

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1991, No. 32
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending August 10, 1991

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK BRANCHES, DOMESTIC

Central Fidelity Bank, Richmond, Virginia -- petition for reconsideration of Board's approval to establish a full-service branch within the Westminster Canterbury retirement community, 502 V.E.S. Road, Lynchburg, Virginia.
Denied, August 9, 1991.

BANK HOLDING COMPANIES

Fifth Third Bancorporation, Cincinnati, Ohio -- petition for reconsideration of Board's approval of application to acquire Farmers Exchange Bank, Millersburg, Ohio, and related applications of Fifth Third's subsidiary banks to establish certain branches in Ohio.
Denied, August 9, 1991.

BOARD OPERATIONS

Office of Board Members -- appointment of Theodore E. Allison as Assistant to the Board for Federal Reserve System Affairs.
Approved, August 7, 1991.

CHANGE IN BANK CONTROL

Wells Fargo & Company, San Francisco, California -- change in bank control.
Permitted, August 7, 1991.

INTERNATIONAL OPERATIONS

Morgan Guaranty International Finance Corporation, New York, New York -- to make an additional investment in Societe de Bourse J.P. Morgan, S.A., Paris, France.
Permitted, August 9, 1991.

REGULATIONS AND POLICIES

Capital and accounting standards of the federal bank and thrift regulatory agencies for federally insured depository institutions -- report to the Congress.
Approved, August 8, 1991.

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AUGUST 5, 1991 TO AUGUST 9, 1991

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**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

San Francisco	First Interstate Bank of California, Los Angeles, California -- to establish a branch in Rancho Penasquitos, California. Withdrawn, August 7, 1991.
San Francisco	First Interstate Bank of California, Los Angeles, California -- to establish a branch in La Mesa, California. Withdrawn, August 7, 1991.
San Francisco	First Interstate Bank of California, Los Angeles, California -- to establish a branch in Point Loma, California. Withdrawn, August 7, 1991.
Kansas City	Vectra Bank of Boulder, Boulder, Colorado -- to establish a branch and operate an ATM in the Community Plaza Shopping Center on North Broadway. Approved, August 9, 1991.

BANK HOLDING COMPANIES

Richmond	Allied Irish Banks, plc, Dublin, Ireland, and First Maryland Bancorp, Baltimore, Maryland -- to increase the latter's ownership of shares of Internet, Inc., Reston, Virginia. Approved, August 5, 1991.
St. Louis	Area Bancshares Corporation, Owensboro, Kentucky -- to operate a savings and loan association through acquisition of First Federal Savings and Loan Association of Bowling Green, Bowling Green, Kentucky. Approved, August 9, 1991.
San Francisco	Bancorp Hawaii, Inc., Honolulu, Hawaii -- to engage de novo in securities brokerage and investment advisory services through Bancorp Investment Group, Ltd. Permitted, August 6, 1991.

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

BANK HOLDING COMPANIES

Cleveland	Bank One Corporation, Columbus, Ohio -- to purchase the assets and assume the liabilities of two branches of Freedom Savings Association. Approved, August 9, 1991.
Staff Director BS&R	BankAmerica Corporation, San Francisco, California, and Seafirst Corporation, Seattle, Washington -- proposal that Seattle-First National Bank purchase the assets and assume the liabilities of BAC WA Interim Federal Savings Bank, which was formed to acquire certain assets and assume deposit liabilities of eighteen branches of Olympic Savings Bank. Approved, August 5, 1991.
Secretary	BankAmerica Corporation, San Francisco, California -- to acquire BAC CA Interim Federal Savings Bank, Santa Barbara, California, which is being formed to acquire certain assets and assume certain liabilities of Santa Barbara Federal Savings & Loan Association. Approved, August 9, 1991.
New York	Chase Manhattan Corporation, New York, New York -- to acquire Chase Manhattan Bank of Connecticut, N.A., Bridgeport, Connecticut, and thereby to purchase certain assets and assume certain liabilities of Citytrust and of Merchants and Farmers Savings Bank, F.S.B. Approved, August 9, 1991.
Cleveland	Community Independent Bancorp, Inc., West Salem, Ohio -- to engage de novo in general insurance activities through CIB Insurance Agency, Inc. Permitted, August 9, 1991.
Minneapolis	Farmers and Merchants Investment Co., Inc., Watertown, South Dakota -- to acquire Rushmore Financial Services, Inc. Approved, August 7, 1991.

