

FEDERAL RESERVE BANK  
ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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**BANK HOLDING COMPANIES**

Community Bank & Trust Company, Sterling, Virginia --  
written agreement dated June 24, 1991, with the  
Federal Reserve Bank of Richmond and the  
Commissioner of Financial Institutions of the  
Commonwealth of Virginia, Richmond, Virginia.  
Announced, June 24, 1991.

Dauphin Deposit Corporation, Harrisburg, Pennsylvania  
-- to engage in securities activities and  
financial advisory activities through Hopper  
Soliday & Co., Inc., Philadelphia, Pennsylvania.  
Approved, June 24, 1991.

Fleet / Norstar Financial Group, Inc., Providence,  
Rhode Island, and Fleet Norstar Holdings, Inc. --  
to acquire New Bank of New England, N.A., Boston,  
Massachusetts, and New Connecticut Bank & Trust  
Company, N.A., Hartford, Connecticut; Fleet Bank of  
Maine, Portland, Maine, to merge with New Maine  
National Bank.  
Approved, June 28, 1991.

**BOARD OPERATIONS**

Budget guideline for 1992.  
Approved, June 28, 1991.

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

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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**

|          |   |
|----------|---|
| Richmond | Crestar Bank, Richmond, Virginia -- to establish a<br>branch in the Crossroads at Chesapeake Square<br>Shopping Center, Chesapeake, Virginia.<br>Approved, June 24, 1991. |
| Chicago  | Fort Madison Bank & Trust Co., Fort Madison, Iowa --<br>to establish an offsite electronic facility at Hy-<br>Vee Food Store, 2606 Avenue L.<br>Approved, June 26, 1991.  |

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

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**BANK BRANCHES, DOMESTIC**

Chicago Security Bank St. Clair Shores, St. Clair Shores,  
Michigan -- to establish a branch at 19080 East 10  
Mile Road, East Detroit, Michigan.  
Withdrawn, June 28, 1991.

Secretary Sovran Bank / Tennessee, Nashville, Tennessee -- to  
establish a private banking center at Mid - State  
Medical Center, and an automated teller machine at  
Park View Hospital.  
Approved, June 28, 1991.

**BANK HOLDING COMPANIES**

Richmond Allied Irish Banks Limited plc, Dublin, Ireland, and  
First Maryland Bancorp, Baltimore, Maryland -- to  
acquire First Maryland Interim Bank, FSB,  
Baltimore, Maryland.  
Approved, June 28, 1991.

Dallas Amarillo National Bancorp, Amarillo, Texas --  
proposal that Hutchinson County Federal Savings  
Association, Borger, Texas, merge with Amarillo  
National Bank, Amarillo, Texas.  
Approved, June 28, 1991.

Dallas Amarillo National Bancorp, Amarillo, Texas -- to  
acquire Hutchinson County Federal Savings  
Association, Borger, Texas.  
Permitted, June 28, 1991.

Kansas City Big Sandy Holding Company, Limon, Colorado -- to  
acquire First National Bank of Limon, Limon,  
Colorado.  
Approved, June 27, 1991.

Dallas Brownsville Bancshares, Inc., Brownsville, Texas --  
to acquire New Amigo Savings Association.  
Permitted, June 28, 1991.

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

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**BANK HOLDING COMPANIES**

|                        |   |
|------------------------|---|
| Staff Director<br>BS&R | CBT Corporation, Paducah, Kentucky -- transfer agent registration.<br>Approved, June 26, 1991.  |
| Chicago                | Cedar Valley Bankshares, Ltd., Charles City, Iowa -- to acquire Nora Springs Investment Company, First State Bank, Riceville Investment Company, and First State Bank, Riceville, Iowa.<br>Approved, June 26, 1991. |
| Chicago                | Central Illinois Financial Corporation, Champaign, Illinois -- to acquire Heartland Federal Savings and Loan Association, Mattoon, Illinois.<br>Returned, June 25, 1991.  |
| Boston                 | Century Bancorp, Inc., Medford, Massachusetts -- to engage de novo in securities brokerage activities through Century Financial Services, Inc.<br>Permitted, June 28, 1991.   |
| Chicago                | Citizens Holding Co., Sac City, Iowa -- to acquire Union State Bank, Winterset, Iowa.<br>Returned, June 27, 1991.   |
| Kansas City            | Emprise Financial Corporation, Wichita, Kansas -- to acquire Emprise Bank, N.A., Hays, Kansas.<br>Approved, June 26, 1991.  |
| Staff Director<br>BS&R | First Busey Corporation, Urbana, Illinois -- transfer agent registration.<br>Approved, June 26, 1991.   |
| Chicago                | LSBancorp, Inc., La Salle, Illinois -- to acquire La Salle State Bank.<br>Approved, June 28, 1991.  |
| Kansas City            | Nierbanc Corporation, Denver, Colorado -- to acquire Castle Rock Industrial Bank, Castle Rock, Colorado.<br>Returned, June 25, 1991.  |
| Kansas City            | North Platte Corporation, Torrington, Wyoming -- to acquire The Weld State Company. Fort Lupton, Colorado.<br>Approved, June 28, 1991.  |

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

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**BANK HOLDING COMPANIES**

St. Louis Patriot Investment Company, St. Louis, Missouri -- registration statement. Withdrawn, June 25, 1991.

