

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1991, No. 6
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending February 9, 1991

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Margin authority on stock - index futures and the exclusivity provision of the Commodities Exchange Act -- statement by Chairman Greenspan before the Senate Committee on Agriculture, Nutrition, and Forestry, February 7, 1991.
Published, February 7, 1991.

BANK HOLDING COMPANIES

First Hawaiian, Inc., Honolulu, Hawaii -- petition for reconsideration of Board's approval of application to acquire First Interstate of Hawaii.
Denied, February 4, 1991.

First Marengo Financial Corporation, Marengo, Illinois -- petition for reconsideration for Board's approval of the application to acquire The First National Bank of Marengo.
Denied, February 8, 1991.

ENFORCEMENT

River Rouge Savings Bank, River Rouge, Michigan -- order of prohibition against Michael Bonk, a former director.
Authorized, February 8, 1991.

REGULATIONS AND POLICIES

Regulation C -- exemption from the Home Mortgage Disclosure Act for certain financial institutions in Connecticut (Docket R-0719).
Approved, February 6, 1991.

Study of the feasibility of using testers to detect mortgage lending discrimination.
Approved, February 8, 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

Chicago	Agri Bancorporation, Webster City, Iowa -- to acquire The Farmers National Bank of Webster City. Returned, February 6, 1991.
Chicago	American Interstate Bancorporation, Inc., Walnut, Iowa -- proposal that Walnut Savings Association, Atlantic, Iowa, purchase the assets and assume the liabilities of the Atlantic, Iowa, Branch of American Federal Savings Association, Des Moines, Iowa. Approved, February 8, 1991.
Minneapolis	Anchor Bancorp, Inc., Wayzata, Minnesota -- to acquire Heritage National Bank, North St. Paul, Minnesota. Approved, February 8, 1991.
Chicago	Ankeny Investment Co., Ankeny, Iowa -- proposal that ASB Savings Bank purchase the assets and assume the liabilities of the Ankeny, Iowa, branch of American Federal Savings Association, Des Moines, Iowa. Approved, February 8, 1991.
Chicago	BancSecurity Corporation, Marshalltown, Iowa -- proposal that BSC-II Savings Bank, Newton, Iowa, purchase the assets and assume the liabilities of the Newton, Iowa, branch of American Federal Savings Association, Des Moines, Iowa. Approved, February 8, 1991.
Chicago	BancSecurity Corporation, Marshalltown, Iowa -- proposal that BSC-I Savings Bank, Ames, Iowa, purchase the assets and assume the liabilities of the Ames, Iowa, branch of American Federal Savings Association, Des Moines, Iowa. Approved, February 8, 1991.

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

BANK HOLDING COMPANIES

Staff Director BS&R	Bank of Montreal, Toronto, Ontario, Canada -- determination that BOM may engage in underwriting and dealing in debt securities through Nesbitt Thompson Securities, Inc., New York, New York, in accordance with the conditions of the Board's order of June 18, 1990. Granted, February 7, 1991.
Chicago	Brenton Banks, Inc., Des Moines, Iowa -- proposal that Brenton Savings Bank, Perry, Iowa, purchase the assets and assume the liabilities of the Perry, Iowa, branch of American Federal Savings Association, Des Moines, Iowa. Approved, February 8, 1991.
Chicago	Community Grain Co., Coon Rapids, Iowa -- proposal that ISB Savings Bank purchase the assets and assume the liabilities of the Carroll, Iowa, branch of American Federal Savings Association, Des Moines, Iowa. Approved, February 8, 1991.
Chicago	First Liberty Bancorp, West Des Moines, Iowa -- proposal that Liberty Savings and Loan Association, Clear Lake, Iowa, purchase the assets and assume the liabilities of the Clear Lake, Iowa, branch of American Federal Savings Association, Des Moines, Iowa. Approved, February 8, 1991.
Chicago	First Michigan Bank Corporation, Holland, Michigan -- to engage de novo in providing investment and financial advice through FMB-Financial Advisory Services, Inc. Permitted, February 8, 1991.
Chicago	First State Bancorp of Monticello, Inc., Monticello, Illinois -- to acquire Atwood State Bank, Atwood, Illinois. Approved, February 6, 1991.

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

BANK HOLDING COMPANIES

Chicago	F & M Bancorporation, Inc., Kaukauna, Wisconsin, and F & M Merger Corporation -- to acquire Lakeland Financial Corporation, Woodruff, Wisconsin, Lakeland State Bank, SBK Bancshares, Inc., Kiel, Wisconsin, and State Bank of Kiel. Approved, February 7, 1991.
Chicago	FSB Bancorp, Wever, Iowa -- to acquire Farmers Savings Bank. Returned, February 8, 1991.
Dallas	Harrisburg Bancshares Nevada, Inc., Reno, Nevada -- to acquire Harrisburg Bank, Houston, Texas. Approved, February 8, 1991.
Chicago	Ida Grove Bancshares, Inc., Ida Grove, Iowa -- proposal that ICSB Savings Bank purchase the assets and assume the liabilities of the Denison, Iowa, branch of American Federal Savings Association, Des Moines, Iowa. Approved, February 8, 1991.
San Francisco	Kyowa Bank, Ltd., Tokyo, Japan -- to acquire Saitama Bank Trust Company of New York, New York, New York. Approved, February 8, 1991.
Chicago	Marshall & Ilsley Corporation, Milwaukee, Wisconsin - - to acquire M&I Data Services, Inc. Permitted, February 5, 1991.
Chicago	Metro Bancorporation, Waterloo, Iowa -- proposal that American Interim Savings Association purchase the assets and assume the liabilities of the Cedar Falls, Iowa, branch of American Federal Savings Association of Iowa, Des Moines, Iowa. Approved, February 8, 1991.

