

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

RESEARCH LIBRARY

H. 21 1991, No. 17
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending April 27, 1991

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Banking reform bills: H.R. 6, the Deposit Insurance and Regulatory Reform Act; H.R. 15, the Depositor Protection Act; and H.R. 1505, the Financial Institutions Safety and Consumer Act -- statement by Chairman Greenspan before the Financial Institutions Subcommittee of the House Committee on Banking, Finance and Urban Affairs, April 30, 1991. Authorized, April 26, 1991.

Federal Reserve's responsibilities with respect to the financial services industry -- statement by Governor LaWare before the Subcommittee on Economic Stabilization of the House Committee on Banking, Finance and Urban Affairs, April 24, 1991. Authorized, April 22, 1991.

BANK HOLDING COMPANIES

Fleet / Norstar Financial Group, Inc., Providence, Rhode Island -- to enter into an interim management contract with the Federal Deposit Insurance Corporation to provide management support to New Bank of New England, N.A., Boston, Massachusetts; New Maine National Bank, Portland, Maine; and New Connecticut Bank & Trust Company, Hartford, Connecticut, which were formed to acquire the assets and assume the deposits and other liabilities of the subsidiary banks of Bank of New England Corporation, Boston, Massachusetts. Announced, April 24, 1991.

FORMS

Notification Required Pursuant to Section 221.23(h) of Regulation K on Acquisitions Made by Foreign Banking Organizations (FR 4002) -- extension. Approved, April 26, 1991.

Ongoing Intermittent Survey of Households (FR 3016) -- extension. Approved, April 26, 1991.

Regulation K Reporting Requirements (FR K-1) -- extension. Approved, April 26, 1991.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

FORMS

Report of Changes in Foreign Investments (FR 2064) -- extension.
Approved, April 26, 1991.

Report of Intercompany Transactions for Foreign Banking Organizations and Their U.S. Bank Subsidiaries (FR Y-8f) -- extension.
Approved, April 26, 1991.

REGULATIONS AND POLICIES

Regulation BB -- final rule to implement changes in the Community Reinvestment Act contained in the Financial Institutions Reform, Recovery and Enforcement Act with respect to CRA examinations.
Approved, April 22, 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	Farmers State Bank of Waupaca, Waupaca, Wisconsin -- to establish a branch at N2699 - N2703 County QQ, King, Wisconsin. Approved, April 22, 1991.
Richmond	Signet Bank / Maryland, Baltimore, Maryland -- to establish an Electronic Funds Transfer Facility at 220 Cypress Street, Salisbury, Maryland, and 2300 North Salisbury Boulevard. Approved, April 24, 1991.
Dallas	Silsbee State Bank, Silsbee, Texas -- to establish a branch at Highway 96 South, Lumberton, Texas. Approved, April 23, 1991.
Atlanta	Southern Heritage Savings Bank, Winterville, Georgia -- to establish a branch at 247 West Clayton Street, Athens, Georgia. Approved, April 25, 1991.

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

BANK HOLDING COMPANIES

Atlanta	CBW Bancorp, Crawfordsville, Florida -- to acquire the Citizens Bank of Wakulla. Approved, April 24, 1991.
St. Louis	Crawford Bancorp, Inc., Robinson, Illinois -- proposal that Peoples Federal Building and Loan Association, Oblong, Illinois, acquire Peoples Building and Loan Association of Oblong, which was formed to acquire Crawford County State Bank, Robinson, Illinois. Approved, April 25, 1991.
Dallas	CTB Financial Corporation, Choudrant, Louisiana -- to acquire Community Trust Bank. Approved, April 22, 1991.
Richmond	FCNB Corp., Frederick, Maryland -- to acquire FCNB Federal Savings Bank, which would acquire three branches of Equitable Federal Savings Bank, Wheaton, Maryland, and for Frederick County National Bank, Frederick, to purchase the assets and assume the liabilities of FCNB Federal Savings Bank. Approved, April 22, 1991.
Kansas City	First Community Bancshares, Inc., Lone Grove, Oklahoma -- proposal that an interim thrift, Community Savings and Loan Association, Ardmore, Oklahoma, acquire certain assets and assume certain liabilities of the Ardmore branch of First Federal Savings and Loan Association, Chickasha, Oklahoma. Approved, April 22, 1991.
Chicago	First National Bancorp, Inc., Monroe, Wisconsin -- to acquire Citizens State Bank, Belleville, Wisconsin. Approved, April 26, 1991.
Chicago	FSB Bancorp, Wever, Iowa -- to acquire Farmers Savings Bank. Approved, April 24, 1991.

