change in control by Floyd C. Newton, Jr., to acquire an additional 11.23 percent of the outstanding shares of common stock that will increase his total ownership to 25 percent.	

August 14, 1989

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>
WB&T Bankshares, Inc. Waycross, Georgia 1-BHC formation, Waycross Bank & Trust, Waycross, Georgia.	08-25-89 Federal Register
Bank of Gonzales Holding Company, Inc. Gonzales, Louisiana After-the-fact change in control by the Board of Directors and Voting Trust (John P. Casey, Jr., et. al) to retain 22.03 percent of the outstanding shares of common stock.	08-30-89 Federal Register
Employees Stock Ownership Trust of People's Bank & Trust Company of Pickett County Byrdstown, Tennessee 1-BHC formation by acquiring 30 percent of Upper Cumberland Bancshares, Inc., Byrdstown, Tennessee, and indirectly acquiring its subsidiary bank.	08-12-89 Newspaper
Wayne County Bancshares, Inc. Waynesboro, Tennessee After-the-fact change in control by M. L. Haggard, Sr., to retain 28.19 percent of the outstanding shares of common stock.	08-17-89 Federal Register

Section III - Applications Subject to
Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Mid State Banks, Inc. Cordele, Georgia To engage <i>de novo</i> in data processing activities, pursuant to section 225.25 (b) (7) of Regulation Y.	09-01-89

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	FMB Commercial Bank Greenville, Michigan Contractual (49) at 8 affiliated main offices and their branches*	N - **
Branch	FMB-State Savings Bank Lowell, Michigan Contractual (49) at 8 affiliated main offices and their branches*	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	Readlyn Bancshares, Inc. St. Paul, Minnesota Britt Bancshares, Inc. St. Paul, Minnesota First State Bank Britt, Iowa*	FR - 4-21-89 N - 8-28-89
Y-2	Chemical Financial Corporation Midland, Michigan Community Bancorp, Inc. St. Charles, Michigan Community State Bank of St. Charles St. Charles, Michigan*	FR - 8-31-89 N - 9-1-89
CoC-HC	Indiana United Bancorp Greensburg, Indiana William Griffin Barron	FR - ** N - 8-31-89
Y-1	Alliance Bancorporation and Trimpe's Inc. Lisbon, Iowa Lisbon Bank and Trust Company Lisbon, Iowa*	FR - ** N - **
Y-1	Peoples Financial Corp. of Illinois, Inc. Kewanee, Illinois Peoples National Bank of Kewanee Kewanee, Illinois*	FR - ** N - 9-1-89

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register Notice
Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	First Sioux Bancshares, Ltd. Sioux Center, Iowa First Sioux Financial, Inc. Sioux Center, Iowa	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.

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

None.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

None.

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

None.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
The Northwestern Bank Chippewa Falls, WI To establish a branch at 110 North Washington Street, Thorp, WI*	Not yet available
Troy Community Bank Troy, MT (<u>de novo</u>) For membership in the Federal Reserve System*	Not yet available

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Gail K. Mathisen To acquire control of 100% of St. James Bancorp., Inc., Chanhassen, MN	Not yet available
Arnold K. Skeie and Frank L. Farrar To acquire control of 92% of Opepegard Agency, Inc., Dilworth, MN	Not yet available
Lincoln Holding Company Hankinson, ND To acquire the Lincoln State Bank Hankinson, ND*	9-22-89 (Newspaper)
Fortune 44 Company Boulder, CO To acquire Newberry Bancorp, Inc. Newberry, MI which owns the New- berry State Bank, Newberry, MI*	Not yet available

* 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>
Norwest Corporation Minneapolis, MN To engage <u>de novo</u> through Norwest Investment Services, Inc., in the following activities: 1) Underwriting and dealing in obligations that national banks are authorized to deal in; 2) Underwriting and dealing to a limited extent in certain securities national banks are ineligible to deal in; 3) Full service retail brokerage; 4) Providing private placement services for commercial paper, municipal revenue bonds, municipal leases, and mortgage-backed securities; 5) Purchasing and selling precious metals and coins for the account of customers; and 6) Acting as a futures commission merchant.	9-8-89
Draper Holding Company Draper, SD To engage in insurance agency activities through the acquisition of Dave Moore Insurance Agency, Vivian, SD. The activity will be conducted in Presho and Draper, 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

