

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1990, No. 5
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending February 3,, 1990

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Report on the current state of the economy --
statement by Chairman Greenspan before the Joint
Economic Committee, January 30, 1990.
Published, January 30, 1990.

BANK HOLDING COMPANIES

CoreStates Financial Corp., Philadelphia,
Pennsylvania -- to merge with First Pennsylvania
Corp., and thereby indirectly acquire First
Pennsylvania Bank, N.A.; First Pennsylvania Bank
(NJ), N.A., Evesham Township, New Jersey; and First
Pennsylvania Bank (Del), Wilmington, Delaware; and
to acquire the nonbanking subsidiaries of First
Pennsylvania, Centre Square Investment Group, Inc.,
Philadelphia, Pennsylvania; First Pennsylvania
Financial Services, Inc., and Pennco Life Insurance
Company, Phoenix, Arizona.

Approved, January 29, 1990.

FORMS

Report of Proceeds From Outstanding Sales to
Nonexempt Entities of Short - Term Loans Made
Under Long - Term Commitments (FR 2916) -- to be
discontinued.

Approved, January 31, 1990.

REGULATIONS AND POLICIES

Real Estate Appraisals -- rulemaking concerning the
performance and utilization of appraisals by state
member banks and bank holding companies.

Proposed, January 31, 1990.

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JANUARY 29, 1990 TO FEBRUARY 3, 1990
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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

RESERVE BANK OPERATIONS

Federal Reserve Bank of Dallas -- design development
and contract documents for the new Bank building.
Approved, January 31, 1990.

Federal Reserve Bank of New York -- modernization of
Bank's auditorium.
Approved, January 31, 1990.

Federal Reserve Bank of Philadelphia -- to purchase
computer and related equipment.
Approved, January 31, 1990.

Federal Reserve Bank of San Francisco -- to purchase
computer equipment.
Approved, January 31, 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

Cleveland Central Trust Company, Boone County, Union, Kentucky -- to establish a customer - bank communication terminal at 7747 Mall Road, Florence, Kentucky. Approved, January 29, 1990.

San Francisco CivicBank of Commerce, Oakland, California -- to establish a branch in the vicinity of the central business district of Concord, California. Withdrawn, January 29, 1990.

BANK HOLDING COMPANIES

Chicago Astoria Investment Co., Quincy, Illinois -- to act as agent for credit related insurance issued in relation to extensions of credit made by Farmers State Bank & Trust Co. Permitted, February 2, 1990.

Cleveland Banc One Corporation, Columbus, Ohio -- to acquire Bright Banc Savings Association, Dallas, Texas. Approved, February 2, 1990.

Staff Director
BS&R Banc One Corporation, Columbus, Ohio -- proposal that Bank One, Texas, N.A., Dallas, Texas, purchase the assets and assume the liabilities of Banc One Federal Savings Bank, which was formed to acquire certain assets and assume deposit liabilities of Bright Banc Savings Association. Approved, February 2, 1990.

Staff Director
BS&R Banc One Corporation, Columbus, Ohio -- proposal that Bank One, Appleton, N.A., Appleton, Wisconsin; Bank One, Oshkosh, N.A., Oshkosh, Wisconsin; Bank One Campbellsport, Campbellsport, Wisconsin; and Bank One, Green Bay, Green Bay, Wisconsin, purchase the assets and assume the liabilities of Banc One Savings, Fond du Lac, Wisconsin, which was established to acquire certain assets and assume deposit liabilities of Community Savings & Loan Association. Approved, February 2, 1990.

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

BANK HOLDING COMPANIES

Chicago	Bartonville Investment Co., Peoria, Illinois -- to act as agent for credit related insurance issued in relation to extensions of credit made by Bartonville Bank. Permitted, February 2, 1990.
Minneapolis	Border Bancshares, Inc., Greenbush, Minnesota -- to acquire Badger State Bank, Badger, Minnesota. Approved, February 2, 1990.
Kansas City	Brooke Holdings, Inc., Jewell, Kansas -- to engage de novo in insurance agency activities. Approved, January 31, 1990.
Atlanta	Century South Banks, Inc., Dahlonega, Georgia -- to retain shares of Mountain Bank of Georgia, Hiawassee, Georgia. Approved, February 2, 1990.
Atlanta	Century South Banks, Inc., Dahlonega, Georgia -- to acquire First Union Bancorp, Inc., Blairsville, Georgia, and First Union National Bank of Union County. Approved, February 2, 1990.
Atlanta	Citizens National Corporation, Naples, Florida -- to acquire Citizens National Bank of Naples, Naples, Florida. Approved, January 29, 1990.
Minneapolis	Claremont Financial Services, Inc., St. Paul, Minnesota -- to acquire Security State Bank of Claremont, Claremont, Minnesota. Approved, February 1, 1990.
Cleveland	Esclair Financial Corp., Emlenton, Pennsylvania -- to acquire The Farmers National Bank of Emlenton. Approved, February 2, 1990.
St. Louis	Farmers State Bancorporation, Inc., Hoffman, Illinois -- to acquire the successor by merger to Farmers State Bank of Hoffman. Approved, February 1, 1990.

