

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

RESEARCH LIBRARY H.2, 1991, No. 13
APR 15 9 39 AM '91
FED. RES. OF CLEVELAND OHIO
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending March 30, 1991

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Banc One Corporation, Columbus, Ohio -- to engage de novo in asset management, servicing, and collection activities through Banc One Management and Consulting Corporation.
Approved, March 25, 1991.

First Interstate Bancorp, Los Angeles, California -- to engage de novo in asset management, servicing, and collection activities through FAES, Inc., Denver, Colorado.
Approved, March 25, 1991.

Grenada Sunburst System Corporation, Grenada, Mississippi -- to engage in various securities-related activities through Sunburst Financial Group, Inc., Jackson, Mississippi.
Approved, March 27, 1991.

U.S. Bancorp, Portland, Oregon -- to acquire HeartFed Financial Corporation and Heart Federal Savings and Loan Association, Auburn, California.
Approved, March 25, 1991.

BOARD OPERATIONS

Legal Division -- appointment of Kathleen M. O'Day as Assistant General Counsel.
Approved, March 27, 1991.

Legal Division -- appointment of Scott G. Alvarez as Associate General Counsel.
Approved, March 27, 1991.

FORMS

Bank holding company reporting requirements (FR Y-9C, FR Y-9LP, FR Y-11Q, and FR Y-11AS) -- revision.
Proposed, March 27, 1991.

INTERNATIONAL OPERATIONS

Republic National Bank of New York, New York, New York, and Saban, S.A., Panama City, Panama -- to make an additional investment in Republic National Bank of New York (Suisse) S.A., Geneva, Switzerland.
Permitted, March 29, 1991.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulation K -- revisions to the provisions governing permissible overseas activities of U.S. banking organizations and technical and clarifying amendments (Docket R-0703).
Approved, March 27, 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

Kansas City	Bank of Hartington, Hartington, Nebraska -- to establish a branch facility at 304 North Broadway. Approved, March 29, 1991.
Secretary	First Interstate Bank, Los Angeles, California -- to establish a branch at 1320 Willow Pass Road, Concord, California. Approved, March 25, 1991.
Chicago	First of America Bank - Central, Lansing, Michigan -- to establish an offsite electronic facility at Windmill Truck Stop, 7662 Lansing Road, Dimondale, Michigan. Returned, March 25, 1991.
Atlanta	Peoples Bank and Trust Company, Selma, Alabama -- to establish a branch at 1330 Highland Avenue. Approved, March 29, 1991.

BANK HOLDING COMPANIES

Kansas City	Appleton City Bancshares, Inc., Appleton City, Missouri -- to acquire Deepwater State Bank, Deepwater, Missouri. Returned, March 27, 1991.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

Cleveland	Banc One Corporation, Columbus, Ohio -- to acquire certain assets and assume certain liabilities of Citizens Federal Savings and Loan Association, Dayton, Ohio. Approved, March 25, 1991.
Minneapolis	Blue Water Bancshares, Inc., New Brighton, Minnesota -- to acquire First State Bank of Graceville, Graceville, Minnesota. Approved, March 29, 1991.
Atlanta	Citizens National Corporation, Naples, Florida -- release from two commitments made incident to its acquisition of Citizens National Bank. Approved, March 29, 1991.
St. Louis	First Bank Corp., Fort Smith, Arkansas -- to engage de novo in performing real estate appraisals through Realty Appraisals, Inc. Permitted, March 26, 1991.
Chicago	First Business Bancorp Co., Chicago, Illinois -- to acquire South Central Bank & Trust Company of Chicago. Approved, March 27, 1991.
Philadelphia	Fulton Financial Corporation, Lancaster, Pennsylvania -- to acquire Great Valley Savings Association, Reading, Pennsylvania. Approved, March 28, 1991.
Chicago	Metrobancorp, Indianapolis, Indiana -- to acquire Metro Federal Savings Bank. Approved, March 29, 1991.
Chicago	Northern States Financial Corporation, Waukegan, Illinois -- to acquire First Federal Bank, FSB. Returned, March 27, 1991.

