ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1991, No. 39
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending September 28, 1991

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

The government securities market -- statement by Governor Mullins before the Subcommittee on Oversight of the House Committee on Ways and Means, September 26, 1991.
Published, September 26, 1991.

Mergers among U.S. banking organizations -- statement by Governor LaWare before the House Committee on Banking, Finance and Urban Affairs, September 24, 1991.
Published, September 24, 1991.

Supervision and rescue of financial institutions: the U.S. experience -- statement by Governor Kelley before the Governors of Central Banks of the American Continent, Santiago, Chile, October 5, 1991.
Authorized, September 6, 1991.

BANK HOLDING COMPANIES

NCNB Corporation, Charlotte, North Carolina, application to acquire C&S Sovran Corporation, Atlanta, Georgia, and Norfolk, Virginia -- public meetings to be held in Richmond, Virginia on October 7, 1991; Dallas, Texas on October 8, 1991; Atlanta, Georgia, on October 9, 1991; and Charlotte, North Carolina, on October 9, 1991.
Announced, September 25, 1991.

Synovus Financial Corp., Columbus, Georgia, and TB&C Bancshares --to engage in underwriting and dealing in municipal revenue bonds, to act as agent in the private placement of all types of securities, and to buy and sell all types of securities on the order of investors as a "riskless principal" through Synovus Securities.
Approved, September 23, 1991.

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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

BCCI Holdings (Luxembourg) S.A., Luxembourg, and Bank of Credit and Commerce International S.A. -- notice of assessement of a civil money penalty against Kemal Shoaib.
Authorized, September 23, 1991.

Collinsville Bancorp, Collinsville, Oklahoma, and William S. Flanagan, Jr., President, written agreement dated September 12, 1991, with the Federal Reserve Bank of Kansas City.
Announced, September 26, 1991.

First Exchange Corp., Cape Girardeau, Missouri, First Exchange Bank of Cape Girardeau; Jackson Exchange Bank and Trust Company, Jackson; First Exchange Bank of Madison County; Fredericktown; the First Exchange Bank of St. Louis, St. Louis; and the First Exchange Bank of North St. Louis County, Florissant, Missouri --cease and desist orders.
Authorized, September 23, 1991.

Glenwood State Bank, Glenwood, Iowa -- orders of assessment of a civil money penalty against the bank and John C. Dean.
Authorized, September 23, 1991.

REGULATIONS AND POLICIES

Use of testers to detect mortgage lending discrimination -- rejection of recommendation of Consumer Advisory Council.
Approved, September 25, 1991.

RESERVE BANK OPERATIONS

Financial Accounting Standards Board (FASB) Statement 106 -- Employers' Accounting for Postretirement Benefits Other Than Pensions -- to be implemented effective January 1, 1993.
Approved, September 25, 1991.

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

ABBREVIATIONS: BS&R - Banking Supervision and Regulation; C&CA - Consumer and Community Affairs; FOMC - Federal Open Market Committee; FRBO - Federal Reserve Bank Operations; IF - International Finance; OSDM - Office of Staff Director for Management

BANK BRANCHES, DOMESTIC

Richmond	Crestar Bank, Richmond, Virginia -- to establish a branch in the Battlefield Shopping Center, Edwards Ferry Road and U.S. Route 15 Bypass, Leesburg, Virginia. Approved, September 25, 1991.
Chicago	First of America Bank - Northern Michigan, Traverse City, Michigan -- to relocate main office to 901 South Garfield, and to establish a branch at 701 Randolph Street. Approved, September 25, 1991.
Chicago	Hawkeye Bank & Trust of Des Moines, Des Moines, Iowa -- to relocate branch to 4045 Merle Hay Road, from 5700 Hickman Road. Approved, September 23, 1991.
Chicago	Hawkeye Bank & Trust of Des Moines, Des Moines -- to establish a branch at 1660 22nd Street, West Des Moines, Iowa. Approved, September 23, 1991.
New York	Norstar Bank of Upstate NY, Albany, New York -- to establish a branch at 1450 Broadway, New York, New York. Approved, September 24, 1991.
San Francisco	Silicon Valley Bank, San Jose, California -- to establish a branch in the vicinity of Lusk Boulevard, and Mira Mesa Boulevard, San Diego, California. Returned, September 27, 1991.
New York	United Jersey Bank, Hackensack, New Jersey -- to establish a branch at 55 Challenger Road, Ridgefield Park, New Jersey. Approved, September 24, 1991.

