

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1991, No. 37
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending September 14, 1991

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

BCCI Holdings (Luxembourg) S.A., Luxembourg, and Bank of Credit & Commerce International S.A., -- statement by J. Virgil Mattingly, General Counsel, William Taylor, Staff Director, Division of Banking Supervision and Regulation, and E. Gerald Corrigan, President, Federal Reserve Bank of New York, before the House Committee on Banking, Finance and Urban Affairs, September 13, 1991.
Authorized, September 10, 1991.

BCCI Holdings (Luxembourg) S.A., Luxembourg, and Credit and Commerce American Holdings, N.V. Netherlands Antilles -- statement by Robert P. Black, President, Federal Reserve Bank of Richmond before the House Committee on Banking, Finance and Urban Affairs, September 13, 1991.
Published, September 13, 1991.

BCCI Holdings (Luxembourg) S.A., Luxembourg, and Bank of Credit and Commerce International -- statement by Robert P. Forrestal, President, Federal Reserve Bank of Atlanta, before the House Committee on Banking, Finance and Urban Affairs, September 13, 1991.
Published, September 13, 1991.

BCCI Holdings (Luxembourg) S.A., Luxembourg, and the Bank of Credit and Commerce International S.A. -- statement by Thomas D. Thomson, Executive Vice President, Federal Reserve Bank of San Francisco before the House Committee on Banking, Finance and Urban Affairs, September 13, 1991.
Published, September 13, 1991.

The Government securities market and the Salomon Brothers incident -- statement by E. Gerald Corrigan, President, Federal Reserve Bank of New York before the Subcommittee on Securities of the Senate Committee on Banking, Housing, and Urban Affairs, September 11, 1991.
Published, September 11, 1991.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Systemic risk in the United States financial system and competitiveness of United States financial institutions and markets -- statement by Oliver Ireland, Associate General Counsel, before the House Committee on Agriculture, September 10, 1991. Published, September 10, 1991.

BANK HOLDING COMPANIES

Summit Bancorp, Inc., Johnstown, Pennsylvania -- to acquire First National Bank of Lilly, Lilly, Pennsylvania.
Approved, September 9, 1991.

DISCOUNT RATES

Discount rates -- decrease to 5 percent from 5-1/2 percent by the Federal Reserve Banks of Boston, New York, Philadelphia, Cleveland, Richmond, Atlanta, Chicago, Minneapolis, Kansas City, Dallas, and San Francisco, effective immediately.
Approved, September 13, 1991.

ENFORCEMENT

Bank of Boston Corporation, Boston, Massachusetts -- written agreement dated September 11, 1991, with the Federal Reserve Bank of Boston.
Announced, September 11, 1991.

BCCI Holdings (Luxembourg) S.A., Luxembourg, Bank of Credit and Commerce International S.A., and Independence Bank, Encino, California -- notice of assessment of a civil money penalty against Ghaith R. Pharaon, and amended notice of intent to prohibit against Ghaith R. Pharaon, Agha Hasan Abedi, Swaleh Naqvi, and Kemal Shoaib.
Authorized, September 9, 1991.

First American Corporation, Washington, D.C., and First American Bankshares, Inc. -- written agreement dated September 10, 1991, with the Federal Reserve Bank of Richmond.
Announced, September 13, 1991.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

FORMS

Monthly Survey of Selected Deposits and its Annual Supplement (FR 2042 and FR 2042a) -- extension with revision.
Proposed, September 10, 1991.

Weekly Report of Assets and Liabilities for Large U.S. Branches and Agencies of Foreign Banks -- extension with revision.
Proposed, September 10, 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

Richmond	Central Fidelity Bank, Richmond, Virginia -- to establish a branch at the intersection of Diamond Springs Road and Wesleyan Drive Extended (Haygood Road), Virginia Beach, Virginia. Approved, September 10, 1991.
Richmond	Citizens Bank of Virginia, Arlington, Virginia -- to establish a branch at 14011-D St. Germain Drive, Centreville, Virginia. Approved, September 10, 1991.
Minneapolis	Commercial Trust and Savings Bank, Mitchell, South Dakota -- to establish a branch at 79 Second Street SW, Huron, South Dakota. Approved, September 13, 1991.

