

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1991, No. 12
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending March 23, 1991

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK BRANCHES, DOMESTIC

Fifth Third Bank, Cincinnati, Ohio -- to establish branches at 9990 Montgomery Road and 6150 Glenway Avenue, Cincinnati; and 11905 Superior Avenue, Cleveland; and 73 customer bank communication terminals throughout Ohio; and Fifth Third Bank, Columbus, Ohio -- to establish a branch at 250 Wilson Road, and 21 CBCTs throughout Ohio.
Approved, March 22, 1991.

BANK HOLDING COMPANIES

Citicorp, New York, New York -- to acquire De Anza Holding Corporation, Sunnyvale, California, and De Anza Bank.
Approved, March 18, 1991.

Citicorp, New York, New York -- to acquire Brookfield Bancshares Corporation, Brookfield, Illinois, and Brookfield Federal Bank for Savings.
Approved, March 18, 1991.

Key Centurion Bancshares, Inc., Charleston, West Virginia -- to acquire Southern Bankshares, Inc., Beckley, West Virginia, Beckley National Bank, M & M Financial Corporation, Oak Hill, West Virginia, and Merchants & Miners National Bank of Oak Hill.
Approved, March 18, 1991.

FORMS

Changes in Foreign Investments Report (FR 2064) -- extension.
Proposed, March 18, 1991.

Intermittent Survey of Households (FR 3016) -- extension.
Proposed, March 19, 1991.

Regulation K Notification (FR 4002) -- extension.
Proposed, March 19, 1991.

Regulation K Requirements for Applications and Prior Notifications (FR K-1) -- extension.
Proposed, March 18, 1991.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

FORMS

Report of Intercompany Transactions for Foreign
Banking Organizations and Their U.S. Banking
Subsidiaries (FR Y-8f) -- extension.
Proposed, March 18, 1991.

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

ABBREVIATIONS: BS&R - Banking Supervision and Regulation; C&CA - Consumer and
Community Affairs; FOMC - Federal Open Market Committee; FRBO - Federal Reserve
Bank Operations; IF - International Finance; OSDM - Office of Staff Director
for Management

BANK HOLDING COMPANIES

New York	Bankers Trust New York Corporation, New York, New York -- to engage de novo in trust company activities through Bankers Trust Company New York Limited. Permitted, March 21, 1991.
New York	Credit Lyonnais, Paris, France -- to retain shares of IMRS, Inc., Stamford, Connecticut, and engage in the development and marketing of financial management software. Permitted, March 22, 1991.
Cleveland	ENFIN, Inc., Solon, Ohio -- to acquire Enterprise Bank. Approved, March 21, 1991.
Minneapolis	First Bancshares of Valley City, Inc., Valley City, North Dakota -- to acquire Litchville State Bank Holding Company, Litchville, North Dakota. Approved, March 22, 1991.
St. Louis	First State Bancorp, Inc., Caruthersville, Missouri -- to acquire Farmers Bank of Portageville, Portageville, Missouri. Approved, March 22, 1991.

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

BANK HOLDING COMPANIES

Chicago	Jefferson County Bancorp, Inc., Jefferson, Wisconsin -- to acquire Jefferson County Bank. Approved, March 19, 1991.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire Simons and Gregoire Agency, Inc., Marshall, Minnesota. Approved, March 18, 1991.
Boston	Sandwich Bancorp, Inc., Sandwich, Massachusetts -- to acquire Sandwich Co-operative Bank. Withdrawn, March 21, 1991.
Atlanta	Synovus Financial Corporation, Columbus, Georgia -- to acquire Citizens Federal Savings and Loan Association of Rome, Rome, Georgia. Approved, March 22, 1991.
New York	U.S.B. Holding Company, Inc., Nanuet, New York -- to acquire shares of The New Milford Bank and Trust Company, Inc., New Milford, Connecticut. Approved, March 19, 1991.
Kansas City	United Bancshares, Inc., Lincoln, Nebraska -- to acquire Vistar Financial Services, Inc., and engage de novo in finance company activities. Permitted, March 19, 1991.