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

BANK HOLDING COMPANIES

Chicago	Northwood Financial Services Corporation, Northwood, Iowa -- proposal that NSBM Savings Bank purchase the assets and assume the liabilities of the Mason City, Iowa, branch of American Federal Savings Association, Des Moines, Iowa. Approved, February 8, 1991.
Chicago	Oakland Financial Services, Inc., Oakland, Iowa -- to acquire Otoe County Bancorporation, Inc., Lincoln, Nebraska, and Otoe County Bank and Trust Company. Returned, February 8, 1991.
Kansas City	Otoe County Bancorporation, Inc., Lincoln, Nebraska - - to acquire Otoe County Bank & Trust Co., Nebraska City, Nebraska. Returned, February 5, 1991.
Dallas	Park Cities Bancshares, Inc., Dallas, Texas, and Park Cities Corporation, Wilmington, Delaware -- to acquire First National Bank of Park Cities, Dallas, Texas. Approved, February 6, 1991.
Kansas City	Prism Group, Inc., Hamilton, Missouri -- to acquire The Hamilton Bank. Approved, February 6, 1991.
San Francisco	Redwood Empire Bancorp, Santa Rosa, California -- to engage de novo in data processing activities through Redwood Empire Datacorp. Returned, February 8, 1991.
Dallas	SFC Delaware Corporation, Wilmington, Delaware -- to acquire Silsbee State Bank, Silsbee, Texas. Approved, February 8, 1991.
Chicago	Southwest Company, Sidney, Iowa -- to acquire Otoe County Bancorporation, Inc., Lincoln, Nebraska, and Otoe County Bank and Trust Company. Returned, February 8, 1991.

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

BANK HOLDING COMPANIES

Kansas City Standard Bancorporation, Inc., Lincoln, Nebraska --
to acquire Standard Bank and Trust, Independence,
Missouri.
Returned, February 5, 1991.

Chicago Valley Banc Services Corp., St. Charles, Illinois --
to acquire Anchor Bank, Lake Villa, Illinois.
Returned, February 4, 1991.

Chicago Worthington Bancorporation, Farley, Iowa -- to
acquire State Bank of Worthington.
Approved, February 7, 1991.

BANK PREMISES

Richmond Farmers and Miners Bank, Pennington Gap, Virginia --
investment in bank premises.
Approved, February 4, 1991.

New York Manufacturers Hanover Trust Company, New York, New
York -- investment in bank premises.
Approved, February 7, 1991.

BANKS, FOREIGN

San Francisco Banca Serfin, S.N.C., Monterrey, N.L., Mexico -- New
York agency to receive deposits permissible under
International Banking Act.
Approved, February 8, 1991.

BANKS, STATE MEMBER

Chicago First of America Bank - Golf Mill, Illinois --
payment of a dividend.
Approved, February 4, 1991.

Richmond Heritage Bank and Trust, Norfolk, Virginia -- payment
of a dividend.
Approved, February 6, 1991.

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

CAPITAL STOCK

Chicago	Agri - Bank Corporation, Webster City, Iowa -- redemption of shares. Returned, February 6, 1991.
Minneapolis	Anchor Bancorp, Inc., Wayzata, Minnesota -- redemption of shares. Approved, February 8, 1991.
Kansas City	First Central Nebraska Company, Broken Bow, Nebraska -- redemption of shares. Approved, February 7, 1991.
Minneapolis	Lake Elmo Bancorp, Inc., Lake Elmo, Minnesota -- redemption of shares. Approved, February 4, 1991.
St. Louis	Security Bancshares, Inc., Paris, Tennessee -- redemption of shares. Approved, February 7, 1991.

CHANGE IN BANK CONTROL

St. Louis	Security Bancshares, Inc., Paris, Tennessee -- change in bank control. Permitted, February 7, 1991.
Chicago	State Financial Services Corporation, Hales Corner, Wisconsin -- change in bank control. Permitted, February 4, 1991.

COMPETITIVE FACTORS REPORTS

Chicago	Citizens State Bank, Belleville, Wisconsin, proposed merger with CSBB Bank, Belleville, Wisconsin -- report on competitive factors. Submitted, February 6, 1991.
St. Louis	Community Bank, Inc., Erlanger, Kentucky, proposed merger with The Fort Thomas Bellevue Bank, Fort Thomas, Kentucky and The Florence Deposit Bank, Florence, Kentucky -- report on competitive factors. Submitted, February 8, 1991.