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

BANK HOLDING COMPANIES

Cleveland	Integra Financial Corporation, Pittsburgh, Pennsylvania -- to engage de novo in non-depository lending activities through Integra Leasing Company. Permitted, April 21, 1991.
Kansas City	Larimer Bancorporation, Inc., Fort Collins, Colorado -- to acquire First Interstate Bank of Fort Collins, N.A. Approved, April 23, 1991.
Chicago	Midlothian State Bank Employee Stock Ownership Trust, Midlothian, Illinois -- to acquire additional shares of Midlothian State Bank. Approved, April 22, 1991.
Minneapolis	Siouxland Bank Holding Company, Sioux Falls, South Dakota -- to acquire Dakota Bankshares, Inc., Fargo, North Dakota. Returned, April 23, 1991.
Staff Director BS&R	Somerset Bankshares, Somerville, Massachusetts -- relief from certain reporting requirements. Granted, April 23, 1991.
Secretary	Vista Bancorp, Inc., Phillipsburg, New Jersey -- proposal that VAC, Inc. acquire the 308 Roseberry Street and 48 W. Washington Street branches of First Atlantic Federal Savings Association, South Plainfield, New Jersey, which was formed to acquire certain assets and assume certain liabilities of First Atlantic Federal Savings Association. Approved, April 23, 1991.

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

BANK MERGERS

Chicago	Chemical Bank Bay Area, Bay City, Michigan -- to assume deposit liabilities and acquire certain loans of the Marlette office, 2593 S. VanDyke, Marlette, Michigan, of Old Kent Bank-Central, Owosso, Michigan. Approved, April 23, 1991.
Kansas City	United New Mexico Bank at Albuquerque, Albuquerque, New Mexico -- to merge with United New Mexico Bank at Rio Rancho, Rio Rancho, New Mexico. Approved, April 26, 1991.

BANK PREMISES

Kansas City	Bank of Laramie, Laramie, Wyoming -- investment in bank premises. Approved, April 26, 1991.
St. Louis	Bank of Ste. Genevieve, Ste. Genevieve, Missouri -- investment in bank premises. Approved, April 25, 1991.
Chicago	Farmers State Bank of Waupaca, Waupaca, Wisconsin -- investment in bank premises. Approved, April 23, 1991.

CAPITAL STOCK

Chicago	First Colonial Bankshares Corporation, Chicago, Illinois -- redemption of shares. Approved, April 25, 1991.
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COMPETITIVE FACTORS REPORTS

Chicago	Adrian State Bank, Adrian, Michigan, proposed purchase of certain assets and assumption of certain liabilities of a branch of Standard Federal Bank, F.S.B., Troy, Michigan -- report on competitive factors. Submitted, April 23, 1991.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