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

BANK HOLDING COMPANIES

Dallas	First McAllen Inter National Bancshares, Inc., McAllen, Texas -- proposal to merge First McAllen Federal Savings & Loan Association into Inter National Bank. Approved, August 9, 1991.
Dallas	First McAllen Inter National Bancshares, Inc., McAllen, Texas -- to acquire First McAllen Federal Savings & Loan Association. Approved, August 9, 1991.
Dallas	First National Bankshares, Inc., Tucumcari, New Mexico -- to engage de novo in personal trust activities through acquisition of First Security Trust Company. Permitted, August 7, 1991.
Minneapolis	GATO Holdings, Inc., Thief River Falls, Minnesota -- to engage in operating a savings association through acquisition of First Savings & Loan, F.S.A. Permitted, August 9, 1991.
Minneapolis	GATO Holdings, Inc., Thief River Falls, Minnesota -- to merge First Savings & Loan, F.S.A., into Northern State Bank of Thief River Falls. Approved, August 9, 1991.
Chicago	Great Lakes Financial Resources, Inc., Employee Stock Ownership Plan, Homewood, Michigan -- to acquire additional shares of Great Lakes Financial Resources, Inc. Approved, August 5, 1991.
Atlanta	Hancock Holding Company, Gulfport, Mississippi -- to establish Hancock Savings Bank, FSB, which is being formed to acquire certain assets and assume certain liabilities of Peoples Federal Savings Association, Bay St. Louis, Mississippi, and to facilitate the merger of Peoples Federal into Hancock Bank, Gulfport, Mississippi. Approved, August 9, 1991.

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

BANK HOLDING COMPANIES

Atlanta	Hancock Holding Company, Gulfport, Mississippi -- proposal that Hancock Bank purchase the assets and assume the liabilities of Hancock Savings Bank, FSB. Approved, August 9, 1991.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota, Norwest Financial Services, Inc., Des Moines, Iowa, and Norwest Financial, Inc., Des Moines -- to engage in consumer finance activities through the acquisition of AVCO Financial Services of Madison Heights, Inc., and Avco Mortgage and Acceptance, Inc., Irvine, California. Permitted, August 7, 1991.
GC	Royal American Corporation, Inverness, Illinois -- exemption from Regulation L to allow Thomas A. Rosenquist to serve as a director of the corporation and Royal American Bank, while also serving as a director of Gurnee National Bank, Gurnee, Illinois, and American National Bank and Trust Company of Waukegan, Waukegan, Illinois. Granted, August 7, 1991.
Minneapolis	Rushmore Financial Services, Inc., Watertown, South Dakota -- to acquire Rushmore State Bank, Rapid City, South Dakota. Approved, August 7, 1991.
Dallas	San Benito Bancshares, Inc., San Benito, Texas -- proposal to merge San Benito Interim Federal Savings Association into San Benito Bank & Trust Company. Approved, August 9, 1991.
Dallas	San Benito Bancshares, Inc., San Benito, Texas -- to acquire San Benito Interim Federal Savings Association. Approved, August 9, 1991.

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

BANK HOLDING COMPANIES

New York	Skandinaviska Enskilda Banken, Stockholm, Sweden -- to engage in securities brokerage and investment advisory services through Enskilda Securities Inc., New York, New York. Permitted, August 9, 1991.
Atlanta	Wayne County Bancshares, Inc., Waynesboro, Tennessee - to establish Wayne Interim, FSB, which is being formed to acquire certain assets and assume certain liabilities of First Federal Savings Association of Waynesboro, and to facilitate the merger of First Federal into Wayne County Bank. Approved, August 9, 1991.
Atlanta	Wayne County Bancshares, Inc., Waynesboro, Tennessee - proposal that Wayne County Bank purchase the assets and assume the liabilities of Wayne Interim, FSB. Approved, August 9, 1991.
Cleveland	Wesbanco, Inc., and ABI Corporation, Wheeling, West Virginia -- to acquire Albright Bancorp, Inc., Kingwood, West Virginia, and Albright National Bank of Kingwood. Approved, August 8, 1991.
Chicago	West Bend Bancorp., West Bend, Iowa -- to acquire Iowa State Bank. Approved, August 8, 1991.