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

BANK HOLDING COMPANIES

Kansas City	First SCK Financial Corporation, Anthony, Kansas -- to acquire The First National Bank of Anthony, Anthony, Kansas. Withdrawn, February 1, 1990.
Secretary	First Security Corporation, Salt Lake City, Utah -- to acquire United Savings Bank, Salem, Oregon. Approved, January 31, 1990.
Cleveland	F.N.B. Corporation, Hermitage, Pennsylvania -- to acquire Emclaire Financial Corp. Emlenton, Pennsylvania. Approved, February 2, 1990.
Chicago	Hopedale Investment Co., Hopedale, Illinois -- to act as agent for credit related insurance issued in relation to extensions of credit made by Community Bank of Hopedale. Permitted, February 2, 1990.
Richmond	MNC Financial, Inc., Baltimore, Maryland -- to acquire Mid-Atlantic Holdings, Inc., Fayetteville, North Carolina. Approved, January 30, 1990.
Philadelphia	Omega Financial Corporation, State College, Pennsylvania -- to acquire Mifflinburg Bancorp, Inc., Mifflinburg, Pennsylvania. Approved, January 29, 1990.
Staff Director BS&R	Pinnacle Financial Services, Inc., St. Joseph, Michigan -- proposal that its bank subsidiary, Peoples State Bank purchase the assets and assume the liabilities of PSB S & L, which was established to acquire certain assets and assume deposit liabilities of Peoples Savings Association. Approved, February 2, 1990.
Atlanta	Union Bancshares, Inc., Blairsville, Georgia -- to acquire Citizens Bank, Murphy, North Carolina. Approved, January 31, 1990.

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

BANK HOLDING COMPANIES

Secretary West One Bancorp, Boise, Idaho, and West One Bancorp,
Washington, Bellevue, Washington -- to acquire Bank
of Tacoma, Tacoma, Washington.
Approved, January 29, 1990.

CAPITAL STOCK

Cleveland Emclaire Financial Corp., Ellenton, Pennsylvania --
redemption of shares.
Approved, February 2, 1990.

Dallas Waskom Bancshares, Inc., Waskom, Texas -- redemption
of shares.
Returned, February 2, 1990.

CHANGE IN BANK CONTROL

San Francisco Crown Bancorp, Coronado, California -- change in bank
control.
Permitted, February 2, 1990.

Dallas Crown Park Bancshares, Inc., Lubbock, Texas -- change
in bank control
Returned, January 30, 1990.

Dallas Eden Financial Corporation, San Angelo, Texas --
change in bank control.
Permitted, February 2, 1990.

Boston Neworld Bancorp, Inc., Boston, Massachusetts --
change in bank control.
Permitted, February 2, 1990.

Kansas City Skiatook Bancshares, Inc., Skiatook, Oklahoma --
change in bank control.
Permitted, February 1, 1990.

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

COMPETITIVE FACTORS REPORTS

Boston	Amoskeag Bank, Manchester, New Hampshire, proposed merger with Bank Meridian, Hampton, New Hampshire -- report on competitive factors. Submitted, February 1, 1990.
Boston	Bank of New England, National Association, Boston, Massachusetts, proposed merger with Bank of New England - Worcester, Worcester; Bank of New England - North, National Association, Lowell, and Bank of New England - South, National Association, Brockton, Massachusetts -- report on competitive factors. Submitted, January 30, 1990.
Chicago	Bell Federal Savings and Loan Association, Chicago, Illinois, proposed merger with Archer Federal Savings and Loan Association -- report on competitive factors. Submitted, February 3, 1990.
Richmond	Columbia First Bank, a Federal Savings Bank, Arlington, Virginia, proposed merger with Maximum Savings Bank, FSB, Chevy Chase, Maryland -- report on competitive factors. Submitted, February 2, 1990.
Richmond	Commerce Bank, Virginia Beach, Virginia, proposed purchase of certain assets and assumption of the liability to pay deposits made in the Wards Corner Branch, Norfolk, Virginia, and Suffolk Branch, Suffolk, Virginia, of Perpetual Savings Bank, F.S.B., McLean, Virginia -- report on competitive factors. Submitted, January 29, 1990.
San Francisco	Concord Commercial Bank, Concord, California, proposed merger with MVB Acquisition Company, Pleasanton, California -- report on competitive factors. Submitted, January 31, 1990.
Chicago	First Cook Bank, FSB, Chicago, Illinois, proposed merger with Hinsdale Federal Savings and Loan Association, Hinsdale, Illinois -- report on competitive factors. Submitted, January 30, 1990.

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

COMPETITIVE FACTORS REPORTS

Philadelphia	First Eastern Bank, N.A., Wilkes-Barre, Pennsylvania, proposed purchase of certain assets and assumption of certain liabilities of nine branches of Atlantic Financial Federal, Bala-Cynwyd, Pennsylvania -- report on competitive factors. Submitted, February 1, 1990.
Richmond	First Hanover Bank, Wilmington, North Carolina, proposed merger with New First Hanover Bank, Wilmington, North Carolina -- report on competitive factors. Submitted, February 2, 1990.
Chicago	First National Bank of Gaylord, Gaylord, Michigan, proposed merger with Northern Interim National Bank -- report on competitive factors. Submitted, January 29, 1990.
Chicago	First National Bank of Indiana, Monticello, Indiana, proposed merger with The First National Bank of Logansport, Logansport, Indiana -- report on competitive factors. Submitted, January 30, 1990.
Chicago	First National Bank of McHenry, McHenry, Illinois, proposed merger with McHenry Interim National Bank -- report on competitive factors. Submitted, February 2, 1990.
Chicago	First of America Bank - Whiteside County, Morrison, Illinois, proposed merger with First of America Bank - Quad Cities, National Association, Rock Island, Illinois -- report on competitive factors. Submitted, January 30, 1990.
Boston	Granite Bank of Keene, Keene, New Hampshire, proposed merger with Granite Bank, N.A., Petersborough, New Hampshire -- report on competitive factors. Submitted, February 1, 1990.