Dallas Rangaire Corporation, Cleburne, Texas -- registration statement. Withdrawn, June 24, 1991.

New York Summit Bancorporation, Chatham, New Jersey -- to acquire O&T Interim Federal Savings Bank, which was formed to acquire certain assets and assume the deposit liabilities of two branches of Anchor Savings Bank, FSB, Hewlett, New York. Approved, June 26, 1991.

New York Summit Bancorporation, Chatham, New Jersey -- -- proposal that The Trust Company of Princeton, Princeton, New Jersey, and Ocean National Bank, Point Pleasant, New Jersey, purchase the assets and assume the liabilities of O&T Interim Federal Savings Bank. Approved, June 26, 1991.

New York Union Bank of Switzerland, Zurich, Switzerland -- to acquire Chase Investors Management Corporation, New York, New York, New York, and engage indirectly in investment advisory activities. Approved, June 27, 1991.

Kansas City Weld State Company, Fort Lupton, Colorado -- to purchase assets and assume liabilities of The Berthoud National Bank, Berthoud, Colorado. Approved, June 28, 1991.

**BANK MERGERS**

St. Louis First Exchange Bank of Madison County, Fredericktown, Missouri -- to merge with Jackson Exchange Bank and Trust Company, Jackson, Missouri. Approved, June 28, 1991.

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

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**BANK MERGERS**

Secretary           UJB Financial Corp., Princeton, New Jersey -- to purchase certain assets from and assume certain liabilities of the North Arlington branch and Tenafly branch of The Howard Savings Bank, Livingston, New Jersey, and to establish branches. Approved, June 28, 1991.

**BANK PREMISES**

Chicago            Security Bank St. Clair Shores, St. Clair Shores, Michigan -- investment in bank premises. Withdrawn, June 28, 1991.

**BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS**

Dallas            Agricultural Production Credit Association, Tyler, Texas -- registration statement. Withdrawn, June 24, 1991.

Dallas            Beaumont Production Credit Association, Beaumont, Texas -- registration statement. Withdrawn, June 24, 1991.

Dallas            Blacklands Production Credit Association, McKinney, Texas -- registration statement. Withdrawn, June 24, 1991.

Dallas            East Texas Production Credit Association, Nacogdoches, Texas -- registration statement. Withdrawn, June 24, 1991.

Dallas            Texas Ag Credit Corporation, New Ulm, Texas -- registration statement. Withdrawn, June 24, 1991.

**CAPITAL STOCK**

Kansas City       First National Financial Corporation, Estes Park, Colorado -- redemption of shares. Approved, June 28, 1991.

Minneapolis       First Security Bank, Malta, Montana -- redemption of shares. Returned, June 28, 1991.

Cleveland         Heartland Bank, Grove City, Ohio -- redemption of shares. Approved, June 24, 1991.

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

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**CAPITAL STOCK**

Chicago J. Carl H. Bancorporation, Earling, Iowa --  
redemption of shares.  
Returned, June 27, 1991.

**CHANGE IN BANK CONTROL**

Chicago First Hanover Bancorp, Inc., Hanover, Illinois --  
change in bank control.  
Permitted, June 26, 1991.

Minneapolis Security Bancshares, Inc., Glencoe, Minnesota --  
change in bank control.  
Permitted, June 27, 1991.

Minneapolis Security State Agency of Aitkin, Inc., Aitkin,  
Minnesota -- change in bank control.  
Permitted, June 27, 1991.

**COMPETITIVE FACTORS REPORTS**

Chicago Alta Vista State Bank, Alta Vista, Iowa, proposed  
merger with CNB, National Association -- report on  
competitive factors.  
Submitted, June 24, 1991.

San Francisco Bank of Newport, Newport, Oregon, proposed  
acquisition of assets and assumption of liabilities  
of the Depoe Bay branch of Security Pacific Bank,  
Portland, Oregon -- report on competitive factors.  
Submitted, June 28, 1991.

Atlanta Barbour County Bank, Clayton, Alabama, proposed  
merger with Wiregrass Bank -- report on competitive  
factors.  
Submitted, June 26, 1991.

Richmond Branch Banking and Trust Company, Wilson, North  
Carolina, proposed merger with Albemarle Bank,  
Elizabeth City, North Carolina -- report on  
competitive factors.  
Submitted, June 28, 1991.