BANK HOLDING COMPANIES

Chicago	Associated Banc - Corp., Green Bay, Wisconsin -- to acquire Farmers State Bank, Pound, Wisconsin. Approved, September 23, 1991.
Cleveland	Banc One Corporation, Columbus, Ohio -- to acquire Marine Corporation, Springfield, Illinois. Approved, September 26, 1991.

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

BANK HOLDING COMPANIES

New York	Bankers Corp., Perth Amboy, New Jersey -- proposal that Bankers Savings purchase the assets and assume the liabilities of Bankers Interim Federal Savings Bank, which was formed to acquire certain assets and assume certain liabilities of Mainstay Federal Savings, FSB, Red Bank, New Jersey. Approved, September 27, 1991.
Atlanta	Colonial BancGroup, Inc., Montgomery, Alabama -- to establish Colonial Interim Federal Savings Bank, Andalusia, Alabama, which was formed to acquire certain assets and assume certain liabilities of First Federal Savings and Loan Association of Andalusia. Approved, September 27, 1991.
San Francisco	Commercial Bancorp, Salem, Oregon -- to acquire Farmers and Merchants Bank, Forest Grove, Oregon. Approved, September 27, 1991.
San Francisco	Dai - Ichi Kangyo Bank, Limited, Tokyo, Japan -- to engage de novo in collecting accounts receivable through the CIT Group Holdings, Inc., New York, New York. Returned, September 23, 1991.
Chicago	First Chicago Corporation, Chicago, Illinois -- to acquire First Chicago Federal Interim Savings Bank IV. Approved, September 27, 1991.
Kansas City	First Laurel Security Company, Laurel, Nebraska -- to acquire First Osmond Corporation, Osmond, Nebraska. Approved, September 25, 1991.
Minneapolis	First Manistique Corporation, Manistique, Michigan -- to engage de novo in collecting overdue accounts and performing real estate appraisals through First Northern Services Company. Permitted, September 27, 1991.

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

BANK HOLDING COMPANIES

San Francisco	Levy Bancorp, Ventura, California -- to establish Levy Interim FSLA, which was formed to acquire certain assets and assume certain liabilities of Santa Paula Savings and Loan Association. Approved, September 27, 1991.
Chicago	Mid Iowa, Inc., Panora, Iowa -- to acquire Panora Savings and Loan Association, which was formed to purchase the assets and assume the liabilities of the Panora, Iowa, branch of the Home Federal Savings and Loan Association of Harlan, Harlan, Iowa. Approved, September 27, 1991.
Kansas City	Monroe Agency, Inc., Monroe, Nebraska -- to acquire Nebraskaland Insurance Agency, Genoa, Nebraska, and engage in insurance activities. Approved, September 25, 1991.
Atlanta	Parkway Bancorp, Inc., Fort Myers, Florida -- to acquire Parkway Bank. Approved, September 23, 1991.
Richmond	Signet Banking Corporation, Richmond, Virginia -- to acquire Credit Systems Incorporated, St. Louis, Missouri. Approved, September 26, 1991.
San Francisco	Silicon Valley Bancshares, San Jose, California -- to acquire MidCounty Bank & Trust Company, Norwood, Massachusetts. Returned, September 27, 1991.
Minneapolis	Sterling State Bank, Austin, Minnesota, proposed merger with London State Bank, London, Minnesota -- report on competitive factors. Approved, September 23, 1991.

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

BANK HOLDING COMPANIES

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 Four, FSA, Wayne, New Jersey, which was formed to acquire certain assets and assume certain liabilities of Nutley Savings Bank, SLA, Nutley, New Jersey. Approved, September 27, 1991.
Chicago	Viking Corporation, Omaha, Nebraska -- to purchase the assets and assume the liabilities of Landmands Interim Federal Savings, Audubon, Iowa, which was formed to acquire the Audubon, Iowa, branch of Home Federal Savings and Loan Association of Harlan, Harlan, Iowa. Approved, September 27, 1991.

