ANNOUNCEMENT

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM H.2, 1991, No. 33
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending August 17, 1991

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

RESERVE BANK OPERATIONS

Federal Reserve Bank of Kansas City -- appointment of Thomas M. Hoenig as President.

Approved, August 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

Plaza Bank of Miami, Miami, Florida -- to establish a branch at 1321 South Pompano Parkway, Pompano Beach, Florida.

Approved, August 14, 1991.

BANK HOLDING COMPANIES

Dallas

Amarillo National Bancorp, Inc., Amarillo, Texas -proposal to merge Panhandle Savings Bank, Borger,
Texas, into Amarillo National Bank.
Approved, August 16, 1991.

Dallas

Amarillo National Corporation, Amarillo, Texas -- to acquire Panhandle Savings Bank, Borger, Texas.

Approved, August 16, 1991.

Staff Director BS&R

BankAmerica Corporation, San Francisco, California -proposal that Bank of America National Trust and
Savings Association purchase the assets and assume
the liabilities of BAC CA Interim Federal Savings
Bank, Santa Barbara, California, which has been
formed to acquire certain assets and assume deposit
liabilities of Santa Barbara Federal Savings & Loan
Association.

Approved, August 12, 1991.

Chicago

Comerica Incorporated, Detroit, Michigan -- to acquire Comerica Southern Interim Federal Savings Bank, Dallas, Texas (formerly Nowlin Federal Savings Association, Fort Worth, Texas).

Approved, August 16, 1991.

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

BANK HOLDING COMPANIES

Dallas Crowell Bancshares, Inc., Crowell, Texas -- to acquire Crowell State Bank.

Approved, August 15, 1991.

Chicago Eastern Iowa Bancshares, Ltd., Onslow, Iowa -- to acquire Midland Insurance Agency and engage in general insurance agency activities.

Approved, August 15, 1991.

Atlanta Eufala BancCorp, Inc., Eufala, Alabama -- to acquire
1st AmBanc, Inc., Destin, Florida, and 1st American
Bank of Walton County.

Approved, August 14, 1991.

Atlanta

First Alabama Bancshares, Inc., Montgomery, Alabama
-- to establish Sunshine Federal Savings Bank,
Pensacola, Florida, which is being formed to
acquire certain assets and assume certain
liabilities of the Pensacola branches of Great
Western Bank, FSB, Beverly Hills, California, and
to facilitate the merger of the branches into
Sunshine Bank, Pensacola.

Approved, August 15, 1991.

Atlanta

First Alabama Bancshares, Inc., Montgomery, Alabama

-- proposal that Sunshine Bank, Pensacola, Florida,
purchase the assets and assume the liabilities of
the Pensacola branches of Great Western Bank, FSB,
Beverly Hills, California.

Approved, August 15, 1991.

Chicago First Bancshares, Inc., Schaumburg, Illinois -- to

acquire First Bank of Schaumburg.

Approved, August 15, 1991.

Chicago FS Bancshares, Inc., Markesan, Wisconsin -- to acquire Fox Lake Bankshares, Inc., Fox Lake,

Wisconsin, and State Bank of Fox Lake.

Approved, August 15, 1991.

Chicago Garrett Bancshares, Ltd., Bloomfield, Iowa -- to

acquire North Side of the Square, Inc.

Returned, August 16, 1991.

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

BANK HOLDING COMPANIES

Chicago Mid-America National Bancorp, Inc., Chicago, Illinois -- to acquire Mid-America National Bank of Chicago.

Approved, August 16, 1991.

Atlanta Peoples Financial Corporation, Biloxi, Mississippi --

> to establish Peoples Interim II, FSB, which is being formed to acquire certain assets and assume certain liabilities of Southern Federal Savings Bank, Gulfport, Mississippi, and to facilitate the merger of Southern Federal into The Peoples Bank,

Biloxi.

Approved, August 16, 1991.

Peoples Financial Corporation, Inc., Biloxi, Atlanta

Mississippi -- proposal that The Peoples Bank purchsase the assets and asume the liabilities of Peoples Interim II, FSB, Gulfport, Mississippi.

Approved, August 16, 1991.

Cleveland Provident Bancorp, Inc., Cincinnati, Ohio -- to

acquire First Federal Savings and Loan Association,

Lexington, Kentucky.

Returned, August 12, 1991.

Kansas City RMB Bancshares, Inc., Marceline, Missouri -- to

acquire Regional Missouri Bank.

