

BOARD OF GOVERNORS
OCT 24 6 OF THE 90
FEDERAL RESERVE SYSTEM

FEDERAL RESERVE BANK
ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

First Bank System, Inc., Minneapolis, Minnesota --
order approving merger with Northern Cities
Bancorporation, Inc., Anoka, Minnesota, and
acquisition of Northern Bank, Forest Lake,
Minnesota.

Authorized, October 5, 1990.

INTERNATIONAL OPERATIONS

Bank of America National Trust & Savings Association,
San Francisco, California -- to make an additional
investment in Bank of America Canada, Toronto,
Ontario, Canada, and to have BankAmerica
Corporation or BOFA guaranty of subordinated
debentures to be issued by BACAN.

Permitted, October 4, 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; IF - International Finance; OSDM - Office of Staff Director
for Management

BANK BRANCHES, DOMESTIC

Chicago	Central State Bank, Muscatine, Iowa -- to establish a branch at Econo Mart Food Store, 501 Bypass 61, Muscatine, Iowa. Approved, October 3, 1990.
New York	Chemical Bank, New York, New York -- to establish an offsite electronic facility at NYNEX Mobile Communications, 2000 Corporate Park Drive, Orangeburg, New York. Approved, October 4, 1990.
New York	Manufacturers Hanover Trust Company, New York, New York -- to establish a branch at the State University of New York Health Science Center Brooklyn, 450 Clarkson Avenue, Brooklyn, New York. Approved, October 4, 1990.
Cleveland	Security Dollar Bank, Niles, Ohio -- to establish a branch at 2910 Youngstown Road, Warren, Ohio. Approved, October 2, 1990.

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

BANK BRANCHES, DOMESTIC

Atlanta SouthTrust Bank of Tampa, Tampa, Florida -- to establish a branch at 4504 Gunn Highway. Approved, October 2, 1990.

Chicago 1st Source Bank, South Bend, Indiana -- to establish a branch at the northeast corner of U.S. 30 and Oak Road, Plymouth, Indiana. Returned, October 4, 1990.

BANK HOLDING COMPANIES

Staff Director
BS&R Bank Shares Incorporated, Minneapolis, Minnesota -- proposal that Marquette Bank Minneapolis, N.A., purchase the assets and assume the liabilities of Marquette Savings Bank, F.S.B., which was formed to acquire certain assets and assume deposit liabilities of the Apache Plaza and Knollwood branches of Midwest Savings Association, F.A. Approved, October 5, 1990.

Minneapolis Bank Shares Incorporated, Minneapolis, Minnesota -- to engage de novo in operating a savings association through acquisition of Marquette Savings Bank, f.s.b. Permitted, October 5, 1990.

Kansas City Bruning Bancshares, Inc., Bruning, Nebraska -- to acquire Bruning State Bank. Approved, October 4, 1990.

Cleveland First Blanchester Bancshares, Inc., Blanchester, Ohio -- to acquire The First National Bank of Blanchester. Approved, October 1, 1990.

Chicago Harris Bankcorp, Inc., Chicago, Illinois; Bankmont Financial Corp., New York, New York; and Bank of Montreal, Montreal, Canada -- to engage de novo in investment advisory activities through Harris Investors Direct, Inc., Chicago, Illinois. Withdrawn, October 3, 1990.

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

BANK HOLDING COMPANIES

- Dallas Heritage Financial Corporation, Ruston, Louisiana --
to acquire Heritage Bank of Natchitoches,
Natchitoches, Louisiana.
Approved, October 5, 1990.
- Staff Director Jacob Schmidt Company, St. Paul, Minnesota --
BS&R proposal that American Bancorporation, Inc. have
American National Bank and Trust Company purchase
the assets and assume the liabilities of American
Federal Savings Association, of St. Paul, which was
formed to acquire certain assets and assume deposit
liabilities of the Midway and Maplewood branches of
Midwest Savings Association, F.A., Minneapolis,
Minnesota.
Approved, October 5, 1990.
- Staff Director Jacob Schmidt Company, St. Paul, Minnesota --
BS&R proposal that American Bancorporation, Inc. have
Commercial State Bank purchase the assets and
assume the liabilities of Commercial Federal
Savings Association of St. Paul, which was formed
to acquire certain assets and assume deposit
liabilities of the Cedar Street branch of Midwest
Savings Association, F.A., Minneapolis, Minnesota.
Approved, October 5, 1990.
- Minneapolis Jacob Schmidt Company, St. Paul, Minnesota, and
American Bancorporation, Inc. -- to engage de novo
in operating a savings association through
acquisition of Commercial Federal Savings
Association, and American Federal Savings
Association.
Permitted, October 5, 1990.
- Staff Director KeyCorp, Albany, New York -- proposal that Key Bank
BS&R of Eastern New York, N.A., purchase the assets and
assume the liabilities of Key Eastern Interim
Savings Bank, FSB, which was formed to acquire
certain assets and assume deposit liabilities of
the Eastern Division of Empire Federal Savings Bank
of America, Buffalo, New York.
Approved, October 5, 1990.

