

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

RESEARCH LIBRARY
H.2, 1991, No. 8
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending February 23, 1991
C. CLEGG

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Monetary policy objectives -- statement by Chairman Greenspan before the Senate Committee on Banking, Housing, and Urban Affairs, February 20, and before the House Committee on Banking, Finance and Urban Affairs, February 21, 1990.
Authorized, February 19, 1991.

REGULATIONS AND POLICIES

Regulation CC -- interim rule to extend availability schedules for deposits to nonproprietary automated teller machines for two years (Docket R-0717).
Approved, February 19, 1991.

Rules Regarding Delegation of Authority -- to grant the Federal Reserve Banks, and the Staff Director of the Division of Banking Supervision and Regulation together with the General Counsel authority to approve mergers of affiliated savings associations and banks under the provisions of the Oakar amendment to FIRREA (Docket R-0726).

Approved, February 21, 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

New York	Clifton Savings Bank, S.L.A., Clifton, New Jersey -- to establish a branch at 1045 Clifton Avenue. Approved, February 20, 1991.
Richmond	First Virginia Bank of Tidewater, Norfolk, Virginia - - to establish an electronic funds transfer facility in the Norfolk International Airport. Approved, February 19, 1991.
Richmond	Signet Bank / Virginia, Richmond, Virginia -- to establish an electronic funds transfer facility at Gateway Centre, 101 Gateway Parkway. Approved, February 20, 1991.

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

BANK BRANCHES, DOMESTIC

- Richmond Signet Bank / Virginia, Richmond, Virginia -- to operate an electronic funds transfer facility at the Circuit City Corporate Headquarters, 9950 Mayland Drive.
Approved, February 20, 1991.
- Secretary Sovran Bank / Tennessee, Nashville, Tennessee -- to establish branches at 1648 Fort Campbell Boulevard, Clarksville; and 5425 Raines Road, Suite 200, Memphis, Tennessee, and to establish ATMS at 1135 Freightliner Drive, Nashville, Tennessee, and 3150 Starnes Cove, Memphis, Tennessee.
Approved, February 22, 1991.

BANK HOLDING COMPANIES

- Kansas City Barrett Holding Company, Watonga, Oklahoma -- to acquire Watonga Bancshares, Inc.
Approved, February 19, 1991.
- Chicago Caledonia Financial Corporation, Caledonia, Michigan -- to acquire State Bank of Caledonia.
Approved, February 20, 1991.
- Kansas City Central Grain, Inc., Central City, Nebraska; Green Top, Inc., Palmer; Shelby Insurance, Inc., Shelby; Archer, Inc., Archer; and Osceola Insurance, Inc., Osceola, Nebraska -- to acquire Heartland Bancorporation, Aurora, Nebraska.
Approved, February 21, 1991.
- Kansas City Central Grain, Inc., Central City, Nebraska; Archer, Inc., Archer; and Osceola Insurance, Inc., Osceola, Nebraska -- to retain grandfather privileges for certain non-banking assets and activities.
Approved, February 21, 1991.
- Kansas City Central of Kansas, Inc., Junction City, Kansas -- to acquire Herington Bancshares, Inc, Herington, Kansas, and The Bank of Herington.
Approved, February 20, 1991.
- Minneapolis Citizens Bancorp, Inc., Morris, Minnesota -- to acquire Citizens Bank.
Permitted, February 22, 1991.

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

BANK HOLDING COMPANIES

Secretary	Credit and Commerce American Holdings, N.V., Netherlands Antilles, and First American Bankshares, Inc., Washington, D.C. -- order of investigation dated February 1, 1991, concerning relationship between CCAH and BCCI Holdings (Luxembourg) S.A., Luxembourg. Authorized, February 20, 1991.
St. Louis	First Bank Corp., Fort Smith, Arkansas -- to acquire Sequoyah County Bankshares, Inc., Sallisaw, Oklahoma, and National Bank of Sallisaw. Approved, February 22, 1991.
Minneapolis	First Bank System, Inc., Minneapolis, Minnesota -- to engage in general insurance agency activities through Lake Services Corporation, d/b/a Fairmont Lakes Insurance Agency, Fairmont, Minnesota. Approved, February 19, 1991.
Dallas	First National Bancorporation of Ennis, Inc., Ennis, Texas -- change in bank control. Returned, February 20, 1991.
Kansas City	First of Fort Morgan, Inc., Fort Morgan, Colorado -- to acquire through merger Heartland Community Bancshares, Inc., Fort Morgan; First National Bank of Sterling, Sterling; First Community Bancshares, Inc.; and First National Bank of Holyoke, Holyoke, Colorado. Approved, February 20, 1991.
Minneapolis	Hansen Freeborn, Inc., Freeborn, Minnesota -- to acquire First State Bank. Returned, February 21, 1991.
Kansas City	Heartland Bancorporation, Aurora, Nebraska -- to acquire Farmers State Bank and Trust Company, Crete State Corporation, Crete, Nebraska, and Crete State Bank. Approved, February 21, 1991.
Chicago	KSB Financial, Inc., Kingston, Michigan -- to acquire The Kingston State Bank. Approved, February 22, 1991.