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

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**COMPETITIVE FACTORS REPORTS**

|               |   |
|---------------|---|
| Richmond      | Branch Banking and Trust Company, Wilson, North Carolina, proposed merger with Gate City Bank, Greensboro, North Carolina -- report on competitive factors.<br>Submitted, June 28, 1991.  |
| San Francisco | Century Federal Savings and Loan, Pasadena, California, proposed transfer of assets of a branch of First Nationwide Bank, FSB, San Francisco, California, located at 11726 San Vincente Boulevard, Los Angeles, California -- report on competitive factors.<br>Submitted, June 28, 1991.   |
| Atlanta       | Evergreen Bancshares, Inc., Tallahassee, Florida, proposed purchase of certain assets and assumption of certain liabilities of the 111 Ocala Road branch of Anchor Savings Bank, FSB, Northport, New York -- report on competitive factors.<br>Submitted, June 26, 1991.  |
| St. Louis     | First Federal Savings & Loan Association, Bowling Green, Kentucky, proposed merger with Interim Federal Savings and Loan Association, Owensboro, Kentucky -- report on competitive factors.<br>Submitted, June 27, 1991.  |
| Chicago       | First National Bank of Evergreen Park, Evergreen Park, Illinois, proposed merger with Clearing Bank, Chicago, Illinois, and Oak Lawn National Bank, Oak Lawn, Illinois -- report on competitive factors.<br>Submitted, June 25, 1991.   |
| Kansas City   | Mesa National Bank, Grand Junction, Colorado, proposed merger with Mesa National Bank - Afton; Mesa National Bank-Patterson; Mesa National Bank-Glenwood Springs; Glenwood Springs; Mesa National Bank-Montrose, Montrose; and Mesa National Bank-Rifle, Rifle, Colorado -- report on competitive factors.<br>Submitted, June 25, 1991. |

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

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**COMPETITIVE FACTORS REPORTS**

- New York**            **National State Bank, Elizabeth, New Jersey, proposed merger of the New Brunswick Savings Bank, New Brunswick, New Jersey -- report on competitive factors.  
Submitted, June 24, 1991.**
- Boston**            **New Bedford Institution for Savings, New Bedford, Massachusetts, proposed acquisition of certain assets and assumption of deposit liabilities of the South Yarmouth branch of The Boston Five Cents Savings Bank, FSB, Boston, Massachusetts -- report on competitive factors.  
Submitted, June 27, 1991.**
- Minneapolis**       **Norwest Bank Minnesota, National Association, Minneapolis, Minnesota, proposed merger with First National Bank in Anoka, Anoka, Minnesota -- report on competitive factors.  
Submitted, June 24, 1991.**
- New York**            **Santander Federal Savings Bank, Bayamon, Puerto Rico, proposed purchase of certain assets and assumption of certain liabilities of the branch of Banco Nacional, N.A., San Juan, Puerto Rico, located at 176 Franklin D. Roosevelt Avenue -- report on competitive factors.  
Submitted, June 26, 1991.**
- Richmond**           **SouthTrust Bank of North Carolina, National Association, Raleigh, North Carolina, proposed purchase of the assets and assumption of the liabilities of three branches of Barclays Bank of North Carolina -- report on competitive factors.  
Submitted, June 24, 1991.**



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

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**EXTENSIONS OF TIME**

Staff Director BS&R BanPonce Corporation, Hato Rey, Puerto Rico -- extension to July 31, 1991, to conform activities of the Los Angeles and Chicago branches maintained by Banco Popular de Puerto Rico to requirements of International Banking Act. Granted, June 28, 1991.

Richmond FCNB Corp., Frederick, Maryland -- extension to October 22, 1991, to acquire three branches of Equitable Federal Savings Bank, Wheaton, Maryland. Granted, June 25, 1991.

Chicago Midlothian State Bank Employee Stock Ownership Trust, Midlothian, Illinois -- extension to October 19, 1991, to acquire shares of Midlothian State Bank. Granted, June 26, 1991.

San Francisco Security Pacific Corporation, Los Angeles, California -- extensions to divest certain properties. Granted, June 28, 1991.

San Francisco SJNB Financial Corp., San Jose, California -- extension to September 26, 1991, to engage de novo in lending activities. Granted, June 27, 1991.

**RESERVE BANK SERVICES**

Director, FRBO Federal Reserve Bank of Philadelphia -- to implement a new payor bank services reject information service. Approved, June 25, 1991.

Director, FRBO Federal Reserve Bank of St. Louis -- to reduce the payor bank service fine sort inclusion fee. Approved, June 25, 1991.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**SECURITIES REGULATION**

Regulations G and T -- amendments to margin regulations to accommodate deposit requirements of clearing agencies regulated by the Commodity Futures Trading Commission or the Securities and Exchange Commission (Docket No. 0732).  
Proposed, May 30, 1991.

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

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**BANK BRANCHES, DOMESTIC**

Cleveland Fifth Third Bank of Columbus, Columbus, Ohio -- to establish a branch at 180 East Broad Street.  
Withdrawn, June 19, 1991.