BANK PREMISES

Atlanta	Central Bank of the South, Birmingham, Alabama -- investment in bank premises. Approved, September 27, 1991.
Chicago	First of America Bank - Northern Michigan, Traverse City, Michigan -- investment in bank premises. Approved, September 25, 1991.
Chicago	Grant State Bank, Grant, Michigan -- investment in bank premises. Approved, September 23, 1991.
Chicago	Hawkeye Bank & Trust of Des Moines, Des Moines, Iowa -- investments in bank premises. Approved, September 23, 1991.
Cleveland	WesBanco Bank Wheeling, Wheeling, West Virginia -- investment in bank premises. Approved, September 25, 1991.

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

BANKS, STATE MEMBER

Staff Director BS&R	Commercial Bank, Delphos, Ohio -- transfer agent registration. Approved, September 24, 1991.

CAPITAL STOCK

Chicago	Independent Bank Corporation, Ionia, Michigan -- redemption of shares. Approved, September 26, 1991.
Chicago	Lee Capital Corp., Fort Madison, Iowa -- redemption of shares. Approved, September 26, 1991.
Chicago	Missouri Valley Financial Services, Inc., Council Bluffs, Iowa -- redemption of shares. Returned, September 24, 1991.
Minneapolis	Valley Bancshares, Inc., Grand Forks, North Dakota -- redemption of shares. Approved, September 25, 1991.

CHANGE IN BANK CONTROL

Dallas	Citizens Bancshares, Inc., Crosbyton, Texas -- change in bank control. Permitted, September 23, 1991.
Kansas City	Flagler Bankshares, Inc., Flagler, Colorado -- change in bank control. Permitted, September 24, 1991.
Dallas	Waskom Bancshares, Inc., Waskom, Texas -- change in bank control. Permitted, September 24, 1991.

COMPETITIVE FACTORS REPORTS

Dallas	American Bank of Haltom City, Fort Worth, Texas, proposed merger with Riverbend Bank, National Association and American Bank of Commerce, Grapevine, Texas -- report on competitive factors. Submitted, September 24, 1991.

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

COMPETITIVE FACTORS REPORTS

Richmond	Cabarrus Savings Bank, Inc., Concord, North Carolina, proposed merger with Carolina First Interim Savings Bank, Inc. -- report on competitive factors. Submitted, September 26, 1991.
Boston	Compass Bank For Savings, New Bedford, Massachusetts, proposed purchase of certain assets and assumption of certain liabilities of the 59 South Main Street, Assonet, Massachusetts, branch of New Bedford Institution For Savings -- report on competitive factors. Submitted, September 27, 1991.
St. Louis	Empire Bank, Springfield, Missouri, proposed merger with Nixa Bank, Nixa, Missouri -- report on competitive factors. Submitted, September 27, 1991.
Chicago	Farmers State Bank, Grafton, Iowa, proposed merger with Farmers Savings Bank, Joice, Iowa -- report on competitive factors. Submitted, September 23, 1991.
Richmond	Fidelity Bank, Fuquay-Varina, North Carolina, proposed purchase of the assets and assumption of the liabilities of Fidelity Interim Savings and Loan Association, Oxford, North Carolina -- report on competitive factors. Submitted, September 26, 1991.
Atlanta	First Alabama Bank, Montgomery, Alabama, proposed merger with St. Clair Federal Savings Bank, Pell City, Alabama -- report on competitive factors. Submitted, September 23, 1991.
Atlanta	First Federal Savings Bank of Charlotte County, Punta Gorda, Florida, proposed purchase of certain assets and assumption of certain liabilities of the branch of BanFlorida, A Savings Bank, Naples, Florida, located at 500 North Indian Avenue, Englewood, Florida -- report on competitive factors. Submitted, September 23, 1991.