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

BANK BRANCHES, DOMESTIC

Minneapolis	Farmers & Merchants Bank, Huron, South Dakota -- to establish a branch at 108 Calumet, De Smet, South Dakota. Approved, September 13, 1991.
Chicago	Friendship State Bank, Friendship, Indiana -- to establish a branch at State Road 129, Cross Plains, Indiana. Approved, September 11, 1991.
Minneapolis	Hand County State Bank, Miller, South Dakota -- to establish a branch at 124 North Broadway. Approved, September 13, 1991.
Chicago	M&I Marshall & Isley Bank, Milwaukee, Wisconsin -- to establish a branch at Saint John's Tower, 1840 North Prospect Avenue. Approved, September 10, 1991.
New York	United Jersey Bank, Hackensack, New Jersey -- to establish an offsite electronic facility at BMW of North America, 300 Chestnut Ridge Road, Woodcliff Lake, New Jersey. Approved, September 11, 1991.

BANK HOLDING COMPANIES

Staff Director BS&R	Banc One Corporation, Columbus, Ohio -- relief from a commitment. Granted, September 11, 1991.
New York	Bancorp New Jersey, Inc., Somerville, New Jersey -- proposal that New Jersey Savings Bank purchase the assets and assume the liabilities of Interim New Jersey Federal Savings Bank, which was formed to acquire certain assets and accept the transfer of the insured deposits of the Basking Ridge, New Jersey, branch of First Atlantic Federal Savings Association, South Plainfield, New Jersey. Approved, September 13, 1991.

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

BANK HOLDING COMPANIES

Dallas	Big Ben Bancshares Corp., Presidio, Texas -- to acquire Rio Bancshares Corporation, Wilmington, Delaware, and First Presidio Bank, Presidio, Texas. Approved, September 9, 1991.
Minneapolis	C&L Investment Company, Inc., Miller, South Dakota -- to engage de novo in operating a savings institution through Miller Savings. Approved, September 13, 1991.
Richmond	CCB Financial Corporation, Durham, North Carolina -- to engage in making and servicing credit card loans. Approved, September 12, 1991.
Chicago	Central Illinois Financial Corporation, Champaign, Illinois -- to acquire Heartland Federal Savings and Loan Association, Mattoon, Illinois. Returned, September 12, 1991.
Atlanta	Citizens Bancorporation, Inc., Plaquemine, Louisiana -- proposal that Citizens Bank and Trust Company purchase the assets and assume the liabilities of Citizens Savings Bank. Approved, September 13, 1991.
Atlanta	Citizens Bancorporation, Inc., Plaquemine, Louisiana -- to acquire the Citizens Savings Bank, which was formed to acquire certain assets and assume certain liabilities of the Louisiana Savings Association, Lake Charles, Louisiana. Approved, September 13, 1991.
Minneapolis	Commercial Bancshares, Inc., Mitchell, South Dakota -- to engage de novo in operating a savings institution through Mitchell Interim Federal Savings Bank. Permitted, September 13, 1991.
Richmond	Community Bancshares, Inc., North Wilkesboro, North Carolina -- to acquire Wilkes National Bank. Approved, September 10, 1991.

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

BANK HOLDING COMPANIES

Minneapolis	Dakota Company, Inc., Minneapolis, Minnesota, South Dakota Bancorp, Inc., and South Dakota Financial Bancorporation -- to engage de novo in operating a savings institution through Farmers & Merchants Savings Bank f.s.b., Huron, South Dakota. Approved, September 13, 1991.
Kansas City	Exchange Bankshares Corporation of Kansas, Atchison, Kansas -- to acquire First Kansas Bancorp, Leavenworth, Kansas. Approved, September 9, 1991.
Cleveland	Fifth Third Bancorp, Cincinnati, Ohio -- to acquire Fifth Third Savings Bank, F.S.B., Palm Harbor, Florida, which was formed to acquire certain assets and assume certain liabilities of Sovereign Savings Bank, F.S.B. Approved, September 13, 1991.
St. Louis	First Cecilian Bancorp, Inc., Cecilia, Kentucky -- to acquire The Cecilian Bank. Returned, September 10, 1991.
Chicago	First Colonial Bankshares Corporation, Chicago, Illinois -- to acquire First Colonial Bank of McHenry County, Crystal Lake, Illinois. Approved, September 11, 1991.
Philadelphia	First Fidelity Bancorporation, Lawrenceville, New Jersey -- to acquire First Fidelity Interim Savings Bank, FSB, Newark, New Jersey. Approved, September 13, 1991.
Philadelphia	First Fidelity Bancorporation, Lawrenceville, New Jersey -- to acquire the deposits and certain assets of all six branches of Alexander Hamilton Federal Savings & Loan Association, Pompton Plains, New Jersey. Approved, September 13, 1991.

