

ANNOUNCEMENT

**BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM**

**H.2, 1991, No. 5
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending February 2, 1991**

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Dai - Ichi Kangyo Bank, Limited, Tokyo, Japan -- to engage in underwriting and dealing in certain securities to a limited extent, private placement, riskless principal, financial and investment advisory activities, and full service brokerage through DKB Securities Corporation, New York, New York.

Approved, January 28, 1991.

DISCOUNT RATES

Discount rates -- decrease to 6 percent from 6-1/2 percent by the Federal Reserve Banks of Boston, New York, Philadelphia, Richmond, Chicago, Kansas City, and Dallas.

Approved, February 1, 1991.

REGULATIONS AND POLICIES

Regulation CC -- to provide for same - day settlement for checks presented by private - sector banks (Docket R-0723).

Proposed, January 30, 1991.

**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 HOLDING COMPANIES

Kansas City AmVestors Financial Corporation, Topeka, Kansas --
registration statement.
Withdrawn, January 29, 1991.

St. Louis Breckenridge Bancshares Company, St. Ann, Missouri --
to acquire the successor by merger to the
Centennial Bank.
Approved, January 30, 1991.

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

BANK HOLDING COMPANIES

San Francisco	Dai - Ichi Kangyo Bank, Limited, Tokyo, Japan -- to acquire commercial finance assets from certain subsidiaries of First Fidelity Bancorporation, Newark, New Jersey. Approved, January 30, 1991.
New York	Financial Holdings El - Yam Limited, Tel Aviv, Israel, and El - Yam Ships Limited, Haifa, Israel et al -- to acquire IDB Bank Holding Corporation Limited, Tel Aviv, Israel. Withdrawn, January 31, 1991.
Atlanta	First Florida Banks, Inc., Tampa, Florida, and 7L Corporation -- to acquire Mid - State Federal Savings Bank, F.S.B., Ocala, Florida. Withdrawn, January 29, 1991.
Chicago	First Midwest Corporation of Delaware, Elmwood Park, Illinois -- to acquire Oquawka Bancshares, Inc., Oquawka, Illinois, and Bank of Oquawka. Approved, January 30, 1991.
St. Louis	First National Bancorp of Columbia, Inc., Columbia, Kentucky -- to acquire the successor by merger to The First National Bank of Columbia. Approved, January 30, 1991.
Minneapolis	Folden Financial Corporation, Hendricks, Minnesota -- to acquire the First Security Bank - Hendricks. Approved, January 29, 1991.
Atlanta	Investors Financial Corporation, Bainbridge, Georgia -- to acquire Bainbridge National Bank. Approved, January 28, 1991.
Dallas	Landmark Bancshares, Inc., Euless, Texas -- to acquire Landmark Bank - Mid Cities. Approved, January 30, 1991.
Chicago	Liberty Bancorporation, Durant, Iowa -- to acquire Bennett Bancshares, Inc., Bennett, Iowa, and Bennett State Bank. Approved, February 1, 1991.

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

BANK HOLDING COMPANIES

St. Louis	Lincolnland Bancorp, Inc., Dale, Indiana -- to engage in insurance agency activities through Ayer-Wagoner Insurance Agency, Inc., Rockport, Indiana, and the Deal Insurance Agency, Inc. Permitted, January 30, 1991.
Secretary	Manufacturers Hanover Corporation, New York, New York -- to acquire certain commercial finance assets and other assets from subsidiaries of First Fidelity Bancorporation, Newark, New Jersey. Approved, January 30, 1991.
Kansas City	Meador Insurance Agency, Waverly, Kansas -- to acquire Coffey County Bank Shares, Burlington, Kansas, and The Strawn State Bank. Approved, February 1, 1991.
Kansas City	North Park Bancshares, Inc., Walden, Colorado -- to acquire North Park State Bank. Approved, January 30, 1991.
New York	Northern New Jersey Financial Corp., Roxbury Township, New Jersey -- to acquire Northern Jersey State Bank. Withdrawn, February 1, 1991.
Chicago	Pilot Grove Savings Bank Employee Stock Ownership Plan, Pilot Grove, Iowa -- to acquire Pilot Bancorp, Inc., and Pilot Grove Savings Bank. Approved, January 30, 1991.
San Francisco	Security Bank Holding Company, Coos Bay, Oregon -- to engage de novo in data processing through Security Data Processing Services. Permitted, January 30, 1991.
New York	Skandinaviska Enskilda Banken, Stockholm, Sweden -- to retain Scandinavian Bank Group PLC, London, England, and engage indirectly in securities brokerage activities through Skandinavian American Securities, Inc., New York, New York. Approved, February 1, 1991.