Franklin State Bancshares, Inc.,
Franklin, Nebraska, for prior
approval to become a bank holding
company through the acquisition of
100 percent of the voting shares of
Franklin State Bank, Franklin,
Nebraska.*

Not Available

FirstBank Holding Company Employee
Stock Ownership Plan, Lakewood,
Colorado, for prior approval to
increase its proportionate
ownership interest in FirstBank
Holding Company of Colorado,
Lakewood, Colorado, by 4.9 percent
to 24.9 percent.

Not Available

Karl Blade, Miami, Oklahoma, for
prior approval to acquire a 19.6
percent ownership interest in
Guaranty Bancorporation, Tulsa,
Oklahoma.

Not Available

Ed Berrong, Weatherford, Oklahoma,
for prior approval to increase his
proportionate ownership interest in
First National Bancshares of
Weatherford, Inc., Weatherford,
Oklahoma, by .66 percent to 16.34
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 AUGUST 14, 1989

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>
*Section 3(a)(1) application by Amarillo Delaware Bancorp, Inc., Wilmington, DE, to acquire Amarillo National Bank, Amarillo, TX	89/09/23
*Section 3(a)(1) application by East Texas Financial Corporation, Kilgore, TX, to acquire Citizens Bank, Kilgore, TX	89/09/08
*Section 3(a)(1) application by New Borger Bancorporation, Inc., Lubbock, TX, to acquire First Borger Bancshares, Inc., Borger, TX, and First National Bank of Borger, Borger, TX	89/09/05
*Section 3(a)(1) application by New Canyon Bancorporation, Inc., Lubbock, TX, to acquire First Canyon Bancorporation, Inc., Canyon, TX, First Canyon Bancshares, Inc., Canyon, TX, and The First National Bank in Canyon, Canyon, TX	89/09/05
*Section 3(a)(3) application by Ford Bank Group, Inc., Lubbock, TX, to acquire First Canyon Bancorporation, Inc., Canyon, TX, First Canyon Bancshares, Inc., Canyon, TX, and The First National Bank in Canyon, Canyon, TX	89/09/05
*Section 3(a)(3) application by Ford Bank Group, Inc., Lubbock, TX, to acquire Permian Financial Corporation, Crane, TX, and First State Bank, Crane, TX	89/09/05
*Section 3(a)(3) application by Ford Bank Group, Inc., Lubbock, TX, to acquire First Borger Bancshares, Inc., Borger, TX, and First National Bank of Borger, Borger, TX	89/09/05

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

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 8/18/89

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

Winston R. Lauder, Ketchum, Idaho, to acquire between 90 and 100 percent of Idaho State Bank, Glenns Ferry, Idaho.	<u>Fed. Reg.:</u> 8/23/89 <u>Newspaper:</u> Not yet published
Bay Commercial Services Employee Stock Ownership Plan, San Leandro, California, to increase its ownership from 9.26 to 11.87 percent of Bay Commercial Services, San Leandro, California.	<u>Fed. Reg.:</u> 9/05/89 <u>Newspaper:</u> Not yet published
Palm Desert Investments, Indian Wells, California, to become a bank holding company through the acquisition of a minimum of 25 percent of Palm Desert National Bank, Palm Desert, California. *	<u>Fed. Reg.:</u> Not available <u>Newspaper:</u> Not available

Section III - Applications Subject to Federal Register Notice Only

Security Pacific Corporation, Los Angeles, California, to engage in leasing activities beyond the scope of those listed in Regulation Y through Security Pacific Leasing Corp.	<u>Fed. Reg.:</u> Not yet published
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Section III - Applications Subject to Federal Register Notice Only

None

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

None

* Subject to CRA.