**COMPETITIVE FACTORS REPORTS**

Cleveland Grandview Savings Association, Pittsburgh, Pennsylvania, proposed merger with Parkvale Savings Association, Monroeville, Pennsylvania -- report on competitive factors.  
Submitted, June 19, 1991.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

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>   |
|--|---|
| KKR Associates, L.P., KKR<br>Partners II, L.P., and<br>Whitehall Associates L.P.,<br>all of New York, New York-<br>notification pursuant to the Change<br>in Bank Control Act to acquire more<br>than 10.0% but less than 25.0% of<br>the outstanding voting shares of<br>Fleet/Norstar Financial Group, Inc.,<br>Providence, Rhode Island | <u>Newspaper</u> 07-08-91<br><br><u>Federal Register</u><br>Not Yet Established |

SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

| <u>Application</u>   | <u>Comment Period Ending Date</u> |
|--|-----------------------------------|
| Merchants Bancshares, Inc. and,<br>General Education Fund, Inc.,<br>4(c)(8) application to retain up<br>to 8% of Eastern Bancorp, Inc.,<br>Burlington, Vermont | Not Yet Established               |

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

| <u>Application</u> |
|--------------------|
| NONE               |

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

NONE

\*Subject to CRA

Federal Reserve Bank of New York

Comment Period  
Ending Date

SECTION I

Applications Subject to Newspaper  
Notice Only

Chemical Bank, New York, New York to establish a branch office for the Port Authority of New York and New Jersey at LaGuardia Airport, Flushing, New York.1/

7/19/91

Peapack-Gladstone Bank, Gladstone, New Jersey to establish a branch at 17 East Main Street, Mendham, New Jersey.1/

7/26/91

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)

Barclays PLC and Barclays Bank PLC, both of London, England, BayBanks, Inc., Boston, Massachusetts, Chemical Banking Corporation, New York, New York, Manufacturers Hanover Corporation, New York, New York, National Westminster Bank PLC, London, England and NatWest Holdings, Inc., New York, New York, Northeast Bancorp, Inc., New Haven, Connecticut, The Bank of New York Company, Inc., New York, New York, The Chase Manhattan Corporation, New York, New York, HSBC Holdings, PLC, London, England, The Hongkong and Shanghai Banking Corporation, Limited, Hong Kong, B.C.C., Kellett NV, Curacao, Netherlands Antilles, HSBC Holdings BV, Amsterdam, The Netherlands, and Marine Midland Banks, Inc., Buffalo, New York to expand the data processing activities of their subsidiary, The New York Switch Corporation, Fort Lee, New Jersey, to include the ownership, installation, operation and maintenance of automated teller machines and scrip terminals at supermarket and other merchant locations in New Jersey. N/A

SECTION IV

Applications Not Involving  
Public Comment

None.

Availability of CRA Public Evaluations

Week Ending June 29, 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

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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

Upper Valley Bancorp, Inc., Olyphant, PA, 1/  
notice by Saul Kaplan to own 30.97% of Upper  
Valley Bancorp, Inc., pursuant to the Change  
in Bank Control Act of 1978.

|                   |         |
|-------------------|---------|
| Newspaper:        | 7/22/91 |
| Federal Register: | 7/17/91 |

Swatara Bancorp, Inc., Jonestown, PA to form a 1/  
bank holding company by acquiring 100% of Jonestown  
Bank and Trust Company, Jonestown, PA, pursuant to  
Section 3(a)(1) of the Bank Holding Company Act.

|                   |         |
|-------------------|---------|
| Newspaper:        | 7/18/91 |
| Federal Register: | N/A*    |

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 6/28/91

Institutions

Examination Date

Community Bank & Trust Co.  
P.O. Box 129  
Forest City, PA 18421  
(717) 785-3181

4/1/91

**Applications Bulletin  
For Week Ending June 29, 1991**

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

Received application on June 24, 1991, from \* Not Yet Known #  
Chippewa Valley, Bank, Rittman, Ohio, for  
permission to establish a branch at 85  
North Portage Street, Doylestown, Ohio.

Received application on June 27, 1991, \* Not Yet Known #  
from The Fifth Third Bank, Columbus, Ohio,  
for permission to establish CBCT branches  
at: 5151 West Broad Street, Columbus, Ohio;  
1375 Chambers Road, Columbus, Ohio; and  
548 Clinton Avenue, Washington Court House,  
Ohio.

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

Received Section 3(a)(5) application on \* N: July 31, 1991  
June 27, 1991, by Wesbanco, Inc., Wheeling,  
West Virginia, to acquire Albright Bancorp,  
Inc., Kingswood, West Virginia.

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

NONE

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



**Applications Bulletin**  
**For Week Ending June 29, 1991**

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

Received two requests on June 27, 1991, from Ohio Citizens Bank, Toledo, Ohio, for permission to exceed its limit of investment in bank premises permitted under Section 24A of the Federal Reserve Act.

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

**AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
(June 28, 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.

Chippewa Valley Bank  
20 South Main Street  
Rittman, Ohio 44270  
(216) 925-1045  
Examined: March 25, 1991

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

| <u>Application</u>   | <u>Comment Period Ending Date</u> |
|--|-----------------------------------|
| Clifton Trust Bank, Cockeysville,<br>Maryland, for prior approval to merge<br>with The Commercial Bank, Bel Air,<br>Maryland.* | 7-25-91                           |
| Central Fidelity Bank, Richmond,<br>Virginia, to establish a branch at<br>2600 Barracks Road, Charlottesville,<br>Virginia.*   | 7-26-91                           |

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

| <u>Application</u>  | <u>Comment Period Ending Date</u> |
|---|-----------------------------------|
| Community Bancshares, Inc., North<br>Wilkesboro, North Carolina, to become<br>a bank holding company through the<br>acquisition of Wilkes National Bank,<br>North Wilkesboro, North Carolina, an<br>organizing bank.* | 7-13-91                           |

Section III - Applications Subject to Federal Register Notice

| <u>Application</u>  | <u>Comment Period Ending Date</u> |
|---|-----------------------------------|
| First Maryland Bancorp, Baltimore,<br>Maryland, to acquire 6.3% of the shares<br>of Internet, Inc., Reston, Virginia. | Not yet available.                |

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

Application

None

\*Application is subject to CRA.

