

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1989, No. 47
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending November 25, 1989

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Banque Indosuez, Paris, France -- to acquire Morgan Grenfell Group plc, London, England.
Approved, November 24, 1989.

Deutsche Bank AG Frankfurt, Germany -- to acquire Morgan Grenfell Group plc, London, England.
Approved, November 24, 1989.

J.P. Morgan & Company Incorporated, New York, New York -- to act as agent in the private placement of all types of securities, including purchasing and selling securities on the order of investors as a riskless principal through J.P. Morgan Securities, Inc.
Approved, November 22, 1989.

FORMS

Application for Employment with Board of Governors of the Federal Reserve System -- extension.
Proposed, November 20, 1989.

Request for Proposal and Request for Price Quotations -- extension.
Proposed, November 24, 1989.

REGULATIONS AND POLICIES

Capital adequacy -- policy statement concerning proposal to permit banking organizations to choose to conform to existing guideline ratios or new risk based standard until the end of 1990; and proposal to establish a minimum ratio of 3 percent Tier 1 capital to total assets.
Approved, November 20, 1989.

Regulation B -- revisions to implement the Equal Credit Opportunity Act amendments regarding applications for business credit.
Approved, November 22, 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	Central Trust Company, Rochester, New York -- to establish a branch at The Guaranty Building, 28 Church Street, Buffalo, New York. Approved, November 21, 1989.
Cleveland	Central Trust Company, Newark, Ohio -- to establish CBCT branches at Indian Mound Mall, 771 South 30th Street, Heath; and River Valley Mall, 1535 River Valley, Lancaster, Ohio. Approved, November 22, 1989.
New York	Chemical Bank, New York, New York -- to establish a branch at Baruch College, 17 Lexington Avenue. Approved, November 21, 1989.
Philadelphia	Meridian Bank, Reading, Pennsylvania -- to establish an offsite electronic banking facility to be located at the Mt. Airy Shop'N Bag, 7109 Stenton Avenue, Philadelphia, Pennsylvania. Approved, November 21, 1989.
San Francisco	Tehama County Bank, Red Bluff, California -- to establish a branch at 2545 Zanella Way, Suite 3, Chicago, California. Approved, November 20, 1989.
St. Louis	UniSouth Banking Corporation, Columbus, Mississippi -- to establish a branch at Highway 50 and Lehmborg Road. Approved, November 22, 1989.
San Francisco	Valley Bank of Nevada, Las Vegas, Nevada -- to establish a branch at the Food Giant at the corner of Sahara and Decatur, Las Vegas, Nevada. Approved, November 24, 1989.

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

BANK HOLDING COMPANIES

San Francisco	El Capitan Bancshares, Inc., Sonora, California -- to acquire El Capitan National Bank. Approved, November 20, 1989.
Chicago	Fidelity Financial Corporation of Michigan, Birmingham, Michigan -- to engage de novo in lending activities. Returned, November 20, 1989.
Chicago	First Busey Corporation, Urbana, Illinois -- to acquire The Marcom Group, Champaign, Illinois, and provide marketing and public relations advice to unaffiliated banks. Approved, November 22, 1989.
Chicago	First State Bancorp, Inc., Harwood Heights, Illinois -- to engage in mortgage activities through American Mortgage and Real Estate Services, Inc., Chicago, Illinois. Approved, November 20, 1989.
Secretary	FirstTier Financial, Inc., Omaha, Nebraska -- to acquire Scottsbluff National Corporation, Scottsbluff, Nebraska, and Scottsbluff National Bank and Trust Company. Approved, November 21, 1989.
Kansas City	Fourth Financial Corporation, Wichita, Kansas -- to acquire McPherson Bank and Trust Company, McPherson, Kansas. Approved, November 21, 1989.
Kansas City	Fourth Financial Corporation, Wichita, Kansas -- to acquire through merger Southwest Financial Corporation, Garden City, Kansas, and The Garden National Bank of Garden City, and to expand its sales of credit related insurance. Approved, November 21, 1989.