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

BANK HOLDING COMPANIES

Boston	Lee National Banc Corp., Lee, Massachusetts -- proposal that Lee Federal Savings (interim) acquire certain assets and assume the liability to pay deposits of the North Adams, Massachusetts, branch of Comfed Savings Bank, F.A., Lowell, Massachusetts. Approved, September 13, 1991.
New York	Letchworth Independent Bancshares Corporation, Castile, New York -- to acquire Letchworth Interim Savings Bank, LeRoy, New York, which was formed to acquire the assets and liabilities of the LeRoy, New York, branch of Anchor Savings Bank FSB, Hewlett, New York. Approved, September 11, 1991.
Philadelphia	Miners National Bancorp, Inc., Pottsville, Pennsylvania -- to acquire East Penn Bank, Emmaus, Pennsylvania. Approved, September 10, 1991.
Chicago	Nichols Bancorp, Inc., Nichols, Wisconsin -- to acquire State Bank of Nichols, Nichols, Wisconsin. Returned, September 10, 1991.
Boston	Northern Bancorp, Inc., Woburn, Massachusetts -- proposal that NBT Interim Savings, F.A. acquire certain assets and assume the liability to pay deposits of the Burlington and Littleton, Massachusetts, branches of Comfed Savings Bank, F.A., Woburn, Massachusetts. Approved, September 13, 1991.
New York	Raritan Bancorp, Inc., Raritan, New Jersey -- proposal that The Raritan Savings Bank purchase the assets and assume the liabilities of Raritan Interim Federal Savings Bank, which was established to acquire certain assets and accept the transfer of the insured deposits of the Warren and Whitehouse, New Jersey, branches of First Atlantic Federal Savings Association, South Plainfield, New Jersey. Approved, September 13, 1991.

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

BANK HOLDING COMPANIES

Dallas	Rio Bancshares Corporation, Wilmington, Delaware -- to acquire First Presidio Bank, Presidio, Texas. Approved, September 9, 1991.
New York	Rock Financial Corporation, North Plainfield, New Jersey -- proposal that RockBank purchase the assets and assume the liabilities of Rock Federal Interim Savings & Loan, which was formed to acquire certain assets and accept the transfer of the insured deposits of the Westfield, New Jersey, branch of First Atlantic Federal Savings Association, South Plainfield, New Jersey. Approved, September 13, 1991.
Chicago	Seaway Bancshares, Inc., Chicago, Illinois -- to engage de novo in providing investment advisory services through Seaway Investment Management Company. Approved, September 9, 1991.
St. Louis	Shawnee Bancorp, Inc., Harrisburg, Illinois -- to acquire First Bank and Trust. Approved, September 11, 1991.
New York	United Counties Bancorporation, Cranford, New Jersey -- proposal that United Counties Trust Company purchase the assets and assume the liabilities of United Interim Federal Savings Bank II, which was established to acquire certain assets and accept the transfer of the insured deposits of the Scotch Plains and South Plainfield, New Jersey, branch of First Atlantic Federal Savings Association, South Plainfield, New Jersey. Approved, September 13, 1991.

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

BANK HOLDING COMPANIES

New York United National Bancorp, Branchburg, New Jersey --
proposal that United National Bank, Plainfield, New
Jersey, purchase the assets and assume the
liabilities of UNB Interim, FSA, which was
established to acquire certain assets and accept
the transfer of the insured deposits of the Califon
Valley, New Jersey, branch of First Atlantic
Federal Savings Association, South Plainfield, New
Jersey.
Approved, September 13, 1991.

New York Valley National Bancorp, Clifton, New Jersey --
proposal that Valley National Bank, Passaic, New
Jersey, purchase the assets and assume the
liabilities of VNB Interim Three, FSA, Wayne, New
Jersey, which was established to acquire certain
assets and assume certain deposit liabilities of
First Jersey Savings, FSB, Wyckoff, New Jersey.
Approved, September 13, 1991.

BANK MERGERS

Minneapolis Commercial Trust and Savings Bank, Mitchell, South
Dakota, proposed purchase of the assets and
assumption of the liabilities of Mitchell Interim
Federal Savings Bank.
Approved, September 13, 1991.

Minneapolis Farmers & Merchants Bank, Huron, South Dakota -- to
purchase the assets and assume the liabilities of
Farmers & Merchants Savings Bank F.S.B.
Approved, September 13, 1991.

Minneapolis Hand County State Bank, Miller, South Dakota -- to
purchase the assets and assume the liabilities of
Miller Savings.
Approved, September 13, 1991.

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

BANK PREMISES

Chicago Friendship State Bank, Friendship, Indiana --
 investment in bank premises.
Approved, September 11, 1991.

BANKS, STATE MEMBER

Richmond Heritage Bank and Trust, Norfolk, Virginia -- payment
 of a dividend.
Approved, September 9, 1991.