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

COMPETITIVE FACTORS REPORTS

Chicago	Hyde Park Bank and Trust Company, Chicago, Illinois, proposed assumption of the liability to pay deposits made in University Financial Savings, F.A. -- report on competitive factors. Submitted, February 2, 1990.
St. Louis	Magna Bank of Belleville, Belleville, Illinois, proposed merger with Magna Bank, National Association -- report on competitive factors. Submitted, January 29, 1990.
Boston	Nashua Trust Company, Nashua, New Hampshire, proposed merger with Souhegan National Bank, Milford, New Hampshire -- report on competitive factors. Submitted, February 1, 1990.
Chicago	Neillsville Bank, Neillsville, Wisconsin, proposed merger with Mid - Wisconsin Interim Bank -- report on competitive factors. Submitted, January 30, 1990.
Minneapolis	New National Bank of Baldwin, Baldwin, Wisconsin, proposed merger with The First National Bank of Baldwin, Baldwin, Wisconsin -- report on competitive factors. Submitted, February 2, 1990.
Chicago	New Vienna Savings Bank, New Vienna, Iowa, proposed merger with NV State Bank, New Vienna, Iowa -- report on competitive factors. Submitted, February 1, 1990.
Boston	Northeast Savings, F.A., Hartford, Connecticut, proposed merger with Federal Savings and Loan Association -- report on competitive factors. Submitted, February 1, 1990.
Dallas	Park Forest National Bank, Dallas, Texas, proposed merger with First National Bank of Bridgeport, Bridgeport, Texas -- report on competitive factors. Submitted, January 30, 1990.

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

COMPETITIVE FACTORS REPORTS

Chicago	Peoples Federal Savings Bank of DeKalb County, Auburn, Indiana, proposed merger with First Federal Savings and Loan Association of Kendallville, Kendallville, Indiana -- report on competitive factors. Submitted, January 29, 1990.
New York	Pulawski Savings and Loan Association, South River, New Jersey, proposed merger with Pulawski Interim Savings and Loan Association -- report on competitive factors. Submitted, February 2, 1990.
St. Louis	Rend Lake Bank, Christopher, Illinois, proposed merger with 506 North Victor Bank -- report on competitive factors. Submitted, February 1, 1990.
Kansas City	Security State Bank, Hudson, Kansas, proposed merger with Hudson State Bank, Hudson, Kansas -- report on competitive factors. Submitted, January 29, 1990.
Chicago	Trustcorp Bank, South Bend, South Bend, Indiana, proposed merger with Trustcorp Bank, Goshen, Goshen, Indiana -- report on competitive factors. Submitted, January 30, 1990.
Chicago	Trustcorp Bank, South Bend, South Bend, Indiana, proposed merger with Trustcorp Bank, Angola, National Association, Angola, Indiana -- report on competitive factors. Submitted, January 30, 1990.
Chicago	Trustcorp Bank, South Bend, South Bend, Indiana, proposed merger with Trustcorp Bank, Winamac, Winamac, Indiana -- report on competitive factors. Submitted, January 30, 1990.
Chicago	Trustcorp Bank, South Bend, South Bend, Indiana, proposed merger with Trustcorp Bank, Knox, Knox, Indiana -- report on competitive factors. Submitted, January 30, 1990.

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

COMPETITIVE FACTORS REPORTS

Boston Village Savings Bank, Greenville, New Hampshire,
proposed merger with Cheshire Acquisition Bank --
report on competitive factors.
Submitted, February 1, 1990.

Boston Village Savings Bank, Greenville, New Hampshire,
proposed merger with Cheshire Acquisition Bank --
report on competitive factors.
Submitted, February 1, 1990.

EXTENSIONS OF TIME

Cleveland Banc One Corporation, Columbus, Ohio -- extension to
April 24, 1990, to expand the activities of Banc
One Brokerage Corporation, to include investment
advice and certain underwriting services for bank
eligible securities for retail and institutional
customers.
Granted, January 29, 1990.

Chicago Bancpal, Inc., Palatine, Illinois -- extension to
May 7, 1990, to acquire Bank of Palatine, Palatine,
Illinois.
Granted, January 29, 1990.

Atlanta BankersTrust of Alabama, Inc., Madison, Alabama --
extension to May 1, 1990, to acquire Bankers Trust
of Madison.
Granted, February 2, 1990.

Richmond Central Fidelity Bank, Richmond, Virginia --
extension to August 24, 1990, to establish a branch
at the intersection of Route 122 and Route 616,
Moneta, Virginia.
Granted, February 2, 1990.

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

EXTENSIONS OF TIME

Dallas	Ford Bank Group, Inc., Lubbock, Texas -- extension to May 11, 1990, to acquire First Canyon Bancorporation, Inc., Canyon; First Canyon Bancshares, Inc.; the First National Bank in Canyon; First Borger Bancshares, Inc., Borger; First National Bank of Borger; Permian Financial Corporation, Crane; and First State Bank, Crane, Texas. Granted, January 31, 1990.
Cleveland	Hometown Bancshares, Inc., Middlebourne, West Virginia -- extension to May 17, 1990, to acquire Universal Banc Corp, Paden City, West Virginia. Granted, January 31, 1990.
Dallas	New Borger Bancorporation, Inc., Lubbock, Texas -- extension to May 11, 1990, to acquire First National Bank of Borger, Borger, Texas. Granted, January 31, 1990.
Dallas	New Canyon Bancorporation, Inc., Lubbock, Texas -- extension to May 11, 1990, to acquire First Canyon Bancorporation, Inc., Canyon, Texas; First Canyon Bancshares, Inc.; and First National Bank in Canyon. Granted, January 31, 1990.
St. Louis	Paragould Bankshares, Inc., Paragould, Arkansas -- extension to April 29, 1990, to engage de novo in data processing activities. Granted, January 31, 1990.
San Francisco	Security Pacific Corporation, Los Angeles, California -- extensions to divest certain properties. Granted, January 30, 1990.
Atlanta	South Banking Company, Alma, Georgia -- extension to March 20, 1990, to merge with Georgia Peoples Bankshares, Inc., Baxley, Georgia. Granted, February 2, 1990.