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

COMPETITIVE FACTORS REPORTS

Boston	East Boston Savings Bank, Boston, Massachusetts, proposed transfer of the majority of its assets and all of its deposit liabilities to a subsidiary savings bank that is being formed -- report on competitive factors. Submitted, February 4, 1991.
New York	Eurobank and Trust Company, Hato Rey, Puerto Rico, proposed purchase of certain assets and assumption of certain liabilities of two branches of Banco Financiero de Puerto Rico, Ponce, Puerto Rico -- report on competitive factors. Submitted, February 6, 1991.
Kansas City	First Community Industrial Bank of Littleton, Littleton, Colorado, proposed acquisition of certain assets and assumption of certain liabilities of Resources Industrial Bank, Denver, Colorado -- report on competitive factors. Submitted, February 7, 1991.
Atlanta	First Guaranty Bank and Trust Company of Jacksonville, Jacksonville, Florida, proposed merger with Five Points Guaranty Bank -- report on competitive factors. Submitted, February 4, 1991.
Chicago	First National Bank of Catlin, Catlin, Illinois, proposed purchase of the Georgetown, Illinois, branch of Champion Federal Savings and Loan Association, Bloomington, Illinois -- report on competitive factors. Submitted, February 7, 1991.
St. Louis	First National Bank of Wynne, Wynne, Arkansas, proposed purchase of the assets and assumption of the deposit liabilities of the Cherry Valley branch of The First Arkansas Bank -- report on competitive factors. Submitted, February 7, 1991.

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

COMPETITIVE FACTORS REPORTS

Chicago	Hillsdale County National Bank, Hillsdale, Michigan, proposed purchase of assets and assumption of the liabilities of the Hudson branch office of Standard Federal Bank, Troy, Michigan -- report on competitive factors. Submitted, February 6, 1991.
St. Louis	Magna Bank of Centralia, Centralia, Illinois, proposed merger with Magna Bank of Sesser, Sesser, Illinois -- report on competitive factors. Submitted, February 6, 1991.
Boston	Mechanics Savings Bank, Hartford, Connecticut, proposed acquisition of certain assets and assumption of certain liabilities in the 2450 Street, Glastonbury, Connecticut, branch of Suffield Bank, Suffield, Connecticut -- report on competitive factors. Submitted, February 8, 1991.
Dallas	Portland State Bank, Portland, Texas, proposed merger with The Frost National Bank of San Antonio, San Antonio, Texas -- report on competitive factors. Submitted, February 7, 1991.
Chicago	River Valley Savings Bank, F.S.B., Peoria, Illinois, proposed merger with River Valley Savings Bank, Rock Rapids, Illinois -- report on competitive factors. Submitted, February 6, 1991.
Kansas City	Union Bank and Trust Company, Lincoln, Nebraska, proposed assumption of the deposit liabilities of the Wahoo, Nebraska, branch of FirstTier Bank, N.A., Omaha, Nebraska -- report on competitive factors. Submitted, February 7, 1991.
Boston	United Bank, Bangor, Maine, proposed acquisition of certain assets and assumption of certain liabilities in the Route 15 and 43, East Corinth, Penobscot County, Maine, branch of Maine National Bank, Portland, Maine -- report on competitive factors. Submitted, February 7, 1991.

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

COMPETITIVE FACTORS REPORTS

San Francisco World Savings and Loan Association, A FSLA, Oakland, California, proposed merger with World Savings and Loan Association of Ohio, Steubenville, Ohio -- report on competitive factors. Submitted, February 8, 1991.

DISCOUNT RATES

Secretary Discount rates -- decrease to 6 percent from 6-1/2 percent by the Federal Reserve Bank of Atlanta. Approved, February 4, 1991.

EXTENSIONS OF TIME

Richmond Bank of Southside Virginia Corporation, Carson, Virginia -- extension to April 16, 1991, to acquire additional shares of The Bank of McKenney, McKenney, Virginia. Granted, February 5, 1991.

San Francisco First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, February 5, 1991.

San Francisco GNW Financial Corporation, Bremerton, Washington -- extension to May 15, 1991, to retain Great Northwest Bank, A Savings Bank, Bremerton, Washington. Granted, February 5, 1991.

Chicago North Bancorp, Inc., Gaylord, Michigan -- extension to March 9, 1991, to acquire First National Bank of Gaylord, Gaylord, Michigan. Granted, February 7, 1991.

Chicago Park Bancorporation, Inc., Madison, Wisconsin -- extension to May 19, 1991, to redeem shares. Granted, February 8, 1991.

New York Saban S.A., Panama city, Republic of Panama -- extension to May 7, 1991, to acquire shares of Republic New York Corporation, New York, New York. Granted, February 4, 1991.

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

EXTENSIONS OF TIME

San Francisco Security Pacific Corporation, Los Angeles, California
-- extensions to divest certain properties.
Granted, February 5, 1991.

San Francisco Wells Fargo & Company, San Francisco -- extensions to
divest certain properties.
Granted, February 8, 1991.

MEMBERSHIP

San Francisco Oak Valley Community Bank, Oakdale, California -- to
become a member of the Federal Reserve System.
Returned, February 5, 1991.

REGULATIONS AND POLICIES

Secretary Federal Open Market Committee -- policy record for
FOMC the meeting of December 18, 1990.
Published, February 8, 1991.

FOMC Rules Regarding Availability of Information --
amendments to conform provisions concerning fees
for access to Federal Open Market Committee
documents to the requirements of the Freedom of
Information Act, and to update portions of the
Rules.
Proposed, February 7, 1991.

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

BANK HOLDING COMPANIES

Chicago First Financial Bancorporation, Inc., Iowa City, Iowa
 -- to acquire First National Bank, Cedar Rapids,
 Iowa, which will acquire the Cedar Rapids branch of
 American Federal Savings Association, Des Moines,
 Iowa.
 Approved, February 1, 1991.

BANKS, STATE MEMBER

Richmond Bank of Gassaway, Gassaway, West Virginia -- payment
 of a dividend.
 Approved, January 30, 1991.