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

BANK HOLDING COMPANIES

Chicago Mid Town Bancorp, Inc., Chicago, Illinois -- to engage de novo in providing bank management consulting advice concerning lending activities through Falcon Financial Advisors, Inc. Permitted, February 22, 1991.

Director, C&CA Mitsui Taiyo Kobe Bank, Limited, Tokyo, Japan -- public meeting on March 21, 1991, concerning the performance of its subsidiary Mitsui Manufacturers Bank under the Community Reinvestment Act. Announced, February 20, 1991.

Dallas Overton Financial Corporation, Overton, Texas -- to acquire Lindale Bancshares, Inc., Lindale, Texas, and Lindale State Bank. Returned, February 21, 1991.

Chicago Pinnacle Banc Group, Inc., Oak Brook, Illinois -- to acquire The Henry County Bank, Green Rock, Illinois. Approved, February 20, 1991.

BANK MERGERS

Cleveland Dollar Savings and Trust Company, Youngstown, Ohio -- to merge with The McKinley Bank, Niles, Ohio. Approved, February 22, 1991.

BANK PREMISES

Chicago Davenport Bank and Trust Company, Davenport, Iowa -- investment in bank premises. Approved, February 22, 1991.

Kansas City First State Bank of Newcastle, Newcastle, Wyoming -- investment in bank premises. Approved, February 22, 1991.

Richmond Miners and Merchants Bank and Trust Company, Grundy, Virginia -- investment in bank premises. Approved, February 19, 1991.

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

BANKS, STATE MEMBER

Chicago Comerica Bank - Detroit, Detroit, Michigan -- payment
of a dividend.
Approved, February 22, 1991.

CAPITAL STOCK

Chicago Pinnacle Banc Group, Inc., Oak Brook, Illinois --
redemption of shares.
Approved, February 20, 1991.

Kansas City Watonga Bancshares, Inc., Watonga, Oklahoma --
redemption of shares.
Approved, February 20, 1991.

CHANGE IN BANK CONTROL

Dallas Guardian Bancshares, Inc., Houston, Texas -- change
in bank control.
Returned, February 21, 1991.

Dallas Heritage Bankshares, Inc., Dallas, Texas -- change in
bank control.
Permitted, February 21, 1991.

Philadelphia United National Bancorp, Chambersburg, Pennsylvania -
- change in bank control.
Permitted, February 20, 1991.

COMPETITIVE FACTORS REPORTS

Philadelphia Dauphin Deposit Bank and Trust Company, Harrisburg,
Pennsylvania, proposed merger with Bank of
Pennsylvania, Reading, Pennsylvania -- report on
competitive factors.
Submitted, February 19, 1991.

Cleveland Farmers National Bank of Emlenton, Emlenton,
Pennsylvania, proposed purchase of assets and
assumption of liabilities of two branches of Mellon
Bank (North), N.A., Oil City, Pennsylvania --
report on competitive factors.
Submitted, February 21, 1991.

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

COMPETITIVE FACTORS REPORTS

Secretary	First Interstate Bank of Casper, N.A., Laramie, Wyoming, proposed merger with First Interstate Bank of Riverton, N.A., Riverton, Wyoming -- report on competitive factors. Submitted, February 19, 1991.
Atlanta	First National Bank of Newton County, Covington, Georgia, proposed acquisition of the assets and assumption of the deposit liabilities of the Covington, Georgia, branch of First South Bank, N.A., Fort Valley, Georgia -- report on competitive factors. Submitted, February 20, 1991.
Cleveland	Harlan National Bank, Harlan, Kentucky, proposed merger of Union Bank & Trust Company, Irvine, Kentucky -- report on competitive factors. Submitted, February 21, 1991.
San Francisco	Home Savings of America, F.A., Los Angeles, California, proposed purchase of certain assets and assumption of certain liabilities of 19 San Diego County branches of Coast Federal Bank, FSB -- report on competitive factors. Submitted, February 19, 1991.
San Francisco	Investors Thrift, Orange, California, proposed merger with Liberty Thrift and Loan Company -- report on competitive factors. Submitted, February 20, 1991.
Richmond	Kenly Savings and Loan Association, Kenly, North Carolina, proposed acquisition of a branch of the East Coast Federal Savings Bank, Goldsboro, North Carolina -- report on competitive factors. Submitted, February 22, 1991.
Chicago	Transmarket Bancorp, Inc., Chicago, Illinois -- to acquire Rochelle Savings and Loan Association. Submitted, February 19, 1991.