Approved, August 12, 1991.

Dallas Roscoe Financial Corporation, Roscoe, Texas -- to

acquire The Roscoe State Bank.

Approved, August 12, 1991.

BANK MERGERS

St. Louis Jackson Exchange Bank and Trust Company, Jackson, Missouri -- proposed merger with First Exchange

Bank of Madison County.

Withdrawn, August 13, 1991.

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

BANK PREMISES

Atlanta Plaza Bank of Miami, Miami, Florida -- investment in

bank premises.

Approved, August 14, 1991.

BANKS, STATE MEMBER

Chicago Comerica Bank - Detroit, Detroit, Michigan -- payment

of a dividend.

Approved, August 14, 1991.

CAPITAL STOCK

Minneapolis Exchange State Bancorporation, Inc., Hills, Minnesota

-- redemption of shares.

Approved, August 15, 1991.

Chicago J. Carl H. Bancorporation, Earling, Iowa --

redemption of shares.
Approved, August 14, 1991.

Minneapolis Lake Elmo Bancorp, Inc., Lake Elmo, Minnesota --

redemption of shares.

Withdrawn, August 14, 1991.

St. Louis Lemay Bank and Trust Company, St. Louis, Missouri --

redemption of shares.

Approved, August 14, 1991.

Kansas City North Plaza Bancshares, Inc., Topeka, Kansas --

redemption of shares.

Approved, August 16, 1991.

CHANGE IN BANK CONTROL

Kansas City Aurora First National Company, Aurora, Nebraska --

change in bank control.

Permitted, August 16, 1991.

Minneapolis Blunt Bank Holding Co., Blunt, South Dakota -- change

in bank control.

Permitted, August 15, 1991.

Chicago Hartwick Bancshares, Inc., Grinnell, Iowa -- change

in bank control.

Permitted, August 16, 1991.

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

CHANGE IN BANK CONTROL

Chicago J. Carl H. Bancorporation, Earling, Iowa -- change in

bank control.

Permitted, August 14, 1991.

Philadelphia Upper Valley Bancorp, Inc., Olyphant, Pennsylvania --

change in bank control. Permitted, August 16, 1991.

COMPETITIVE FACTORS REPORTS

San Francisco American First National Bank, Everett, Washington,

proposed merger with AmFirst Interim National

Bank -- report on competitive factors.

Submitted, August 16, 1991.

Kansas City Bank of Breckenridge, N.A., Breckenridge, Colorado,

proposed merger with Summit County Bank, Frisco,

Colorado -- report on competitive factors.

Submitted, August 13, 1991.

Chicago Belvidere National Bank and Trust Company, Belvidere,

Illinois, proposed purchase of certain assets and assumption of liabilities of The State Bank of Kirkland, Kirkland, Illinois -- report on

competitive factors.

Submitted, August 13, 1991.

Cleveland Central Trust Company, N.A., Cincinnati, Ohio,

proposed purchase of a branch of The Central Trust

Company of Southeastern Ohio, N.A., Marietta, Ohio -- report on competitive factors.

Submitted, August 16, 1991.

Submitted, August 10, 1771

Kansas City Century Bank and Trust, Denver, Colorado, proposed

merger with Century Bank Orchard Road, Englewood,

Colorado -- report on competitive factors.

Submitted, August 16, 1991.

Kansas City Century Bank and Trust, Denver, Colorado, proposed

merger with Century Bank North -- report on

competitive factors.

Submitted, August 16, 1991.

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

COMPETITIVE FACTORS REPORTS

Chicago

CFSB Bancorp, Inc., Lansing, Michigan, proposed acquisition of Union Federal Savings -- report on competitive factors.

Submitted, August 16, 1991.

Kansas City

Colorado National Bank of Denver, Denver, Colorado, proposed merger with the following banks in Colorado: Colorado National Bank-Arapahoe, Littleton; Colorado National Bank-Arvada, Arvada; Colorado National Bank-Aurora, Aurora; Colorado National Bank-Boulder, Boulder; Colorado National Bank-Boulevard, Denver; Colorado National Bank-Evergreen, Evergreen; Colorado National Bank-Golden, Golden; Colorado National Bank-Lakewood, Lakewood; Colorado National Bank-Northeast, Denver; Colorado National Bank-South, Denver; Colorado National Bank-South, Denver; Colorado National Bank-Southwest, Littleton; and Colorado National Bank-Tech Center, Denver -- report on competitive factors.