CAPITAL STOCK

St. Louis One National Bancshares, Inc., Little Rock,
 Arkansas -- redemption of shares.
Withdrawn, September 11, 1991.

Atlanta Rhea County Financial Corporation, Spring City,
 Tennessee -- redemption of shares.
Approved, September 13, 1991.

Secretary Trans Financial Bancorp, Inc., Bowling Green,
 Kentucky -- redemption of shares.
Approved, September 13, 1991.

CHANGE IN BANK CONTROL

Chicago Central Illinois Financial Corporation, Champaign,
 Illinois -- change in bank control.
Returned, September 12, 1991.

COMPETITIVE FACTORS REPORTS

New York Amboy National Bank, Rocky Hill, New Jersey, proposed
 merger with Amboy Madison National Bank, Old
 Bridge, New Jersey -- report on competitive
 factors.
Submitted, September 11, 1991.

San Francisco California Overseas Bank, Los Angeles, California,
 proposed merger with Century Bank, San Francisco,
 California -- report on competitive factors.
Submitted, September 12, 1991.

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

COMPETITIVE FACTORS REPORTS

Chicago Clare Bank, National Association, Platteville, Wisconsin, proposed merger with Clare Platteville Bank, National Association -- report on competitive factors.
Submitted, September 11, 1991.

San Francisco Eureka Bank, A Federal Savings and Loan Association, Marina Del Rey, California, proposed purchase of assets and assumption of liabilities of three branches of Western Federal Savings and Loan Association -- report on competitive factors.
Submitted, September 12, 1991.

St. Louis Farmers-Citizens Bank, Salem, Indiana, proposed merger with First National Bank of Indiana and Mutual Trust Company, New Albany, Indiana -- report on competitive factors.
Submitted, September 9, 1991.

Cleveland Fifth Third Bank of Miami Valley, N.A., Piqua, Ohio, proposed merger with The Fifth Third Bank of Western Ohio, N.A., Wapakoneta, Ohio -- report on competitive factors.
Submitted, September 9, 1991.

San Francisco HonFed, A Federal Savings Bank, Honolulu, Hawaii, proposed purchase of assets and assumption of liabilities of the Hilo branch of International Savings and Loan Association, Limited -- report on competitive factors.
Submitted, September 12, 1991.

New York Hudson Valley National Bank, Yonkers, New York, proposed acquisition of certain assets and assumption of certain liabilities of the Getty Square branch, Yonkers, New York, of Norstar Bank, Melville, New York -- report on competitive factors.
Submitted, September 10, 1991.

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

COMPETITIVE FACTORS REPORTS

Cleveland National Bank of Montpelier, Montpelier, Ohio, proposed purchase of certain assets and assumption of liabilities of the Pioneer, Ohio, and West Unity, Ohio, branches of Ohio Citizens Bank, Toledo, Ohio -- report on competitive factors. Submitted, September 9, 1991.

Atlanta NBD Trust Company of Florida, NA, North Palm Beach, Florida, proposed merger with First Fidelity Trust, NA Florida, Boca Raton, Florida -- report on competitive factors. Submitted, September 10, 1991.

Richmond New East Bank of Fayetteville, Fayetteville, North Carolina, proposed acquisition of certain assets and assumption of certain liabilities of two Wilmington, North Carolina, branches of Barclays Bank of North Carolina, Charlotte, North Carolina -- report on competitive factors. Submitted, September 10, 1991.

New York Roig Commercial Bank, Humacao, Puerto Rico, proposed purchase of certain assets and assumption of certain liabilities of eight branches of The Chase Manhattan Bank, N.A., New York, New York -- report on competitive factors. Submitted, September 11, 1991.

St. Louis Union National Bank of Arkansas, Magnolia, Arkansas, proposed merger with Union National Bank of Arkansas, Little Rock, Arkansas -- report on competitive factors. Submitted, September 13, 1991.

San Francisco United Security Bank, N.A., Fresno, California, proposed purchase of assets and assumption of liabilities of the Fresno office of University Savings Bank, Newport Beach, California -- report on competitive factors. Submitted, September 11, 1991.

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

COMPETITIVE FACTORS REPORTS

Boston USTrust, Cambridge, Massachusetts, proposed acquisition of certain assets and assumption of certain liabilities of seven branches of United States Trust Company, Boston, Massachusetts -- report on competitive factors.
Submitted, September 9, 1991.

EXTENSIONS OF TIME

San Francisco BankAmerica Corporation, San Francisco, California -- extension to October 19, 1991, to engage in geographically expanded insurance agency activities through BA Agency, Inc.
Granted, September 9, 1991.

