

RESEARCH LIBRARY

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

MAR 1 10 13 AM '91
FEDERAL RESERVE SYSTEM
OF CHICAGO
H.2, 1991, No. 7
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending February 16, 1991

BANK HOLDING COMPANIES

Bancorp III, Inc., Kansas City, Kansas -- to acquire
Farmers Bank of Polo, Polo, Missouri.
Denied, February 13, 1991.

HSBC Holdings, Hong Kong -- to acquire The Hongkong
and Shanghai Banking Corporation, Hong Kong, Kellett
N.V., Curacao, Netherlands Antilles, HSBC Holdings
B.V., Amsterdam, The Netherlands, Marine Midland
Banks, Inc., Buffalo, New York, and Marine Midland
Bank, N.A., Buffalo, New York, and to acquire the
nonbanking subsidiaries and investments of HSBC in
the United States.
Approved, February 13, 1991.

Philippine Commercial International Bank, Manila, The
Philippines -- to engage de novo in the activity of
transmitting money for customers to a foreign
country through PCI Express Padala, Inc., Los
Angeles, California.
Permitted, February 13, 1991.

Royal Bank of Canada, Montreal, Quebec, Canada -- to
buy and sell securities on the order of investors
as a riskless principal through RBC Dominion
Securities Corporation, New York, New York.
Approved, February 11, 1991.

ENFORCEMENT

Buffalo Bank, Eleanor, West Virginia -- written
agreement dated January 31, 1991, with the Federal
Reserve Bank of Richmond.
Announced, February 13, 1991.

Cosmopolitan Bancorp, Inc., Chicago, Illinois --
written agreement dated December 22, 1991,
with the Federal Reserve Bank of Chicago.
Announced, February 13, 1991.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

Equimark Corporation, Pittsburgh, Pennsylvania --
written agreement dated January 30, 1991,
with the Federal Reserve Bank of Cleveland
and the Department of Banking, Commonwealth of
Pennsylvania.
Announced, February 13, 1991.

First Lehigh Corporation, Walnutport, Pennsylvania --
written agreement dated January 28, 1991, with the
Federal Reserve Bank of Philadelphia and the
Department of Banking, Commonwealth of
Pennsylvania.
Announced, February 13, 1991.

Sun City Bank, Sun City, Arizona -- cease and desist
order.
Authorized, February 13, 1991.

RESERVE BANK SERVICES

Federal Reserve priced services -- modifications to
the Automated Clearing House participation fee
(Docket R-0710).
Approved, February 12, 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 BRANCHES, DOMESTIC

St. Louis Citizens Bank, Batesville, Arkansas -- to establish a branch at 3150 Harrison Street, Batesville, Arkansas.
Approved, February 15, 1991.

Chicago Citizens Commercial & Savings Bank, Flint, Michigan -
- to establish a branch at 700 East Big Beaver Road, Troy, Michigan.
Approved, February 13, 1991.

BANK HOLDING COMPANIES

Staff Director American Interstate Bancorporation, Inc., Walnut,
BS&R Iowa -- proposal that Walnut State Bank purchase the assets and assume the liabilities of Walnut State Savings Association, Atlantic, Iowa, which was formed to acquire certain assets and assume deposit liabilities of the Atlantic, Iowa, branch of American Federal Savings Association of Iowa, Des Moines, Iowa.
Approved, February 11, 1991.

Staff Director Ankeny Investment Co., Ankeny, Iowa -- proposal that
BS&R Ankeny State Bank purchase the assets and assume the liabilities of ASB Savings Bank, which was formed to acquire certain assets and assume deposit liabilities of the Ankeny, Iowa, branch of American Federal Savings Association of Iowa, Des Moines, Iowa.
Approved, February 11, 1991.