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

BANK HOLDING COMPANIES

Atlanta	PBC Bancshares, Inc., Pelham, Georgia -- to acquire Pelham Banking Company. Approved, October 3, 1990.
St. Louis	Scott County Bancorp, Inc., Winchester, Illinois -- to engage de novo in insurance agency activities. Permitted, September 30, 1990.
St. Louis	UniSouth Banking Corporation, Columbus, Mississippi -- to assume the deposit liabilities and purchase selected assets of the Tupelo and Fulton, Mississippi, branches of Eastover Bank For Savings, Jackson, Mississippi. Approved, October 2, 1990.
Chicago	United Community Financial Corporation, Wayland, Michigan -- to acquire certain assets of LaValley Associates, Inc. Returned, October 5, 1990.

BANK PREMISES

Kansas City	Farmers Bank of Lincoln, Lincoln, Missouri -- investment in bank premises. Approved, October 1, 1990.
Chicago	Harris Trust and Savings Bank, Chicago, Illinois -- investment in bank premises. Approved, October 1, 1990.
New York	Manufacturers Hanover Trust Company, New York, New York -- investment in bank premises. Approved, October 4, 1990.
Chicago	Old Kent Bank of Kalamazoo, Kalamazoo, Michigan -- investment in bank premises. Approved, October 4, 1990.
Cleveland	Security Dollar Bank, Niles, Ohio -- investment in bank premises. Approved, October 2, 1990.

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

CAPITAL STOCK

Chicago Nevada National Co., Omaha, Nebraska -- redemption of shares.
Approved, October 3, 1990.

CHANGE IN BANK CONTROL

Kansas City Citizens Security Bancshares, Inc., Bixby, Oklahoma -- change in bank control.
Permitted, October 5, 1990.

Dallas First City Bancorporation of Texas, Inc., Houston, Texas -- change in bank control.
Permitted, October 5, 1990.

Dallas Gaines Bancshares, Inc., Seminole, Texas -- change in bank control.
Permitted, October 2, 1990.

Dallas Texarkana National Bancshares, Inc., Texarkana, Texas -- change in bank control.
Returned, October 1, 1990.

COMPETITIVE FACTORS REPORTS

Kansas City Alliance National Bank and Trust Company, Alliance, Nebraska, proposed assumption of the deposit liabilities of the ANB Savings Bank, F.S.B., -- report on competitive factors.
Submitted, October 1, 1990.

Boston Androscoggin Savings Bank, Lewiston, Maine, proposed acquisition of certain assets and assumption of the liability to pay certain deposits in the 190 Main Street, South Paris, Maine, branch of Maine Savings Bank, Portland, Maine -- report on competitive factors.
Submitted, October 4, 1990.

St. Louis Bank of Mississippi, Tupelo, Mississippi, proposed purchase of certain assets and assumption of the liability to pay deposits made in the Jackson and Clinton, Mississippi, branches of United Mississippi Bank, Natchez, Mississippi -- report on competitive factors.
Submitted, October 3, 1990.