COMPETITIVE FACTORS REPORTS

San Francisco	Alleghany Corporation, New York, New York, and Alleghany Financial, Inc., proposed acquisition of Gold River Federal Savings Bank, Fair Oaks, California; and merger of Sacramento Savings Bank, Sacramento, California, with Gold River Federal Savings Bank -- report on competitive factors. Submitted, April 26, 1991.
Chicago	American National Bank of DeKalb, DeKalb, Illinois, proposed merger with Farmers and Merchants Bank, Sycamore, Illinois, and The American National Bank of DeKalb County -- report on competitive factors. Submitted, April 25, 1991.
San Francisco	Downey Savings and Loan Association, Newport Beach, California, proposed purchase of assets and assumption of liabilities of three branches of Western Federal Savings and Loan, Marina Del Ray, California -- report on competitive factors. Submitted, April 22, 1991.
Boston	Eastern Bank, Lynn, Massachusetts, proposed acquisition of certain assets and assumption of the liability to pay certain deposits in the One Main Street, Peabody, Massachusetts, branch of Newworld Bank, Boston, Massachusetts -- report on competitive factors. Submitted, April 24, 1991.
Cleveland	Estill Federal Savings Bank, Irvine, Kentucky, proposed merger with First Financial Shares, Inc., Richmond, Kentucky -- report on competitive factors. Submitted, April 26, 1991.
Dallas	First Bank Mainland, Lamarque, Texas, proposed acquisition of Dickinson State Bank, Dickinson, Texas -- report on competitive factors. Submitted, April 23, 1991.

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

COMPETITIVE FACTORS REPORTS

St. Louis	First State Bank, Kenton, Tennessee, proposed acquisition of the Union City and South Fulton, Tennessee, branches of First American National Bank, Nashville, Tennessee -- report on competitive factors. Submitted, April 25, 1991.
Chicago	Indiana United Bancorp, Greensburg, Indiana, proposed acquisition of Regional Federal Savings Bank, New Albany, Indiana -- report on competitive factors. Submitted, April 25, 1991.
New York	Interchange State Bank, Saddle Brook, New Jersey, proposed merger with the Park Ridge, New Jersey, branch of The Howard Savings Bank, 165 Kinderkamack Road -- report on competitive factors. Submitted, April 25, 1991.
Secretary	Key Bank of Central New York, N.A., Syracuse, New York, and Key Bank of Western New York, N.A., Buffalo, New York, proposed merger with Key Bank of Eastern New York, N.A., Albany, New York -- report on competitive factors. Submitted, April 23, 1991.
San Francisco	National Security Bank, Newport, Oregon, proposed acquisition of Pacific First Bank, F.S.B., Lincoln City, Oregon -- report on competitive factors. Submitted, April 22, 1991.
Boston	Proctor Bank, Rutland, Vermont, proposed merger with First Twin - State Bank, White River Junction, Vermont -- report on competitive factors. Submitted, April 23, 1991.
Dallas	San Juan State Bank, San Juan, Texas, proposed merger with New San Juan Bank -- report on competitive factors. Submitted, April 22, 1991.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Southern Bank of Central Florida, Longwood, Florida, proposed acquisition of certain assets and assumption of the liability to pay deposits of three branches of Florida Federal Savings, F.S.B., St. Petersburg, Florida -- report on competitive factors. Submitted, April 23, 1991.
Chicago	Summit Bank of Muncie, Muncie, Indiana, proposed merger with The Parker Banking Company, Parker City, Indiana -- report on competitive factors. Submitted, April 23, 1991.

EXTENSIONS OF TIME

Chicago	Byron Center State Bank, Byron Center, Michigan -- extension to July 11, 1991, to establish a branch at 4595 - 32nd Avenue, Hudsonville, Michigan. Granted, April 23, 1991.
San Francisco	First Interstate Bancorp, Los Angeles, California -- extensions to divest certain properties. Granted, April 24, 1991.
Minneapolis	Hayward Bancshares, Inc., Hayward, Wisconsin -- extension to May 24, 1991, to acquire Peoples Bancshares of Hayward, Inc., and Peoples National Bank of Hayward. Granted, April 24, 1991.
Chicago	Hi - Bancorp, Inc., Highwood, Illinois -- extension to July 26, 1991, to acquire GNP Bancorp, Inc., Mundelein, Illinois, and the New Century Bank. Granted, April 25, 1991.
San Francisco	Mitsui Taiyo Kobe Bank, Limited, Tokyo, Japan -- extension to August 7, 1991, to acquire additional shares of Security Pacific Financial Services System, Inc., San Diego, California, and SPFSS, Inc. Granted, April 23, 1991.