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

BANK HOLDING COMPANIES

Minneapolis	Gaylord Bancorporation, Ltd., Gaylord, Minnesota -- to engage de novo in advisory activities through American Investment Advisors, Inc. Approved, November 21, 1989.
Chicago	Hoosier Bancorp, Rushville, Indiana -- to acquire Hoosier Insurance, Ltd., Grand Turk, Turks & Caicos Island, British West Indies. Approved, November 20, 1989.
Secretary	Huntington Bancshares Incorporated, Columbus, Ohio and Huntington Bancshares of West Virginia, Inc., Columbus, Ohio -- to acquire First Banc Securities, Inc., Morgantown, West Virginia, and The First National Bank of Morgantown, The Peoples National Bank of Martinsburg, Martinsburg, West Virginia; and First Bank, N.A., Uniontown, Pennsylvania. Approved, November 22, 1989.
Cleveland	Integra Financial Corporation, Pittsburgh, Pennsylvania -- to engage de novo in leasing activities through Integra Leasing Company, Washington, Pennsylvania. Permitted, November 20, 1989.
Chicago	L.B.T. Bancorporation, West Des Moines, Iowa -- to acquire Liberty Bank & Trust, Lake Mills, Iowa. Approved, November 24, 1989.
St. Louis	Monticello Bankshares, Inc., Monticello, Kentucky -- to acquire additional shares of Bank of Clinton County, Albany, Kentucky. Approved, November 22, 1989.
San Francisco	Palm Desert Investments, Indian Wells, California -- to acquire Palm Desert National Bank, Palm Desert, California. Withdrawn, November 20, 1989.
Kansas City	Parkway Financial, Inc., Overland Park, Kansas -- to acquire Parkway Bank. Approved, November 24, 1989.

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

BANK HOLDING COMPANIES

Philadelphia	Peoples Bancorp, Inc., Lebanon, Pennsylvania -- to acquire The Peoples National Bank of Lebanon. Approved, November 24, 1989.
Kansas City	Peoples National Bancshares of Checotah, Inc., Checotah, Oklahoma -- to acquire Cantwell Insurance Agency, Inc., and engage de novo in selling credit related insurance and in insurance agency activities. Withdrawn, November 22, 1989.
St. Louis	Republic Bancshares, Inc., Neosho, Missouri -- to acquire Marionville Bancshares, Inc. Approved, November 24, 1989.
Staff Director BS&R	Security Pacific Corporation, Los Angeles, California -- to make additional investments in Security Pacific Hoare Govett Limited, and in certain wholly-owned direct and indirect subsidiaries of SPHG Holdings. Permitted, November 22, 1989.
Kansas City	West Point Bancorp, Inc., St. Joseph, Missouri -- to acquire Dakota Bancshares, Inc., and Dakota County State Bank, South Sioux City, Nebraska. Approved, November 24, 1989.

BANK PREMISES

Cleveland	Union Bank and Savings Company, Bellevue, Ohio -- investment in bank premises. Approved, November 21, 1989.
St. Louis	UniSouth Banking Corporation, Columbus, Mississippi -- investment in bank premises. Approved, November 22, 1989.

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

BANKS, STATE MEMBER

Kansas City BancFirst, Oklahoma City, Oklahoma -- payment of a dividend.
Approved, November 21, 1989.

Kansas City Chemical Bank, Sweet Springs, Missouri -- payment of a dividend.
Approved, November 22, 1989.

CAPITAL STOCK

Kansas City Las Vegas Bancorporation, Albuquerque, New Mexico -- redemption of shares.
Approved, November 22, 1989.

Kansas City West Point Bancorp, Inc., St. Joseph, Missouri -- redemption of shares.
Approved, November 24, 1989.