\*\*Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations  
Week ending June 28, 1991

Examination  
Date

Highlands Union Bank  
340 West Main Street  
Abingdon, Virginia 24210

4-9-91

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending June 28, 1991

Section 1 - Applications Subject to Newspaper Notice Only

| <u>Application</u>  | <u>Comment Period Ending Date</u> |
|---|-----------------------------------|
| Plaza Bank of Miami<br>Miami, Florida<br>To establish a branch office to be known as Plaza Bank of Miami, Palm Aire Branch Office to located at 1321 South Pompano Parkway, Pompano Beach, Florida. | 07-06-91*                         |

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

| <u>Application</u>   | <u>Comment Period Ending Date</u> |
|--|-----------------------------------|
| Peoples Bancholding Company, Inc.<br>Moulton, Alabama<br>1-BHC formation, Peoples Bank of Lawrence County, Moulton, Alabama.   | Not yet available*                |
| Eufaula Bancorp., Inc.<br>Eufaula, Alabama<br>To acquire 1st AmBanc, Inc., Destin, Florida, and thereby indirectly acquire its subsidiary bank, 1st American Bank of Walton County, Destin, Florida. | Not yet available*                |
| E.S. Control Holding S.A.<br>Luxembourg<br>1-BHC formation, Espirito Santo Bank of Florida, Miami, Florida.  | Not yet available*                |

Section 3 - Applications Subject to Federal  
Register Notice Only

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

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

Application

None.

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\*Subject to Provisions of Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending June 28, 1991

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the institutions listed below became available during the week ending June 28, 1991. Information about an institution's CRA evaluation may be obtained directly from the institution.

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<br/>Ending Date</u> |
|-------------------|---|---------------------------------------|
| Merger/<br>Branch | Farmers State Bank of Western Illinois<br>New Windsor, Illinois<br>Bank of Alexis<br>Alexis, Illinois<br>Branch at Alexis location* | N - 4-30-91                           |
| Membership        | Parkway Bank of Illinois (in organization)<br>Carpentersville, Illinois<br>To become a member in the Federal<br>Reserve System*     | N - 7-19-91                           |
| Branch            | Hawkeye Bank & Trust of Des Moines<br>Des Moines, Iowa<br>10301 University Avenue<br>Clive, Iowa*                                   | N - 6-30-91                           |
| EFT               | Comerica Bank - Detroit<br>Detroit, Michigan<br>Eastern Michigan University<br>Pierce Hall, Ypsilanti, Michigan*                    | N - 6-24-91                           |

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

| <u>Type</u> | <u>Application</u>  | <u>Comment Period<br/>Ending Date</u> |
|-------------|---|---------------------------------------|
| Y-2         | NBD Illinois, Inc.<br>Park Ridge, Illinois<br>FNW Bancorp, Inc.<br>Elgin, Illinois<br>Countryside Bank of Stratford<br>Bloomingdale, Illinois<br>The First National Bank of Elgin<br>Elgin, Illinois<br>The Larkin Bank<br>Elgin, Illinois<br>First National Bank of Lake Zurich<br>Lake Zurich, Illinois<br>Heritage Bank of Lemont<br>Lemont, Illinois<br>Countryside Bank<br>Mount Prospect, Illinois<br>First National Bank of Mount Prospect<br>Mount Prospect, Illinois<br>Heritage Bank of Woodridge<br>Woodridge, Illinois* | FR - 7-8-91<br>N - **                 |
| Y-1         | First Iowa State Shares, Inc.<br>Albia, Iowa<br>First Iowa State Bank<br>Albia, Iowa*   | FR - **<br>N - 7-12-91                |