Staff Director BancSecurity Corporation, Marshalltown, Iowa --
BS&R proposal that Security Bank Kellogg-Sully, Kellogg, Iowa, purchase the assets and assume the liabilities of BSC-II Savings Bank, which was formed to acquire certain assets and assume deposit liabilities of the Newton, Iowa, branch of American Federal Savings Association of Iowa, Des Moines, Iowa.
Approved, February 11, 1991.

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

BANK HOLDING COMPANIES

- Staff Director BancSecurity Corporation, Marshalltown, Iowa --
BS&R proposal that Story County Bank and Trust, Story
City, Iowa, purchase the assets and assume the
liabilities of BSC-I Savings Bank, which was formed
to acquire certain assets and assume deposit
liabilities of the Ames, Iowa, branch of American
Federal Savings Association of Iowa, Des Moines,
Iowa.
Approved, February 11, 1991.
- Secretary BankAmerica Corporation, San Francisco, California --
to acquire BAP Interim Federal Savings Bank,
Tucson, Arizona, which was formed to acquire
certain assets and assume certain liabilities of
Pima Federal Savings and Loan Association.
Approved, February 15, 1991.
- Staff Director BankAmerica Corporation, San Francisco, California --
BS&R proposal that Bank of America Arizona, Phoenix,
Arizona, purchase the assets and assume the
liabilities of BAP Interim Federal Savings Bank,
Tucson, Arizona, which was formed to acquire
certain assets and assume deposit liabilities of
Pima Federal Savings and Loan Association, Tucson,
Arizona.
Approved, February 15, 1991.
- San Francisco Banque Nationale de Paris, Paris, France -- to engage
de novo in full service brokerage and riskless
principal activities through BAI Capital Markets,
Inc., New York, New York.
Returned, February 11, 1991.
- Kansas City Bethany Bankshares, Inc., Bethany, Missouri -- to
acquire The Bethany Trust Company.
Approved, February 15, 1991.
- Atlanta Button Gwinett Bancorp, Inc., Norcross, Georgia -- to
acquire Button Gwinett Savings Bank, FSB.
Approved, February 11, 1991.
- Dallas Cedar Creek Bancshares, Inc., Seven Points, Texas --
to acquire Cedar Creek Bank.
Approved, February 13, 1991.

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

BANK HOLDING COMPANIES

Secretary	Central Bancshares of the South, Birmingham, Alabama -- to acquire River Oaks Bancshares Inc., Houston, Texas, and its subsidiaries; to merge River Oaks into Compass Bancshares, Inc., Houston, Texas; and acquire River Oaks Trust Company. Approved, February 12, 1991.
Staff Director BS&R	Community Grain Company, Coon Rapids, Iowa -- proposal that Iowa Savings Bank purchase the assets and assume the liabilities of ISB Savings Bank, which was formed to acquire certain assets and assume deposit liabilities of the Carroll, Iowa, branch of American Federal Savings Association of Iowa, Des Moines, Iowa. Approved, February 11, 1991.
Chicago	Dana Bancorp, Inc., Dana, Indiana -- to acquire The First National Bank of Dana, Dana, Indiana. Approved, February 15, 1991.
Dallas	Dumas Delaware, Inc., Wilmington, Delaware -- to acquire First State Bank. Approved, February 13, 1991.
Atlanta	East Ridge Bancshares, Inc., East Ridge, Tennessee -- to acquire Mortgage South of Tennessee, Inc., and engage in mortgage lending activities. Approved, February 11, 1991.
Chicago	Farmers Loan and Trust Company, Columbia City, Indiana -- to acquire four branches of INB National Bank, Fort Wayne, and relocate its home office to 200 East Berry Street, Fort Wayne, Indiana. Returned, February 11, 1991.
Staff Director BS&R	First Bancorp of Kansas, Wichita, Kansas -- proposal that First National Bank in Wichita purchase the assets and assume the liabilities of First Bancorp Interim Federal Savings Bank, which was formed to acquire certain assets and assume deposit liabilities of two Wichita, Kansas, branches of Mid Kansas Savings and Loan Association, F.A. Approved, February 15, 1991.