BANK MERGERS

St. Louis	Boatmen's Bank of Vandalia, Vandalia, Missouri -- to assume from The Boatmen's National Bank of St. Louis, St. Louis, Missouri, the deposit liabilities of two former agency offices of Community Federal Savings and Loan Association, St. Louis, Missouri. Approved, August 5, 1991.
Atlanta	1st United Bank, Boca Raton, Florida -- to acquire branches of Bank of South Palm Beaches, Hypoluxo, Florida, located in Hypoluxo and Lake Worth, Florida. Approved, August 9, 1991.

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

BANK PREMISES

St. Louis	First Farmers State Bank, Sullivan, Indiana -- investment in bank premises. Approved, August 5, 1991.
Chicago	First Illini Bank, Galesburg, Illinois -- investment in bank premises. Approved, August 9, 1991.
Kansas City	Pioneer Bank of Longmont, Longmont, Colorado -- investment in bank premises. Approved, August 9, 1991.
Kansas City	Platte Valley Bank, Brighton, Colorado -- investment in bank premises. Approved, August 9, 1991.

BANKS, STATE MEMBER

Chicago	First of America Bank - Northern Michigan, Traverse City, Michigan -- payment of a dividend. Approved, August 7, 1991.
GC	Union Bank and Trust Company, Montgomery, Alabama -- exception to allow Charles B. Shewrake to serve as a director of Union, while serving as a director of American Savings and Loan Association of Florida, Miami, Florida. Granted, August 5, 1991.

CAPITAL STOCK

Chicago	Byron Bancshares, Inc., Byron, Illinois -- redemption of shares. Approved, August 9, 1991.
St. Louis	Capital Bancorporation, Inc., Cape Girardeau, Missouri -- redemption of shares. Approved, August 6, 1991.
Chicago	Delaware Service Co., Inc., Manchester, Iowa -- redemption of shares. Approved, August 9, 1991.
Minneapolis	Financial Services of Lowry, Inc., Lowry, Minnesota -- redemption of shares. Returned, August 7, 1991.

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

CHANGE IN BANK CONTROL

Atlanta	Bank of St. Petersburg, St. Petersburg, Florida -- change in bank control. Permitted, August 8, 1991.
Chicago	Byron Bancshares, Inc., Byron, Illinois -- change in bank control. Permitted, August 9, 1991.
Dallas	Equitable Bankshares, Inc., Dallas, Texas -- change in bank control. Permitted, August 9, 1991.
San Francisco	Republic National Bancorp, Inc., Phoenix, Arizona -- change in bank control. Permitted, August 9, 1991.
Minneapolis	S.B.T. Financial, Inc., Townsend, Montana -- change in bank control. Permitted, August 8, 1991.
San Francisco	Ventura County National Bancorp, Oxnard, California -- change in bank control. Permitted, August 5, 1991.

COMPETITIVE FACTORS REPORTS

Cleveland	Bank of Lexington & Trust Company, Inc., Lexington, Kentucky, proposed merger with Liberty National Bank of Jessamine, Nicholasville, Kentucky -- report on competitive factors. Submitted, August 6, 1991.
San Francisco	Canadian Imperial Bank of Commerce (California), Los Angeles, California, proposed merger with CIBC, Inc., New York, New York -- report on competitive factors. Submitted, August 8, 1991.
San Francisco	Capital City Bank, South Salt Lake, Utah, proposed merger with United Bank, Murray, Utah -- report on competitive factors. Submitted, August 8, 1991.

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

COMPETITIVE FACTORS REPORTS

Cleveland	First Federal Savings and Loan Association, Lakewood, Ohio, proposed purchase of the Great Northern Mall Branch, North Olmsted, Ohio, from The First Federal Savings Bank, Cleveland, Ohio -- report on competitive factors. Submitted, August 6, 1991.
Cleveland	First National Bank of Mercer County, Greenville, Pennsylvania, proposed purchase of certain assets and assumption of certain liabilities of the Meadeville, Pennsylvania, branch of Dollar Savings Association, New Castle, Pennsylvania -- report on competitive factors. Submitted, August 6, 1991.
Atlanta	First State Corporation, Albany, Georgia, proposed acquisition of Randolph County Federal Savings and Loan Association, Cuthbert, Georgia -- report on competitive factors. Submitted, August 7, 1991.
Cleveland	Kentucky National Bank of Kenton County, Covington, Kentucky, proposed merger with Star Bank, Northern Kentucky, and Kentucky National Bank of Boone County, Walton, Kentucky -- report on competitive factors. Submitted, August 6, 1991.
Atlanta	Northern Trust Bank of Florida, N.A., Miami, Florida, proposed merger with Northern Trust Bank of Florida/Naples, N.A., Naples, Florida -- report on competitive factors. Submitted, August 8, 1991.
Minneapolis	Norwest Bank Waseca, N.A., Waseca, Minnesota, proposed purchase of certain assets and assumption of certain liabilities of the Owatonna Branch of Norwest Bank Minnesota South, N.A., Faribault, Minnesota -- report on competitive factors. Submitted, August 5, 1991.