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

BANK HOLDING COMPANIES

Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage in certain securities-related activities through the acquisition of U.B.C. Investment Corp., Denver, Colorado, and the bond sales department of United Bank of Denver, N.A. Permitted, March 26, 1991.
Chicago	Old Second Bancorp, Inc., Aurora, Illinois -- to acquire Affiliated Bank / Burlington, Burlington, Illinois. Approved, March 27, 1991.
Chicago	Prairie Bancorp, Inc., Manlius, Illinois -- to acquire Tampico National Bank, Tampico, Illinois. Approved, March 28, 1991.
Atlanta	Prosperity Banking Company, St. Augustine, Florida -- to acquire Prosperity Bank of St. Augustine. Approved, March 25, 1991.
San Francisco	SJNB Financial Corp., San Jose, California -- to engage de novo in making, acquiring, and servicing loans and other extensions of credit. Permitted, March 26, 1991.
Kansas City	United Missouri Bancshares, Inc., Kansas City, Missouri -- to acquire Valley Bank Holding Company, Security, Colorado, and Valley Bank. Approved, March 29, 1991.
Chicago	Westchester Financial Corporation, Naperville, Illinois -- to acquire First Bank of Channahon, Channahon, Illinois (in organization). Returned, March 29, 1991.

BANK PREMISES

Richmond	Centura Bank, Rocky Mount, North Carolina -- investment in bank premises. Approved, March 28, 1991.
Chicago	Marine Bank of Champaign - Urbana, Champaign, Illinois -- investment in bank premises. Approved, March 28, 1991.

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

BANK PREMISES

Chicago NBD Park Ridge Bank, Park Ridge, Illinois --
investment in bank premises.
Approved, March 26, 1991.

BANKS, STATE MEMBER

Chicago Old Kent Bank - Chicago, Chicago, Illinois --
declaration of a dividend.
Withdrawn, March 25, 1991.

CAPITAL STOCK

Cleveland Citizens Guaranty Financial Corporation, Irvine,
Kentucky -- redemption of shares.
Permitted, March 28, 1991.

Chicago Harris Trust and Savings Bank, Chicago, Illinois --
to issue capital notes.
Approved, March 29, 1991.

CHANGE IN BANK CONTROL

Dallas Caprock Bancshares, Inc., Shallowater, Texas --
change in bank control.
Withdrawn, March 28, 1991.

Kansas City Citizens Bancshares Co., Chillicothe, Missouri --
change in bank control.
Permitted, March 25, 1991.

Atlanta City Banc Corporation, Childersburg, Alabama --
change in bank control.
Permitted, March 25, 1991.

Minneapolis Commercial Bancshares, Inc., Mitchell, South Dakota
-- change in bank control.
Permitted, March 29, 1991.

Kansas City First American Bancshares, Inc., Union Star, Missouri
-- change in bank control.
Permitted, March 26, 1991.

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

CHANGE IN BANK CONTROL

Minneapolis Maple Lake Bancorporation, Inc., Edina, Minnesota --
change in bank control.
Permitted, March 27, 1991.

Kansas City Midlands Financial Services, Inc., Omaha, Nebraska --
change in bank control.
Permitted, March 29, 1991.

COMPETITIVE FACTORS REPORTS

New York Bank of Stamford, Stamford, Connecticut, proposed
merger with Greenwich Trust Company, Cos Cob,
Connecticut -- report on competitive factors.
Submitted, March 26, 1991.

Cleveland Bank One, Milford, N.A., Milford, Ohio, proposed
purchase of certain assets and assumption of
liabilities of thirteen branch offices and two
CBCT terminals of Citizens Federal Savings & Loan
Association, Dayton, Ohio -- report on competitive
factors.
Submitted, March 25, 1991.

Cleveland Bank One, Middleton, Middleton, Ohio, proposed
purchase of assets and assumption of liabilities of
the Farifield, Ohio, office of Bank One Milford
Federal Savings Bank, Milford, Ohio -- report on
competitive factors.
Submitted, March 25, 1991.

Atlanta Capital Bank, Miami, Florida, proposed merger with
Peoples First National Bank, North Miami Beach,
Florida -- report on competitive factors.
Submitted, March 29, 1991.

San Francisco Coastal Capital Funding Corporation, McLean,
Virginia, proposed acquisition of New America
Savings Bank, Camarillo, California -- report on
competitive factors.
Submitted, March 29, 1991.