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

COMPETITIVE FACTORS REPORTS

Philadelphia **Wilmington Trust Company, Wilmington, Delaware, proposed merger with WTC Interim Bank -- report on competitive factors. Submitted, February 21, 1991.**

Atlanta **Wilson Bank and Trust, Lebanon, Tennessee, proposed purchase of certain assets and assumption of the liability to pay deposits made in the Watertown, Tennessee, branch of Liberty State Bank, Liberty, Tennessee -- report on competitive factors. Submitted, February 19, 1991.**

EXTENSIONS OF TIME

Atlanta **AmSouth Bancorporation, Birmingham, Alabama -- extension to June 10, 1991, to acquire the charter of First Bank of Maury County, Columbia, Tennessee, and relocate the charter to Nashville, Tennessee. Granted, February 22, 1991.**

Atlanta **AmSouth Bank of Tennessee, Columbia, Tennessee -- extension to June 10, 1991, to become a member of the Federal Reserve System. Granted, February 22, 1991.**

Atlanta **AmSouth Bank of Tennessee, Columbia, Tennessee -- extension to June 10, 1991, to merge with First Bank of Maury County. Granted, February 22, 1991.**

San Francisco **BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, February 19, 1991.**

Philadelphia **Citizens Bancorp, Inc., Coudersport, Pennsylvania -- extension to June 14, 1991, to acquire Citizens Trust Company. Granted, February 22, 1991.**

St. Louis **Glasgow Bancshares Corporation, Glasgow, Kentucky -- extension to March 31, 1991, to acquire Bowling Green Bank & Trust Company, National Association, Bowling Green, Kentucky. Granted, February 22, 1991.**

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

EXTENSIONS OF TIME

Richmond	Miners and Merchants Bank and Trust Company, Grundy, Virginia -- extension to November 16, 1991, to establish a branch on U.S. Route 460. Granted, February 19, 1991.
San Francisco	Security Pacific Corporation, Los Angeles, California -- extensions to divest certain properties. Granted, February 20, 1991.
San Francisco	Sumitomo Bank, Limited, Osaka, Japan -- extension to May 22, 1991, to engage in the United States in nonbank trust and investment advisory activities through Sumitomo Bank Investment Management (New York), Inc., New York, New York. Granted, February 20, 1991.

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

BANK HOLDING COMPANIES

San Francisco I-5 State Bancorp, Wilsonville, Oregon -- to acquire
the Bank of Wilsonville.
Returned, February 15, 1991.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
	NONE

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Meridian Mutual Holding Company, East Boston, Massachusetts - 3(a)(1) application to acquire East Boston Savings Bank, East Boston, Massachusetts*	<u>Newspaper</u> 3-22-91 <u>Federal Register</u> Not Yet Established

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
	NONE

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

<u>Application</u>
NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

NONE

*Subject to CRA

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Tioga State Bank, Spencer, New York to purchase the assets and assume the liabilities of the Norstar-Waverly Branch of Norstar Bank, N.A., Buffalo, New York.

3/22/91

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 2/

Hubco, Inc., Union City, New Jersey to acquire Meadowlands National Bank, North Bergen, New Jersey.1/

3/11/91 2/

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.

3/12/91

KeyCorp, Albany, New York to engage de novo in providing management consulting advice to nonaffiliated bank and nonbank institutions.

3/11/91

Bankers Trust New York Corporation, New York, New York to engage in trust activities through Bankers Trust Company New York Limited, New York, New York.

N/A

Comment Period
Ending Date

Compagnie de Suez, Paris, France and Banque Indosuez, New York, New York to engage de novo through their subsidiary, Indosuez Carr Futures, Inc., Chicago, Illinois, in the provision of brokerage and incidental investment advisory services with respect to certain stock index futures contracts and options.

N/A

SECTION IV

Applications Not Involving
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

February 16, 1991 through February 23, 1991

NAME OF BANK

EXAMINATION DATE

None.

- 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

None.

**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 2/22/91

Institutions

Examination Date

**First Commercial Bank of Philadelphia
Philadelphia, PA**

10/22/90

**Applications Bulletin
For Week Ending February 23, 1991**

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

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

**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.

March 12, 1991

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

Received notice from First Citizens
Bancorp, Sandusky, Ohio, of its intent
to redeem up to 15.24 percent of its
shares outstanding.