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

BANK HOLDING COMPANIES

Kansas City	First Bancorp of Kansas, Wichita, Kansas -- to acquire First Bancorp Interim Federal Savings Bank. Approved, February 15, 1991.
Secretary	First Hawaiian, Inc., Honolulu, Hawaii -- request for reconsideration of Board's approval of application to acquire First Interstate of Hawaii, Inc. Denied, February 11, 1991.
Staff Director BS&R	First Liberty Bancorp, West Des Moines, Iowa -- proposal that Liberty Bank and Trust, Mason City, Iowa, purchase the assets and assume the liabilities of Liberty Savings and Loan Association, Hampton, Iowa, which was formed to acquire certain assets and assume deposit liabilities of the Clear Lake, Iowa, branch of American Federal Savings Association of Iowa, Des Moines, Iowa. Approved, February 11, 1991.
Dallas	Ford Bank Group, Inc., Lubbock, Texas, and Ford Bank Group Holdings, Inc., Wilmington, Delaware -- to acquire MBank Waco, N.A., Waco, Texas. Approved, February 11, 1991.
Kansas City	Fourth Financial Corporation, Wichita, Kansas -- to acquire IV Kansas Savings, F.S.B.. Approved, February 15, 1991.
Staff Director BS&R	Fourth Financial Corporation, Wichita, Kansas -- proposal that BANK IV Wichita and BANK IV Garden City, N.A., Garden City, Kansas, purchase the assets and assume the liabilities of IV Kansas Savings, F.S.B., which was formed to acquire certain assets and assume deposit liabilities of four branches of Mid Kansas Savings and Loan Association, F.A., Wichita, Kansas. Approved, February 15, 1991.
Chicago	Goodenow Bancorporation, Okoboji, Iowa -- to acquire Jackson Bancorporation, Fairmont, Minnesota, and Bank Midwest, Minnesota Iowa, National Association, Jackson, Minnesota. Withdrawn, February 15, 1991.

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

BANK HOLDING COMPANIES

Kansas City	HNB Corporation, Arkansas City, Kansas -- to acquire HNB Federal Savings Association. Approved, February 15, 1991.
Staff Director BS&R	HNB Corporation, Arkansas City, Kansas -- proposal that The Home National Bank of Arkansas City purchase the assets and assume the liabilities of HNB Federal Savings Association, which was formed to acquire certain assets and assume deposit liabilities of the Arkansas City branch of Mid Kansas Savings and Loan Association, F.A., Wichita, Kansas. Approved, February 15, 1991.
Dallas	Hughes Springs Corporation, Wilmington, Delaware -- to acquire The First National Bank of Hughes Springs, Hughes Springs, Texas. Approved, February 13, 1991.
Staff Director BS&R	Ida Grove Bancshares, Inc., Ida Grove, Iowa -- proposal that Ida County State Bank purchase the assets and assume the liabilities of ICSB Savings Bank, which was formed to acquire certain assets and assume deposit liabilities of the Denison, Iowa, branch of American Federal Savings Association of Iowa, Des Moines, Iowa. Approved, February 11, 1991.
Chicago	Illioopolis Bancorporation, Incorporated, Springfield, Illinois -- to acquire Farmers State Bank and Trust. Approved, February 14, 1991.
New York	Long - Term Credit Bank of Japan, Ltd., Tokyo, Japan -- to engage de novo worldwide in lending and leasing activities, and other nonbanking activities through certain U.S. subsidiaries. Permitted, February 14, 1991.