CHANGE IN BANK CONTROL

San Francisco Capital Bancorp, Salt Lake City, Utah -- change in bank control.
Permitted, November 24, 1989.

Kansas City Collegiate Peaks Bancorporation, Inc., Buena Vista, Colorado -- change in bank control.
Permitted, November 22, 1989.

Kansas City Farmers Exchange Bancorporation, Inc., Cherokee, Oklahoma -- change in bank control.
Permitted, November 20, 1989.

Atlanta First Union Bancorp, Blairsville, Georgia -- change in bank control.
Permitted, November 22, 1989.

Dallas FirstShares of Texas, Inc., Marshall, Texas -- change in bank control.
Returned, November 22, 1989.

Philadelphia Guaranty Bancshares Corporation, Shamokin, Pennsylvania -- change in bank control.
Permitted, November 24, 1989.

Dallas Premier Bancshares, Inc., Kerrville, Texas -- change in bank control.
Returned, November 22, 1989.

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

CHANGE IN BANK CONTROL

Kansas City West Point Bancorp., Inc., St. Joseph, Missouri --
change in bank control.
Permitted, November 24, 1989.

COMPETITIVE FACTORS REPORTS

Dallas First Commerce Bank, N.A., Corpus Christi, Texas,
proposed merger with Brazosport Bank of Texas,
Freeport, Texas -- report on competitive factors.
Submitted, November 22, 1989.

Atlanta Highland Bank, Birmingham, Alabama, proposed purchase
of the assets and liabilities of the Jefferson
County branch of Citizens Bank of Leeds, Leeds,
Alabama -- report on competitive factors.
Submitted, November 21, 1989.

San Francisco New Bank of La Costa, Carlsbad, California, proposed
merger with Bank of La Costa -- report on
competitive factors.
Submitted, November 20, 1989.

Chicago Old Kent Bank, National Association, Elmhurst,
Illinois, proposed merger with Old Kent Bank -
Northwest, Rolling Meadows, Illinois -- report on
competitive factors.
Submitted, November 21, 1989.

Chicago Tremont Second National Bank, Tremont, Illinois,
proposed merger with The First National Bank in
Tremont -- report on competitive factors.
Submitted, November 24, 1989.

Cleveland United National Bank & Trust Company, Canton, Ohio,
proposed purchase of certain assets and assumption
of the liabilities of the Canal Fulton, Ohio, and
the Hartville, Ohio, branch offices of First
American Savings Bank, F.S.B., Canton, Ohio
-- report on competitive factors.
Submitted, November 21, 1989.

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

EXTENSIONS OF TIME

Chicago	Amboy Bancorp, Inc., Amboy, Illinois -- extension to February 21, 1990, to acquire The First National Bank in Amboy. Granted, November 22, 1989.
Boston	Bank of Boston Corporation, Boston, Massachusetts -- extension to February 23, 1990, to engage in trust company activities through BancBoston Trust Company of New York. Granted, November 21, 1989.
Atlanta	City Bancorp, Inc., New Iberia, Louisiana -- extension to March 16, 1990, to achieve redemption of shares. Granted, November 20, 1989.
Cleveland	Equimark Corporation, Pittsburgh, Pennsylvania, and Equimanagement, Inc. -- extension to February 23, 1990, to acquire twelve subsidiary banks of National Bancshares Corporation of Texas, San Antonio, Texas. Granted, November 22, 1989.
Chicago	Peoples Financial Corp. of Illinois, Inc., Kewanee, Illinois -- extension to March 15, 1990, to acquire Peoples National Bank of Kewanee. Granted, November 21, 1989.
Dallas	Red River Financial Corporation, Detroit, Texas -- extension to February 22, 1990, to acquire Community National Bank. Granted, November 22, 1989.
New York	Summit Bancorporation, Summit, New Jersey -- extension to February 28, 1990, to acquire Central Jersey Bancorp, Freehold, New Jersey. Granted, November 22, 1989.
Chicago	Tompkins Bancorp, Inc., Avon, Illinois -- extension to February 24, 1990, to acquire Tompkins State Bank. Granted, November 22, 1989.