COMPETITIVE FACTORS REPORTS

Atlanta Founders National Trust Bank, Fort Myers, Florida,
 proposed merger with Founders National Interim
 Bank, Naples, Florida -- report on competitive
 factors.
 Submitted, February 2, 1991.

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of San Francisco -- to purchase
 computer equipment.
 Approved, February 1, 1991.

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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

<u>Bank</u>	<u>Examination Date</u>
Fleet Bank of Maine, Portland, Maine	07-16-90
Union Trust Company of Ellsworth, Ellsworth, Maine	10-01-90

*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

Banco de Santander, S.A. de Credito, Santander, Spain to retain 9.89% of the outstanding voting shares of The Royal Bank of Scotland Group plc, Edinburgh, Scotland, a bank holding company with respect to Citizens Financial Group, Inc. (itself a bank holding company) and Citizens Trust Company and Citizens Savings Bank, both of Rhode Island, and Fairhaven Savings Bank, Massachusetts. ^{1/}	3/8/91 <u>3/</u>
Hubco, Inc., Union City, New Jersey to acquire Meadowlands National Bank, North Bergen, New Jersey. ^{1/}	3/11/91 <u>3/</u>

SECTION III

Nonbanking Applications
 (Subject to Federal Register Notice Only)

The Chuo Trust and Banking Company, Ltd., Tokyo, Japan to engage indirectly in investment advisory activities through a joint venture between Chuo Trust and J. & W. Seligman & Co. Incorporated, New York, New York.	N/A
KeyCorp, Albany, New York to engage <u>de novo</u> in providing management consulting advice to nonaffiliated bank and nonbank institutions.	N/A

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- ^{1/} Subject to provisions of Community Reinvestment Act.
^{2/} Later of dates specified in newspaper and Federal Register notices.
^{3/} Date specified in newspaper notice; a later date may be specified in the Federal Register notice.
 N/A - Not Available
^{4/} Date specified in Federal Register notice; a later date may be specified in the newspaper notice.

SECTION IV

Applications Not Involving
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

July 1, 1990 through February 8, 1991

<u>NAME OF BANK</u>	<u>EXAMINATION DATE</u>
Bank of Alden, Alden, N.Y.	July 9, 1990
First State Bank, Canisteo, N.Y.	July 23, 1990

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

None.

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

Comment Period Ending Date

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:	2/22/91
Newspaper:	2/26/91

Montour Bank, Danville, PA change in bank control
notice filed by Charles Keiter.

Federal Register:	N/A
Newspaper:	2/20/91

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.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

For the Period 7/1/90 through week ending 2/8/91

<u>Institutions</u>	<u>Examination Date</u>
Miners Bank of Lykens Lykens, PA	7/9/90
Commonwealth State Bank Newtown, PA	8/6/90
Madison Bank Blue Bell, PA	7/23/90
First Bank of Philadelphia Philadelphia, PA	8/20/90
Fidelity Bank Delaware New Castle, DE	9/24/90
First Bank of Troy Troy, PA	9/4/90
First Capitol Bank Springettsbury, PA	10/1/90

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

None.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

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

Application

None.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

July 1, 1990 through February 8, 1991

	<u>Examination Date</u>
The George Mason Bank, Fairfax, Va.	7-9-90
The Traders Bank, Spencer, West Va.	7-10-90
The Bank of Romney, Romney, West Va.	7-16-90
Community Bank & Trust Company of Virginia, Sterling, Va.	7-16-90
The State Bank of the Alleghenies, Covington, Va.	7-23-90
Bank of Hampton Roads, Chesapeake, Va.	7-23-90
Bank of Annapolis, Annapolis, Md.	7-30-90
The Commonwealth Bank, Richmond, Va.	7-30-90
Heritage Bank, McLean, Va.	8-6-90
Piedmont Trust Bank, Martinsville, Va.	8-6-90
Bank of Clarke County, Berryville, Va.	8-13-90
Peninsula Trust Bank, Inc., Gloucester, Va.	8-13-90
First Commercial Bank, Arlington, Va.	8-20-90
Commerce Bank Corporation, College Park, Md.	8-20-90
Northern Neck State Bank, Warsaw, Va.	8-27-90
Peoples Bank of Charles Town, Charles Town, West Va.	8-27-90
King George State Bank, Inc., King George, Va.	9-4-90
Union Bank and Trust Company, Bowling Green, Va.	9-4-90
Mellon Bank (MD), Rockville, Md.	9-10-90
Consolidated Bank and Trust, Richmond, Va.	9-17-90
Chase Bank of Maryland, Baltimore, Md.	9-17-90
Pamplico Bank and Trust Company, Pamplico, S. C.	9-25-90
The Peoples Bank of Mullens, Mullens, West Va.	9-25-90
State Bank of Remington (Incorporated), Remington, Va.	10-1-90
Bank of Greenville, Greenville, West Va.	10-1-90
Bank of Gassaway, Gassaway, West Va.	10-2-90
Bank of Suffolk, Suffolk, Va.	10-9-90
People's Bank of Virginia Beach, Virginia Beach, Va.	10-9-90
United Bank and Trust Company of Maryland, Upper Marlboro, Md.	10-15-90
Citizens Bank of Virginia, Arlington, Va.	10-15-90
Bank of Ripley, Ripley, West Va.	10-23-90
The Pleasants County Bank, St. Marys, West Va.	10-23-90
Miners and Merchants Bank and Trust Company, Grundy, Va.	10-23-90
Pace American Bank, Lawrenceville, Va.	10-29-90
The Commercial Bank, Bel Air, Md.	11-5-90
Peoples Bank of Virginia, Chesterfield, Va.	11-13-90
The Capon Valley Bank, Wardensville, West Va.	11-13-90

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 8, 1991

Section I - Applications Subject to Newspaper Notice Only

Application

Bank of Alabama
Fultondale, Alabama
To establish a branch office at 2801
Cahaba Road, Birmingham, Alabama, to be
known as Bank of Alabama - Mountain Brook Office.