Atlanta Bradley County Financial Corporation, Cleveland, Tennessee -- extension to December 3, 1991, to redeem shares.
Granted, September 13, 1991.

New York European American Bank, Uniondale, New York -- extension to September 11, 1992, to establish a branch at 691 Route 25A, Miller Place, New York.
Granted, September 11, 1991.

San Francisco First Interstate Bancorp, Los Angeles, California -- extension to divest certain property.
Granted, September 9, 1991.

Atlanta First Pinellas Financial Group, Inc., Pinellas Park, Florida -- extension to December 15, 1991, to acquire First National Bank of Pinellas.
Granted, September 11, 1991.

St. Louis Peoples Bancorp, Inc., of Bullitt County, Shepherdsville, Kentucky -- extension to December 8, 1991, to redeem shares.
Granted, September 13, 1991.

Atlanta Soperton Bancshares, Inc., Soperton, Georgia -- extension to December 14, 1991, to redeem shares.
Granted, September 10, 1991.

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

EXTENSIONS OF TIME

Atlanta	Soperton Bancshares, Soperton, Georgia -- extension to December 14, 1991, to achieve change in bank control. Granted, September 10, 1991.
San Francisco	Wells Fargo & Company, San Francisco, California -- extensions to divest certain properties. Granted, September 9, 1991.
San Francisco	West Coast Bancorp, Orange, California -- extension to divest certain property. Granted, September 12, 1991.

MEMBERSHIP

St. Louis	First Community Bank, Conway, Arkansas -- to become a member of the Federal Reserve System. Approved, September 10, 1991.
Director, FRBO	Federal Reserve Bank of San Francisco -- to purchase computer equipment. Approved, September 11, 1991.

RESERVE BANK SERVICES

Director, FRBO	Federal Reserve Bank of St. Louis -- to offer extended MICR services to District depository institutions at all District offices. Approved, September 9, 1991.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

- St. Louis FDH Bancshares, Inc., Little Rock, Arkansas -- to
acquire Citizens First Bank, Little Rock, Arkansas,
which was formed to acquire certain assets and
assume the deposit liabilities of the Little Rock,
branch of Arkansas Federal Savings Bank, F.A.
Approved, August 30, 1991.
- St. Louis Spring River Bancshares, Inc., Imboden, Arkansas --
to acquire Peoples Bank, Paragould, Arkansas, which
was formed to acquire the assets and assume the
liabilities of First Savings Association, F.A.
Approved, September 6, 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>
People's Savings Financial Corp., New Britain, Connecticut - 4(c)(8) application to retain a 9.3% interest in Federal Savings Bank, F.S.B.	<u>Federal Register</u> Not Yet Established

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)

Manufacturers Hanover Corporation, New York, New York to merge into Chemical Banking Corporation, New York, New York or, in the alternative, into CBC Sub Corporation, a subsidiary of Chemical Banking Corporation; Manufacturers Hanover Trust Company, New York, New York to merge into Chemical Bank, New York, New York; Chemical Banking Corporation to acquire the nonbanking subsidiaries of Manufacturers Hanover Corporation.

10/4/91

SECTION IV

Applications Not Involving
Public Comment

Northern Trust Company of New York, New York, New York to become a member of the Federal Reserve System.

Availability of CRA Public Evaluations

Week Ending September 14, 1991

NAME OF BANK

EXAMINATION DATE

None.

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

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

None.

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

Comment Period Ending Date

None.

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

Comment Period Ending Date

None.

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

None.

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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

For week ending 9/13/91

Institutions

Examination Date

United Valley Bank
1601 Market Street
Philadelphia, PA 19103
(215) 496-9400

5/20/91

Federal Reserve Bank of Cleveland

**Applications Bulletin
For Week Ending September 14, 1991**

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

Received application on September 12, 1991, * October 10, 1991
from Millersburg Interim Bank, Millersburg,
Ohio, to merge with The Commercial & Savings
Bank of Millersburg, Millersburg, Ohio,
pursuant to Section 18(c) of the Federal
Deposit Insurance Act.

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

Received Section 3(a)(1) application on * N - October 10, 1991
September 12, 1991, from CSB Bancorp, Inc.,
Millersburg, Ohio, to acquire The Commercial
& Savings Bank of Millersburg, Millersburg,
Ohio.