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

COMPETITIVE FACTORS REPORTS

Kansas City	First Northern Savings and Loan Association, Greeley, Colorado, proposed merger with Interim Federal Savings Bank -- report on competitive factors. Submitted, September 23, 1991.
Chicago	First State Bank of Beardstown, Beardstown, Illinois, proposed merger with Beardstown State Bank -- report on competitive factors. Submitted, September 23, 1991.
Philadelphia	Hansen Savings Bank, SLA, Hammonton, New Jersey, proposed merger with Hansen Savings Bank, Palm Beach, Florida -- report on competitive factors. Submitted, September 23, 1991.
Chicago	Lake City Bank, Warsaw, Indiana, proposed purchase of the assets and assumption of the liabilities of the Argos, Indiana, and Bremen, Indiana, branches of NorCen Bank, Culver, Indiana -- report on competitive factors. Submitted, September 26, 1991.
Philadelphia	Mid Penn Bank, Millersburg, Pennsylvania, proposed merger with Mid Penn Interim Bank -- report on competitive factors. Submitted, September 27, 1991.
Boston	Quincy Savings Bank, Quincy, Massachusetts, proposed merger with Lincoln Trust Company, Hingham, Massachusetts -- report on competitive factors. Submitted, September 27, 1991.
St. Louis	United Illinois Bank of Benton, Benton, Illinois, proposed merger with Peoples Bank of Marion, Marion, Illinois -- report on competitive factors. Submitted, September 27, 1991.
San Francisco	West One Bancorp, Boise, Idaho, proposed acquisition of Washington Federal Savings Bank, Hillsboro, Oregon -- report on competitive factors. Submitted, September 24, 1991.

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

COMPETITIVE FACTORS REPORTS

St. Louis	Worthen National Bank of Batesville, Batesville, Arkansas, proposed purchase of the assets and assumption of the liabilities of the Ash Flat branch of Worthen National Bank of Arkansas, Little Rock, Arkansas -- report on competitive factors. Submitted, September 27, 1991.

EXTENSIONS OF TIME

San Francisco	First Interstate Bancorp, Los Angeles, California -- extensions to divest certain property. Granted, September 27, 1991.
Chicago	LSBancorp, Inc., La Salle, Illinois -- extension to December 27, 1991, to acquire La Salle State Bank. Granted, September 24, 1991.
Chicago	Midlothian State Bank Employees Stock Ownership Trust, Midlothian, Illinois -- extension to January 18, 1992, to acquire Midlothian State Bank. Granted, September 25, 1991.
San Francisco	Security Pacific Corporation, Los Angeles, California -- extensions to divest certain property. Granted, September 24, 1991.
San Francisco	Security Pacific Corporation, Los Angeles, California -- extension to divest certain property. Granted, September 25, 1991.
San Francisco	Security Pacific Corporation, Los Angeles, California -- extension to divest certain property. Granted, September 26, 1991.

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

BANK HOLDING COMPANIES

Secretary	First Commercial Corporation, Little Rock, Arkansas - - to acquire First Savers Oakar Thrift, F.A., Little Rock Arkansas, First Benton Thrift, F.A., and First Conway Thrift, F.A., which were formed to acquire the Geyer Springs, Park Hill, Indian Hills, Benton, and Conway branches of Savers Savings Association, FS&LA, Little Rock, Arkansas. Approved, September 20, 1991.
Staff Director BS&R	First Commercial Corporation, Little Rock, Arkansas - proposal that First Commercial Bank, N.A.; Benton State Bank, Benton; Arkansas, and First National Bank of Conway, Conway, Arkansas, purchase the assets and assume the liabilities of First Savers Oakar Thrift, F.A.; First Benton Thrift, F.A.; and First Conway Thrift, F.A., which were formed to acquire certain assets and assume deposit liabilities of the Geyer Springs, Park Hill, Indian Hills, Benton, and Conway branches of Savers Savings Association, FS&LA, Little Rock, Arkansas. Approved, September 20, 1991.

