

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1991, No. 35
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending August 31, 1991

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

EXTENSIONS OF TIME

Highly - leveraged transactions -- extension of
comment period to September 23, 1991 (Docket
R-0734).
Granted, August 27, 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

Dallas Sulphur Springs State Bank, Sulphur Springs, Texas --
to establish a branch at 5804 Wesley Street,
Greenville, Texas.
Approved, August 28, 1991.

BANK HOLDING COMPANIES

Atlanta Aliant National Corporation, Alexander City,
Alabama -- proposal that Aliant Bank for Savings,
F.S.B. merge with First National Bank of Alexander
City.
Approved, August 30, 1991.

Chicago Central Illinois Bancorp, Inc., Sidney, Illinois --
to acquire Arrowsmith State Bank.
Approved, August 30, 1991.

St. Louis Citizens National Bancshares of Hope, Inc., Hope,
Arkansas -- to acquire Border Federal Savings and
Loan Association (interim thrift), which was
established to acquire the Texarkana Federal
Savings and Loan Association, F.A., Texarkana,
Arkansas.
Approved, August 30, 1991.

Chicago CNBC Bancorp, Inc., Chicago, Illinois -- to acquire
Fort Dearborn Federal Savings and Loan Association.
Approved, August 26, 1991.

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

BANK HOLDING COMPANIES

Minneapolis	Coalwell Bancorporation, Ogema, Minnesota -- to acquire Ogema State Bank. Approved, August 26, 1991.
Minneapolis	First Bancorp, Inc., Huron, South Dakota -- to acquire First Western Bancorp. Approved, August 28, 1991.
St. Louis	First Bentonville Bancshares, inc., Bentonville, Arkansas -- to acquire First National Bank. Approved, August 30, 1991.
Chicago	First Chicago Corporation, Chicago, Illinois, and Gary - Wheaton Corporation, Wheaton, Illinois -- to expand the reinsurance activity to include credit related disability insurance through G - W Life Insurance Company. Permitted, August 30, 1991.
Kansas City	First National Johnson Bancshares, Inc., Johnson, Nebraska -- to acquire The First National Bank of Johnson. Returned, August 30, 1991.
San Francisco	FNB Bancorp, Los Angeles, California -- to acquire Founders National Bank of Los Angeles, Los Angeles, California -- report on competitive factors. Returned, August 28, 1991.
Chicago	Gifford Bancorp, Inc. Employee Stock Ownership Plan, Gifford, Illinois -- to acquire Gifford Bancorp, Inc., and Gifford State Bank. Approved, August 29, 1991.
St. Louis	Golden Financial Corporation, Elizabethtown, Kentucky -- to acquire Fort Knox National Bank, Radcliff, Kentucky. Approved, August 30, 1991.
Chicago	Heartland Bancshares, Inc., Lenox, Iowa -- to acquire First Community National Bank, Corning, Iowa. Returned, August 29, 1991.

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

BANK HOLDING COMPANIES

Dallas	Henderson Citizens Bancshares, Inc., Henderson, Texas -- to acquire Henderson Citizens Delaware Bancshares, Inc., Dover, Delaware; Enterprise Bancshares, Inc., Mount Enterprise, Texas; Citizens National Bank of Henderson, Henderson, Texas; and Merchants State Bank, Mount Enterprise, Texas. Approved, August 26, 1991.
Dallas	Henderson Citizens Delaware Bancshares, Inc., Dover, Delaware -- to acquire Citizens National Bank of Henderson, Henderson, Texas. Approved, August 26, 1991.
Chicago	J B Morgan Bancshares, Inc., Morgantown, Indiana -- to acquire First State Bank. Returned, August 28, 1991.
St. Louis	Liberty National Bancorp, Inc., Louisville, Kentucky -- to engage de novo in full-service brokerage activities through Liberty Investment Services. Permitted, August 28, 1991.
Chicago	Montfort Bancorporation, Inc., Platteville, Wisconsin, and Clare Bancorporation, Inc. -- to acquire First Federal Savings and Loan Association of Platteville. Returned, August 30, 1991.
Cleveland	National City Corporation, Cleveland, Ohio -- to acquire Gem Bank, National Association, Dayton, Ohio. Approved, August 27, 1991.
Chicago	NBD Bancorp, Inc., Detroit, Michigan -- to acquire First Fidelity Trust, N.A., Boca Raton, Florida. Approved, August 27, 1991.

