

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1990, No. 44
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending November 3, 1990

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

INTERNATIONAL OPERATIONS

Citibank Overseas Investment Corporation, New Castle, Delaware -- to continue to hold the shares of Citibank Canada, Toronto, Canada, after Citibank Canada issues subordinated debentures outside the United States guaranteed by Citicorp or Citibank, N.A.

Permitted, November 1, 1990.

J.P. Morgan & Co., New York, New York, and Morgan Guaranty International Finance Corporation -- to make an investment in Nortel Inversora S.A., Buenos Aires, Argentina.

Permitted, November 2, 1990.

RESERVE BANK OPERATIONS

Federal Reserve Bank of Boston -- to purchase computer equipment.

Approved, October 29, 1990.

Federal Reserve Bank of Cleveland -- to purchase computer.

Approved, October 29, 1990.

RESERVE BANK SERVICES

Federal Reserve Bank of San Francisco -- to provide net settlement services to depository institutions that participate in a national ACH clearing arrangement; operating support for which would be provided by Visa U.S.A., Inc.

Proposed, October 31, 1990.

Federal Reserve priced services -- private sector adjustment factor for 1991.

Approved, October 31, 1990.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

RESERVE BANK SERVICES

Federal Reserve priced services -- fee schedules for 1991 for check collection, automated clearing house, wire transfer of funds and net settlement, book - entry securities, definitive safekeeping, and noncash collection services, and for electronic connections to the Federal Reserve.

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

BANK BRANCHES, DOMESTIC

- | | |
|---------------|--|
| Chicago | Bankers Trust Company, Des Moines, Iowa -- to establish an offsite electronic facility at Mr. Bill's, 204 SW 1st, Grimes, Iowa.
Approved, October 29, 1990. |
| San Francisco | California Center Bank, Los Angeles, California -- to establish a branch in the vicinity of Western Avenue and 8th Street, Los Angeles, California.
Approved, October 31, 1990. |
| New York | Chemical Bank, New York, New York -- to establish offsite electronic facilities at Tri - County Shows (d/b/a Tri- County Flea Market), 291 West Main Street, Smithtown, New York; and Trade Town Inc. (d/b/a Tri-County Flea Market), 3041 Hempstead Turnpike, Levittown, New York.
Approved, November 2, 1990. |

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

BANK BRANCHES, DOMESTIC

Secretary Meridian Bank, Reading, Pennsylvania -- to establish a branch in the Giant Food Store, Fairfield, Place Shopping Center, Route 100 and Swedesford Road, Exton, Pennsylvania, and to establish two remote service facilities at the Strawberry Square Thriftway, 29th and Dauphin Streets, Philadelphia, Pennsylvania, and the Plymouth Town Meeting Mall, 500 Germantown Pike, Plymouth Township, Pennsylvania.
Approved, October 30, 1990.

BANK HOLDING COMPANIES

Chicago Alpha Financial Group, Inc., Minok, Illinois -- to acquire Alpha Insurance Services, Inc., Toluca, Illinois.
Returned, November 1, 1990.

Staff Director Arvest Bank Group, Inc. Bentonville, Arkansas -- proposal
BS&R that First National Bank and Trust of Rogers, Rogers, Arkansas, purchase the assets and assume the liabilities of Rogers Federal Savings and Loan, which was formed to acquire certain assets and assume deposit liabilities of the Eureka Springs and Rogers branches of First Federal Savings and Loan Association of Fayetteville, Fayetteville, Arkansas.
Approved, November 2, 1990.

Staff Director Arvest Bank Group, Inc. Bentonville, Arkansas --
BS&R proposal that First National Bank of Siloam Springs, Siloam Springs, Arkansas, purchase the assets and assume the liabilities of Springs Federal Savings and Loan, which was formed to acquire certain assets and assume deposit liabilities of the Siloam Springs branch of First Federal Savings and Loan Association of Fayetteville, Fayetteville, Arkansas.
Approved, November 2, 1990.

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

BANK HOLDING COMPANIES

- Staff Director Arvest Bank Group, Inc., Bentonville, Arkansas --
BS&R proposal that McIlroy Bank and Trust, Fayetteville,
Arkansas, purchase the assets and assume the
liabilities of Arvest Fayetteville Federal Savings
and Loan, Rogers, Arkansas, which was formed to
acquire certain assets and assume deposit
liabilities of the Fayetteville and Prairie Grove
branches of First Federal Savings and Loan
Association of Fayetteville, Fayetteville,
Arkansas.
Approved, November 2, 1990.
- St. Louis Arvest Bank Group, Inc., Little Rock, Arkansas -- to
acquire branches of First Federal Savings and Loan
Association of Fayetteville, Fayetteville, Arkansas,
and to establish interim de novo thrifts: Springs
Federal Savings and Loan, Siloam Springs; Arvest
Rogers Federal Savings and Loan, Rogers; and Arvest
Fayetteville Federal Savings and Loan,
Fayetteville, Arkansas, which will be merger in to
subsidiaries of Arvest.
Permitted, November 2, 1990.
- Chicago Bancs of Chicago Bancorp, Inc., Winnetka, Illinois --
to acquire GEMA Financial Corporation, Winnetka;
Bank of Chicago - Little Village, Chicago; Tsvaiter
Financial Corporation, Winnetka; and Bank of
Chicago - Garfield Ridge, Chicago; Driter
Financial Corporation, Winnetka; and Bank of
Chicago - Lakeshore, Chicago; Ershter Financial
Corporation, Winnetka, and Bank of Chicago - Little
Village, Chicago, Illinois.
Returned, October 31, 1990.
- St. Louis Boatmen's Bancshares, Inc., St. Louis, Missouri -- to
acquire Credit Systems Incorporated, and engage in
lending activities and providing data processing
services.
Permitted, November 2, 1990.

