

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1991, No. 11
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending March 16, 1991

MAR 29 9 41 AM '91

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

FEDERAL RESERVE BANK
OF CLEVELAND

TESTIMONY AND STATEMENTS

Economic prospects -- statement by Chairman Greenspan
before the Joint Economic Committee, March 13,
1991.

Published, March 13, 1991.

ADVISORY COUNCILS

Consumer Advisory Council.
Convened, March 14, 1991.

BANK HOLDING COMPANIES

Mitsubishi Bank, Limited, Tokyo, Japan -- to engage
de novo in interest rate and currency swap
activities through Mitsubishi Capital Market
Services, Inc., New York, New York.
Permitted, March 13, 1991.

ENFORCEMENT

Banca Nazionale del Lavoro, Rome, Italy, and its
Atlanta, Georgia, agency and New York, New York,
branch -- cease and desist order dated March 8,
1991.

Announced, March 11, 1991.

Bank of The West, Irving, Texas; Greater Southwest
Bancshares, Inc.; Greater Southwest Bancshares,
Inc. Employee Stock Ownership Plan, and H. Gary
Blankenship -- written agreement dated March 1,
1991, with the Federal Reserve Bank of Dallas.
Announced, March 12, 1991.

Sterling Bancorp, Inc., St. Albans, West Virginia --
written agreement dated January 31, 1991, with the
Federal Reserve Bank of Richmond and the
Commissioner of Banking, State of West Virginia.
Announced, March 15, 1991.

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MARCH 11, 1991 TO MARCH 15, 1991

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**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	Chemical Bank, New York, New York -- to establish a branch at Bronx Community College, University Avenue and West 181st Street, Bronx, New York. Approved, March 12, 1991.
Boston	Union Trust Company of Ellsworth, Ellsworth, Maine -- to establish a branch on Main Street in the Village of Castine, Maine. Approved, March 11, 1991.

BANK HOLDING COMPANIES

Richmond	CB&T Financial Corp., Fairmont, West Virginia -- to engage de novo in data processing and certain bookkeeping services through CB&T Operations Company. Permitted, March 11, 1991.
Atlanta	East Ridge Bancshares, Inc., East Ridge, Tennessee -- to acquire Mortgage South of Tennessee, Inc., and engage in mortgage lending activities. Approved, March 13, 1991.
Dallas	First American Financial Corporation, Sulphur Springs, Texas -- to acquire First American Bank of Sulphur Springs, N.A. Approved, March 14, 1991.
Chicago	First Berlin Bancorp, Inc., Berlin, Wisconsin -- to acquire The First National Bank of Berlin. Approved, March 13, 1991.
Chicago	First National Bancorporation of Stoughton, Inc., Stoughton, Wisconsin -- to acquire The First National Bank of Stoughton. Approved, March 11, 1991.
Atlanta	First Pinellas Financial Group, Inc., Pinellas Park, Florida -- to acquire First National Bank of Pinellas. Approved, March 15, 1991.

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

BANK HOLDING COMPANIES

Chicago	Johnson International, Inc., Racine, Wisconsin -- to acquire Biltmore Investors Bank, New Holland, Illinois. Returned, March 12, 1991.
New York	Keycorp, Albany, New York -- to engage de novo in providing management consulting services. Permitted, March 13, 1991.
Kansas City	Midwest Banco Corporation, Cozad, Nebraska -- to acquire Enders Company, Enders, Nebraska, and First State Bank. Approved, March 13, 1991.
Richmond	National Banc of Commerce Company, Charleston, West Virginia -- to acquire Lavalette State Bank, Lavalette, West Virginia. Approved, March 12, 1991.
Kansas City	Parker Bancorp., Inc., Parker, Colorado -- to acquire Bank of the West, Parker. Returned, March 12, 1991.
Atlanta	Peoples Preferred Bancshares, Inc., Colquitt, Georgia -- to acquire the Peoples Bank. Approved, March 11, 1991.
Richmond	Resource Bancshares Corporation, Columbia, South Carolina -- proposal that Republic National Bank purchase the assets and assume the liabilities of Interim Federal Savings Bank, which was formed to acquire certain assets and assume deposit liabilities of the three Spartanburg, South Carolina, branches and the Landrum, South Carolina, branch of Poughkeepsie Savings Bank, F.S.B., Poughkeepsie, New York. Approved, March 15, 1991.
New York	Summit Bancorporation, Chatham, New Jersey -- to purchase certain assets and assume certain liabilities of five branches of Carteret Savings Bank, FA., Morristown, New Jersey. Withdrawn, March 11, 1991.