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

Received Section 4(c)(8) application on * October 3, 1991
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 September 14, 1991**

**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
(September 14, 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 September 14, 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>
The George Mason Bank, Fairfax Virginia, application to establish a branch at 226 Maple Avenue West, Vienna, Virginia.*	9-29-91
South Boston Bank, South Boston, Virginia, application to establish a branch at 222 Main Street, South Boston, Virginia.*	10-12-91

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.*	9-27-91
NCNB Corporation, Charlotte, North Carolina, for prior approval to acquire C&S/Sovran Corporation, Atlanta, Georgia, and Norfolk, Virginia.*	10-10-91**
Centura Banks, Inc., Rocky Mount, North Carolina, to acquire Citizens Federal Savings and Loan Association, Rutherfordton, North Carolina, and merge it into Centura Bank, Rocky Mount, North Carolina.*	10-11-91

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Carolina First Bancshares, Inc., Lincolnton, North Carolina, to acquire Cabarrus Savings Bank, Inc., Concord, North Carolina.	10-7-91**

*Application is subject to CRA.

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

Federal Reserve Bank of Richmond

Section III - Applications Subject to Federal Register Notice--contd.

<u>Application</u>	<u>Comment Period Ending Date</u>
Carolina First Corporation, Greenville, South Carolina, to acquire four branch offices of The First Savings Bank, F.S.B., Greenville, South Carolina, through its subsidiary, First Federal Savings and Loan Association of Georgetown, Georgetown, South Carolina.	10-7-91**
Logan County Bancshares, Inc., Logan, West Virginia, to acquire 49% of Flying Eagle #1 Limited Partnership, Lewisburg, West Virginia.	10-11-91**
Matewan Bancshares, Inc., Matewan, West Virginia, to acquire 49% of Hampden Venture Limited Partnership, Gilbert, West Virginia.	10-11-91**

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

Application

None.

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

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations
Week ending September 13, 1991

Examination
Date

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 13, 1991

Section 1 - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Citizens Holding Company, Inc. Talladega, Alabama 1-BHC formation, Citizens Bank of Talladega, Talladega, Alabama (in organization).	09-25-91* Newspaper and Federal Register
Peoples Independent Bancshares, Inc. Boaz, Alabama 1-BHC formation, Peoples Independent Bank of Boaz, Boaz, Alabama.	09-16-91* Federal Register
Gulf Bank Miami, Florida Change in control by Fidel Dario Egas and Juan Esteban Borja to acquire 53 percent of the outstanding shares of common stock.	Not yet available*
Hardwick Holding Company Dalton, Georgia To merge with Peoples Bartow Corporation, Cartersville, Georgia, and thereby directly acquire its subsidiary bank, Peoples Bank of Bartow County, Cartersville, Georgia.	09-25-91* Federal Register
Pioneer Bancshares, Inc. Chattanooga, Tennessee 1-BHC formation, Pioneer Bank, Chattanooga, Tennessee.	Not yet available*

*Subject to Provisions of Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 13, 1991

Section 3 - Applications Subject to Federal
Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Alabama Bancshares, Inc. Montgomery, Alabama To establish Lake Federal Savings Bank, Pell City, Alabama, to acquire certain assets and assume certain liabilities of St. Clair Federal Savings Bank, Pell City, Alabama, 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

None.

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the institutions listed below became available during the week ending September 6, 1991. Information about an institution's CRA evaluation may be obtained directly from the institution.

<u>Bank</u>	<u>Examination Date</u>
First Community Bank of Orange County Post Office Box 278 Orange City, Florida 32763 (904) 775-3115	06-17-91
Bank of Forest Post Office Box 60 Forest, Mississippi 39074 (601) 469-3663	06-17-91

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 22405 U.S. 12 East Adamsville, Michigan*	N - 9-16-91
Branch	Old Kent Bank of Kalamazoo Kalamazoo, Michigan 3158 S. 11th Street Niles, Michigan*	N - 9-16-91
Branch	Old Kent Bank of Kalamazoo Kalamazoo, Michigan 322 Broadway Niles, Michigan*	N - 9-16-91
Branch	Old Kent Bank of Kalamazoo Kalamazoo, Michigan 4009 Red Arrow Highway St. Joseph, Michigan*	N - 9-16-91
Branch	Old Kent Bank of Kalamazoo Kalamazoo, Michigan 4050 Pipestone Sodus, Michigan*	N - 9-16-91
Branch	Old Kent Bank of Kalamazoo Kalamazoo, Michigan 702 East Front Street Buchanan, Michigan*	N - 9-16-91
Branch	Old Kent Bank of Kalamazoo Kalamazoo, Michigan 715 Ship Street St. Joseph, Michigan*	N - 9-16-91