BANK MERGERS

Chicago	Comerica Bank - Detroit, Detroit, Michigan -- to merge with Comerica Bank, National Association, Jackson, Michigan, and to establish branches. Approved, March 22, 1991.
Chicago	Union Bank / Streator, Streator, Illinois -- to merge with Ottawa National Bank, Ottawa, Illinois, and to establish branches. Approved, March 22, 1991.

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

BANK PREMISES

Chicago	Comerica Bank - Detroit, Detroit, Michigan -- investment in bank premises. Approved, March 21, 1991.
Chicago	Marine Bank of Springfield, Springfield, Illinois -- investment in bank premises. Approved, March 20, 1991.
Cleveland	Ohio Bank, Findlay, Ohio -- investment in bank premises. Approved, March 21, 1991.
Chicago	Union Bank / Streator, Streator, Illinois -- investment in bank premises. Approved, March 22, 1991.

CAPITAL STOCK

Minneapolis	Dickinson Bancorporation, Inc., Dickinson, North Dakota -- redemption of shares. Permitted, March 20, 1991.
Chicago	Financial Services Corporation of the Midwest, Rock Island, Illinois -- redemption of shares. Permitted, March 21, 1991.

CHANGE IN BANK CONTROL

Kansas City	Blue Ridge Bancshares, Inc., Kansas City, Missouri -- change in bank control. Permitted, March 22, 1991.
Minneapolis	Merchants & Miners Bancshares, Inc., Hibbing, Minnesota -- change in bank control. Permitted, March 21, 1991.

COMPETITIVE FACTORS REPORTS

Chicago	Affiliate Bank / Franklin Park, Franklin Park, Illinois, proposed merger with State Bank of Lake Zurich, Lake Zurich, Illinois -- report on competitive factors. Submitted, March 21, 1991.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

COMPETITIVE FACTORS REPORTS

Chicago	American National Bank and Trust Company of Chicago, Chicago, Illinois, proposed purchase of certain assets and assumption of certain liabilities of American National Bank of Melrose Park, Melrose Park, Illinois -- report on competitive factors. Submitted, March 19, 1991.
Chicago	American National Bank and Trust Company of Chicago, Chicago, Illinois, proposed merger with American National Bank of Lisle, Lisle, Illinois -- report on competitive factors. Submitted, March 19, 1991.
Atlanta	Bankers First Federal Savings & Loan Association, Augusta, Georgia, proposed purchase of certain assets and assumption of certain liabilities of the Sandersville, Georgia, branch of Athens Federal Savings Bank, Athens, Georgia -- report on competitive factors. Submitted, March 18, 1991.
New York	Chase Manhattan Bank, N.A., New York, New York, proposed purchase of certain assets and assumption of certain liabilities of Columbia Federal Savings Bank, Woodhaven, New York -- report on competitive factors. Submitted, March 18, 1991.
Atlanta	Citizens Bank and Trust, Inc., Trenton, Georgia, proposed merger with TAG Interim, Inc. -- report on competitive factors. Submitted, March 18, 1991.
Atlanta	Citizens Bank of Wakulla, Crawfordville, Florida, proposed merger with CBW Bank Interim -- report on competitive factors. Submitted, March 18, 1991.
Chicago	Citizens National Bank of Darlington, Darlington, Wisconsin, proposed merger with New Citizens National Bank of Darlington -- report on competitive factors. Submitted, March 18, 1991.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Fayette County Bancshares, Peachtree City, Georgia, proposed acquisition of the Fayetteville, Georgia, branch of Anchor Savings Bank, FSB, Northport, New York -- report on competitive factors. Submitted, March 20, 1991.
Atlanta	Fayette County Bank, Peachtree City, Georgia, proposed merger with Fayette County Interim Savings and Loan Association -- report on competitive factors. Submitted, March 20, 1991.
New York	First Fidelity Bank, Princeton, Monmouth Junction, New Jersey, proposed merger with First Fidelity Bank, N.A., New Jersey, Newark, New Jersey -- report on competitive factors. Submitted, March 19, 1991.
Chicago	First Interstate Bank of Mason City, Mason City, Iowa, proposed merger with First Interstate Bank of Algona, Algona, Iowa -- report on competitive factors. Submitted, March 21, 1991.
Chicago	First Interstate Bank of Mason City, Mason City, Iowa, proposed merger with First Interstate Bank of Cresco, N.A., Cresco, Iowa -- report on competitive factors. Submitted, March 21, 1991.
Richmond	Homestead Savings Bank, F.S.B., Portsmouth, Virginia, proposed acquisition of the Portsmouth branch of First American Bank of Virginia, MacLean, Virginia -- report on competitive factors. Submitted, March 20, 1991.
Chicago	Liberty Bank & Trust, Forest City, Iowa, proposed merger with Liberty Bank & Trust, Thompson, Iowa -- report on competitive factors. Submitted, March 19, 1991.

