

RESEARCH LIBRARY

ANNOUNCEMENT

NOV 20 9 33 AM '91

BOARD OF GOVERNORS  
OF THE FEDERAL RESERVE BANK  
OF CLEVELAND  
FEDERAL RESERVE SYSTEM

H.2, 1991, No. 45  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending November 9, 1991

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

---

**BANK BRANCHES, DOMESTIC**

Fifth Third Bank, Cincinnati, Ohio, and Fifth Third Bank, Columbus, Ohio -- to establish collectively 12 customer bank communication terminals in Ohio. Approved, November 4, 1991.

**DISCOUNT RATES**

Discount rates -- reduction to 4-1/2 percent from 5 percent for the Federal Reserve Banks of Boston, New York, Philadelphia, Cleveland, Richmond, Atlanta, Chicago, Minneapolis, Kansas City, Dallas, and San Francisco, effective November 6, and the Federal Reserve Bank of St. Louis, effective November 7, 1991. Approved, November 6, 1991.

**ENFORCEMENT**

Community Bank and Trust Company of Virginia, Sterling, Virginia -- orders of assessment of civil money penalties against Michael M. Vlahos and Leslie L. Peters. Authorized, November 7, 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

H.2

NOVEMBER 4, 1991 TO NOVEMBER 9, 1991

PAGE 2

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

---

**BANK BRANCHES, DOMESTIC**

Richmond	Benchmark Community Bank, Kenbridge, Virginia -- to establish a branch at the intersection of South Main Street (U.S. Route 15) and Milnwood Road, Farmville, Virginia. Approved, November 7, 1991.
Cleveland	Minster State Bank, Minster, Ohio -- to establish a branch at State Route 198, Wapakoneta, Ohio. Approved, November 4, 1991.
Chicago	1st Source Bank, South Bend, Indiana -- to establish an automatic teller machine at Pilgrim Place Mall, 2500 North Oak Road, Plymouth, Indiana. Approved, November 7, 1991.
Chicago	1st Source Bank, South Bend, Indiana -- to establish a branch at Pilgrim Place Mall, 2500 North Oak Road, Plymouth, Indiana. Approved, November 7, 1991.

**BANK HOLDING COMPANIES**

Cleveland	Banc One Illinois Corporation, Evanston, Illinois, and Banc One Corporation, Columbus, Ohio -- to acquire First Illinois Corporation. Approved, November 5, 1991.
Chicago	BW3 Bancorporation, West Des Moines, Iowa -- to acquire W.D.K. Bancorporatio and acquire Liberty Bank & Trust, Palmer, Iowa. Approved, November 4, 1991.
Chicago	Country Bancorporation, Crawfordsville, Iowa -- to acquire Peoples Trust and Savings Bank, Riverside, Iowa; Crawfords Insurance Agency, Inc.; Peoples Savings Bank; Center Point Bانشares Corp., and Iowa State Bank and Trust Company, Center Point, Iowa. Approved, November 4, 1991.
Atlanta	First Alabama Bancshares, Inc., Montgomery, Alabama -- to establish Lake Federal Savings Bank, Pell City, Alabama (interim bank), which was formed to acquire St. Clair Federal Savings Bank. Approved, November 7, 1991.

H.2  
NOVEMBER 4, 1991 TO NOVEMBER 9, 1991  
PAGE 3

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

---

**BANK HOLDING COMPANIES**

Kansas City	First Capital Corporation, Fort Scott, Kansas -- to acquire Westkan L.P., Phase III and Phase IV, Plesanton, Kansas, and engage in a community welfare project. Approved, November 8, 1991.
St. Louis	First Cecilian Bancorp, Inc., Cecilia, Kentucky -- to acquire Cecilian Bank. Approved, November 6, 1991.
Cleveland	F.N.B. Corporation, Hermitage, Pennsylvania -- to acquire Nittany Consumer Discount Company, State College, Pennsylvania. Approved, November 9, 1991.
Chicago	Heartland Bancshares, Inc., Lenox, Iowa -- to acquire First Community National Bank, Corning, Iowa. Approved, November 6, 1991.
San Francisco	Henley Properties, Incorporated, La Jolla, California (formerly The Henley Group, Incorporated) -- registration statement. Withdrawn, November 4, 1991.
Chicago	Heritage Financial Services, Inc., Blue Island, Illinois -- to acquire Country Club Bancorporation, Inc., Country Club Hills, Illinois, and 1st Heritage Bank. Approved, November 4, 1991.
Cleveland	National City Corporation, Cleveland, Ohio -- to acquire Reserve Capital Group Limited Partnership. Returned, November 8, 1991.
Chicago	Parkway Bancorp, Inc., Harwood Heights, Illinois -- to acquire Parkway Bank of Illinois, Carpentersville, Illinois -- report on competitive factors. Approved, November 8, 1991.
Atlanta	United Bank Corporation, Barnesville, Georgia -- to acquire United Bank of Griffin, Griffin, Georgia. Approved, November 6, 1991.