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

BANK HOLDING COMPANIES

Richmond	South Carolina National Corporation, Columbia, South Carolina -- to acquire Old Republic Bancorp, Inc., Rocky Mount, North Carolina, and Old Republic Savings Bank, Inc. Approved, January 31, 1991.
Chicago	1st Source Corporation, South Bend, Indian -- to acquire Mortgage Acquisition Company, and engage in lending activities. Approved, February 1, 1991.

BANK MERGERS

Secretary	Fleet Bank of Maine, Portland, Maine, to merge with Maine Savings Bank, and to establish branches. Approved, February 1, 1991.
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BANK PREMISES

New York	Chemical Bank, New York, New York -- investment in bank premises. Approved, February 1, 1991.
Chicago	Fort Madison Bank & Trust Co., Fort Madison, Iowa -- investment in bank premises. Approved, January 29, 1991.
Chicago	Old Kent Bank and Trust Company, Grand Rapids, Michigan -- investment in bank premises. Approved, January 29, 1991.

CAPITAL STOCK

Chicago	Avoca Financial Services, Inc., Council Bluffs, Iowa -- redemption of shares. Returned, January 30, 1991.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

CHANGE IN BANK CONTROL

Kansas City	Capital Bancshares, Inc., Brookfield, Missouri -- change in bank control. Permitted, January 31, 1991.
Dallas	Crockett County National Bancshares, Inc., Ozona, Texas -- change in bank control. Permitted, February 1, 1991.
San Francisco	Liberty Bank, South San Francisco, California -- change in bank control. Permitted, February 1, 1991.
Minneapolis	Olivia Bancorporation, Inc., Olivia, Minnesota -- change in bank control. Permitted, February 1, 1991.
Kansas City	Prague Company, Omaha, Nebraska -- change in bank control. Permitted, January 31, 1991.

COMPETITIVE FACTORS REPORTS

Dallas	American State Bank, Lubbock, Texas, proposed merger with Liberty State Bank -- report on competitive factors. Submitted, January 29, 1991.
New York	Anchor Savings Bank FSB, Hewlett, New York, proposed merger with ASB Interim Savings Bank -- report on competitive factors. Submitted, January 29, 1991.
Kansas City	Bank of Tuttle, Tuttle, Oklahoma, proposed acquisition of certain assets and assumption of deposit liabilities of the Newcastle branch of Central Bank of Oklahoma City, Oklahoma City, Oklahoma -- report on competitive factors. Submitted, January 29, 1991.
Atlanta	First Interstate Bank of Lea County, Hobbs, New Mexico, proposed merger with United New Mexico Bank at Lea County -- report on competitive factors. Submitted, January 29, 1991.

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

COMPETITIVE FACTORS REPORTS

Kansas City	First National Bank of Kingman, Kingman, Kansas, proposed merger with Kingman Savings and Loan Association -- report on competitive factors. Submitted, January 28, 1991.
St. Louis	First State Bank of Farmington, Farmington, Missouri, proposed purchase of certain assets and assumption of certain liabilities of Capital Bank of Cape Girard County, Cape Girard, Missouri -- report on competitive factors. Submitted, February 1, 1991.
Boston	Granite Bank, Keene, New Hampshire, proposed merger with the Granite Acquisition Trust Company -- report on competitive factors. Submitted, February 1, 1991.
Richmond	Guaranty National Bank of Huntington, Huntington, West Virginia, proposed merger with Guaranty Interim National Bank, Lavalette, West Virginia -- report on competitive factors. Submitted, February 1, 1991.
Richmond	Lavalette State Bank, Lavalette, West Virginia, proposed merger with Guaranty Interim National Bank -- report on competitive factors. Submitted, February 1, 1991.
Atlanta	Mountain National Bank, Tucker, Georgia, proposed merger with Mountain National Interim Bank -- report on competitive factors. Submitted, February 1, 1991.
Philadelphia	Ocean National Bank, Point Pleasant Beach, New Jersey, proposed merger with Bay State Bank, Ship Bottom, New Jersey -- report on competitive factors. Submitted, February 1, 1991.