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

COMPETITIVE FACTORS REPORTS

- San Francisco Finance and Thrift Company, Porterville, California, proposed purchase and assumption of the Exeter Branch of Capital Thrift and Loan Association, Napa, California -- report on competitive factors. Submitted, October 1, 1990.
- St. Louis First National Bank of Jonesboro, Jonesboro, Illinois, proposed merger with Republic National Bank of Jonesboro -- report on competitive factors. Submitted, October 2, 1990.
- Boston Fleet National Bank, Providence, Rhode Island, proposed purchase of certain assets and assumption of certain liabilities of four branches of Attleboro Pawtucket Savings Bank, Pawtucket, Rhode Island -- report on competitive factors. Submitted, October 5, 1990.
- New York Independence Bank of New Jersey, Allendale, New Jersey, proposed acquisition of the assets and assumption of the liabilities of a branch of Midland Bank and Trust Company at 67 Franklin Turnpike, Waldwick, New Jersey -- report on competitive factors. Submitted, October 4, 1990.
- New York Midlantic National Bank / Delaware, Wilmington, Delaware, proposed merger with Midlantic National Bank, Newark, New Jersey -- report on competitive factors. Submitted, October 4, 1990.
- Minneapolis Norwest Bank Minnesota Central, N.A., St. Cloud, Minnesota, proposed merger with the Willmar Branch of First Minnesota Savings Bank, FSB, Minneapolis, Minnesota -- report on competitive factors. Submitted, October 3, 1990.
- Minneapolis Norwest Bank Minnesota Red Wing, N.A., Red Wing, Minnesota, proposed merger with the Red Wing Branch of First Minnesota Savings Bank, FSB, Minneapolis, Minnesota -- report on competitive factors. Submitted, October 3, 1990.

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

COMPETITIVE FACTORS REPORTS

- Minneapolis Norwest Bank Minnesota South, N.A., Faribault, Minnesota, proposed merger with the Waseca Branch of First Minnesota Savings Bank, FSB, Minneapolis, Minnesota -- report on competitive factors. Submitted, October 3, 1990.
- Minneapolis Norwest Bank Minnesota South Central, N.A., Mankato, Minnesota, proposed merger with the Olivia Branch of First First Minnesota Savings Bank, FSB, Minneapolis, Minnesota -- report on competitive factors. Submitted, October 3, 1990.
- Minneapolis Norwest Bank Minnesota South Central, N.A., Mankato, Minnesota, proposed merger with the New Ulm Branch of First Minnesota Savings Bank, FSB, Minneapolis, Minnesota -- report on competitive factors. Submitted, October 3, 1990.
- Minneapolis Norwest Bank Minnesota Southeast, N.A., Rochester, Minnesota, proposed merger with the Rochester Branch of First Minnesota Savings Bank, FSB, Minneapolis, Minnesota -- report on competitive factors. Submitted, October 3, 1990.
- Minneapolis Norwest Bank Minnesota Southwest, N.A., Marshall, Minnesota, proposed merger with the Canby Branch of First Minnesota Savings Bank, FSB, Minneapolis, Minnesota -- report on competitive factors. Submitted, October 3, 1990.
- Minneapolis Norwest Bank Minnesota Southwest, N.A., Marshall, Minnesota, proposed merger with the Marshall Branch of First Minnesota Savings Bank, FSB, Minneapolis, Minnesota -- report on competitive factors. Submitted, October 3, 1990.
- Minneapolis Norwest Bank Minnesota Southwest, N.A., Marshall, Minnesota, proposed merger with the Canby Branch - First Minnesota -- report on competitive factors. Submitted, October 3, 1990.

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

COMPETITIVE FACTORS REPORTS

San Francisco Palm Desert National Bank, Palm Desert, California,
proposed purchase and assumption of the Palm
Springs Branch of One Central Bank, Palm Springs,
California -- report on competitive factors.
Submitted, October 4, 1990.

Kansas City Republic Bank of Nebraska, Columbus, Nebraska,
proposed acquisition of the assets and assumption
of the liabilities of Commerce Savings Columbus,
Inc. -- report on competitive factors.
Submitted, October 1, 1990.

Richmond Triangle Bank and Trust Company, Raleigh, North
Carolina, proposed merger with Enterprise Bank,
N.A. -- report on competitive factors.
Submitted, October 1, 1990.

EXTENSIONS OF TIME

Chicago Bank of Montreal, Montreal, Canada -- extension to
December 17, 1990, to engage in underwriting and
dealing in debt and equity securities through
Nesbitt Thomson Securities, Inc.
Granted, October 3, 1990.

San Francisco Bank of Tokyo, Ltd., Tokyo, Japan -- extension to
December 4, 1990, to engage in certain securities -
related, foreign exchange, and investment advisory
activities through BOT Securities, Inc., New York,
New York.
Granted, October 2, 1990.