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

COMPETITIVE FACTORS REPORTS

Dallas	Compass Bank, Plano, Texas, proposed merger with Compass Bank - Plaza, N.A., Dallas, Texas -- report on competitive factors. Submitted, March 29, 1991.
Cleveland	First Federal Savings and Loan Association, Lakewood, Ohio, proposed purchase of three branch offices of TransOhio Savings Bank, Cleveland, Ohio, located in Lakewood, Rocky River, and Fairview Park, Ohio -- report on competitive factors. Submitted, March 28, 1991.
Richmond	First National Bank, Orangeburg, South Carolina, proposed purchase of certain assets and assumption of certain liabilities of the Moncks Corner branch of The Citizens and Southern National Bank of South Carolina, Columbia, South Carolina -- report on competitive factors. Submitted, March 25, 1991.
St. Louis	First State Bank and Trust Company, Tiptonville, Tennessee, proposed purchase of certain assets and assumption of the liability to pay deposits made in the Paris and Mineral Wells branches of First American National Bank, Nashville, Tennessee; and proposed merger with The Martin Bank, Martin, Tennessee -- report on competitive factors. Submitted, March 26, 1991.
Chicago	Northern Trust Bank / DuPage, Oak Brook, Illinois, proposed merger with NTC Bank, Chicago, Illinois -- report on competitive factors. Submitted, March 27, 1991.
Chicago	Northern Trust of California, National Association, Santa Barbara, California, proposed merger with Tri-Valley National Bank, Dublin, California -- report on competitive factors. Submitted, March 27, 1991.

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

COMPETITIVE FACTORS REPORTS

Chicago	Sturgis Federal Savings Bank, Sturgis, Michigan, proposed purchase of the branch of Standard Federal Bank, Troy, Michigan, located at 1001 South Centerville Road, Sturgis, Michigan -- report on competitive factors. Submitted, March 28, 1991.
Atlanta	Third National Bank in Nashville, Nashville, Tennessee, proposed merger with Mid-South Bank and Trust Company, Murfreesboro, Tennessee -- report on competitive factors. Submitted, March 25, 1991.
New York	United Northern Federal Savings Bank, Watertown, New York, proposed merger with Mohawk Valley Federal Savings Bank, Ilion, New York -- report on competitive factors. Submitted, March 29, 1991.

EXTENSIONS OF TIME

Cleveland	Fifth Third Bank, Cincinnati, Ohio -- extension to August 3, 1991, to establish a branch at the northwest corner of Wenger and Union Roads, Englewood, Ohio. Granted, March 27, 1991.
St. Louis	Glasgow Bancshares Corporation, Glasgow, Kentucky -- extension to April 15, 1991, to acquire Bowling Green Bank & Trust Company, National Association, Bowling Green, Arkansas. Granted, March 26, 1991.
Richmond	Peoples Bank of Danville, Danville, Virginia -- extension to September 26, 1991, to establish a branch at the intersection of Bragg Road and Lendale Lane, Fredericksburg, Virginia. Granted, March 26, 1991.
Chicago	Royal American Corporation, Inverness, Illinois -- extension to June 14, 1991, to acquire Royal American Bank. Granted, March 27, 1991.

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

EXTENSIONS OF TIME

San Francisco Security Pacific Corporation, Los Angeles, California
-- extension to divest certain property.
Granted, March 25, 1991.

INTERNATIONAL OPERATIONS

Cleveland Bank One, Indianapolis, N.A., Indianapolis, Indiana
-- to establish a branch in Grand Cayman, Cayman
Islands, British West Indies.
Approved, March 26, 1991.

Minneapolis Norwest Bank, N.A., Minneapolis, Minnesota -- final
permit for Norwest Bank International Iowa,
Minneapolis, Minnesota, to commence business as an
Edge Act corporation.
Approved, March 29, 1991.

REGULATIONS AND POLICIES

Secretary Federal Open Market Committee -- policy record for
FOMC the meeting of February 5-6, 1991.
Published, March 29, 1991.

Director, C&CA Regulation Z -- update of official staff commentary;
revised commentary includes renewals of home equity
lines, credit card substitution, and renewable
balloon payment mortgages.
Approved, March 29, 1991.

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of Atlanta -- to offer an
Extended MICR Capture service at the Birmingham and
Miami Branches.
Approved, March 25, 1991.

