

ANNOUNCEMENT

RESEARCH LIBRARY

H.2, 1991, No. 15

**BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM**

APR 29 9 41 AM '91
FEDERAL RESERVE BANK
OF ST. LOUIS

**Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending April 13, 1991**

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Potential impact on consumers of H.R. 1505, the proposed Financial Institutions Safety and Consumer Choice Act of 1991 - statement by Governor LaWare before the Subcommittee on Consumer Affairs and Coinage of the House Committee on Banking, Finance and Urban Affairs on April 10, 1991.
Authorized, April 8, 1991.

BANK HOLDING COMPANIES

Fuji Bank, Limited, Tokyo, Japan -- to engage de novo in leasing activities through Heller Financial, Inc., Chicago, Illinois.
Permitted, April 10, 1991.

FORMS

Domestic Finance Company Report of Consolidated Assets and Liabilities (FR 2248) -- extension.
Proposed, April 8, 1991.

Monthly Survey of Debits to Demand and Savings Deposit Accounts (FR 2573) -- extension.
Proposed, April 8, 1991.

Quarterly Report of Condition for a New York State Investment Company and its Domestic Subsidiaries -- extension.
Proposed, April 8, 1991.

Report of Assets of Money Market Mutual Funds (FR 2051a, b, c, and d) -- extension.
Proposed, April 8, 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

Chicago Bankers Trust Company, Des Moines, Iowa -- to establish an automated teller machine at Kum-N-Go, 50th and Pleasant, West Des Moines, Iowa. Approved, April 9, 1991.

New York Central Trust Company, Rochester, New York -- to establish branches at the terminals of Armored Motor Service of America, Inc., 1525 Scottsville Road, Chili, New York, and 6605 Joy Road, Dewitt, New York. Approved, April 11, 1991.

Chicago Midwest Guaranty Bank, Troy, Michigan -- to establish a branch at 33897 Five Mile Road, Livonia, and 32800 Southfield Road, Beverly Hills, Michigan. Approved, April 9, 1991.

New York Peapack - Gladstone Bank, Gladstone, New Jersey -- to establish a branch at 219 Main Street. Approved, April 12, 1991.

Cleveland Society Bank & Trust, Toledo, Ohio -- to establish a customer bank communication terminal at Findlay Mall, 1800 Tiffin-Findlay Road, Findlay, Ohio. Approved, April 8, 1991.

BANK HOLDING COMPANIES

San Francisco A.B.C. Bancorporation, Inc., Tucson, Arizona -- to acquire Arizona Bank of Commerce, Tucson, Arizona. Approved, April 10, 1991.

Chicago Amcore Financial, Inc., Rockford, Illinois -- to acquire River Valley Savings Bank, Rock Falls, Illinois. Approved, April 12, 1991.

Kansas City BancFirst, Oklahoma City, Oklahoma -- payment of a dividend. Approved, April 12, 1991.

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

BANK HOLDING COMPANIES

Kansas City	Bancshares of Jackson Hole, Inc., Jackson, Wyoming -- to acquire Jackson Hole Bancshares Corp., and Bank of Jackson Hole. Approved, April 10, 1991.
New York	Bankers International Corporation, New York, New York -- to continue to hold shares of BT Asia Securities Limited, Hong Kong, after BT Asia engages in futures commission merchant activities in Euroyen and Eurodollar futures contracts on the Tokyo International Financial Futures Exchange, and the Tokyo stock price index futures contract on the Tokyo Stock Exchange. Granted, April 10, 1991.
Chicago	Caisse Nationale de Credit Agricole S.A., Paris, France -- to engage in executing and clearing trades in certain financial instruments and in offering investment advice through Credit Agricole Futures, Inc., Chicago, Illinois. Returned, April 9, 1991.
Chicago	First Michigan Bank Corporation, Holland, Michigan -- to acquire Northwestern Bank Corporation, East Michigan, and Northwestern State Bank. Approved, April 11, 1991.
St. Louis	First Staunton Bancshares, Inc., Staunton, Illinois - - to acquire the successor by merger to the First National Bank of Staunton. Approved, April 9, 1991.
New York	HUBCO, Inc., Union City, New Jersey -- to acquire Meadowlands National Bank, North Bergen, New Jersey. Approved, April 12, 1991.