Submitted, August 16, 1991.

San Francisco

Columbia Savings Bank, F.S.B., Longview, Washington, proposed purchase of assets and assumption of liabilities of the Woodland Branch of Pacific First Bank, F.S.B., Seattle, Washington -- report on competitive factors.

Submitted, August 16, 1991.

Atlanta

Cottonport Bank, Cottonport, Louisiana, proposed merger with Central Louisiana Bank & Trust Company, Marksville, Louisiana, and Mansura State Bank, Mansura, Louisiana -- report on competitive factors.

Submitted, August 12, 1991.

Cleveland

Fifth Third Bank of Toledo, N.A., Toledo, Ohio, proposed merger with The Fifth Third Bank of Northwestern Ohio, N.A., Findlay, Ohio -- report on competitive factors.

Submitted, August 13, 1991.

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

COMPETITIVE FACTORS REPORTS

Secretary Key Bank of Maine, Augusta, Maine, proposed purchase of assets and assumption of liabilities of twelve

branches of Casco Northern Bank, N.A., Portland, Maine -- report on competitive factors.

Submitted, August 12, 1991.

Chicago South Chicago Bank, Chicago, Illinois, proposed purchase of assets and assumption of liabilities of

South Chicago Interim Bank, F.S.B. -- report on competitive factors.

Submitted, August 13, 1991.

San Francisco Valley Commercial Bank, Salem, Oregon, proposed

merger with Farmers and Merchants Bank, Forest Grove, Oregon -- report on competitive factors.

Submitted, August 13, 1991.

Philadelphia Wilmington Trust Company, Wilmington, Delaware,

proposed merger with The Sussex Trust Company,
Laurel, Delaware -- report on competitive factors.

Submitted, August 16, 1991.

EXTENSIONS OF TIME

San Francisco BankAmerica Corporation, San Francisco, California --

extension to divest certain property.

Granted, August 16, 1991.

Atlanta Central Bank of the South, Birmingham, Alabama --

extension to October 17, 1992, to establish a branch at Section 21, Township 4 South, Range 2

West, Madison, Alabama. Granted, August 14, 1991.

Chicago Hawkeye Bank & Trust of Des Moines, Des Moines,

Iowa -- extension to November 3, 1991, to establish a branch at 604 Locust Street, and to invest in

bank premises.

Granted, August 15, 1991.

Atlanta People's Bank of Brevard, Inc., Cocoa, Florida --

extension to November 27, 1991, to acquire People's

Bank of Brevard.

Granted, August 14, 1991.

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

EXTENSIONS OF TIME

San Francisco Wells Fargo & Company, San Francisco, California -extension to divest certain property.
Granted, August 13, 1991.

INTERNATIONAL OPERATIONS

Staff Director Citibank Overseas Investment Corporation, New York,

New York -- to make an additional investment in

Banco Crefisul, S.A., Sao Paulo, Brazil.

Approved, August 14, 1991.

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of New York -- to purchase disk storage equipment.

Approved, August 16, 1991.

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

BANK BRANCHES, DOMESTIC

Chicago

First of America - Central, Lansing, Michigan -- to establish a branch at Independence Village Retirement Apartment Complex, 2530 Marfitt, East Lansing, Michigan.
Returned, August 9, 1991.

BANK HOLDING COMPANIES

Kansas City

Banks of Mid-America, Inc., Oklahoma City, Oklahoma — to acquire Transfer Federal Savings, which is being formed to acquire certain assets and assume certain liabilities of the Edmond, Park Plaza, South Pointe, Woodland Hills, and Broken Arrow branches of Continental Federal Savings and Loan Association, F.A., Oklahoma City, Oklahoma. Approved, August 9, 1991.

Kansas City

BOK Financial Corporation, Tulsa, Oklahoma — to acquire BOK Financial Interim Savings and Loan Association, which is being formed to acquire certain assets and assume certain liabilities of the Village, Windsor Hills, Quail, Rockwell Plaza, Nichols Hills, Midwest City, and Del City branches of Continental Federal Savings and Loan Association, F.A., Oklahoma City, Oklahoma. Approved, August 9, 1991.