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

Application

Comment Period Ending Date

City Banc Corporation
Childersburg, Alabama
After-the-fact change in control by
Robert O. Ray to retain 4.92 percent of
the outstanding shares of common stock
that increased his total ownership to
15.1 percent.

CNB, Inc.
Lake City, Florida
To acquire 25.02 percent of Ocala National Bank,
Ocala, Florida.

The Prosperity Banking Company
Saint Augustine, Florida
1-BHC formation, Prosperity Bank of Saint
Augustine, Saint Augustine, Florida.

02-19-91
Federal Register

Mountain Holding Corporation
Tucker, Georgia
1-BHC formation, Mountain National Bank,
Tucker, Georgia.

02-19-91
Federal Register

Peoples Preferred Bancshares, Inc.
Colquitt, Georgia
1-BHC formation, The Peoples Bank, Colquitt,
Georgia.

SB Holdings, Inc.
Douglasville, Georgia
1-BHC formation, Southern National Bank,
Douglasville, Georgia (in organization).

02-09-91
Newspaper

Tifton Banks, Inc.
Tifton, Georgia
1-BHC formation, Tifton Bank & Trust Company,
Tifton, Georgia.

02-19-91
Federal Register

Section III - Applications Subject to Federal
Register Notice Only

Application

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.

03-01-91
Federal Register

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

Application

Atico Financial Corporation
Miami, Florida
Commitment waiver request.

Central National Corporation
Winter Park, Florida
Commitment waiver request.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	Midwest Guaranty Bank Troy, Michigan 32800 Southfield Road Beverly Hills, Michigan*	N - **

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	GNB Bancorporation Grundy Center, Iowa GNB Bancorporation Employee Stock Grundy Center, Iowa	FR - 1-29-91 N - 2-13-91
Y-1	First National Bancorporation of Stoughton, Inc Stoughton, Wisconsin The First National Bank of Stoughton Stoughton, Wisconsin*	FR - 2-19-91 N - 2-25-91
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 - 2-22-91 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 - 2-22-91 N - 2-24-91
Y-1	Illinois State Bancorp, Inc. Chicago, Illinois First National Bank of Wheaton Wheaton, Illinois*	FR - 3-1-91 N - **
CoC-HC	First Hanover Bancorp, Inc. Hanover, Illinois Harley L. Zeal	FR - 2-27-91 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 Berlin Bancorp, Inc. Berlin, Wisconsin The First National Bank of Berlin Berlin, Wisconsin*	FR - ** N - **
Y-1	First Business Bancorp Co. Chicago, Illinois South Central Bank and Trust Company Chicago, Illinois*	FR - ** N - 2-28-91
Y-1	Jefferson County Bancorp, Inc. Jefferson, Wisconsin Jefferson County Bank Jefferson, Wisconsin*	FR - ** N - 2-15-91

Section III - Applications Subject to Federal Register Notice
Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	Great Lakes Financial Resources, Inc. Homewood, Illinois Allied Mortgage Corporation Chicago, Illinois	FR - 2-25-91
Y-4	Great Lakes Financial Resources, Inc. ESOP Homewood, Illinois Allied Mortgage Corporation Chicago, Illinois	FR - 2-25-91
4(c)(8)	ABN Amro USA, Inc. (ABN Amro North America, Inc.) Chicago, Illinois Chemical Investment Group, Inc. Chicago, Illinois	FR - **
4(c)(8)	ABN Amro USA, Inc. (ABN Amro North America, Inc.) Chicago, Illinois Investment and Capital Management Corp. Chicago, Illinois	FR - **
4(c)(8)	ABN Amro Holding, N.V. Amsterdam, The Netherlands Chemical Investment Group, Inc. Chicago, Illinois	FR - **

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)	AEN Amro Holding, N.V. Amsterdam, The Netherlands Investment and Capital Management Corp. Chicago, Illinois	FR - **
4(c)(8)	Algemene Bank Nederland, N.V. Amsterdam, The Netherlands Chemical Investment Group, Inc. Chicago, Illinois	FR - **
4(c)(8)	Algemene Bank Nederland, N.V. Amsterdam, The Netherlands Investment and Capital Management Corp. Chicago, Illinois	FR - **
4(c)(8)	LaSalle National Corporation Chicago, Illinois Chemical Investment Group, Inc. Chicago, Illinois	FR - **
4(c)(8)	LaSalle National Corporation Chicago, Illinois Investment and Capital Management Corp. Chicago, Illinois	FR - **
4(c)(8)	Stichting Administratiekantoor AEN AMRO Holding Amsterdam, The Netherlands Chemical Investment Group, Inc. Chicago, Illinois	FR - **
4(c)(8)	Stichting Administratiekantoor AEN AMRO Holding Amsterdam, The Netherlands Investment and Capital Management Corp. Chicago, Illinois	FR - **
4(c)(8)	Stichting Prioriteit AEN AMRO Holding Amsterdam, The Netherlands Chemical Investment Group, Inc. Chicago, Illinois	FR - **
4(c)(8)	Stichting Prioriteit AEN AMRO Holding Amsterdam, The Netherlands Investment and Capital Management Corp. Chicago, Illinois	FR - **