Director, FRBO Federal Reserve Bank of Atlanta -- to offer an
Account Post-Sorting service at each office in the
Sixth District.
Approved, March 25, 1991.

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

RESERVE BANK SERVICES

- Director, FRBO Federal Reserve Bank of Atlanta -- to lower the dollar threshold for the payor bank reentry service and to make the service available for both first and second presentments.
Approved, March 25, 1991.
- Director, FRBO Federal Reserve Bank of Chicago -- proposal for its Detroit Branch to offer a Canadian check collection service through the Helena Branch of the Federal Reserve Bank of Minneapolis.
Approved, March 26, 1991.
- Director, FRBO Federal Reserve Bank of Cleveland -- to discontinue its current foreign check collection service and to implement a Canadian check collection service through the Helena Branch of the Federal Reserve Bank of Minneapolis.
Approved, March 27, 1991.
- Director, FRBO Federal Reserve Bank of St. Louis -- to offer a Canadian check collection service through the Helena Branch of the Federal Reserve Bank of Minneapolis.
Approved, March 26, 1991.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

Gerald Shukow, Huntington Station, New York to retain
11.19 percent of the outstanding voting shares of
Hamptons Bancshares, Inc., Southampton, New York.

N/A

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving
Public Comment

National Westminster USA International Bank,
Miami, Florida to amend its Articles of
Association.

Availability of CRA Public Evaluations

March 24, 1991 through March 30, 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

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 3/29/91

Institutions

Examination Date

Central Bank
Hollidaysburg, PA

11/26/90

Federal Reserve Bank of Cleveland

**Applications Bulletin
For Week Ending March 30, 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 * N - April 25, 1991
March 28, 1991 from Sunrise Bancorp, Inc.,
Wheeling, West Virginia, to acquire The Bank
of Wheeling, Wheeling, West Virginia.

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

NONE

**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 29, 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 of Columbus
180 East Broad Street
Columbus, Ohio 43215
(614) 223-3950
Examined: October 15, 1990

Federal Reserve Bank of Richmond

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>
Hildebert F. Criste - Notice of Change in Control with respect to Bank Maryland Corp, Towson, Maryland.	4-17-91
CB&T Financial Corp., Fairmont, West Virginia, to acquire 100% of the voting shares of Bank of Hundred, Hundred, West Virginia.*	4-23-91
CB&T Financial Corp., Fairmont, West Virginia, to acquire 100% of the voting shares of Tygarts Valley National Bank, Elkins, West Virginia.*	4-23-91

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
FCNB Corp., Frederick, Maryland, to acquire three branches of Equitable Federal Savings Bank, Wheaton, Maryland, through an interim thrift.**	4-15-91

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

<u>Application</u>
None.

*Application is subject to CRA.
**Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending March 29, 1991

**Examination
Date**

St. Michaels Bank, St. Michaels, Maryland

1-7-91

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending March 29, 1991

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Sovran Bank/Tennessee Nashville, Tennessee To establish a full-service ATM inside the main lobby of The Johnson City Medical Center Hospital to be known as Johnson City Medical Center ATM, 400 State of Franklin Road, Johnson City, Tennessee.	Not yet available

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

<u>Application</u>	<u>Comment Period Ending Date</u>
BankFirst Capital Corporation Eutis, Florida 1-BHC formation, BankFirst, Eutis, Florida.	Not yet available

Section 3 - Applications Subject to Federal
Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First State Corporation Albany, Georgia To acquire Randolph Federal Savings and Loan Association, Cuthbert, Georgia, pursuant to Section 225.25(b)(9) of Regulation Y; and to merge it with and into its subsidiary bank, First State Bank & Trust Company, Albany, Georgia, pursuant to the Oakar Amendment of FIRREA.	Not yet available

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

Application

The Gwinnett Financial Corporation
Lawrenceville, Georgia
To repurchase 100,000 shares (20 percent)
of its outstanding common stock.

Hancock Holding Company
Gulfport, Mississippi
Commitment waiver request.

Section 10 - Availability of CRA Public Evaluations*

*The CRA public evaluations of the institutions listed below became available during the week ending March 29, 1991. Information about an institution's CRA evaluation may be obtained directly from the institution.