-
- * - 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

Chesapeake Bancorp, Chestertown, Maryland,
to become a bank holding company through
the acquisition of 100% of the voting shares
of The Chesapeake Bank & Trust Company,
Chestertown, Maryland.*

3-29-91

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.

*Application is subject to CRA.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending February 22, 1991

Examination
Date

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 22, 1991

Section 1 - Applications Subject to Newspaper Notice Only

Application

Southern Heritage Savings Bank
Winterville, Georgia 03-14-91 (CRA)
To establish a branch office at 247 West Clayton Street, Athens, Georgia, to be known as Clayton Street Branch.

Alerion Bank
New Orleans, Louisiana 03-15-91 (CRA)
To establish a branch office at 3909 LaPalco Boulevard, Harvey, Louisiana, to be known as the LaPalco Office.

Section 2 - Applications Subject To Both
Newspaper and Federal Register Notice

Application

Comment Period Ending Date

PBA Financial Corporation
Mobile, Alabama
To acquire PBA Bancorporation, Centreville, Alabama, and thereby indirectly acquire its banking subsidiary, Peoples Bank of Alabama, Centreville, Alabama.

Peoples Preferred Bancshares, Inc.
Colquitt, Georgia 03-09-91
1-BHC formation, The Peoples Bank, Colquitt, Georgia. Newspaper

Tifton Banks, Inc.
Tifton, Georgia 03-01-91
1-BHC formation, Tifton Bank & Trust Company, Tifton, Georgia. Newspaper

Section 10 - Availability of CRA Public Evaluations

Bank

Examination Date

Jefferson Bank
Lauderdale Lakes, Florida 12-03-90

Mountain Bank of Georgia
Hiawassee, Georgia 12-03-90

Week Ending February 22, 1991

Federal Reserve Bank of Atlanta

Recently Approved Applications

Application

Approval Date

Central Bancshares of the South, Inc.

02-11-91

Birmingham, Alabama

To acquire Trust Company, Houston, Texas, and Trust Corporation, Houston, Texas, through its wholly-owned subsidiary, Compass Bancshares, Inc., Houston, Texas, and engage in trust company activities, pursuant to Section 225.25(b)(3) of Regulation Y.

Central Bancshares of the South, Inc.

02-11-91

Birmingham, Alabama

To indirectly acquire River Oaks Bancshares, Inc., Houston, Texas, and its banking subsidiary, River Oaks Bank, Houston, Texas, through Compass Bancshares, Inc., Houston, Texas, a wholly-owned subsidiary of Central Bancshares of the South, Inc. pursuant to Section 3(a)(3) of the Bank Holding Company Act. Central Bancshares of the South will also merge River Oaks Bancshares with and into Compass Bancshares, Inc. pursuant to Section 3(a)(5) of the Bank Holding Company Act.

Sovran Bank/Central South

02-22-91

Nashville, Tennessee

To establish a cash dispenser (automated teller machine) at 1135 Freightliner Drive, Nashville, Tennessee, and at 3150 Starnes Cove, Memphis, Tennessee, to be known as M. S. Carriers Cash Dispenser.

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/ Branch	Comerica Bank - Detroit Detroit, Michigan Comerica Bank National Association Jackson, Michigan See attached for branch locations*	N - 1-18-91
Branch	Midwest Guaranty Bank Troy, Michigan 33897 Five Mile Road Livonia, Michigan*	N - **
Merger	Union Bank/Streator Streator, Illinois Ottawa National Bank Ottawa, Illinois*	N - 1-23-91
Branch	Union Bank/Streator Streator, Illinois 122 W. Madison Ottawa, Illinois*	N - 1-23-91
Branch	Union Bank/Streator Streator, Illinois 119 W. Jefferson Street Ottawa, Illinois*	N - 1-23-91
Branch	Union Bank/Streator Streator, Illinois 401 E. McKinley Road Ottawa, Illinois*	N - 1-23-91

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
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 - 3-12-91 N - 1-23-91
Y-1	Jefferson County Bancorp, Inc. Jefferson, Wisconsin Jefferson County Bank Jefferson, Wisconsin*	FR - 3-11-91 N - 2-15-91