Federal Reserve Bank of Chicago

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

Type Application

None

N - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has elapsed. This list covers the period from July 01, 1990, through the week ending Friday, February 08, 1991.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>
-Firststar North Shore Bank Northbrook, Illinois	7/02/90
-Bank of Lakeview Lakeview, Michigan	7/09/90
-The Rock Island Bank Rock Island, Illinois	7/16/90
-State Bank of Caledonia Caledonia, Michigan	7/09/90
-Bankers Trust Company Des Moines, Iowa	7/30/90
-FMB Commercial Bank Greenville, Michigan	7/23/90
-Citizens Commercial & Savings Bank Flint, Michigan	7/30/90
-Friendship State Bank Friendship, Indiana	7/16/90
-Bank of Reynolds Reynolds, Indiana	7/23/90
-Security Bank of Commerce Hamtramck, Michigan	8/20/90
-BankOne Sturgis Sturgis, Michigan	8/13/90
-State Bank of Viroqua Viroqua, Wisconsin	8/27/90
-Old Kent Bank of Kalamazoo Kalamazoo, Michigan	8/27/90
-Security Bank of Monroe Monroe, Michigan	8/14/90
-The People Bank Bloomington, Illinois	8/27/90
-Countryside Bank of Stratford Bloomington, Illinois	8/07/90
-Hartsburg State Bank Hartsburg, Illinois	9/24/90
-Pioneer Bank North Branch, Michigan	9/17/90

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has elapsed. This list covers the period from July 01, 1990, through the week ending Friday, February 08, 1991.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>
-Rushville State Bank Rushville, Illinois	9/20/90
-The Farmers Bank Mount Pulaski, Illinois	9/04/90
-Chemical Bank & Trust Company Midland, Michigan	10/08/90
-Marine Bank of Champaign Champaign, Illinois	10/15/90
-The Community State Bank Avilla, Indiana	10/29/90

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

None.

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

None.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

Section 4(c)(8) notification by
First Bank Corp., Fort Smith,
Arkansas to engage de novo,
indirectly, in real estate
appraising

(Not available)

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

None.

AVAILABILITY OF CRA PUBLIC DISCLOSURES

<u>Bank Name</u>	<u>City and State</u>	<u>Examination Date</u>
The State Bank of Salem	Salem, Indiana	7-9-90
The Scott County State Bank	Scottsburg, Indiana	7-23-90
United Missouri Bank Northeast	Monroe City, Missouri	7-30-90
Lindell Bank & Trust Company	St. Louis, Missouri	8-6-90
English State Bank	English, Indiana	8-20-90
Landmark Bank of Carbondale	Carbondale, Illinois	9-4-90
Mid-America Bank of Louisville & Trust Company	Louisville, Kentucky	9-4-90
Landmark Bank of Madison County	Highland, Illinois	10-1-90
First Farmers State Bank	Sullivan, Indiana	10-15-90
Bank of Cairo and Moberly	Moberly, Missouri	10-22-90
The First State Bank of Dongola	Dongola, Illinois	10-29-90
Boatmen's Bank of Vandalia	Vandalia, Missouri	11-5-90

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Bank Minnesota, N.A. Minneapolis, MN For new Edge Act subsidiary, Norwest Bank International, Iowa, Minneapolis, Minnesota, to establish branches in Des Moines and Cedar Rapids, Iowa	2-5-91
First Bank System, Inc. Minneapolis, MN To engage in general insurance agency activities through the acquisition of Fairmont Lakes Insurance Agency, Fairmont, MN	12-11-90

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*	3-1-91 (Federal Register)
Mid America Bانشares, Inc. Newport, MN To indirectly acquire 100% of The Battle Creek Bank St. Paul, MN*	3-1-91 (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>
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 II - Applications Subject to Both
Newspaper and Federal Register Notice (Continued)

<u>Application</u>	<u>Comment Period Ending Date</u>
Minnesota-Wisconsin Bancshares, Inc. Newport, MN To indirectly acquire 100% of The Battle Creek Bank St. Paul, MN*	3-1-91 (Federal Register)
Mid America Bank Maplewood Maplewood, MN To acquire 100% of The Battle Creek Bank, St. Paul, MN*	3-1-91 (Federal Register)
Evan A. Tessier Trust To increase ownership interest from 9.81% to 10.50% of Commercial Ban- shares, Inc., Mitchell, SD	Not yet available
Haugo Bancshares, Inc. Elk Point, SD To acquire Valley Bank Elk Point, SD*	Not yet available
James Jorstad To acquire control of 50% of Ashby Bancshares, Incorporated, Ashby, Minnesota	Not yet available

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

*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>
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.	2-20-91
Ashby Bancshares, Incorporated Ashby, Minnesota To engage in general insurance agency activities through the acquisition of Rylander Insurance Agency, Ashby, Minnesota.	Not yet available
Haugo Bancshares, Inc. Elk Point, SD To engage in general insurance agency activities through the acquisition of Union County Insurance Agency, Elk Point, SD.	Not yet available
Norwest Bank Minnesota, N.A. Minneapolis, MN To establish a new Edge Act subsidiary, Norwest Bank Inter- national, Iowa, Minneapolis, MN	2-19-91

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

Application

Norwest Bank Minnesota, N.A.
Minneapolis, MN
To make an investment in Minnesota
Asset Management, Inc., George Town,
Grand Cayman, British West Indies.