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APRIL 21, 1991 TO APRIL 26, 1991

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**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, April 23, 1991.
Atlanta	SunTrust Banks, Inc., Atlanta, Georgia -- extension to July 27, 1991, to acquire BHC Holdings, Inc., Philadelphia, Pennsylvania, and engage in securities brokerage activities. Granted, April 23, 1991.
San Francisco	U.S. Bancorp, Portland, Oregon -- extensions to divest certain properties. Granted, April 25, 1991.

MEMBERSHIP

San Francisco	Verdugo Banking Company, Glendale, California -- to become a member of the Federal Reserve System. Returned, April 24, 1991.
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REGULATIONS AND POLICIES

Chairman	Board of Governors of the Federal Reserve System -- submission of the annual report for 1990 to the Congress. Approved, April 26, 1991.
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RESERVE BANK OPERATIONS

Director, FRBO	Federal Reserve Bank of New York -- to purchase equipment. Approved, April 23, 1991.
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SECURITIES REGULATION

Staff Director BS&R	Over-the-counter stocks -- revised list of OTC stocks subject to margin requirements, and a list of foreign stocks, effective May 13, 1991. Published, April 26, 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

Trustco Bank New York, Schenectady, New York to merge
with Home & City Savings Bank, Albany, New York.1/ 5/25/91

Adirondack Trust Company, Saratoga Springs, New York to
establish an offsite electronic facility at The Saratoga
Hospital, 211 Church Street, Saratoga, New York.1/ 5/15/91

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Banco de Santander, S.A. de Credito, Santander, Spain to
acquire up to 24.1% of the voting shares of First Fidelity
Bancorporation, Lawrenceville, New Jersey and thereby to
acquire indirectly First Fidelity Incorporated, Newark,
New Jersey; Fidelcor, Inc., Rosemont, Pennsylvania;
Merchants Bancorp, Inc., Allentown, Pennsylvania; Number
One State Bank, Inc., Wilkes-Barre, Pennsylvania; First
Fidelity Bank, N.A., New Jersey, Newark, New Jersey; First
Fidelity Bank, N.A., North Jersey, Totowa, New Jersey;
First Fidelity Bank, N.A., South Jersey, Burlington
Township, New Jersey; Morris Savings Bank, Morristown,
New Jersey; Fidelity Bank, N.A., Malvern, Pennsylvania;
Merchants Bank, N.A., Allentown, Pennsylvania; Merchants
Bank, North, Wilkes-Barre, Pennsylvania; and Fidelity Bank
Delaware, New Castle, Delaware; Banco de Santander to
acquire the nonbanking subsidiaries of First Fidelity
Bancorporation.1/ 5/25/91 3/

RNYC Holdings Limited, The Cayman Islands, British West
Indies to become a bank holding company with respect to
Republic New York Corporation and its subsidiaries,
Republic National Bank of New York and The Manhattan
Savings Bank, all of New York, New York; Saban S.A.,
Panama City, the Republic of Panama to acquire RNYC
Holdings Limited and its subsidiaries; RNYC Holdings
Limited to acquire indirectly certain direct and
indirect non-bank subsidiaries of Republic New York
Corporation.1/ 5/24/91 3/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

None.

Comment Period
Ending Date

SECTION IV

Applications Not Involving
Public Comment

None.

Availability of CRA Public Evaluations

Week Ending April 27, 1991

NAME OF BANK

EXAMINATION DATE

Salamanca Trust Company
Salamanca, New York

August 27, 1990

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- 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 to acquire 100% of Sellersville Savings
Bank, Perkasie, PA, pursuant to Section
3(a)(3) of the Bank Holding Company Act.