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

EXTENSIONS OF TIME

Atlanta	Southern Crescent Financial Corp., Jonesboro, Georgia -- extension to acquire Clayton National Bank, Morrow, Georgia. Granted, January 30, 1990.
New York	West Jersey Bancshares, Inc., Fairfield, New Jersey -- extension to April 25, 1990, to acquire West Jersey Community Bank. Granted, February 1, 1990.
New York	West Jersey Community Bank, Fairfield, New Jersey -- extension to April 25, 1990, to become a member of the Federal Reserve System. Granted, February 1, 1990.

INTERNATIONAL OPERATIONS

San Francisco	Security Pacific Corporation, Los Angeles, California -- to make an additional investment in Security Pacific EuroFinance PLC, London, England. Permitted, February 2, 1990.
San Francisco	Security Pacific National Bank, Los Angeles, California -- to establish a branch in Singapore. Approved, February 2, 1990.
Staff Director BS&R	Security Pacific National Bank, Los Angeles, California -- to establish a branch in Singapore. Permitted, February 2, 1990.

MEMBERSHIP

Richmond	New Bank, Cockeysville, Maryland -- to become a member of the Federal Reserve System. Approved, January 29, 1990.
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RESERVE BANK OPERATIONS

Director, FRBO	Federal Reserve Bank of Chicago -- to purchase an office automation system. Approved, February 2, 1990.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

RESERVE BANK OPERATIONS

- Director, FRBO Federal Reserve Bank of New York -- to purchase check processing equipment for the Cranford, Jericho, and Utica offices.
Approved, February 1, 1990.
- Director, FRBO Federal Reserve Bank of Richmond -- to purchase reader / sorters.
Approved, February 1, 1990.
- Director, FRBO Federal Reserve Bank of San Francisco -- to purchase computer storage equipment for the Los Angeles Branch.
Approved, February 1, 1990.

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

BANK HOLDING COMPANIES

Atlanta Commercial Bancorp of Georgia, Inc., Atlanta, Georgia
 -- to engage nationwide in lending activities
 through CBG Mortgage Corp., Atlanta, Georgia.
 Permitted, January 16, 1990.

Chicago Mercantile Bancorp, Inc., Hammond, Indiana -- to
 acquire Meadowview Bancorp, Inc., Kankakee,
 Illinois, and First National Bank of Kankakee
 County.
 Withdrawn, January 26, 1990.

BANK MERGERS

Richmond New Bank, Cockeysville, Maryland -- to merge with
 Clifton Trust Bank.
 Approved, January 25, 1990.

EXTENSIONS OF TIME

Chicago Alexis Bancorp, Inc., Alexis, Illinois -- extension
 to April 16, 1990, to acquire Bank of Alexis.
 Granted, January 26, 1990.

MEMBERSHIP

Richmond New Bank, Cockeysville, Maryland -- to become a
 member of the Federal Reserve System.
 Approved, January 25, 1990.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

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

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

<u>Application</u>	<u>Comment</u>	<u>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>	02-16-90

Cheshire Financial Corporation, Keene, New Hampshire -- 3(a) (3) application to acquire The Valley Bank, Hillsborough, New Hampshire*	<u>Newspaper</u>	02-24-90
	<u>Federal Register</u>	Not Yet Established

SECTION III -- APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

<u>Application</u>	<u>Comment</u>	<u>Period Ending Date</u>
Amoskeag Bank Shares, Inc., Manchester, New Hampshire - 4(c) (8) <u>de novo</u> notification to engage in data processing activities through Amoskeag Information Services, Inc.	<u>Federal Register</u>	Not Yet Established

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

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

*Subject to CRA

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Chemical Bank, New York, New York to establish a branch at Worldwide Plaza, 325 W. 49th Street, New York, New York.1/

2/26/90

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Mitsubishi Trust & Banking Corp., Tokyo, Japan to acquire a 50% voting interest in Spectrum Capital Ltd., New York, New York and thereby to engage in arranging and advising on loans and leases.

N/A

The Industrial Bank of Japan, Limited, Tokyo, Japan to acquire 70% of the Class Y common shares of D'Accord Group, Inc., San Francisco, California and thereby to engage in the lease advisory business.

2/16/90

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

2/20/90

Chemical Banking Corp., New York, New York to expand the futures commission merchants activities of its subsidiary, Chemical Futures, Inc., to include stock index futures.

2/23/90

Amsterdam-Rotterdam Bank, N.V. and Stichting Amro, both of Amsterdam, the Netherlands to engage through their subsidiary, Pierson Heldring & Pierson Investment Finance (U.S.) Inc., in acting as agent in the private placement of securities with financially sophisticated investors, providing securities brokerage services, exercising discretion in buying and selling securities on behalf of customers, providing investment advice and research, and providing other financial and merger and acquisition advice.

3/1/90

SECTION IV

Applications Not Involving
Public Comment

None.

