

RESEARCH LIBRARY

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1991, No. 34
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending August 24, 1991

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Fleet / Norstar Financial Group, Providence, Rhode Island -- petition for reconsideration of the Board's approval of the applications to acquire the Bank of New England bridge banks.
Denied, August 21, 1991.

BOARD OPERATIONS

Office of the Secretary -- appointment of Richard C. Stevens as Visiting Assistant Secretary for a one-year period beginning September 30, 1991.
Approved, August 23, 1991.

INTERNATIONAL OPERATIONS

Morgan Guaranty International Finance Corporation, New York, New York -- to make an additional investment in J.P. Morgan Securities Limited, London, England.
Approved, August 19, 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

Cleveland	Commercial & Savings Bank, Millersburg, Ohio -- to establish a branch at 4585 State Route 39, Suite B, Berlin, Ohio. Approved, August 20, 1991.
Richmond	First Virginia Bank - Colonial, Richmond, Virginia -- to establish a branch in the Virginia Center Commons Mall, U. S. Route 1, Glen Allen, Virginia. Approved, August 19, 1991.
Richmond	First Virginia Bank of Tidewater, Norfolk, Virginia - to establish a branch in Chesapeake Square Mall, 4200 Portsmouth Boulevard, Chesapeake, Virginia. Approved, August 19, 1991.

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

BANK BRANCHES, DOMESTIC

- San Francisco Rio Salada Bank, Tempe, Arizona -- to establish a branch at 35 Brown Road, Mesa, Arizona. Approved, August 21, 1991.
- Atlanta St. Bernard Bank & Trust Company, Arabi, Louisiana -- to establish branches at 140 Carondelet Street, New Orleans; and 1300 Veterans Memorial Boulevard, Metairie, through acquisition of Commonwealth Federal Savings Association, New Orleans, Louisiana. Approved, August 20, 1991.

BANK HOLDING COMPANIES

- Chicago Alpha Financial Group, Inc., Minonk, Illinois -- to acquire Washburn Bancshares, Inc., Washburn, Illinois, and The Washburn Bank. Approved, August 20, 1991.
- St. Louis Area Bancshares Corporation, Owensboro, Kentucky -- to engage de novo in lending activities. Permitted, August 22, 1991.
- Cleveland Banc One Corporation, Columbus, Ohio -- to acquire Banc One M&M Federal Savings Bank, Columbus, Ohio (interim savings bank), which was formed to acquire certain assets and assume certain liabilities of Merchants and Mechanics Federal Savings and Loan Association, Springfield, Ohio. Approved, August 23, 1991.
- Chicago Bank Management Group, Ltd., Manchester, Iowa -- to acquire First Winthrop Bancorporation, Inc., Winthrop, Iowa, and Peoples State Bank. Approved, August 22, 1991.
- Richmond BB&T Financial Corporation, Wilson, North Carolina -- proposal that Branch Banking and Trust Company, merge with Albemarle Bank, the successor to Albemarle Savings and Loan Association, Elizabeth City, North Carolina. Approved, August 23, 1991.

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

BANK HOLDING COMPANIES

Richmond	BB&T Financial Corporation, Wilson, North Carolina -- proposal that Branch Banking and Trust Company, merge with Gate City Bank, the successor to Gate City Federal Savings and Loan Association. Approved, August 23, 1991.
Secretary	First of America Bank Corporation, Kalamazoo, Michigan -- to acquire Morgan Community Bancorp, Inc., Jacksonville, Illinois, and Morgan County Community Bank. Approved, August 19, 1991.
Secretary	First of America Bank Corporation, Kalamazoo, Michigan -- to acquire Morgan Community Bancorp, Inc., Jacksonville, Illinois, and Morgan County Community Bank. Approved, August 19, 1991.
Chicago	Garwin Bancorporation, Garwin, Iowa -- to acquire Garwin Insurance Agency, and engage in general insurance agency activities. Returned, August 22, 1991.
Minneapolis	GB Financial Services, Inc., Greenbush, Minnesota -- to acquire Greenbush Bancshares, Inc. Returned, August 22, 1991.
Kansas City	MidAmerican Corporation, Prairie Village, Kansas -- to merge with Kaw Valley Bancshares, Inc., Kansas City, Kansas. Approved, August 21, 1991.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage in general insurance activities through Norwest Bank Wisconsin in East Central Sheboygan, Wisconsin. Approved, August 23, 1991.
Kansas City	Whitcorp Financial Corporation, Leoti, Kansas -- to acquire Lamar Interim Federal Savings Association, and Lamar Industrial bank. Approved, August 23, 1991.