Federal Reserve Bank of Chicago

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

| <u>Type</u> | <u>Application</u>  | <u>Comment Period<br/>Ending Date</u> |
|-------------|---|---------------------------------------|
| Y-2         | Parkway Bancorp, Inc.<br>Harwood Heights, Illinois<br>Parkway Bank of Illinois (in organization)<br>Carpentersville, Illinois*  | FR - 6-11-91<br>N - 7-19-91           |
| Y-2         | First of America Bank Corporation<br>Kalamazoo, Michigan<br>Morgan Community Bancorp, Inc.<br>Jacksonville, Illinois<br>Morgan County Community Bank<br>Jacksonville, Illinois*   | FR - **<br>N - **                     |
| Y-2         | Great Lakes Financial Resources, Inc. ESOP<br>Homewood, Illinois<br>Great Lakes Financial Resources, Inc.<br>Homewood, Illinois<br>First National Bank of Blue Island<br>Blue Island, Illinois<br>Bank of Homewood<br>Homewood, Illinois<br>Community Bank of Homewood-Flossmoor<br>Homewood, Illinois* | FR - 5-21-91<br>N - 6-24-91           |
| Y-2         | Morgan Community Bancorp, Inc.<br>Jacksonville, Illinois<br>First of America Bank-Springfield,<br>National Association<br>Springfield, Illinois*  | FR - **<br>N - **                     |
| Y-1         | West Bend Bancorp.<br>West Bend, Iowa<br>Iowa State Bank<br>West Bend, Iowa*  | FR - **<br>N - **                     |
| Y-1         | Bank Management Group, Ltd.<br>Manchester, Iowa<br>First Winthrop Bancorporation, Inc.<br>Winthrop, Iowa<br>Peoples State Bank<br>Winthrop, Iowa*   | FR - 6-5-91<br>N - **                 |
| Y-2         | First Colonial Bankshares Corporation<br>Chicago, Illinois<br>First Colonial Bank of McHenry County<br>Crystal Lake, Illinois (in organization)*  | FR - **<br>N - 6-30-91                |
| Y-1         | Mid-America National Bancorp, Inc.<br>Chicago, Illinois<br>Mid-America National Bank of Chicago<br>Chicago, Illinois*   | FR - **<br>N - **                     |

Federal Reserve Bank of Chicago

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

| <u>Type</u> | <u>Application</u>  | <u>Comment Period<br/>Ending Date</u> |
|-------------|---|---------------------------------------|
| Y-2         | River Forest Bancorp, Inc.<br>Chicago, Illinois<br>Aetna Bancorp, Inc.<br>Chicago, Illinois<br>Aetna Bank<br>Chicago, Illinois*   | FR - **<br>N - 6-10-91                |
| Y-1         | 1st Brookfield, Inc. Employee Stock<br>Ownership Plan and Trust Agreement<br>Brookfield, Illinois<br>1st Brookfield, Inc.<br>Brookfield, Illinois<br>First National Bank of Brookfield<br>Brookfield, Illinois* | FR - 7-5-91<br>N - 7-17-91            |
| CoC-HC      | 1st Brookfield, Inc.<br>Brookfield, Illinois<br>Jan & Margaret Schultz; Frederick M. Brooks;<br>Michael Colbert; Jeannie Schultz;<br>Anthony Kesman, Jr.; William Handley;<br>John Di Giovanni & ESOP           | FR - 7-15-91<br>N - 7-17-91           |
| Y-2         | Alpha Financial Group, Inc.<br>Minonk, Illinois<br>Washburn Bancshares, Inc.<br>Washburn, Illinois<br>The Washburn Bank<br>Washburn, Illinois*  | FR - 7-15-91<br>N - 7-17-91           |

Section III - Applications Subject to Federal Register  
Notice Only

| <u>Type</u> | <u>Application</u>  | <u>Comment Period<br/>Ending Date</u> |
|-------------|---|---------------------------------------|
| Y-4         | NBD Illinois, Inc.<br>Detroit, Michigan<br>FNW Capital, Inc.<br>Mount Prospect, Illinois                  | FR - 7-8-91                           |
| Y-4         | AEN/AMRO Holding N.V.<br>Amsterdam, The Netherlands<br>Lease Plan U.S.A., Inc.<br>Atlanta, Georgia        | FR - **                               |
| Y-4         | Algemene Bank Nederland N.V.<br>Amsterdam, The Netherlands<br>Lease Plan U.S.A., Inc.<br>Atlanta, Georgia | FR - **                               |

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only  
Continued

| <u>Type</u> | <u>Application</u>   | <u>Comment Period</u><br><u>Ending Date</u> |
|-------------|--|---|
| Y-4         | Stichting Administratiekantoor ABN AMRO Holding<br>Amsterdam, The Netherlands<br>Lease Plan U.S.A., Inc.<br>Atlanta, Georgia | FR - **                                     |
| Y-4         | Stichting Prioriteit ABN AMRO Holding<br>Amsterdam, The Netherlands<br>Lease Plan U.S.A., Inc.<br>Atlanta, Georgia           | FR - **                                     |
| 4(c)(8)     | West Bancorporation, Inc.<br>West Des Moines, Iowa<br>Living History Farms<br>Des Moines, Iowa                               | FR - 5-20-91                                |
| Y-4         | Bank of Montreal<br>Montreal, Canada<br>Government Pricing Information System, Inc.<br>New York, New York                    | FR - **                                     |
| Y-4         | First Chicago Corporation<br>Chicago, Illinois<br>Government Pricing Information System, Inc.<br>New York, New York          | FR - **                                     |

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

| <u>Type</u> | <u>Application</u>   |
|-------------|--|
| RoS         | Delaware Service Co., Inc.<br>Manchester, Iowa<br>To redeem 693 shares from Jim Wiewel                                 |
| RoS         | Heartland Bankshares, Inc.<br>Madrid, Iowa<br>To redeem 2,630 shares of its common voting shares from N. Leroy Walters |

- 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 June 28, 1991.

