

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1991, No. 28
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending July 13, 1991

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Monetary policy report to Congress.
Authorized, July 10, 1991.

Monetary policy objectives -- statement by Chairman
Greenspan before the Subcommittee on Domestic
Monetary Policy of the House Committee on Banking,
Finance and Urban Affairs, July 16, 1991.
Authorized, July 12, 1991.

Lender liability for hazardous substance cleanup
costs -- written statement submitted by Governor
Kelley to the Senate Committee on Banking, Housing,
and Urban Affairs, July 12, 1991.
Authorized, July 12, 1991.

BANK HOLDING COMPANIES

Fifth Third Bancorp, Cincinnati, Ohio -- to acquire
Farmers Exchange Bank, Millersburg, Kentucky, and
Fifth Third Bank, Cincinnati, Ohio; Fifth Third
Bank, Columbus, Ohio, to purchase certain assets
and assume certain liabilities from several
branches of Chase Bank of Ohio, Columbus, Ohio; and
certain branches to be established by the banks.
Approved, July 12, 1991.

Swiss Bank Corporation, Basle, Switzerland -- to
engage in trading in futures, options, and options
on futures based on U.S. government securities and
certain money market instruments through SBC
Government Securities, Inc., New York, New York.
Approved, July 12, 1991.

CHANGE IN BANK CONTROL

Fleet / Norstar Financial Group, Inc., Providence,
Rhode Island -- change in bank control.
Permitted, July 12, 1991.

Union BancShares, Inc., Clayton, New Mexico -- change
in bank control.
Permitted, July 8, 1991.

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JULY 8, 1991 TO JULY 12, 1991

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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

BCCI Holdings S.A., Luxembourg, Luxembourg, Bank of Credit and Commerce International S.A., and related companies -- notice of intent to prohibit against Ghaith R. Pharaon, Swaleh Naqvi, Agha Hasan Abedi, and Kemal Shoaib.
Authorized, July 12, 1991.

Farmers Bancorp, Inc., Blytheville, Arkansas, and Farmers Bank and Trust Company -- administrative hearing concerning cease and desist proceedings, July 16, 1991.
Authorized, July 12, 1991.

FORMS

Report of Transaction Accounts, Other Deposits and Vault Cash (FR 2900); Report of Certain Eurocurrency Transactions (FR 2950/2951); Quarterly Report of Selected Deposits; Vault Cash, and Reservable Liabilities (FR 2910q); Annual Report of Total Deposits and Reservable Liabilities (FR 2910a); Allocation of Low Reserve Tranche and Reservable Liabilities Exemption (FR 2930/2930a); and Daily Advance Report of Deposits and Weekly Advance Report of Deposits (FR 2000/2001) -- extension with revision.
Approved, July 12, 1991.

INTERNATIONAL OPERATIONS

State Street International Holdings, Boston, Massachusetts -- to make an investment in State Street Australia Limited, North Sydney, NSW Australia.
Permitted, July 12, 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

Atlanta	Flamingo Bank, Pembroke Pines, Florida -- to establish the Flamingo Bank private banking office, 813 Concorde Executive Suites, Concorde Center I, 2875 N.E., 191st Street, Aventura, Florida. Approved, July 11, 1991.
Richmond	Hanover Bank, Mechanicsville, Virginia -- to establish a branch at 300 England Street, Ashland, Virginia. Approved, July 9, 1991.
Philadelphia	Orrstown Bank, Orrstown, Pennsylvania -- to establish a remote service facility at the Cumberland Union Building, Cumberland Drive, Shippensburg, Pennsylvania. Approved, July 8, 1991.

BANK HOLDING COMPANIES

GC	Atoka State Bancorporation, Inc., Atoka, Oklahoma -- control determination concerning the sale of real estate by Atoka. Granted, July 9, 1991.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

Staff Director BS&R	BankAmerica Corporation, San Francisco, California -- proposal that Bank of America Texas, N.A., Houston, Texas, purchase the assets and assume the liabilities of BAC Coyote Interim Federal Savings Bank, which was formed to acquire certain assets and assume deposit liabilities of Commerce Federal Savings Association, San Antonio, Texas. Approved, July 12, 1991.
Kansas City	Brooke Holdings, Inc., Jewell, Kansas -- to acquire Mid America Real Estate and Insurance, Phillipsburg, Kansas. Approved, July 10, 1991.
Chicago	Eastern Illinois Bancorp, Inc., Casey, Illinois -- to acquire The Casey National Bank, Casey, Illinois. Returned, July 12, 1991.
Minneapolis	First Bank System, Inc., Minneapolis, Minnesota -- to engage in operating a savings association through Central Savings & Loan, F.S.B., Denver, Colorado. Approved, July 12, 1991.
Kansas City	First Laurel Security Company, Laurel, Nebraska, -- to acquire First Osmond Corporation, Osmond, Nebraska, and Osmond State Bank. Returned, July 9, 1991.
GC	First National Company, Storm Lake, Iowa -- control determination concerning the sale of real estate by First National Company. Granted, July 10, 1991.
Kansas City	Independent Colorado Bancshares, Inc., Philadelphia, Pennsylvania -- to acquire Berthoud National Bank, Berthoud, Colorado. Returned, July 11, 1991.

