

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1990, No. 4
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending January 27, 1990

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Foreign investment in the United States -- statement
by Chairman Greenspan before the House Committee on
Ways and Means, January 25, 1990.
Published, January 25, 1990.

ADVISORY COUNCILS

Consumer Advisory Council -- appointment of eight new
members and designation of William E. Odom as
Chairman and James W. Head as Vice Chairman.
Approved, January 22, 1989.

BANK HOLDING COMPANIES

Fleet / Norstar Financial Group, Inc., Providence,
Rhode Island -- request for relief from divestiture
condition.
Granted, January 22, 1990.

ENFORCEMENT

EVC0, Inc., Evanston, Wyoming, and Stockgrowers State
Bank Company, Inc., Worland, Wyoming -- final order
and assessment of civil money penalties against
Daniel M. Burke, John P. Burke, M. Joseph Burke,
John A. Edmiston, Don C. Davis, James R. Sperry,
and Lyle R. Lake; and final order of removal and
prohibition against Daniel M. Burke, Don C. Davis,
John A. Edmiston, and M. Joseph Burke.
Authorized, January 24, 1990.

REGULATIONS AND POLICIES

Rules Regarding Foreign Gifts and Decorations --
amendment changing the definition of minimal value
by increasing it from \$100 to \$180 or a higher
amount established by the Government Services
Administration.
Approved, January 24, 1990.

**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 Chemical Bank, New York, New York -- to establish a branch at Cornell University Medical College, 1300 York Avenue.
Approved, January 24, 1990.

San Francisco CivicBank of Commerce, Oakland, California -- to establish a branch at 2101 Webster Street.
Approved, January 22, 1990.

Richmond Crestar Bank, Richmond, Virginia -- to establish a branch 13001 Hull Street Road, Midlothian, Virginia.
Approved, January 22, 1990.

Atlanta 1st United Bank, Boca Raton, Florida -- to establish a branch at 2200 Glades Road.
Approved, January 26, 1990.

BANK HOLDING COMPANIES

Kansas City Farmers State Bank Corporation of Fort Morgan, Fort Morgan, Colorado -- to acquire The Farmers State Bank of Fort Morgan.
Approved, January 26, 1990.

Richmond First Virginia Banks, Inc., Falls Church, Virginia -- to acquire New Bank, Cockeysville, Maryland, successor by merger to Clifton Trust Bank, and for New Bank to merge with Clifton Trust Bank of Cockeysville.
Approved, January 25, 1990.

Chicago Harris Bankcorp, Inc., Chicago, Illinois, Bankmont Financial Corp., New York, New York, and Bank of Montreal, Montreal, Canada -- to acquire Frankfort Bancshares, Inc., Frankfort, Illinois, and Frankfort State Bank.
Withdrawn, January 23, 1990.

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

BANK HOLDING COMPANIES

Cleveland	Huntington Bancshares Incorporated, Columbus, Ohio -- to engage de novo in permissible community development activities through The Huntington Community Development Corporation. Permitted, January 26, 1990.
Secretary	Manufacturers and Traders Trust Company, Buffalo, New York -- to acquire certain assets and assume certain liabilities of Monroe Savings Bank, FSB, Rochester, New York. Approved, January 26, 1990.
Atlanta	Metro Financial Corporation, Atlanta, Georgia -- to acquire Metro Bank. Approved, January 26, 1990.
St. Louis	Pennyrile Bancshares, Inc., Hopkinsville, Kentucky -- to acquire the successor by merger to Pennyrile Citizens Bank and Trust Company. Approved, January 25, 1990.
St. Louis	Planters & Merchants Bancshares, Inc., Gillett, Arkansas -- to acquire Planters & Merchants Bank. Approved, January 23, 1990.
Dallas	PSB Financial Corporation, Many, Louisiana -- to acquire H & R Block, Many, Louisiana. Approved, January 26, 1990.
Minneapolis	Rio Grande County Bank, Del Norte, Colorado -- to maintain current investment in bank premises. Approved, January 25, 1990.
Dallas	Spearman Bancshares, Inc., Spearman, Texas -- to acquire First National Bank. Approved, January 23, 1990.
St. Louis	Sun Financial Corporation, St. Louis, Missouri -- to acquire E Corporation. Withdrawn, January 24, 1990.