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

COMPETITIVE FACTORS REPORTS

Chicago	Oak Brook Bank / Liberty, Broadview, Illinois, proposed merger with First Oak Brook Bank / Addison, Addison, Illinois, and First Oak Brook Bank, Oak Brook, Illinois -- report on competitive factors. Submitted, March 19, 1991.
Kansas City	Plattsmouth State Bank, Plattsmouth, Nebraska, proposed assumption of the deposit liabilities of the Plattsmouth branch of FirstTier Bank, N.A., Omaha, Nebraska -- report on competitive factors. Submitted, March 21, 1991.
St. Louis	Pocahontas Federal Mutual Holding Company, Inc., Pocahontas, Arkansas, proposed acquisition of Pocahontas Federal Savings Association -- report on competitive factors. Submitted, March 20, 1991.
Boston	Tolland Bank, Tolland, Connecticut, proposed acquisition of certain assets and assumption of certain liabilities of the Stafford Springs, Connecticut, branch of BayBank Connecticut, N.A., Hartford, Connecticut -- report on competitive factors. Submitted, March 19, 1991.
San Francisco	Tri-Valley National Bank, Dublin, California, proposed consolidation with Northern Trust of California, National Association, Santa Barbara, California -- report on competitive factors. Submitted, March 22, 1991.

EXTENSIONS OF TIME

San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, March 20, 1991.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

EXTENSIONS OF TIME

San Francisco	First Interstate Bank of California, Los Angeles, California -- extension to April 14, 1992, to establish a branch in the vicinity of the intersection of Highway 14 and Avenue P, Palmdale, California. Granted, March 22, 1991.
Chicago	First Midwest Corporation of Delaware, Elmwood Park, Park, Illinois -- extension to July 1, 1991, to activate the charter of Midwest Bank and Trust Company of DuPage County, East St. Louis, Illinois, and to relocate the bank to Hinsdale, Illinois. Granted, March 20, 1991.
Chicago	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, extension to June 15, 1991, to acquire M&I Bank of Oconomowoc, Oconomowoc, Wisconsin. Granted, March 22, 1991.
Richmond	NCNB Corporation, Charlotte, North Carolina -- extension to June 24, 1991, to engage in asset management, servicing, and collection activities through FRM, Inc., Dallas, Texas. Granted, March 22, 1991.
Cleveland	Provident Bancorp, Inc., Cincinnati, Ohio -- extension to June 21, 1991, to acquire Suburban Federal Savings and Loan Association, Covington, Kentucky. Granted, March 21, 1991.
Kansas City	Security Corporation, Duncan, Oklahoma -- extension to June 26, 1991, to acquire Security Exchange Bancorp, Inc., Duncan, Oklahoma; Exchange Financial Corporation, Ardmore, Oklahoma; and Charter Bancshares, Inc., Oklahoma City, Oklahoma. Granted, March 22, 1991.
San Francisco	Security Pacific Corporation, Los Angeles, California -- extension to divest certain property. Granted, March 22, 1991.

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

INTERNATIONAL OPERATIONS

Cleveland	Bank One, Milwaukee, N.A., Milwaukee, Wisconsin -- to establish a branch in Grand Cayman, Cayman Islands, British West Indies. Approved, March 21, 1991.
Staff Director BS&R	Citibank Overseas Investment Corporation, New Castle, Delaware -- investment in Citibank Limited, Sydney, Australia. Permitted, March 18, 1991.
Minneapolis	Norwest Bank Minnesota, N.A., Minneapolis, Minnesota -- to establish branches of Norwest Bank International Iowa, Minneapolis, Minnesota, in Des Moines and Cedar Rapids, Iowa. Approved, March 20, 1991.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to establish Norwest Bank International Iowa, Minneapolis, Minnesota, an Edge Act corporation. Approved, March 20, 1991.