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

BANK HOLDING COMPANIES

Chicago	NBD Bancorp, Inc., Detroit, Michigan, and NBD Illinois Inc., Park Ridge, Illinois -- to acquire FNW Bancorp, Inc., Elgin, Illinois, Countryside Bank of Stratford, Bloomingdale; The First National Bank of Elgin, Elgin; The Larkin Bank; First National Bank of Lake Zurich, Lake Zurich; Heritage Bank of Lemont, Lemont; Countryside Bank, Mount Prospect; First National Bank of Mount Prospect; Heritage Bank of Woodbridge, Woodbridge; and FNW Capital, Inc., Mount Prospect, Illinois. Approved, August 30, 1991.
Atlanta	Peoples Bancholding Company, Inc., Mouton, Alabama -- to acquire Peoples Bank of Lawrence County. Approved, August 28, 1991.
Cleveland	PNC Financial Corp, Pittsburgh, Pennsylvania -- to acquire Citizens Interim Federal Savings Bank, which was formed to acquire certain assets and assume certain liabilities of Future Federal Savings Bank, Louisville, Kentucky. Approved, August 30, 1991.
Chicago	River Forest Bancorp, Inc., Chicago, Illinois -- to acquire Aetna Bancorp, Inc., and Aetna Bank. Approved, August 26, 1991.
Chicago	Terrapin Bancorp, Inc., Elizabeth, Illinois -- to engage de novo in general insurance activities through Community Bank Insurance Services, Inc. Permitted, August 27, 1991.
Secretary	Trans Financial Bancorp, Bowling Green, Kentucky -- to acquire T.F. Savings Bank, Louisville, Kentucky (interim savings), which was formed to acquire the Glasgow and Tompkinsville branches of Future Federal Savings Bank. Approved, August 30, 1991.
Secretary	Volunteer Bancshares, Inc., Jackson, Tennessee -- to acquire Citizens State Bank, Trenton, Tennessee. Approved, August 29, 1991.

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

CAPITAL STOCK

New York	Bankers Trust Company, New York, New York -- redemption of shares. Approved, August 29, 1991.
Chicago	Gifford Bancorp, Inc., Gifford, Illinois -- redemption of shares. Approved, August 29, 1991.
Kansas City	Kit Carson Insurance Agency, Inc., Kit Carson, Colorado -- redemption of shares. Approved, August 30, 1991.
Kansas City	NSB Bancshares, Inc., LaCrosse, Kansas -- redemption of shares. Approved, August 26, 1991.
Chicago	1st Brookfield, Inc., Brookfield, Illinois -- redemption of shares. Approved, August 30, 1991.

CHANGE IN BANK CONTROL

San Francisco	CPB, Inc., Honolulu, Hawaii -- change in bank control. Permitted, August 30, 1991.
Chicago	Empire Banc Corporation, Traverse City, Michigan -- change in bank control. Permitted, August 29, 1991.
Kansas City	NSB Bancshares, Inc., LaCrosse, Kansas -- change in bank control. Permitted, August 26, 1991.
Chicago	1st Brookfield, Inc., Brookfield, Illinois -- change in bank control. Permitted, August 30, 1991.

COMPETITIVE FACTORS REPORTS

Kansas City	American National Bank and Trust Company of Sapulpa, Sapulpa, Oklahoma, proposed merger with American Bank, Beggs, Oklahoma -- report on competitive factors. Submitted, August 30, 1991.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