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

BANK HOLDING COMPANIES

Dallas Texop Bancshares, Inc., Dallas, Texas -- to acquire Texas American Bridge Bank, N.A., Fort Worth, Texas.
Approved, January 24, 1990.

New York Yasuda Trust & Banking Co., Ltd., Tokyo, Japan -- to acquire MASI, Ltd., Deerfield, Illinois, and engage in certain financial advisory activities.
Approved, January 22, 1990.

BANK PREMISES

New York Orange County Trust Company, Middletown, New York -- investment in bank premises.
Approved, January 24, 1990.

CAPITAL STOCK

Chicago Community Financial Corp., Edgewood, Iowa -- redemption of shares.
Approved, January 25, 1990.

Dallas Delhi Bancshares, Inc., Delhi, Louisiana -- redemption of shares.
Approved, January 24, 1990.

Kansas City Slater Bancshares, Inc., Slater, Missouri -- redemption of shares.
Approved, January 25, 1990.

CHANGE IN BANK CONTROL

Chicago Commercial Trust & Savings Bank, Storm Lake, Iowa -- change in bank control.
Permitted, January 26, 1990.

St. Louis FSB, Inc., Covington, Tennessee -- change in bank control.
Permitted, January 22, 1990.

Dallas IB Bancshares, Inc., Plano, Texas -- change in bank control.
Returned, January 23, 1990.

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

CHANGE IN BANK CONTROL

Boston Olde Windsor Bancorp, Inc., Olde Windsor, Connecticut
 -- change in bank control.
 Permitted, January 24, 1990.

Dallas Sabine Bancshares, Inc., Many, Louisiana -- change in
 bank control.
 Returned, January 25, 1990.

Kansas City Slater Bancshares, Inc., Slater, Missouri -- change
 in bank control.
 Permitted, January 25, 1990.

Dallas United Texas Financial Corporation, Wichita Falls,
 Texas -- change in bank control.
 Permitted, January 22, 1990.

COMPETITIVE FACTORS REPORTS

Atlanta Colonial Bank, Lexington, Alabama, proposed merger
 with Colonial Bank / Gulf Coast Region, Foley,
 Alabama -- report on competitive factors.
 Submitted, January 25, 1990.

Philadelphia First Federal Savings and Loan Association of
 Harrisburg, Pennsylvania, proposed merger with
 Steitz Savings and Loan Association, Lebanon,
 Pennsylvania -- report on competitive factors.
 Submitted, January 25, 1990.

Dallas First National Bank of Woodville, Woodville, Texas,
 proposed merger with Plaza National Bank, Beaumont,
 Texas -- report on competitive factors.
 Submitted, January 24, 1990.

San Francisco Home Fed Bank, Federal Savings Bank, San Diego,
 California, proposed purchase of certain assets and
 assumption of liabilities of the Santiago Boulevard
 Branch of Provident Savings Bank, Riverside,
 California -- report on competitive factors.
 Submitted, January 23, 1990.

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

COMPETITIVE FACTORS REPORTS

Dallas	Kirbyville State Bank, Kirbyville, Texas, proposed merger of a branch of KSB, to be established, with Vidor State Bank, Vidor; Plaza National Bank, Beaumont; and First National Bank of Woodville, Woodville, Texas -- report on competitive factors. Submitted, January 24, 1990.
Atlanta	Marine Bank of Monroe County, Marathon, Florida, proposed merger with C&S Interim Bank of The Keys, Fort Lauderdale, Florida -- report on competitive factors. Submitted, January 23, 1990.
Minneapolis	Norwest Bank Minnesota, N.A., Minneapolis, Minnesota, proposed merger with The Bank Excelsior, Excelsior; The Bank North, N.A., Crystal; and The Bank Wayzata, N.A., Wayzata, Minnesota -- report on competitive factors. Submitted, January 25, 1990.
Atlanta	Peoples Bank, Blackshear, Georgia, proposed merger with Peoples Interim Corporation -- report on competitive factors. Submitted, January 25, 1990.
San Francisco	Trans Pacific National Bank, San Francisco, California, proposed purchase of assets and assumption of liabilities of the Alameda Branch of Southern California Federal Savings & Loan Association, Beverly Hills, California -- report on competitive factors. Submitted, January 25, 1990.
Cleveland	Ultra Bancorp, Xenia, Ohio, proposed acquisition of assets and assumption of the liabilities of Home Federal Savings Bank -- report on competitive factors. Submitted, January 26, 1990.
Boston	Webster Financial Corporation, Waterbury, Connecticut, proposed merger with Eagle Financial Corp., Bristol, Connecticut -- report on competitive factors. Submitted, January 24, 1990.