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

BANK HOLDING COMPANIES

Staff Director BS&R	Simmons First National Corporation, Pine Bluff, Arkansas -- proposal that Simmons First National Bank purchase the assets and assume the liabilities of Pine Bluff Federal Savings and Loan Association, which was formed to acquire certain assets and assume deposit liabilities of the Pine Bluff Catalpa branch of Savers Savings Association, FS&LA, Little Rock, Arkansas. Approved, September 20, 1991.
Secretary	Simmons First National Corporation, Pine Bluff, Arkansas -- to acquire Pine Bluff Federal Savings and Loan Association, which was formed to acquire the Pine Bluff Catalpa branch of Savers Savings Association, FS&LA, Little Rock, Arkansas. Approved, September 20, 1991.
Secretary	Southern National Corporation, Lumberton, North Carolina -- to acquire SNC Interim Federal Savings Bank, which was formed to acquire Southeastern Federal Savings Bank, Yadkinville, North Carolina. Approved, September 20, 1991.
Staff Director BS&R	Southern National Corporation, Lumberton, North Carolina -- proposal that Southern National Bank of North Carolina purchase the assets and assume the liabilities of SNC Interim Federal Savings Bank, which was formed to acquire certain assets and assume deposit liabilities of Southeastern Federal Savings Bank, Yadkinville, North Carolina. Approved, September 20, 1991.

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

EXTENSIONS OF TIME

San Francisco	First Interstate Bancorp, Los Angeles, California -- extension to December 25, 1991, to engage in asset management activities through FAES, Inc. Granted, September 20, 1991.
Chicago	Indiana United Bancorp, Greensburg, Indiana -- extension to December 20, 1991, to acquire Regional Federal Bancorp, Inc., New Albany, Indiana, and to acquire Regional Federal Savings Bank. Granted, September 20, 1991.

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FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Application	Comment Period Ending Date

NONE

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

Application	Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Application	Comment Period Ending Date
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.	Federal Register 10-17-91

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution	Examination Date

NONE

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Federal Reserve Bank of New York

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper Notice Only

None.

SECTION II

Applications Subject to Both Newspaper and Federal Register Notice

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; 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.1/ 10/22/91 2/

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 September 28, 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.

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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.

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SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

For week ending 9/20/91

Institutions	Examination Date

None.

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Federal Reserve Bank of St. Louis

Federal Reserve Bank of Cleveland

Applications Bulletin
For Week Ending September 28, 1991

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

Received application of September 16, 1991 from Banc One Corporation, Columbus, Ohio to acquire First Illinois Corporation, Evanston, Illinois, pursuant to Sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act. *F: October 17, 1991

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

NONE

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

Received request from WesBanco Bank Wheeling, Wheeling, West Virginia, for permission to exceed its limit of investment in bank premises permitted under Section 24A of the Federal Reserve Act.

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

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Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper Notice Only

Application	Comment Period Ending Date
F & M Bank-Winchester, Winchester, Virginia, for membership in the Federal Reserve System.*	10-19-91

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

Application	Comment Period Ending Date
Fidelity BancShares (N.C.), Inc., Fuquay-Varina, North Carolina, to purchase certain assets and assume certain liabilities of Granville Federal Savings and Loan Association, Oxford, North Carolina.	10-11-91**

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

Application
None.

*Application is subject to CRA.
**Expiration of comment period specified in the Federal Register.

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Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations
Week ending September 27, 1991

	Examination Date
F & M Bank-Central Virginia P. O. Box 6096 Charlottesville, Virginia 22906	7-22-91
Princess Anne Commercial Bank 641 Lynnhaven Parkway Virginia Beach, Virginia 23450	7-31-91

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Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 27, 1991

Section 1 - Applications Subject to Newspaper Notice Only

Application	Comment Period Ending Date
Sovran Bank/Tennessee Nashville, Tennessee To establish a remote full-service ATM to be known as Chattanooga State Technical Community College ATM, to be located at 4501 Amnicola Highway, Chattanooga, Tennessee.	10-13-91*

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

Application	Comment Period Ending Date
C&S/Sovran Corporation, Atlanta, Georgia - To acquire NCNB Corporation, Charlotte, North Carolina, and thereby indirectly acquire its banking and nonbanking subsidiaries.	Not yet available*
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.	10-05-91* Newspaper
United Bank Corporation, Barnesville, Georgia - To acquire United Bank of Griffin Georgia, a federal savings bank, which will be converted to a state nonmember bank.	10-17-91* Federal Register
First Financial Corporation, Mt. Juliet, Tennessee - 1-BHC formation, First Bank & Trust, Mt. Juliet, Tennessee.	10-07-91* Federal Register
Pioneer Bancshares, Inc., Chattanooga, Tennessee - 1-BHC formation, Pioneer Bank, Chattanooga, Tennessee.	10-08-91* Federal Register

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*Subject to Provisions of Community Reinvestment Act.