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

COMPETITIVE FACTORS REPORTS

Chicago	Peoples Trust and Savings Bank, Riverside, Iowa, proposed merger with Riverside Interim State Bank -- report on competitive factors. Submitted, August 9, 1991.
Secretary	U.S. Bank of California, Eureka, California, proposed purchase of assets and assumption of liabilities of Heart Federal Savings and Loan Association, Auburn, California -- report on competitive factors. Submitted, August 7, 1991.
Richmond	Washington County National Bank, Williamsport, Maryland, proposed purchase of assets and assumption of liabilities of the Sharpsburg Branch of The First National Bank of Maryland, Baltimore, Maryland -- report on competitive factors. Submitted, August 9, 1991.

EXTENSIONS OF TIME

Richmond	Crestar Bank, Richmond, Virginia -- extension to November 13, 1991, to establish a branch at the intersection of Centreville Road and Fox Mill Road, Herndon, Virginia. Granted, August 9, 1991.
San Francisco	First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, August 6, 1991.
Chicago	First Michigan Bank Corporation, Midland, Michigan -- extension to November 4, 1991, to engage de novo in investment and financial advisory activities through FMB-Financial Advisory Services, Inc., Holland, Michigan. Granted, August 8, 1991.
San Francisco	Security Pacific Corporation, Los Angeles, California -- extension to divest certain property. Granted, August 6, 1991.

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

EXTENSIONS OF TIME

Chicago	Valley Bancshares, Inc., Mapleton, Iowa -- extension to November 14, 1991, to acquire Nisswa State Bank, Nisswa, Minnesota. Granted, August 6, 1991.
San Francisco	Valley National Corporation, Phoenix, Arizona -- extension to divest certain property. Granted, August 6, 1991.

MEMBERSHIP

Chicago	Bloomington Bank and Trust, Bloomington, Illinois -- to become a member of the Federal Reserve System. Approved, August 5, 1991.
Philadelphia	County Bank, Montrose, Pennsylvania -- to become a member of the Federal Reserve System. Approved, August 5, 1991.

RESERVE BANK OPERATIONS

Director, FRBO	Federal Reserve Bank of Richmond -- funds for construction of retaining walls and related structures. Approved, August 6, 1991.
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RESERVE BANK SERVICES

Director, FRBO	Federal Reserve Bank of Chicago -- to offer two Electronic Cash Letter group sort products at Chicago and six ECL group sort products at the Detroit Branch. Approved, August 5, 1991.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

Boston	NBB Bancorp, Inc., New Bedford, Massachusetts -- to acquire NBIS Interim Federal Savings Association, which was formed to acquire certain assets and assume certain liabilities of Sentry Savings Bank, F.S.B., Hyannis, Massachusetts. Approved, July 26, 1991.
Boston	NBB Bancorp, Inc., New Bedford, Massachusetts -- proposal that New Bedford Institution for Savings merge with NBIS Interim Federal Savings Association, which was formed to acquire certain assets and assume certain liabilities of Sentry Savings Bank, F.S.B., Hyannis, Massachusetts. Approved, July 26, 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>
NONE	

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
NONE	

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

<u>Application</u>
NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

<u>Institution</u>	<u>Examination Date</u>
NONE	

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Application by The Long-Term Credit Bank of Japan, Limited, Tokyo, Japan to engage through its subsidiary, Greenwich Capital Markets, Inc., Greenwich, Connecticut in private placement and riskless principal activities, full service brokerage activities, in trading foreign exchange forward, futures, option and options on futures transactions for purposes other than hedging and providing FCM execution and clearance services in respect of futures contracts traded on major exchanges.