BANK NAME/LOCATION

EXAMINATION DATE

-First Bank of Berne  
102 West Main  
Berne, Indiana 46711

3/25/91

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JUNE 28, 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<br>First Bentonville Bancshares, Inc.,<br>Bentonville, Arkansas to acquire<br>First National Bank, Bentonville,<br>Arkansas. | Not yet available.           |

## 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 JUNE 28, 1991

## AVAILABILITY OF CRA PUBLIC DISCLOSURES

| <u>Bank Name</u>               | <u>Bank Address</u>                            | <u>Examination Date</u> |
|--------------------------------|--|-------------------------|
| The First State Bank of Mounds | 100 South Oak Street<br>Mounds, Illinois 62964 | 4-8-91                  |

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to  
Newspaper Notice Only

| <u>Application</u> | <u>Comment Period</u><br><u>Ending Date</u> |
|--------------------|---|
| None.              |   |

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

| <u>Application</u>  | <u>Comment Period</u><br><u>Ending Date</u> |
|---|---|
| Coalwell Bancorporation<br>Ogema, MN<br>To acquire 100% of the Ogema<br>State Bank<br>Ogema, MN*  | Not yet available                           |
| Kenneth J. Kopp and Scott A. Kopp<br>To increase their ownership from<br>24.99% to 29.75% of the voting<br>shares of Gale Bank Holding Co.,<br>Inc., Galesville, Wisconsin. | Not yet available                           |
| First North Financial Services, Inc.<br>Karlstad, MN<br>To acquire 94% of Karlstad State Bank<br>Karlstad, MN*  | Not yet available                           |
| Rushmore Financial Services, Inc.<br>Watertown, SD<br>To acquire 90% of Rushmore State Bank<br>Rapid City, SD*  | Not yet available                           |
| Farmers and Merchants Investment Co.<br>Watertown, SD<br>To acquire 65% of Rushmore Financial<br>Services, Inc.<br>Watertown, SD*   | Not yet available                           |
| William and Sandra Pell<br>To increase their ownership from 9.86%<br>to 10.11% of Bancommunity Service<br>Corporation, St. Peter, MN  | Not yet available                           |

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\*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

| <u>Application</u>   | <u>Comment Period<br/>Ending Date</u> |
|--|---------------------------------------|
| Thomas Adam<br>To increase ownership interest from<br>12.50% to 50% of Blunt Bank Holding<br>Company, Blunt, SD                              | Not yet available                     |
| Max Wishek, Jr.<br>To increase voting control from 1.5%<br>to 33.0% of McIntosh County Bank<br>Holding Company, Inc., Ashley, ND             | Not yet available                     |
| Sally Wishek Erickson<br>To increase voting control from 7.4%<br>to 38.9% of McIntosh County Bank<br>Holding Company, Inc., Ashley, ND       | Not yet available                     |
| Max A. Wishek, Sr. Trust<br>To acquire control of 27.3% of<br>the voting shares of McIntosh County Bank<br>Holding Company, Inc., Ashley, ND | Not yet available                     |

Section III - Applications Subject  
to Federal Register Notice Only

| <u>Application</u> | <u>Comment Period<br/>Ending Date</u> |
|--------------------|---------------------------------------|
| None.              |                                       |

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

Application

Citizens Incorporated  
Enderlin, ND  
To redeem 18.5% of its voting  
shares.



FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of  
CRA Public Evaluations

week ending June 28, 1991

| Bank Name | Address/<br>City/State | Phone Number/<br>Examination Date |
|-----------|------------------------|-----------------------------------|
|-----------|------------------------|-----------------------------------|

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None.

*Federal Reserve Bank of Kansas City*

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

| <u>APPLICATION</u>  | <u>COMMENT PERIOD ENDING DATE</u> |
|---|-----------------------------------|
| The Rio Grande County Bank, Del Norte, Colorado, for prior approval to establish a branch at 116 Creede Avenue, Creede, Colorado.*            | Not Available                     |
| The Rio Grande County Bank, Del Norte, Colorado, for prior approval to establish a branch at 30359-A West Highway 160, South Fork, Colorado.* | Not Available                     |
| Belcaro Bank, Denver, Colorado, for prior approval to establish a branch at 625 South Colorado Blvd., Denver, Colorado.*                      | Not Available                     |
| Central Bank of Oklahoma City, Oklahoma City, Oklahoma, for prior approval to merge with Lakeshore Bank, N.A., Oklahoma City, Oklahoma.*      | Not Available                     |

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

| <u>APPLICATION</u>   | <u>COMMENT PERIOD ENDING DATE</u> |
|--|-----------------------------------|
| Bon, Inc., Moundridge, Kansas, for prior approval to acquire 100 percent of the voting shares of Hesston State Bank, Hesston, Kansas.*                                   | Not Available                     |
| Central Banking Group, Inc., Oklahoma City, Oklahoma, for prior approval to acquire 99.9 percent of the voting shares of Lakeshore Bank, N.A., Oklahoma City, Oklahoma.* | Not Available                     |

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

| <u>APPLICATION</u>   | <u>COMMENT PERIOD ENDING DATE</u> |
|--|-----------------------------------|
| Yutan Bancorp, Inc., Yutan, Nebraska, for prior approval to acquire 100 percent of the voting shares of Yutan Insurance Agency, Inc., Yutan, Nebraska, and thereby engage in insurance activities. | Not Available                     |

*Federal Reserve Bank of Kansas City*

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**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**

None.