<u>Bank</u>	<u>Examination Date</u>
Sun Bank of Ocala Ocala, Florida	01-07-91
Family Bank of Hallandale Hallandale, Florida	01-07-91

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	Chemical Bank Bay Area Bay City, Michigan Marlette Branch Office of Old Kent Bank-Central Owosso, Michigan 2593 S. Van Dyke Marlette, Michigan*	N - 4-10-91
Branch/24A	Farmers State Bank of Western Illinois New Windsor, Illinois 320 N. Division Street Woodhull, Illinois*	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	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 - 3-29-91
Y-2	Prairie Bancorp Manlius, Illinois Bank of Ladd Ladd, Illinois*	FR - 4-15-91 N - **
Y-2	Sandwich Banco, Inc. DeKalb, Illinois Colonial Bank of Granite City Granite City, Illinois (in organization)*	FR - 4-15-91 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 - 4-17-91 N - 1-25-91

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-1	High Point Financial Services, Inc. Forreston, Illinois Forreston State Bank Forreston, Illinois*	FR - 4-17-91 N - 3-17-91
Y-2	Royal Bancshares, Inc. ElRoy, Wisconsin BGM Bancorporation, Inc. West Des Moines, Iowa Liberty Bank & Trust Gays Mills, Wisconsin*	FR - ** N - 4-19-91

Section III - Applications Subject to Federal Registrar
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	Northern Trust of California Corporation Chicago, Illinois Berry, Hartell, Evers & Osborne, Inc. San Francisco, California	FR - 4-16-91
Y-4	CNBC Bancorp, Inc. Chicago, Illinois Fort Dearborn Federal Savings & Loan Association Chicago, Illinois	FR - **
Y-4	Empire Banc Corporation Traverse City, Michigan Traverse City and Grayling branch offices of Great Lakes Bancorp, FSB Ann Arbor, Michigan	FR - **

Federal Reserve Bank of Chicago

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

Type Application

None

N - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending March 29, 1991.

BANK NAME/LOCATTON

EXAMINATION DATE

-INB Banking Company, North
Chesterton, Indiana

12/11/90

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING MARCH 29, 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 Magna Group, Inc., Belleville, Illinois, to acquire Landmark Bancshares Corporation, St. Louis, Missouri	Not yet available
* Section 3(a)(1) application by Magna Acquisition Corporation, Belleville, Illinois, to acquire Landmark Bancshares Corporation, St. Louis, Missouri	Not yet available
* Section 3(a)(3) application by Bourbon Bancshares, Inc., Bourbon, Missouri, to acquire Peoples Security Bank, Licking, Missouri	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 Magna Group, Inc., Belleville, Illinois, to engage in credit insurance sales and underwriting through the acquisition of Landmark BVI Limited, St. Louis, Missouri	Not yet available
Section 4(c)(8) application by Magna Group, Inc., Belleville, Illinois, to engage in trust activities through the acquisition of Landmark Trust Company, Fairview Heights, Illinois	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 29, 1991

AVAILABILITY OF CRA PUBLIC DISCLOSURES

<u>Bank Name</u>	<u>City and State</u>	<u>Examination Date</u>
First Exchange Bank of North St. Louis County	Florissant, Missouri	12-17-90

FEDERAL RESERVE BANK OF MINNEAPOLIS

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>
Community First Bankshares, Inc. Fargo, ND To acquire Adams Investment Company Fergus Falls, MN*	Not yet available
Charles H. Burke and Mary R. Burke To increase their ownership to 46.2% and 25.2%, respectively, of South Dakota Bancshares, Inc., Pierre, South Dakota	Not yet available
Siouxland Bank Holding Company Sioux Falls, SD To acquire Dakota Bankshares, Inc., Fargo, ND, a multibank holding company owning the First Bank in Drake, Drake, ND; Dakota Bank & Trust Co. of Fargo, Fargo, ND; and First National Bank of Hettinger, Hettinger, ND*	Not yet available
Absarokee Bancorporation, Inc. Absarokee, MT To acquire U-Banc, Incorporated, Red Lodge, MT, a one-bank holding company owning the United Bank of Absarokee, N.A., Absarokee, MT*	Not yet available

*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
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

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

Application

Security Bancshares, Co.
Glencoe, MN
To redeem 29.3% of its voting
shares.