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

BANK MERGERS

New York United Jersey Bank, Hackensack, New Jersey -- to
merge with United Jersey Bank / Northwest,
Randolph, New Jersey, and to establish branches
incident to merger.
Approved, March 15, 1991.

BANKS, NATIONAL

Minneapolis Norwest Bank Minnesota, N.A., Minneapolis, Minnesota,
Norwest Bank Minnesota Central, N.A., St. Cloud;
Norwest Bank Minnesota Mesabi, N.A., Eveleth;
Norwest Bank Minnesota North, N.A., Duluth; Norwest
Bank Minnesota South, N.A., Owatonna; Norwest Bank
Minnesota Southeast, N.A., Rochester; Norwest Bank
Minnesota West, N.A., Moorhead; and Norwest Bank
Red Wing, N.A., Red Wing, Minnesota -- to establish
an offshore operating subsidiary.
Withdrawn, March 13, 1991.

BANKS, STATE MEMBER

Staff Director Meridian Trust Company, Reading, Pennsylvania -
BS&R transfer agent registration.
Approved, March 12, 1991.

St. Louis State Bank of Breese, Breese, Illinois --payment of a
dividend.
Approved, March 11, 1991.

CAPITAL STOCK

Cleveland First Citizens Banc Corp., Sandusky, Ohio --
redemption of shares.
Approved, March 13, 1991.

Minneapolis Herman First National Agency, Inc., Herman, Minnesota
-- redemption of shares.
Approved, March 13, 1991.

Chicago VCR Bancorporation, LTD., Carlisle, Iowa --
redemption of shares.
Returned, March 15, 1991.

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

CHANGE IN BANK CONTROL

Philadelphia Montour Bank, Danville, Pennsylvania -- change in
bank control.
Permitted, March 13, 1991.

COMPETITIVE FACTORS REPORTS

Chicago Advance Bank, F.S.B., Lansing, Illinois, proposed
purchase of the Orland Park, Illinois, branch of
Republic Savings Bank, F.S.B., Matteson, Illinois -
- report on competitive factors.
Submitted, March 14, 1991.

Chicago Amcore Bank N.A., Rockford, Illinois, proposed
purchase of certain assets and assumption of
deposit liabilities of the Roscoe, Illinois, and
South Beloit branches of River Valley Savings Bank,
Rock Falls, Illinois -- report on competitive
factors.
Submitted, March 12, 1991.

Minneapolis American Bank and Trust Company of Moorhead,
Moorhead, Minnesota, proposed merger with Farmers
State Bank of Rothsay, Rothsay, Minnesota -- report
on competitive factors.
Submitted, March 11, 1991.

San Francisco American Savings Bank, F.A., Stockton, California,
proposed purchase of the Oakdale branch of
Sacramento Savings Bank, Sacramento, California,
and proposed purchase of the Dixon branch of
American Savings Bank by Sacramento Savings Bank --
report on competitive factors.
Submitted, March 15, 1991.

San Francisco Antelope Valley Bank, Lancaster, California, proposed
merger with Antelope Valley Merger Corporation,
Lancaster, California -- report on competitive
factors.
Submitted, March 14, 1991.

Chicago Bank of Stoddard, Stoddard, Wisconsin, proposed
merger with Ferryville State Bank, Ferryville; and
De Soto State Bank, De Soto, Wisconsin -- report on
competitive factors.
Submitted, March 12, 1991.

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

COMPETITIVE FACTORS REPORTS

Cleveland	Equibank, Pittsburgh, Pennsylvania, proposed merger with Liberty Savings Bank -- report on competitive factors. Submitted, March 14, 1991.
New York	Ironbound Bank, Newark, New Jersey, proposed purchase of certain assets and assumption of certain liabilities of the Elizabeth Avenue branch of United Counties Trust Company, 711-715 Elizabeth Avenue, Elizabeth, New Jersey -- report on competitive factors. Submitted, March 15, 1991.
Minneapolis	Princeton State Bank, Princeton, Minnesota, proposed merger with the Citizens State Bank of Milaca-Ogilvie, Milaca, Minnesota -- report on competitive factors. Submitted, March 11, 1991.
Richmond	Raleigh Federal Savings Bank, Raleigh, North Carolina, proposed purchase of three branches of Pioneer Savings Bank, Inc., Rocky Mount, North Carolina -- report on competitive factors. Submitted, March 12, 1991.
San Francisco	Redlands Federal Bank, FSB, Redlands, California, proposed purchase of certain deposit liabilities and assets of the Loma Linda branch of First Federal Savings and Loan Association, San Bernardino, California -- report on competitive factors. Submitted, March 12, 1991.
Chicago	Sanilac County Bank, Deckerville, Michigan, proposed purchase of the assets and assumption of the deposit liabilities of the Minden City branch of First of America Bank-Mid Michigan, National Association, Bay City, Michigan -- report on competitive factors. Submitted, March 12, 1991.