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	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 - 2-23-91
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 - 3-13-91 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 - 3-13-91 N - 3-11-91
Y-2	Johnson International, Inc. Racine, Wisconsin Biltmore Investors Bank New Holland, Illinois (formerly Lake County Bank & Trust Company)*	FR - ** N - 3-18-91
Y-2	H P Holding Company Oak Park, Illinois Bank of Commerce & Industry Chicago, Illinois*	FR - ** N - **
Y-2	Firstbank of Illinois Co. Springfield, Illinois Central Banc System, Inc. Fairview Heights, Illinois Central Bank Fairview Heights, Illinois Farmers & Merchants Bank of Carlinville Carlinville, Illinois*	FR - ** N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register Notice
Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	First Michigan Bank Corporation Holland, Michigan FMB-Brokerage Services, Inc. Holland, Michigan	FR - 3-8-91
4(c)(8)	ABN Amro USA, Inc. (ABN Amro North America, Inc.) Chicago, Illinois Chemical Investment Group, Inc. Chicago, Illinois	FR - 2-18-91
4(c)(8)	ABN Amro USA, Inc. (ABN Amro North America, Inc.) Chicago, Illinois Investment and Capital Management Corp. Chicago, Illinois	FR - 2-18-91
4(c)(8)	ABN Amro Holding, N.V. Amsterdam, The Netherlands Chemical Investment Group, Inc. Chicago, Illinois	FR - 2-18-91
4(c)(8)	ABN Amro Holding, N.V. Amsterdam, The Netherlands Investment and Capital Management Corp. Chicago, Illinois	FR - 2-18-91
4(c)(8)	Algemene Bank Nederland, N.V. Amsterdam, The Netherlands Chemical Investment Group, Inc. Chicago, Illinois	FR - 2-18-91
4(c)(8)	Algemene Bank Nederland, N.V. Amsterdam, The Netherlands Investment and Capital Management Corp. Chicago, Illinois	FR - 2-18-91
4(c)(8)	LaSalle National Corporation Chicago, Illinois Chemical Investment Group, Inc. Chicago, Illinois	FR - 2-18-91
4(c)(8)	LaSalle National Corporation Chicago, Illinois Investment and Capital Management Corp. Chicago, Illinois	FR - 2-18-91

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)	Stichting Administratiekantoor AEN AMRO Holding Amsterdam, The Netherlands Chemical Investment Group, Inc. Chicago, Illinois	FR - 2-18-91
4(c)(8)	Stichting Administratiekantoor AEN AMRO Holding Amsterdam, The Netherlands Investment and Capital Management Corp. Chicago, Illinois	FR - 2-18-91
4(c)(8)	Stichting Prioriteit AEN AMRO Holding Amsterdam, The Netherlands Chemical Investment Group, Inc. Chicago, Illinois	FR - 2-18-91
4(c)(8)	Stichting Prioriteit AEN AMRO Holding Amsterdam, The Netherlands Investment and Capital Management Corp. Chicago, Illinois	FR - 2-18-91
Y-4	AEN/AMRO Holding N.V. Amsterdam, The Netherlands DBI Holdings, Inc. New York, New York	FR - **
Y-4	Amsterdam Rotterdam Bank N.V. Amsterdam, The Netherlands DBI Holdings, Inc. New York, New York	FR - **
4(c)(8)	Stichting Administratiekantoor AEN AMRO Holding Amsterdam, The Netherlands DBI Holdings, Inc. New York, New York	FR - **
4(c)(8)	Stichting Prioriteit AEN AMRO Holding Amsterdam, The Netherlands DBI Holdings, Inc. New York, New York	FR - **
Y-4	Northern States Financial Corporation Waukegan, Illinois First Federal Bank, FSB Waukegan, 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 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 22, 1991.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>
-Security Svings Bank Farnhamville, Iowa	10-01-90
-Calumet County Bank Brillion, Wisconsin	10-29-90
-Bank of Elmwood Racine, Wisconsin	11-05-90
-Farmers & Merchants Savings Bank Manchester, Iowa	10-22-90
-Chemical Bank Michigan Clare, Michigan	10-29-90
-Beverly Bank of Lockport Lockport, Illinois	11-19-90
-First State Bank Greene, Iowa	10-22-90
-Norwest Bank, Wisconsin-Waupun Waupun, Wisconsin	09-24-90
-First State Bank Churdan, Iowa	09-10-90

BRANCH LOCATIONS

COMERICA BANK NATIONAL ASSOCIATION, JACKSON, MICHIGAN, TO MERGE WITH
COMERICA BANK-DETROIT, DETROIT, MICHIGAN.