H.2

NOVEMBER 4, 1991 TO NOVEMBER 9, 1991

PAGE 4

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

---

**BANK HOLDING COMPANIES**

New York	U.S. Trust Corporation, New York, New York -- to engage de novo in data processing activities through U.S. Trust Company Limited. Permitted, November 6, 1991.
San Francisco	Valley Capital Corporation, Las Vegas, Nevada -- to expand its underwriting and insurance activities into Arizona, and to continue to engage in those activities through Valley Capital Life Insurance Company's subsidiary, Caliber Bank, Phoenix, Arizona (branch offices). Permitted, November 7, 1991.

**BANK MERGERS**

New York	Chemical Bank, New York, New York -- to purchase certain assets and assume certain liabilities of Community National Bank & Trust Company of New York, and to establish branches. Approved, November 8, 1991.
Atlanta	First Alabama Bank, Montgomery, Alabama -- to merge with St. Clair Savings Bank, Pell City, Alabama. Approved, November 7, 1991.

**BANK PREMISES**

New York	Chemical Bank, New York, New York -- investment in bank premises. Approved, November 8, 1991.
Minneapolis	Clinton State Bank, Clinton, Minnesota -- investment in bank premises. Approved, November 8, 1991.
Chicago	Comerica Bank - Detroit, Detroit, Michigan -- investment in bank premises. Approved, November 5, 1991.
Minneapolis	Commercial Trust and Savings Bank, Mitchell, South Dakota -- investment in bank premises. Approved, November 8, 1991.

H.2  
NOVEMBER 4, 1991 TO NOVEMBER 9, 1991  
PAGE 5

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

---

**BANK PREMISES**

Kansas City	First State Bank of Newcastle, Newcastle, Wyoming -- investment in bank premises. Approved, November 4, 1991.
Chicago	State Bank of Howards Grove, Howards Grove, Wisconsin -- investment in bank premises. Approved, November 6, 1991.

**BANKS, STATE MEMBER**

Chicago	First of America Bank -, Northern Michigan, Traverse City, Michigan -- payment of a dividend. Approved, November 5, 1991.
Chicago	Harris Trust and Savings Bank, Chicago, Illinois -- payment of a dividend. Approved, November 6, 1991.

**CHANGE IN BANK CONTROL**

Dallas	Carthage Bancshares, Inc., Carthage, Texas -- change in bank control. Permitted, November 8, 1991.
Atlanta	Fairbanco Holding Company, Inc., Fairburn, Georgia -- change in bank control. Permitted, November 8, 1991.
Chicago	Ocheyedan Bancorporation, Ocheyedan, Iowa -- change in bank control. Returned, November 4, 1991.

**COMPETITIVE FACTORS REPORTS**

San Francisco	Alleghany Corporation, New York, New York, Alleghany Financial, Inc., and Sacramento Savings Bank, Sacramento, California, proposed acquisition of Butte Savings and Loan Association, Chico, California -- report on competitive factors.
---------------	--

Submitted, November 5, 1991.