Newspaper:
Federal Register:

5/16/91
N/A*

**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 4/26/91

Institutions

Examination Date

Security First Bank
Media, PA

12/17/90

Federal Reserve Bank of Cleveland

**Applications Bulletin
For Week Ending April 27, 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**

Received Section 4(c)(8) application on April 1, 1991, from Provident Bancorp, Inc., Cincinnati, Ohio, to acquire Hunter Savings Association, Cincinnati, Ohio. May 14, 1991

Received Section 4(c)(8) application on April 19, 1991 from Huntington Bancshares Incorporated, Columbus, Ohio, to purchase certain assets and assume all deposit liabilities of five (5) Cincinnati, Ohio, branches of TransOhio Savings Bank, Cleveland, Ohio. May 15, 1991

**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

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(April 26, 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.

The Sabina Bank
135 North Howard Street
Sabina, Ohio 45169
(513) 584-2491
Examined: January 22, 1991

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

DNB Financial Corporation, Mullins,
South Carolina, to become a bank
holding company through the acquisition
of Davis National Bank, Mullins, South
Carolina.*

5-31-91

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None.

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

Application

None.

*Application is subject to CRA.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations
Week ending April 28, 1991

	<u>Examination Date</u>
Bank of the Commonwealth, Norfolk, Virginia	1-14-91
Citizens Bank and Trust Company, Blackstone, Virginia	1-22-91
Farmers & Merchants Bank, Timberville, Virginia	1-22-91

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 26, 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 remote full-service ATM to be known as Vanderbilt ATM located at Vanderbilt Children's Hospital, 1161 22nd Avenue South, Nashville, Tennessee.	Not yet available

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Commercial Bancorporation, Inc. Orlando, Florida 1-BHC formation, Commercial State Bank of Orlando, Orlando, Florida, a state member bank.	Not yet available
Colony Bankcorp, Inc. Fitzgerald, Georgia To acquire Worth Federal Savings & Loan Association, Sylvester, Georgia, and convert its charter to that of a new state-chartered nonmember bank which will be known as Bank of Worth, Sylvester, Georgia.	Not yet available
Synovus Financial Corporation Columbus, Georgia Along with its parent, TB&C Bancshares, Inc., a shell corporation, which owns 8.5 percent of Synovus, both of Columbus, Georgia, to merge with CB Bancshares, Inc., Fort Valley, Georgia, and thereby directly acquire its subsidiary banks, The Citizens Bank, Fort Valley, Georgia, and The Citizens Bank of Cochran, Cochran, Georgia.	Not yet available

Section 3 - Applications Subject to
Federal Register Notice Only

Application

Comment Period Ending Date

None.

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

Applications

First State Bank of Bibb County
West Blocton, Alabama
Increase in bank premises request.

Section 10 - Availability of CRA Public Evaluations*

Bank

Examination Date

None.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Merger/ Branch	Chemical Bank Michigan Clare, Michigan Harrison Office of Mutual Savings Bank, FSB Bay City, Michigan 127 N. 2nd Street, Harrison, Michigan*	N - **
Merger/ Branch	First of America Bank - Ann Arbor Ann Arbor, Michigan First of America Bank-Wayne Wayne, Michigan*	N - **

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	First Decatur Bancshares, Inc. Decatur, Illinois First National Bank of Mt. Zion Mt. Zion, Illinois*	FR - 5-8-91 n - 5-3-91
Y-1	LSBancorp, Inc. La Salle, Illinois La Salle State Bank La Salle, Illinois*	FR - 5-14-91 N - 2-22-91
Y-1	Alliance Financial Corporation Three Oaks, Michigan Alliance Bank and Trust Company New Buffalo, Michigan (in organization)*	FR - ** N - 5-12-91
Y-2	Readlyn Bancshares, Inc. St. Paul, Minnesota Britt Bancshares, Inc. St. Paul, Minnesota First State Bank Britt, Iowa*	FR - ** N - **
Y-2	Summcorp Fort Wayne, Indiana Parker Bank Holding Corporation Indianapolis, Indiana The Parker Banking Company Parker City, Indiana*	FR - ** N - 5-6-91

