

ANNOUNCEMENT

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

**H.2, 1991, No. 19
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending May 11, 1991**

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Credit availability -- statements by Presidents Syron, Keehn, and McTeer of the Federal Reserve Banks of Boston, Chicago, and Dallas before the Subcommittee on Domestic Monetary Policy of the House Committee on Banking, Finance and Urban Affairs, May 8, 1991
Published, May 8, 1991.

BANK HOLDING COMPANIES

SouthTrust Corporation, Birmingham, Alabama -- reconsideration of Board approvals of applications to acquire SouthTrust Bank of Orlando, Winter Park, Florida and Liberty Savings Bank of South Georgia, Valdosta, Georgia and the Atlanta Reserve Bank's approvals of applications to acquire SouthTrust Bank of North Carolina, N.A., Raleigh, North Carolina and Community National Bank, Cape Coral, Florida.
Denied, May 6, 1991.

ENFORCEMENT

BCCI Holdings (Luxembourg) S.A., Luxembourg, and Bank of Credit and Commerce International S.A. -- written agreement dated May 6, 1991, with the Board and the Superintendent of Banks of the State of California.
Announced, May 7, 1991.

James Madison Limited, Washington, D.C. -- written agreement dated May 6, 1991, with the Federal Reserve Bank of Richmond.
Announced, May 6, 1991.

RESERVE BANK SERVICES

Check collection services -- modifications to criteria for tiered pricing (Docket R-0712).
Approved, May 8, 1991.

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

BANK HOLDING COMPANIES

St. Louis Liberty National Bancorp, Inc., Louisville,
Kentucky -- to acquire Bank of Lexington & Trust
Company, Inc., Lexington, Kentucky.
Approved, May 7, 1991.

Chicago Stichting Prioriteit ABN AMRO Holding, Amsterdam, The
Netherlands; Stichting Administratiekantoor ABN
AMRO Holding; ABN AMRO Holding N.V., and
Amsterdam - Rotterdam Bank N.V. -- to acquire DBI
Holdings, Inc., New York, New York, and continue to
engage in certain investment advisory, securities
brokerage, and riskless principal activities
through Discount Brokers International, Inc., New
York, New York, and Henry Krieger/DBI, L.P.
Approved, May 8, 1991.

Philadelphia Univest Corporation of Pennsylvania, Souderton,
Pennsylvania -- to acquire Pennview Savings Bank.
Approved, May 6, 1991.

BANK PREMISES

Chicago First - Citizens Bank and Trust Company, Greencastle,
Indiana -- investment in bank premises.
Approved, May 8, 1991.

Atlanta First State Bank of Bibb County, West Blocton,
Alabama -- investment in bank premises.
Approved, May 9, 1991.

Kansas City State Bank, Winfield, Kansas -- investment in bank
premises.
Approved, May 10, 1991.

Chicago State Bank of Caledonia, Caledonia, Michigan --
investment in bank premises.
Approved, May 8, 1991.

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

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Dallas	Farmers and Ranchers Production Credit Association, Gonzales, Texas -- registration statement. Withdrawn, May 10, 1991.
Dallas	Kaneb Services, Inc., Dallas, Texas -- registration statement. Withdrawn, May 9, 1991.
Dallas	Michaels' Stores, Inc., DFW, Texas -- registration statement. Withdrawn, May 10, 1991.

CAPITAL STOCK

Secretary	Manufacturers and Traders Trust Company, Buffalo, New York -- to include subordinated debentures in capital structure. Approved, May 8, 1991.
Kansas City	Swanton Agency, Swanton, Nebraska -- redemption of shares. Approved, May 7, 1991.

CHANGE IN BANK CONTROL

Atlanta	Community Bancorp, Inc., Thornton, Colorado -- change in bank control. Permitted, May 10, 1991.
Minneapolis	First Western Corporation, Sioux Falls, South Dakota -- change in bank control. Permitted, May 7, 1991.
Dallas	Harlingen National Bancshares, Inc., Harlingen, Texas -- change in bank control. Permitted, May 8, 1991.
Dallas	North American Bancshares, Sherman, Texas -- change in bank control. Returned, May 10, 1991.