		<u>DATE</u> <u>ACQUIRED</u>
Main Office	245 W. Michigan Avenue Jackson, Michigan 49201	7-12-82
East Jackson Office	2815 E. Michigan Avenue Jackson, Michigan 49202	7-12-82
Brooklyn Office	11351 Brooklyn Road Brooklyn, Michigan 49230	7-12-82
Grass Lake Office	115 E. Michigan Avenue Grass Lake, Michigan 49240	7-12-82
Southwest Plaza Office	103 W. Prospect Jackson, Michigan 48203	7-12-82
Paka Plaza Office	1014 Paka Plaza Jackson, Michigan 49202	7-12-82
Michigan Center Office	4522 Page Avenue Michigan Center, Michigan 49254	7-12-82
Napoleon Office	121 W. Brooklyn Road Napoleon Township, Michigan 49261	7-12-82
South Jackson Office	2005 S. Jackson Road Summit Township, Michigan 49203	7-12-82
Cascades Office	820 W. High Street Jackson, Michigan 49203	7-12-82
Thrifty Acres Office	2777 Airport Road Blackman Township, Michigan 49201	7-12-82
Concord Office	101 S. Main Street Concord, Michigan 49237	7-12-82
Spring Arbor Office	7991 Spring Arbor Road Spring Arbor Twp, Michigan 49283	7-12-82
Manchester Office	135 E. Main Street Manchester, Michigan 48158	7-12-82
Manchester AutoBank	110 E. Duncan Street Manchester, Michigan 48158	7-12-82
Westwood Office	1620 W. Michigan Avenue Blackman Township, Michigan 49202	7-12-82

Downtown AutoBank	301 S. Jackson Street Jackson, Michigan 49201	7-12-82
Campau Square Office	99 Monroe Avenue, N.W. Grand Rapids, Michigan 49503	10-1-89
Woodland Office	3215 28th Street, S.E. Kentwood, Michigan 49508	10-1-89
44th - Eastern Office	777 44th Street, S.E. Kentwood, Michigan 49508	10-1-89
52nd - Kalamazoo Office	5135 Kalamazoo, S.E. Kentwood, Michigan 49508	10-1-89
Alpine Office	2500 Alpine, N.W. Grand Rapids, Michigan 49504	10-1-89
Breton Office	1835 Breton, S.E. Grand Rapids, Michigan 49506	10-1-89
Cascade Office	6511 28th Street, S.E. Cascade Township, Michigan 49506	10-1-89
Downtown Office	201 Monroe, N.S. Grand Rapids, Michigan 49506	10-1-89
Grandville Office	4480 Wilson, S.E. Grandville, Michigan 49418	10-1-89
Plainfield Office	4065 Plainfield, N.E. Plainfield Township, Michigan 49505	10-1-89
S. Fifth-Washington	125 S. Fifth Ann Arbor, Michigan 48104	3-2-83
Huron Parkway - Washtenaw	3305 Washtenaw Ann Arbor, Michigan 48104	3-2-83
Stadium Blvd. - Pauline	1969 W. Stadium Ann Arbor, Michigan 48103	3-2-83
Campus (Thayer-N. University)	777 N. University Ann Arbor, Michigan 48104	3-2-83
Wolverine (Briarwood) (S. State-Eisenhower)	3001 S. State Ann Arbor, Michigan 48108	3-2-83
Plymouth-Huron Parkway	2001 N., Huron Parkway Ann Arbor, Michigan 48105	3-2-83
Auto Bank	314 Washington Ann Arbor, Michigan 48104	3-2-83

Washtenaw-Foster	4745 Washtenaw Ann Arbor, Michigan 48108	7-18-90
Jackson-Maple	2603 Jackson Ann Arbor, Michigan 48103	10-12-89
Central Office	25 W. Michigan Mall Battle Creek, Michigan 49016	6-34
Lakeview	637 Capital Avenue, S.W. Battle Creek, Michigan 49015	8-50
Urbandale	1535 W. Michigan Avenue Battle Creek, Michigan 49017	3-61
Springfield	215 N. 20th Street Battle Creek, Michigan 49015	10-72
Columbia-Riverside	912 E. Columbia Avenue Battle Creek, Michigan 49015	10-72
Verona-Pennfield	780 Capital Avenue, N.E. Battle Creek, Michigan 49017	7-76
Capital-Dickman (AutoBank)	170 Capital Avenue, S.W. Battle Creek, Michigan 48015	9-82
Maple Hill	5080 W. Main Kalamazoo, Michigan 49007	1971
Main Office	151 S. Rose Street Kalamazoo, Michigan 49007	10-28
Portage	7941 S. Westnedge Kalamazoo, Michigan 49007	1953
Washington Square	1225 Portage Road Kalamazoo, Michigan 49007	1949
Plainwell	1307 East M-89 Plainwell, Michigan 49080	7-78
Comstock	5937 King Highway Comstock, Michigan 49041	6-56
Augusta	204 S. Webster Augusta, Michigan 49012	6-50
Southland	6150 S. Westnedge Kalamazoo, Michigan 49002	1974
Oakwood	2025 Whites Road Kalamazoo, Michigan 49007	1962