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

BANK HOLDING COMPANIES

Chicago Illinois State Bancorp, Inc., Chicago, Illinois -- to
acquire First National Bank of Wheaton, Wheaton,
Illinois.
Approved, April 12, 1991.

San Francisco Redwood Empire Bancorp, Santa Rosa, California -- to
engage in data processing activities through
Redwood Empire Datacorp.
Returned, April 8, 1991.

Cleveland Star Banc Corporation, Newport, Kentucky -- to
acquire Star Bank, Northern Kentucky, Covington,
Kentucky.
Approved, April 9, 1991.

Atlanta TAG Bancshares, Inc., Trenton, Georgia -- to acquire
Citizens Bank & Trust, Inc., Trenton, Georgia.
Approved, April 10, 1991.

BANK MERGERS

San Francisco Caliber Bank, Phoenix, Arizona -- to merge with the
Phoenix and Mesa, Arizona, branches of Arizona
Commerce Bank, Tucson, Arizona.
Approved, April 10, 1991.

Cleveland Star Bank, Northern Kentucky, Covington, Kentucky --
to merge with Star Bank, N.A., Campbell County,
Newport, Kentucky.
Approved, April 9, 1991.

BANK PREMISES

New York Peapack - Gladstone Bank, Gladstone, New Jersey --
investment in bank premises.
Approved, April 12, 1991.

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

BANKS, STATE MEMBER

Staff Director Citizens Trust Bank, Atlanta, Georgia -- registration
BS&R statement.
Withdrawn, April 8, 1991.

CAPITAL STOCK

Atlanta Gwinnett Financial Corporation, Lawrenceville,
Georgia -- redemption of shares.
Approved, April 12, 1991.

CHANGE IN BANK CONTROL

Atlanta American Bancorp, Inc., Opelousas, Louisiana --
change in bank control.
Permitted, April 12, 1991.

Chicago Benton Financial Corporation, Fowler, Indiana --
change in bank control.
Permitted, April 9, 1991.

Kansas City Industrial Bancshares, Inc., Kansas City, Kansas --
change in bank control.
Permitted, April 12, 1991.

Kansas City International Bancshares, Inc., Kansas City, Missouri
-- change in bank control.
Permitted, April 12, 1991.

Kansas City MBI Bancshares, Inc., Kansas City, Missouri -- change
in bank control.
Permitted, April 12, 1991.

Kansas City Metro Bancshares, Inc., Kansas City, Missouri --
change in bank control.
Permitted, April 12, 1991.

Kansas City Mission Bancshares, Inc., Mission, Kansas -- change
in bank control.
Permitted, April 12, 1991.

Kansas City One Security Bank, Kansas City, Kansas -- change in
bank control.
Permitted, April 12, 1991.

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

CHANGE IN BANK CONTROL

St. Louis Peoples Bancorp, Inc., of Bullitt County,
Shepherdsville, Kentucky -- change in bank control.
Permitted, April 12, 1991.

Kansas City Valley View Bancshares, Inc., Overland Park, Kansas -
- change in bank control.
Permitted, April 12, 1991.

COMPETITIVE FACTORS REPORTS

Atlanta Bank of East Tennessee, Knoxville, Tennessee,
proposed acquisition of the assets and assumption
of deposit liabilities of the Greenback, Tennessee,
branch of First American National Bank, Nashville,
Tennessee -- report on competitive factors.
Submitted, April 10, 1991.

St. Louis Bank of Louisiana, Louisiana, Missouri, proposed
merger with the Louisiana, Missouri, branch of
Boatmen's Bank of St. Louis, St. Louis, Missouri --
report on competitive factors.
Submitted, April 10, 1991.