H.2  
NOVEMBER 4, 1991 TO NOVEMBER 9, 1991  
PAGE 6

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

---

**COMPETITIVE FACTORS REPORTS**

Atlanta	Barnett Bank of Broward County, N.A., Fort Lauderdale, Florida, proposed merger with Barnett Bank of South Florida, N.A., Miami, Florida -- report on competitive factors. Submitted, November 4, 1991.
Kansas City	Beatrice National Bank and Trust Company, Beatrice, Nebraska, proposed merger with Pickrell State Bank, Pickrell, Nebraska -- report on competitive factors. Submitted, November 6, 1991.
Atlanta	Comerica Bank - Florida, FSB, Clearwater, Florida, proposed merger with Comerica Trust Company of Florida, N.A., Boca Raton, Florida -- report on competitive factors. Submitted, November 4, 1991.
Chicago	Farmers State Bank of Ferris, Ferris, Illinois, proposed merger with Newferris State Bank -- report on competitive factors. Submitted, November 6, 1991.
Atlanta	Financial Investors of The South, Inc., Birmingham, Alabama, proposed acquisition of Bank of Alabama, Fulondale, Alabama -- report on competitive factors. Submitted, November 4, 1991.
Atlanta	First National Bank of Hamilton, Hamilton, Alabama, proposed purchase and assumption of two branches of AmSouth Bank, N.A., Birmingham, Alabama, at 350 Vernon Street, Sulligent, Alabama; and Robinson Street and Highway 17, Detroit, Alabama -- report on competitive factors. Submitted, November 6, 1991.
Kansas City	First State Bank, Kimball, Nebraska, proposed acquisition of the assets and assumption of the liabilities of First National Bank, Elm Creek, Nebraska -- report on competitive factors. Submitted, November 5, 1991.

H.2  
NOVEMBER 4, 1991 TO NOVEMBER 9, 1991  
PAGE 7

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

---

**COMPETITIVE FACTORS REPORTS**

Atlanta	Georgia Bank & Trust Company of Augusta, Augusta, Georgia, proposed merger with GBT Interim, Inc. -- report on competitive factors. Submitted, November 6, 1991.
St. Louis	Merchants and Farmers Bank, Kosciusko, Mississippi, proposed purchase of certain assets and assumption of certain liabilities of the four Rankin County, Mississippi, offices of Omnibank, Mantee, Mississippi -- report on competitive factors. Submitted, November 4, 1991.
Chicago	Metropolitan Bank and Trust Company, Chicago, Illinois, proposed merger with Civic Federal Savings Bank -- report on competitive factors. Submitted, November 8, 1991.
Cleveland	National City Bank, Northeast, Columbiana, Ohio, proposed merger with National City Bank, Akron, Akron, Ohio -- report on competitive factors. Submitted, November 8, 1991.
Kansas City	Russell State Bank, Russell, Kansas, proposed merger with Peoples State Bank, Luray, Kansas -- report on competitive factors. Submitted, November 7, 1991.
San Francisco	Washington Mutual, A Federal Savings Bank, Wenatchee, Washington, proposed acquisition of Great Northwest Bank, A Savings Bank, Bremerton, Washington -- report on competitive factors. Submitted, November 4, 1991.
San Francisco	Washington Mutual Savings Bank, Seattle, Washington, proposed acquisition of Great Northwest Bank, A Savings Bank, Bremerton, Washington -- report on competitive factors. Submitted, November 4, 1991.
Atlanta	1st United Bank, Boca Raton, Florida, proposed merger with Mizner Bank -- report on competitive factors. Approved, November 7, 1991.

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

---

**EXTENSIONS OF TIME**

San Francisco	AmFirst Bancorporation, Everett, Washington -- extension to March 3, 1992, to acquire American First National Bank. Granted, November 6, 1991.
San Francisco	Bancorp Hawaii, Inc., Honolulu, Hawaii -- extension to February 6, 1992, to engage de novo in discount securities brokerage, investment adviser, and full-service securities broker activities through acquisition of Bancorp Investment Group. Granted, November 4, 1991.
San Francisco	First Interstate Bancorp, Los Angeles, California -- extensions to divest certain properties. Granted, November 4, 1991.
San Francisco	First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, November 8, 1991.
Chicago	Great Lakes Financial Resources, Inc. Employee Stock Ownership Plan, Homewood, Illinois -- extension to February 3, 1992, to acquire Great Lakes Financial Resources, Inc., Homewood, Illinois. Granted, November 5, 1991.
San Francisco	Security Pacific Corporation, Los Angeles, California -- extension to divest certain property. Granted, November 6, 1991.
San Francisco	Security Pacific Corporation, Los Angeles, California -- extension to divest certain property. Granted, November 7, 1991.
New York	Skandinaviska Enskilda Banken, Stockholm, Sweden -- extension to February 9, 1992, to provide full service brokerage to institutional customers through Enskilda Securities, Inc., New York, New York. Granted, November 8, 1991.
Chicago	Valley Bancshares, Inc., Mapleton, Iowa -- extension to February 13, 1992, to acquire Nisswa State Bank, Nisswa, Minnesota. Granted, November 4, 1991.