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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 February 3, 1990

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

NONE

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING</u>
Received Section 3(a)(3) application on January 31, 1990 from UNB Corp., Canton, Ohio, to acquire up to 10 percent of the voting shares of The Navarre Deposit Bank Company, Navarre, Ohio.	* February 23, 1990

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

NONE

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

Received request on February 2, 1990 from Citizens Community Bank, Mt. Blanchard, Ohio, for permission to exceed its limit of investment permitted in bank premises permitted by Section 24A of the Federal Reserve Act.

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

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
MNC Financial, Inc., Baltimore, Maryland, for prior approval to acquire Newton Finance Company, Inc., Covington, Georgia.	1-28-90

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Community Bankshares, Inc., Parkersburg, West Virginia, for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of Community Bank of Parkersburg, Parkersburg, West Virginia.*	2-25-90

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.

Week Ending February 2, 1990

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.

Week Ending February 2, 1990

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>
EFT	The Henry County Bank Green Rock, Illinois Black Hawk College 6600-34th Avenue Moline, Illinois*	N - 2-19-90
Branch	Comerica Bank - Detroit Detroit, Michigan Southeast Corner of Whitmore Lake Road and Grand River Brighton, Michigan*	N - **
Branch/24A	First of America Bank - Central Lansing, Michigan 309 E. Grand River Avenue East Lansing, Michigan*	N - **
Branch	Citizens Commercial & Savings Bank Grayling, Michigan Contractual branch at 2 offices of Grayling State Bank Grayling, Michigan* (See attached list for exact locations)	N - **
Branch	Citizens Commercial & Savings Bank Grayling, Michigan Contractual branch at 21 offices of Second National Bank of Saginaw Saginaw, Michigan* (See attached list for exact locations)	N - **
Branch	Citizens Commercial & Savings Bank Grayling, Michigan Contractual branch at 5 offices of State Bank of Standish Standish, Michigan* (See attached list for exact locations)	N - **
Branch	Citizens Commercial & Savings Bank Grayling, Michigan Contractual branch at 6 offices of National Bank of Bay City Bay City, Michigan* (See attached list for exact locations)	N - **

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	Grayling State Bank Grayling, Michigan Contractual branch at 21 offices of Second National Bank of Saginaw Saginaw, Michigan* (See attached list for exact locations)	N - **
Branch	Grayling State Bank Grayling, Michigan Contractual branch at 41 offices of Citizens Commercial & Savings Bank Flint, Michigan* (See attached list for exact locations)	N - **
Branch	Grayling State Bank Grayling, Michigan Contractual branch at 5 offices of State Bank of Standish Standish, Michigan* (See attached list for exact locations)	N - **
Branch	Grayling State Bank Grayling, Michigan Contractual branch at 6 offices of Second National Bank of Bay City Bay City, Michigan* (See attached list for exact locations)	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	West Suburban Bancorp, Inc. Lombard, Illinois LBM Bank (Charter only) Mascoutah, Illinois West Suburban Bank of St. Charles (in organization) St. Charles, Illinois*	FR - 2-1-90 N - 2-23-90
Y-1	Mid-Michigan Bancorp, Inc. Portland, Michigan Maynard-Allen State Bank Portland, Michigan*	FR - 2-16-90 N - 12-15-89

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Oxford Financial Corporation Addison, Illinois Hampton Park Corporation Romeoville, Illinois First Bank of Romeoville Romeoville, Illinois*	FR - ** N - **
Y-1	NBRC Company Rockwell City, Iowa The National Bank of Rockwell City Rockwell City, Illinois*	FR - ** N - **
Y-2	Prairie Bancorp, Inc. Manlius, Illinois Tiskilwa State Bank Tiskilwa, Illinois*	FR - ** N - 2-19-90

Section III - Applications Subject to Federal Register Notice
Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	Amcore Financial, Inc. Rockford, Illinois Amcore Trust Company Rockford, Illinois	FR - 2-16-90
4(c)(8)	Beverly Bancorporation, Inc. Chicago, Illinois Beverly Leasing Corporation Matteson, Illinois	FR - 2-16-90
Y-4	Marshall & Ilsley Corporation Milwaukee, Wisconsin Central Federal Bank, FSB Ripon, Wisconsin	FR - 2-16-90

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

CONTRACTUAL BRANCHES FOR CITIZENS COMMERCIAL & SAVINGS BANK, FLINT, MICHIGAN

SECOND NATIONAL BANK OF SAGINAW BRANCH OFFICES

- | | |
|---|---|
| 1. Arthur Eddy Branch
2521 N. Washington Avenue
Saginaw, MI 48601 | 13. Main Branch
101 N. Washington Avenue
Saginaw, MI 48607 |
| 2. Atwater Branch
125 Atwater
Saginaw, MI 48601 | 14. Reese Branch
12880 Saginaw Road
Reese, MI 48757 |
| 3. Bay Valley Branch
6362 S. 3 Mile Road
Bay City, MI 48706 | 15. Shields Branch
160 S. River Road
Saginaw, MI 48603 |
| 4. Bay-Shattuck Branch
3061 Bay Road
Saginaw, MI 48603 | 16. South Side Branch
229 Gallagher
Saginaw, MI 48601 |
| 5. Bridgeport Branch
6093 Dixie Highway
Saginaw, MI 48601 | 17. State-Court Branch
3446 State
Saginaw, MI 48602 |
| 6. Center Road Branch
2100 N. Center Road
Saginaw, MI 48603 | 18. State-Midland Branch
6161 State
Saginaw, MI 48603 |
| 7. Fairgrounds Branch
2815 E. Genesee Avenue
Saginaw, MI 48601 | 19. Vassar Branch
1170 W. Saginaw Road
Vassar, MI 48768 |
| 8. Fashion Square Branch
4700 Bay Road
Saginaw, MI 48604 | 20. West Side Branch
400 Court
Saginaw, MI 48602 |
| 9. Frankenmuth Branch
525 N. Main
Frankenmuth, MI 48734 | OFF-SITE ATM