MEMBERSHIP

Cleveland	Enterprise Bank, Solon, Ohio, to become a member of the Federal Reserve System. Approved, March 21, 1991.
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RESERVE BANK OPERATIONS

GC	Federal Reserve Bank of New York -- amendment of fiscal agency agreement in connection with proposed issue of bonds by the International Bank for Reconstruction and Development. Approved, March 18, 1991.
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MARCH 18, 1991 TO MARCH 22, 1991
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ADDITIONS AND CORRECTIONS

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

COMPETITIVE FACTORS REPORTS

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.
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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

Sandwich Bancorp, Inc.,
Sandwich, Massachusetts
- 3(a)(1) application
to acquire The Sandwich
Cooperative Bank,
Sandwich, Massachusetts* Newspaper Withdrawn
Federal Register 03-21-91

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

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)

Compagnie de Suez and Banque Indosuez, both of Paris, France to engage through their indirect subsidiary, Indosuez Carr Futures Inc., in the execution and clearance of certain energy futures contracts and options on those futures contracts and in the provision of incidental investment advice with respect to those futures and options contracts. 4/10/91

Monte dei Paschi di Siena, Siena, Italy to engage de novo through its indirect subsidiary, International Banking Information Systems Limited, New York, New York, in data processing activities. 4/9/91

Banco Mexicano Somex, S.N.C., Mexico to engage through its subsidiary, Somex Payment Systems, Inc., New York, New York, in receiving money for transmission to a foreign county by the issuance and sale of certain variably denominated payment instruments. N/A

The Industrial Bank of Japan, Limited, Tokyo, Japan to engage through its subsidiary, IBJ Securities (USA) Inc., New York, New York, in underwriting and dealing certain eligible and ineligible securities, acting as agent in private placement of all types of securities and as riskless principal, and buying and selling for its own account futures, forwards, options and options on futures contracts on eligible and ineligible securities for hedging purposes. N/A

SECTION III (cont'd)

Nonbanking Applications
(Subject to Federal Register Notice Only)

The Sumitomo Trust & Banking Company Limited, Tokyo, Japan to engage de novo through its subsidiary, STB Corporate Development Inc., Houston, Texas, in certain financial advisory activities. 4/15/91

Harmonia Bancorp, Inc., Kenilworth, New Jersey to engage de novo in certain commercial finance activities. N/A

SECTION IV

Applications Not Involving
Public Comment

None.

Availability of CRA Public Evaluations

March 17, 1991 through March 23, 1991

<u>NAME OF BANK</u>	<u>EXAMINATION DATE</u>
Morgan Guaranty Trust Company of New York New York, New York	August 6, 1990
Peapack-Gladstone Bank Gladstone, New Jersey	August 20, 1990

- 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:	4/3/91

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.

4/8/91

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 3/22/91

Institutions

Examination Date

**Founders' Bank
Bryn Mawr, PA**

2/5/91

Federal Reserve Bank of Cleveland

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

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

Received application on February 25, 1991, * March 29, 1991
from Star Bank, Northern Kentucky, Covington,
Kentucky, to merge with Star Bank, National
Association, Newport, Kentucky, pursuant
to Section 18(c) of The Federal Deposit
Insurance Act.

Received application on February 27, 1991, * April 5, 1991
from Society Bank & Trust, Toledo, Ohio,
for permission to establish a CBCT branch
at Findlay Village Mall, 1800 Tiffin-Findlay
Road, Findlay, Ohio.

**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 April 8, 1991
March 13, 1991 from Mid Am, Inc., Bowling
Green, Ohio, to acquire Citizens Federal
Savings and Loan Association, Bellefontaine,
Ohio.

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

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

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

Received Section 4(c)(8) Notification on April 10, 1991
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.

Received Section 4(c)(8) application on April 10, 1991
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**

Received notice on March 20, 1991 from
Mellon Overseas Investment Corporation,
Pittsburgh, Pennsylvania, of its intent
to make an investment in Palomar Partners
Limited, London, England, a company which
will act as an investment advisor by
providing portfolio investment advice and
portfolio management in a manner permitted
by Section 211.4(e)(7) of Regulation K.