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JUNE 24, 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

\*Section 3(a)(1) application by  
Crowell Bancshares, Inc., Crowell, TX, to acquire  
Crowell State Bank, Crowell, TX

07/15/91

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

APPLICATION

NOTICE EXP

Section 4(c)(8) application by  
Amarillo National Bancorp, Amarillo, TX, to  
acquire Hutchinson County Federal Savings Association,  
Borger, TX (de novo)  
(Emergency acquisition)

None required  
due to emergency

Section 4(c)(8) application by  
Brownsville Bancshares, Inc., Brownsville, TX, to  
acquire New Amigo Savings Association, Brownsville, TX  
(de novo)  
(Emergency acquisition)

None required  
due to emergency

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 JUNE 24, 1991

| <u>Bank</u>   | <u>Date of Examination</u> |
|---|----------------------------|
| Central Bank<br>P. O. Box 4928<br>Monroe, LA 71211                  | 01/28/91                   |
| First Bank/Las Colinas<br>P. O. Box 165277<br>Irving, TX 75016-5277 | 04/01/91                   |
| First Bank of Snook<br>P. O. Drawer 39<br>Snook, TX 77878           | 04/15/91                   |

\* 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 6/28/91

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

|  |  |
|--|--|
| Central Pacific Bank ESOP, Honolulu, Hawaii,<br>to increase its ownership in CPB, Inc.,<br>Honolulu, Hawaii, from 8.34 to 10.56 percent. | <u>Newspaper:</u> Not yet published<br><u>Fed. Reg.:</u> Not yet published |
|--|--|

Section III - Applications Subject to Federal Register Notice Only

|  |                                     |
|--|-------------------------------------|
| National Bancorp of Alaska, Anchorage,<br>Alaska, to engage <u>de novo</u> , directly, in<br>making and servicing loans and underwriting<br>and dealing in government obligations and<br>money market instruments. | <u>Fed. Reg.:</u> Not yet published |
|--|-------------------------------------|

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

BankAmerica Corporation, San Francisco, California ("BAC"), and Seafirst Corporation, Seattle, Washington ("SFC") to establish BAC WA Interim Federal Savings Bank, Seattle, Washington ("BAC WA"), for the purpose of acquiring certain assets and assuming certain liabilities of Olympic Savings Bank, Seattle, Washington. Thereafter, BAC and SFC to convert (through OAKAR amendment merger) the assets and deposit liabilities from BAC WA to Seattle-First National Bank, Seattle, Washington.

Puget Sound Bancorp, Tacoma, Washington ("PSB"), to establish Family Interim Federal Savings Bank, Seattle, Washington ("FI"), for the purpose of acquiring certain assets and assuming certain deposit liabilities of Family Savings and Loan Association, F.A., Seattle, Washington. Thereafter, PSB to convert (through OAKAR amendment merger) the assets and deposit liabilities from FI to The Puget Sound National Bank, Seattle, Washington.

Cathay Bancorp, Los Angeles, California ("CB"), to establish Pacific Interim FSA, San Francisco, California ("PI"), for the purpose of acquiring certain assets and assuming certain deposit liabilities of Pacific Coast Federal Savings Association of America, San Francisco, California. Thereafter, CB to convert (through OAKAR amendment merger) the assets and deposit liabilities from PI to Cathay Bank, Los Angeles, California.

FEDERAL RESERVE BANK OF SAN FRANCISCO (con'd)

Week ending 6/28/91

Section IV - Applications Not Subject to Federal Register Notice  
or Newspaper Notice (con'd)...

BankAmerica Corporation, San Francisco, California ("BAC"), to establish BAC CA Interim Federal Savings Bank, San Francisco, California ("BAC CA"), for the purpose of acquiring certain assets and assuming certain deposit liabilities of Pacific Coast Federal Savings Association of America, San Francisco, California. Thereafter BAC to convert (through OAKAR amendment merger) the assets and deposit liabilities from BAC CA to Bank of America National Trust and Savings Association, San Francisco, California.

BankAmerica Corporation, San Francisco, California ("BAC"), to establish BAC TX Interim Federal Savings Bank, Dallas, Texas ("BAC TX"), for the purpose of acquiring certain assets and assuming certain deposit liabilities of Southwest Federal Savings Association, Dallas, Texas. Thereafter BAC to convert (through OAKAR amendment merger) the assets and deposit liabilities from BAC TX to Bank of America Texas, N.A., Houston, Texas.

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> |
|-----------------------|---|-------------------------|
| American Pacific Bank | 112 Main Street<br>Aumsville, Oregon 97325<br>Tel: (503) 749-1200 | 3/25/91                 |

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\* Subject to CRA