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

BANK HOLDING COMPANIES

Minneapolis	Merchants Holding Company, Winona, Minnesota -- to acquire the Bank of Melrose, Melrose, Wisconsin. Returned, July 10, 1991.
St. Louis	Midland States Bancorp, Effingham, Illinois -- to acquire State Bank of Farina, Farina, Illinois. Approved, July 8, 1991.
Chicago	Old Kent Financial Corporation, Kalamazoo, Michigan - - to invest in a low-income housing project. Returned, July 10, 1991.
Dallas	Security Bank, Flower Mound, Texas -- to acquire Security Bank. Returned, July 11, 1991.
Chicago	Southwest Company, Sidney, Iowa -- to acquire Standard Bancorporation, Inc., Lincoln, Nebraska, and Standard Bank and Trust, Independence, Missouri. Returned, July 11, 1991.
Atlanta	Synovus Financial Corp., Columbus, Georgia, and TB&C Bancshares, Inc. -- to acquire CB Bancshares, Inc., Fort Valley, Georgia, The Citizens Bank, and The Citizens Bank of Cochran, Cochran, Georgia. Approved, July 12, 1991.
Atlanta	Synovus Financial Corp., Columbus, Georgia, and TB&C Bancshares, Inc. -- to acquire Athens Federal Savings Bank, Athens, Georgia, which will be known as Athens First Bank and Trust Company, Athens, Georgia. Approved, July 12, 1991.
Atlanta	Trustmark Corporation, Jackson, Mississippi -- proposal that Trustmark National Bank purchase the assets and assume the liabilities of Trustmark Interim III, F.S.B. Approved, July 12, 1991.

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

BANK HOLDING COMPANIES

Atlanta	Trustmark Corporation, Jackson, Mississippi -- to establish Trustmark Interim III, F.S.B., which was formed to acquire certain assets and assume certain liabilities of First Jackson Federal Savings Bank, and to facilitate its merger into Trustmark National Bank. Approved, July 12, 1991.
Minneapolis	Turtle Bancshares, Inc., Turtle Lake, Wisconsin -- to continue to engage in lending activities. Permitted, July 8, 1991.

BANK MERGERS

Richmond	Bank of Tidewater, Virginia Beach, Virginia -- to purchase certain assets and assume certain liabilities of the Haygood and Kempsville branches of Atlantic Permanent FSB, Norfolk, Virginia. Approved, July 12, 1991.
Atlanta	Bernard Bank & Trust Company, Arabi, Louisiana -- to merge with Commonwealth Federal Savings Association, New Orleans, Louisiana. Approved, July 12, 1991.
Minneapolis	Central Bank, N.A., Denver, Colorado -- to merge with Central Savings & Loan, F.S.B. Approved, July 12, 1991.
Atlanta	Commercial State Bank Interim of Orlando, Orlando, Florida -- to merge with Commercial State Bank of Orlando. Approved, July 12, 1991.

BANK PREMISES

Minneapolis	Commercial Trust & Savings Bank, Mitchell, South Dakota -- investment in bank premises. Approved, July 11, 1991.
Richmond	Forest Hill State Bank, Bel Air, Maryland -- investment in bank premises. Approved, July 8, 1991.

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

BANK PREMISES

Philadelphia	Orrstown Bank, Orrstown, Pennsylvania -- investment in bank premises. Approved, July 8, 1991.
New York	United States Trust Company of New York, New York -- investment in bank premises. Approved, July 8, 1991.

BANKS, STATE MEMBER

Kansas City	BancFirst and Trust Company, Oklahoma City, Oklahoma -- payment of a dividend. Approved, July 8, 1991.
Kansas City	First State Bank, Ness City, Kansas -- payment of a dividend. Approved, July 11, 1991.

CAPITAL STOCK

Chicago	Manhattan Bancshares, Inc., Manhattan, Illinois -- redemption of shares. Approved, July 10, 1991.
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CHANGE IN BANK CONTROL

Atlanta	Community Financial Corporation, Mableton, Georgia -- change in bank control. Permitted, July 12, 1991.
Philadelphia	First Peoples Financial Corporation, Westmont, New Jersey -- change in bank control. Permitted, July 9, 1991.
Chicago	Manhattan Bancshares, Inc., Manhattan, Illinois -- change in bank control. Permitted, July 10, 1991.
Kansas City	Midwest Banco Corporation, Cozad, Nebraska -- change in bank control. Permitted, July 10, 1991.