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

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(March 22, 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.

Lorain County Bank
124 Middle Avenue
Elyria, Ohio 44036
(216) 329-8000
Examined: December 10, 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

FCNB Corp., Frederick, Maryland, to
acquire three branches of Equitable
Federal Savings Bank, Wheaton, Maryland,
through an interim thrift.*

Not yet available.

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 March 22, 1991

Examination
Date

None.

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

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank Independent Sheffield, Alabama To establish a branch office to be known as Food Max #78 - Florence Square, located at Cox Creek Parkway, Highways 133 and 72, Florence, Alabama.	Not yet available

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

<u>Application</u>	<u>Comment Period Ending Date</u>
CBW Bancorp Crawfordville, Florida 1-BHC formation, The Citizens Bank of Wakulla, Crawfordville, Florida.	04-15-91 Federal Register
Mountain Bank of Georgia Hiawassee, Georgia After-the-fact change in control by Zell Miller and Shirley C. Miller Blind Trust (Edgar H. Sims, Jr., trustee) to retain 25.3 percent of the outstanding shares of common stock.	Not yet available

Section 3 - Applications Subject to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Southern Bank Group, Inc. Roswell, Georgia To engage <i>de novo</i> in permissible nonbanking activities, pursuant to Sections 225.25(b)(1); (b)(4); (b)(5); and (b)(13) of Regulation Y.	Not yet available

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>
Branch	Midwest Guaranty Bank Troy, Michigan 33897 Five Mile Road Livonia, Michigan*	N - 4-6-91
Membership	Colonial Bank of Granite City Sycamore, Illinois (in organization) To become a member in the Federal Reserve System	N - 4-17-91
Branch	The Farmers State Bank of Waupaca Waupaca, Wisconsin N2699-N2703 County QQ King, Wisconsin*	N - **
Merger/ Branches	Security Bank of Commerce Hamtramck, Michigan Security Bank St. Clair Shores St. Clair Shores, Michigan 24612 Harper Avenue St. Clair Shores, Michigan 19900 E. Nine Mile Road Clinton Township, Michigan 31320 Harper Avenue Clinton Township, Michigan 35135 Harper Avenue Clinton Township, Michigan*	N - **
Branch/ 24A	The Farmers Loan and Trust Company Columbia City, Indiana 600 Coliseum Boulevard East Fort Wayne, Indiana*	N - **
Branch	Midwest Guaranty Bank Troy, Michigan 32800 Southfield Road Beverly Hills, Michigan*	N - 4-6-91
Branch	New Asia Bank Chicago, Illinois 4926 North Broadway Chicago, Illinois*	N - **
EFT	Bank of Lenawee Adrian, Michigan Corner of U.S. 223 West and South Main Street Adrian, Michigan*	N - **
Branch	Old Kent Bank and Trust Company Grand Rapids, Michigan 844 East Beltline, N.E. Grand Rapids, Michigan*	N - 4-3-91

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Citizens National Bancorp, Inc. Darlington, Wisconsin The Citizens National Bank of Darlington Darlington, Wisconsin*	FR - 3-25-91 NP - 3-25-91
Y-2	First National Bancorp, Inc. Monroe, Wisconsin Citizens State Bank Belleville, Wisconsin*	FR - 3-27-91 NP - 3-22-91
COC-HC	Benton Financial Corporation Fowler, Indiana James T. Rainier & Nancy B. Rainier	FR - 4-1-91 NP - 3-31-91
Y-2	Midlothian State Bank Employees Stock Ownership Trust Midlothian, Illinois Midlothian State Bank Midlothian, Illinois*	FR - 4-10-91 N - 4-1-91
Y-2	Decatur Corporation Leon, Iowa Citizens Bank of Princeton Princeton, Missouri*	FR - ** N - 4-15-91
Y-2	Sandwich Banco, Inc. DeKalb, Illinois Colonial Bank of Granite City Granite City, Illinois (in organization)*	FR - ** N - 4-15-91
Y-2	Valley Banc Services Corp. St. Charles, Illinois Anchor Bank (in organization) Lake Villa, Illinois Mattoon Bank (Charter Only) Mattoon, Illinois*	FR - ** N - 1-25-91
Y-1	FSB Bancorp Wever, Iowa Farmers Savings Bank Wever, Iowa*	FR - 2-4-91 N - 2-8-91
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