Cleveland Bank of Wheeling, Wheeling, West Virginia, proposed
merger with The Sunshine Interim Bank -- report on
competitive factors.
Submitted, April 11, 1991.

Philadelphia Central Pennsylvania Savings Association, Shamokin,
Pennsylvania, proposed purchase of assets and
assumption of the liabilities of Atlantic Financial
Savings, F.A., Bala-Cynwyd, Pennsylvania -- report
on competitive factors.
Submitted, April 12, 1991.

Atlanta Century South Banks, Inc., Dahlonega, Georgia,
proposed acquisition of Century Processing, Inc. --
report on competitive factors.
Submitted, April 8, 1991.

Atlanta Citizens Bank and Trust of West Georgia, Carrollton,
Georgia, proposed merger with Carroll National Bank
-- report on competitive factors.
Submitted, April 8, 1991.

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

COMPETITIVE FACTORS REPORTS

St. Louis	Commerce Bank of St. Louis, National Association, Clayton, Missouri, proposed merger with Commerce Bank of St. Charles County, National Association, St. Peters, Missouri -- report on competitive factors. Submitted, April 11, 1991.
Richmond	First Empire Federal Savings and Loan Association, Charleston, West Virginia, proposed merger with First Federal Savings and Loan Association of Morgantown, West Virginia -- report on competitive factors. Submitted, April 10, 1991.
Kansas City	First National Bank of Medicine Lodge, Medicine Lodge, Kansas, proposed merger with The Isabel State Bank, Isabel, Kansas -- report on competitive factors. Submitted, April 10, 1991.
Richmond	Frederick County National Bank, Frederick, Maryland, proposed purchase of the assets and assumption of the liabilities of FCNB Federal Savings Bank -- report on competitive factors. Submitted, April 10, 1991.
Richmond	Madison Bank of Maryland, Silver Spring, Maryland, proposed merger with Madison National Bank, Washington, D.C. -- report on competitive factors. Submitted, April 9, 1991.
Chicago	M&I Bank of Madison, Madison, Wisconsin, proposed merger with M&I Bank of Hilldale -- report on competitive factors. Submitted, April 8, 1991.
Cleveland	Security National Bank and Trust Co., Springfield, Ohio, proposed purchase of certain assets and assumption of certain liabilities of the South Charleston, Ohio, branch of Society Bank, National Association, Dayton, Ohio -- report on competitive factors. Submitted, April 9, 1991.

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

COMPETITIVE FACTORS REPORTS

Secretary	Security Pacific National Bank, Los Angeles, California, proposed merger with the Miami, Florida, branch of Security Pacific International Bank, New York, New York -- report on competitive factors. Submitted, April 12, 1991.
San Francisco	Washington Mutual Savings Bank, Seattle, Washington, proposed acquisition of VanFed Bancorp, Vancouver, Washington -- report on competitive factors. Submitted, April 8, 1991.
Chicago	Woodford County Bank, El Paso, Illinois; proposed acquisition of certain assets and assumption of liabilities to pay deposits made in Citizens Savings Bank, F.S.B., Normal, Illinois -- report on competitive factors. Submitted, April 8, 1991.
Chicago	Woodford County Bank, El Paso, Illinois -- proposed acquisition of the El Paso, Illinois, branch of Citizens Savings Bank, FSB, Normal, Illinois -- report on competitive factors. Submitted, April 8, 1991.

EXTENSIONS OF TIME

Chicago	ANB Corporation, Muncie, Indiana -- extension to April 15, 1991, to acquire Muncie Federal Savings Bank, and Service Management Corporation. Granted, April 10, 1991.
St. Louis	Breckenridge Bancshares Company, St. Ann, Missouri -- extension to May 31, 1991, to acquire the successor by merger to The Centennial Bank. Granted, April 9, 1991.
San Francisco	First Interstate Bancorp, Los Angeles, California -- extensions to divest certain properties. Granted, April 8, 1991.