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

COMPETITIVE FACTORS REPORTS

Minneapolis	American National Bank, Nashwauk, Minnesota, proposed merger with First National Bank -- report on competitive factors. Submitted, July 11, 1991.
Kansas City	Bank of New Mexico, Albuquerque, Albuquerque, New Mexico, proposed merger with The Bank of New Mexico, Las Vegas, New Mexico -- report on competitive factors. Submitted, July 8, 1991.
San Francisco	Bank of Orange County, Fountain Valley, California, proposed acquisition of assets and assumption of liabilities to pay deposits of the Mission Viejo branch of Capital Bank of Carlsbad, Carlsbad, California -- report on competitive factors. Submitted July 9, 1991.
Richmond	Cardinal State Bank, National Association, Beckley, West Virginia, proposed merger with Beckley National Bank, and Merchants & Miners National Bank, Oak Hill, West Virginia -- report on competitive factors. Submitted, July 8, 1991.
San Francisco	Central Pacific Bank, Honolulu, Hawaii, proposed acquisition of assets and assumption of liabilities of the Kona, Hawaii, branch of First Interstate Bank of Hawaii -- report on competitive factors. Submitted, July 12, 1991.
San Francisco	ElDorado Bank, Tustin, California, proposed merger with Bank of San Clemente, San Clemente, California -- report on competitive factors. Submitted, July 9, 1991.
Chicago	First Bank of Channahon, Channahon, Illinois, proposed purchase of assets and assumption of liabilities of Westbank, Westchester, Illinois -- report on competitive factors. Submitted, July 11, 1991.

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

COMPETITIVE FACTORS REPORTS

Secretary	First Federal Savings Bank, Salt Lake City, Utah, proposed merger with FirstFed America Bank, A Federal Savings Bank, Logan, Utah -- report on competitive factors. Submitted, July 12, 1991.
Chicago	First of America Bank - Springfield, National Association, Springfield, Illinois, proposed merger with Morgan County Community Bank, Jacksonville, Illinois -- report on competitive factors. Submitted, July 11, 1991.
Dallas	First State Bank of Mathis, Mathis, Texas, proposed merger with Commercial National Bank of Beeville, Beeville, Texas -- report on competitive factors. Submitted, July 10, 1991.
New York	GSL Savings Bank, S.L.A., Guttenberg, New Jersey, proposed acquisition of the Netcong branch of Crestmont Federal Savings and Loan Association, Edison Township -- report on competitive factors. Submitted, July 12, 1991.
Chicago	Merchants National Bank & Trust Company of Indianapolis, Indianapolis, Indiana, proposed assumption of certain military banking facility assets and liabilities of American Express Bank, Ltd., New York, New York -- report on competitive factors. Submitted, July 10, 1991.
Dallas	New First State Bank, Columbus, Texas, proposed merger with The First State Bank -- report on competitive factors. Submitted, July 11, 1991.
Dallas	Northern Trust Bank of Texas National Association, Dallas, Texas, proposed merger with Northern Trust Company of Texas, Houston, Texas -- report on competitive factors. Submitted, July 11, 1991.

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

COMPETITIVE FACTORS REPORTS

Secretary	Steuben Trust Company, Hornell, New York, proposed purchase of assets and assumption of liabilities of the Canaseraga branch of Norstar Bank, N.A., Canaseraga, New York -- report on competitive factors. Submitted, July 12, 1991.
Kansas City	Stroud National Bank, Stroud, Oklahoma, proposed merger with The Wellston State Bank, Wellston, Oklahoma -- report on competitive factors. Submitted, July 11, 1991.
Cleveland	Union National Bank of Pittsburgh, Pittsburgh, Pennsylvania, proposed acquisition of certain assets and assumption of certain liabilities of First Seneca Bank, Butler, Pennsylvania -- report on competitive factors. Submitted, July 9, 1991.

EXTENSIONS OF TIME

Atlanta	CBW Bancorp, Crawfordville, Florida -- extension to October 24, 1991, to acquire Citizens Bank of Wakulla. Granted, July 11, 1991.
Richmond	First American Bankshares, Inc., Washington, D.C. -- extension to dispose of certain property. Granted, July 12, 1991.
Staff Director BS&R	First Bancorp, Inc., Ketchikan, Alaska -- extension to divest title insurance activities of First Bank. Granted, July 10, 1991.
San Francisco	First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, July 9, 1991.
San Francisco	First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, July 9, 1991.