Kansas City

Southwest Bancorp, Inc., Stillwater, Oklahoma -- to acquire Stillwater Savings Bank, F.S.B., which is being formed to acquire certain assets and assume certain liabilities of the Downtown Oklahoma City, Tulsa, Main, Tulsa Midtown, and Chickasha branches of Continental Federal Savings and Loan Association, F.A., Oklahoma City, Oklahoma.

Approved, August 9, 1991.

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

BANK PREMISES

Chicago

First of America Bank - Central, Lansing, Michigan -- investment in bank premises.

Returned, August 9, 1991.

EXTENSIONS OF TIME

Chicago

KSB Financial, Inc., Kingston, Michigan -- extension to November 19, 1991, to acquire The Kingston State Bank.

Granted, August 9, 1991.

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

<u>Application</u> <u>Comment Period Ending Date</u>

NONE

<u>SECTION III - APPLICATIONS SUBJECT TO</u> <u>FEDERAL REGISTER NOTICE ONLY</u>

<u>Application</u> <u>Comment Period Ending Date</u>

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution Examination Date

April 22, 1991

Fleet Bank - NH One Indian Head Plaza Nashua, NH 03060-3468 (603) 594-5000

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)

National Westminster Bank PLC, London, England to acquire all of the shares of Burns Fry Futures Inc., Chicago, Illinois and thereby to engage <u>de novo</u> in the execution and clearance of certain futures contracts and options on such futures contracts and in the provision of incidental advice with respect to such contracts.

N/A

SECTION IV

Applications Not Involving
Public Comment

None.

Availability of CRA Public Evaluations

Week Ending August 17, 1991

NAME OF BANK

EXAMINATION DATE

^{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 <u>Federal Register</u> notice.
N/A - Not Available

^{4/} Date specified in <u>Federal Register</u> notice; a later date may be specified in the newspaper notice.

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

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: Federal Register:

9/6/91 8/30/91

Fulton Financial Corporation, Lancaster, PA 1/to acquire Great Valley Savings Association, Reading, PA pursuant to Section 3(a)(3) of the Bank Holding Company Act. (Great Valley was previously acquired as a thrift institution and is converting into a savings bank from a savings association.)

Newspaper: Federal Register:

9/12/91 N/A*

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Comment Period Ending Date

National Penn Bancshares, Inc., Boyertown, PA seeks approval to establish Sellersville Interim Federal Savings and Loan Association pursuant to Section 4(c)(8) of the Bank Holding Company Act. (Sellersville Savings and Loan Association will merge into the Interim S&L which will then merge into the National Bank of Boyertown, PA.)

N/A*

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

 $[\]frac{1}{4}$ / Subject to provisions of Community Reinvestment Act. * N/A - not yet available.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

For week ending 8/16/91

<u>Institutions</u> <u>Examination Date</u>

Federal Reserve Bank of Cleveland

Applications Bulletin For Week Ending August 17, 1991

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received application on August 12, 1991 from The Provident Bank, Cincinnati, Ohio, to establish a branch at 11525 Springfield Pike, Cincinnati, Ohio.

* August 31, 1991

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

^{* -} 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 17, 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 17, 1991. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

The Killbuck Savings Bank Co. 165 North Main Street Killbuck, Ohio 44637 (216) 276-4881 Examined: May 14, 1991

The Commercial & Savings Bank 2 West Jackson Street Millersburg, Ohio 44654 (216) 674-9015 Examined: May 14, 1991

The Dollar Savings and Trust Company 20 Federal Plaza Youngstown, Ohio 44501 (216) 744-9000 Examined: May 6, 1991

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>

Comment Period Ending Date

Central Fidelity Bank, Richmond, Virginia, request for permission to establish a branch at the intersection of Lynnhaven Parkway and Virginia Beach Boulevard, Virginia Beach, Virginia.*

9-14-91

<u>Section II - Applications Subject to Both</u> <u>Newspaper and Federal Register Notice</u>

Application

Comment Period Ending Date

Commercial BancShares, Incorporated, Parkersburg, West Virginia, application to acquire 100% of the voting shares of The Dime Bank, Marietta, Ohio.

9-3-91**

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

9-3-91**

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

CCB Financial Corporation, Durham, North Carolina, application to engage in making and servicing credit card loans.

Not yet available.

Fidelity BancShares (N.C.), Inc., Fuquay-Varina, North Carolina, to purchase certain assets and assume certain liabilities of Granville Federal Savings and Loan Association, Oxford, North Carolina.

Not yet available.

^{*}Application is subject to CRA.