South Dakota Bancshares, Inc.
Pierre, SD
To redeem 52.44% of its voting
shares.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of
CRA Public Evaluations

week ending March 29, 1991

Bank Name	City/State	Examination Date
Culbertson State Bank	Culbertson, MT	12/10/91
Farmers State Bank	West Concord, MN	1/2/91

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
The First Bank, Moore, Oklahoma, for prior approval for membership in the Federal Reserve System.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
William D. and Jeanette A. Whited, Maryville, Missouri, and Donald P. and Bonnie Whited, Tarkio, Missouri, as a group, to acquire 74.9 percent of the voting shares of Northwest Missouri Bancshares, Inc., Craig, Missouri.	Not Available
Craig Reeves, Clayton, New Mexico, for prior approval to increase his proportionate ownership interest in Los Hacendados, Inc., Clayton, New Mexico, by 16.98 percent to 26.19 percent.	Not Available
Dale E. and Cynthia Hoosier, WaKeeney, Kansas, to acquire 41.15 percent of the voting shares, and Douglas A. and Laura Malsam, Hill City, Kansas, to acquire 33.76 percent of the voting shares, of The First WaKeeney Agency, Inc., WaKeeney, Kansas.	Not Available
Frederick M. Hartley, Vinita, Oklahoma, and Kelly J. Hartley, Vinita, Oklahoma, to increase their proportionate ownership interest in Oklahoma State Bancshares, Inc., Vinita, Oklahoma, by 40.10 percent to 41.64 percent.	Not Available
Charles R. Clatterbuck, Bellevue, Nebraska, for prior approval to increase his proportionate ownership interest in Crown Bancshares, Inc., Bellevue, Nebraska, by 24.1 percent to 41.3 percent.	Not Available

Federal Reserve Bank of Kansas City

Roderick G. Bugbee, as trustee, for prior approval to acquire 100 percent of the voting shares of Quinter Insurance Service, Inc., Quinter, Kansas.

Not Available

Charles A. Hurth, Sarah Davis Hurth, and Sarah Lane Hurth, St. Cloud, Florida, for prior approval to increase their proportionate ownership interest in Financial Holdings, Inc., Louisville, Colorado, by 2.4 percent to 17.3 percent.

Not Available

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

Wheatland Bankshares, Inc., Wheatland, Wyoming, for prior approval to redeem 11,792 shares of its own voting common stock.

Hume Bancshares, Inc., Hume, Missouri, for prior approval to redeem 985 shares of its own voting common stock.

SECTION X - AVAILABILITY OF CRA PUBLIC EVALUATIONS

BANK/LOCATION

EXAMINATION DATE

Farmers State Bank, Ft. Morgan, Colorado

January 7, 1991

Ark Valley Industrial Bank, LaJunta, Colorado

January 7, 1991

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MARCH 25, 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
Joe C. Wessendorff, Bellville, TX, to acquire an
interest in Community Bancorporation, Inc., Bellville, TX

N/A

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

91/04/29

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 25, 1991

<u>Name of Bank</u>	<u>City & State</u>	<u>Date of Examination</u>
McFarland Brothers Bank	Logan, New Mexico	01-07-91

* 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 3/29/91

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
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
Hanmi Bank, Los Angeles, California, to establish a branch office at 431 West Seventh Street, Los Angeles, California. *	<u>Newspaper:</u> 4/17/91

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

Bank of Tokyo, Tokyo, Japan, to acquire The Chicago-Tokyo Bank, Chicago, Illinois. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 4/23/91
Giant Bay Resources, Ltd., Vancouver, British Columbia, Canada, to acquire 19.62 percent of American Pacific Bank of Aumsville, Aumsville, Oregon.	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 4/23/91

Section III - Applications Subject to Federal Register Notice Only

The Dai-Ichi Kangyo Bank, Limited, Tokyo, Japan, to engage <u>de novo</u> in data processing and data transmission services and to provide management consulting advice through The CIT Group Holdings, Inc., New York, New York.	<u>Fed. Reg.:</u> 4/23/91
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FEDERAL RESERVE BANK OF SAN FRANCISCO (cont'd.)

Week ending 3/29/91

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>
San Benito Bank	San Benito, California	12/10/90

* Subject to CRA