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

BANK HOLDING COMPANIES

Kansas City Yutan BanCorp, Inc., Yutan, Nebraska -- to engage in insurance activities through Yutan Insurance Agency.
Approved, August 21, 1991.

CAPITAL STOCK

Dallas First National Bancshares of Scott City, Scott City, Kansas -- redemption of shares.
Approved, August 23, 1991.

Kansas City FSC Bancshares, Inc., Cameron, Missouri -- redemption of shares.
Approved, August 23, 1991.

Chicago Panhandle Aviation, Inc., Clarinda, Iowa -- redemption of shares.
Approved, August 21, 1991.

CHANGE IN BANK CONTROL

Minneapolis Bancommunity Service Corporation, St. Peter, Minnesota -- change in bank control.
Permitted, August 19, 1991.

Dallas Central Corporation, Monroe, Louisiana -- change in bank control.
Permitted, August 21, 1991.

Dallas Citizens Bankshares of Springhill, Inc., Springhill, Louisiana -- change in bank control.
Permitted, August 23, 1991.

Kansas City FSC Bancshares, Inc., Cameron, Missouri -- change in bank control.
Permitted, August 23, 1991.

Minneapolis Gale Bank Holding Company, Inc., Galesville, Wisconsin -- change in bank control.
Permitted, August 21, 1991.

Dallas Hometown Bancshares, Inc., Houston, Texas -- change in bank control.
Returned, August 20, 1991.

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

COMPETITIVE FACTORS REPORTS

Secretary	FirstBank of North Longmont, N.A., Longmont, Colorado, proposed merger with FirstBank of South Longmont, N.A. -- report on competitive factors. Submitted, August 23, 1991.
Secretary	FirstBank of Republic Plaza, N.A., Denver, Colorado, proposed merger with FirstBank at 9th / Corona, N.A. -- report on competitive factors. Submitted, August 23, 1991.
Secretary	FirstBank of Tech Center, N.A., Greenwood Village, Colorado, proposed merger with FirstBank of Southmoor Park, N.A., Denver, Colorado -- report on competitive factors. Submitted, August 23, 1991.
Secretary	FirstBank of Vail, Vail, Colorado, proposed merger with FirstBank of Minturn, Minturn, Colorado, and FirstBank of West Vail, Vail, Colorado -- report on competitive factors. Submitted, August 23, 1991.
Secretary	FirstBank of Vila Italia, N.A., Lakewood, Colorado, proposed merger with FirstBank of Green Mountain, N.A. -- report on competitive factors. Submitted, August 23, 1991.
Secretary	FirstBank of Wheat Ridge, N.A., Wheat Ridge, Colorado, proposed merger with FirstBank of Edgewater, N.A. Edgewater, Colorado -- report on competitive factors. Submitted, August 23, 1991.
Richmond	Granville Federal Savings and Loan Association, Inc., Oxford, North Carolina, proposed merger with Fidelity Interim Savings and Loan Association, Inc. -- report on competitive factors. Submitted, August 23, 1991.
Cleveland	Hunter Savings Association, Cincinnati, Ohio, proposed merger with New Hunter Savings Association -- report on competitive factors. Submitted, August 20, 1991.

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

COMPETITIVE FACTORS REPORTS

Richmond	Old Colony Trust Company of South Carolina, Hilton Head, South Carolina, proposed merger with NCNB National Bank of South Carolina, Columbia, South Carolina -- report on competitive factors. Submitted, August 21, 1991.
St. Louis	Roosevelt Interim Federal Savings Bank, Gillespie, Illinois, proposed assumption of deposit liabilities of the Gillespie, Illinois, branch of Roosevelt Bank, A Federal Savings Bank, Chesterfield, Missouri -- report on competitive factors. Submitted, August 20, 1991.
Dallas	Wharton Bank and Trust Company, Wharton, Texas, proposed merger with Cleveland Bank and Trust, Cleveland; First State Bank, Cypress; and Park Tower National Bank, Houston, Texas -- report on competitive factors. Submitted, August 20, 1991.
Philadelphia	Wilmington Trust Company, Wilmington, Delaware, proposed acquisition of eight branches of Wilmington Savings Fund Society -- report on competitive factors. Submitted, August 22, 1991.
Atlanta	Wiregrass Bancorporation, Ashford, Alabama, proposed acquisition of Barbour County Bank, Clayton, Alabama -- report on competitive factors. Submitted, August 19, 1991.
Richmond	Wood County Bank, Parkersburg, West Virginia, proposed merger with WC Interim Bank, Inc. -- report on competitive factors. Submitted, August 22, 1991.