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

EXTENSIONS OF TIME

Kansas City	FirstTier Financial, Inc., Omaha, Nebraska -- extension to May 9, 1991, to acquire Guaranty Corporation, Denver, Colorado, and Guaranty Bank & Trust Co. Granted, April 9, 1991.
Chicago	Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- extension to July 12, 1991, to acquire the data processing activities of Provident Bank of Maryland, Baltimore, Maryland. Granted, April 8, 1991.
San Francisco	Security Pacific Corporation, Los Angeles, California -- extension to divest certain property. Granted, April 9, 1991.
San Francisco	Valley National Corporation, Phoenix, Arizona -- extension to divest certain property. Granted, April 8, 1991.
San Francisco	Wells Fargo & Company, San Francisco, California -- extension to divest certain property. Granted, April 8, 1991.

INTERNATIONAL OPERATIONS

Staff Director BS&R	Chase Manhattan Overseas Banking Corporation, Wilmington, Delaware -- to invest in Ponderosa Industrial, S.A. de C.V., Chihauhau, Mexico. Permitted, April 12, 1991.
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MEMBERSHIP

Chicago	Bank of Aledo, Aledo, Illinois -- to become a member of the Federal Reserve System. Approved, April 12, 1991.
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APRIL 8, 1991 TO APRIL 12, 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 Atlanta -- to purchase
computer equipment.
Approved, April 8, 1991.

Director, FRBO Federal Reserve Bank of Richmond -- to purchase disk
storage equipment.
Approved, April 10, 1991.

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

EXTENSIONS OF TIME

Minneapolis	Ellsworth Bancshares, Inc., Ellsworth, Minnesota -- extension to July 9, 1991, to acquire Ellsworth State Bank. Granted, April 5, 1991.
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FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

NONE

*Subject to CRA
,

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Manufacturers and Traders Trust Company, Buffalo, New York to relocate a branch from 995 Broadway Avenue to 999 Broadway Avenue, Buffalo, New York.^{1/} 5/8/91

Manufacturers and Traders Trust Company, Buffalo, New York to relocate a branch office from 1455 French Road, Depew, New York to 4747 Transit Road, Lancaster, New York.^{1/} 5/8/91

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

April 7, 1991 through April 13, 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

Univest Corporation of Pennsylvania, Souderton, 1/
PA to acquire 100% of the voting shares of
Pennview Savings Bank, Souderton, PA, pursuant
to Section 3(a)(3) of the Bank Holding Company Act.

Newspaper:	5/2/91
Federal Register:	4/30/91

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 4/12/91

Institutions

Examination Date

Bank of Delaware Valley
Fairless Hills, PA

12/10/90

Federal Reserve Bank of Cleveland

**Applications Bulletin
For Week Ending April 13, 1991**

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

NONE

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

NONE

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

NONE

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

NONE

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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

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Signet Bank/Maryland, Baltimore, Maryland, for permission to establish a branch facility at 725 Mount Wilson Lane, Pikesville, Maryland.*	4-22-91
Signet Bank/Maryland, Baltimore, Maryland, for permission to establish an Electronic Funds Transfer Facility at 220 Cypress Street, Salisbury, Maryland.*	4-22-91
Signet Bank/Maryland, Baltimore, Maryland, for permission to establish an Electronic Funds Transfer Facility at 2300 North Salisbury Boulevard, Salisbury, Maryland.*	4-22-91
Virginia Community Bank, Louisa, Virginia, for permission to establish a branch at 185 Madison Road, Orange, Virginia.*	4-27-91
New East Bank of Goldsboro, Goldsboro, North Carolina, for membership in the Federal Reserve System.*	5-1-91

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

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

Section III - Applications Subject to Federal Register Notice

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

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

<u>Application</u>
None.