N/A

SECTION IV

Applications Not Involving
Public Comment

Republic International Bank of New York, Miami, Florida to make an additional investment in Republic New York (UK) Limited, London, England.

Availability of CRA Public Evaluations

Week Ending August 10, 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

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

Madison Bank, Blue Bell, PA requests permission 1/ 9/1/91
to establish a branch office to be located at
202 W. Ridge Pike, Plymouth Township, PA.

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

Comment Period Ending Date

Miners National Bancorp, Inc., Pottsville, 1/
PA to acquire 19.9% of East Penn Bank
(in organization), Emmaus, PA, pursuant to
Section 3(a)(3) of the Bank Holding Company
Act.

Newspaper:	9/6/91
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 8/9/91

Institutions

Examination Date

None.

Federal Reserve Bank of Cleveland

**Applications Bulletin
For Week Ending August 10, 1991**

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

Received Section 18(c) application on * September 5, 1991
August 6, 1991 from C&D Bank Co., Marietta,
Ohio, to effect a merger or other transaction,
and, incident thereto, establish a branch or
branches under Section 9 of the Federal
Reserve Act, through the acquisition of The
Dime Bank, Marietta, Ohio.

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

Received Section 3(a)(5) application on * August 26, 1991
July 29, 1991 from Banc One Corporation,
Columbus, Ohio, to acquire Marine Corporation,
Springfield, Illinois.

Received Section 3(a)(3) application on * August 29, 1991
July 30, 1991 from Banc One Corporation,
Columbus, Ohio, to acquire Premier Bancorp,
Inc., Baton Rouge, Louisiana.

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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

Applications Bulletin
For Week Ending August 10, 1991

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

Received Section 4(c)(8) application on August 26, 1991
July 29, 1991 from Banc One Corporation,
Columbus, Ohio, to acquire Marine Investment
Management Company, Springfield, Illinois,
a wholly-owned subsidiary of Marine
Corporation, Springfield, Illinois.

Received Section 4(c)(8) application on August 29, 1991
July 30, 1991 from Banc One Corporation,
Columbus, Ohio, to acquire Premier
Securities Corporation and Premier
Investment Advisors, Inc., both of
Baton Rouge, Louisiana, two wholly-owned
subsidiaries of Premier Bancorp, Inc.,
Baton Rouge, Louisiana.

Received Section 4(c)(8) application on Not Yet Known #
August 7, 1991 from National City
Corporation, Cleveland, Ohio, to acquire
a 25 percent interest in Reserve Capital
Group Limited Partnership, Cleveland, Ohio.

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

Received application on August 6, 1991 from
C&D Bank Co., Marietta, Ohio, for approval
of membership in the Federal Reserve System
pursuant to Section 9 of the Federal Reserve
Act and Section 208.4 of Regulation H.

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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
(August 10, 1991)

The following state member banks have been examined by the Federal Reserve Bank of Cleveland for compliance with The Community Reinvestment Act. A public evaluation document became available from the bank(s) listed below during the week ended August 10, 1991. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

Wheeling Dollar Bank
Bank Plaza
Wheeling, West Virginia 26003
(304) 234-9000
Examined: April 29, 1991

Federal Reserve Bank of Richmond

**Section I - Applications Subject to Newspaper
Notice Only**

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank of Shawsville, Shawsville, Virginia, for prior approval to merge with Bank of Speedwell, Incorporated, Wytheville, Virginia.*	8-26-91
Crestar Bank, Richmond, Virginia, application to establish a branch in the Battlefield Shopping Center located at the intersection of Edwards Ferry Road and U. S. Route 15 Bypass, Leesburg, Virginia.*	8-30-91
Citizens Bank of Virginia, Arlington, Virginia, application to establish a branch at 14011-D St. Germain Street, Centreville, Virginia.*	9-6-91
Central Fidelity Bank, Richmond, Virginia, application to establish a branch at the intersection of Diamond Springs Road and Wesleyan Drive Extended (Haygood Road), Virginia Beach, Virginia.*	9-7-91
United Bank and Trust Company of Maryland, Upper Marlboro, Maryland, application to establish a branch at 6721 Chesapeake Center Drive, Glen Burnie, Maryland.*	9-13-91

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Commercial Bancshares, Incorporated, Parkersburg, West Virginia, application to acquire 100% of the voting shares of The Dime Bank, Marietta, Ohio.*	Not yet available.