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

EXTENSIONS OF TIME

Chicago	Bancs of Chicago Bancorp, Inc., Winnetka, Illinois -- extension to November 30, 1991, to acquire GEMA Financial Corporation; Bank of Chicago - Little Village, Chicago; Tsvaiter Financial Corporation; Winnetka, Bank of Chicago- Garfield Ridge, Chicago; Dritter Financial Corporation, Winnetka; Bank of Chicago - Lakeshore; Ershter Financial Corporation; and Bank of Chicago - Little Village, Chicago, Illinois. Granted, August 21, 1991.
Richmond	DNB Financial Corporation, Mullins, South Carolina -- extension to December 4, 1991. to acquire Davis National Bank. Granted, August 23, 1991.
Chicago	Ershter Financial Corporation, Winnetka, Illinois -- extension to November 30, 1991, to acquire Bank of Chicago - Little Village, Chicago, Illinois. Granted, August 21, 1991.
Cleveland	First Financial Bancorp, Monroe, Ohio -- extension to November 24, 1991, to acquire Home Federal Bank, F.S.B., Hamilton, Ohio. Granted, August 19, 1991.
San Francisco	First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, August 23, 1991.
Atlanta	Founders Financial Corporation, Naples, Florida -- extension to December 4, 1991, to acquire Colonial National Bank, Fort Myers, Florida. Granted, August 20, 1991.
Chicago	GEMA Financial Corporation, Winnetka, Illinois -- extension to November 30, 1991, to acquire Tsvaiter Financial Corporation; the Bank of Chicago - Garfield Ridge, Chicago; Dritter Financial Corporation, Winnetka; Bank of Chicago - Lakeshore, Chicago; Ershter Financial Corporation, Winnetka, and Bank of Chicago - Little Village, Chicago, Illinois. Granted, August 21, 1991.

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

EXTENSIONS OF TIME

Chicago	Park Bancorporation, Inc., Madison, Wisconsin -- extension to October 17, 1991, to redeem stock. Granted, August 20, 1991.
Atlanta	SB Holdings, Inc., Douglasville, Georgia -- extension to December 1, 1991, to acquire Southern National Bank. Granted, August 22, 1991.
San Francisco	Security Pacific Corporation, Los Angeles, California -- extensions to divest certain properties. Granted, August 20, 1991.
San Francisco	Security Pacific Corporation, Los Angeles, California -- extensions to divest certain properties. Granted, August 20, 1991.
San Francisco	Security Pacific Corporation, Los Angeles, California -- extension to divest certain property. Granted, August 20, 1991.
San Francisco	Sumitomo Bank, Limited, Osaka, Japan -- extension to November 22, 1991, to engage in nonbank trust and investment advisory activities through Sumitomo Bank Investment Management Inc., New York, New York. Granted, August 21, 1991.
San Francisco	U.S. Bancorp, . Portland, Oregon -- extensions to divest certain properties. Granted, August 20, 1991.

REGULATIONS AND POLICIES

Secretary FOMC	Federal Open Market Committee -- policy record for the meeting of July 2-3, 1991. Published, August 23, 1991.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

RESERVE BANK OPERATIONS

GC	Collection of Cash Items and Returned Checks -- amendments to clarify operating circular. Approved, August 22, 1991.
Staff Director IF	Federal Reserve Bank of New York -- amendment to the standard terms and conditions for foreign correspondents. Approved, August 20, 1991.