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NOVEMBER 20, 1989 TO NOVEMBER 24, 1989
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

MEMBERSHIP

Philadelphia Woodlands Bank, Williamsport, Pennsylvania -- to
become a member of the Federal Reserve System.
Approved, November 24, 1989.

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of Boston -- to establish a
Northwest New England premium RCPC product at the
Windsor Locks Office and revise the Northwest New
England fine sort deadline.
Approved, November 24, 1989.

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

Olde Windsor Bancorp, Inc., Olde Windsor, Connecticut (Olde Windsor) - Change in Control notification filed by John A. Coccomò, Sr. to acquire an additional 10.1% of the voting shares of Olde Windsor	<u>Newspaper</u>	Not Yet Established
	<u>Federal Register</u>	Not Yet Established

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application Comment Period Ending Date

Society for Savings Bancorp, Hartford, Connecticut - 4(c) (8) application to acquire Franklin Equity Leasing Company, St. Louis, Missouri	<u>Federal Register</u>	12-7-89
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SECTION IV - APPLICATIONS NOT SUBJECT TO
FEDERAL REGISTER OR NEWSPAPER NOTICE

Application Comment Period Ending Date

NONE

*Subject to CRA

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Chemical Bank to establish a branch at One Pierrepont
Plaza, Brooklyn, New York.^{1/}

12/21/89

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

None.

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
 - 4/ Date specified in Federal Register notice; a later date may be specified in the newspaper notice.



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 November 25, 1989

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
from Star Banc Corporation, Cincinnati,
Ohio, to acquire Fir-Ban, Inc., Verona,
Kentucky.

* N - December 23, 1989

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

Received Section 4(c)(8) application
from Mid Am, Inc., Bowling Green, Ohio,
to acquire The Citizens Loan and Building
Company, Lima, Ohio.

Not Yet Known #

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

NONE

-
- * - Subject to CRA
 - # - Expected to end approximately 30 days from the date of receipt
 - N - Newspaper Comment Period
 - 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>
None	

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

<u>Application</u>	<u>Comment Period Ending Date</u>
FCFT, Inc., Princeton, West Virginia, for prior approval to become a bank holding company through the merger of Flat Top Bankshares, Inc., Bluefield, West Virginia, and First Community Bancshares, Inc., Princeton, West Virginia, thereby acquiring their bank subsidiaries, The Flat Top National Bank of Bluefield, Bluefield, West Virginia, Peoples Bank of Bluewell, Bluewell, West Virginia, and First Community Bank, Inc., Princeton, West Virginia.*	12-16-89
High Point Bank Corporation, High Point, North Carolina, for prior to become a bank holding company through the acquisition of 100% of the voting shares of High Point Bank and Trust Company, High Point, North Carolina.*	12-17-89
First Charlotte Financial Corporation, Charlotte, North Carolina, for prior approval to become a bank holding company through the acquisition of First Charlotte Bank and Trust Company, Charlotte, North Carolina.*	12-22-89
First Patriot Bankshares Corporation, Fairfax, Virginia, for prior approval to become a bank holding company through the acquisition of Patriot National Bank of Reston, Reston, Virginia, a <u>de novo</u> bank.*	Not Yet Available

Section III - Applications Subject to Federal Register Notice

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

*Application is subject to CRA.

Federal Reserve Bank of Richmond

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

Application

None

Week Ending November 24, 1989

Federal Reserve Bank of Atlanta
Applications Bulletin

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

Application

Comment Period Ending Date

The Citizens and Southern Corporation

Atlanta, Georgia

Along with Citizens and Southern Florida Corporation, Fort Lauderdale, Florida, to acquire M.B. Group, Inc., Marathon, Florida, and thereby indirectly acquire its subsidiary, The Marine Bank of Monroe County, Marathon, Florida.