San Francisco BankAmerica Corporation, San Francisco, California --
extension to divest certain property.
Granted, October 1, 1990.

San Francisco Cascade Bancorp, Bend, Oregon -- extension to
January 24, 1991, to acquire Bank of The Cascades.
Granted, October 1, 1990.

San Francisco First Interstate Bancorp, Los Angeles, California --
extensions to divest certain properties.
Granted, October 1, 1990.

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

EXTENSIONS OF TIME

- San Francisco First Security Corporation, Salt Lake City, Utah -- extension to January 17, 1991, to acquire Utah Deseret Mortgage Corporation, Orem, Utah, and engage in mortgage activities.
Granted, October 5, 1990.
- San Francisco First Seven Day Financial, Inc., Lancaster, California -- extension to January 27, 1991, to acquire Antelope Valley Bank.
Granted, October 3, 1990.
- Chicago Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- extension to May 1, 1991, to acquire M&I Bank of Oconomowoc, Oconomowoc, Wisconsin.
Granted, October 5, 1990.
- Atlanta North Fulton Bancshares, Inc., Roswell, Georgia -- extension to January 27, 1991, to acquire Milton National Bank.
Granted, October 5, 1990.
- St. Louis U.S.B. Corporation, Washington, Indiana -- extension to January 18, 1991, to merge with Martinco Financial Corp., Shoals, Indiana, and acquire the Martin County Bank.
Granted, October 5, 1990.

INTERNATIONAL OPERATIONS

- Staff Director U.S. Bancorp, Portland, Oregon -- amendment of
BS&R articles of association to change location of its head office and branch offices from specific street addresses within a city to the city in general.
Approved, October 4, 1990.

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

MEMBERSHIP

Chicago	FMB - State Savings Bank, Lowell, Michigan -- membership in the Federal Reserve System. Withdrawn, October 1, 1990.
Chicago	Liberty State Bank & Trust, Troy, Michigan -- membership in the Federal Reserve System. Withdrawn, October 1, 1990.
Minneapolis	Montana Bank of Butte, Butte, Montana -- to become a member of the Federal Reserve System. Approved, October 5, 1990.
Richmond	Rockingham Heritage Bank, Harrisonburg, Virginia -- to become a member of the Federal Reserve System. Approved, October 1, 1990.

REGULATIONS AND POLICIES

Secretary FOMC	Federal Open Market Committee -- policy record for the meeting of August 21, 1990. Published, October 5, 1990.
Secretary	Rules Regarding Delegation of Authority -- to conform a reference to the Board's Rules Regarding Availability of Information. Approved, October 3, 1990.

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

BANK HOLDING COMPANIES

Chicago

Comerica Incorporated, Detroit, Michigan -- to establish Comerica Interim Federal Savings Bank, which is being formed to facilitate the purchase of the assets and assumption of the liabilities of the branches of Empire Federal Savings Bank of America, Buffalo, New York.

Approved, September 28, 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>
Grove Bancorp, Inc., Brighton, Massachusetts - 3(a)(1) application to acquire Grove Bank for Savings, Brighton, Massachusetts*	<u>Newspaper</u> 10-27-90 <u>Federal Register</u> 10-25-90

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>
NONE

*Subject to CRA

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Eurocapital, S.A. and Banco Europeo de Finanzas, S.A., both of Madrid, Spain to become bank holding companies with respect to First Community Trust Company, San Juan (Hato Rey), Puerto Rico.^{1/}

10/16/90 ^{2/}

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Barclays PLC and Barclays Bank PLC, both of London, England, to engage de novo through their subsidiary, Barclays de Zoete Wedd Securities, Inc., New York, New York, in underwriting and dealing in equity securities to a limited extent.

N/A

Osterreichische Landerbank Aktiengesellschaft, Vienna, Austria, to acquire shares of Roley, Nichols Capital Group, Inc., Los Angeles, California, and its subsidiaries, and thereby to engage in providing portfolio investment advice and certain limited shareholder servicing functions to several pen-end investment companies.

N/A

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.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

Meridian Bank, Reading, PA requests permission to establish a remote service facility located at the Strawberry Square Thirftway, 29th & Dauphin Streets, Phila., PA. Secretary Delegated 10/25/90

Meridian Bank, Reading, PA requests permission to establish a remote service facility located at the Plymouth Meeting Mall, 500 Germantown Pike, Plymouth, PA. Secretary Delegated 10/25/90

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

Comment Period Ending Date

First Bath Corp., Bath, PA requests permission for John Troxell, Jr. to acquire 15% of the shares of First Bath Corp., pursuant to the Change in Bank Control Act.