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

BANK HOLDING COMPANIES

- St. Louis Arvest Bank Group, Inc., Bentonville, Arkansas -- to acquire Arvest Federal Savings and Loan, F.A., Tulsa, Oklahoma, an interim thrift, which was formed to purchase certain assets and assume deposit liabilities of the Downtown Highland Park, Longview, and 71st Street branches in Tulsa, Oklahoma, Broken Arrow and Timberbrook branches in Broken Arrow, Oklahoma, and the Shawnee, Oklahoma, branch of State Federal Savings Association, Tulsa, Oklahoma.
Approved, August 16, 1991.
- Cleveland Banc One Corporation, Columbus, Ohio -- to purchase the assets and assume the liabilities of two branches of Freedom Savings Association.
Approved, August 9, 1991.
- Kansas City Citizens Dimension Bancorp, Inc., Muskogee, Oklahoma -- to acquire Citizens Bank of Northwest Arkansas, Fayetteville, Arkansas.
Approved, August 16, 1991.

COMPETITIVE FACTORS REPORTS

- St. Louis First Bank, Lawrenceville, Illinois, proposed merger with Salem National Bank, Salem, Illinois -- report on competitive factors.
Submitted, August 16, 1991.
- St. Louis Senatobia Bank, Senatobia, Mississippi, proposed merger with Citizens State Bank, Coldwater, Mississippi -- report on competitive factors.
Submitted, August 16, 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

Manufacturers Hanover Trust Company, New York,
New York to establish an offsite electronic facility
at 1 Metro Tech Center, Brooklyn, New York. 9/16/91

Norstar Bank of Upstate NY, Albany, New York to
establish a branch at Fleet Factors Corporation,
1450 Broadway, New York, New York. 9/20/91

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving
Public Comment

None.

Availability of CRA Public Evaluations

Week Ending August 24, 1991

NAME OF BANK

EXAMINATION DATE

Community Bank of Bergen County
125 West Pleasant Avenue
Maywood, New Jersey 07607

March 18, 1991

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

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

United Bank of Philadelphia (in organization), Philadelphia, PA to become a member of the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act and Section 208.4 of Regulation H.

9/21/91

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

Comment Period Ending Date

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

None.

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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

For week ending 8/23/91

Institutions

Examination Date

None.

Federal Reserve Bank of Cleveland

**Applications Bulletin
For Week Ending August 24, 1991**

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

NONE

**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 24, 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 24, 1991. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

The New Martinsville Bank
190 Main Street
New Martinsville, West Virginia 26155
(304) 455-1300
Examined: May 20, 1991

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Signet Bank/Maryland, Baltimore, Maryland, to acquire certain assets and assume approximately \$14 million in deposit liabilities of Signet Bank, National Association, Washington, D. C.*	9-15-91

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

<u>Application</u>	<u>Comment Period Ending Date</u>
NCNB Corporation, Charlotte, North Carolina, for prior approval to acquire C&S/Sovran Corporation, Atlanta, Georgia, and Norfolk, Virginia.*	9-19-91

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
CCB Financial Corporation, Durham, North Carolina, to engage in making and servicing credit card loans.	9-11-91**
Crestar Financial Corporation, Richmond, Virginia, to engage in the sale of variably denominated official payment instruments.	Not yet available.
American National Bankshares, Inc., Danville, Virginia, to acquire 19% of Danville Community Development Corporation, Danville, Virginia.	Not yet available.

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

Application

None.

*Application is subject to CRA.

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

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations
Week ending August 23, 1991

**Examination
Date**

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 23, 1991

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
CJH Browning Bank Miami, Florida To become a member of the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act.	Not yet available*
Equitable Bank North Miami, Florida To establish a branch office to be known as Equitable Bank Fort Lauderdale Banking Center, located at 612 S.E. 5th Avenue, Fort Lauderdale, 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.	07-15-91*
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.	07-15-91*
Trust Company Bank Atlanta, Georgia To establish an off-site ATM, to be located at 3 Ravinia Drive, Atlanta, Georgia.	08-11-91*

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, a proposed new member bank.	09-13-91* Newspaper
Browning Partners International, Inc. Miami, Florida 1-BHC formation, CJH Browning Bank, Miami, Florida.	Not yet available*

Hardwick Holding Company
Dalton, Georgia

Not yet available*

To merge with Peoples Bartow Corporation,
Cartersville, Georgia, and thereby directly
acquire its subsidiary bank, Peoples Bank
of Bartow County, Cartersville, Georgia.