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

BANK HOLDING COMPANIES

- Staff Director CB&T Financial Corp., Fairmont, West Virginia --
BS&R proposal that Community Bank & Trust, N.A.,
 purchase the assets and assume the liabilities of
 CB&T New Thrift, which was formed to acquire
 certain assets and assume deposit liabilities of
 First Standard Savings, F.S.A.
 Approved, November 2, 1990.
- Chicago Communitifirst Bancorp, Inc., Chicago, Illinois -- to
 acquire Pyramidwest Development Corporation,
 Chicago, Illinois, and Community Bank of Lawndale.
 Returned, October 31, 1990.
- Chicago Ershter Financial Corporation, Winnetka, Illinois --
 to acquire Bank of Chicago - Little Village,
 Chicago, Illinois.
 Returned, October 31, 1990.
- Chicago Fidelity Company, Dyersville, Iowa -- to acquire
 Clarence Bancshares, Inc., Clarence, Iowa, and
 Community State Bank.
 Approved, November 2, 1990.
- Chicago First Michigan Bank Corporation, Holland, Michigan --
 to acquire FMB - Trust and Financial Services,
 National Association, Holland, Michigan.
 Returned, October 31, 1990.

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

BANK HOLDING COMPANIES

Staff Director BS&R	First Midwest Bancorp, Inc., Naperville, Illinois -- proposal that First Midwest Bank / Western Illinois, Moline, Illinois, purchase the assets and assume the liabilities of WIC Interim Federal Savings Bank, Moline, Illinois, which was formed to acquire certain assets and assume deposit liabilities of the Kennedy and Moline branches of Community Federal Savings Bank, East Moline, Illinois. Approved, November 2, 1990.
Chicago	First Midwest Bancorp, Inc., Naperville, Illinois -- to purchase the assets and assume the liabilities of the Moline, Illinois, and Kennedy, Illinois, branches of Community Federal Savings Bank, East Moline, Illinois. Approved, November 2, 1990.
Chicago	GEMA Financial Corporation, Winnetka, Illinois -- to acquire Tsvaiter Financial Corporation, Winnetka, and Bank of Chicago - Garfield Ridge, Chicago; Dritter Financial Corporation, Winnetka; and Bank of Chicago - Lakeshore, Chicago; Ershter Financial Corporation, Winnetka; and Bank of Chicago - Little Village, Chicago, Illinois. Returned, October 31, 1990.
Minneapolis	Klossner Bancorporation, Inc., Klossner, Minnesota -- to acquire Security State Investments, Inc., Houston, Minnesota. Approved, November 1, 1990.
Kansas City	Lamar Trust Bancshares, Inc., Lamar, Missouri -- to engage de novo in software services. Permitted, October 29, 1990.
New York	Long - Term Credit Bank of Japan, Ltd., Tokyo, Japan -- to engage de novo in certain financial advisory activities. Permitted, November 1, 1990.

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

BANK HOLDING COMPANIES

St. Louis	Mercantile Bancorporation, Inc., St. Louis, Missouri -- to acquire Credit Systems Incorporated, and engage in lending activities and providing data processing services. Permitted, November 2, 1990.
Chicago	NBD Bancorp, Inc., Detroit, Michigan -- to engage in investment or financial advisory activities through NBD Financial Services of Michigan, Inc. Permitted, October 31, 1990.
Kansas City	Nebraska Bankshares, Inc., Farnam, Nebraska -- to acquire Cozad Interim Federal Savings Bank, Cozad, Nebraska. Approved, October 30, 1990.
Kansas City	Nebraska Bankshares, Inc., Farnam, Nebraska -- to acquire Nebraska State Bank, Cozad, Nebraska. Approved, October 30, 1990.
Minneapolis	Owatonna Bancshares, Inc., Owatonna, Minnesota -- to acquire Farmers State Bank, Hope, Minnesota. Approved, November 2, 1990.
Chicago	Peotone Bancorp, Inc., Peotone, Illinois -- to engage de novo in insurance agency activities through Rock River Bancorporation, Oregon, Illinois. Approved, November 2, 1990.
Chicago	Piper Bankshares, Inc., Piper City, Illinois -- to acquire First National Bancorp of Cullom, Inc., Cullom, Illinois, and The First National Bank of Cullom. Approved, October 31, 1990.
Staff Director BS&R	Southeast Texas Bancshares, Inc., Beaumont, Texas -- proposal that Community Bank, Kirbyville, Texas, purchase the assets and assume the liabilities of First Community Savings Association, Jasper, Texas, which was formed to acquire certain assets and assume deposit liabilities of Deep East Texas Savings Association, Jasper, Texas. Approved, November 2, 1990.