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

DISCOUNT RATES

Secretary	Discount rates -- decrease to 6 percent from 6-1/2 percent by the Federal Reserve Banks of Cleveland, St. Louis, Minneapolis, and San Francisco. Approved, February 1, 1991.
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EXTENSIONS OF TIME

Atlanta	BJC Holdings, Inc., Graceville, Florida -- extension to May 6, 1991, to acquire Bank of Jackson County. Granted, February 1, 1991.
Richmond	Carolina First Corporation, Greenville, South Carolina -- extension to April 28, 1991, to acquire two branches of American Federal Bank, F.S.B. Granted, January 31, 1991.
Atlanta	Citizens National Corporation, Naples, Florida -- extension to April 28, 1991, to acquire Citizens National Bank of Naples. Granted, February 1, 1991.
St. Louis	First Commercial Corporation, Little Rock, Arkansas -- extension to March 18, 1991, to engage de novo in trust activities through First Commercial Trust Company, N.A. Granted, January 31, 1991.
Philadelphia	First Eastern Corporation, Wilkes-Barre, Pennsylvania -- extension to dispose of certain assets. Granted, January 29, 1991.
Chicago	First Peoria Corp., Peoria, Illinois -- extension to May 12, 1991, to acquire The Tazewell County National Bank of Delavan, Delavan, Illinois. Granted, January 30, 1991.
Staff Director BS&R	Fleet / Norstar Financial Group, Inc., Providence, Rhode Island -- extension to divest certain stock. Granted, January 29, 1991.
Chicago	Midlothian State Bank Employees Stock Ownership Trust, Midlothian, Illinois -- extension to May 20, 1991, to acquire Midlothian State Bank. Granted, February 1, 1991.

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

EXTENSIONS OF TIME

San Francisco	National Bancorp of Alaska, Inc., Anchorage, Alaska - extension to divest certain property. Granted, January 29, 1991.
Atlanta	SunTrust Banks, Inc., Atlanta, Georgia -- extension to May 7, 1991, to acquire shares of Peoples Bank of Lakeland, Lakeland, Florida. Granted, February 1, 1991.
San Francisco	U.S. Bancorp, Portland, Oregon -- extension to divest certain property. Granted, January 29, 1991.

INTERNATIONAL OPERATIONS

Staff Director BS&R	Manufacturers Hanover Trust Company, New York, New York -- to establish Manufacturers Hanover Trust Bank A.S., Istanbul, Turkey. Permitted, January 29, 1991.
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MEMBERSHIP

New York	Northern Jersey State Bank, Roxbury Township, New Jersey -- to become a member of the Federal Reserve System. Withdrawn, February 1, 1991.
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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulation C -- exemption from the Home Mortgage Disclosure Act for certain financial institutions in Connecticut (Docket R-0719).
Proposed, December 19, 1990.

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

BANK HOLDING COMPANIES

San Francisco BankAmerica Corporation, San Francisco, California --
to engage de novo in credit related activities.
Approved, January 19, 1991.

BANKS, STATE MEMBER

Staff Director Bank of McKenney, McKenney, Virginia -- payment of a
BS&R dividend.
Approved, January 8, 1991.

COMPETITIVE FACTORS REPORTS

Atlanta Tifton Bank and Trust Company, Tifton, Georgia,
proposed merger with Interim Tifton Corporation --
report on competitive factors.
Submitted, January 25, 1991.

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ADDITIONS AND CORRECTIONS

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

EXTENSIONS OF TIME

Chicago	NBD Bancorp, Inc., Detroit, Michigan -- extension to May 1, 1991, to engage in providing portfolio investment advice to institutional investors through NBD Financial Services of Michigan, Inc. Granted, January 25, 1991.
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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

NONE

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

Trustco Bank, Schenectady, New York to establish a
branch at Quaker Plaza, Queensbury, New York.1/ 2/20/91

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Manufacturers Hanover Trust Company, New York,
New York to purchase certain assets and assume
certain liabilities of Goldome, Buffalo, New York.1/ 2/25/91 3/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