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Merger/ Branch	Old Kent Bank - Chicago Chicago, Illinois Old Kent Bank N.A. Elmhurst, Illinois 233 S. Wacker Drive Chicago, Illinois*	N - **
Branch	Old Kent Bank - Chicago Chicago, Illinois 1 North 131 County Farm Road Winfield, Illinois*	N - **
Branch	Old Kent Bank - Chicago Chicago, Illinois 1296 Rickert Drive Naperville, Illinois*	N - **
Branch	Old Kent Bank - Chicago Chicago, Illinois 1500 N. Main Wheaton, Illinois*	N - **
Branch	Old Kent Bank - Chicago Chicago, Illinois 1768 S. Blanchard Wheaton, Illinois*	N - **
Branch	Old Kent Bank - Chicago Chicago, Illinois 200 Park Avenue Clarendon Hills, Illinois*	N - **
Branch	Old Kent Bank - Chicago Chicago, Illinois 200 W. Main Street St. Charles, Illinois*	N - **
Branch	Old Kent Bank - Chicago Chicago, Illinois 2020 E. Main Street St. Charles, Illinois*	N - **
Branch	Old Kent Bank - Chicago Chicago, Illinois 24 S. Second Street St. Charles, Illinois*	N - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	Old Kent Bank - Chicago Chicago, Illinois 2701 Algonquin Road Rolling Meadows, Illinois*	N - **
Branch	Old Kent Bank - Chicago Chicago, Illinois 500 Park Boulevard, Suite 185 Itasca, Illinois*	N - **
Branch	Old Kent Bank - Chicago Chicago, Illinois 6320 S. Cass Avenue Westmont, Illinois*	N - **
Branch	Old Kent Bank - Chicago Chicago, Illinois 700 S. Randall Road St. Charles, Illinois*	N - **

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Heartland Financial USA, Inc. Dubuque, Iowa Galena Bancorp, Inc. Galena, Illinois Galena State Bank and Trust Company Galena, Illinois*	FR - 9-27-91 N - 9-16-91
Y-1	Nichols Bancorp, Inc. Nichols, Wisconsin State Bank of Nichols Nichols, Wisconsin*	FR - 9-27-91 N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Heartland Bancshares, Inc. Lenox, Iowa First Community National Bank Corning, Iowa*	FR - 9-3-91 N - 8-1-91
CoC-HC	Buckley Bancorp, Inc. Buckley, Illinois Mary & Lloyd Lustfeldt; Double L Inc. and Double L Inc. Profit Sharing Trust	FR - ** N - 9-19-91
Y-1	First Beardstown Bancorp, Inc. Beardstown, Illinois First State Bank of Beardstown, Illinois Beardstown, Illinois*	FR - ** N - **

Section III - Applications Subject to Federal Register
Notice Only

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

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

<u>Type</u>	<u>Application</u>
RoS	Buckley Bancorp, Inc. Buckley, Illinois To redeem 380 shares of 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 September 13, 1991.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>
-Cole Taylor Bank 850 West Jackson Boulevard Chicago, Illinois 60607	5/27/91
-Harbor Springs State Bank 200 East Main Street Harbor Springs, Michigan 49740	6/11/91

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING SEPTEMBER 13, 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 by David and Elizabeth Tritten involving Tritten Bancshares, Inc., St. Robert, Missouri	Not yet available
Change in control notification by Frank and Ann Wiles involving Tritten Bancshares, Inc., St. Robert, Missouri	Not yet available
* Section 3(a)(1) application by MSB Shares Inc., Monette, Arkansas to acquire MidSouth Bank, Monette, Arkansas	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>
Stock redemption notification involving Tritten Bancshares, Inc., St. Robert, Missouri	Not applicable
Stock redemption notification involving Forbes First Financial Corporation, Clayton, Missouri	Not applicable

This application is subject to CRA.

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING September 13, 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 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 Ending Date</u>
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
Linton Bancshares, Inc. Bismarck, ND To acquire, via merger, 100% of the voting shares of Farmers and Merchants Bancshares, Inc., Beach, ND*	Not yet available
Henning Bancshares, Inc. Henning, MN To acquire 100% of Battle Lake Bancshares, Inc., Battle Lake, MN, a obhc owning the First National Bank, Battle Lake, MN*	Not yet available

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

**Section III - Applications Subject
to Federal Register Notice Only**

<u>Application</u>	<u>Comment Period 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
First Dakota Financial Corporation Yankton, SD To engage in savings association activities through the acquisition of First Federal Bank, f.s.b., Beresford, SD	Not yet available
Norwest Corporation, Minneapolis, MN; Norwest Financial Services, Inc., Des Moines, IA; and Norwest Financial, Inc., Des Moines, IA To engage in making direct install- ment loans to individuals for per- sonal, family or household purposes; purchase of sales finance contracts arising from the sale of goods or services by merchants and the sale of credit life insurance through the acquisition of Termplan, Inc., Covington, Louisiana.	10-7-91
Norwest Corporation Minneapolis, MN To engage in insurance agency activities through the acquisition of MIG Insurance Brokers, Inc., Minneapolis, MN	Not yet available

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

Financial Services of Lowry, Inc.