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

BANK HOLDING COMPANIES

Dallas	Southeast Texas Bancshares, Inc., Beaumont, Texas -- to acquire First Community Savings Association, Jasper, Texas. Permitted, November 2, 1990.
Atlanta	Southwest Florida Banks, Incorporated, Murdock, Florida -- to acquire Southwest Florida Bank, National Association. Approved, October 31, 1990.
Chicago	Southwestern Wisconsin Bancshares, Inc., Highland, Wisconsin -- to acquire Highland Bank. Returned, November 2, 1990.
Minneapolis	Staples Financial Services, Inc., Staples, Minnesota -- to acquire Staples State Bank. Approved, October 29, 1990.
Kansas City	Stockmen's Management Co., Rushville, Nebraska -- to acquire Nebraska State Bank, Cozad, Nebraska. Approved, October 30, 1990.
Kansas City	Stockmen's Management Co., Rushville, Nebraska -- to acquire Cozad Interim Federal Savings Bank, Cozad, Nebraska. Approved, October 30, 1990.
Cleveland	Summit Bancorp, Akron, Ohio -- to acquire The Summit Bank. Approved, October 30, 1990.
Kansas City	United Missouri Bancshares, Inc., Kansas City, Missouri -- to acquire Credit Systems, Inc., St. Louis, Missouri, and engage in credit card processing activities. Approved, November 2, 1990.
Chicago	Valley Bancorporation, Appleton, Wisconsin -- to acquire Independent Community Bancshares, Inc., Kiel, Wisconsin, and The Citizens State Bank. Approved, November 2, 1990.

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

BANK HOLDING COMPANIES

Dallas	Westex Bancorp of Delaware, Inc., Wilmington, Delaware -- to acquire First State Bank, Bracketteville; Del Rio Bank and Trust, Del Rio, and Sutton County National Bank, Sonora, Texas. Approved, October 30, 1990.
Chicago	Worthington Bancorporation, Farley, Iowa -- to acquire State Bank of Worthington. Returned, October 30, 1990.

BANK PREMISES

New York	Banco de Ponce, Ponce, Puerto Rico -- additional investment in bank premises. Approved, November 1, 1990.
Chicago	De Motte State Bank, De Motte, Indiana -- investment in bank premises. Approved, October 30, 1990.
Chicago	1st Source Bank, South Bend, Indiana -- investment in bank premises. Approved, October 29, 1990.

CAPITAL STOCK

Minneapolis	Superior Financial Corporation, Sault Ste. Marie, Michigan -- redemption of shares. Approved, November 2, 1990.
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CHANGE IN BANK CONTROL

Chicago	Clarence Bancshares, Inc, Clarence, Iowa -- change in bank control. Permitted, November 2, 1990.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

CHANGE IN BANK CONTROL

Secretary	Elkton Bancorp, Inc., Elkton, Kentucky -- change in bank control. Permitted, November 1, 1990.
Minneapolis	Klossner Bancorporation, Inc., Klossner, Minnesota -- change in bank control. Permitted, November 1, 1990.
Dallas	Mid - Cities Bancshares, Inc., Hurst, Texas -- change in bank control. Permitted, November 1, 1990.
San Francisco	Summit Bancshares, Inc., Oakland, California -- change in bank control. Permitted, October 31, 1990.

COMPETITIVE FACTORS REPORTS

Kansas City	Alliance National Bank and Trust Company, Alliance, Nebraska, proposed acquisition of the assets and assumption of the liabilities of ANB Savings Bank, F.S.B. -- report on competitive factors. Submitted, October 31, 1990.
Chicago	Associated Bank Lakeshore, National Association, Manitowoc, Wisconsin, proposed merger with Associated Sheboygan Bank -- report on competitive factors. Submitted, October 31, 1990.
Kansas City	BANK IV Coffeyville, National Association, Coffeyville, Kansas, proposed merger with Citadel Bank of Independence, Independence, Kansas -- report on competitive factors. Submitted, November 1, 1990.
Atlanta	Bank South, N.A. Atlanta, Georgia, proposed merger with The Commercial Bank, Douglasville, Georgia -- report on competitive factors. Submitted, October 30, 1990.

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

COMPETITIVE FACTORS REPORTS

Richmond	Charleston National Bank, Charleston, West Virginia, proposed purchase of certain assets and assumption of certain liabilities of Buckeye Savings Bank, Bellaire, Ohio -- report on competitive factors. Submitted, November 2, 1990.
Chicago	Citizens First National Bank of Princeton, Princeton, Illinois, proposed merger with Citizens First National Bank of Oglesby, Oglesby, Illinois -- report on competitive factors. Submitted, October 29, 1990.
Boston	Connecticut National Bank, Hartford, Connecticut, proposed merger with State Savings Bank, National Association, Southington, Connecticut -- report on competitive factors. Submitted, November 1, 1990.
Chicago	Dubuque Bank and Trust Company, Dubuque, Iowa, proposed merger with Farley State Bank, Farley, Iowa -- report on competitive factors. Submitted, October 29, 1990.
Chicago	Farmers - Merchants National Bank of Paxton, Paxton, Illinois, proposed merger with Melvin State Bank, Melvin, Illinois -- report on competitive factors. Submitted, October 31, 1990.
Richmond	First - Citizens Bank & Trust Company, Raleigh, North Carolina, proposed acquisition of assets and assumption of the deposit and other liabilities of Mutual Savings and Loan Association, Inc., Charlotte, North Carolina -- report on competitive factors. Submitted, November 1, 1990.
Minneapolis	First American Bank of Casselton, Casselton, North Dakota, proposed merger with the First Interstate Bank of Fargo, N.A., Fargo, North Dakota -- report on competitive factors. Submitted, October 30, 1990.