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	Great Lakes Financial Resources, Inc. ESOP Homewood, Illinois Great Lakes Financial Resources, Inc. Homewood, Illinois First National Bank of Blue Island Blue Island, Illinois Bank of Homewood Homewood, Illinois Community Bank of Homewood-Flossmoor Homewood, Illinois*	FR - ** N - **
Y-1	Monona Bankshares, Inc. Madison, Wisconsin Monona State Bank (in organization) Monona, Wisconsin*	FR - ** N - **
Y-1	Citizens Bankshares-Luxemburg, Inc. Luxemburg, Wisconsin Citizens State Bank-Luxemburg Luxemburg, Wisconsin (in organization)*	FR - ** N - **
Y-1	Mansfield Bancorp, Inc. Mansfield, Illinois Peoples State Bank of Mansfield Mansfield, Illinois*	FR - ** N - 4-6-91
Y-1	Wisconsin Financial Bancorporation, Inc. Minneapolis, Minnesota First National Bank and Trust Company of Baraboo Baraboo, Wisconsin The Bank of Edgar Edgar, Wisconsin*	FR - ** N - **

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 - 5-8-91
Y-4	Swea City Bancorporation, Inc. Swea City, Iowa Tietje Insurance Services, Inc. Armstrong, Iowa	FR - 5-14-91

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 Shares, Inc. Platteville, Wisconsin First Ag Credit Corporation Platteville, Wisconsin	FR - **
Y-4	Northern States Financial Corporation Waukegan, Illinois First Federal Bank, FSB Waukegan, Illinois	FR - **
4(c)(8)	West Bancorporation, Inc. West Des Moines, Iowa Living History Farms Des Moines, Iowa	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 26, 1991.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>
-City Bank of Bloomington-Normal Bloomington, Illinois	1/22/91
-Blencoe State Bank Blencoe, Iowa	1/07/91
-Bank of Illinois in Normal Normal, Illinois	1/02/91
-Citizens First State Bank of Walnut Walnut, Illinois	1/22/91
-Harris Bank St. Charles Saint Charles, Illinois	1/22/91
-Green Lake State Bank Green Lake, Illinois	1/14/91

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING APRIL 26, 1991

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

- * Section 18(c) of the Federal Deposit Insurance Act application by Jackson Exchange Bank and Trust Company, Jackson, Missouri to merge with First Exchange Bank of Madison County, Fredericktown, Missouri

Not yet available

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

Application

End of Comment Period

None.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

Stock redemption notification by Peoples Bancorp, Inc. of Bullitt County, Shepherdsville, Kentucky

Not yet available

* This application is subject to CRA.

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING APRIL 26, 1991

AVAILABILITY OF CRA PUBLIC DISCLOSURES

<u>Bank Name</u>	<u>City and State</u>	<u>Examination Date</u>
Effingham State Bank	Effingham, Illinois	2-4-91

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Norwest Bank International Colorado Minneapolis, MN To establissh a branch in Denver, Co	4-30-91

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

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

Section III - Applications Subject
to Federal Register Notice Only

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

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

<u>Application</u>
None.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of
CRA Public Evaluations