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

EXTENSIONS OF TIME

Atlanta	Kislak Financial Corporation, Miami Lakes, Florida -- extension to October 14, 1991, to acquire Kislak National Bank, North Miami, Florida. Granted, July 11, 1991.
San Francisco	Puget Sound Bancorp, Tacoma, Washington -- extension to divest certain property. Granted, July 8, 1991.
Dallas	San Juan Bancshares, Inc., San Juan, Texas -- extension to August 28, 1991, to acquire San Juan Delaware Financial Corp., Dover, Delaware, and San Juan State Bank, San Juan, Texas. Granted, July 12, 1991.
Dallas	San Juan Delaware Financial Corporation, Dover, Delaware -- extension to August 28, 1991, to acquire San Juan State Bank, San Juan, Texas. Granted, July 12, 1991.
San Francisco	Security Pacific Corporation, Los Angeles, California -- extension to divest certain property. Granted, July 12, 1991.
Atlanta	SunTrust Banks, Inc., Atlanta, Georgia -- extension to October 27, 1991, to acquire BHC Holdings, Inc., Philadelphia, Pennsylvania, and engage in securities brokerage activities. Granted, July 11, 1991.
New York	U.S.B. Holding Company, Inc., Nanuet, New York -- extension to September 19, 1991, to acquire shares of New Milford Bank and Trust Company, Inc., New Milford, Connecticut. Granted, July 10, 1991.
San Francisco	Wells Fargo & Company, San Francisco, California -- extensions to divest certain properties. Granted, July 12, 1991.

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JULY 8, 1991 TO JULY 12, 1991
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

MEMBERSHIP

Atlanta	Commercial State Bank Interim of Orlando, Orlando, Florida -- to become a member of the Federal Reserve System. Approved, July 12, 1991.
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RESERVE BANK SERVICES

Director, FRBO	Check collection pricing guidelines -- revised. Approved, July 10, 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

Federal Reserve Bank of New York

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Banco de Santander, S.A. de Credito, Santander, Spain to acquire Santander National Bank, Bayamon, Puerto Rico by means of converting its currently owned subsidiary, Santander Federal Savings Bank, a savings association, to a national bank.1/

8/7/91 3/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

The Chase Manhattan Corporation, New York, New York to acquire through its subsidiary, Chase Home Mortgage Corporation, Tampa, Florida, certain mortgage servicing rights from Pacific Coast Savings, San Francisco, California.

7/30/91

Letchworth Independent Banchsares Corporation, Castile, New York to organize and control an interim Federal savings and loan association, Letchworth Interim Savings Bank, LeRoy, New York, to facilitate the acquisition by its subsidiary bank, The Bank of Castile, Castile, New York, of certain assets and the assumption of certain liabilities of a branch office of Anchor Savings Bank, FSB, Hewlett, New York.

8/5/91

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 July 13, 1991

NAME OF BANK

EXAMINATION DATE

None.

-
- 1/ Subject to provisions of Community Reinvestment Act.
 - 2/ Later of dates specified in newspaper and Federal Register notices.
 - 3/ Date specified in newspaper notice; a later date may be specified in the Federal Register notice.
N/A - Not Available
 - 4/ Date specified in Federal Register notice; a later date may be specified in the newspaper notice.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

None.

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

Comment Period Ending Date

Summit Bancorp, Inc., Johnstown, PA seeks approval 1/
to acquire up to 16.6% of The First National Bank of
Lilly, Lilly, PA pursuant to Section 3(a)(3) of the
Bank Holding Company Act.

Newspaper:
Federal Register:

7/26/91
8/7/91

**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**

County National Bank, Montrose, PA to convert from a national charter to a state-
chartered member in the Federal Reserve System, pursuant to Section 9 of the Federal
Reserve Act, and Section 208.4 of Regulation H.

1/ Subject to provisions of Community Reinvestment Act.
* N/A - not yet available.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

For week ending 7/12/91

Institutions

Examination Date

None.

Federal Reserve Bank of Cleveland

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

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

Received application on June 27, 1991,
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.

* July 27, 1991

**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) notification on
July 2, 1991 from Community Independent
Bancorp, Inc., West Salem, Ohio, to form
a subsidiary to engage de novo in certain
nonbanking general insurance activities
permissible under Section 225.25(b)(8)(iii)
of Regulation Y.

August 7, 1991

-
- * - 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 July 13, 1991**

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

Received request on July 11, 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.

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- * - 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
(July 12, 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.

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Virginia Bank of Tidewater, Norfolk, Virginia, to establish a branch in Chesapeake Square Mall, 4200 Portsmouth Boulevard, Chesapeake, Virginia.*	8-13-91
First Virginia Bank - Colonial, Richmond, Virginia, to establish a branch in the Virginia Center Commons Mall, U. S. Route 1, Glen Allen, Virginia.*	8-15-91

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

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

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
First Virginia Banks, Inc., Falls Church, Virginia, to acquire certain assets of Ferraro & Pinholster, Inc., Fairfax, Virginia.**	7-31-91

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

<u>Application</u>
None.