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

COMPETITIVE FACTORS REPORTS

Cleveland	First National Bank of Ottawa, Ottawa, Ohio,, proposed merger with Ottawa Interim National Bank -- report on competitive factors. Submitted, November 1, 1990.
Kansas City	First Security Bank of Berthoud, Berthoud, Colorado, proposed merger with Berthoud National Bank -- report on competitive factors. Submitted, November 2, 1990.
Dallas	First State Bank in Seagraves, Seagraves, Texas, proposed merger with The First State Bank of Dimmitt, Dimmitt, Texas -- report on competitive factors. Submitted, October 31, 1990.
San Francisco	Home Savings of America, FA, Los Angeles, California, proposed purchase and assumption of two branches of Household Bank, FSB, Newport Beach, California -- report on competitive factors. Submitted, November 1, 1990.
Kansas City	MidFirst Bank, State Savings Bank, Oklahoma City, Oklahoma, proposed acquisition of the assets and assumption of the liabilities of the branches in El Reno, Yukon, Shawnee, Pauls Valley, and Stroud of The Global Savings Bank, F.S.A., El Reno, Oklahoma -- report on competitive factors. Submitted, October 31, 1990.
Chicago	New Portland Bank, Portland, Michigan, proposed merger with Maynard - Allen State Bank -- report on competitive factors. Submitted, October 30, 1990.
Chicago	Peoples Federal Savings Bank of DeKalb County, Auburn, Indiana, proposed merger with Peoples Federal Interim Savings Bank -- report on competitive factors. Submitted, October 29, 1990.

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

COMPETITIVE FACTORS REPORTS

Secretary	Security Pacific State Bank, Irvine, California, proposed assumption of certain deposit liabilities from Security Pacific National Bank, Los Angeles, California -- report on competitive factors. Submitted, October 30, 1990.
Chicago	Valley Bank Thiensville Mequon, Thiensville, Wisconsin, proposed merger with Valley Bank Milwaukee, Milwaukee, Wisconsin -- report on competitive factors. Submitted, October 31, 1990.

EXTENSIONS OF TIME

Staff Director BS&R	Baltimore Bancorp, Baltimore, Maryland -- extension to divest certain property. Granted, October 30, 1990.
San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, October 31, 1990.
Chicago	Blackhawk Bancorporation, Milan, Illinois -- extension to December 31, 1990, to acquire Blackhawk State Bank. Granted, October 30, 1990.
Atlanta	Boca Bancorp, Inc., Boca Raton, Florida -- extension to November 9, 1991, to achieve change in bank control. Granted, November 2, 1990.
Staff Director BS&R	Chase Bank of Maryland, Baltimore, Maryland -- extension to divest certain property. Granted, October 30, 1990.
Philadelphia	Citizens Financial Services, Inc., Mansfield, Pennsylvania -- extension to February 3, 1991, to acquire Star Savings and Loan Association, Sayre, Pennsylvania. Granted, November 2, 1990.

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

EXTENSIONS OF TIME

Atlanta	Citizens National Corporation, Naples, Florida -- extension to January 28, 1991, to acquire Citizens National Bank of Naples. Granted, November 2, 1990.
Atlanta	First Ascension Bancorp, Inc., Gonzales, Louisiana -- extension to February 10, 1991, to acquire First National Bank of Gonzales. Granted, October 30, 1990.
Kansas City	F & M Bank Services, Inc., Wichita, Kansas -- extension to November 16, 1990, to acquire Farmers and Merchants State Bank, Derby, Kansas. Granted, November 1, 1990.
Chicago	Hi - Bancorp, Inc., Highwood, Illinois -- extension to January 27, 1991, to acquire GNP Bancorp, Inc., Mundelein, Illinois, and New Century Bank. Granted, October 30, 1990.
Chicago	Honor Bancorp, Inc., Honor, Michigan -- extension to January 30, 1991, to acquire The Honor State Bank. Granted, October 29, 1990.
Philadelphia	Omega Financial Corp., State College, Pennsylvania -- extension to January 29, 1991, to acquire Mifflinburg Bancorp, Mifflinburg, Pennsylvania. Granted, November 1, 1990.
San Francisco	Puget Sound Bancorp, Tacoma, Washington -- extension to divest certain property. Granted, October 31, 1990.

MEMBERSHIP

Cleveland	Enterprise Bank, Solon, Ohio -- to become a member of the Federal Reserve System. Withdrawn, October 31, 1990.
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H.2
OCTOBER 29, 1990 TO NOVEMBER 2, 1990
PAGE 15

**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
computer.
Approved, October 31, 1990.

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of Boston -- to offer First
District depository institutions a Canadian check
collection service through the Helena Branch of the
Federal Reserve Bank of Minneapolis.
Approved, November 1, 1990.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application Comment Period Ending Date
NONE

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

Application Comment Period Ending Date

Harbor Banc Financial Corporation, Camden, Maine - 3(a)(1) application to acquire Harbor National Bank, Camden, Maine* Newspaper 11-16-90
Federal Register Not Yet Established

J. Player Crosby and Patrick R. Wilmerding - Change in Control Notification for prior approval to acquire up to 24.99% of additional shares of USA Bancorp, Inc. Newspaper 11-16-90
Federal Register 11-07-90

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application Comment Period Ending Date
NONE

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

Application
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

David A. and Jean D. Rosow, Fairfield, Connecticut,
 to acquire up to 24.9% of the voting shares of
 Westport Bancorp, Westport, Connecticut.

N/A

Siggi B. Wilzig, Clifton, New Jersey, to increase his
 interest in The Trust Company Bancorporation, Jersey
 City, New Jersey from 14.5% to 15.3%.