Federal Register: N/A
Newspaper: 9/27/90

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.

Federal Reserve Bank of Cleveland

**Applications Bulletin
For Week Ending October 6, 1990**

**SECTION I APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY**

APPLICATION

COMMENT PERIOD ENDING

Received application on September 27, 1990
from The Fifth Third Bank, Cincinnati, Ohio,
for permission to establish 70 separate CBCT
branches in various cities throughout the
State of Ohio.

* November 3, 1990

Received application on October 5, 1990
from The Ohio Bank, Findlay, Ohio, to
merge with Citizens Community Bank, Mount
Blanchard, Ohio, pursuant to Section 18(c)
of the Federal Deposit Insurance Act and
Section 9 of the Federal Reserve Act.

* Not Yet Known #

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

NONE

**SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY**

NONE

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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 October 6, 1990**

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

Received application on October 4, 1990 from Enterprise Bank, Solon, Ohio, a de novo institution, for permission to become a member of the Federal Reserve System pursuant to Section 9 of the Federal Reserve Act and Section 208.4 of Regulation H.

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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>
Crestar Bank, Richmond, Virginia, to merge with Community Trust Bank, Portsmouth, Virginia.*	10-22-90

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

<u>Application</u>	<u>Comment Period Ending Date</u>
David B. Lilly, Sr., Notice of Change in Control with respect to Harvest Bancorp, Inc., Hamilton, Virginia.	Not yet available.

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
First Union Corporation, Charlotte, North Carolina, to engage in brokering loans and leases through its subsidiary, First Union Securities, Inc.	Not yet available.
Signet Banking Corporation, Richmond, Virginia, to serve as investment adviser to investment companies registered under the Investment Company Act of 1940, through its subsidiary, Signet Trust Company.	Not yet available.

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

Application

None.

*Application is subject to CRA.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending October 12, 1990

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Sovran Bank/Central South Nashville, Tennessee To establish two full service ATM's at 441 and 445 Waldron Road, Lavergne, Tennessee, to be known as the Waldron Road ATMs.	10-12-90 (CRA) Newspaper

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Farmers National Bancshares, Inc. Opelika, Alabama Change in control by Farmers National Bank of Opelika Employee Stock Ownership Plan, Opelika, Alabama, to acquire 10.1 percent of the outstanding shares of common stock.	
BJC Holdings, Inc. Graceville, Florida 1-BHC formation, Bank of Jackson County, Graceville, Florida.	10-24-90 Federal Register
South Florida Bank Holding Corporation Fort Myers, Florida 1-BHC formation, South Florida Bank, Fort Myers, Florida.	

Section III - Applications Subject To Federal Register Notice Only

<u>Application</u>	
Lowndes Bancshares, Inc. Hahira, Georgia To engage de <i>de novo</i> in data processing and transmission services through Goldleaf Technologies, Inc., Hahira, Georgia, pursuant to section 225.25(b)(7) of Regulation Y.	

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

Application

Jefferson Bancshares, Inc.
Lowndes, Georgia
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>
Merger	State Bank of Croswell Croswell, Michigan Port Huron Branch of First Federal Savings Bank & Trust Port Huron, Michigan*	NP - 10-31-90
Branch	Marine Bank of Springfield Springfield, Illinois Clear Lake Avenue & Dirksen Parkway Springfield, Illinois*	NP - **

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
CoC-HC	The Baraboo Bancorporation, Inc. Baraboo, Wisconsin Merlin E. Zitzner	FR - 10-16-90 N - 8-14-90
CoC-BK	Liberty Bank Milwaukee, Wisconsin Liberty Bank Stock Bonus Plan and Trust Milwaukee, Wisconsin	FR - 10-18-90 N - 9-26-90
Y-2	Valley Bancorporation Appleton, Wisconsin Independent Community Bancshares, Inc. Kiel, Wisconsin The Citizens State Bank Kiel, Wisconsin*	FR - 10-1-90 N - 10-27-90
Y-2	First National Bancorp, Inc. Joliet, Illinois Bank of Lockport Lockport, Illinois*	FR - 10-25-90 N - 9-17-90
Y-1	FSB Bancorp, Inc. Pound, Wisconsin Farmers State Bank Pound, Wisconsin*	FR - 10-16-90 N - 10-12-90
Y-2	Pinnacle Banc Group, Inc. Oak Brook, Illinois The Berwyn National Bank Berwyn, Illinois*	FR - 10-24-90 N - 9-13-90