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

EXTENSIONS OF TIME

- San Francisco** El Capitan Bancshares, Inc., Sonoma, California --
extension to May 20, 1990, to acquire El Capitan
National Bank.
Granted, January 23, 1990.
- Philadelphia** First Eastern Corp., Wilkes-Barre, Pennsylvania --
extension to dispose of certain property.
Granted, January 23, 1990.
- San Francisco** First Interstate Bancorp, Los Angeles, California --
extensions to divest certain properties.
Granted, January 22, 1990.
- Richmond** Riggs National Corporation, Washington, D. C. --
extension to April 28, 1990, to engage de novo in
commercial lending activities.
Granted, January 25, 1990.
- San Francisco** Security Pacific Corporation, Los Angeles, California
-- extensions to divest certain properties.
Granted, January 26, 1990.
- Atlanta** Summerville / Trion Bancshares, Inc., Summerville,
Georgia -- extension to April 23, 1990, to engage
de novo in insurance activities.
Granted, January 22, 1990.
- Atlanta** SunTrust Banks, Inc., Atlanta, Georgia -- extension
to April 27, 1990, to acquire BHC Holdings, Inc.,
Philadelphia, Pennsylvania, and engage in
securities brokerage activities.
Granted, January 22, 1990.
- Atlanta** Twin Cities Financial Services, Inc., Maryville,
Tennessee -- extension to March 9, 1990, to achieve
change in bank control.
Granted, January 23, 1990.
- Chicago** Withee Bank Shares, Inc., Withee, Wisconsin --
extension to May 7, 1990, to acquire State Bank of
Withee.
Granted, January 25, 1990.

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JANUARY 22, 1990 TO JANUARY 26, 1990
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

MEMBERSHIP

Atlanta Metro Interim Bank, Atlanta, Georgia -- to become a
member of the Federal Reserve System.
Approved, January 26, 1990.

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Cleveland -- to purchase mail
stuffing and sorting machines for the Pittsburgh
Branch.
Approved, January 22, 1990.

SECURITIES REGULATION

Staff Director Over-the-counter stocks -- revised list of OTC stocks
BS&R subject to margin requirements, effective
February 12, 1990.
Published, January 26, 1990.

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

CAPITAL STOCK

Boston People's Savings Financial Corp., New Britain,
 Connecticut -- redemption of shares.
 Approved, January 20, 1990.

EXTENSIONS OF TIME

Chicago Capitol Bancorp, Ltd., Lansing, Michigan -- extension
 to May 10, 1990, to acquire Portage Commerce Bank,
 Portage, Michigan.
 Granted, January 19, 1990.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

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>
Cheshire Financial Corporation, Keene, New Hampshire - 3(a)(3) application to acquire Village Savings Bank, Greenville, New Hampshire	<u>Newspaper</u> 02-12-90 <u>Federal Register</u> Not Yet Established

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 OR NEWSPAPER NOTICE

<u>Application</u>	<u>Comment Period Ending Date</u>
*Subject to CRA	NONE

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

The Daiwa Bank, Ltd., Osaka, Japan to engage through its subsidiary, Daiwa Bk (Connecticut) Inc., in loan production activities.

N/A

SECTION IV

Applications Not Involving
Public Comment

The Bank of New York, New York, New York, to make an additional investment in International Commercial Bank PLC, London, England.