COMPETITIVE FACTORS REPORTS

- San Francisco Antelope Valley Bank, Lancaster, California, proposed purchase of certain assets and assumption of certain liabilities of the Quartz Hill branch of HomeFed Bank, FSB, San Diego, California -- report on competitive factors.
Submitted, August 28, 1991.
- New York Banco del Comercio de Puerto Rico, Caguas, Puerto Rico, proposed purchase of certain assets and assumption of certain liabilities of three branches of Royal Bank de Puerto Rico, Hato Rey, Puerto Rico, located at Barbosa Avenue, Rio Piedras; Eduardo Conde Avenue Corner Tapia Street, Santurce; and 1242-1244 Franklin D. Roosevelt Avenue, Puerto Nuevo, Puerto Rico -- report on competitive factors.
Submitted, August 26, 1991.
- Atlanta Bank of Thomson, Thomson, Georgia, proposed merger with Bank of Columbia County, Harlem, Georgia -- report on competitive factors.
Submitted, August 28, 1991.
- San Francisco Glendale Federal Bank, FSB, Glendale, California, proposed purchase of certain assets and assumption of certain liabilities of nine branches of Valley Federal Savings and Loan Association, Van Nuys, California -- report on competitive factors.
Submitted, August 28, 1991.
- Philadelphia Jonestown Bank and Trust Company, Jonestown, Pennsylvania -- proposed merger with Jonestown Interim Bank and Trust Company -- report on competitive factors.
Submitted, August 26, 1991.
- New York Midlantic National Bank, Newark, New Jersey, proposed merger with Midlantic National Bank / North, West Paterson, New Jersey -- report on competitive factors.
Submitted, August 26, 1991.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Peoples Independent Bancshares, Inc., Boaz, Alabama, proposed acquisition of Peoples Independent Bank of Boaz, Boaz, Alabama -- report on competitive factors. Submitted, August 28, 1991.
Atlanta	United Savings Bank, FSB, Greenwood, South Carolina, proposed purchase of the branch office at 105 North Spring Street, Greenville, South Carolina, and transfer of savings accounts of the First Trident Savings and Loan Corporation, Charleston, South Carolina -- report on competitive factors. Submitted, August 30, 1991.
Richmond	United Savings Bank, FSB, Greenwood, South Carolina, proposed acquisition of the Greenville branch of First Trident Savings and Loan Corporation, Charleston, South Carolina -- report on competitive factors. Submitted, August 30, 1991.
St. Louis	West Interim Federal Savings Bank, Covington, Tennessee, proposed acquisition of Tri - County Federal Savings Bank -- report on competitive factors. Submitted, August 26, 1991.
Atlanta	World Savings and Loan Association of Florida, FSLA, Boynton Beach, Florida, proposed acquisition of assets and assumption of the deposits of the Hallandale, Florida, branch of the World Savings and Loan Association, FSLA, Oakland, California -- report on competitive factors. Submitted, August 27, 1991.

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

EXTENSIONS OF TIME

- | | |
|---------------|--|
| San Francisco | Dai - Ichi Kangyo Bank, Limited, Tokyo, Japan --
extension to December 10, 1991, to engage in
interest rate and currency swap activities through
DKB Credit Corporation, New York, New York.
Granted, August 29, 1991. |
| Richmond | Peoples Bank of Danville, Danville, Virginia --
extension to October 5, 1991, to establish a branch
at 2018 Tate Springs Road, Lynchburg, Virginia.
Granted, August 30, 1991. |
| New York | United Counties Bancorporation, Cranford, New
Jersey -- extension to November 28, 1991, to
acquire up to 9.9 percent of Central Jersey
Bancorp, Freehold, New Jersey.
Granted, August 28, 1991. |

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

BANK HOLDING COMPANIES

New York Barclays PLC, London, England, Barclays Bank PLC; BayBanks, Inc., Boston, Massachusetts; Chemical Banking Corporation, New York, New York; National Westminster Bank PLC, London, England; NatWest Holdings, Inc., New York; Northeast Bancorp, New Haven, Connecticut; The Bank of New York Company, Inc., New York, New York; The Chase Manhattan Corporation; HSBC Holdings PLC, London, England; The Hongkong and Shanghai Banking Corporation, Limited, Hong Kong; B.C.C., Kellett N.V., Curacao, Netherlands Antilles; HSBC Holdings BV, Amsterdam, the Netherlands, and Marine Midland Banks, Buffalo, New York -- to engage in expansion of certain data processing activities through The New York Switch Corporation, Fort Lee, New Jersey.
Approved, August 23, 1991.

COMPETITIVE FACTORS REPORTS

San Francisco Security Pacific Bank Washington, N.A., Seattle, Washington, proposed merger with Pacific Savings Bank, Tacoma, Washington -- report on competitive factors.
Submitted, August 23, 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)

Credit Commercial de France S.A., Paris, France (1) to retain indirectly its 45 percent general partnership interest in Pilgrim Baxter Grieg Framlington & Associates and to increase that interest to 80 percent and (2) to acquire up to 100 percent of the voting shares of Pilgrim Baxter Grieg & Associates Limited, both of Wayne, Pennsylvania and thereby to engage in investment and financial advisory activities. N/A

SECTION IV

Applications Not Involving
Public Comment

None.

Availability of CRA Public Evaluations

Week Ending August 31, 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

None.