St. Lukes Hospital
700 Cooper
Saginaw, MI 48602 |
| 10. Gratiot Branch
829 Gratiot
Saginaw, MI 48602 | |
| 11. Hemlock Branch
15753 Gratiot
Hemlock, MI 48626 | |
| 12. Holland Road Branch
4343 Holland Road
Saginaw, MI 48601 | |

CONTRACTUAL BRANCHES FOR CITIZENS COMMERCIAL & SAVINGS BANK, FLINT, MICHIGAN

SECOND NATIONAL BANK OF BAY CITY BRANCH OFFICES

1. Main Office Branch
701 Washington Avenue
Bay City, MI 48706
2. Midland-Euclid Branch
900 W. Midland
Bay City, MI 48706
3. Center Branch
2750 Center Avenue
Essexville, MI 48732
4. Henry-Wilder Branch
3867 E. Wilder
Bay City, MI 48706
5. Michigan-Lafayette Branch
1012 Lafayette
Bay City, MI 48708
6. Midland City-County Office Branch
404 W. Buttles
Midland, MI 48640

CONTRACTUAL BRANCHES FOR CITIZENS COMMERCIAL & SAVINGS BANK, FLINT, MICHIGAN

STATE BANK OF STANDISH BRANCH OFFICES

1. Main Branch
120 N. Forest
Standish, MI 48658
2. Skidway Branch
2070 Greenwood Road
Prescott, MI 48756
3. AuGres Branch
3150 E. Huron Road
AuGres, MI 48703
4. Twining Branch
116 State Street
Twining, MI 48766
5. Linwood Branch
8 S. Huron
Linwood, MI 48634

CONTRACTUAL BRANCHES FOR CITIZENS COMMERCIAL & SAVINGS BANK, FLINT, MICHIGAN

GRAYLING STATE BANK BRANCH OFFICES

1. Main Office Branch
305 Michigan Ave.
Grayling, MI 49738
2. Mini-Mall Branch
1-75 Business Loop
Grayling, MI 49738

CONTRACTUAL BRANCHES FOR GRAYLING STATE BANK, GRAYLING, MICHIGAN

CITIZENS COMMERCIAL & SAVINGS BANK OFFICES

1. Main Office
1 Citizens Banking Center
Flint, MI 48502
2. Rochester/Auburn Hills Branch - 3271 Pontiac Road
Auburn Hills, MI 48057
3. Beecher Road Branch
G-3289 Beecher Road
Flint, MI 48532
4. Civic Center Branch
927 S. Saginaw Street
Flint, MI 48502
5. Clio Square Branch
2161 W. Vienna Road
Clio, MI 48420
6. Columbiaville Branch
4649 Water Street
Columbiaville, MI 48421
7. Corunna-Linden Branch
G-5020 Corunna Road
Flint, MI 48504
8. Courtland Center Branch
G-4256 E. Court Street
Burton, MI 48509
9. Davison-Irish Branch
7384 Davison Road
Davison, MI 48423
10. Dort-Court Branch
905 S. Dort Highway
Flint, MI 48503
11. Durand Branch
201 N. Saginaw Street
Durand, MI 48429
12. Fenton Branch
1542 N. LeRoy
Fenton, MI 48430
13. Flushing Road Branch
2922 Flushing Road
Flint, MI 48504
15. Grand Blanc Branch
11425 S. Saginaw
Grand Blanc, MI 48439
16. Grand Blanc South Branch
12488 S. Saginaw Street
Grand Blanc, MI 48439
17. Hallwood Plaza Branch
2609 W. Pierson Road
Flint, MI 48504
18. Hill Road Branch
G-1027 W. Hill Road
Flint, MI 48507
19. Holly Plaza Branch
15223 N. Holly Road
Holly, MI 48442
20. King Avenue Branch
3216 Martin Luther King Ave
Flint, MI 48505
21. Lewis Street Branch
2101 Lewis Street
Flint, MI 48506
22. Linden Road Branch
G-3170 Linden Road
Flint, MI 48507
23. Longway Blvd. Branch
1101 Longway Blvd.
Flint, MI 48503
24. Miller Road Branch
G-3023 Miller Road
Flint, MI 48507
25. Mt. Morris Branch
770 E. Genesee Street
Mt. Morris, MI 48458
26. New Lothrop Branch
9484 E. Genesee Street
New Lothrop, MI 48460
27. Otisville Branch
154 Main Street
Otisville, MI 48463

CONTRACTUAL BRANCHES FOR GRAYLING STATE BANK, GRAYLING, MICHIGAN

CITIZENS COMMERCIAL & SAVINGS BANK OFFICES

28. Pierson-Elms Branch
G-6452 W. Pierson Road
Flushing, MI 48433
29. Richfield/Belsay Branch
5510 Richfield Road
Flint, MI 48506
30. Richfield-Center Branch
3848 Richfield Road
Flint, MI 48506
31. Saginaw-Coleridge Branch
4129 S. Saginaw
Flint, MI 48507
32. Van Slyke Branch
G-3275 Van Slyke Road
Flint, MI 48507
33. Windmill Place Branch
877 E. Fifth Avenue
Building D, Unit 104
Flint, MI 48503