The Long-Term Credit Bank of Japan, Limited, Tokyo,
Japan to engage through its subsidiary, Greenwich
Capital Markets, Inc., Greenwich, Connecticut in
private placement and riskless principal activities,
securities brokerage activities, and in trading
foreign exchange forward, futures, options and
options on futures transactions for purposes other
than hedging. 2/11/91

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 has re-applied
for permission to establish a remote service
facility to be located at the Acme Markets,
101 Bustleton Ave., Feasterville, PA

2/25/91

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

Comment Period Ending Date

Community Financial Holding Corp., Westmont,
NJ request permission to become a bank holding
company by acquiring 100% of Community National
Bank of New Jersey, Westmont, NJ, pursuant to
Section 3(a)(1) of the Bank Holding Company Act.

Federal Register:
Newspaper:

N/A
2/26/91

**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 February 2, 1991**

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

NONE

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

NONE

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

Received Section 4(c)(8) application on February 27, 1991
December 27, 1990 from Banc One Corporation,
Columbus, Ohio, to engage in asset
management activities through a newly-formed
subsidiary.

**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

Application

Comment Period Ending Date

None.

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

Application

Comment Period Ending Date

National Banc of Commerce Company,
Charleston, West Virginia, to acquire
100% of the voting shares of Lavalette
State Bank, Lavalette, West Virginia.*

2-15-91

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

CB&T Financial Corp., Fairmont, West
Virginia, to engage de novo in data
processing, proof and transit, book-
keeping and statement rendering and
reconcilement services through a sub-
sidiary to be known as CB&T Operations
Company, Inc.

2-20-91**

BB&T Financial Corporation, Wilson,
North Carolina, to acquire Gate City
Federal Savings and Loan Association,
Greensboro, North Carolina.

2-25-91**

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

Application

Riggs International Banking Corporation,
Washington, Miami, Florida, notification
of intent to invest in Finsbury Management
Services Limited.

*Application is subject to CRA.

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

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 1, 1991

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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First Pinellas Financial Group, Inc. Pinellas Park, Florida 1-BHC formation, First National Bank of Pinellas, Pinellas Park, Florida (in organization).	02-25-91 Newspaper
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American Bancorp, Inc.
Opelousas, Louisiana
After-the-fact change in control by Diesi
Family Trust (Salvador Lawrence Diesi,
trustee) to retain 13.3 percent of the
outstanding shares of common stock.

Section III - Applications Subject to Federal Register Notice
Only

Application

Synovus Financial Corp. Columbus, Georgia Along with TB&C Bancshares, Inc., Columbus, Georgia, to acquire Citizens Federal Savings and Loan Association of Rome, Rome, Georgia, pursuant to Section 225.25(b)(9) of Regulation Y.	02-19-91
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East Ridge Bancshares, Inc.
East Ridge, Tennessee
To acquire Mortgage South of Tennessee,
Inc., East Ridge, Tennessee, and engage
in mortgage loan brokerage activities,
pursuant to Section 225.25(b)(1)(iii) of
Regulation Y.

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/ Branches/ Relocation	The Farmers Loan and Trust Company Columbia City, Indiana INB National Bank Fort Wayne, Indiana* Georgetown Branch, 6564 East State Boulevard Fort Wayne, Indiana Illinois Road Branch, 1115 Avenue of the Autos Fort Wayne, Indiana Irene Byron Health Center Branch, 12101 Lima Road Fort Wayne, Indiana Renaissance Square Branch, 200 East Berry Street Fort Wayne, Indiana Relocate its home office to 200 East Berry Street Fort Wayne, Indiana*	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-1	KSB Financial, Inc. Kingston, Michigan The Kingston State Bank Kingston, Michigan*	FR - 2-12-91 N - 2-18-91
Y-1	Mergerco, Inc. Farmington Hills, Michigan Lockwood Banc Group, Inc. Houston, Texas Lockwood National Bank of Houston Houston, Texas*	FR - ** N - 2-13-91
Y-2	Michigan National Corporation Farmington Hills, Michigan Lockwood Banc Group, Inc. Houston, Texas Lockwood National Bank of Houston Houston, Texas*	FR - ** N - 2-13-91
Y-1	Beaman Bancshares, Inc. Beaman, Iowa Farmers Savings Bank Beaman, Iowa*	FR - 1-23-91 N - 2-20-91
Y-1	Caledonia Financial Corporation Caledonia, Michigan State Bank of Caledonia Caledonia, Michigan*	FR - 2-15-91 N - 2-10-91