**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 Bank,
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:	9/12/91
Federal Register:	9/16/91

**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.)

9/16/91

**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 8/30/91

Institutions

Examination Date

None.

Federal Reserve Bank of Cleveland

**Applications Bulletin
For Week Ending August 31, 1991**

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

Received application on August 26, 1991, from * Not Yet Known #
The Provident Bank, Cincinnati, Ohio, to merge
with Hunter Savings Association, Cincinnati,
Ohio, pursuant to Section 18(c) of the Federal
Deposit Insurance Act.

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

NONE

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

Received Section 4(c)(8) application on * Not Yet Known #
August 26, 1991, from First Southern Bancorp,
Inc., Stanford, Kentucky, to acquire two (2)
Lexington, Kentucky, branches of the Cumberland
F.S.B.

-
- * - 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 31, 1991

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

Received request on August 30, 1991, from
The St. Henry Bank, St. Henry, Ohio, for
permission to exceed its limit of investment
in bank premises permitted under Section 24A
of the Federal Reserve Act.

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

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(August 31, 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 31, 1991. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Maryland Bancorp, Baltimore, Maryland, to acquire The York Bank and Trust Company, York, Pennsylvania.*	Not yet available.

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
American National Bankshares, Inc., Danville, Virginia, to acquire 19% of Danville Community Development Corporation, Danville, Virginia.	9-16-91**

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

<u>Application</u>
None.

*Application is subject to CRA.

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

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations
Week ending August 30, 1991

	<u>Examination Date</u>
Sailors and Merchants Bank and Trust 133 Maple Avenue Vienna, Virginia 22180	6-10-91
The Annapolis Banking and Trust Company Main Street at Church Circle Annapolis, Maryland 21404	6-17-91
Potomac Valley Bank 4 North Main Street Petersburg, West Virginia 26847	6-18-91
Blakeley Bank and Trust Company P. O. Box 40 Ranson, West Virginia 25438	6-24-91
Bank of Isle of Wight 1803 South Church Street Smithfield, Virginia	6-24-91

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 30, 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.	09-22-91*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Citizens Holding Company, Inc. Talladega, Alabama 1-BHC formation, Citizens Bank of Talladega, Talladega, Alabama.	Not yet available*
Browning Partners International, Inc. Miami, Florida 1-BHC formation, CJH Browning Bank, Miami, Florida.	09-22-91* Newspaper
Fairbanco Holding Company, Inc. Fairburn, Georgia After-the-fact change in control by Madelina Longino Turner, to retain 19.07 percent of the outstanding shares of common stock.	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.	09-14-91* Newspaper

*Subject to Provisions of Community Reinvestment Act.

Section 3 - Applications Subject to Federal
Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Evergreen Bancshares, Inc. Tallahassee, Florida To establish Evergreen Federal Interim Savings Bank, Tallahassee, Florida, to acquire certain assets and assume certain liabilities of the Tallahassee, Florida branch of Anchor Savings Bank, FSB, Hewlett, New York, pursuant to Section 4(c)(8) of the Bank Holding Company Act and the Oakar Amendment of FIRREA.	Not yet available*

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

Application

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 30, 1991. Information about an institution's CRA evaluation may be obtained directly from the institution.

<u>Bank</u>	<u>Examination Date</u>
None.	

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch/24A	Comerica Bank - Detroit Detroit, Michigan Northwest Corner of 14 Mile and Haggerty Commerce Township, Michigan*	N - 9-13-91
Branch	M&I Marshall & Ilsley Bank Milwaukee, Wisconsin Saint John's Tower, 1840 N. Prospect Ave. Milwaukee, Wisconsin*	N - 9-7-91
Branch	The State Bank of Viroqua Viroqua, Wisconsin 1230 North Main Street Viroqua, Wisconsin*	N - 9-14-91
EFT	First State Bank Manchester, Iowa Economart Store, 112 South 12th Street Manchester, Iowa*	N - 9-12-91
Merger	First Source Bank South Bend, Indiana La Paz Branch, La Paz, Indiana of NorCen Bank, Culver, Indiana*	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 - 8-26-91 N - 9-16-91
Y-1	Belleville Bancshares Corporation Belleville, Wisconsin Belleville State Bank Belleville, Wisconsin*	FR - 9-25-91 N - 9-20-91
Y-1	G.R. Bancorp, Ltd. Grand Ridge, Illinois The First National Bank of Grand Ridge Grand Ridge, Illinois*	FR - 9-16-91 N - **
CoC-HC	Central Illinois Financial Corporation Champaign, Illinois Gene A. Salmon	FR - 9-25-91 N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-1	Tri-County Bancorp, Inc. Brown City, Michigan Tri-County Bank Brown City, Michigan*	FR - 9-25-91 N - **
Y-2	Ames National Corporation Ames, Iowa Boone Bank & Trust Co. Boone, Iowa (in organization)*	FR - ** N - **