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Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending September 27, 1991

Section 3 - Applications Subject to Federal Register Notice Only

Application	Comment Period Ending Date
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.	10-09-91*
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.	10-03-91*

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 27, 1991. Information about an institution's CRA evaluation may be obtained directly from the institution.

Bank	Examination Date
None.	

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*Subject to Provisions of Community Reinvestment Act.

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Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper Notice Only

Type	Application	Comment Period Ending Date
EFT	Marine Bank of Bloomington-Normal Bloomington, Illinois 1101 North Main Street Normal, Illinois*	N - 10-15-91
Branch	City Bank of Bloomington-Normal Bloomington, Illinois 1403-1405 S. Main Street Normal, Illinois*	N - **

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

Type	Application	Comment Period Ending Date
Y-1	Great River Banshares Corporation Burlington, Iowa Burlington Bank and Trust Burlington, Iowa*	FR - 10-7-91 N - 10-4-91
CoC-HC	Buckley Bancorp, Inc. Buckley, Illinois Mary & Lloyd Lustfeldt; Double L Inc. and Double L Inc. Profit Sharing Trust	FR - 10-17-91 N - 9-19-91
Y-1	First Beardstown Bancorp, Inc. Beardstown, Illinois First State Bank of Beardstown, Illinois Beardstown, Illinois*	FR - 10-17-91 N - 9-20-91
Y-2	BW3 Bancorporation West Des Moines, Iowa W. D. K. Bancorporation West Des Moines, Iowa Liberty Bank & Trust Palmer, Iowa*	FR - ** N - **
Y-1	Romy Hammes Bancorp, Inc. South Bend, Indiana Peoples Bank Marycrest Bradley, Illinois*	FR - ** N - **
Y-2	First Evergreen Corporation Evergreen Park, Illinois Oak Lawn Trust & Savings Bank Oak Lawn, Illinois*	FR - ** N - **

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Federal Reserve Bank of Chicago

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

Type	Application	Comment Period Ending Date
Y-2	Heritage Financial Services, Inc. Blue Island, Illinois Country Club Bancorporation, Inc. Country Club Hills, Illinois 1st Heritage Bank Country Club Hills, Illinois*	FR - ** N - **
Y-2	Ohnward Bancshares, Inc. Maquoketa, Iowa Baldwin Savings Bank Baldwin, Iowa*	FR - ** N - 10-21-91
Y-2	First Citizens Financial Corp. Charles City, Iowa Alta Vista Bancshares, Inc. Alta Vista, Iowa Alta Vista State Bank Alta Vista, Iowa*	FR - ** N - **
Y-2	Granville Bancshares, Inc. Granville, Illinois The Whaples and Farmers State Bank Neponset, Illinois*	FR - ** N - **
Y-2	Van Diest Investment Company Ankeny, Iowa (formerly Ankeny Investment Company) The Altoona State Bank Altoona, Iowa*	FR - ** N - **

Section III - Applications Subject to Federal Register Notice Only

Type	Application	Comment Period Ending Date
4(c)(8)	Alpha Financial Group, Inc. Minonk, Illinois Dace Insurance Agency Toluca, Illinois - to acquire the assets and continue to engage in insurance agency activities	FR - 9-21-91
4(c)(8)	Alpha Financial Group, Inc. Minonk, Illinois Bob Bockler Insurance Agency Washburn, Illinois - to acquire the assets and continue to engage in insurance agency activities	FR - 9-21-91

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Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register Notice Only
Continued