OFF-SITE ATM'S

- | | |
|---|---|
| 1. Davison Shopping Center
South State Road
Davison, MI 48423 | 6. Hurley Medical Center
One Hurley Plaza
Flint, MI 48502 |
| 2. North LeRoy Street
Fenton, MI 48430 | 7. McLaren Hospital
401 S. Ballenger Hwy.
Flint, MI 48502 |
| 3. University of Michigan
303 E. Kearsley
Flint, MI 48502 | 8. Swartz Creek Plaza
7566 Miller Road
Swartz Creek, MI 48473 |
| 4. Water Street Pavilion
1 Water Street
Flint, MI 48502 | |
| 5. Pierson/Elms Roads
Flushing, MI 48433 | |

CONTRACTUAL BRANCHES FOR GRAYLING STATE BANK, GRAYLING, MICHIGAN

STATE BANK OF STANDISH OFFICES

1. Main Office
120 N. Forest
Standish, MI 48658
2. Skidway Branch
2070 Greenwood Road
Prescott, MI 48756
3. AuGres Branch
3150 E. Huron Road
AuGres, MI 48703
4. Twining Branch
116 State Street
Twining, MI 48766
5. Linwood Branch
8 S. Huron
Linwood, MI 48634

CONTRACTUAL BRANCHES FOR GRAYLING STATE BANK, GRAYLING, MICHIGAN

SECOND NATIONAL BANK OF BAY CITY OFFICES

1. **Main Office**
701 Washington Avenue
Bay City, MI 48706
2. **Midland-Euclid Branch**
900 W. Midland
Bay City, MI 48706
3. **Center Branch**
2750 Center Avenue
Essexville, MI 48732
4. **Henry-Wilder Branch**
3867 E. Wilder
Bay City, MI 48706
5. **Michigan-Lafayette Branch**
1012 Lafayette
Bay City, MI 48708
6. **Midland City-County Office Branch**
404 W. Buttles
Midland, MI 48640

CONTRACTUAL BRANCHES FOR GRAYLING STATE BANK, GRAYLING, MICHIGAN

SECOND NATIONAL BANK OF SAGINAW OFFICES

- | | |
|--|--|
| 1. Main Office
101 N. Washington Avenue
Saginaw, MI 48607 | 13. Arthur Eddy Branch
2521 N. Washington Avenue
Saginaw, MI 48601 |
| 2. Atwater Branch
125 Atwater
Saginaw, MI 48601 | 14. Reese Branch
12880 Saginaw Road
Reese, MI 48757 |
| 3. Bay Valley Branch
6362 S. 3 Mile Road
Bay City, MI 48706 | 15. Shields Branch
160 S. River Road
Saginaw, MI 48603 |
| 4. Bay-Shattuck Branch
3061 Bay Road
Saginaw, MI 48603 | 16. South Side Branch
229 Gallagher
Saginaw, MI 48601 |
| 5. Bridgeport Branch
6093 Dixie Highway
Saginaw, MI 48601 | 17. State-Court Branch
3446 State
Saginaw, MI 48602 |
| 6. Center Road Branch
2100 N. Center Road
Saginaw, MI 48603 | 18. State-Midland Branch
6161 State
Saginaw, MI 48603 |
| 7. Fairgrounds Branch
2815 E. Genesee Avenue
Saginaw, MI 48601 | 19. Vassar Branch
1170 W. Saginaw Road
Vassar, MI 48768 |
| 8. Fashion Square Branch
4700 Bay Road
Saginaw, MI 48604 | 20. West Side Branch
400 Court
Saginaw, MI 48602 |
| 9. Frankenmuth Branch
525 N. Main
Frankenmuth, MI 48734 | CBCT:

St. Lukes Hospital
700 Cooper
Saginaw, MI 48602 |
| 10. Gratiot Branch
829 Gratiot
Saginaw, MI 48602 | |
| 11. Hemlock Branch
15753 Gratiot
Hemlock, MI 48626 | |
| 12. Holland Road Branch
4343 Holland Road
Saginaw, MI 48601 | |

Federal Reserve Bank of St. Louis

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

None.

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

<u>Application</u>	<u>Comment Period Ending Date</u>
Change in control notification involving Central Banc System, Inc., Fairview Heights, Illinois, by E. A. Karandjeff	(Not available)
Change in control notification involving First Commercial Corporation, Little Rock, Arkansas, by Charles H. Murphy	(Not available)
*Section 3(a)(3) application by Mercantile Bancorp, Inc., Quincy, Illinois, to acquire State Bank of Augusta, Augusta, Illinois	(Not available)

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

None.

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

Stock redemption notification by First Farmers Bank Holding Company, Bardstown, Kentucky

Stock redemption notification by Central Banc System, Inc., Fairview Heights, Illinois

*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>
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	2-13-90 (Federal Register)
Bank of Montana System Great Falls, MT To acquire Big Sky Bankshares, Inc., Great Falls, MT*	Not yet available
Northern Interstate Financial, Inc. Norway, MI To acquire First National Bank of Norway, Norway, MI*	Not yet available
First National Bank in Grand Forks Grand Forks, ND To increase its ownership to 15.36% of First National Corporation, Grand Forks, ND	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>
Big Sioux Financial, Inc. Estelline, SD To engage <u>de novo</u> in income tax return preparation.	Not yet available

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

Application
Richmond Bank Holding Company
Richmond, MN
To redeem 46.3% of its voting
shares.