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

COMPETITIVE FACTORS REPORTS

Atlanta Tennessee Bancorp, Inc., Columbia, Tennessee,
proposed acquisition of the Tennessee National Bank
-- report on competitive factors.
Submitted, March 11, 1991.

EXTENSIONS OF TIME

Kansas City Air Academy National Bancorp, U.S. Air Force Academy,
Colorado Springs, Colorado -- extension to July 16,
1991, to acquire Air Academy National Bank, U.S.
Air Force Academy.
Granted, March 15, 1991.

Atlanta Barnett Banks, Inc., Jacksonville, Florida --
extension to June 7, 1991, to acquire Barnett Card
Services Bank, National Association.
Granted, March 15, 1991.

Chicago Citizens Commercial & Savings Bank, Flint, Michigan -
- extension to December 31, 1991, to provide
contractual services to Grayling State Bank,
Grayland; State Bank of Standish, Standish; Second
National Bank of Bay City, Bay City; and Second
National Bank of Saginaw, Saginaw, Michigan, and
their branches.
Granted, March 13, 1991.

Atlanta CNB Financial Corporation, Clewiston, Florida --
extension to June 18, 1991, to acquire Clewiston
National Bank.
Granted, March 15, 1991.

Philadelphia Commerce Bancorp, Inc., Cherry Hill, New Jersey --
extension to May 12, 1991, to acquire Commerce
Bank / Harrisburg, Camp Hill, Pennsylvania.
Returned, March 13, 1991.

Atlanta First Bancshares of Stevenson, Inc., Stevenson,
Alabama -- extension to June 18, 1991, to acquire
First National Bank of Stevenson.
Granted, March 15, 1991.

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

EXTENSIONS OF TIME

St. Louis	First Commercial Corporation, Little Rock, Arkansas - - extension to May 17, 1991, to engage de novo in trust company activities through First Commercial Trust Company, N.A., Little Rock, Arkansas. Granted, March 11, 1991.
Chicago	First Financial Corporation, Terre Haute, Indiana -- extension to April 25, 1991, to retain shares and to acquire shares of First Citizens of Paris, Inc., Paris, Illinois, and The Citizens National Bank of Paris. Granted, March 11, 1991.
Atlanta	First National Financial Corporation, Albany, Georgia -- extension to June 19, 1991, to acquire First National Bank of South Georgia. Granted, March 15, 1991.
Minneapolis	Montana Bank of Billings, Billings, Montana -- extension to April 27, 1991, to acquire 11 other subsidiary banks of Montana Bancsystem, Inc. Granted, March 11, 1991.
New York	Saban S.A., Panama City, Republic of Panama -- extension to June 15, 1991, to acquire Safra National Bank of New York, New York, New York. Granted, March 15, 1991.
Atlanta	Screven Bancshares, Inc., Sylvania, Georgia -- extension to June 18, 1991, to acquire Farmers and Merchants Bank. Granted, March 15, 1991.
Atlanta	Soperton Bancshares, Inc., Soperton, Georgia -- extension to June 14, 1991, to redeem shares. Granted, March 15, 1991.
New York	United Counties Bancorporation, Cranford, New Jersey -- extension to May 28, 1991, to acquire up to 9.9 percent of shares of Central Jersey Bancorp, Freehold, New Jersey. Granted, March 15, 1991.

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MARCH 11, 1991 TO MARCH 15, 1991
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Dallas -- to purchase tape
library system.
Approved, March 11, 1991.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BOARD OPERATIONS

Freedom of Information Act -- annual report for 1990.
Published, March 1, 1991.

Government in the Sunshine -- annual report for 1990.
Published, February 14, 1991.