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- 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

Penn Bancshares, Inc. Pennsville, NJ 1/
for Donald L. Masten to own more than
25% of Penn Bancshares, Inc., pursuant
to the Change in Bank Control Act.

Newspaper:

*N/A

Federal Register:

2/9/90

**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 January 27, 1990

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING</u>
Received application on January 9, 1990 from Ohio Citizens Bank, Toledo, Ohio, to establish a CBCT branch at 4180 Suder Avenue, Toledo, Ohio.	* February 4, 1990 #

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

Received Section 3(a)(3) application on January 22, 1990 from Cardinal Bancshares, Inc., Lexington, Kentucky, to acquire 30.560 percent of the voting shares of Trans Kentucky Bancorp, Pikeville, Kentucky.	* Not Yet Known #
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SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

Received Section 4(c)(8) Notification on January 16, 1990 from First Financial Bancorp, Monroe, Ohio, of its intent to engage <u>de novo</u> in making, acquiring, or servicing loans or other extensions of credit (including issuing letters of credit and accepting drafts) for the company's account or for the account of others pursuant to Section 225.25(b)(1) of Regulation Y.	February 9, 1990
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- * - Subject to CRA
 - # - Expected to end approximately 30 days from the date of receipt
 - N - Newspaper Comment Period
 - F - Federal Register Comment Period

Applications Bulletin
For Week Ending January 27, 1990

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
 - 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>
Crestar Bank, Richmond, Virginia, for prior approval to acquire branch offices of Perpetual Savings, F.S.B., McLean, Virginia, located in Virginia Beach and Hampton, Virginia.*	2-19-90
First Virginia Bank of Tidewater, Norfolk, Virginia, request for permission to establish an Electronic Funds Transfer facility in the Webb University Center at Old Dominion University, Hampton Boulevard, Norfolk, Virginia.*	2-22-90

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

<u>Application</u>	<u>Comment Period Ending Date</u>
MNC Financial, Inc., Baltimore, Maryland, for prior approval to acquire Mid-Atlantic Holdings, Inc., Fayetteville, North Carolina.**	1-29-90
Vandalia National Corporation, Morgantown, West Virginia, for prior approval to become a bank holding company through the acquisition of The National Bank of West Virginia, Morgantown, West Virginia, a <u>de novo</u> bank.*	2-23-90

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

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>
Towerbank Corporation Miami, Florida 1-BHC formation, Key Biscayne Bank and Trust Company, Key Biscayne, Florida.	02-18-90 Newspaper
BMR Financial Group, Inc. Atlanta, Georgia Change in control by James L. Greene to acquire an additional 11.9 percent of the outstanding shares of common stock that will increase his total percentage ownership to 22.6 percent.	02-12-90 Newspaper
Eagle Bancorp, Inc. Statesboro, Georgia 1-BHC formation, Eagle Bank and Trust, Statesboro, Georgia (in organization).	02-21-90 Newspaper
Peoples Banking Corporation Blackshear, Georgia 1-BHC formation, Peoples Bank, Blackshear, Georgia.	02-15-90 Federal Register

Section III - Applications Subject to Federal Register Notice Only

Application

First Florida Banks, Inc.
Tampa, Florida
To acquire Mid-State Federal Savings Bank, Ocala, Florida, pursuant to section 225.25(b)(9) of Regulation Y.

Main Street Banks Incorporated
Covington, Georgia
To acquire Main Street Savings Bank, F.S.B., Conyers, Georgia (in organization), and engage directly or indirectly in certain nonbanking activities, pursuant to section 225.25(b)(9) of Regulation Y.

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

Application

Middle Georgia Bankshares Inc.
Unadilla, Georgia
Commitment waiver request.

North Florida Bank Corporation
Madison, Florida
Commitment waiver request.