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

Britton Bancshares, Inc.,
Ellsworth, Kansas, for
prior approval to acquire
100 percent of the voting
shares of First National
Bank of Holcomb, Holcomb,
Kansas.*

Not Available

First Formosa, Inc., Formosa,
Kansas, for prior approval
to acquire 100 percent of
the voting shares of
Mankato Bankshares, Inc.,
Smith Center, Kansas, and
thereby indirectly acquire
98.7 percent of the voting
shares of The First National
Bank in Mankato, Mankato,
Kansas.*

Not Available

Business Banc of America, Inc.,
Abilene, Kansas, for prior
approval to become a bank holding
company through the acquisition
of 100 percent of the voting
shares of Citizens Bank Service,
Inc., Abilene, Kansas, and thereby
indirectly acquire 100 percent of
the voting shares of Citizens Bank
and Trust Company, Abilene,
Kansas.*

Not Available

Fourth Financial Corporation,
Wichita, Kansas ("Applicant"),
for prior approval to merge
Citadel Bankshares, Inc.,
Wichita, Kansas, into Applicant,
and thereby indirectly acquire
Citadel Bank of Wichita,
Wichita, Kansas, and Citadel
Bank of Augusta, Augusta,
Kansas.*

Not Available

Federal Reserve Bank of Kansas City

- Larry L. Beach, et. al., Warsaw, Missouri, for prior approval to increase their ownership interest in Mid-Central Bancorp, Inc., Warsaw, Missouri, from 71.85 percent to 100 percent. February 7, 1990
- George J. Murphy, Jr., Wilmette, Illinois, for prior approval to acquire a 97.07 percent ownership interest in Paonia Financial Services, Inc., Paonia, Colorado. February 7, 1990
- J. R. Montgomery Bancorporation, Lawton, Oklahoma, to retain an option on an additional .8 percent of the voting shares of Fort Sill National Bank, Fort Sill, Oklahoma.* February 16, 1990
- Kaw Valley Bancshares, Inc., Kansas City, Kansas, for prior approval to acquire 100 percent of the voting shares of Galleria Bank, Overland Park, Kansas.* February 16, 1990
- R. S. Baker, Jr. family, Enid, Oklahoma, for prior approval to increase their ownership interest in Central Service Corporation, Enid, Oklahoma ("Company"), from 16.39 percent to 24.82 percent; John D. Groendyke, Enid, Oklahoma, for prior approval to increase his ownership interest in Company from 2.27 percent to 19.13 percent; John W. Bowers, III, Enid, Oklahoma, for prior approval to increase his ownership interest in Company from .77 percent to 6.69 percent; James B. and/or Jacqueline M. Cummins, Enid, Oklahoma, for prior approval to increase their ownership interest in Company from 2.59 percent to 8.52 percent; and R. L. Rogers, Enid, Oklahoma, for prior approval to increase his ownership interest in Company from .73 percent to 9.16 percent. February 26, 1990

American National Corporation,
Omaha, Nebraska, for prior
approval to acquire 100 percent
of the voting shares of The
Northern Corporation, Omaha,
Nebraska, parent of Northern
Bank, Omaha, Nebraska.*

February 26, 1990

Southwest Holdings, Inc.,
Omaha, Nebraska, for prior
approval to become a bank
holding company through the
acquisition of 100 percent
of the voting common shares
and 100 percent of the senior
cumulative preferred stock
of Southwest Bank & Trust
Company of Omaha, Omaha,
Nebraska.*

February 26, 1990

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Midstate Bancorp, Hinton,
Oklahoma, for prior approval
to engage de novo in full
pay-out personal and real
property leasing.

February 16, 1990

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

APPLICATION

Nebraska National Corporation,
Omaha, Nebraska, for prior
approval to redeem 16,500 shares
of its own common stock.

Citadel Bankshares, Inc., Wichita,
Kansas, for prior approval to
redeem 121,946 shares of its own
common stock.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JANUARY 29, 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

Change in Control Notice by
Thomas Little Whaley; Ben S. Pope Trust #1; Trust U/W
Ben S. Pope; Ben Pope Whaley Trust; George P. Whaley, Jr.,
Trust; Thomas L. Whaley, Jr., Trust; and Laura Street
Pope Trust #1, Marshall, TX, to acquire an interest in
Firstshares of Texas, Inc., Marshall, TX 90/02/15

*Section 3(a)(1) application by
M & F Financial Corp., Wilmington, DE, to acquire
Texas Bank, Brownwood, TX, and Texas Bank, Weatherford, TX 90/02/22

*Section 3(a)(3) application by
FirstPerryton Bancorp, Inc., Perryton, TX, to acquire
Citizens Bank & Trust Company, Pampa, TX 90/02/27

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

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 2/02/90

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Interstate Bank of California, Los Angeles, California, to establish a branch in the vicinity of the intersection of I-215 Freeway with Murrieta Hot Springs and Los Almos Roads, in the unincorporated community of Murrieta Hot Springs, Riverside County, California. *	<u>Newspaper:</u> 3/07/90
First Business Bank of Arizona, Phoenix, Arizona, to merge with VCC Acquisition Bank (dba Century Bank), Phoenix, Arizona. *	<u>Newspaper:</u> 2/28/90

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

Bay Commercial Services Employee Stock Ownership Plan, San Leandro, California, to increase its ownership from 9.84 to 24.9 percent of Bay Commercial Services, San Leandro, California.	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> Not available

Section III - Applications Subject to Federal Register Notice Only

None

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

The Bank of Verde Valley, Cottonwood, Arizona,
for prior approval to issue capital notes.

* Subject to CRA.