*Application is subject to CRA.

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

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations
Week ending July 12, 1991

	<u>Examination Date</u>
Bank of Carroll 145 N. Main Street Hillsville, Virginia 24343	4-15-91
Dickinson-Buchanan Bank P. O. Drawer BB Haysi, Virginia 24256	4-23-91

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Virginia Bank of Tidewater, Norfolk, Virginia, to establish a branch in Chesapeake Square Mall, 4200 Portsmouth Boulevard, Chesapeake, Virginia.*	8-13-91
First Virginia Bank - Colonial, Richmond, Virginia, to establish a branch in the Virginia Center Commons Mall, U. S. Route 1, Glen Allen, Virginia.*	8-15-91

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

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

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
First Virginia Banks, Inc., Falls Church, Virginia, to acquire certain assets of Ferraro & Pinholster, Inc., Fairfax, Virginia.**	7-31-91

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

<u>Application</u>
None.

*Application is subject to CRA.

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

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations
Week ending July 12, 1991

	<u>Examination Date</u>
Bank of Carroll 145 N. Main Street Hillsville, Virginia 24343	4-15-91
Dickinson-Buchanan Bank P. O. Drawer BB Haysi, Virginia 24256	4-23-91

Attached is a corrected copy from Richmond of the weekly bulletin for the week ending July 5, 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

None.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

First Maryland Bancorp, Baltimore,
Maryland, to acquire 6.3% of the shares
of Internet, Inc., Reston, Virginia.*

7-29-91

First Virginia Banks, Inc., Falls
Church, Virginia, to acquire certain
assets of Ferraro & Pinholster, Inc.,
Fairfax, Virginia.

Not yet available.

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

Application

None.

*Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations
Week ending July 5, 1991

Examination
Date

None.

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

Section 1 - Applications Subject to Newspaper Notice Only

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

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

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

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

<u>Application</u>
None.

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the institutions listed below became available during the week ending July 19, 1991. Information about an institution's CRA evaluation may be obtained directly from the institution.

<u>Bank</u>	<u>Examination Date</u>
Gulf Bank of Dunedin 2200 Bayshore Boulevard Dunedin, Florida 34697 (813) 734-8800	04-15-91
Flamingo Bank 1 West Flamingo Drive Pembroke Pines, Florida 33027 (305) 437-2265	04-15-91

*Subject to Provisions of Community Reinvestment Act.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch/24A	First of America Bank - Central Lansing, Michigan 2530 Marfitt East Lansing, Michigan*	N - **

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	NBD Bancorp, Inc. Detroit, Michigan FNW Bancorp, Inc. Elgin, Illinois Countryside Bank of Stratford Bloomington, Illinois The First National Bank of Elgin Elgin, Illinois The Larkin Bank Elgin, Illinois First National Bank of Lake Zurich Lake Zurich, Illinois Heritage Bank of Lemont Lemont, Illinois Countryside Bank Mount Prospect, Illinois First National Bank of Mount Prospect Mount Prospect, Illinois Heritage Bank of Woodridge Woodridge, Illinois	FR - 7-29-91 N - 7-22-91

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	NBD Illinois, Inc. Park Ridge, Illinois FNW Bancorp, Inc. Elgin, Illinois Countryside Bank of Stratford Bloomington, Illinois The First National Bank of Elgin Elgin, Illinois The Larkin Bank Elgin, Illinois First National Bank of Lake Zurich Lake Zurich, Illinois Heritage Bank of Lemont Lemont, Illinois Countryside Bank Mount Prospect, Illinois First National Bank of Mount Prospect Mount Prospect, Illinois Heritage Bank of Woodridge Woodridge, Illinois	FR - 7-29-91 N - 7-22-91
Y-2	Citizens Holding Co. Sac City, Iowa Union State Bank Winterset, Iowa*	FR - 7-29-91 N - **
CoC-HC	Hartwick Bancshares, Inc. Grinnell, Iowa Brian D. and Janice A. Veach; Alan R. and Ann Marie Knaack	FR - 7-29-91 N - **
Y-1	First Iowa State Shares, Inc. Albia, Iowa First Iowa State Bank Albia, Iowa*	FR - 7-17-91 N - 7-12-91
Y-1	Westchester Financial Corporation Naperville, Illinois First Bank of Channahon Channahon, Illinois (in organization)*	FR - 7-29-91 N - 5-30-91
Y-2	Southwest Company Sidney, Iowa Standard Bancorporation, Inc. Lincoln, Nebraska Standard Bank and Trust Independence, Missouri (in organization)*	FR - 8-7-91 N - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch/24A	First of America Bank - Central Lansing, Michigan 2530 Marfitt East Lansing, Michigan*	N - **