**Expiration of comment period specified in the <u>Federal Register</u>.

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

Application

Availability of CRA Public Evaluations Week ending August 16, 1991

Examination
<u>Date</u>

Federal Reserve Bank of Atlanta Applications Bulletin for Week Ending August 16, 1991

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>

Comment Period Ending Date

None.

<u>Section 2 - Applications Subject To Both</u> <u>Newspaper and Federal Register Notice</u>

Application

Comment Period Ending Date

Peoples Independent Bancshares, Inc. Boaz, Alabama 1-BHC formation, Peoples Independent Bank of Boaz, Boaz, Alabama.

Not yet available*

First Bancshares of St. Landry, Inc.

Opelousas, Louisiana
To merge with Iberia Bancshares
Corporation, New Iberia, Louisiana,
and thereby directly acquire its
subsidiary bank, Bank of Iberia,
New Iberia, Louisiana.

Section 3 - Applications Subject to Federal Register Notice Only

Application

Comment Period Ending Date

08-30-91*

First State Corporation
Albany, Georgia
To establish Randolph County Savings
and Loan Association of Cuthbert,
Cuthbert, Georgia, an interim savings
association, to acquire certain assets
and assume certain liabilities of
Randolph County Federal Savings and
Loan Association, Cuthbert, Georgia,
pursuant to Section 4(c)(8) of the Bank
Holding Company Act and the Oakar Amendment
of FIRREA.

^{*}Subject to Provisions of Community Reinvestment Act.

<u>Section 4 - Applications Not Subject to</u> <u>Federal Register Notice or Newspaper Notice</u>

Application

None.

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the institutions listed below became available during the week ending August 16, 1991. Information about an institution's CRA evaluation may be obtained directly from the institution.

<u>Bank</u>	Examination Date
First State Bank of Bibb County Post Office Box 188 West Blocton, Alabama 35184 (205) 938-7881	05-13-91
Plaza Bank of Miami 1505 N.W. 167th Street Miami, Florida 33169 (305) 625-5800	05-20-91
The Terrace Bank of Florida Post Office Box 16828 Temple Terrace, Florida 33687 (813) 985-1128	05-13-91

Federal Reserve Bank of Chicago

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

Туре	Application	Comment Period Ending Date
Y-1	Oak Bancorporation Red Oak, Iowa Oakland State Bank Oakland, Iowa*	FR - 9-3-91 N - **
Y-2	Associated Banc-Corp. Green Bay, Wisconsin Farmers State Bank Pound, Wisconsin*	FR - 9-3-91 N - 6-27-91

Section III - Applications Subject to Federal Register Notice Only

Type	Application	Comment Period Ending Date
Y-4	Advance Bancorp, Inc. Chicago, Illinois Homewood Federal Savings and Loan Association Homewood, Illinois	FR - 8-26-91
4(c)(8)	NBD Bancorp, Inc. Detroit, Michigan First Fidelity Trust, N.A. Florida Boca Raton, Florida	FR - 8-21-91
Y-4	Clare Bancorporation, Inc. Platteville, Wisconsin First Federal Savings and Loan Association of Platteville Platteville, Wisconsin	FR - 9-3-91
Y-4	Montfort Bancorporation, Inc. Platteville, Wisconsin First Federal Savings and Loan Association of Platteville Platteville, Wisconsin	FR - 9-3-91
4(c)(8)	ABN AMRO North America, Inc. Chicago, Illinois ABN AMRO Securities, Inc. New York, New York	FR - 9-3-91

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register Notice Only Continued

<u>Type</u>	Application	Comment Period Ending Date
4(c)(8)	ABN/AMRO Holding N.V. Amsterdam, The Netherlands ABN AMRO Securities, Inc. New York, New York	FR - 9-3-91
4(c)(8)	Algemene Bank Nederland N.V. Amsterdam, The Netherlands ABN AMRO Securities, Inc. New York, New York	FR - 9-3-91
4(c)(8)	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands ABN AMRO Securities, Inc. New York, New York	FR - 9-3-91
4(c)(8)	Stichting Prioriteit AEN AMRO Holding Amsterdam, The Netherlands AEN AMRO Securities, Inc. New York, New York	FR - 9-3-91

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

Type Application

ROS Lee Capital Corp.

Fort Madison, Iowa

To redeem up to 1,505 shares of its outstanding common

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 ___________________________________.