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-1	Royal American Corporation Inverness, Illinois Royal American Bank (in organization) Inverness, Illinois*	FR - 10-24-90 N - **
Y-2	INB Financial Corporation Indianapolis, Indiana F L & T Financial Corporation Columbia City, Indiana The Farmers Loan and Trust Company Columbia City, Indiana*	FR - 10-25-90 N - **
Y-1	TNB Bancorp, Inc. Tuscola, Illinois Tuscola National Bank Tuscola, Illinois*	FR - 10-24-90 N - 10-13-90
Y-2	First Michigan Bank Corporation Holland, Michigan FMB-Trust and Financial Services, National Association Holland, Michigan (in organization)*	FR - ** N - 10-27-90
Y-2	WCN Bancorp, Inc. Wisconsin Rapids, Wisconsin Community State Bancshares, Inc. Wisconsin Rapids, Wisconsin Community State Bank Wisconsin Rapids, Wisconsin*	FR - 10-25-90 N - **
CoC-HC	Libanco, Inc. Gowrie, Iowa Judith A. Lindquist; Nels A. Lindquist and Anita W. Lindquist	FR - ** N - 11-1-90
Y-1	Libanco, Inc. Gowrie, Iowa The First State Bank of Gowrie Gowrie, Iowa*	FR - 11-6-90 N - 10-15-90
Y-2	Valley Bancorporation Appleton, Wisconsin Exchange-State Bank of La Crosse La Crosse, Wisconsin*	FR - 11-6-90 N - **

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	Peotone Bancorp, Inc. Peotone, Illinois Founders Bancorp, Inc. Scottsdale, Arizona Founders Bank of Arizona Scottsdale, Arizona*	FR - 11-6-90 N - **
Y-2	Scott County Bancorp, Inc. Winchester, Illinois Founders Bancorp, Inc. Scottsdale, Arizona Founders Bank of Arizona Scottsdale, Arizona*	FR - 11-6-90 N - **
Y-2	Terrapin Bancorp, Inc. Elizabeth, Illinois Founders Bancorp, Inc. Scottsdale, Arizona Founders Bank of Arizona Scottsdale, Arizona*	FR - 11-6-90 N - **
Y-1	Mascouten Bancorp, Inc. Beardstown, Illinois The First National Bank of Beardstown Beardstown, Illinois*	FR - ** N - **
Y-2	First Peoria Corp. Peoria, Illinois The Tazewell County National Bank of Delavan Delavan, Illinois*	FR - ** N - 11-2-90
Y-2	First Michigan Bank Corporation Holland, Michigan Maynard-Allen State Bank Portland, Michigan*	FR - ** N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register Notice
Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	Amsterdam-Rotterdam Bank N.V. Amsterdam, The Netherlands To acquire certain assets and liabilities of NSR Asset Management Corporation New York, New York	FR - 10-9-90
4(c)(8)	Stichting Amro Amsterdam, The Netherlands To acquire certain assets and liabilities of NSR Asset Management Corporation New York, New York	FR - 10-9-90
4(c)(8)	ABN/AMRO Holding N.V. Amsterdam, The Netherlands To acquire certain assets and liabilities of NSR Asset Management Corporation New York, New York	FR - 10-9-90
4(c)(8)	Stichting Administratiekantoor ABN-AMRO Holding Amsterdam, The Netherlands To acquire certain assets and liabilities of NSR Asset Management Corporation New York, New York	FR - 10-9-90
4(c)(8)	Stichting Prioriteit ABN-AMRO Holding Amsterdam, The Netherlands To acquire certain assets and liabilities of NSR Asset Management Corporation New York, New York	FR - 10-9-90
4(c)(8)	NBD Bancorp, Inc. Detroit, Michigan NBD Financial Services of Michigan, Inc. Detroit, Michigan - act as investment or financial adviser to the extent of providing portfolio investment advice to institutional investors	FR - 10-25-90
4(c)(8)	First Chicago Corporation Chicago, Illinois Brinson Trust Company Chicago, Illinois	FR - 10-24-90
4(c)(8)	Peotone Bancorp, Inc. Peotone, Illinois General insurance activity in town with population of less than 5,000	FR - 10-16-90