International Trade Bankcorp

Atlanta, Georgia

1-BHC formation, International Trade Bank of Atlanta, Atlanta, Georgia (in organization).

Section III - Application Subject To Federal Register Notice Only

Application

Barnett Banks, Inc.

Jacksonville, Florida

12-08-89

To expand the credit card activities of its subsidiary, Barnett Merchant Services, Inc., Jacksonville, Florida, and engage *de novo* in making, servicing and acquiring loans, pursuant to section 225.25(b) (1) (ii) of Regulation Y.

First National Corporation of Picayune

Picayune, Mississippi

12-07-89

To engage *de novo* in insurance activities related to extensions of credit through its proposed new subsidiary, Community Finance, Inc., Picayune, Mississippi, pursuant to section 225.25(b) (8) (ii) of Regulation Y.

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

Application

Citizens Corporation

Smithville, Tennessee

To redeem 2,805 shares (13.31 percent) 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/ 24A	Chesterton State Bank Chesterton, Indiana Thornapple Plaza, US 30 & Thornapple Highways Valparaiso, Indiana*	N - 12-12-89
EFT	Bankers Trust Company Des Moines, Iowa Dot Drug, 1400 22nd Street West Des Moines, Iowa*	N - **
Merger/Br	Kent City State Bank Kent City, Michigan Ameribank Federal Savings Bank Muskegon, Michigan*	N - 11-13-89

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	A.B.N. - Stichting Amsterdam, Netherlands	FR - 12-1-89 N - 10-23-89
	Exchange Bancorp, Inc. Chicago, Illinois The Exchange Bank of River Oaks Calumet City, Illinois Exchange National Bank of Chicago Chicago, Illinois Exchange Bank of DuPage Oak Brook, Illinois Exchange Bank of Lake County Vernon Hills, Illinois*	
Y-2	ABN/LaSalle North America, Inc. Chicago, Illinois	FR - 12-1-89 N - 10-23-89
	Exchange Bancorp, Inc. Chicago, Illinois The Exchange Bank of River Oaks Calumet City, Illinois Exchange National Bank of Chicago Chicago, Illinois Exchange Bank of DuPage Oak Brook, Illinois Exchange Bank of Lake County Vernon Hills, Illinois*	

Federal Reserve Bank of Chicago

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	Algemene Bank Nederland, N.V. Amsterdam, Netherlands Exchange Bancorp, Inc. Chicago, Illinois The Exchange Bank of River Oaks Calumet City, Illinois Exchange National Bank of Chicago Chicago, Illinois Exchange Bank of DuPage Oak Brook, Illinois Exchange Bank of Lake County Vernon Hills, Illinois*	FR - 12-1-89 N - 10-23-89
Y-2	LaSalle National Corporation Chicago, Illinois Exchange Bancorp, Inc. Chicago, Illinois The Exchange Bank of River Oaks Calumet City, Illinois Exchange National Bank of Chicago Chicago, Illinois Exchange Bank of DuPage Oak Brook, Illinois Exchange Bank of Lake County Vernon Hills, Illinois*	FR - 12-1-89 N - 10-23-89
Y-1	Royal Bancshares, Inc. Elroy, Wisconsin Bank of Elroy Elroy, Wisconsin*	FR - ** N - **
Y-1	Premier Financial Group, Inc. Council Bluffs, Iowa Manning Financial Services, Inc. Manning, Iowa The First National Bank of Manning Manning, Iowa*	FR - ** N - 11-6-89
Y-1	Manning Financial Services, Inc. Manning, Iowa The First National Bank of Manning Manning, Iowa*	FR - ** N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Bobcat Financial Corp. New Vienna, Iowa New Vienna Savings Bank New Vienna, Iowa*	FR - ** N - **
CoC	Community Grain Company Coon Rapids, Iowa W. C. Hess Trustee for Antionia Lee Irrevocable Trust	FR - ** N - **
Y-2	Farmers National Bancorp, Inc. Geneseo, Illinois Woodhull State Bank Woodhull, Illinois*	FR - ** N - **