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

COMPETITIVE FACTORS REPORTS

New York	Albany Savings Bank, FSB, Albany, New York, proposed merger with Champlain Valley Federal Savings and Loan Association, Plattsburgh, New York -- report on competitive factors. Submitted, May 8, 1991.
Dallas	Ameriway Bank, N.A., Houston, Texas, proposed merger with Compass Bank - Houston -- report on competitive factors. Submitted, May 8, 1991.
Boston	Amoskeag Bank, Manchester, New Hampshire, proposed merger with the affiliated Nashua Trust Company, Nashua, New Hampshire -- report on competitive factors. Submitted, May 9, 1991.
St. Louis	Citizens Bank and Trust Company, Burgin, Kentucky, proposed merger with The Farmers National Bank of Danville, Danville, Kentucky -- report on competitive factors. Submitted, May 9, 1991.
Chicago	City Bank, St. Johns, Michigan, proposed purchase of certain assets and assumption of deposit liabilities of the Lansing branch, Lansing, Michigan, of Comerica Bank, N.A., Detroit, Michigan -- report on competitive factors. Submitted, May 9, 1991.
Atlanta	Colony Bancorp, Inc., Fitzgerald, Georgia, proposed acquisition of Worth Federal Savings and Loan Association, Sylvester, Georgia -- report on competitive factors. Submitted, May 6, 1991.
Atlanta	Commercial Bancorporation, Inc., Orlando, Florida, proposed acquisition of Commercial State Bank of Orlando -- report on competitive factors. Submitted, May 6, 1991.

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

COMPETITIVE FACTORS REPORTS

Boston	First Federal Savings and Loan Association of East Hartford, East Hartford, Connecticut, proposed acquisition of certain assets and assumption of liabilities of one branch of New Connecticut Bank and Trust, N.A. -- report on competitive factors. Submitted, May 6, 1991.
Chicago	First of America Bank-Golf Mill, Niles, Illinois, proposed merger with First of America Bank-Northeast Illinois, National Association, Libertyville, Illinois -- report on competitive factors. Submitted, May 9, 1991.
Chicago	Forreston State Bank, Forreston, Illinois, proposed merger with FSB Interim Bank -- report on competitive factors. Submitted, May 8, 1991.
St. Louis	Magna Bank of Mascoutah, Mascoutah, Illinois, proposed purchase of the assets and assumption of the liabilities of Burlington Bank, Chicago, Illinois -- report on competitive factors. Submitted, May 8, 1991.
Chicago	Magna Millikin Bank of Decatur, National Association, Decatur, Illinois, proposed merger with Magna Bank of McLean County, Bloomington, Illinois, and Magna Bank of Springfield, Springfield, Illinois -- report on competitive factors. Submitted, May 8, 1991.
St. Louis	Merchants & Farmers Bank, Holly Springs, Mississippi, proposed merger with Merchants & Farmers Interim Bank -- report on competitive factors. Submitted, May 8, 1991.
San Francisco	Pajaro Valley Bank, Watsonville, California, proposed merger with First National Bank of Monterey County, Monterey, California -- report on competitive factors. Submitted, May 8, 1991.

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

COMPETITIVE FACTORS REPORTS

Dallas Promenade National Bank, Richardson, Texas, proposed merger with Compass Bank, Plano, Texas -- report on competitive factors. Submitted, May 8, 1991.

Atlanta Synovus Financial Corporation, Columbus, Georgia, proposed acquisition of CB Bancshares, Inc., Fort Valley, Georgia -- report on competitive factors. Submitted, May 6, 1991.

EXTENSIONS OF TIME

Richmond Central Fidelity Bank, Richmond, Virginia -- extension to December 4, 1991, to establish a branch at the intersection of Centreville Road and Fox Mill Road, Herndon, Virginia. Granted, May 7, 1991.

Atlanta Citizens National Corporation, Naples, Florida -- extension to July 28, 1991, to acquire Citizens National Bank of Naples. Granted, May 8, 1991.

Chicago Dana Bancorp, Inc., Dana, Illinois -- extension to July 15, 1991, to acquire The First National Bank of Dana. Granted, May 6, 1991.

Cleveland First Bancorporation of Ohio, Akron, Ohio -- extension to August 11, 1991, to engage de novo in operating a disaster recovery computer site through First Bancorporation Services Division, Brecksville, Ohio. Granted, May 9, 1991.

Chicago First Marengo Financial Corporation, Marengo, Illinois -- extension to August 13, 1991, to acquire First National Bank of Marengo. Granted, May 6, 1991.

Atlanta First National Financial Corporation, Albany, Georgia extension to August 19, 1991 -- to acquire First National Bank of South Georgia. Granted, May 8, 1991.