Gull Road	5560 Gull Road Kalamazoo, Michigan 49007	1979
G.M. AutoBank	3512 Sprinkle Road Kalamazoo, Michigan 49007	1967
Muskegon Mall Office	161 Muskegon Mall Muskegon, Michigan 49440	11-1-1870
Muskegon Heights Office	19 W. Broadway Muskegon Hts., Michigan 49444 (Received OCC approval to relocate this office to 2730 Sanford Street, Muskegon, Heights, Michigan 49444 on 12-6-90. The move is expected to occur on January 14, 1991.)	5-16-33
Montague Office	4555 Dowling Montague, Michigan 49437	2-11-56
Apple Avenue Office	885 Apple Ave. Muskegon, Michigan 49442	7-24-57
Clay Avenue Office	216 W. Clay Ave. Muskegon, Michigan 49440	1-17-62
Northside Office	414 Center St. North Muskegon, Michigan 49445	5-20-63
Norton-Main Office	801 W. Norton Muskegon, Michigan 49441	3-31-65
Eastside Office	2133 E. Apple Ave. Muskegon, Michigan 49442	9-8-69
Robbins Road Office	1102 Robbins Rd. Grand Haven, Michigan 49417	1-4-84
Circle Office	401 S. Saginaw Road Midland, Michigan 48640	11-15-82
Downtown Office	201 McDonald Street Midland, Michigan 48640	11-15-82
Eastman Road Office	1616 N. Saginaw Road Midland, Michigan 48640	11-15-82
Bay City Road Office	3205 Bay City Midland, Michigan 48640	11-15-82
Beaverton Office	370 N. Ross Beaverton, Michigan 48612	11-15-82
Capitol Office	200 N. Capitol Lansing, Michigan 48933	6-85

OCC APPROVED ATMS:

Foote Hospital (ATM)	205 Northeast Jackson, Michigan 49201	6-4-85
Central Office (ATM) (Jacobson's Headquarters)	3333 Sargent Jackson, Michigan 49201	7-12-82
Woodland Mall (ATM)	One Woodland Mall Kentwood, Michigan 49508	10-1-89
Campus Corners(ATM)	621 Packard Ann Arbor, Michigan	4-85
S. University(ATM)	1217 S. University Ann Arbor, Michigan	4-85
U of M - Michigan (ATM) Union (2 machines)	530 S. State Ann Arbor, Michigan	10-86
Briarwood Mall(ATM)	100 Briarwood Cr. Ann Arbor, Michigan	9-86
Administration Bldg. (ATM)	2101 Bonisteil Ann Arbor, Michigan	10-87
Michigan League(ATM)	911 N. University Ann Arbor, Michigan	10-87
U of M - North Campus (ATM)	1009 Greene Ann Arbor, Michigan	12-87
Corklane #485 (ATM)	1000 E. Cork Street Kalamazoo, Michigan 49001	1-80
Oshtemo #486(ATM)	6430 W. Michigan Oshtemo, Michigan 49077	1-80
Crossroads #482(ATM)	6650 S. Westnedge Kalamazoo, Michigan 49002	11-87
Crossroads #490(ATM)	6650 S. Westnedge Kalamazoo, Michigan 49002	11-87
Meijer Store (ATM)	1824 Holton Road Muskegon, Michigan 49445	11-9-90
South University (ATM)	1335 S. University Ann Arbor, Michigan 48104	11-9-90

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Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING FEBRUARY 22, 1991

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
None.	

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

<u>Application</u>	<u>End of Comment Period</u>
Change in control notification involving Peoples Bancorp, Inc. of Bullitt County, Shepherdsville, Kentucky, by George and Lillian Hardy	Not yet available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) application by Crawford Bancorp, Inc., Robinson, Illinois, to acquire Peoples Building and Loan Association of Oblong, Oblong, Illinois	Not yet available

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

<u>Application</u>	<u>End of Comment Period</u>
Stock redemption notification by Peoples Bancorp, Inc. of Bullitt County, Shepherdsville, Kentucky	Not yet available

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING FEBRUARY 22, 1991

AVAILABILITY OF CRA PUBLIC DISCLOSURES

<u>Bank Name</u>	<u>City and State</u>	<u>Examination Date</u>
The First State Bank of DuQuoin	DuQuoin, Illinois	11-19-90