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register Notice
Only
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	Rock River Bancorporation Oregon, Illinois General insurance activity in town with population of less than 5,000	FR - 10-16-90
4(c)(8)	United Community Financial Corporation Wayland, Michigan To acquire certain assets of LaValley Associates, Inc., Wayland, Michigan, a general insurance agency	FR - 10-15-90

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

<u>Type</u>	<u>Application</u>
RoS	Libanco, Inc. Gowrie, Iowa to redeem 3,460 shares of its common stock

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 BCTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(3) application by First State Bancshares, Inc., Farmington, Missouri, to acquire First State Bank of St. Francois County, Bonne Terre, Missouri, a <u>de novo</u> bank	(Newspaper 10-21-90)
* Section 3(a)(3) application by First Bank Corp., Fort Smith, Arkansas, to acquire Sequoyah County Bancshares, Inc., Sallisaw, Oklahoma	(Newspaper 10-29-90)
* Section 3(a)(3) application by First of Searcy, Inc., Searcy, Arkansas, to acquire Citizens Bancshares of Beebe, Inc., Beebe, Arkansas	(Newspaper 11-1-90)
* Section 3(a)(1) application by Paloma Bancshares, Inc., Paloma, Illinois, to acquire Paloma Exchange Bank, Paloma, Illinois	(Newspaper 10-31-90)

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

None

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

None

* 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</u> <u>Ending Date</u>
Marquette Bank Apple Valley Apple Valley, MN To establish a <u>de novo</u> branch in Burnsville, MN*	Not yet available

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Fishback Insurance Agency, Inc. Brookings, SD To acquire the Community State Bank of Stockholm, Stockholm, SD and the First National Bank of White, White, SD*	Not yet available
Philip, Paul, Perry and John Forstrom To increase their ownership interest to a total of 100% of Forstrom Bancor- poration, Inc., Clara City, MN	Not yet available
Norwest Corporation Minneapolis, MN To acquire, via merger, 100% of United Banks of Colorado, Inc., Denver, Colorado*	10-31-90 (Newspaper)
Hettinger Holding Company, Inc. Fargo, ND To acquire First National Bank of Hettinger, Hettinger, ND*	Not yet available
Kent Harrington To increase his ownership from 16.08% to 16.76% of Plainview Bankshares, Inc., Plainview, MN	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>
Garfield County Bancshares, Inc. Jordan, MT To engage <u>de novo</u> in conducting lending activities. The activity will be conducted in Jordan, MT	Not yet available
Garfield County Bancshares, Inc. Jordan, MT To engage <u>de novo</u> in conducting appraisals of real and personal property. The activity will be conducted in Jordan, MT	Not yet available
Midwest R&S Corporation Brookings, SD To continue to engage directly in general insurance agency activities. The activity will be conducted in Brookings, SD.	9-11-90
Norwest Corporation Minneapolis, MN To engage in data processing activities through the acquisition of United Banks Service Company, Englewood, CO; to engage in commercial finance activities through the acquisition of United Banks Financial Services Corporation, Denver, CO; to engage in insurance agency activities through the acquisition of United Banks Insurance Services, Denver, CO and Lincoln Agency, Inc./Phoenix Arizona, Tempe, AZ; and to engage in underwriting and reinsurance of credit life, accident and health insurance through the acquisition of IntraWest Insurance Company, Denver, CO and Fidelity National life Insurance Company, Denver, CO.	Not yet available

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

Jacob Schmidt Company and
American Bancorporation, Inc.,
St. Paul, MN

To engage de novo in operating a
savings association through the
acquisition of Commercial Federal
Savings Association, St. Paul, MN

Jacob Schmidt Company and
American Bancorporation, Inc.,
St. Paul, MN

To engage de novo in operating a
savings association through the
acquisition of American Federal
Savings Association, St. Paul, MN

Bank Shares Incorporated
Minneapolis, MN

To engage de novo in operating a
savings association through the
acquisition of Marquette Savings
Bank, f.s.b., Minneapolis, Mn