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

BANK HOLDING COMPANIES

- New York Long - Term Credit Bank of Japan, Ltd., Tokyo, Japan -- to engage de novo in private placement, riskless principal, and full service brokerage, and in trading foreign exchange forward futures, and options on futures transactions through Greenwich Capital Markets, Inc., Greenwich, Connecticut. Returned, February 15, 1991.
- St. Louis Mercantile Bancorp, Inc., Quincy, Illinois -- to acquire Marine Trust Company of Carthage, Carthage, Illinois. Approved, February 15, 1991.
- Staff Director BS&R Metro Bancorporation, Waterloo, Iowa -- proposal that Waterloo Savings Bank purchase the assets and assume the liabilities of American Interim Savings Association, which was formed to acquire certain assets and assume deposit liabilities of the Cedar Falls, Iowa, branch of American Federal Savings Association of Iowa, Des Moines, Iowa. Approved, February 11, 1991.
- Chicago Mid - America National Bancorp, Inc., Chicago, Illinois -- to acquire Mid America National Bank of Chicago; Security Chicago Corp; First Security Bank of Chicago; First State Bancorp of Princeton, Illinois, Inc., Princeton; and First State Bank of Princeton, and First Bank & Trust Company, Gridley, Illinois. Approved, February 14, 1991.
- Staff Director BS&R Northwood Financial Services Corporation, Northwood, Iowa -- proposal that Northwood State Bank, purchase the assets and assume the liabilities of MSBM Savings Bank, which was formed to acquire certain assets and assume deposit liabilities of an office of the Mason City, Iowa, branch of American Federal Savings Association of Iowa, Des Moines, Iowa. Approved, February 11, 1991.

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

BANK HOLDING COMPANIES

- Staff Director
BS&R** Northwood Financial Services Corporation, Northwood, Iowa -- proposal that Northwood State Bank, purchase the assets and assume the liabilities of MSBM Savings Bank, which was formed to acquire certain assets and assume deposit liabilities of an office of the Mason City, Iowa, branch of American Federal Savings Association of Iowa, Des Moines, Iowa.
Approved, February 11, 1991.
- Minneapolis** Norwest Corporation, Minneapolis, Minnesota, Norwest Financial Services, Inc., Des Moines, Iowa, and Norwest Financial, Inc. -- to engage in insurance premium financing through acquisition of Coast Program, Inc., Signal Hills, California, and ABQ Federal Savings Bank, Albuquerque, New Mexico.
Approved, February 13, 1991.
- Secretary** South Carolina National Corporation, Columbia, South Carolina -- to acquire SCNC Interim Federal Savings Bank II, which was formed to acquire certain assets and assume certain liabilities of Security Federal Savings, F.S.B.
Approved, February 15, 1991.
- Staff Director
BS&R** South Carolina National Corporation, Columbia, South Carolina -- proposal that The South Carolina National Bank, Charleston, South Carolina, purchase the assets and assume the liabilities of SCNC Interim Federal Savings Bank II, Columbia, South Carolina, which was formed to acquire certain assets and assume deposit liabilities of Security Federal Savings, F.S.B., Columbia, South Carolina.
Approved, February 15, 1991.
- Dallas** TFBC Acquisition Corporation, Dallas, Texas -- to acquire Tahoka First Bancorp, Inc., Dallas; Cedar Creek Bank, Seven Points; and First National Bank Tahoka, Tahoka, Texas.
Approved, February 13, 1991.
- Kansas City** Union Bancshares, Inc., Wichita, Kansas -- to acquire Mid Kansas Federal Savings.
Approved, February 15, 1991.

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

BANK HOLDING COMPANIES

Staff Director Union Bancshares, Inc., Wichita, Kansas -- proposal
BS&R that Union National Bank of Wichita purchase the
assets and assume the liabilities of Mid Kansas
Federal Savings, which was formed to acquire
certain assets and assume deposit liabilities of
the Derby, Kansas, branch of Mid Kansas Savings and
Loan Association, F.A.
Approved, February 15, 1991.

Staff Director Valley Financial Services, Inc., Mishawaka, Indiana
BS&R -- for its subsidiary, Valley American Bank & Trust
Company to merge with Northern Indiana Savings
Association, F.A., Chesterton, Indiana.
Approved, February 15, 1991.