*Application is subject to CRA.

Federal Reserve Bank of Richmond--contd.

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

Application

Comment Period Ending Date

National Bank of Commerce Company,
Charleston, West Virginia, application
to acquire 100% of the voting shares of
Wood County Bancorporation, Inc., Parkers-
burg, West Virginia.*

Not yet available.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

Signet Banking Corporation, Richmond,
Virginia, application for prior approval
to acquire 29.72% of Credit Systems
Incorporated, St. Louis, Missouri.

9-3-91**

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.

Availability of CRA Public Evaluations
Week ending August 9, 1991

Examination
Date

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 9, 1991

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
SouthTrust Bank of Pinellas County St. Petersburg, Florida To establish a branch office to be known as SouthTrust Bank of Pinellas County, Clearwater Office, located at 2363 Gulf to Bay Boulevard, Clearwater, Florida.	Not yet available*
Trust Company Bank Atlanta, Georgia To establish a branch office to be known as St. Joseph's Hospital Office, located at 5671 Peachtree Dunwoody Road, Atlanta, Georgia.	Not yet available*
Trust Company Bank Atlanta, Georgia To establish an off-site ATM, to be known as Piedmont Hospital ATM, located at 1968 Peachtree Road, Atlanta, Georgia.	Not yet available*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Wiregrass Bancorporation Ashford, Alabama To acquire Barbour County Bank, Clayton, Alabama.	Not yet available*

Section 3 - Applications Subject to Federal
Register Notice Only

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

*Subject to Provisions of Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 9, 1991

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

Application

Barnett Bank of Highlands County
Sebring, Florida

To become a member of the Federal Reserve
System through conversion of its charter,
pursuant to Section 9 of the Federal Reserve Act.

Barnett Bank of the Keys
Key West, Florida

To become a member of the Federal Reserve
System through conversion of its charter,
pursuant to Section 9 of the Federal Reserve Act.

Barnett Bank of Lake Okeechobee
Okeechobee, Florida

To become a member of the Federal Reserve
System through conversion of its charter,
pursuant to Section 9 of the Federal Reserve Act.

Barnett Bank of Naples
Naples, Florida

To become a member of the Federal Reserve
System through conversion of its charter,
pursuant to Section 9 of the Federal Reserve Act.

Barnett Bank of Nassau County
Fernandina Beach, Florida

To become a member of the Federal Reserve
System through conversion of its charter,
pursuant to Section 9 of the Federal Reserve Act.

Barnett Bank of North Central Florida
Lake City, Florida

To become a member of the Federal Reserve
System through conversion of its charter,
pursuant to Section 9 of the Federal Reserve Act.

Barnett Bank of Northwest Florida
Fort Walton Beach, Florida

To become a member of the Federal Reserve
System through conversion of its charter,
pursuant to Section 9 of the Federal Reserve Act.

Barnett Bank of Palm Beach County
West Palm Beach, Florida
To become a member of the Federal Reserve
System through conversion of its charter,
pursuant to Section 9 of the Federal Reserve Act.

Barnett Bank of Pasco County
New Port Richey, Florida
To become a member of the Federal Reserve
System through conversion of its charter,
pursuant to Section 9 of the Federal Reserve Act.

Barnett Bank of Pinellas County
St. Petersburg, Florida
To become a member of the Federal Reserve
System through conversion of its charter,
pursuant to Section 9 of the Federal Reserve Act.

Barnett Bank of Polk County
Lakeland, Florida
To become a member of the Federal Reserve
System through conversion of its charter,
pursuant to Section 9 of the Federal Reserve Act.

Barnett Bank of the St. Johns
St. Augustine, Florida
To become a member of the Federal Reserve
System through conversion of its charter,
pursuant to Section 9 of the Federal Reserve Act.

Barnett Bank of Southwest Florida
Sarasota, Florida
To become a member of the Federal Reserve
System through conversion of its charter,
pursuant to Section 9 of the Federal Reserve Act.

Barnett Bank of Tallahassee
Tallahassee, Florida
To become a member of the Federal Reserve
System through conversion of its charter,
pursuant to Section 9 of the Federal Reserve Act.