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>
None		

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	Fed One Corp. Griswold, Iowa Griswold State Bancshares, Inc. Griswold, Iowa Griswold State Bank Griswold, Iowa*	FR - 12-6-89 N - 2-9-90
Y-2	F & M Bancorporation, Inc. Kaukauna, Wisconsin Bancunion Corp. Lancaster, Wisconsin Union Bank & Trust Lancaster, Wisconsin*	FR - 1-26-90 N - 1-26-90
Y-2	Iowa National Bankshares Corp. Waterloo, Iowa Monticello State Bank Monticello, Iowa*	FR - 2-7-90 N - 2-10-90

Section III - Applications Subject to Federal Register Notice
Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	Fed One Corp. Griswold, Iowa Cass County Insurance Agency, Inc. Griswold, Iowa	FR - 12-6-89
Y-1	First of America Bank Corporation Kalamazoo, Michigan Primebank, Federal Savings Bank Grand Rapids, Michigan	FR - **

Federal Reserve Bank of Chicago

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

Type Application

None

N - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

None.

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

None.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

Comment Period Ending Date

Section 4(c)(8) application by Liberty National Bancorp, Inc., Louisville, Kentucky, to expand its securities activities conducted through Banker's Investment Group, Inc., Louisville, Kentucky, into underwriting and dealing in certain ineligible securities and by engaging in securities transactions as riskless principal

(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>
Farmers State Bank Victor, MT To establish a <u>de novo</u> branch in Florence, MT	2-24-90
Ronan State Bank Ronan, MT To establish a <u>de novo</u> branch in Pablo, MT	Not yet available

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Mid-Wisconsin Financial Services, Inc. Medford, WI To acquire the North Holding Company, Inc. Neillsville, WI*	Not yet available
Robert S. Baker To increase his ownership to 17.20% of Minnehaha Banshares, Inc., Sioux Falls, SD	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Janesville Holding Company Janesville, MN To engage <u>de novo</u> in making and servicing loans.	2-9-90

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Lafayette Bancshares, Inc.,
Independence, Missouri, for
prior approval to become a
bank holding company through
the acquisition of 100 percent
of the voting shares of
Lafayette County Bancshares,
Inc., Lexington, Missouri,
and thereby indirectly acquire
85.86 percent of the voting
shares of Lafayette County
Bank of Lexington, Lexington,
Missouri.*

Not Available

James E. Brock, Sterling, Kansas,
for prior approval to increase
his ownership interest in
Quivira Banc Shares, Inc.,
Sterling, Kansas ("Company"),
from 16.27 percent to 24.99
percent, Russell Wilkey,
Sterling, Kansas, for prior
approval to increase his
ownership interest in Company
from 16.27 percent to 24.99
percent, William R. Ball,
Sterling, Kansas, for prior
approval to increase his
ownership interest in Company
from 14.56 percent to 23.28
percent, and Gary Proffitt,
Sterling, Kansas, for prior
approval to increase his owner-
ship interest in Company from
16.27 percent to 24.99 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

Burlington Bancshares, Inc.,
Burlington, Colorado, for
prior approval to redeem 3,000
shares of its own Class B common
stock.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JANUARY 22, 1990

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

** NOTICE EXP

*Section 3(a)(1) application by
Del Rio National Bancshares, Inc., Del Rio, TX, to
acquire Del Rio National Bank, Del Rio, TX

90/02/15

Change in Control Notice by
Jack W. Schuler, Lake Bluff, IL, to acquire an interest in
USA Bancshares, Inc., Dallas, TX

90/01/27

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

Notice by Waskom Bancshares, Inc., Waskom, TX, to
redeem 14,607 shares of its common stock

* 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 1/26/90

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Nevada Community Bank, Las Vegas, Nevada (In Organization), to become a member of the Federal Reserve System.	<u>Newspaper:</u> 2/15/90

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

Mission Valley Bancorp, Pleasanton, California, to acquire Concord Commercial Bank, Concord, California. *	<u>Newspaper:</u> 2/20/90
	<u>Fed. Reg.:</u> 2/16/90
Security Bank Holding Company Employee Stock Ownership Plan to increase ownership of Security Bank Holding Company, Coos Bay, Oregon, from 17.5 to 24.9 percent.	<u>Newspaper:</u> 1/25/90
	<u>Fed. Reg.:</u> 2/14/90

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.