Chicago Valley Financial Services, Inc., Mishawaka, Indiana -
- to acquire Northern Indiana Savings Association,
F.A., Chesterton, Indiana.
Approved, February 15, 1991.

San Francisco Western Security Bancorp, Burbank, California -- to
engage de novo in certain trust activities through
Oakmont Escrow, Inc., Toluca Lake, California.
Permitted, February 12, 1991.

BANK PREMISES

St. Louis Citizens Bank, Batesville, Arkansas -- investment in
bank premises.
Approved, February 15, 1991.

Chicago Citizens Commercial & Savings Bank, Flint, Michigan -
- investment in bank premises.
Approved, February 13, 1991.

Cleveland Security Dollar Bank, Niles, Ohio -- investment in
bank premises.
Approved, February 12, 1991.

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

BANKS, STATE MEMBER

Chicago First of America Bank - Northern Michigan, Traverse
City, Michigan -- payment of a dividend.
Approved, February 15, 1991.

CAPITAL STOCK

Minneapolis Jan - Mar Corporation, Coleraine, Minnesota --
redemption of shares.
Approved, February 12, 1991.

CHANGE IN BANK CONTROL

Dallas Caprock Bancshares, Inc., Shallowater, Texas --
change in bank control.
Returned, February 13, 1991.

Chicago Continental Mortgage Corporation, Maywood, Illinois
-- change in bank control.
Permitted, February 13, 1991.

Minneapolis First Security Bank of Missoula, Missoula, Montana --
change in bank control.
Permitted, February 15, 1991.

Chicago GNB Bancorporation, Grundy Center, Iowa -- change in
bank control.
Permitted, February 15, 1991.

Minneapolis Jan - Mar Corporation, Coleraine, Minnesota -- change
in bank control.
Permitted, February 12, 1991.

Dallas New Boston Bancshares, Inc., New Boston, Texas --
change in bank control.
Permitted, February 11, 1991.

Chicago Valley Bancorporation, Appleton, Wisconsin -- change
in bank control.
Permitted, February 11, 1991.

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

COMPETITIVE FACTORS REPORTS

San Francisco	American Savings Bank, FA, Stockton, California, proposed purchase and assumption of the Beverly Hills branch of Coast Federal Bank, FSB, Los Angeles, California -- report on competitive factors. Submitted, February 13, 1991.
Kansas City	Charter West National Bank, West Point, Nebraska, proposed acquisition of certain assets and assumption of certain liabilities of the West Point branch of FirstTier Bank, N.A., Omaha, Nebraska -- report on competitive factors. Submitted, February 13, 1991.
Boston	East Boston Savings Bank, East Boston, Massachusetts, proposed transfer of the majority of its assets and all of its deposit liabilities to an affiliated subsidiary savings bank -- report on competitive factors. Submitted, February 15, 1991.
Atlanta	First Federal Enterprises, Inc., Marianna, Florida, proposed acquisition of First Federal Savings Bank -- report on competitive factors. Submitted, February 11, 1991.
Atlanta	Flagler National Bank, West Palm Beach, Florida, proposed acquisition of the assets and assumption of the deposit liabilities of Central Savings and Loan Association, Stuart, Florida -- report on competitive factors. Submitted, February 11, 1991.
Richmond	Maryland National Bank, Baltimore, Maryland, proposed merger with Central Atlantic Bank, National Association, Aberdeen, Maryland -- report on competitive factors. Submitted, February 15, 1991.
Chicago	Muncie Federal Savings and Loan Association, Muncie, Indiana, proposed merger with ANB Savings Bank, FSB -- report on competitive factors. Submitted, February 15, 1991.

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

COMPETITIVE FACTORS REPORTS

Kansas City Otoe County Bank, Nebraska City, Nebraska, proposed acquisition of assets and assumption of the liabilities of Otoe County National Bank and Trust Company -- report on competitive factors. Submitted, February 14, 1991.

Atlanta Peoples Bank, Colquitt, Georgia, proposed merger with Peoples Preferred Interim, Inc. -- report on competitive factors. Submitted, February 15, 1991.