Section 3 - Applications Subject to Federal
Register Notice Only

Application

Comment Period Ending Date

None.

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

Application

The Flagler Corporation
West Palm Beach, Florida
Commitment waiver request.

Rhea County Financial Corporation
Spring City, Tennessee
To redeem 10 percent of its outstanding
shares of common stock.

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the institutions listed below became
available during the week ending August 23, 1991. Information
about an institution's CRA evaluation may be obtained directly from
the institution.

Bank

Examination Date

First Bank of Boaz
Post Office Drawer X
Boaz, Alabama 35957
(205) 593-8670

05-20-91

Mercantile Bank of Naples
Post Office Box 413042
Naples, Florida 33941
(813) 263-4400

05-20-91

*Subject to Provisions of Community Reinvestment Act.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Branch	Old Kent Bank of Kalamazoo Kalamazoo, Michigan 1937 Oak Street Niles, Michigan*	N - **
Branch	Old Kent Bank of Kalamazoo Kalamazoo, Michigan 201 W. Mars Street Berrien Springs, Michigan*	N - **
Branch	Old Kent Bank of Kalamazoo Kalamazoo, Michigan 205 S. Front Street Dowagiac, Michigan*	N - **
Branch	Old Kent Bank of Kalamazoo Kalamazoo, Michigan 22405 U.S. 12 East Adamsville, Michigan*	N - **
Branch	Old Kent Bank of Kalamazoo Kalamazoo, Michigan 3158 S. 11th Street Niles, Michigan*	N - **
Branch	Old Kent Bank of Kalamazoo Kalamazoo, Michigan 322 Broadway Niles, Michigan*	N - **
Branch	Old Kent Bank of Kalamazoo Kalamazoo, Michigan 4009 Red Arrow Highway St. Joseph, Michigan*	N - **
Branch	Old Kent Bank of Kalamazoo Kalamazoo, Michigan 4050 Pipestone Sodus, Michigan*	N - **
Branch	Old Kent Bank of Kalamazoo Kalamazoo, Michigan 702 East Front Street Buchanan, Michigan*	N - **
Branch	Old Kent Bank of Kalamazoo Kalamazoo, Michigan 715 Ship Street St. Joseph, Michigan*	N - **

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-1	Lake Forest Bancorp, Inc. Lake Forest, Illinois Lake Forest Bank and Trust Company Lake Forest, Illinois (in organization)*	FR - 9-9-91 N - 8-30-91
Y-1	Belleville Bancshares Corporation Belleville, Wisconsin Belleville State Bank Belleville, Wisconsin*	FR - ** N - 9-20-91
Y-1	G.R. Bancorp, Ltd. Grand Ridge, Illinois The First National Bank of Grand Ridge Grand Ridge, Illinois*	FR - ** N - **
Y-2	Heartland Financial USA, Inc. Dubuque, Iowa Galena Bancorp, Inc. Galena, Illinois Galena State Bank and Trust Company Galena, Illinois*	FR - ** N - **
CoC-HC	Central Illinois Financial Corporation Champaign, Illinois Gene A. Salmon	FR - ** N - **
Y-1	Oak Bancorporation Red Oak, Iowa Oakland State Bank Oakland, Iowa*	FR - 9-3-91 N - 9-1-91
Y-1	Nichols Bancorp, Inc. Nichols, Wisconsin State Bank of Nichols Nichols, Wisconsin*	FR - ** N - **

Section III - Applications Subject to Federal Register Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	Central Illinois Financial Corporation Champaign, Illinois Heartland Federal Savings and Loan Association Mattoon, Illinois	FR - **

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

Type Application

None

N - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending August 23, 1991.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>
-Iowa State Bank and Trust Company Corner of Court and Broadway P.O. Box 927 Fairfield, Iowa 52556	5/13/91
-Old Kent Bank of Hillsdale 10 South Broad Street Hillsdale, Michigan 49242	5/13/91
-The Henry County Bank 107 First Street P.O. Box 248 Colona, Illinois	

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING AUGUST 23, 1991

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 18(c) application by United Missouri Bank Northeast, Monroe City, Missouri to merge with United Missouri Bank of Paris, Paris, Missouri	Not yet available.