Type	Application	Comment Period Ending Date
Y-4	ABN AMRO Bank N.V. Amsterdam, Netherland Talman Home Federal Savings and Loan Association Chicago, Illinois	FR - **
Y-4	ABN AMRO North America, Inc. Chicago, Illinois Talman Home Federal Savings and Loan Association Chicago, Illinois	FR - **
Y-4	ABN/AMRO Holding N.V. Amsterdam, Netherland Talman Home Federal Savings and Loan Association Chicago, Illinois	FR - **
Y-4	Stichting Administratiekantoor ABN/AMRO Holding Amsterdam, Netherland Talman Home Federal Savings and Loan Association Chicago, Illinois	FR - **
Y-4	Stichting Prioriteit ABN/AMRO Holding Amsterdam, Netherland Talman Home Federal Savings and Loan Association Chicago, Illinois	FR - **
4(c)(8)	Capital Directions, Inc. Mason, Michigan Monex Financial Services, Inc. Mason, Michigan - engage in tax planning and tax preparation	FR - **
Y-4	Marine Corporation Springfield, Illinois Taylorville Branch of Champion Federal Savings and Loan Association Taylorville, Illinois	FR - 10-17-91

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Section III - Applications Subject to Federal Register Notice Only Continued

Type	Application	Comment Period Ending Date
4(c)(8)	Mahaska Investment Company Oskaloosa, Iowa Engage in making and servicing loans	FR - **

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

Type	Application
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

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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 27, 1991.

BANK NAME/LOCATION	EXAMINATION DATE
-Capac State Savings Bank 206 North Main Street Capac, Michigan 49090	6/17/91
-Hawkeye Bank & Trust of Des Moines 431 East Locust Des Moines, Iowa 50309	6/24/91
-The Fairmount State Bank 101 North Main Street Fairmount, Indiana 46928	6/24/91
-State Bank of Arthur 411 South Vine Arthur, Illinois 61911	6/24/91
-The First Commercial Bank 6945 North Clark Street Chicago, Illinois 60626	7/01/91

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FOR THE WEEK ENDING SEPTEMBER 27, 1991

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application	End of Comment Period
None.	

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

Application	End of Comment Period
Change in control notification involving Sharon Bancshares, Inc., Sharon, Tennessee by the following, acting in concert: John C. Clark; Frances S. Clark; William E. Liggett; James E. Porter; Jack H. Porter; R.D. Robinson; Robinson and Belew Partners, Sharon, Tennessee; R. Van Swaim; Michael G. Swaim; Medicare Rentals and Service, Inc., Martin, Tennessee; and Pharmaceutical Services, Inc., Martin, Tennessee	Not yet available
Change in control notification involving First M & F Corporation, Kosciusko, Mississippi by Hugh S. Potts, Jr.	Not yet available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application	End of Comment Period
None.	

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

Application	End of Comment Period
None.	

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FOR THE WEEK ENDING September 27, 1991

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Bank Name	Bank Address	Examination Date
United Missouri Bank of Paris	301 North Main Paris, Missouri 65275	6-24-91

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FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

Application	CommentPeriod Ending Date
First Security Bank of Missoula Missoula, MT To establish a de novo branch in Missoula*	10-7-91

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

Application	Comment Period Ending Date
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*	10-9-91 (Federal Register)
Haugo Bancshares, Inc. Elk Point, SD To acquire 100% of Haugo Investment Company, Sioux Falls, SD, a obhc owning Valley Bank, Elk Point, SD*	10-12-91 (Newspaper)
Garwin McNeilus, Denzil McNeilus and McNeilus Financial, Inc. To acquire control of 37.75%; 37.75% and 24.5%, respectively, of Mower Agency, Inc., Austin, MN	Not yet available

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* Subject to CRA

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FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject
to Federal Register Notice Only

Application	Comment Period Ending Date
Norwest Corporation Minneapolis, MN To engage in insurance agency activities through the acquisition of MIG Insurance Brokers, Inc., Minneapolis, MN	10-4-91*
Haugo Bancshares, Inc. Elk Point, SD To engage in general insurance agency activities in a community with a population not exceeding 5,000 through the acquisition of Valley Insurance Agency.	10-12-91

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

Application

None.