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	NBD Bancorp, Inc. Detroit, Michigan	FR - 7-29-91 N - 7-22-91
	FNW Bancorp, Inc. Elgin, Illinois Countryside Bank of Stratford Bloomington, Illinois The First National Bank of Elgin Elgin, Illinois The Larkin Bank Elgin, Illinois First National Bank of Lake Zurich Lake Zurich, Illinois Heritage Bank of Lemont Lemont, Illinois Countryside Bank Mount Prospect, Illinois First National Bank of Mount Prospect Mount Prospect, Illinois Heritage Bank of Woodridge Woodridge, Illinois	

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	NBD Illinois, Inc. Park Ridge, Illinois FNW Bancorp, Inc. Elgin, Illinois Countryside Bank of Stratford Bloomingdale, Illinois The First National Bank of Elgin Elgin, Illinois The Larkin Bank Elgin, Illinois First National Bank of Lake Zurich Lake Zurich, Illinois Heritage Bank of Lemont Lemont, Illinois Countryside Bank Mount Prospect, Illinois First National Bank of Mount Prospect Mount Prospect, Illinois Heritage Bank of Woodridge Woodridge, Illinois	FR - 7-29-91 N - 7-22-91
Y-2	Citizens Holding Co. Sac City, Iowa Union State Bank Winterset, Iowa*	FR - 7-29-91 N - **
CoC-HC	Hartwick Bancshares, Inc. Grinnell, Iowa Brian D. and Janice A. Veach; Alan R. and Ann Marie Knaack	FR - 7-29-91 N - **
Y-1	First Iowa State Shares, Inc. Albia, Iowa First Iowa State Bank Albia, Iowa*	FR - 7-17-91 N - 7-12-91
Y-1	Westchester Financial Corporation Naperville, Illinois First Bank of Channahon Channahon, Illinois (in organization)*	FR - 7-29-91 N - 5-30-91
Y-2	Southwest Company Sidney, Iowa Standard Bancorporation, Inc. Lincoln, Nebraska Standard Bank and Trust Independence, Missouri (in organization)*	FR - 8-7-91 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 Ending Date</u>
CoC-BK	The Kingston State Bank Kingston, Michigan Peter M. Mott	FR - 7-29-91 N - **
Y-2	First of America Bank Corporation Kalamazoo, Michigan Morgan Community Bancorp, Inc. Jacksonville, Illinois Morgan County Community Bank Jacksonville, Illinois*	FR - 7-29-91 N - **
Y-2	Morgan Community Bancorp, Inc. Jacksonville, Illinois First of America Bank-Springfield, National Association Springfield, Illinois*	FR - 7-29-91 N - **
Y-1	West Bend Bancorp. West Bend, Iowa Iowa State Bank West Bend, Iowa*	FR - 7-29-91 N - 7-15-91
Y-2	First Colonial Bankshares Corporation Chicago, Illinois First Colonial Bank of McHenry County Crystal Lake, Illinois (in organization)*	FR - 7-29-91 N - 6-30-91
Y-1	Mid-America National Bancorp, Inc. Chicago, Illinois Mid-America National Bank of Chicago Chicago, Illinois*	FR - 8-7-91 N - **
Y-2	River Forest Bancorp, Inc. Chicago, Illinois Aetna Bancorp, Inc. Chicago, Illinois Aetna Bank Chicago, Illinois*	FR - 7-29-91 N - 6-10-91
CoC	Byron Bancshares, Inc. Byron, Illinois Ben and Gail Barton	FR - 8-7-91 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 Ending Date</u>
Y-2	F.W.S.F. Corporation Milwaukee, Wisconsin Cumberland Financial Services, Inc. Edina, Minnesota Northwestern State Bank Cumberland, Wisconsin*	FR - ** N - **
Y-2	Firststar Corporation Milwaukee, Wisconsin Cumberland Financial Services, Inc. Edina, Minnesota Northwestern State Bank Cumberland, Wisconsin*	FR - ** N - **
CoC-HC	Empire Banc Corporation Traverse City, Michigan Empire National Bank of Traverse City ESOT Traverse City, Michigan	FR - ** N - **
CoC-HC	Water Tower Bancorp, Inc. Chicago, Illinois Robert Dunn Glick, Voting Trustee	FR - ** N - **
CoC-HC	J. Carl H. Bancorporation Earling, Iowa Todd M. Langenfeld	FR - ** N - 7-25-91

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	NBD Bancorp, Inc. Detroit, Michigan FNW Capital, Inc. Mount Prospect, Illinois	FR - 7-29-91
Y-4	NBD Illinois, Inc. Detroit, Michigan FNW Capital, Inc. Mount Prospect, Illinois	FR - 7-29-91
4(c)(8)	Salin Bancshares, Inc. Indianapolis, Indiana Admiral Insurance Co. Indianapolis, Indiana	FR - 7-29-91