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(3) application by First Holmes Corporation, Lexington, Mississippi to acquire shares of Citizens Financial Corporation, Belzoni, Mississippi	Not yet available.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 4(c)(8) application by Union Planters Corporation to indirectly acquire Fidelity Bancshares, Inc., Nashville, Tennessee, thereby acquiring its wholly owned subsidiary, Fidelity Federal Bank, A Federal Savings Bank, Nashville, Tennessee	Not yet available.

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 First City Bancshares, Inc., Springfield, Missouri	Not applicable.
Stock redemption notification by Carlisle Bancshares, Inc., Little Rock, Arkansas	Not applicable.

This application is subject to CRA.

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING AUGUST 23, 1991

AVAILABILITY OF CRA PUBLIC DISCLOSURES

<u>Bank Name</u>	<u>Bank Address</u>	<u>Examination Date</u>
First State Bank of Beebe	P. O. Box 2000 Beebe, Arkansas 72012	5-20-91
American Bank of St. Louis	1731 S. Broadway St. Louis, Missouri 63104	5-13-91

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

None.

Section III - Applications Subject
to Federal Register Notice Only

Application

Comment Period
Ending Date

Security Richland Bancorporation
Miles City, MT
To engage de novo in providing
data processing services.

Not yet available

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 23, 1991

Bank Name	Address/ City/State	Phone Number/ Examination Date
Western Bank	P. O. Box 1225 Sioux Falls, SD	(605) 335-5421 May 20, 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

Gary Acker, Flower City, Texas, to
acquire 91.7469 percent of Harrah
National Bancshares, Inc., Harrah,
Oklahoma.

Not Available

William Slocum, Franklin, Nebraska,
individually and as trustee, for
approval to retain a 46.57 percent
ownership interest in Franklin State
Bancshares, Inc., Franklin, Nebraska.

Not Available

Lowry Facilities, Inc., Clinton,
Oklahoma, for prior approval to
acquire 37.00 percent of the voting
shares of Oklahoma Bancorporation,
Inc., Clinton, Oklahoma.*

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

City Center Bank of Colorado, Aurora,
Colorado, for prior approval for
membership in the Federal Reserve
System.

Not Available

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

APPLICATION

None.

Federal Reserve Bank of Kansas City

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 19, 1991

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
None.	

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
Change in Control Notice by Clear Lake National Bank Employee Stock Ownership Plan and Trust, Houston, TX, to acquire an interest in Hometown Bancshares, Inc., Houston, TX	09/01/91
Change in Control Notice by Murray C. Marie, Carthage, TX, to acquire an interest in Carthage Bancshares, Inc., Carthage, TX	N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
None.	

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

<u>APPLICATION</u>
None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF AUGUST 19, 1991

<u>Bank</u>	<u>Date of Examination</u>
Community Bank P. O. Box 737 Katy, Texas 77492	05/28/91

* 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 8/23/91

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

West One Bacorp, Boise, Idaho, to acquire West One Bank, Oregon, F.S.B., Hillsboro, Oregon. *	<u>Newspaper:</u> 9/20/91 <u>Fed. Reg.:</u> Not available
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Section III - Applications Subject to Federal Register Notice Only

West One Bancorp, Boise, Idaho, to expand the geographic scope of trust company activities to include the State of Washington by establishing West One Trust Company, Washington, Bellevue, WA.	<u>Fed. Reg.:</u> 9/17/91
The Tokai Bank, Limited, Nagoya, Japan, to engage in futures merchant commission activities by acquiring 25.04 percent of Indosuez Carr Futures, Chicago, Illinois.	<u>Fed. Reg.:</u> Not available
West One Bancorp, Boise, Idaho, to acquire Est One Interim Federal Savings Bank, Hillsboro, Oregon, which will be merged with Washington Federal Savings Bank. Successor to the merger will be known as West One Bank, Oregon, F.S.B., Hillsboro, Oregon.	<u>Fed. Reg.:</u> Not available
West One Bancorp, Boise, Idaho, to engage in mortgage banking activities by acquiring Ward Cook, Inc., Portland, Oregon.	<u>Fed. Reg.:</u> Not available

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

None

FEDERAL RESERVE BANK OF SAN FRANCISCO (cont'd.)

Week ending 8/23/91

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>
Placer Bank of Commerce	P.O. Box 1168 Roseville, CA 95661 Tel: (916) 786-7905	5/13/91

* Subject to CRA