Barnett Bank of the Treasure Coast
Port St. Lucie, Florida
To become a member of the Federal Reserve
System through conversion of its charter,
pursuant to Section 9 of the Federal Reserve Act.

Barnett Bank of Volusia County
Deland, Florida
To become a member of the Federal Reserve
System through conversion of its charter,
pursuant to Section 9 of the Federal Reserve Act.

Barnett Bank of West Florida
Pensacola, Florida
To become a member of the Federal Reserve
System through conversion of its charter,
pursuant to Section 9 of the Federal Reserve Act.

Barnett Bank of Atlanta
Atlanta, Georgia
To become a member of the Federal Reserve
System through conversion of its charter,
pursuant to Section 9 of the Federal Reserve Act.

Barnett Bank of Southwest Georgia
Columbus, Georgia
To become a member of the Federal Reserve
System through conversion of its charter,
pursuant to Section 9 of the Federal Reserve Act.

Barnett Bank of Fayette County
Fayetteville, Georgia
To become a member of the Federal Reserve
System through conversion of its charter,
pursuant to Section 9 of the Federal Reserve Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 9, 1991

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

Application

St. Bernard Bank and Trust Company
Arabi, Louisiana
Increase in bank premises request.

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the institutions listed below became available during the week ending August 9, 1991. Information about an institution's CRA evaluation may be obtained directly from the institution.

Bank

Examination Date

Rapides Bank & Trust Company
in Alexandria
Post Office Box 31
Alexandria, Louisiana 71309
(318) 487-2431

05-06-91

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	Hawkeye Bank & Trust of Des Moines Des Moines, Iowa 1660 22nd Street West Des Moines, Iowa*	N - **
Branch	Comerica Bank - Detroit Detroit, Michigan Northwest Corner of 14 Mile and Haggerty Commerce Township, Michigan*	N - **
Membership	Lake Forest Bank and Trust Company Lake Forest, Illinois (in organization) To become a member of the Federal Reserve System*	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-1	J B Morgan Bancshares, Inc. Morgantown, Indiana First State Bank Morgantown, Indiana*	FR - ** N - 8-3-91
Y-1	Oak Bancorporation Red Oak, Iowa Oakland State Bank Oakland, Iowa*	FR - ** N - **
Y-2	Associated Banc-Corp. Green Bay, Wisconsin Farmers State Bank Pound, Wisconsin*	FR - ** N - 6-27-91
Y-1	Lake Forest Bancorp, Inc. Lake Forest, Illinois Lake Forest Bank and Trust Company Lake Forest, Illinois (in organization)*	FR - ** N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	Clare Bancorporation, Inc. Platteville, Wisconsin First Federal Savings and Loan Association of Platteville Platteville, Wisconsin	FR - **
Y-4	Montfort Bancorporation, Inc. Platteville, Wisconsin First Federal Savings and Loan Association of Platteville Platteville, Wisconsin	FR - **
4(c)(8)	Old Kent Financial Corporation Grand Rapids, Michigan To invest in a low-income housing project	FR - 7-31-91
4(c)(8)	ABN AMRO North America, Inc. Chicago, Illinois ABN AMRO Securities, Inc. New York, New York	FR - **
4(c)(8)	ABN/AMRO Holding N.V. Amsterdam, The Netherlands ABN AMRO Securities, Inc. New York, New York	FR - **
4(c)(8)	Algemene Bank Nederland N.V. Amsterdam, The Netherlands ABN AMRO Securities, Inc. New York, New York	FR - **
4(c)(8)	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands ABN AMRO Securities, Inc. New York, New York	FR - **
4(c)(8)	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands ABN AMRO Securities, Inc. New York, New York	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> <u>Ending Date</u>
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)	Michigan National Corporation Farmington Hills, Michigan Independence One Asset Management Corp Farmington Hills, Michigan	FR - **

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

<u>Type</u>	<u>Application</u>
RoS	Independent Bank Corporation Ionia, Michigan To redeem 114,426 of the outstanding shares of convertible preferred stock, Series A
RoS	Missouri Valley Financial Services, Inc. Council Bluffs, Iowa To redeem 1,610 shares of common stock from James Farrage

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 August 09, 1991.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>
-Lapeer County Bank & Trust Co. 83 West Nepessing Street Box 250 Lapeer, Michigan 48446	5/06/91
-Peoples State Bank of Mansfield P.O. Box 579 Mansfield, Illinois 61854	4/29/91
-State Bank of Coloma 209 North Paw Paw Street Coloma, Michigan 49038	6/19/91
-Camp Grove State Bank One Main Street Camp Grove, Illinois 61424	

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING AUGUST 9, 1991

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
Change in control notification involving NBC Bank Corp., El Dorado, Arkansas by H. D. Reynolds, Jr.	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.	