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>
FirstBank Holding Company Employee Stock Ownership Plan, Lakewood, Colorado, for prior approval to become a bank holding company through the acquisition of 29.1 percent of the voting shares of FirstBank Holding Company of Colorado, Lakewood, Colorado.*	Not Available
First Norton Corporation, Norton, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First Security Bank and Trust Company, Norton, Kansas.*	Not Available
SCB Financial Corporation, Smith Center, Kansas, for prior approval to acquire 100 percent of the voting shares of Lull and Rush Agency, Inc., Lebanon, Kansas.*	Not Available
First National Bankshares, Inc., Garden City, Kansas, for prior approval to become a bank holding company through the acquisition of 51 percent of the voting shares of First National Bank in Lamar, Lamar, Colorado.*	Not Available
Whitcorp Financial Company, Leoti, Kansas, for prior approval to acquire 100 percent of the voting shares of First National Bankshares, Inc., Lamar, Colorado.*	Not 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

APPLICATION

None.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF OCTOBER 1, 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)(3) application by Heritage Financial Corporation, Ruston, LA, to acquire Heritage Bank of Natchitoches, Natchitoches, LA, a <u>de novo</u> institution formed to acquire certain assets and assume the liabilities of Peoples Bank & Trust Company, Natchitoches, LA (Emergency acquisition)	None required
*Section 3(a)(3) application by Morton Financial Corporation, Morton, TX, to acquire South Plains National Bank, Levelland, TX	90/10/27
*Section 3(a)(5) application by Plains Bancorp, Inc., Dimmitt, TX, to acquire Seagraves Bancshares, Inc., Seagraves, TX	90/11/05
*Section 3(a)(1) application by Fidelity Bancorporation, Inc., Dover, DE, to acquire Fidelity Bank, Fort Worth, TX	90/10/03
*Section 3(a)(1) application by Plains Bancorp Delaware, Inc., Wilmington, DE, to acquire The First State Bank of Dimmitt, Dimmitt, TX	90/11/05
*Section 3(a)(1) application by First National Bank of New Boston ESOP, New Boston, TX, to acquire New Boston Bancshares, Inc., New Boston, TX, and First National Bank of New Boston, New Boston, TX	90/11/05

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

- * SUBJECT TO CRA.
- ** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.
- N/A - NOT AVAILABLE AT THIS TIME.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 10/05/90

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Security Pacific Corporation, Los Angeles, California, to enter a clearing, custody and financing agreement with Boston Safe Deposit and Trust Company, Boston, Massachusetts, and to assume lease obligations of Boston Safe Clearing Corp., New York, New York, through Security Pacific Clearing & Services Corp., New York, New York.	<u>Newspaper:</u> 10/07/90

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

CELCO Enterprises, Incorporated, Eugene, Oregon, to become a bank holding company through the acquisition of Liberty Savings Bank, Eugene, Oregon. *	<u>Fed. Reg.:</u> 10/16/90 <u>Newspaper:</u> Not available
C.N. Bancorp, Ltd., San Francisco, California, to acquire Alvarado Bank, Richmond, California. *	<u>Fed. Reg.:</u> 10/25/90 <u>Newspaper:</u> Not available
Dr. Roger C.S. Lin, Honolulu, Hawaii, to acquire 100 percent of EastWest Financial Group, Inc., Honolulu, Hawaii.	<u>Fed. Reg.:</u> 10/18/90 <u>Newspaper:</u> 10/16/90
E. Paul DeTray, Lacey, Washington, to acquire First Community Bancorp, Lacey, Washington.	<u>Fed. Reg.:</u> 10/29/90 <u>Newspaper:</u> Not available

Section III - Applications Subject to Federal Register Notice Only

The Mitsubishi Bank, Limited, Tokyo, Japan, to engage in a full range of swap activities and related advising through Mitsubishi Capital Market Services, Inc., New York, New York.	<u>Fed. Reg.:</u> Not yet published
Banque Nationale de Paris, Paris, France, to retain 100 percent of the voting shares of BAI Capital Markets, Inc., New York, New York.	<u>Fed. Reg.:</u> 11/05/90
West Coast Bancorp, Portland, Oregon, to engage <u>de novo</u> , directly, in making, acquiring, servicing and brokering of loans and leasing personal or real property.	<u>Fed. Reg.:</u> 11/06/90

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

None

* Subject to CRA.