*Application is subject to CRA.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations
Week ending April 12, 1991

	<u>Examination Date</u>
Bank of Lancaster, Kilmarnock, Virginia	1-7-91
The Forest Hill State Bank, Bel Air, Maryland	1-14-91

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 12, 1991

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank of Alabama Fultondale, Alabama To establish a branch office to be known as Bank of Alabama - Mountain Brook office located at 2801 Cahaba Road, Birmingham, Alabama.	Not yet available
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.	04-11-91
Trust Company Bank Atlanta, Georgia To establish a branch office at Canterbury Court retirement facility located at 3750 Peachtree Road, N.E., Atlanta, Georgia.	04-26-91

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

<u>Application</u>	<u>Comment Period Ending Date</u>
GSB Investments, Inc. Gainesville, Florida Change in control by Samuel Clark Butler to acquire an additional 2.17 percent of the outstanding shares of common stock. The acquisition will increase his total ownership to 15.89 percent.	Not yet available
Gulf Bank Miami, Florida Change in control by Fidel Egas and Juan Esteban Boria to acquire 53 percent of the outstanding shares of preferred stock.	Not yet available
Gold Coast Bankshares, Inc. Hypoluxo, Florida Change in control by Kenneth A. Jewell	Not yet available

and Robert J. Whitaker, each to acquire an additional 4.50 percent of the outstanding shares of common stock. The acquisition will increase their combined ownership to 50.29 percent.

Four County Bancshares, Inc. Not yet available
Allentown, Georgia
To acquire Peoples State Bank, Jeffersonville,
Georgia.

Section 3 - Applications Subject to
Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Century South Banks, Inc. Dahlonega, Georgia To engage de novo in data processing activities through its wholly-owned subsidiary, Century Processing, Inc., Dahlonega, Georgia, pursuant to Section 225.25(b)(7) of Regulation Y.	04-30-91

Section 4 - Applications 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	Farmers State Bank of Western Illinois New Windsor, Illinois 320 N. Division Street Woodhull, Illinois*	N - 5-1-91
Branch	Community State Bank Avilla, Indiana 506 East North Street Kendallville, Indiana*	N - 4-26-91
Membership	Bloomington Bank and Trust Bloomington, Illinois (in organization) To become a member of the Federal Reserve System*	N - 4-30-91
Merger/ Branch	Farmers State Bank of Western Illinois New Windsor, Illinois Bank of Alexis Alexis, Illinois Branch at Alexis location*	N - **
EFT	Bank of Lenawee Adrian, Michigan Corner of U.S. 223 West and South Main Street Adrian, Michigan*	N - 4-21-91

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Prairie Bancorp Manlius, Illinois Bank of Ladd Ladd, Illinois*	FR - 4-15-91 N - 3-12-91
CoC-HC	Williamsburg Holding Company Omaha, Nebraska Michael T. and Susan B. Dobel	FR - 4-29-91 N - 4-29-91
Y-1	Westchester Financial Corporation Naperville, Illinois First Bank of Channahon (in organization) Channahon, Illinois*	FR - 3-15-91 NP - 2-28-91
Y-2	First Decatur Bancshares, Inc. Decatur, Illinois First National Bank of Mt. Zion Mt. Zion, Illinois*	FR - ** n - 5-3-91

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>
4(c)(8)	First of America Bank Corporation Kalamazoo, Michigan First of America Community Development Corporation Kalamazoo, Michigan	FR - **

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

<u>Type</u>	<u>Application</u>
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 April 12, 1991.

BANK NAME/LOCATION

EXAMINATION DATE

NONE

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING APRIL 12, 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)(1) application by Citizens Financial Corporation Employee Stock Ownership Plan, Belzoni, Mississippi to acquire Citizens Financial Corporation, Belzoni, Mississippi	Not yet available
* Section 3(a)(3) application by CNB Bancshares, Inc., Evansville, Indiana to acquire JSB Bancorp, Jasper, Indiana	Not yet available
Change in control notification involving First Highland Corp., Highland, Illinois by Mary Kathryn Drake	Not yet available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) notification by Citizens Financial Corporation Employee Stock Ownership Plan, Belzoni, Mississippi to engage in making and servicing loans	Not yet available

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

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

* This application is subject to CRA.