Richmond Republic National Bank, Columbia, South Carolina, proposed purchase of certain assets and assumption of certain liabilities of four South Carolina branches of Poughkeepsie Savings Bank, F.S.B., Poughkeepsie, New York -- report on competitive factors. Submitted, February 11, 1991.

Atlanta Security National Bank of Orange County, Maitland, Florida, proposed merger with Security National Bank of Osceola, Kissimmee; Security National Bank of Seminole County, Altamonte Springs; and Security National Bank of Brevard, Melbourne, Florida -- report on competitive factors. Submitted, February 15, 1991.

EXTENSIONS OF TIME

Minneapolis Exeter Bancorporation, Inc., St. Paul, Minnesota -- extension to May 16, 1991, to acquire First State Bank of Ada, Ada; Karlsbad State Bank, Karlsbad; Crookston Financial Services, Inc., Crookston; Crookston National Bank; St. Stephen Bancorporation, St. Stephen; and St. Stephen State Bank. Granted, February 15, 1991.

Cleveland First Bancorporation of Ohio, Akron, Ohio -- extension to engage de novo in permissible disaster recovery company functions through First Bancorporation Services Division, Brecksville, Ohio. Granted, February 11, 1991.

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

EXTENSIONS OF TIME

San Francisco	First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, February 12, 1991.
Minneapolis	Ronan State Bank, Ronan, Montana -- extension to September 6, 1991, to open a branch in Pablo, Montana. Granted, February 12, 1991.
San Francisco	Security Pacific Corporation, Los Angeles, California -- extension to divest certain property. Granted, February 13, 1991.
Philadelphia	Wilmington Trust Corporation, Wilmington, Delaware -- extension to July 3, 1991, to acquire Wilmington Trust Company. Granted, February 15, 1991.

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FEBRUARY 11, 1991 TO FEBRUARY 15, 1991
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ADDITIONS AND CORRECTIONS

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

CHANGE IN BANK CONTROL

Boston	Bank of Boston Corporation, Boston, Massachusetts -- change in bank control. Permitted, February 8, 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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

NONE

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations
February 9, 1991 through February 15, 1991

NAME OF BANK

EXAMINATION DATE

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

None.

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

Comment Period Ending Date

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

Federal Register:	3/6/91
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 week ending 2/15/91

Institutions

Examination Date

None.

**Applications Bulletin
For Week Ending February 16, 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 12, 1991 from Pikeville National Corporation, Pikeville, Kentucky, to acquire First Federal Savings Bank, Campbellsville, Kentucky.	Not Yet Known #
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**SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE
OR NEWSPAPER NOTICE**

Received application on February 13, 1991 from
Banc One, Milwaukee, N.A., Milwaukee, Wisconsin,
for permission to establish a foreign branch in
Grand Cayman, Cayman Islands, British West Indies,
pursuant to Section 211.3 of Regulation K.

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

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(July 1, 1990 through February 15, 1991)

The following state member banks have been examined by the Federal Reserve Bank of Cleveland for compliance with The Community Reinvestment Act. A public evaluation document is available from the bank(s) listed below. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

The Minster State Bank
96 W. 4th Street
Minster, Ohio 45865
(419) 628-2351
Examined: November 13, 1990

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
Week ending February 15, 1991

	<u>Examination Date</u>
Bank of Loudoun, Leesburg, Va.	11-19-90

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 15, 1991

Section 1 - Applications Subject to Newspaper Notice Only

Application

The Peoples Bank and Trust Company Selma, Alabama To establish a branch office at 1330 Highland Avenue, Selma, Alabama to be known as The Selma Marketplace Branch.	03-07-91 (CRA) Newspaper
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Section 2 - Applications Subject To Both
Newspaper and Federal Register Notice