ADDITIONS AND CORRECTIONS

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

BANK HOLDING COMPANIES

Atlanta Bank of North America Bancorp, Inc., Miami, Florida -
 - to acquire Bank of North America Interim Savings
 Association, Boca Raton, Florida.
 Approved, March 8, 1991.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

San Francisco CoastFed Business Credit Corporation, Los Angeles,
 California -- registration statement.
 Withdrawn, March 5, 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

Sandwich Bancorp, Inc.,
Sandwich, Massachusetts
- 3(a)(1) application
to acquire The Sandwich
Cooperative Bank,
Sandwich, Massachusetts* Newspaper 03-30-91
Federal Register 04-01-91

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

*Subject to CRA

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.

Availability of CRA Public Evaluations

March 10, 1991 through March 16, 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

National Penn Bancshares, Inc., Boyertown, PA notice by James K. Overstreet to own 10.1% of the common stock of National Penn Bancshares, Inc., pursuant to the Change in Bank Control Act of 1978.

Federal Register:

3/25/91

Newspaper:

N/A*

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

Comment Period Ending Date

CoreStates Financial Corp., Philadelphia, PA requests permission to expand de novo to a nationwide basis the geographical service area of its existing subsidiary, Signal Financial Corporation, Pittsburgh, PA, which engages in activities pursuant to Section 4(c)(8) of the BHC Act, and Sections 225.25(b)(1) and 225.25(b)(8) of Regulation Y.

N/A*

Dauphin Deposit Corporation, Harrisburg, PA to acquire 100% of Hopper Soliday & Co., Inc., Philadelphia, PA, pursuant to Section 4(c)(8) of the Bank Holding Company Act.

N/A*

**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 3/15/91

Institutions

Examination Date

None.

Federal Reserve Bank of Cleveland

**Applications Bulletin
For Week Ending March 16, 1991**

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

NONE

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

Received Section 3(a)(1) application on March 11, 1991 from Central Bancshares, Inc., St. Paris, Ohio, to acquire The First Central National Bank of St. Paris, St. Paris, Ohio. * F - April 8, 1991

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

Received Section 4(c)(8) application on March 13, 1991 from Mid Am, Inc., Bowling Green, Ohio, to acquire Citizens Federal Savings and Loan Association, Bellefontaine, Ohio. Not Yet Known #

Received Section 4(c)(8) Notification on March 14, 1991 from Integra Financial Corporation, Pittsburgh, Pennsylvania, of its intent to engage in non-depository lending activities pursuant to Section 225.25(b)(1) of Regulation Y through its wholly-owned subsidiary, Integra Leasing Company. Not Yet Known #

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

**Applications Bulletin
For Week Ending March 16, 1991**

**SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY (Cont.)**

Received Section 4(c)(8) application on Not Yet Known #
March 15, 1991 from First Financial Bancorp.,
Monroe, Ohio, to acquire Home Federal Bank, F.S.B.,
Hamilton, Ohio.

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

NONE

-
- * - 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
(March 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.

Fifth Third Bank
38 Fountain Square Plaza
Cincinnati, Ohio 45263
(513) 579-5300
Examined: October 15, 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 March 15, 1991

	<u>Examination Date</u>
Security Bank Corporation, Manassas, Virginia	12-3-90
Commerce Bank of Virginia, Richmond, Virginia	12-17-90

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

Section 1 - Applications Subject to Newspaper Notice Only

Application

Trust Company Bank Atlanta, Georgia To establish a branch office at Canterbury Court retirement facility located at 3750 Peachtree Road, N. E., Atlanta, Georgia.	Not yet available
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Sovran Bank/Tennessee Nashville, Tennessee To establish a free-standing ATM to be known as Sovran Bank/Tennessee Parkridge Medical Center ATM, located at Parkridge Medical Center, 2333 McCallie Avenue, Chattanooga, Tennessee.	04-01-91
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Section 2 - 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 Robert O. Ray to retain 4.92 percent of the outstanding shares of common stock that increased his total ownership to 14.1 percent.	03-21-91
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CBW Bancorp Crawfordville, Florida 1-BHC formation, The Citizens Bank of Wakulla, Crawfordville, Florida.	Not yet available
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Section 3 - Applications Subject to Federal Register Notice Only

Application

Comment Period Ending Date

None.

Section 4 - Applications Subject Not Subject to Federal Register
Notice or Newspaper Notice

Application

None.