N/A

Financial Holdings El-Yam (Hamigdal) Ltd., Tel Aviv,
 Israel and El-Yam Ships Ltd., Haifa, Israel to become
 bank holding companies with respect to IDB Bankholding
 Corporation Limited, Tel Aviv, Israel and, indirectly,
 its bank subsidiary, Israel Discount Bank of New York,
 New York, New York; Israel Investment and Finance
 Corporation Limited, Israel Financial Holdings Limited,
 Gov Financial Holdings Limited and Naftali Financial
 Holdings Limited, all of Tel Aviv, Israel, to acquire
 Financial Holdings El-Yam (Hamigdal) Ltd.1/

11/26/90 2/

Citicorp, New York, New York to acquire all of the
 voting shares of De Anza Holding Corporation, Sunnyvale,
 California, and thereby to acquire De Anza Bank,
 Sunnyvale, California.

11/15/90 2/

SECTION III

Nonbanking Applications
 (Subject to Federal Register Notice Only)

Skandinaviska Enskilda Banken, Stockholm, Sweden,
 by virtue of its 100% ownership of Scandinavian Bank Group
 plc, London, England, to engage in securities brokerage
 and related activities through Scandinavian American
 Securities, Inc., New York, New York, and in financial
 advisory activities through Cambridge International
 Partners, L.P., New York, New York.

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

Johnstown Bank and Trust Company,
Johnstown, PA to establish a branch at
4 Valley Pike, Johnstown, PA pursuant
to Section 9 of the Federal Reserve Act
plus a request to increase its investment
bank premises pursuant to Section 24A of
the Federal Reserve Act.

Newspaper: 11/24/90

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

Comment Period Ending Date

Keystone Financial, Inc., Harrisburg, PA
to acquire at least 20% of the Ambassador
Bank of the Commonwealth (in Organization),
Allentown, PA, pursuant to Section 3(a)(3)
of the Bank Holding Company Act.

Newspaper: 11/23/90
Federal Register: 11/26/90

**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 November 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 October 12, 1990 from Banc One Corp., Columbus, Ohio, and Banc One Wisconsin Corporation, Milwaukee, Wisconsin, to acquire Marine Bank Chicago, Chicago, Illinois.	F - * November 22, 1990

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

NONE

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

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

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Wachovia Corporation, Winston-Salem, North Carolina, to establish branches of its Edge Corporation in Charlotte, North Carolina, and Atlanta, Georgia.	Not yet available.

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

<u>Application</u>	<u>Comment Period Ending Date</u>
SNB Financial Corporation, Summerville, South Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Summerville National Bank, Summerville, South Carolina.*	11-19-90
Sterling Bancorp, Baltimore, Maryland, to become a bank holding company through the acquisition of 100% of the voting shares of Sterling Bank & Trust Co., Baltimore, Maryland.*	11-22-90**
Key Centurion Bancshares, Inc., Charleston, West Virginia, to acquire Spectrum Financial Corporation, Wheeling, West Virginia.*	Not yet available.

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
NCNB Corporation, Charlotte, North Carolina, to engage in acting as underwriter and reinsurer for credit life and credit accident and health insurance sold in connection with extensions of credit by all NCNB affiliated banks through its subsidiaries, NCNB Life Insurance Company, Dallas, Texas, and NCNB Texas Life Insurance Company, Dallas, Texas.	11-19-90**

*Application is subject to CRA.

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

Federal Reserve Bank of Richmond

Section III - Applications Subject to Federal Register Notice--contd.

Application

Comment Period Ending Date

Greenwood National Bancorporation, Greenwood, South Carolina, to engage de novo in providing management consulting services to client banks.

11-21-90**

Carolina First Corporation, Greenville, South Carolina, to acquire two branches of American Federal Bank, F.S.B., Greenville, South Carolina, through an interim thrift.

Not yet available.

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

Application

None.

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

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 2, 1990

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

<u>Application</u>	<u>Comment Period Ending</u>
Central Bancshares of the South, Inc. Birmingham, Alabama To indirectly acquire River Oaks Bancshares, Inc., Houston, Texas, and its banking subsidiary, River Oaks Bank, Houston, Texas, through Compass Bancshares, Inc., Houston, Texas, a wholly-owned subsidiary of Central Bancshares of the South, Inc. pursuant to section 3(a)(3) of the Bank Holding Company Act. Central Bancshares of the South also proposes to merge River Oaks Bancshares with and into Compass Bancshares, Inc. pursuant to section 3(a)(5) of the Bank Holding Company Act.	12-12-90 Newspaper
First Bancshares of Stevenson, Inc. Stevenson, Alabama 1-BHC formation, The First National Bank of Stevenson, Stevenson, Alabama.	12-03-90 Newspaper
First National Bancshares of West Alabama, Inc. Aliceville, Alabama After-the-fact change in control by Dr. James Erskine Jordan to retain .49 percent of the outstanding shares of Bancshares. As a result of the stock redemption by Bancshares and the stock purchase by Dr. Jordan, his ownership of Bancshares increased from 11.37 percent to 12.50 percent.	
SouthTrust Corporation Birmingham, Alabama To acquire SouthTrust Bank of Columbia, N.A., Columbia, South Carolina (in organization).	11-13-90 Federal Register

Bank of North America Bancorp, Inc.
Miami, Florida
1-BHC formation, Bank of North America,
Miami, Florida.

11-15-90
Newspaper

CNB Financial Corporation
Clewiston, Florida
1-BHC formation, Clewiston National Bank,
Clewiston, Florida.