*Corrected Comment Period Date

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FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of
CRA Public Evaluations

week ending September 27, 1991

Bank Name/City/State	Examination Date	Telephone #
State Bank of Terry Terry, Montana	July 9, 1991	(406) 637-5591

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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
J. Douglas & Barbara R. Lasater, Beaver, Oklahoma, to retain ownership in Beaver Bancorp, Inc., Oklahoma City, Oklahoma, of 29.5 percent; Larry E. & Leta Mikles, Turpin, Oklahoma, to retain ownership of 29.5 percent; and Charles & Karen Weber, Beaver, Oklahoma, to retain ownership of 29.6 percent.	Not Available
Barrett L. L. James, Omaha, Nebraska; M. Allison James, Chicago, Illinois; and Lawrence R. James II, Omaha, Nebraska, for prior approval to each increase their ownership of American Interstate Bancshares, Inc., Omaha, Nebraska, from 6.3 percent to 33.33 percent.	Not Available
Morrill Bancshares, Inc., Sabetha, Kansas, for prior approval to increase its percentage ownership of Morrill & Janes Bancshares, Inc., Hiawatha, Kansas, by 3.42 percent to 32.35 percent.*	Not Available
Mr. & Mrs. G. W. Lowry, Jr.; George Wheeler Lowry Trust; and Lacy Leigh Lowry Trust, Clinton, Oklahoma, for prior approval to increase their ownership interest in Oklahoma Bancorporation, Inc., Clinton, Oklahoma, from 27.05 percent to 27.76 percent.	Not Available

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First Community Bankshares, Inc., Fort Morgan, Colorado, for prior approval to acquire 100 percent of the voting shares of the First of Burlington Agency, Burlington, Colorado.*	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION	COMMENT PERIOD ENDING DATE
Lowry Facilities, Inc., Clinton, Oklahoma, for prior approval to engage in lending activities.	Not Available
Union Savings Bancshares, Inc., Sedalia, Missouri, for prior approval to acquire 100 percent of the voting shares of Sedalia Computer Services, Inc., Sedalia, Missouri.	Not Available

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

APPLICATION	
American Interstate Bancshares, Inc., Omaha, Nebraska, for prior approval to redeem 10,000 shares of Class A voting common stock and 1,826 shares of preferred stock.	Not Available
Security Bank of Colorado, Denver, Colorado, for prior approval for membership in the Federal Reserve System.	Not Available
Morrill & Janes Bancshares, Inc., Hiawatha, Kansas, for prior approval to redeem 10.58 percent of its outstanding voting stock.	Not Available

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

BANK/LOCATION	EXAMINATION DATE
None.	

*Application is subject to CRA.

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FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF SEPTEMBER 23, 1991

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION	NOTICE EXP
*Section 9 application received from First State Bank of Mineral Wells, Mineral Wells, TX, to establish a branch at 402 E. Hubbard, Mineral Wells, TX	09/17/91

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

APPLICATION	** NOTICE EXP
*Section 3(a)(1) application by Flatonia Bancshares, Inc., Flatonia, TX, to acquire Flatonia State Bank, Flatonia, TX, and Flatonia Bancshares-Delaware, Inc., Wilmington, DE	10/21/91
*Section 3(a)(1) application by Flatonia Bancshares-Delaware, Inc., Wilmington, DE, to acquire Flatonia State Bank, Flatonia, TX	10/21/91

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION	NOTICE EXP
None.	

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

APPLICATION

None.

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SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF SEPTEMBER 23, 1991

Bank	Date of Examination
Lorena State Bank P. O. Box 577 Lorena, Texas 76655	06/24/91

* SUBJECT TO CRA.
** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.
N/A - NOT AVAILABLE AT THIS TIME.

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FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 9/27/91

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

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.	Newspaper: 10/17/91 Fed. Reg.: 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.	Newspaper: Not available Fed. Reg.: 10/07/91
BankAmerica Corporation, San Francisco, to acquire Valley Capital Corporation, Las Vegas, Nevada. *	Newspaper: 10/18/91 Fed. Reg.: Not yet published
Nevada First Development Corporation, San Francisco, California, to merge with Valley Capital Corporation, Las Vegas, Nevada. *	Newspaper: 10/18/91 Fed. Reg.: Not yet published

Section III - Applications Subject to Federal Register Notice Only

None

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

None

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Week ending 9/27/91

Section V - Availability of CRA Public Evaluations

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

Institution	Location	Examination Date
Humboldt Bank	701 Fifth Street Eureka, CA 95502 Tel: (707) 445-3233	7/08/91

* Subject to CRA

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