week ending April 26, 1991

Bank Name	City/State	Examination Date
First State Bank	Froid, MT	2/19/91

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Vectra Bank, Denver, Colorado, for prior approval to merge with Columbine Valley Bank & Trust, Littleton, Colorado.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Lawrence Financial Corporation, Lawrence, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The University National Bank, Lawrence, Kansas (proposed).*	Not Available
Allan A. Armbruster, Jr., Cozad, Nebraska, and Allan A. Armbruster, Cozad, Nebraska, as trustees for BJA Irrevocable Trust III, for prior approval to increase their proportionate control of Midwest Banco Corporation, Cozad, Nebraska, by .45 percent to 16.97 percent.	Not Available
George R. Hayden, Jr. and Jeanne C. Thompson, St. Joseph, Missouri, individually and as trustees of 10 trusts, for approval to retain 40 percent control of Buchanan County Bancshares, Inc., St. Joseph, Missouri.	Not Available
Roderick G. Bugbee, as trustee, for prior approval to acquire 100 percent of the voting shares of Quinter Insurance Service, Inc., Quinter, Kansas.	April 30, 1991
Frederick M. Hartley, Vinita, Oklahoma, to continue to serve as trustee of the Kelly J. Hartley Irrevocable Trust and for the Kelly J. Hartley Irrevocable Trust to continue to hold 38.68 percent of the voting shares of Oklahoma State Bancshares, Inc., Vinita, Oklahoma.	April 30, 1991

Affiliated Bankshares of Colorado,
Inc. Employees Incentive Savings and
Retirement Plan, Denver, Colorado, to
acquire an additional 15 percent and
thereby hold 24.99 percent of the
outstanding voting shares of
Affiliated Bankshares of Colorado,
Inc., Denver, Colorado.

May 14, 1991

David C. and Oneida Sue Maysey,
Canute, Oklahoma, for prior approval
to acquire 25.90 percent of the
voting shares of Canute Bancshares,
Inc., Clinton, Oklahoma.

May 14, 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

Nebanco, Inc., Wallace, Nebraska, for
prior approval to redeem 10 shares of
its own voting common stock.

SECTION X - AVAILABILITY OF CRA PUBLIC EVALUATIONS

BANK/LOCATION

EXAMINATION DATE

The Bank of Laramie, Laramie, Wyoming

February 4, 1991

Grant County Bank, Medford, Oklahoma

February 4, 1991

Sac River Valley Bank, Stockton,
Missouri

February 4, 1991

Bank of Windsor, Windsor, Colorado

February 4, 1991

Bank of Commerce, Rawlins, Wyoming

February 4, 1991

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF APRIL 22, 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
George D. Francklow, Jr., Houston, TX, to acquire
an interest in Guardian Bancshares, Inc., Houston, TX

05-01-91

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF APRIL 22, 1991

<u>Name of Bank</u>	<u>City & State</u>	<u>Date of Examination</u>
The First State Bank of Matador	Matador, TX	12/17/90
Landmark Bank-Mid Cities	Eules, TX	01/22/91

* 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 4/26/91

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Northrim Bank, Anchorage, Alaska, to establish a mobile branch in the Anchorage area of Alaska. *	<u>Newspaper:</u> Not available
Valley Bank of Nevada, Las Vegas, Nevada, to establish a merchant branch facility at 403 Keystone Avenue, Reno, Nevada. *	<u>Newspaper:</u> 5/17/91
First Interstate Bank of California, Los Angeles, California, to establish an ATM facility within the Woolen Mill Building at Ghiradelli Square, San Francisco, CA. *	<u>Newspaper:</u> Not available

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

Hillebrand Paradise Ranch Resort, Inc., Grants Pass, Oregon, to become a bank holding company by acquiring Colonial Banking Company, Grants Pass, Oregon. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 5/20/91

Section III - Applications Subject to Federal Register Notice Only

The Mitsubishi Bank, Limited, Tokyo, Japan, to engage in clearing and execution of financial futures contracts and options through Mitsubishi Financial Futures, Inc., Chicago, Illinois.	<u>Fed. Reg.:</u> Not yet published
Bancorp Hawaii, Inc., Honolulu, Hawaii, to engage <u>de novo</u> in securities brokerage and investment advisory services through Bancorp Investment Group, Ltd., Honolulu, Hawaii.	<u>Fed. Reg.:</u> 5/21/91

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

The Vintage Bank, Napa, California, to establish Community Development Corporation of Napa Valley, Napa, California, and thereby engage in community development activities.

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

Week ending 4/26/91

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>
Farmers and Merchants Bank of Central California	Lodi, California	1/14/91
Cuyamaca Bank	Santee, California	2/04/91

* Subject to CRA