Community Trust Financial Services Corporation
Hiram, Georgia
1-BHC formation, Community Trust Bank, Hiram,
Georgia.

11-13-90
Federal Register

Section III - Applications Subject To Federal
Register Notice Only

Applicant

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

11-08-90

Main Street Banks Incorporated
Covington, Georgia
To acquire Main Street Savings Bank, F.S.B.
Conyers, Georgia
(in organization), pursuant to section
225.25(b)(9) of Regulation Y and section
4(c)(8) of the Bank Holding Company Act.

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	Bank of Lakeview Lakeview, Michigan Morley Branch of Independent Bank-West Michigan, Rockford, Michigan*	N - 11-2-90
Branch	Marine Bank of Springfield Springfield, Illinois Clear Lake Avenue & Dirksen Parkway Springfield, Illinois*	NP - 11-11-90
Branch	The Farmers State Bank of Waupaca Waupaca, Wisconsin 717 Churchill Waupaca, Wisconsin*	N - 11-17-90
Branch	Old Kent Bank and Trust Company Grand Rapids, Michigan 3600 E. Fulton Street Grand Rapids, Michigan*	N - 11-15-90
Merger/ Branch	PrimeBank, Federal Savings Bank Grand Rapids, Michigan First of America Bank-Holland, N.A. Holland, Michigan First of America Bank-Muskegon Muskegon, Michigan*	N - **
Membership	PrimeBank, Federal Savings Bank Grand Rapids, Michigan To become a member of the Federal Reserve System*	N - **
Branch/24A	De Motte State Bank De Motte, Indiana Northside of E. Commercial Avenue Intersection of Joe Martin Road Lowell, Indiana*	N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Mergerco, Inc. Farmington Hills, Michigan Lockwood Banc Group, Inc. Houston, Texas Lockwood National Bank of Houston Houston, Texas*	FR - 9-27-90 N - 11-11-90
Y-2	Michigan National Corporation Farmington Hills, Michigan Lockwood Banc Group, Inc. Houston, Texas Lockwood National Bank of Houston Houston, Texas*	FR - 9-27-90 N - 11-11-90
CoC-HC	Citizens Banking Corporation Flint, Michigan Centra, Inc. Warren, Michigan	FR - 10-29-90 N - 10-31-90
CoC-HC	Ashton Bancshares, Inc. Ashton, Iowa D. Newman; R. Eno; J. McMahonill; M. Kravik & F. Tschida	FR - 11-5-90 N - **
Y-2	Britt Bancshares, Inc. St. Paul, Minnesota Ashton Bancshares, Inc. Ashton, Iowa Ashton State Bank Ashton, Iowa*	FR - 11-5-90 N - **
Y-2	Readlyn Bancshares, Inc. St. Paul, Minnesota Ashton Bancshares, Inc. Ashton, Iowa Ashton State Bank Ashton, Iowa*	FR - 11-5-90 N - **
Y-2	Tripoli Bancshares, Inc. St. Paul, Minnesota Ashton Bancshares, Inc. Ashton, Iowa Ashton State Bank Ashton, Iowa*	FR - 11-5-90 N - **
CoC-HC	Libanco, Inc. Gowrie, Iowa Judith A. Lindquist; Nels A. Lindquist and Anita W. Lindquist	FR - 10-29-90 N - 11-1-90

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	Mascouten Bancorp, Inc. Beardstown, Illinois The First National Bank of Beardstown Beardstown, Illinois*	FR - 11-8-90 N - **
Y-2	First Peoria Corp. Peoria, Illinois The Tazewell County National Bank of Delavan Delavan, Illinois*	FR - 11-8-90 N - 11-2-90
Y-2	First Michigan Bank Corporation Holland, Michigan Maynard-Allen State Bank Portland, Michigan*	FR - 11-13-90 N - 11-14-90
Y-1	Communitifirst Bancorp, Inc. Chicago, Illinois Community Bank of Lawndale Chicago, Illinois*	FR - 11-13-90 N - **
CoC-HC	Fostoria Bankshares, Inc. Fostoria, Iowa Joseph Simington Milford, Iowa	FR - 11-7-90 N - 11-13-90
Y-1	Worthington Bancorporation Farley, Iowa State Bank of Worthington Worthington, Iowa*	FR - 11-13-90 N - **
CoC-HC	First Eagle Bancshares, Inc. Roselle, Illinois Joel I. Salk; Mildred J. Salk Revocable Trust; Joel & Mildred J. Salk or their successors as Trustees	FR - 11-7-90 N - 11-5-90
CoC-HC	Schooler Bancshares, Inc. Des Moines, Iowa Larry Rolfstad, Marion Coons, Dwight Vredenburg	FR - 11-9-90 N - 11-10-90