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING APRIL 12, 1991

AVAILABILITY OF CRA PUBLIC DISCLOSURES

<u>Bank Name</u>	<u>City and State</u>	<u>Examination Date</u>
Citizens Bank of Lavaca	Lavaca, Arkansas	1-14-91
State Bank of Breese	Breese, Illinois	1-14-91

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>
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*	5-3-91 (Newspaper)
Gale M. Hoese To increase his percentage of control from 21.89% to 32.84% of the voting shares of Security Bancshares Co., Glencoe, MN	Not yet available
Charles Refling, Paul Refling and Mark Refling To increase their ownership interests from 21.37%, 17.67%, and 17.67%, respectively, to 37.69%, 31.16%, and 31.16%, respectively, of the voting shares of First Bottineau, Inc., Bottineau, ND	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 Banshares, Inc. Mitchell, SD To acquire Spectrum Life Insurance Company, Mitchell, SD	5-6-91

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

Application

First Bottineau, Inc.
Bottineau, ND
To redeem 43.3% of its
voting shares.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of
CRA Public Evaluations

week ending April 12, 1991

Bank Name	City/State	Examination Date
Security Bank Minnesota	Albert Lea, MN	1/7/91
First United Bank	Sidney, MT	1/15/91
Lake County Bank	St. Ignatius, MT	1/21/91

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

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.*

April 22, 1991

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.*

April 22, 1991

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.*

April 29, 1991

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.

April 22, 1991

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.

April 29, 1991

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.

April 29, 1991

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.

April 29, 1991

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

None.

SECTION X - AVAILABILITY OF CRA PUBLIC EVALUATIONS

BANK/LOCATION

EXAMINATION DATE

Union State Bank, Clay Center, Kansas

January 22, 1991

Bank of Commerce, Wetumka, Oklahoma

January 22, 1991

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF APRIL 8, 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

None.

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 APRIL 8, 1991

Name of Bank

City & State

Date of Examination

None.

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

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 4/12/91

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Verdugo Banking Company (In Organization), Glendale, California, to become a member of the Federal Reserve System. *	<u>Newspaper:</u> 5/01/91

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

Giant Bay Resources, Ltd., Vancouver, British Columbia, Canada, to acquire 19.62 percent of American Pacific Bank of Aumsville, Aumsville, Oregon.	<u>Newspaper:</u> 3/26/91
	<u>Fed. Reg.:</u> 4/23/91
Desert Southwest Community Bancorp, Las Vegas, Nevada, to become a bank holding company by acquiring Nevada Community Bank, Las Vegas, Nevada. *	<u>Newspaper:</u> 4/30/91
	<u>Fed. Reg.:</u> 4/29/91
BOL Bancorp, Livermore, California, to become a bank holding company by acquiring Bank of Livermore, Livermore, California. *	<u>Newspaper:</u> 4/24/91
	<u>Fed. Reg.:</u> 4/30/91
Ventura County National Bancorp 401(K) ESOP, Oxnard, California, to increase ownership from 10.18 to an estimated 12.88 percent of Ventura County National Bancorp, Oxnard, California.	<u>Newspaper:</u> 4/24/91
	<u>Fed. Reg.:</u> 5/08/91

Section III - Applications Subject to Federal Register Notice Only

None

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

None

FEDERAL RESERVE BANK OF SAN FRANCISCO (cont'd.)

Week ending 4/12/91

Section V - Availability of CRA Public Evaluations *

Information about a particular institution's CRA evaluation may be obtained directly from the institution.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>
The Vintage Bank	Napa, California	12/17/90

* Subject to CRA