Section III - Applications Subject to Federal Register Notice
Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	A.B.N. - Stichting Amsterdam, Netherland Exchange Securities Corp. Hallandale, Florida	FR - 12-1-89 N - 10-23-89
Y-4	ABN/LaSalle North America, Inc. Chicago, Illinois Exchange Securities Corp. Hallandale, Florida	FR - 12-1-89 N - 10-23-89
Y-4	Algemene Bank Nederland, N.V. Amsterdam, Netherland Exchange Securities Corp. Hallandale, Florida	FR - 12-1-89 N - 10-23-89
Y-4	LaSalle National Corporation Chicago, Illinois Exchange Securities Corp. Hallandale, Florida	FR - 12-1-89 N - 10-23-89
Y-4	A.B.N. - Stichting Amsterdam, Netherland Union Realty Mortgage Co., Inc. Chicago, Illinois	FR - 12-1-89

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	ABN/LaSalle North America, Inc. Chicago, Illinois Union Realty Mortgage Co., Inc. Chicago, Illinois	FR - 12-1-89
Y-4	Algemene Bank Nederland, N.V. Amsterdam, Nederland Union Realty Mortgage Co., Inc. Chicago, Illinois	FR - 12-1-89
Y-4	LaSalle National Corporation Chicago, Illinois Union Realty Mortgage Co., Inc. Chicago, Illinois	FR - 12-1-89
4(c)(8)	First Chicago Corporation Chicago, Illinois First Chicago Capital Markets, Inc. London, England - Underwrite and deal in commercial paper and mortgage securities	FR - 12-8-89

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

<u>Type</u>	<u>Application</u>
RoS	Laurens Bancorp, Ltd. Laurens, Iowa Purchase 324 shares of stock from the estate of F. C. Gilchrist, Jr.; D. C. Miller estate and James Dexter
RoS	Benton Financial Corporation Fowler, Indiana Purchase up to 18,000 shares of its common stock
RoS	Community Grain Company Coon Rapids, Iowa To redeem 36 shares from D. Garst

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

None.

SECTION II - APPLICATIONS SUBJECT TO BOTH

None.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

Application

Comment Period Ending Date

Section 4(c)(8) application by
Mid-South Bancorp, Inc., Franklin,
Kentucky, to engage in trust company
activities through the acquisition of
General Trust Company, Nashville,
Tennessee

(Not available)

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>
Citizens State Bank Clark, SD To establish a <u>de novo</u> branch in Watertown, SD	Not yet available

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

<u>Application</u>	<u>Comment Period Ending Date</u>
James Ingeman, Dennis Sobolik & Robert Severson To acquire control of 75% of Crookston Financial Services, Inc., Crookston, MN	Not yet available
Duane S. Amundson To acquire control of 28.50% of Culbertson Ban Corp., Culbertson, MT	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

<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.

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

Richard F. Nogle and Beverly J.
Nogle, Chanute, Kansas, for prior
approval for both to acquire a 25
percent ownership interest in Fall
River Bankshares, Inc., Fall River,
Kansas.