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</u> <u>Ending Date</u>
Y-2	Oakland Financial Services, Inc. Oakland, Iowa Otoe County Bancorporation, Inc. Lincoln, Nebraska Otoe County Bank and Trust Company (in organization) Lincoln, Nebraska*	FR - ** N - 2-24-91
Y-2	Southwest Company Sidney, Iowa Otoe County Bancorporation, Inc. Lincoln, Nebraska Otoe County Bank and Trust Company (in organization) Lincoln, Nebraska*	FR - ** N - 2-24-91
Y-2	Firstbank of Illinois Co. Springfield, Illinois PEM Bancorp, Inc. Marion, Illinois Peoples Bank of Marion Marion, Illinois* Rend Lake Bank Christopher, Illinois*	FR - ** N - 1-23-91
Y-1	Illinois State Bancorp, Inc. Chicago, Illinois First National Bank of Wheaton Wheaton, Illinois*	FR - ** N - **
CoC-HC	First Hanover Bancorp, Inc. Hanover, Illinois Harley L. Zeal	FR - ** N - **
Y-2	Farmers Savings Bank, Trustee of Farmers Savings Bank Employee Stock Ownership Plan and Trust West Union, Iowa BJS, Inc., West Union, Iowa Westmont Corporation, West Union, Iowa The Farmers Savings Bank, West Union, Iowa*	FR - 2-19-91 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-1	First National Bancorporation of Stoughton, Inc Stoughton, Wisconsin The First National Bank of Stoughton Stoughton, Wisconsin*	FR - 2-19-91 N - **

Section III - Applications Subject to Federal Register Notice
Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	Metrobancorp Indianapolis, Indiana Metro Federal Savings Bank (in organization) Indianapolis, Indiana	FR - **

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

<u>Type</u>	<u>Application</u>
RoS	Financial Services Corporation of the Midwest Rock Island, Illinois To redeem 85,863 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

Change in control notification
involving State First Financial
Corporation, Texarkana, Arkansas
by Otis Truman Arnold

(Not available)

- * Section 3(a)(1) application by
Plato Bancshares, Inc., Plato,
Missouri to acquire Bank of
Plato, Plato, Missouri

(Not available)

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Section 4(c)(8) notification by
First Waterloo Bancshares, Inc.,
Waterloo, Illinois to engage
de novo, indirectly, in community
development activities

(Not available)

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 Ending Date</u>
None.	

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Hansen Freeborn, Inc. Freeborn, MN To acquire 100% of First State Bank of Freeborn Freeborn, MN*	Not yet available
Mid America Banshares, Inc. Newport, MN To indirectly acquire 100% of The Battle Creek Bank St. Paul, MN*	Not yet available
Minnesota-Wisconsin Bancshares, Inc. Newport, MN To indirectly acquire 100% of The Battle Creek Bank St. Paul, MN*	Not yet available
Mid America Bank Maplewood Maplewood, MN To acquire 100% of The Battle Creek Bank, St. Paul, MN*	Not yet available
Evan A. Tessier Trust To increase ownership interest from 9.81% to 10.50% of Commercial Ban- shares, Inc., Mitchell, SD	Not yet available