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	Minowa Bancshares, Inc. Decorah, Iowa Decorah State Bank Decorah, Iowa The First National Bank of Mabel Mabel, Minnesota*	FR - 11-13-90 N - **
Y-2	Preston Bancshares, Inc. Preston, Iowa Chadwick Bancshares, Inc. Chadwick, Illinois Farmers State Bank of Chadwick and Mount Carroll Mount Carroll, Illinois*	FR - 11-22-90 N - **
CoC-HC	Iroquois Bancorp, Inc. Gilman, Illinois James M. Forrest	FR - 11-16-90 N - **
Y-2	KSAD, Inc. Council Bluffs, Iowa 304 Corporation Omaha, Nebraska Mid City Bank, Inc. Omaha, Nebraska*	FR - 11-26-90 N - 11-26-90
Y-1	Southwestern Wisconsin Bancshares, Inc. Highland, Wisconsin Highland State Bank Highland, Wisconsin*	FR - 11-22-90 N - **
CoC-HC	Schroeder-Goodenow Management Co. Atlantic, Iowa J. C. Van Ginkel; James Van Ginkel; Charles Wendt; Gary D. Hested, and Mid-America Banks, Inc., Exira, Iowa	FR - 11-19-90 N - **
Y-1	Mid-America National Bancorp, Inc. Chicago, Illinois Security Chicago Corp. Chicago, Illinois First Security Bank of Chicago Chicago, Illinois First State Bancorp of Princeton Princeton, Illinois First State Bank of Princeton Princeton, Illinois First Bank and Trust Company Gridley, Illinois Mid-America National Bank of Chicago Chicago, Illinois*	FR - 11-26-90 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>
CoC-HC	Elgin State Bancorp, Inc. Elgin, Illinois Mark R. Abate Elgin, Illinois	FR - 11-19-90 N - **
Y-2	First Michigan Bank Corporation Holland, Michigan FMB-Trust and Financial Services, National Association Holland, Michigan (in organization)	FR - 11-5-90 N - 10-27-90

Section III - Applications Subject to Federal Register Notice
Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	Caisse Nationale De Credit Agricole S.A. Paris, France Locasuez America, Inc. New York, New York	FR - 11-9-90
4(c)(8)	Peotone Bancorp, Inc. Peotone, Illinois General insurance activities in town with population less than 5,000	FR - 10-31-90
4(c)(8)	Rock River Bancorporation Oregon, Illinois General insurance activities in town with population less than 5,000	FR - 10-31-90
Y-4	ANB Corporation Muncie, Indiana Muncie Federal Savings Bank Muncie, Indiana Service Management Corporation Muncie, Indiana	FR - 11-13-90
Y-4	Comerica Incorporated Detroit, Michigan Comerica Acceptance Corporation Detroit, Michigan	FR - 11-19-90
Y-4	Alpha Financial Group, Inc. Minonk, Illinois Alpha Insurance Services, Inc. Toluca, Illinois	FR - 11-19-90

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register Notice
Only
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Whitney Corporation of Iowa Atlantic, Iowa Making and servicing of loans	FR - **
4(c)(8)	Mid Town Bancorp, Inc. Chicago, Illinois Falcon Financial Advisors, Inc. Chicago, Illinois	FR - **

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

<u>Type</u>	<u>Application</u>
RoS	Ashton Bancshares, Inc. Ashton, Iowa To redeem 23.53 percent common shares 24.3 percent common stock and 67.5 percent preferred stock
RoS	Libanco, Inc. Gowrie, Iowa To redeem 3,460 shares of common stock
RoS	Iroquois Bancorp, Inc. Gilman, Illinois To redeem 5,100 shares of 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 BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

Application

End of Comment Period

* Sections 3(a)(1) and 4(c)(8)
applications by Sun Financial
Corporation, Earth City, Missouri,
to acquire E Corporation, Earth City,
Missouri, and to engage in the sale,
as agent, of credit insurance

(Not available)

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Section 4(c)(8) notification by
Martinsburg Bancorp, Inc.,
Martinsburg, Missouri, to engage
de novo in insurance agency
activities through D/B/A Ben Sutton
Insurors, Mexico, Missouri

(Not available)

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

Stock redemption notification by
Security Bancshares, Inc., Paris,
Tennessee

* 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>
Farmers and Merchants Bank and Trust Co., Aberdeen, SD To establish a <u>de novo</u> branch in Sioux Falls, SD	Not yet available
Montana Bank of Billings Billings, MT To merge with Montana Bank of Baker, Baker, MT; Montana Bank of Bozeman, N.A., Bozeman, MT; Montana Bank of Circle, Circle, MT; Montana Bank of Livingston, Livingston, MT; Montana Bank of Red Lodge, Red Lodge, MT; Montana Bank of Butte, N.A., Butte, MT; Montana Bank of Forsyth, Forsyth, MT; Montana Bank of Mineral County, Superior, MT; Montana Bank of Round- up, N.A., Roundup, MT; Montana Bank of South Missoula, Missoula, MT; and Montana Bank of Sidney, Sidney, MT	Not yet available
Western Bank Sioux Falls, SD To establish a <u>de novo</u> branch in Sioux Falls, SD	11-30-90

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Hayward Bancshares, Inc. Hayward, WI To acquire The Peoples Bancshares of Hayward, Inc., Hayward, WI, a one-bank holding company owning The Peoples National Bank, Hayward, WI*	11-13-90 (Federal Register)

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
CBT Corporation, Inc. Big Timber, MT To acquire Citizens Bank & Trust Co., Big Timber, MT*	11-22-90 (Federal Register)
Keith C. Miller To acquire control of 10.62% of Commercial Bانشares, Inc., Mitchell, SD	11-19-90 (Federal Register)
George R. Tesch, Robert L. Thurston, Brett N. Awnot & Tennesen Properties To acquire control of 100% of Olivia Bancorporation, Inc., Olivia, MN	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation Minneapolis, MN To engage in data processing activities through the acquisition of United Banks Service Company, Englewood, CO; to en- gage in commercial finance activities through the acquisition of United Banks Financial Services Corporation, Denver, CO; to engage in insurance agency acti- vities 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 acqui- sition of IntraWest Insurance Company, Denver, CO and Fidelity National life Insurance Company, Denver, CO.	Not yet available

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject
to Federal Register Notice Only (Continued)

<u>Application</u>	<u>Comment Period Ending Date</u>
Commercial Banshares, Inc. Mitchell, SD To acquire Spectrum Life Insurance Company, Mitchell, SD	Not yet available
Norwest Corporation Minneapolis, MN To engage in making and servicing loans through the acquisition of Spectrum Properties, Inc., Denver, CO.	11-26-90

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

Application

None.