Application

Comment Period Ending Date

EuroHoldings, Inc. Coral Gables, Florida 1-BHC formation, Transflorida Bank of Palm Beach, Boca Raton, Florida, formerly chartered in Boynton Beach, Florida.	
NGLC, Inc. Miami, Florida 1-BHC formation, Peoples National Bank of Commerce, Miami, Miami, Florida.	
FNC Bancorp, Inc. Douglas, Georgia 1-BHC formation, First National Bank of Coffee County, Douglas, Georgia (in organization).	02-12-91 Federal Register
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.	02-25-91 Federal Register

Section 4 - Applications Not Subject To Federal Register Notice
Or Newspaper Notice

Application

Barnett Banks, Inc.
Jacksonville, Florida
Commitment waiver request.

Section 10 - Availability of CRA Public Evaluations

<u>Bank</u>	<u>Examination Date</u>
Bank of Naples Naples, Florida	11-26-90
Central State Bank Calera, Alabama	11-26-90

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
EFT	Bankers Trust Company Des Moines, Iowa Kum-N-Go, 50th and Pleasant West Des Moines, Iowa*	N - **
Merger/ Branch	Comerica Bank - Detroit Detroit, Michigan Comerica Bank National Association Jackson, Michigan Jackson Street & Glich Highway Jackson, Michigan 101 S. Main Concord, Michigan 1014 Paka Plaza Jackson, Michigan 103 W. Prospect Street Jackson, Michigan 115 E. Michigan Avenue Grass Lake, Michigan 121 N. Main Brooklyn, Michigan 121 W. Brooklyn Road Napoleon, Michigan 135 E. Main Street Manchester, Michigan 1620 W. Michigan Avenue Jackson, Michigan 2005 S. Jackson Road Jackson, Michigan 2777 Airport Road Jackson, Michigan 2815 E. Michigan Avenue Jackson, Michigan 416 S. Main Brooklyn, Michigan 4500 Page Avenue Michigan Center, Michigan 7991 Spring Arbor Road Spring Arbor, Michigan 820 W. High Street Jackson, Michigan*	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 - 3-4-91 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 - 3-4-91 N - 2-13-91
Y-1	First Berlin Bancorp, Inc. Berlin, Wisconsin The First National Bank of Berlin Berlin, Wisconsin*	FR - 3-4-91 N - **
Y-1	First Business Bancorp Co. Chicago, Illinois South Central Bank and Trust Company Chicago, Illinois*	FR - 3-5-91 N - 2-28-91
Y-2	Northern Trust Corporation Chicago, Illinois Northern Trust of California Corporation Chicago, Illinois Northern Trust of California National Association Santa Barbara, California Tri-Valley National Bank Dublin, California*	FR - ** N - 3-11-91
Y-2	Northern Trust of California Corporation Chicago, Illinois Northern Trust of California National Association Santa Barbara, California Tri-Valley National Bank Dublin, California*	FR - ** N - 3-11-91
Y-1	Westchester Financial Corporation (was First Channahon Bancorp, Inc.) Naperville, Illinois First Bank of Channahon (in organization) Channahon, Illinois*	FR - ** N - 2-28-91

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 Ending Date</u>
Y-2	Old Second Bancorp, Inc. Aurora, Illinois Affiliated Bank/Burlington Burlington, Illinois*	FR - ** N - 3-20-91
Y-2	Prairie Bancorp, Inc. Manlius, Illinois Tampico National Bank Tampico, Illinois*	FR - ** N - 2-1-91
Y-2	Johnson International, Inc. Racine, Wisconsin Biltmore Investors Bank New Holland, Illinois (formerly Lake County Bank & Trust Company)*	FR - ** N - **

Section III - Applications Subject to Federal Register Notice
Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	Amcore Financial, Inc. Rockford, Illinois River Valley Savings Bank Rock Falls, Illinois	FR - **
Y-4	Metrobancorp Indianapolis, Indiana Metro Federal Savings Bank (in organization) Indianapolis, Indiana	FR - 3-1-91

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 DISCLOSURES

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 week ending Friday, February 15, 1991.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>
-State Bank of Blue Mound Blue Mound, Illinois	10-16-90
-Ripley County Bank Osgood, Indiana	10-01-90
-Glenwood State Bank Glenwood, Iowa	11-05-90

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING FEBRUARY 15, 1991

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

* Section 3(a)(3) application by
First State Bancorp, Inc.,
Caruthersville, Missouri, to
acquire Farmers Bank of
Portageville, Portageville,
Missouri

Not yet available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

None.