Lowry, MN

**To redeem 100% of its voting preferred
stock, 3.25% of its Class A voting
common stock, and 2.85% of its Class B
nonvoting common stock.**

FEDERAL RESERVE BANK OF MINNEAPOLIS

**Section V - Availability of
CRA Public Evaluations**

week ending September 13, 1991

**Bank Name/City/State
Telephone #**

Examination Date

None.

Federal Reserve Bank of Kansas City

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>
Republic Financial Corporation, Wichita, Kansas, for prior approval to acquire 87.06 percent of the voting shares of the Southwest National Bank of Wichita, Wichita, Kansas.*	Not Available
Ponca Bancshares, Inc., Ponca City, Oklahoma, for prior approval to become a bank holding company through the acquisition of 84.05 percent of voting shares of Security Bank & Trust Company of Ponca City, Oklahoma.*	Not Available
State National Bancshares, Inc., Wayne, Nebraska, for prior approval to become a bank holding company through the acquisition of 80 percent of the voting shares of the State National Bank & Trust Company, Wayne, Nebraska.*	Not Available
AmFirst Financial Services, Inc., McCook, Nebraska, for prior approval to acquire 100 percent of voting shares of State Bancshares, Inc., Benkelman, Nebraska.*	Not Available
Joe D. Tipton, Cortez, Colorado, for prior approval to increase his ownership in Val-Cor Bancorporation, Inc., Cortez, Colorado, by 19.74 percent to 23.02 percent.	Not Available
James Sprout, Berthoud, Colorado, for approval to retain control as trustee, of 65.67 percent of Berthoud Bancorp, Inc., Berthoud, Colorado.	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

None.

SECTION X - AVAILABILITY OF CRA PUBLIC EVALUATIONS

BANK/LOCATION

EXAMINATION DATE

Vectra Bank of Wheat Ridge
Wheat Ridge, Colorado

June 3, 1991

Vectra Bank of Lakewood
Lakewood, Colorado

June 3, 1991

Vectra Bank of Thornton
Thornton, Colorado

June 3, 1991

Vectra Bank of Englewood
Englewood, Colorado

June 3, 1991

Vectra Bank of Federal Heights
Federal Heights, Colorado

June 3, 1991

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF SEPTEMBER 9, 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 Earl D. Bellamy, Paris, TX, to acquire an interest in Executive Bancshares, Inc., Paris, 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 SEPTEMBER 9, 1991

<u>Bank</u>	<u>Date of Examination</u>
First State Bank P. O. Box 1208 Dumas, Texas 79029	06/03/91

* 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 9/13/91

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Silicon Valley Bank, Santa Clara, California, to establish a branch office in the vicinity of Lusk Boulevard and Mira Mesa Boulevard, San Diego, California. *	<u>Newspaper:</u> 10/06/91
Humboldt Bank, Eureka, California, to establish a branch office at 120 Main Street, Fortuna, California. *	<u>Newspaper:</u> 10/04/91
CivicBank of Commerce, Oakland, California, to purchase the assets and assume the liabilities of the Rossmoor and Fremont, California, branch offices of American Bank and Trust, San Jose, California. *	<u>Newspaper:</u> 9/27/91

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

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> 9/27/91
Robert V. Pauley, Santa Rosa, California, to increase his ownership from 5.61 up to 13.31 percent of Northern Empire Bancshares, Santa Rosa, California.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 10/03/91
Melvin F. and Laura T. Bowler, St. George, Utah, to retroactively retain 10.23 percent of First Bankshares, Inc., St. George, Utah.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 10/07/91

Section III - Applications Subject to Federal Register Notice Only

Security Pacific Corporation, Los Angeles, California, to expand activities to include private placement, advisory services and remarketing services through its subsidiary, Security Pacific Securites, Inc., Seattle, Washington.	<u>Fed. Reg.:</u> Not yet published
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FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 9/13/91

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

The Tokai Bank, Limited, Nagoya, Japan, to engage in underwriting certain debt securities and to engage in brokerage and advisory activities through Tokai Securities, Inc., New York, New York.

Fed. Reg.: Not yet published

The Dai-Ichi Kangyo Bank, Limited, Tokyo, Japan, to engage de novo in collecting accounts receivable through its subsidiary, The CIT Group Holdings, Inc., New York, New York.

Fed. Reg.: 10/08/91

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>
None		

* Subject to CRA