December 4, 1989

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 NOVEMBER 20, 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>
Change in Control Notice by Joe C. Wessendorff, Richmond, TX, to acquire an interest in Community Bancorporation, Inc., Bellville, TX	89/12/07
Change in Control Notice by Laura I. Stewart, Alamogordo, NM, to acquire an interest in First Alamogordo Bancorp, Inc., Alamogordo, NM	89/12/04
Change in Control Notice by John F. Cattier, United Kingdom; Pedro Cerisola, Jr., Mexico; Gary Jacobs, Laredo, TX; and Abe S. Wilson, Laredo, TX, to acquire an interest in Laredo National Bancshares, Inc., Laredo, TX	N/A
Change in Control Notice by Karen Smith Riecke, Covington, LA; Bryant L. Caruso, Covington, LA; RHD, Inc., Mandeville, LA; and Edward T. Riecke, Covington, LA, to acquire an interest in American Bancshares-Red River, Inc., Coushatta, LA	N/A
Change in Control Notice by Earl G. Kendrick, Jr., Alexandria, VA, to acquire an interest in Woodforest Bancshares, Inc., Houston, TX	N/A
*Section 3(a)(5) application by Kirbyville Bancshares, Inc., Beaumont, TX, to acquire Vidor Bancshares, Inc., Vidor, TX, and thereby acquire its subsidiary banks, Plaza National Bank, Beaumont, TX, and Vidor State Bank, Vidor, TX	89/12/16
*Section 3(a)(3) application by Kirbyville Bancshares, Inc., Beaumont, TX, to acquire First National Bank of Woodville, Woodville, TX	89/12/16

SECTION II (continued)

** NOTICE EXP

*Section 3(a)(3) application by
Thompson Financial, Ltd., Fort Worth, TX, to acquire
additional shares of Texas Security Bancshares, Inc.,
Fort Worth, TX; Central Bank and Trust, Fort Worth, TX;
and North Fort Worth Bank, Fort Worth, TX

89/12/08

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 11/24/89

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
California Center Bank, Los Angeles, California, to establish a branch in the vicinity of 12th Street and Broadway, Los Angeles, California. *	<u>Newspaper:</u> 12/29/89

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

BankAmerica Corporation, San Francisco, California, and Seafirst Corporation, Seattle, Washington, to acquire Woodburn Bancorp, Woodburn, Oregon. *	<u>Fed. Reg.:</u> 12/12/89
	<u>Newspaper:</u> 11/30/89
David E. Worthen, Bountiful, Utah, to: 1) retroactively increase his ownership to 25.56 percent; and 2) to increase his ownership further to 25.81 percent of Brighton Bancorp, Salt Lake City, Utah.	<u>Fed. Reg.:</u> 12/01/89
	<u>Newspaper:</u> Not available
West One Bancorp, Bellevue, Washington, to acquire 100 percent of Bank of Tacoma, Tacoma, Washington. *	<u>Fed. Reg.:</u> 12/13/89
	<u>Newspaper:</u> 12/12/89
Philip R. Akre, M.D., Coronado, California, to increase his ownership from 3.55 percent up to 21.98 percent of Crown Bancorp, Coronado, California.	<u>Fed. Reg.:</u> 12/05/89
	<u>Newspaper:</u> 12/15/89
Alameda Bancorporation, Alameda, California, to acquire 100 percent of Westside Bank, Tracy, California. *	<u>Fed. Reg.:</u> 12/13/89
	<u>Newspaper:</u> 11/30/89
The Mitsui Bank, Limited, Tokyo, Japan, to acquire The Taiyo Kobe Bank and Trust Company, New York, New York.	<u>Fed. Reg.:</u> 12/13/89
	<u>Newspaper:</u> 12/10/89

Section III - Applications Subject to Federal Register Notice Only

First Interstate Bancorp, Los Angeles, California, to engage in asset management and valuation activities through a yet-to-be named subsidiary.	<u>Fed. Reg.:</u> Not yet published
The Mitsui Bank, Limited, New York, New York, to convert The Taiyo Kobe Bank and Trust Company, from a bank to a nonbank trust company.	<u>Fed. Reg.:</u> 12/13/89

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

BankAmerica Corporation, San Francisco,
California, to acquire Market Vision
Corporation, New York, New York, through
Liberty Brokerage Inc., which is a joint
venture in which BankAmerica is a partner.

Fed. Reg.: 12/15/89

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

None

* Subject to CRA.