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

INTERNATIONAL OPERATIONS

New York Bankers International Corporation, New York, New York
 -- to continue to hold the shares of BT Asia
 Securities Limited, Hong Kong, Hong Kong, after BT
 Asia Securities Limited engages in futures
 commission merchant activities involving the Nikkei
 225 Futures contract on the Osaka Stock Exchange.
 Granted, May 10, 1991.

Cleveland Mellon Overseas Investment Corporation, Wilmington,
 Delaware -- to engage in investment advisory
 activities through an investment in Palomar
 Limited, London, England.
 Granted, May 9, 1991.

MEMBERSHIP

Chicago Fayette Bank and Trust Company, Connersville, Indiana
 -- membership in the Federal Reserve System.
 Withdrawn, May 9, 1991.

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MAY 5, 1991 TO MAY 10, 1991
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ADDITIONS AND CORRECTIONS

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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

CHANGE IN BANK CONTROL

Dallas	National Penn Bancshares, Inc., Boyertown, Pennsylvania -- change in bank control. Permitted, 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

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

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/

5/28/91 2/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Skandinaviska Enskilda Banken, Stockholm, Sweden to expand the authority of its indirect wholly-owned subsidiary, Enskilda Securities Inc., New York, New York to include the provision of investment advisory services to institutional customers and to exercise limited investment discretion on behalf of such customers.

N/A

SECTION IV

Applications Not Involving
Public Comment

None.

Federal Reserve Bank of New York

Comment Period
Ending Date

Availability of CRA Public Evaluations

Week Ending May 11 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

United Valley Bank, Wayne, PA requests permission to consolidate and relocate its two banking facilities from locations at 212 E. Lancaster Avenue, Wayne, PA and 1900 John F. Kennedy Blvd., Philadelphia, PA to 1601 Market Street, Philadelphia, PA.

6/10/91

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

None.

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 5/10/91

Institutions

Examination Date

None.

**Applications Bulletin
For Week Ending May 11, 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)(3) application on
May 9, 1991 from Banc One Corporation,
Columbus, Ohio, to acquire The Central
Trust Company, Newark, Ohio; The Central
Trust Company of Northeastern Ohio, N.A.,
Canton, Ohio; The Central Trust Company of
Northern Ohio, Lorain, Ohio; and The Central
Trust Company of Southeastern Ohio, N.A.,
Marietta, Ohio.

* N - June 5, 1991

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

Received Section 4(c)(8) Notice on
May 3, 1991 from Society Corporation,
Cleveland, Ohio, for permission to
authorize its wholly-owned subsidiary,
Green Machine Network Corporation,
North Olmsted, Ohio, to provide data
processing services nationwide pursuant
to Section 225.25(b)(7) of Regulation Y.

May 31, 1991

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

**Applications Bulletin
For Week Ending May 11, 1991**

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY (Cont.)

Received Section 4(c)(8) application on Not Yet Known #
May 6, 1991 from Provident Bancorp, Inc.,
Cincinnati, Ohio, to acquire First Federal
Savings and Loan Association, Lexington,
Kentucky

Received Section 4(c)(8) application on Not Yet Known #
May 6, 1991 from Provident Bancorp, Inc.,
Cincinnati, Ohio, to acquire Peoples Federal
Savings and Loan Association of Bellevue,
Bellevue, Kentucky.

Received Section 4(c)(8) application on Not Yet Known #
May 6, 1991 from Provident Bancorp, Inc.,
Cincinnati, Ohio, to acquire Merit Savings
Association, Cincinnati, Ohio.

Received Section 4(c)(8) application on Not Yet Known #
May 6, 1991 from Provident Bancorp, Inc.,
Cincinnati, Ohio, to acquire Thrift Savings
Association, Cincinnati, Ohio.

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

Received request on May 10, 1991 from
Security Dollar Bank, Niles, Ohio, for
permission to exceed its limit of investment
in bank premises permitted under Section 24A
of the Federal Reserve Act.

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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
(May 10, 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 Ottoville Bank Company
161 West Third Street
Ottoville, Ohio 45876
(419) 453-3313
Examined: February 11, 1991

The Orrville Savings Bank
101 West Market Street
Orrville, Ohio 44667
(216) 683-3055
Examined: February 11, 1991

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>
Eugene J. Metzger - Notice of Change in Control with respect to Ballston Bancorp, Inc., Arlington, Virginia.	6-6-91

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
First Virginia Banks, Inc., Falls Church, Virginia, to acquire Harwood- Andrews, Inc., Farmville, Virginia.*	5-21-91

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

<u>Application</u>
None.

*Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations
Week ending May 10, 1991

Examination
Date

Barclays Bank of North Carolina
201 S. Tryon Street
Charlotte, North Carolina

1-28-91

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 10, 1991

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Sun Bank of Tampa Bay Tampa, Florida To establish a branch office to be known as Mease Manor Branch located at 700 Mease Plaza, Dunedin, Florida.	04-15-91

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Gulf West Bancorp St. Petersburg, Florida 1-BHC formation, Mercantile Bank, St. Petersburg, Florida.	Not yet available
Colony Bankcorp, Inc. Fitzgerald, Georgia To acquire Worth Federal Savings and Loan Association, Sylvester, Georgia, and convert its charter to that of a state-chartered nonmember bank to be known as Bank of Worth, Sylvester, Georgia.	05-24-91 Newspaper
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 acquire Athens Federal Savings Bank, Athens, Georgia, and convert it to a state-chartered commercial bank and trust company to be known as Athens First Bank & Trust Company, Athens, Georgia.	05-31-91 Federal Register

Synovus Financial Corporation
Columbus, Georgia

05-21-91
Federal Register

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.

IBT Bancshares, Inc.
Gretna, Louisiana

Not yet available

Change in control by Claude J. Autin; Leslie J. Boudreaux; and Ben A. Seale to acquire an additional 22.6 percent of the outstanding shares of common stock. The acquisition will increase their total ownership to 41.4 percent.

Section 3 - Applications Subject to
Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Middle Georgia Bankshares, Inc. Unadilla, Georgia To engage de <i>de novo</i> in operating a collection agency through MGB Collections, Vienna, Georgia, pursuant to Section 225.25(b)(23) of Regulation Y.	06-03-91

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

Application

Central Bancshares of the South, Inc.
Birmingham, Alabama
3(a)(5) waiver request by Central Bancshares and its wholly-owned bank holding company subsidiary, Compass Bancshares, Inc., Houston, Texas.

Bradley County Financial Corporation
Cleveland, Tennessee
To redeem 15,000 shares of its outstanding common stock.

Section 10 - Availability of CRA Public Evaluations*

*The CRA public evaluations of the institutions listed below became available during the week ending May 10, 1991. Information about an institution's CRA evaluation may be obtained directly from the institution.

Bank

Examination Date

United Citizens Bank
Alachua, Florida

02-11-91

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>
EFT	The Commercial Trust & Savings Bank Storm Lake, Iowa 1237 North Lake Avenue Storm Lake, Iowa*	N - **
EFT	Chemical Bank and Trust Company Midland, Michigan Food Court Area of the Eastman Road Mall Midland, Michigan*	N - **
Membership	Parkway Bank of Illinois (in organization) Carpentersville, Illinois To become a member of the Federal Reserve System*	N - 5-6-91

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	First Merchants Corporation Muncie, Indiana First United Bancorp, Inc. Middletown, Indiana First United Bank Middletown, Indiana*	FR - 5-20-91 N - 5-20-91
Y-2	Parkway Bancorp, Inc. Harwood Heights, Illinois Parkway Bank of Illinois (in organization) Carpentersville, Illinois*	FR - ** N - 5-6-91
Y-2	Cedar Valley Bankshares, Ltd. Charles City, Iowa Riceville Investment Company Charles City, Iowa First State Bank Riceville, Iowa*	FR - ** N - 5-15-91

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>
Y-4	Central Illinois Financial Corporation Champaign, Illinois Heartland Federal Savings and Loan Association Mattoon, Illinois	FR - **
Y-4	Indiana United Bancorp Greensburg, Indiana Regional Federal Bancorp, Inc. New Albany, Indiana Regional Federal Savings Bank New Albany, Indiana	FR - **
Y-4	CNBC Bancorp, Inc. Chicago, Illinois Capitol Federal Bank for Savings Chicago, Illinois CNB Federal Savings Bank Chicago, Illinois	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 May 10, 1991.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>
-Farmers State Bank Breckenridge, Michigan	2/04/91
-Villa Park Trust & Savings Bank Villa Park, Illinois	1/28/91
-DeMotte State Bank DeMotte, Indiana	2/11/91
-First State Bank of Porter Porter, Indiana	2/11/91