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	Oakland Financial Services, Inc. Oakland, Iowa Otoe County Bancorporation, Inc. Lincoln, Nebraska Otoe County Bank and Trust Company (in organization) Lincoln, Nebraska*	FR - 2-22-91 N - 2-24-91
Y-2	Southwest Company Sidney, Iowa Otoe County Bancorporation, Inc. Lincoln, Nebraska Otoe County Bank and Trust Company (in organization) Lincoln, Nebraska*	FR - 2-22-91 N - 2-24-91
Y-1	High Point Financial Services, Inc. Forreston, Illinois Forreston State Bank Forreston, Illinois*	FR - ** N - 3-17-91

Section III - Applications Subject to Federal Registrar
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	Caisse Nationale De Credit Agricole S.A. Paris, France Credit Agricole Futures, Inc. Chicago, Illinois	FR - 4-8-91
Y-4	Manufacturers National Corporation Detroit, Michigan W.Y. Campbell & Company Detroit, Michigan	FR - 4-10-91

Federal Reserve Bank of Chicago

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 22, 1991.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>
-First Trust & Savings Bank Aurelia, Iowa	12/17/90
-Paris Bank and Trust Company Mokenca, Illinois	10/23/90
-Melrose Park Bank and Trust Melrose Park, Illinois	11/19/90
-Linden State Bank Linden, Indiana	10/09/90

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING MARCH 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>
* Section 3(a)(3) application by Liberty National Bancorp, Inc., Louisville, Kentucky, to acquire Bank of Lexington and Trust Company, Lexington, Kentucky	Not yet available
* Section 3(a)(3) application by Adamsville Bancshares, Inc., Adamsville, Tennessee, to acquire Citizens State Bank, Parsons, Tennessee	Not yet available
* Section 3(a)(3) application by Boatmen's Bancshares, Inc., St. Louis, Missouri, to acquire First Interstate Bank of Oklahoma, N.A., Oklahoma City, Oklahoma	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 First National Corporation of West Point, West Point, Mississippi, to engage in making and servicing loans through the acquisition of First National Finance Company, West Point, Mississippi	Not yet available

* This application is subject to CRA.

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 22, 1991

AVAILABILITY OF CRA PUBLIC DISCLOSURES

<u>Bank Name</u>	<u>City and State</u>	<u>Examination Date</u>
The State Bank of Lima	Lima, Illinois	12-3-90

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>
Craig C. Wilcox To acquire control of 50% of Wilcox Bancshares, Inc., Grand Rapids, MN	4-8-91 (Federal Register)

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
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	4-2-91

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation, 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	4-15-91
Heron Lake Bancshares, Inc. Heron Lake, MN To engage in general insurance activities through the acquisition of Heron Lake Agency, Inc., Heron Lake, MN	4-15-91
Security Richland Bancorporation Miles City, MN To engage <u>de novo</u> in the activity of making and servicing loans.	4-10-91

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 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>
Dennis Monaghan, Omaha, Nebraska, for prior approval to increase his voting control of Ashland Bancshares, Inc., Ashland, Nebraska, by 55.3 percent to 67 percent.	Not Available
The Weld State Company, Ft. Lupton, Colorado, for prior approval to acquire First Security Bank of Berthoud, Berthoud, Colorado, through the purchase of certain assets and assumption of certain liabilities of the Berthoud National Bank, Berthoud, Colorado.	Not Available
The North Platte Corporation, Torrington, Wyoming, for prior approval to acquire 100 percent of the non-voting shares of preferred stock of The Weld State Company, Ft. Lupton, Colorado.	Not Available
Otoe County Bancorporation, Inc., Lincoln, Nebraska, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Otoe County Bank & Trust Company, Nebraska City, Nebraska.*	Not Available
Orchard Bancorp., Orchard, Nebraska, for prior approval to become a bank holding company through the acquisition of 80 percent of the voting shares of Bank of Orchard, Orchard, Nebraska.*	Not Available