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	CNBC Bancorp, Inc. Chicago, Illinois Fort Dearborn Federal Savings & Loan Association Chicago, Illinois*	FR - 7-29-91
Y-4	Honor Bancorp, Inc. Honor, Michigan Honor Consultive Services, Inc. Lake Orion, Michigan	FR - 7-17-91
4(c)(8)	Edgemark Financial Corporation Chicago, Illinois Edgemark Mortgage Corporation Downers Grove, Illinois	FR - 7-17-91
Y-4	ABN/AMRO Holding N.V. Amsterdam, The Netherlands Lease Plan U.S.A., Inc. Atlanta, Georgia	FR - 7-29-91
Y-4	Algemene Bank Nederland N.V. Amsterdam, The Netherlands Lease Plan U.S.A., Inc. Atlanta, Georgia	FR - 7-29-91
Y-4	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands Lease Plan U.S.A., Inc. Atlanta, Georgia	FR - 7-29-91
Y-4	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands Lease Plan U.S.A., Inc. Atlanta, Georgia	FR - 7-29-91
4(c)(8)	Old Kent Financial Corporation Grand Rapids, Michigan To invest in a low-income housing project	FR - 7-31-91
Y-4	Seaway Bancshares, Inc. Chicago, Illinois Seaway Investment Management Company Chicago, Illinois	FR - 7-30-91

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Hartwick Bancshares, Inc. Grinnell, Iowa To redeem 5,620 shares of its voting common stock
RoS	Byron Bancshares, Inc. Byron, Illinois To redeem 2,020 shares of stock from Vale & Carol Nortridge
RoS	J. Carl H. Bancorporation Earling, Iowa To redeem 200 shares of stock

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 July 12, 1991.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>
-First State Bank of Maple Park P.O. Box 218 Maple Park, Illinois 60151	4/08/91
-Comerica Bank - Detroit 211 West Fort Street Detroit, Michigan 48226	3/11/91

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JULY 12, 1991

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

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

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>
Stock redemption notification by Capital Bancorporation, Inc., Cape Girardeau, Missouri	Not applicable

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JULY 12, 1991

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Bank Name

Bank Address

Examination Date

None

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

Kenneth J. Kopp and Scott A. Kopp
To increase their ownership from
24.99% to 29.75% of the voting
shares of Gale Bank Holding Co.,
Inc., Galesville, Wisconsin.

8-5-91
(Federal Register)

Community First Bankshares, Inc.
Fargo, ND
To acquire, via merger, Community
First North Dakota Bankshares, Inc.,
Fargo, ND, a mbhc owning the Community
First State Bank of Cooperstown,
Cooperstown, ND; Community First
National Bank of Lidgerwood, Lidger-
wood, ND; Community First National Bank
of Wahpeton, Wahpeton, ND; and Commu-
nity First National Bank and Trust Co.
of Dickinson, Dickinson, ND*

8-5-91
(Federal Register)

Mary F. Lindsay
To acquire control of 32.3% of the
voting shares of Tri-County Investment
Company, Pine Island, MN

Not yet available

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject
to Federal Register Notice Only

Application

Comment Period
Ending Date

Norwest Corporation, Mpls, MN;
Norwest Financial Services, Inc.,
Des Moines, IA; and Norwest
Financial, Inc., Des Moines, IA
To engage in consumer finance
activities through the acquisition
of certain assets of AVCO Financial
Services of Madison Heights, Inc.,
Irvine, CA, and AVCO Mortgage and
Acceptance, Inc., Irvine, CA.

Not yet available

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

Application

Exchange State Bancorporation, Inc.
Hills, MN
To redeem 30.8% of its voting shares

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of
CRA Public Evaluations

week ending July 12, 1991

Bank Name	Address/ City/State	Phone Number/ Examination Date
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None .

Federal Reserve Bank of Kansas City

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

Patricia A. Garney, Kansas City, Missouri, for prior approval to acquire 26 percent of the voting shares of NKC Bancshares, Inc., North Kansas City, Missouri, and Charles A. Garney, Kansas City, Missouri, for prior approval to acquire 24 percent of the voting shares.

Not Available

Gary and Peggy Kay, et. al., LaCrosse, Kansas, for prior approval to increase their proportionate ownership interest in NSB Bancshares, Inc., LaCrosse, Kansas, by 75.8 percent to 100 percent.

Not Available

Alex E. Creighton Residuary Trust, Atwood, Kansas, for prior approval to increase its proportionate ownership interest in Flagler Bankshares, Inc., Atwood, Kansas, by 29.9 percent to 44.17 percent; Robert A. Creighton, Atwood, Kansas for prior approval to control up to 56.4 percent; and Thomas L. Creighton, Atwood, Kansas, for prior approval to control up to 54.4 percent.