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING MAY 10, 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>
Change in control notification involving Benton Bancorp, Inc., Benton, Kentucky by Bancorp ESOP, Benton, Kentucky	Not yet available
* Section 3(a)(3) application by Central Arkansas Bancshares, Inc., Malvern, Arkansas to acquire One National Bank of Hot Springs, Hot Springs, Arkansas	Not yet available
* Section 3(a)(1) application by First Bentonville Bancshares, Inc., Bentonville, Arkansas to acquire First National Bank, Bentonville, Arkansas	Newspaper: 6-7-91

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

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 MAY 10, 1991

AVAILABILITY OF CRA PUBLIC DISCLOSURES

<u>Bank Name</u>	<u>Bank Address</u>	<u>Examination Date</u>
The Citizens Bank	P. O. Box 2156 Batesville, Arkansas 72503-2156	2-11-91

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Norwest Corporation, Mpls, MN;
Norwest Financial Services, Inc.,
and Norwest Financial, Inc., Des
Moines, IA
To acquire 100% of Dial National
Bank of South Dakota, Sioux Falls,
SD*

Not yet available

Section III - Applications Subject
to Federal Register Notice Only

Application

Comment Period
Ending Date

Norwest Corporation
Minneapolis, Minnesota
To engage in general insurance
agency activities through acquisition
of the book of business of National
Security Insurance Underwriters of
Litchfield, Litchfield, Minnesota.

Not yet available

Norwest Corporation
Minneapolis, Minnesota
To engage in leasing and data processing
activities through the acquisition of Prime
Rate Premium Finance Corporation, Inc.;
IFCO, Inc., and Agency Technologies, Inc.,
Fayetteville, North Carolina.

Not yet available

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

None.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of
CRA Public Evaluations

week ending May 10, 1991

Bank Name	City/State	Examination Date
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None.

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Vectra Bank of Boulder, Boulder, Colorado, for prior approval to establish a branch at the corner of Alpine and Broadway, Boulder, Colorado.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Fremont Bank Corporation, Canon City, Colorado, for prior approval to become a bank holding company through the acquisition of 80 percent of the voting shares of The First National Bank of Arvada, Arvada, Colorado.*	Not Available
First Nebraska Bancs, Inc., Sidney, Nebraska, for prior approval to control up to 5.75 percent of the voting shares of First National Financial Corporation, parent of First National Bank, both of Estes Park, Colorado.*	Not Available
Lisco State Company, Lisco, Nebraska, for prior approval to control up to 16.57 percent of the voting shares of First National Financial Corporation, parent of First National Bank, both of Estes Park, Colorado.*	Not Available
Rawlins National Bancorporation, Denver, Colorado, for prior approval to become a bank holding company through the acquisition of 90 percent of the voting shares of The Rawlins National Bank, Rawlins, Wyoming.*	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
None.	

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

APPLICATION

First National Financial Corp., Estes Park, Colorado, for prior approval to redeem up to 4,016 shares of its own voting common stock.

SECTION X - AVAILABILITY OF CRA PUBLIC EVALUATIONS

BANK/LOCATION

EXAMINATION DATE

None.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MAY 6, 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
Central Bank Employee Stock Ownership Plan, Monroe, LA,
to acquire an interest in Central Corporation, Monroe, LA

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

Section 4(c)(8) de novo notification by
The First National Bankshares, Inc., Tucumcari, NM, to
acquire First Security Trust Company, Tucumcari, NM
(to engage in trust activities)

N/A

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 MAY 6, 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 5/17/91

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
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> 5/20/91
Valley Bank of Nevada, Las Vegas, Nevada, to establish a branch office at Cashell and South McCarran, Reno, Nevada. *	<u>Newspaper:</u> 5/17/91

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

Berkshire Hathaway, Inc., Omaha, Nebraska, and subsidiaries to increase proportionate interest in voting shares of Wells Fargo & Company, San Francisco, California, from 9.7 to as much as 22 percent.	<u>Newspaper:</u> 6/14/91
	<u>Fed. Req.:</u> 6/11/91

Section III - Applications Subject to Federal Register Notice Only

C.N. Bancorp, Ltd., Taipei, Taiwan, and CNB Bancorp, San Francisco, California, to engage directly in making and servicing loans.	<u>Fed. Req.:</u> 6/05/91
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Section IV - Applications Not Subject to Federal Register Notice or Newspaper Notice

None

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>
None		

* Subject to CRA