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

Norwest Bank Minnesota Central, N.A.
St. Cloud, MN

To make an investment in Central
Asset Management, Inc., George Town,
Grand Cayman, British West Indies.

Norwest Bank Minnesota Mesabi, N.A.
Eveleth, MN

To make an investment in Mesabi
Asset Management, Inc., George Town,
Grand Cayman, British West Indies.

Norwest Bank Minnesota North, N.A.
Duluth, MN

To make an investment in North
Asset Management, Inc., George Town,
Grand Cayman, British West Indies.

Norwest Bank Minnesota South, N.A.
Owatonna, MN

To make an investment in South
Asset Management, Inc., George Town,
Grand Cayman, British West Indies.

Norwest Bank Minnesota South Central, N.A.
Mankato, MN

To make an investment in South Central
Asset Management, Inc., George Town,
Grand Cayman, British West Indies.

Norwest Bank Minnesota Southeast, N.A.
Rochester, MN

To make an investment in Southeast
Asset Management, Inc., George Town,
Grand Cayman, British West Indies.

Norwest Bank Minnesota Southwest, N.A.
Marshall, MN

To make an investment in Southwest
Asset Management, Inc., George Town,
Grand Cayman, British West Indies.

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

Norwest Bank Minnesota West, N.A.
Moorhead, MN
To make an investment in West
Asset Management, Inc., George Town,
Grand Cayman, British West Indies.

Norwest Bank Red Wing, N.A.
Red Wing, MN
To make an investment in Red Wing
Asset Management, Inc., George Town,
Grand Cayman, British West Indies.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of
CRA Public Evaluation

July 1, 1990 through February 8, 1991

Bank Name	City/State	Examination Date
Marquette Bank Cannon Falls	Cannon Falls, MN	July 2, 1990
Yellowstone Bank	Laurel, MT	July 16, 1990
Ronan State Bank	Ronan, MT	July 23, 1990
Montana Bank	Livingston, MT	July 30, 1990
Victoria State Bank	Victoria, MN	August 6, 1990
Kanabec State Bank	Mora, MN	August 13, 1990
The Onida Bank	Onida, SD	August 20, 1990
State Bank of Ewen	Ewen, MI	August 27, 1990
Liberty State Bank	St. Paul, MN	September 4, 1990
American State Bank	Pierre, SD	September 10, 1990
Citizens State Bank	Arlington, SD	September 17, 1990
First State Bank	Warner, SD	October 9, 1990
The Peninsula Bank	Ishpeming, MI	October 9, 1990
Cheyenne Western Bank	Ashland, MT	October 22, 1990
Marquette Bank Apple Valley	Apple Valley, MN	October 22, 1990
Root River Bank	Chatfield, MN	November 12, 1990
Farmers State Bank	Viborg, SD	November 5, 1990

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>
Bancshares of Jackson Hole, Incorporated, Jackson, Wyoming, for prior approval to become a bank holding company through the acquisition of 83.91 percent of the voting shares of Bank of Jackson Hole, Jackson, Wyoming.*	Not Available
Robert J. O'Halloran, Trustee, Overland Park, Kansas, for prior approval to control as trustee 51.42 percent of the voting shares of MBI Bancshares, Inc., Kansas City, Missouri.	February 27, 1991
Otoe County Bancorporation, Inc., Lincoln, Nebraska, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Otoe County Bank & Trust Company, Nebraska City, Nebraska.*	March 1, 1991
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.	March 1, 1991
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.*	March 1, 1991

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

None.

*Application is subject to CRA.

COMMUNITY REINVESTMENT ACT
PUBLIC PERFORMANCE EVALUATION RECORD
JULY 1, 1990 - FEBRUARY 8, 1991

<u>Bank/Location</u>	<u>Current Exam Date</u>
Tri-State Bank Denver, CO	07/09/90
Citizens Bank Bancroft, NE	07/09/90
Central Bank of Oklahoma City Oklahoma City, OK	07/09/90
Friendly Bank of Oklahoma City Oklahoma City, OK	07/09/90
Vectra Bank Denver, CO	07/16/90
Vectra Bank-Englewood Englewood, CO	07/16/90
Bank of Hartington Hartington, NE	07/16/90
The Bankers Bank Oklahoma City, OK	07/16/90
The Stock Exchange Bank Caldwell, KS	07/23/90
Lusk State Bank Lusk, WY	07/30/90
Mercantile Bank of Kansas City Kansas City, MO	07/30/90
The St. Marys State Bank St. Marys, KS	08/06/90
Jackson State Bank Jackson, WY	08/06/90
Century Bank Sterling, CO	08/13/90
FirstBank At Arapahoe/Yosemite Englewood, CO	08/20/90
Star Valley State Bank Afton, WY	08/27/90