<p>FEO Investments, Inc., Hoskins, Nebraska, for prior approval to become a bank holding company through the acquisition of 82.9 percent of the voting shares of Commercial State Bank, Hoskins, Nebraska.*</p>	<p>Not Available</p>
<p>Central Banking Group, Inc., Oklahoma City, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Central Bank of Oklahoma City and Friendly Bank of Oklahoma City, both in Oklahoma City, Oklahoma.*</p>	<p>April 9, 1991</p>
<p>Locust Grove Bancshares, Inc., Locust Grove, Oklahoma, for prior approval to acquire 80.49 percent of the voting shares of Lakeside Bank of Salina, Salina, Oklahoma.*</p>	<p>April 8, 1991</p>
<p>Appleton City Bancshares, Inc., Appleton City, Missouri, for prior approval to acquire 90.4 percent of the voting shares of Deepwater State Bank, Deepwater, Missouri.*</p>	<p>April 10, 1991</p>
<p>Laura Schneider, Omaha, Nebraska, for prior approval to increase her proportionate ownership interest by .25 percent to 27.40 percent; R. David Schneider, Jr., Bellevue, Nebraska, to increase his proportionate ownership interest by .31 percent to 33.46 percent; and Gregory Schneider, Plattsmouth, Nebraska, to increase his proportionate ownership interest by .31 percent to 33.02 percent in Schneider Bancorporation, Plattsmouth, Nebraska.</p>	<p>April 8, 1991</p>
<p>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.</p>	<p>April 8, 1991</p>

Federal Reserve Bank of Kansas City

First National Insurance Agency, April 10, 1991
Inc., Exeter, Nebraska, for prior
approval to acquire 57.4 percent of
the voting shares of First National
Bank in Exeter, Exeter, Nebraska.*

G. T. Blankenship, Oklahoma City, April 9, 1991
Oklahoma, for prior approval to
increase his control of Nichols Hills
Bancorporation, Inc., Oklahoma City,
Oklahoma, by 4.15 percent to 13.39
percent.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

Swanton Agency, Swanton, Nebraska,
for prior approval to redeem 50
shares of its own voting common
stock.

First Junction City Bancshares, Inc.,
Junction City, Kansas, for prior
approval to redeem 10,834 shares of
its own voting common stock.

SECTION X - AVAILABILITY OF CRA PUBLIC EVALUATIONS

EXAMINATION DATE

The Peoples Bank, Pratt, Kansas

November 26, 1990

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MARCH 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
Jeffrey Lionel Beck, Dallas, TX, to acquire an
interest in Park Central Bank of Dallas, Dallas, 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.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF MARCH 18, 1991

<u>Name of Bank</u>	<u>City & State</u>	<u>Date of Examination</u>
Texas Bank	Weatherford, Texas	11-15-90
The Bank of Livingston	Livingston, Texas	12-03-90

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

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
First Interstate Bank of California, Los Angeles, California, to establish a branch office in the vicinity of East Bidwell Street and Wales Drive, Folsom, California. *	<u>Newspaper:</u> 4/10/91
Caliber Bank, Phoenix, Arizona, to establish a branch office at 4620 E. Cactus Road, Phoenix, Arizona. *	<u>Newspaper:</u> Not available
Caliber Bank, Phoenix, Arizona, to establish a branch office at 1331 W. Southern Avenue, Mesa, California. *	<u>Newspaper:</u> Not available
Caliber Bank, Phoenix, Arizona, to establish a branch office at 350 E. Dunlap, Phoenix, Arizona. *	<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
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> 4/03/91 <u>Fed. Reg.:</u> 4/15/91
Northern California Community Bancorporation, Inc., Alameda, California, to merge with Mission-Valley Bancorp, Pleasanton, California. *	<u>Newspaper:</u> 4/13/91 <u>Fed. Reg.:</u> 4/16/91

Section III - Applications Subject to Federal Register Notice Only

None

FEDERAL RESERVE BANK OF SAN FRANCISCO (cont'd)

91-12
Week ending 3/22/91

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

None

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>
Bank of Coronado	Coronado, California	12/10/90

* Subject to CRA