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>
Haugo Bancshares, Inc. Elk Point, SD To acquire Valley Bank Elk Point, SD*	3-11-91 (Federal Register)
James Jorstad To acquire control of 50% of Ashby Bancshares, Incorporated, Ashby, Minnesota	3-11-91 (Federal Register)
Blue Water Bancshares, Ltd. New Brighton, MN To acquire First State Bank of Graceville Graceville, MN*	3-13-91 (Federal Register)
American Community Bank Group, Inc. Minneapolis, MN To acquire Pierce County Bank & Trust Company Ellsworth, WI*	1-28-91 (Newspaper)
Duane E. Joseph To increase his ownership from 1% to 25% of Riverside Bancshares Corporation, Minneapolis, MN	3-11-91 (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.	3-11-91
Haugo Bancshares, Inc. Elk Point, SD To engage in general insurance agency activities through the acquisition of Union County Insurance Agency, Elk Point, SD.	3-11-91
Lewis Bancshares, Inc. Armour, SD To engage in general insurance agency activities through the acquisition of First State Insurance Agency, Armour, South Dakota.	Not yet available
Norwest Corporation Minneapolis, MN To acquire Simons and Gregoire Agency, Inc., Marshall, MN	Not yet available

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

Application

None.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of
CRA Public Evaluations

week ending February 22, 1991

Bank Name	City/State	Examination Date
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None.

Federal Reserve Bank of Kansas City

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>
Caldwell County Bancshares, Inc., Hamilton, Missouri, for prior approval to become a bank holding company through the acquisition of 98 percent of the voting shares of Caldwell County Bank, Hamilton, Missouri.*	Not Available
BOK Financial Corporation, Tulsa, Oklahoma, for prior approval to become a bank holding company through the acquisition of 99.99 percent of the voting shares of Bank of Oklahoma, N.A., Tulsa, Oklahoma.*	Not Available
C.L. Craig, Jr., and Michael T. Craig, Oklahoma City, Oklahoma, as trustees of Cleo L. Craig Trust, to acquire 16.34 percent, and as trustees of Cleo L. Craig Grandchildrens Trust, to acquire 83.18 percent of the voting shares of Lawton Security Bancshares, Inc., Lawton, Oklahoma.	Not Available
Charles V. Sederstrom, Jr. and Virgil K. Johnson, Trustees, Midlands Financial Services, Inc., Voting Trust, Omaha, Nebraska, for prior approval to acquire 37.1 percent of the voting shares of Midlands Financial Services, Inc., Omaha, Nebraska.	March 11, 1991
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.	March 13, 1991

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
First Community Bancshares, Inc., Lone Grove, Oklahoma, for prior approval to acquire 100 percent of the voting shares of Community Savings and Loan Association, Ardmore, Oklahoma, an interim savings and loan association.	Not Available

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

APPLICATION

None.

SECTION X - AVAILABILITY OF CRA PUBLIC EVALUATIONS

	<u>EXAMINATION DATE</u>
Western Bank of Cody, Cody, Wyoming	December 3, 1990
Bank of Cushing & Trust Co., Cushing, Oklahoma	December 3, 1990

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF FEBRUARY 18, 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
Dunkin Family Trust, Harlingen, TX, to acquire an
interest in Harlingen National Bancshares, Inc.,
Harlingen, TX

N/A

*Section 3(a)(1) application by
Northpark Financial Corporation of Delaware,
Wilmington, DE, to acquire Northpark National Bank,
Dallas, TX

03/15/91

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 18, 1991

Name of Bank

City & State

Date of Examination

None.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 2/22/91

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
First Interstate Bank of California, San Francisco, California, to establish a branch at 1320 Willow Pass Road, Concord, California. *	<u>Newspaper:</u> 3/15/91

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

Denali Bancorporation, Inc., Fairbanks, Alaska, to become a bank holding company through the acquisition of Denali State Bank Fairbanks, Alaska. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 3/22/91

Section III - Applications Subject to Federal Register Notice Only

The Sanwa Bank, Limited, Osaka, Japan, to engage in designated dealer activities with respect to government agency and other eligible securities through a joint account to be known as Sanwa-BGK/SLK, New York, N.Y.	<u>Fed. Reg.:</u> 3/18/91
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Section IV - Applications Not Subject to Federal Register Notice or Newspaper Notice

None

Section V - Availability of CRA Public Evaluations *

The CRA public evaluations of the institutions below became available during the week ending February 22, 1991. Information about an institution's CRA evaluation may be obtained from the institution.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>
Mid-Peninsula Bank	Palo Alto, CA	11/13/90

* Subject to CRA