Not Available

Oren L. Benton, Aurora, Colorado for prior approval to acquire 90 percent of the voting shares of The Professional Bank, Englewood, Colorado.

Not Available

United Missouri Bancshares, Inc., Kansas City, Missouri, to acquire 100 percent of the voting shares of National Bank of the West, Colorado Springs, Colorado.

Not Available

Federal Reserve Bank of Kansas City

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.*	July 30, 1991
Charles D. Maxwell, et. al., Cameron, Missouri, for prior approval to control 36.51 percent of the voting shares of FSC Bancshares, Inc., Cameron, Missouri.	July 29, 1991
Scott Stuart Family Partnership, Lincoln, Nebraska, for approval to retain its 31.60 percent ownership interest in the Stuart Family Partnership, Lincoln, Nebraska.*	July 30, 1991
Standard Bancorporation, Inc., Lincoln, Nebraska, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Standard State Bank and Trust, Independence, Missouri.*	July 30, 1991
Exchange Bankshares Corporation of Kansas, Atchison, Kansas, for prior approval to acquire 100 percent of the voting shares of First National Bank & Trust of Leavenworth, Leavenworth, Kansas.*	July 31, 1991
First Laurel Security Company, Laurel, Nebraska, for prior approval to acquire 100 percent of the voting shares of First Osmond Corporation, parent of Osmond State Bank, both of Osmond, Nebraska.*	July 29, 1991
First Medicine Lodge Bancshares, Inc., Medicine Lodge, Kansas, for prior approval to acquire 100 percent of the voting shares of The Isabel State Bank, Isabel, Kansas, subsidiary of The C-M Company, Inc., Medicine Lodge, Kansas.*	July 30, 1991
1st Premier Bancorp, Golden, Colorado, for prior approval to become a bank holding company through the acquisition of 90 percent of the voting shares of Denver West Bank & Trust, Golden, Colorado.*	July 17, 1991

Federal Reserve Bank of Kansas City

Bushton Investment Company, Inc.,
Hays, Kansas, for prior approval to
acquire 100 percent of the voting
shares of The Bank of Inman, Inman,
Kansas.* July 17, 1991

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
University National Bank, Lawrence,
Kansas (proposed). July 15, 1991

NierBanc Corporation, Denver,
Colorado, for prior approval to
become a bank holding company through
the acquisition of 100 percent of the
voting shares of Castle Rock
Industrial Bank, Castle Rock,
Colorado.* July 10, 1991

Sam L. Moyer, Aurora, Nebraska, as
trustee, to control 56.8 percent of
the voting shares of Aurora First
National Company, Aurora, Nebraska. July 29, 1991

Dorothy Whitney, Utica, Kansas, to
increase her ownership interest in
First National Bancshares of Scott
City, Scott City, Kansas, by 7.03
percent to 16.99 percent. July 29, 1991

MidAmerican Corporation, Prairie
Village, Kansas, for prior approval
to acquire 99.5 percent of the voting
shares of Kaw Valley Bank, Overland
Park, Kansas. July 17, 1991

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.	July 29, 1991

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

APPLICATION

North Plaza Bancshares, Inc., Topeka,
Kansas, for prior approval to redeem
9,345 shares of its own voting common
stock.

SECTION X - AVAILABILITY OF CRA PUBLIC EVALUATIONS

<u>BANK/LOCATION</u>	<u>EXAMINATION DATE</u>
First State Bank of Newcastle Newcastle, WY 82721-0460	April 1, 1991
Custer County Bank P.O. Box 420 Westcliffe, CO 81252-0420	April 8, 1991

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JULY 8, 1991

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

** NOTICE EXP

None.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

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)

08-07-91

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 JULY 8, 1991

Bank

Date of Examination

State Bank and Trust Company
P. O. Box 649
San Marcos, Texas 78667-0649

04/08/91

* 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 DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS APPROVED DURING THE WEEK OF JULY 8, 1991

APPLICATION

DATE

None.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 7/12/91

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, to increase its ownership in CPB, Inc., Honolulu, Hawaii, from 8.34 to 10.56 percent.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 7/29/91
Susan C. Bavo, Nevada City, California, to retroactively retain 16.5 percent of common stock and 17.7 percent of preferred stock in Levy Bancorp, Ventura, California.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> Not available
FNB Bancorp, Los Angeles, California, to become a bank holding company by acquiring Founders National Bank of Los Angeles, Los Angeles, California. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> Not available

Section III - Applications Subject to Federal Register Notice Only

None

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>
Valley Community Bank	733 N. Baker P.O. Box 807 McMinnville, OR 97128 Tel: (503) 472-0534	4/08/91

* Subject to CRA