Section III - Applications Subject to Federal Register Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	Michigan National Corporation Farmington Hills, Michigan Independence One Asset Management Corporation Laguna Hills, California	FR - 9-12-91
Y-4	Central Illinois Financial Corporation Champaign, Illinois Heartland Federal Savings and Loan Association Mattoon, Illinois	FR - 9-23-91
4(c)(8)	Mahaska Investment Company Oskaloosa, Iowa Making and servicing loans	FR - **

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

<u>Type</u>	<u>Application</u>
RoS	Rog-Lee Incorporated Manson, Iowa To redeem 12,291 (100%) shares of its Class B 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 August 30, 1991.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>
-Isabella Bank & Trust 200 East Broadway Mount Pleasant, Michigan 48804-0100	5/20/91
-Bank One, Antigo 700 Fifth Avenue, Box 7 Antigo, Wisconsin 54409	5/20/91

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING AUGUST 30, 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 First Highland Corp., Highland, Illinois by Mary K. Drake	Not yet available
* Section 3(a)(3) application by Mercantile Bancorporation Inc., St. Louis, Missouri to acquire Old National Bancshares, Inc., Centralia, Illinois	Not yet available
* Section 3(a)(1) application by Senath Bancshares, Inc., Senath, Missouri to acquire Senath State Bank, Senath, Missouri	Not yet available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

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

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

* This application is subject to CRA.

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING AUGUST 30, 1991

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Bank Name

Bank Address

Examination Date

None

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
First Security Bank of Missoula Missoula, MT To establish a <u>de novo</u> branch in Missoula*	Not yet available

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
K. Patrick Kruchten To acquire control of 45% of Staples Financial Services, Inc., St. Cloud, MN	Not yet available
The First National Bank at St. James Employee Stock Ownership Plan and Trust St. James, MN To acquire an additional 1.6% of The First National Agency at St. James, Minnesota, Inc., St. James, MN*	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Security Richland Bancorporation Miles City, MT To engage <u>de novo</u> in providing data processing services.	Not yet available
First Manistique Corporation Manistique, MI To engage <u>de novo</u> in collecting overdue accounts receivable & performing appraisals of real estate.	Not yet available

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject
to Federal Register Notice Only (Continued)

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Montana Bancsystem, Inc. Billings, MT To engage in general insurance agency activities through the acquisition of Tillet Insurance Agency, Inc., Forsyth, Montana.	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 30, 1991

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

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
OMNIBANK University Hills, Denver, Colorado, for prior approval for membership in the Federal Reserve System.	Not Available
OMNIBANK Southeast, Denver, Colorado, for prior approval for membership in the Federal Reserve System.	Not Available
OMNIBANK Parker Road, Aurora, Colorado, for prior approval for membership in the Federal Reserve System.	Not Available
OMNIBANK Leetsdale, Denver, Colorado, for prior approval for membership in the Federal Reserve System.	Not Available
OMNIBANK Arvada, Arvada, Colorado, for prior approval for membership in the Federal Reserve System.	Not Available
OMNIBANK Arapahoe, Englewood, Colorado, for prior approval for membership in the Federal Reserve System.	Not Available
FirstBank at Arapahoe/Yosemite, Englewood, Colorado, for prior approval to merge with FirstBank at Arapahoe/Holly, N.A., Littleton, Colorado.*	Not Available
First State Bank of Taos, Taos, New Mexico, for prior approval to merge with National Bank of Albuquerque, Albuquerque, New Mexico.*	September 16, 1991

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
FirstBank Holding Company Employee Stock Ownership Plan, Lakewood, Colorado, for prior approval to become a bank holding company through the acquisition of additional voting shares to 27.9 percent of FirstBank Holding Company of Colorado, Lakewood, Colorado, a Colorado multibank holding company.	Not Available