Federal Reserve Bank of Kansas City

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

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

CNB Bancorp, Inc. ESOP, Independence, Kansas, for prior approval to become a bank holding company through the acquisition of 33.95 percent of the voting shares of CNB Bancorp, Inc., Independence, Kansas.* Not Available

CNB Bancorp, Inc., Independence, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The Citizens National Bank in Independence, Independence, Kansas.* Not Available

Kenneth R. and Nancy D. Henderson, Thornton, Colorado, for prior approval to increase their proportionate ownership interests in Community Bancorp, Inc., Thornton, Colorado, by .7 percent to 25.63 percent. Not Available

BANCORP III, Inc., Kansas City, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Farmers Bank of Polo, Polo, Missouri* Not Available

Federal Reserve Bank of Kansas City

Galen Gilbert, individually and as trustee, Lamar, Colorado, for prior approval to increase his proportionate ownership interest in Valley State Investments, Inc., Lamar, Colorado, by 15.47 percent to 97.68 percent.	Not Available
F & M Bank Services, Inc., Wichita, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Farmers and Merchants State Bank, Derby, Kansas.*	November 5, 1990
Robert L. and Claudia A. Beauprez, Lafayette, Colorado, for prior approval to increase their proportionate ownership interest in Front Range Capital Corporation, Lafayette, Colorado, by 40.85 percent to 44.94 percent.	October 31, 1990
Bill J. and Patricia M. Pasek, et. al., Kansas City, Missouri, for prior approval to acquire 100 percent of the voting shares of ASB Bancshares, Inc., Archie, Missouri.	October 29, 1990
James O. Haas, Berwyn, Pennsylvania, for prior approval to acquire 80 percent of the voting shares of Pioneer Bank of Longmont, Longmont, Colorado.	October 29, 1990
Husker Bank Holding Company, Inc., Lincoln, Nebraska, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Republic Bank of Nebraska, Columbus, Nebraska.*	November 13, 1990
Whitcorp Financial Company, Leoti, Kansas, for prior approval to acquire 100 percent of the voting shares of First National Bankshares, Inc., Lamar, Colorado.*	November 8, 1990

Federal Reserve Bank of Kansas City

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.*	November 13, 1990
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.*	November 8, 1990
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.*	November 8, 1990
Don Symcox, Norman, Oklahoma, for prior approval to increase his proportionate ownership interest in City Bancorp of Norman, Inc., Norman, Oklahoma, by 7.23 percent to 25.93 percent.	November 7, 1990
Decatur Investment, Inc., Oberlin, Kansas, for prior approval to merge with Western Kansas Investment Corp., Inc., Winona, Kansas, parent of The Bank, Oakley, Kansas.*	November 6, 1990

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
FirstBank Holding Company ESOP, Lakewood, Colorado, for prior approval to acquire 29.1 percent of the voting shares of Firstbank Holding Company of Colorado, Lakewood, Colorado, thereby to engage directly or indirectly in certain nonbanking activities.	Not Available

Federal Reserve Bank of Kansas City

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 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
Iqbal Haiderali Esnail Kassam, North York, Ontario;
Alnoor Haiderali Esnail Kassam, Nairobi, Kenya; Michael
Harvey Appleton, Don Mills, Ontario; and Jay Stuart Hennick,
Toronto, Ontario, to acquire an interest in Ameritex
Bancshares Corporation, Fort Worth, TX

N/A

Change in Control Notice by
Jerry Davis; Marshall Dear; Ronny Looney; John McCoy;
Hiram Shute; and James Torian, New Boston, TX, to acquire
an interest in New Boston Bancshares, Inc., New Boston, TX

N/A

Change in Control Notice by
Charles S. Aycock, Jr., Rayville, LA, to acquire an interest
in First Republic Bancshares, Inc., Rayville, LA

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

Section 4(c)(8) application by
Southeast Texas Bancshares, Inc., Beaumont, TX, to acquire
First Community Savings Association, Jasper, TX, (de novo)
(Emergency acquisition)

None required
due to emergency

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

APPLICATION

None.

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

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 11/02/90

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

Interwest National Bancorp, Reno, Nevada, to become a bank holding company through the acquisition of Fallon National Bank of Nevada, Fallon, Nevada. *	<u>Fed. Reg.:</u> 11/13/90 <u>Newspaper:</u> 9/28/90
Lyle P. Campbell, Downers Grove, Illinois, to acquire 38.65 percent of Founders Bancorp, Inc., Scottsdale, Arizona.	<u>Fed. Reg.:</u> 11/16/90 <u>Newspaper:</u> Not available

Section III - Applications Subject to Federal Register Notice Only

Banco Nacional de Mexico, S.N.C., Mexico City, Mexico, to engage <u>de novo</u> directly in data processing activities.	<u>Fed. Reg.:</u> 11/29/90
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Section IV - Applications Not Subject to Federal Register Notice
or Newspaper Notice

None

* Subject to CRA.