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING AUGUST 9, 1991

AVAILABILITY OF CRA PUBLIC DISCLOSURES

<u>Bank Name</u>	<u>Bank Address</u>	<u>Examination Date</u>
First Exchange Bank of Madison County	Box 270 Fredericktown, Missouri 63645	5-6-91

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

Application

Comment Period
Ending Date

None.

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

Application

Comment Period
Ending Date

Beulah Bancorporation, Inc.
Beulah, ND
To acquire 100% of the voting shares
of D & B Holding Company, Inc.,
Beulah, ND, a obhc owning the Bank
of Beulah, Beulah, ND*

8-30-91
(Federal Register)

GB Financial Services, Inc.
Greenbush, MN
To acquire 52.55% of the voting
shares of Greenbush Bancshares, Inc.,
Greenbush, MN, a obhc owning the
Greenbush State Bank, Greenbush, MN*

8-26-91
(Federal Register)

Western Bancorporation, Inc.
Duluth, MN
To acquire 80.86% of Western National
Bank of Duluth, Duluth, MN*

Not yet available

Section III - Applications Subject
to Federal Register Notice Only

Application

Comment Period
Ending Date

None.

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

None.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of
CRA Public Evaluations

week ending August 9, 1991

Bank Name	Address/ City/State	Phone Number/ Examination Date
Sanborn County Bank	P. O. Box 98 Woonsocket, SD	(605) 796-4422 May 28, 1991
Peoples State Bank	P. O. Box 607 Plainview, MN	(507) 534-3137 May 13, 1991

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

Exchange Bankshares Corporation of Kansas, Atchison, Kansas, for prior approval to acquire 100 percent of the voting shares of The First Kansas Bancorp., Leavenworth, Kansas.*

Not Available

Bankers Capital Corporation, Lusk, Wyoming, for prior approval for John E. DeGering, Gertrude O. Chamberlain, Paul T. Heany, David B. Lorenzen, Lana L. Merchen, Audrey J. Pfishter, Robert C. Templeton, Stanley G. Wasson; and Emily Grant Whaley to increase there ownership by 1.1 percent to 11.1 percent each.

Not Available

Dale E. & Cynthia Hoosier, both of Wakeeney, Kansas, for prior approval to acquire a 36.69 percent ownership interest in First Wakeeney Agency, Inc., Wakeeney, Kansas.

Not Available

FirstBank at Arapahoe/Yosemite, Lakewood, Colorado, to establish a branch at multiple locations.*

Not Available

Standard Bancorporation, Inc., Lincoln, Nebraska, for prior approval to become a bank holding company through the acquisition of 100 percent of voting shares of Standard Bank & Trust Company, Independence, Missouri.*

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

James Stuart, Jr. Family Partnership,
Lincoln, Nebraska, for prior approval
to redeem partnership units equal to
10.6 percent of the partnership
equity.

Not Available

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 AUGUST 5, 1991

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

** NOTICE EXP

Change in Control Notice by
Bruce Canfield, Waskom, TX, to acquire an interest in
Waskom Bancshares, Inc., Waskom, TX

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF AUGUST 5, 1991

Bank

Date of Examination

Bank of Houston
P. O. Box 8306
Houston, TX 77288

05/06/91

* 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 8/09/91

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Valley Bank of Nevada, Las Vegas, Nevada, to establish a branch office at 6000 W. Cheyenne, Las Vegas, Nevada. *	<u>Newspaper:</u> 8/30/91
Valley Bank of Nevada, Las Vegas, Nevada, to establish a branch office at 3220 Las Vegas Boulevard North, Las Vegas, Nevada. *	<u>Newspaper:</u> 8/30/91

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

None

Section III - Applications Subject to Federal Register Notice Only

None

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

None

Section V - Availability of CRA Public Evaluations

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

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>
Farmers and Merchants Bank of Long Beach	302 Pine Street Long Beach, CA 90802 Tel: (213) 437-0011	4/22/91

* Subject to CRA