*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>
United Banks of Colorado, Inc. Denver, CO To acquire 100% of the following Colorado banks: United Bank of Boulder, N.A., Boulder; United Bank of Colorado Springs, N.A., Colorado Springs; United Bank of Denver, N.A., Denver; United Bank of Fort Collins, N.A., Fort Collins; United Bank of Greeley, N.A., Greeley; United Bank of Montrose, N.A., Montrose; United Bank of Steamboat Springs, N.A., Steamboat Springs; United Bank of Sterling, N.A., Sterling; United Bank of Grand Junction - Downtown, N.A., Grand Junction; United Bank of Brighton, N.A., Brighton; United Bank of Aurora, N.A., Aurora; United Bank of Ignacio, N.A., Ignacio; United Bank of Pueblo, N.A., Pueblo; United Bank of Littleton, N.A., Littleton; United Bank of Broomfield, N.A., Broomfield; United Bank of Sunset Park, N.A., Pueblo; United Bank of Lakewood, N.A., Lakewood; United Bank of Northglenn, N.A., Northglenn; United Bank of Lasalle, N.A., Lasalle; United Bank of Grand Junction, N.A., Grand Junction; United Bank of Delta, N.A., Delta; United Bank of Bear Valley, N.A., Denver; United Bank of Colorado Springs - East, N.A., Colorado Springs; United Bank of Southglenn, N.A., Arapahoe County; United Bank of Longmont, N.A., Longmont; United Bank of Durango, N.A., Durango; United Bank of Skyline, N.A., Denver; United Bank of Buckingham Square, N.A., Aurora; United Bank of Monaco, N.A., Denver; United Bank of Garden of the Gods, N.A., Colorado Springs; United Bank of Arvada, N.A., Arvada; United Bank of Fort Collins - South, N.A., Arvada; United Bank of Arapahoe, N.A., Englewood; United Bank of Southwest Plaza, N.A., Jefferson County; United Bank of Cherry Creek, N.A., Denver; United Bank of Highland Ranch, N.A., Highland Ranch; United Bank of Academy Place, N.A., Colorado Springs; United Bank of Aurora - City Center, N.A., Aurora; United Bank of Aurora - South, N.A., Aurora; United Bank of Westminster, N.A., West- minister.*	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>
Commercial Banshares, Inc. Mitchell, SD To acquire Spectrum Life Insurance Company, Mitchell, SD	Not yet available
401, Inc. Huron, SD To engage in general insurance agency activities through the acquisition of First Western Agency, Inc.	2-19-91
Martinius Corporation Rogers, MN To engage <u>de novo</u> in making or purchasing loans.	2-19-91
Norwest Corporation Minneapolis, MN To engage in the activities of securities brokerage and underwriting and dealing in government obligations and money market instruments through the acquisition of UBC Investment Corp., Denver, CO and the bond department of United Bank of Denver, N.A., Denver, Co.	Not yet available
Farmers and Merchants Investment Co. Watertown, SD To engage <u>de novo</u> in making and servicing loans for its own account.	2-25-91

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

Application

Dickinson Bancorporation, Inc.
Dickinson, ND
To redeem (49.1%) of its voting
shares.

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Bank of Hartington, Hartington, Nebraska, for prior approval to establish a branch in Hartington, Nebraska.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Texhoma Bancshares, Inc., Texhoma, Oklahoma, for prior approval to become a bank holding company through the acquisition of 80 percent of the voting shares of First National Bank of Texhoma, Texhoma, Oklahoma.*	Not Available
Judy L. Svajgr, Cozad, Nebraska, Christopher J. Smith, Cozad, Nebraska, and Virginia M. Olson, Colorado Springs, Colorado, for prior approval to increase their combined ownership in Midwest Banco Corporation, Cozad, Nebraska, by .3 percent to 50 percent.	Not Available
Barrett Holding Company, Watonga, Oklahoma, for prior approval to acquire an additional 1.82 percent of the voting shares of Watonga State Bank, Watonga, Oklahoma.*	February 15, 1991
Amy Lynn Scott Wyoming Trust, W. David Scott Wyoming Trust, Karen Ann Dixon Wyoming Trust, and Sandra Scott Parker, all of Council Bluffs, Iowa, as a group, for prior approval to purchase 32.92 percent of the voting shares of 304 Corporation, Omaha, Nebraska.	February 14, 1991
Central of Kansas, Inc., Junction City, Kansas, for prior approval to acquire 100 percent of the voting shares of Herington Bancshares, Inc., Herington, Kansas, parent of The Herington Bank, Herington, Kansas.*	February 15, 1991