<u>Bank/Location</u>	<u>Current Exam Date</u>
Platte Valley Bank Brighton, CO	08/27/90
Rio Grande County Bank Del Norte, CO	08/27/90
The First State Bank Ness City, KS	08/27/90
Pioneer Bank of Longmont Longmont, CO	09/10/90
The First State Bank Fairfax, OK	09/10/90
Bank of Garber Garber, OK	09/10/90
First State Bank in Temple Temple, OK	09/10/90
The Bank of Woodward Woodward, OK	09/10/90
Deuel County State Bank Chappell, NE	09/17/90
Greenhorn Valley Bank Colorado City, CO	10/01/90
Century Bank at Orchard Road Englewood, CO	10/01/90
BANQUEST/First State Bank of Taos Taos, NM	10/02/90
Citizens Bank Lawton, OK	10/09/90
First Nebraska Bank Valley, NE	10/09/90
Alpine Bank Snowmass Village, CO	10/22/90
Alpine Bank Carbondale, CO	10/22/90
Alpine Bank & Trust Glenwood Springs, CO	10/22/90

<u>Bank/Location</u>	<u>Current Exam Date</u>
Alpine Bank Basalt, CO	10/22/90
Alpine Bank Eagle, CO	10/22/90
Alpine Bank Aspen, CO	10/22/90
Pitkin County Bank Aspen, CO	10/22/90
Western Bank of Cody Cody, WY	10/24/90
The First State Bank & Trust Co. - Larned Larned, KS	10/29/90
Boatmen's Bank of Southwest Missouri Carthage, MO	10/29/90
The Bank of Holyrood Holyrood, KS	10/29/90
Uinta County Bank Mountain View, WY	10/30/90
Country Hill Bank Lenexa, KS	11/13/90
Independent State Bank of Colorado Denver, CO	11/13/90
Pueblo Boulevard Bank Pueblo, CO	11/13/90
Bank of Louisville Louisville, CO	11/13/90

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF FEBRUARY 4, 1991

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
None.	

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
*Section 3(a)(1) application by LNB Financial Corporation, Austin, TX, to acquire Liberty Delaware, Inc., Wilmington, DE, and Liberty National Bank, Austin, TX	02/24/91
*Section 3(a)(1) application by Liberty Delaware, Inc., Wilmington, DE, to acquire Liberty National Bank, Austin, TX	02/24/91
Change in Control Notice by Johnny Ray Cody, Ennis, TX, to acquire an interest in First National Bancorporation of Ennis, Inc., Ennis, TX	N/A
Change in Control Notice by Mark Alan Workman, and David Don Workman, Lubbock, TX, to acquire an interest in Caprock Bancshares, Inc., Shallowater, TX	02/22/91

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
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 DALLAS APPLICATIONS BULLETIN

SECTION X - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE PERIOD JULY 1, 1990 THROUGH FEBRUARY 8, 1991

<u>Name of Bank</u>	<u>City & State</u>	<u>Date of Examination</u>
First State Bank of Mathis	Mathis, Texas	07/16/90
Olton State Bank	Olton, Texas	07/30/90
Midland American Bank	Midland, Texas	08/13/90
United New Mexico Bank at Mimbres Valley	Deming, New Mexico	08/13/90
Alief Alamo Bank	Houston, Texas	08/27/90
First Bank of Muleshoe	Muleshoe, Texas	08/27/90
Citizens State Bank	Royse City, Texas	09/04/90
Security State Bank of Pecos	Pecos, Texas	09/24/90
The First State Bank	Brackettville, Texas	09/24/90
The First State Bank	Granger, Texas	10/09/90
Central Bank	Garland, Texas	10/09/90
Interstate Bank North	Houston, Texas	10/22/90

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 2/08/91

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Farmers & Merchants Bank of Central California, Lodi, California, to establish a branch office at 901 Carpenter Road, Modesto, California. *	<u>Newspaper:</u> Not available

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

None

Section III - Applications Subject to Federal Register Notice Only

The Sanwa Bank, Limited, Osaka, Japan, to engage in financial advisory activities with respect to mergers, acquisitions and other transactions through a general partner interest in Sanwa Duval L.P., New York, New York.	<u>Fed. Reg.:</u> 3/04/91
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Section IV - Applications Not Subject to Federal Register Notice or Newspaper Notice

None

Section V - Availability of CRA Public Evaluations *

In accordance with the 1989 amendments of the Community Reinvestment Act, the CRA evaluations of the institutions listed below are now available. Information about an institution's CRA evaluation may be obtained from the institution.

Each institution listed below has been examined by the Federal Reserve Bank of San Francisco since July 1, 1990, and 30 business days have lapsed since the examination report and public evaluation was received by the institution. (The amendments to the CRA allow the institution 30-business days from date of receipt to make the evaluation public.)

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 2/08/91

Section V - Availability of CRA Public Evaluations - continued...) *

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>
Pacific Western Bank	San Jose, California	7/09/90
Sierra Bank of Nevada	Las Vegas, Nevada	7/23/90
Farmers and Merchants Bank of Long Beach	Long Beach, California	8/06/90
First Interstate Bank of California	Los Angeles, California	8/20/90
Idaho State Bank	Glenns Ferry, Idaho	9/10/90
Tehama County Bank	Red Bluff, California	9/17/90
Harris Trust Bank of Arizona	Scottsdale, Arizona	9/17/90
Ireland Bank	Malad City, Idaho	9/24/90
Valley Bank of Nevada	Las Vegas, Nevada	10/15/90
Bank of Utah	Salt Lake City, Utah	10/29/90
Caliber Bank (Formerly First Business Bank of Arizona)	Phoenix, Arizona	11/05/90

* Subject to CRA