Name/location

Examination date

4-15-91

HARRIS TRUST & SAVINGS BANK
III WEST MEMPLE STREET
CHICAGO, ILLIAMIS 60603

FIRST BANK/ SOUTH 5-691
102 SOUTH CALENA ALE

DIXON, I'm UKal

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING AUGUST 16, 1991

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

None.

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

Application End of Comment Period

* Section 3(a)(1) application by Shawnee Bancshares, Inc., Grand Tower, Illinois to acquire Downstate National Bank, Grand Tower, Illinois

Not yet available.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

Stock redemption notification by One National Bancshares, Inc., Little Rock, Arkansas

Not applicable.

* This application is subject to CRA.

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING AUGUST 16, 1991

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Bank Name Bank Adress 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

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

8-31-91 (Newspaper)

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

Valley Bancshares, Inc. Grand Forks, ND To redeem 23.2% of its voting shares.

^{*} Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of <u>CRA Public Evaluations</u>

week ending August 16, 1991

Bank Name	Address/ City/State	Phone Number/ Examination Date
Farmers State Bank	2450 Main Street Worden, MT	(406) 967-3612 May 28, 1991

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Security Bank of Colorado, Denver, Colorado, for membership in the Federal Reserve System.

Not Available

First State Bank of Taos, Taos, New Not Available Mexico, for prior approval to merge with National Bank of Albuquerque, Albuquerque, New Mexico.*

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

APPLICATION

COMMENT PERIOD ENDING DATE

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, Jefferson County, Colorado.*

Not Available

Crosswhite Bankshares, Inc., Denver, Colorado, for prior approval to acquire 80 percent of the voting shares of Cripple Creek Bancorporation, Inc., Cripple Creek, Colorado.*

Not Available

Patricia A. Garney and Charles A. Garney, both of Kansas City, Missouri, to acquire 50 percent of NKC Bancshares, Inc., North Kansas City, Missouri.

Not Available

Doris A. Brosius, Stapleton, Nebraska, for prior approval to acquire 25 percent of the voting shares of Stapleton Investment Company, Stapleton, Nebraska

August 26, 1991

First National of Nebraska, Inc., Omaha, Nebraska, for prior approval to acquire 100 percent of the voting shares of Pathfinder Bancshares, Inc., parent of Fremont National Bank & Trust, both in Fremont, Nebraska.*

August 26, 1991

AmFirst Financial Services, Inc., McCook, Nebraska, for prior approval to acquire 100 percent of the voting shares of State Bancshares, Inc., Benkelman, Nebraska.* August 27, 1991

First National Johnson Bancshares, Inc., Johnson, Nebraska, for prior approval to become a bank holding company through the acquisition of 93 percent of the voting shares of First National Bank of Johnson, Johnson, Nebraska.* September 3, 1991

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Monroe Agency, Inc., Monroe, Nebraska, for prior approval to acquire Nebraskaland Insurance Agency, Genoa, Nebraska, and thereby engage indirectly in insurance activities. August 30, 1991

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

^{*}Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF AUGUST 12, 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 Dan H. Cook, Wilson, TX, to acquire an interest in Wilson Bancshares, Inc., Wilson, TX

09/07/91

Change in Control Notice by Gad Zeevi, London, England, to acquire an interest in Ameritex Bancshares Corporation, Fort Worth, TX

N/A

*Section 3(a)(3) application by Texas Regional Bancshares, Inc., McAllen, TX, to acquire Mid Valley Bank, Weslaco, TX

09/04/91

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION NOTICE EXP

None.

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

APPLICATION

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS FOR THE WEEK OF AUGUST 12, 1991

Bank Date of Examination

Lake Buchanan State Bank P. O. Box 468 Buchanan Dam, TX 78609 05/13/91

^{*} 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 8/16/91

<u>Section I - Applications Subject to Newspaper Notice Only</u>

Application

Comment Period Ending Date

None

<u>Section II - Applications Subject to Both</u> <u>Newspaper and Federal Register Notice</u>

None

Section III - Applications Subject to Federal Register Notice Only

The Sumitomo Bank, Ltd., Osaka, Japan, to Fed. Reg.: Not available expand swaps activities of Sumitomo Bank Capital Markets, Inc., New York, New York, by establishing a branch office of its whollyowned subsidiary, SBCM (U.K.), Limited, London, England, in Hong Kong.

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.

Institution

Location

Examination Date

None

^{*} Subject to CRA