Section 10 - Availability of CRA Public Evaluations

Bank

Examination Date

None.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Merger/ Branches/ Relocation	The Farmers Loan and Trust Company Columbia City, Indiana INB National Bank Fort Wayne, Indiana Georgetown Branch, 6564 East State Boulevard Fort Wayne, Indiana Illinois Road Branch, 1115 Avenue of the Autos Fort Wayne, Indiana Irene Byron Health Center Branch, 12101 Lima Road Fort Wayne, Indiana Renaissance Square Branch, 200 East Berry Street Fort Wayne, Indiana Relocate its home office to 200 East Berry Street Fort Wayne, Indiana*	N - 2-25-91
EFT	First of America Bank-Central Lansing, Michigan Windmill Truck Stop, 7262 Lansing Road Dimondale, Michigan*	N - **
Merger/ Branch	Chemical Bank Bay Area Bay City, Michigan Marlette Branch Office of Old Kent Bank-Central Owosso, Michigan 2593 S. Van Dyke Marlette, Michigan*	N - **

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Johnson International, Inc. Racine, Wisconsin Biltmore Investors Bank (was Magna Bank of New Holland) New Holland, Illinois*	FR - 4-1-91 N - 3-25-91
Y-2	Firstbank of Illinois Co. Springfield, Illinois Central Banc System, Inc. Fairview Heights, Illinois Central Bank Fairview Height, Illinois Farmers & Merchants Bank of Carlinville Carlinville, Illinois*	FR - 3-19-91 N - 3-18-91

Federal Reserve Bank of Chicago

Section II - Applications Subject to Both Newspaper and Federal
Registrar Notice
(continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	First National Bancorp, Inc. Monroe, Wisconsin Citizens State Bank Belleville, Wisconsin*	FR - 3-27-91 NP - **
CoC-HC	Benton Financial Corporation Fowler, Indiana James T. Rainier & Nancy B. Rainier	FR - 4-1-91 NP - **
Y-2	First Michigan Bank Corporation Holland, Michigan Northwestern Bank Corporation East Jordan, Michigan Northwestern State Bank East Jordan, Michigan*	FR - 4-2-91 N - 3-17-91
Y-2	Valley Bancshares, Inc. Mapleton, Iowa Nisswa State Bank Nisswa, Minnesota*	FR - 4-8-91 N - 1-14-91
CoC-HC	Chadwick Bancshares, Inc. Chadwick, Illinois Walter Nehr Korn	FR - 4-8-91 N - **
Y-2	Chadwick Bancshares, Inc. Chadwick, Illinois Preston Bancshares, Inc. Preston, Iowa Farmers Savings Bank Preston, Iowa*	FR - 4-8-91 N - **
Y-2	Midlothian State Bank Employees Stock Ownership Trust Midlothian, Illinois Midlothian State Bank Midlothian, Illinois*	FR - ** N - 4-1-91
Y-2	Prairie Bancorp Manlius, Illinois Bank of Ladd Ladd, Illinois*	FR - ** N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Registrar
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	Manufacturers National Corporation Detroit, Michigan W.Y. Campbell & Company Detroit, Michigan	FR - **
Y-4	Northern Trust of California Corporation Chicago, Illinois Berry, Hartell, Evers & Osborne, Inc. San Francisco, California	FR - **

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

<u>Type</u>	<u>Application</u>
RoS	Benton Financial Corporation Fowler, Indiana To repurchase 25,000 shares of common stock

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, March 15, 1991.

BANK NAME/LOCATION

EXAMINATION DATE

-Union Bank/Sandwich
Sandwich, Illinois

12/10/90

FOR THE WEEK ENDING MARCH 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

None.

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.

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING MARCH 15, 1991

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Bank Name

City and State

Examination Date

NONE

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>
Mary Jane Reardon Living Trust Retroactive notice to acquire control of 34.35% of the voting shares of First Western Corpora- tion, Sioux Falls, SD	3-26-91 (Federal Register)
Craig C. Wilcox To acquire control of 50% of Wilcox Bancshares, Inc., Grand Rapids, MN	Not yet available
Heron Lake Bancshares, Inc. Heron Lake, MN To acquire Heron Lake State Bank Heron Lake, MN*	4-8-91 (Newspaper)