W. Dale and Laveta M. Maudlin, St. Joseph, Missouri, for prior approval to increase their proportionate ownership interest in First American Bancshares, Inc., Union Star, Missouri, by 1.05 percent to 25.32 percent, and for Robert G. Bolin, St. Joseph, Missouri, to increase his proportionate ownership interest by 1.05 percent to 25.32 percent.	February 6, 1991
First of Fort Morgan, Inc., Fort Morgan, Colorado, for prior approval to acquire 100 percent of the voting shares of First National Bank of Sterling, Sterling, Colorado, and First National Bank of Holyoke, Holyoke, Colorado.*	February 15, 1991
Terry Jelinek, Munden, Kansas, Brad Wilkinson, Munden, Kansas, and Debra Alexander, Mankato, Kansas, for prior approval to increase their proportionate ownership interest in Munden Bankshares, Inc., Munden, Kansas, by 14.55 percent to 26.76 percent.	January 17, 1991
Patrick T. Rooney, Muskogee, Oklahoma, for prior approval to increase his proportionate ownership interest in Charter Bancshares, Inc., Oklahoma City, Oklahoma, by 16.84 percent to 16.87 percent.	January 17, 1991
Enterprise Holding Co., Omaha, Nebraska, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Enterprise Bank, National Association, Omaha, Nebraska, a <u>de novo</u> bank.	January 23, 1991
Craig Reeves, Clayton, New Mexico, for prior approval to increase his proportionate ownership interest in Los Hacendados, Inc., Clayton, New Mexico, by 16.98 percent to 26.19 percent.	January 17, 1991
Central Grain, Inc., Central City, Nebraska, for prior approval to acquire 13.83 percent of the voting shares of Heartland Bancorporation, Aurora, Nebraska.*	February 15, 1991

Federal Reserve Bank of Kansas City

Steven J. Wells, Ardmore, Oklahoma, for prior approval to increase his proportionate ownership interest in Amcorp Financial, Inc., Ardmore, Oklahoma, by 2.5 percent to 13.74 percent.	January 22, 1991
William G. Dietrich and Marjorie Reich Dietrich, Grandview, Missouri, to indirectly increase their control of Blue Ridge Bancshares, Inc., Kansas City, Missouri, by 1.96 percent to 26.86 percent.	February 8, 1991
Sarah Welch Young, Chillicothe, Missouri, for prior approval to increase her proportionate ownership interest in Citizens Bancshares Co., Chillicothe, Missouri, by .09 percent to 11.56 percent.	January 29, 1991
United Missouri Bancshares, Inc., Kansas City, Missouri, for prior approval to acquire 100 percent of the voting shares of Valley Bank Holding Company, parent of Valley Bank, both of Security, Colorado.*	January 30, 1991
First Geary Corporation Employee Stock Ownership Plan, Geary, Oklahoma, for prior approval to become a bank holding company through the acquisition of 51 percent of the voting shares of First Geary Corporation, parent of First National Bank of Geary, both of Geary, Oklahoma.*	January 30, 1991
Prism Group, Inc., Hamilton, Missouri, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The Hamilton Bank, Hamilton, Missouri.*	February 4, 1991
Routt County National Bank Corporation, Steamboat Springs, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bank of Steamboat Springs, Steamboat Springs, Colorado.*	February 5, 1991

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Midstate Bancorp, Hinton, Oklahoma, for prior approval to engage <u>de novo</u> in making, acquiring, and/or servicing loans for itself or for others of the type made by a mortgage company.	January 28, 1991
The Binger Agency, Inc., Binger, Oklahoma, for prior approval to engage <u>de novo</u> in making, acquiring, and/or servicing loans for itself or for others.	January 30, 1991

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

<u>APPLICATION</u>
Henderson State Co., Henderson, Nebraska, for prior approval to redeem 12,000 shares of its own voting common stock.
Allen Bancshares, Inc., Allen, Nebraska, for prior approval to redeem 400 shares of its own voting common stock.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JANUARY 28, 1991

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
George D. Francklow, Jr., Houston, TX, to acquire
an interest in Guardian Bancshares, Inc., Houston, TX

N/A

Change in Control Notice by
David M. Cox, Ennis, TX, to acquire an interest in
First National Bancorporation of Ennis, Inc., Ennis, TX

N/A

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 2/01/91

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

Oak Valley Community Bank (In Organization),
Oakdale, California, to become a member of
the Federal Reserve System. *

Newspaper: 2/14/91

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

None

Section III - Applications Subject to Federal Register Notice Only

SJNB Financial Corp., San Jose, California, to
engage de novo, directly, in making, acquiring
or servicing loans or other extensions of
credit for applicant's account and for the
account of others.

Fed. Reg.: 2/25/91

Redwood Empire Bancorp, Santa Rosa, California,
to engage de novo in data processing
services through Redwood Empire Datacorp,
Santa Rosa, California.

Fed. Reg.: 3/01/91

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

None

Subject to CRA.