* This application is subject to CRA.

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING FEBRUARY 15, 1991

AVAILABILITY OF CRA PUBLIC DISCLOSURES

<u>Bank Name</u>	<u>City and State</u>	<u>Examination Date</u>
First Exchange Bank of St. Louis	St. Louis, Missouri	11-13-90

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
None.	

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Evan A. Tessier Trust To increase ownership interest from 9.81% to 10.50% of Commercial Ban- shares, Inc., Mitchell, SD	3-1-91 (Federal Register)
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
First Bancshares of Valley City, Inc. Valley City, ND To acquire, via merger, Litchville State Bank Holding Company, Litch- ville, ND, a one-bank holding company owning Litchville State Bank, Litch- ville, ND*	3-20-91 (Newspaper)
Blue Water Bancshares, Ltd. New Brighton, MN To acquire First State Bank of Graceville Graceville, MN*	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.*	10-31-90 (Newspaper)

*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 Bancshares, Inc. Mitchell, SD To acquire Spectrum Life Insurance Company, Mitchell, SD	Not yet available
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

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

Application

Herman First National Agency, Inc.
Herman, MN
- To redeem 10.6% of its voting shares.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of
CRA Public Evaluations

week ending February 15, 1991

Bank Name	City/State	Examination Date
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None.

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
United New Mexico Bank at Albuquerque, Albuquerque, New Mexico, for prior approval to merge with United New Mexico Bank at Rio Rancho, Rio Rancho, New Mexico.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Parker Bancorp., Inc., Parker, Colorado, for prior approval to become a bank holding company through the acquisition of 87.75 percent of the voting shares of Bank of the West, Parker, Colorado.*	Not Available
Dennis Monaghan, Omaha, Nebraska, for prior approval to increase his proportionate ownership interest in Ashland Bancshares, Inc., Ashland, Nebraska, by 44.7 percent to 67 percent.	Not Available
Independent Colorado Bancshares, Inc., Philadelphia, Pennsylvania, for prior approval to become a bank holding company through the acquisition of 99 percent of the voting shares of Berthoud National Bank, Berthoud, Colorado.*	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Cattle Crossing, Inc., Seward, Nebraska, for approval to engage in community development activities.	Not Available

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

APPLICATION

None.

SECTION X - AVAILABILITY OF CRA PUBLIC EVALUATIONS

(July 1, 1990 - February 8, 1991)	<u>EXAMINATION DATE</u>
First Interstate Bank of South Fort Collins, Fort Collins, Colorado	November 13, 1990
Arvada First Industrial, Arvada, Colorado	November 26, 1990
Citizens Bank, Westminster, Colorado	November 19, 1990

***Application is subject to CRA.**

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF FEBRUARY 11, 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
Luther May, Jr., Big Springs, TX, to acquire an interest
in First Coleman Bancshares, Inc., Coleman, 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 DALLAS APPLICATIONS BULLETIN

SECTION X - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF FEBRUARY 11, 1991

<u>Name of Bank</u>	<u>City & State</u>	<u>Date of Examination</u>
Bank of Troy	Troy, Texas	10/22/90

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 2/15/91

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

None

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

None

Section V - Availability of CRA Public Evaluations *

The CRA public evaluations of the institutions below became available during the week ending February 15, 1991. Information about an institution's CRA evaluation may be obtained from the institution.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>
Farmers and Merchants Bank of Forest Grove	Forest Grove, OR	11/05/90

* Subject to CRA