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period</u> <u>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>
First Bancorp, Inc. Huron, SD To engage in general insurance agency activities through the acquisition of the assets of Stapp Insurance Agency, Newell, SD and Brunner Insurance Agency, Nisland, SD	Not yet available
Norwest Corporation, Mpls, MN; Norwest Financial Services, Inc., Des Moines, IA; and Norwest Financial, Inc., Des Moines, IA To engage in operating lease activities through the acquisition of \$45 million in equipment held under operating leases by Dial Bank, Sioux Falls, SD	Not yet available
Norwest Corporation, Mpls, MN; Norwest Financial Services, Inc., Des Moines, IA; and Norwest Financial, Inc., Des Moines, IA To engage in commercial finance activity through the acquisition of AVCO Financial Services of Mississippi, Inc., Irvine, CA	Not yet available
Heron Lake Bancshares, Inc. Heron Lake, MN To engage in general insurance activities through the acquisi- tion of Heron Lake Agency, Inc., Heron Lake, MN	Not yet available

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Security Richland Bancorporation Miles City, MN To engage <u>de novo</u> in the activity of making and servicing loans.	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 March 15, 1991

Bank Name

City/State

Examination Date

None.

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

G. T. Blankenship, Oklahoma City, Oklahoma, for prior approval to increase his control of Nichols Hills Bancorporation, Inc., Oklahoma City, Oklahoma, by 4.15 percent to 13.39 percent.

Not Available

First National Insurance Agency, Inc., Exeter, Nebraska, for prior approval to acquire 57.4 percent of the voting shares of First National Bank in Exeter, Exeter, Nebraska.*

Not Available

Kenneth R. and Nancy D. Henderson, Broomfield, Colorado, for prior approval to increase their proportionate ownership interest in Community Bancorp, Inc., Thornton, Colorado, by .7 percent to 25.63 percent.

Not Available

Steve Anderson, Oklahoma City, Oklahoma, et. al., for approval to retain their ownership interest of 30 percent in American Commerce Bancshares, Inc., Oklahoma City, Oklahoma.

Not Available

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.*

April 3, 1991

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.*

April 2, 1991

Federal Reserve Bank of Kansas City

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.

March 27, 1991

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Brooke Holdings, Inc., Jewell, Kansas, for prior approval to acquire 79.59 percent of the voting shares of Brooke Corporation, Concordia, Kansas, and thereby engage in insurance activities.	April 8, 1991

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

APPLICATION

Carroll County Bancshares, Inc., Carrollton, Missouri, for prior approval to redeem 1,755 shares of its own voting common stock.

SECTION X - AVAILABILITY OF CRA PUBLIC EVALUATIONS

<u>EXAMINATION DATE</u>
None.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MARCH 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

03/25/91

Change in Control Notice by
Jack D. Sweet and Margaret D. Sweet, Dallas, TX, to acquire
an interest in T B & T, Inc., Dallas, TX

N/A

*Section 3(a)(1) application by
San Juan Bancshares, Inc., San Juan, TX, to acquire
San Juan Delaware Financial Corporation, Dover, DE, and
San Juan State Bank, San Juan, TX

04/10/91

*Section 3(a)(1) application by
San Juan Delaware Financial Corporation, Dover, DE, to
acquire San Juan State Bank, San Juan, TX

04/10/91

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.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF MARCH 11, 1991

<u>Name of Bank</u>	<u>City & State</u>	<u>Date of Examination</u>
Watauga State Bank	Watauga, TX	11/05/90

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

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 3/15/91

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
California Center Bank, Los Angeles, California, to establish a branch office at 1126 South Santee Street, Los Angeles, California. *	<u>Newspaper:</u> Not available

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

Penelope Gehr Hull Trust; H. Lawrence Hull, Jr., Dale M. and Allen H. Hermann, Portland, Oregon, to acquire 7.83 percent of West Coast Bancorp, Portland, Oregon.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 3/25/91
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Albert and Dorothy Ratzlaff, Kingsburg, California, to increase ownership from 9.4 to 32.0 percent of Kings River Bancorp, Reedley, California.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 4/15/91
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Section III - Applications Subject to Federal Register Notice Only

The Dai-Ichi Kangyo Bank, Limited, Tokyo, Japan, to engage <u>de novo</u> worldwide in: interest rate and currency swap transactions; "swap derivative products"; acting as broker or agent; and acting as adviser to institutional customers, through DKB Credit Corporation, New York, New York.	<u>Fed. Reg.:</u> Not yet published
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Section IV - Applications Not Subject to Federal Register Notice or Newspaper Notice

None

FEDERAL RESERVE BANK OF SAN FRANCISCO (cont'd)

Week ending 3/15/91

Section V - Availability of CRA Public Evaluations *

Information about an institution's CRA evaluation may be obtained from the institution.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>
Citizens Bank of Santa Paula	Santa Paula, CA	12/03/90

* Subject to CRA