Federal Reserve Bank of Kansas City

First National Corp. of Idabel, Idabel, Oklahoma, for prior approval to become a bank holding company through the acquisition of 99.52 percent of the voting shares of First State Bank, Idabel, Oklahoma.*	Not Available
James M. Greenbaum, Palm Springs, California, et. al., for prior approval to acquire 100 percent of the voting shares of First Denver Corporation, Denver, Colorado.	Not Available
Appleton City Bancshares, Inc., Appleton City, Missouri, for prior approval to acquire 96.0 percent of the voting shares of Deepwater State Bank, Deepwater, Missouri.*	September 16, 1991
Standard Bancorporation, Inc., Lincoln, Nebraska, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Standard Bank & Trust Company, Independence, Missouri.*	September 23, 1991
James H. Kruger, Omaha, Nebraska, for prior approval to acquire 11.6 percent of the voting shares of First Continental Financial, Inc., Omaha, Nebraska.	September 16, 1991
Gary Acker, Flower City, Texas, to acquire 91.7469 percent of Harrah National Bancshares, Inc., Harrah, Oklahoma.	September 25, 1991
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.	September 25, 1991
First State Bancorporation, Taos, New Mexico, for prior approval to acquire 100 percent of the voting shares of New Mexico Bank Corporation, Albuquerque, New Mexico.*	September 16, 1991
First Laurel Security Company, Laurel, Nebraska, for prior approval to acquire 100 percent of the voting shares of First Osmond Corporation, Osmond, Nebraska.*	September 16, 1991

Federal Reserve Bank of Kansas City

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

First Capital Corporation, Fort
Scott, Kansas, for prior approval to
acquire a limited partner interest in
Westkan L.P., and thereby to engage
in a community development activity.

Not Available

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

APPLICATION

Comban Shares, Inc., Oklahoma City,
Oklahoma, for prior approval to
redeem 14,737 shares of its own
voting common stock.

SECTION X - AVAILABILITY OF CRA PUBLIC EVALUATIONS

EXAMINATION DATE

None.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF AUGUST 26, 1991

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 9 application received from Midland American Bank, Midland, TX, to establish a branch at 719 West Louisiana, Midland, TX	09/21/91

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
Change in Control Notice by Frances Gourley Lott Trust; Mary Theresa Lott Trust; Gayle Gourley Trust; and W. J. Gourley III Trust, Fort Worth, TX, to acquire an interest in Security Bank of Arlington, Arlington, TX	09/20/91
*Section 3(a)(3) application by Farmersville Bancshares, Inc., Farmersville, TX, to acquire First Bank, McKinney, TX (<u>de novo</u>)	09/28/91

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

APPLICATION
None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF AUGUST 26, 1991

<u>Bank</u>	<u>Date of Examination</u>
None.	

* 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 8/30/91

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Farmers & Merchants Bank of Rockford, Spokane, Washington, to establish a branch office at 29th and Southeast Boulevard, Spokane, Washington. *	<u>Newspaper:</u> 8/23/91

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> 9/23/91
Nasib Gannam, Whittier, California, to acquire up to 24.99 percent of Greater Pacific Bancshares, Whittier, California.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 9/25/91
Harry T. Goss, Phoenix, Arizona, to retroactively increase his ownership up to 23.36 percent of Republic National Bancorp, Inc., Phoenix, Arizona.	<u>Newspaper:</u> 9/20/91 <u>Fed. Reg.:</u> Not available

Section III - Applications Subject to Federal Register Notice Only

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 yet published
West One Bancorp, Boise, Idaho, to acquire West 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> 9/23/91
West One Bancorp, Boise, Idaho, to engage in mortgage banking activities by acquiring Ward Cook, Inc., Portland, Oregon.	<u>Fed. Reg.:</u> 9/23/91
The Sanwa Bank, Limited, Osaka, Japan, to acquire indirect ownership of one share of Government Pricing Information System, Inc., New York, New York.	<u>Fed. Reg.:</u> Not yet published

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 8/30/91

Section III - Applications Subject to Federal Register Notice Only (cont'd.)

Security Pacific Corporation, Salt Lake City, Utah, to expand activities to include private placement, advisory services and remarketing services through its subsidiary, Security Pacific Securites, Inc., Seattle, Washington.

Fed. Reg.: Not yet published

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>
Oregon Pacific Banking Company	P.O. Box 22000 Florence, Oregon 97439 Tel: (503) 997-7121	5/20/91
Liberty Bank of South San Francisco	235 Grand Avenue P.O. Box 431 San Francisco, CA 94080 Tel: (415) 871-2400	5/28/91

* Subject to CRA