H.2  
NOVEMBER 4, 1991 TO NOVEMBER 9, 1991  
PAGE 9

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

---

**EXTENSIONS OF TIME**

San Francisco Wells Fargo & Company, San Francisco, California --  
extensions to divest certain properties.  
Granted, November 7, 1991.

**INTERNATIONAL OPERATIONS**

Director, BS&R Citicorp, New York, New York -- to make an investment  
through Citicorp Banking Corporation, New Castle,  
Delaware, in Citicorp Insurance Services Limited,  
London, England, and for CISL to invest in British  
National Life Assurance Company Limited, West  
Sussex, England.  
Permitted, November 4, 1991.

**MEMBERSHIP**

Chicago Parkway Bank of Illinois, Carpentersville, Illinois -  
- to become a member of the Federal Reserve System.  
Approved, November 8, 1991.

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

---

**BANK BRANCHES, DOMESTIC**

Secretary      First Interstate Bank of California, Los Angeles,  
California -- to establish a branch at 1445 Oliver  
Road, Suite 100, Fairfield, California.  
Approved, November 1, 1991.

**BANK HOLDING COMPANIES**

San Francisco      West One Bancorp, Boise, Idaho -- to acquire  
Washington Federal Savings Bank, Hillsboro, Oregon;  
Ward Cook, Inc., Portland, Oregon, and West One  
Bank, Oregon, S.A., the successor by merger of  
Washington Federal Savings Bank and West One  
Interim Federal Savings Bank.  
Approved, November 1, 1991.

**COMPETITIVE FACTORS REPORTS**

Atlanta      Summit Interim, FSB, Atlanta, Georgia, proposed  
acquisition of the Doraville, Georgia, branch of  
Tucker Federal Savings and Loan Association,  
Tucker, Georgia -- report on competitive factors.  
Submitted, November 1, 1991.

Atlanta      SunTrust Banks, Inc., Atlanta, Georgia, proposed  
acquisition of additional shares of Florida  
Westcoast Banks, Inc., Venice, Florida -- report on  
competitive factors.  
Submitted, November 1, 1991.

**EXTENSIONS OF TIME**

St. Louis      Area Bancshares Corporation, Owensboro, Kentucky --  
extension to February 7, 1992, to operate a savings  
association through the acquisition of First  
Federal Savings and Loan Association of Bowling  
Green, Bowling Green, Kentucky.  
Granted, October 30, 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

Central Trust Company, Rochester, New York to establish an offsite electronic facility at Marketplace Mall, 3400 West Henrietta Road, Rochester, New York.1/

12/3/91

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

Independence Community Bank Corp. (in organization), Brooklyn, New York to become a savings bank holding company with respect to Independence Savings Bank, Brooklyn, New York and to acquire The Long Island City Financial Corporation, Long Island City, New York to facilitate the merger of The Long Island City Savings and Loan Association, Long Island City, New York with and into Independence Savings Bank.1/3/

12/4/91

SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)

The Fuji Bank, Limited, Tokyo, Japan to engage indirectly through its subsidiary, Fuji Securities, Inc., in additional execution activities as a futures commission merchant, relating to the Mutual Offset System of the SIMEX and the Chicago Mercantile Exchange.

N/A

State Bancorp, Inc., New Hyde Park, New York to organize an interim Federal savings bank to facilitate the acquisition by its subsidiary, State Bank of Long Island, New Hyde Park, New York of certain assets and the assumption of certain liabilities of two branch offices of Anchor Savings Bank, FSB, Hewlett, New York.

N/A

Westpac Banking Corporation, Sydney, Australia to engage de novo indirectly through its subsidiary, Westpac FMG Inc., in certain activities involving swap transactions and derivative products, foreign exchange and derivative products, and bank-eligible securities and foreign sovereign debt obligations.

N/A

SECTION IV

Applications Not Involving  
Public Comment

None.

Availability of CRA Public Evaluations

Week Ending November 9, 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 11/8/91**

**Institutions**

**Examination Date**

None.

**Applications Bulletin**  
**For Week Ending November 9, 1991**

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

Received application on November 5, 1991, \* December 6, 1991  
from The Provident Bank of Kentucky,  
Alexandria, Kentucky, to effect a merger,  
and incident thereto, establish a branch  
through the acquisition of The Provident  
Bank of Boone County, proposed successor  
to Peoples Federal Savings and Loan Association  
of Bellevue, Kentucky, Burlington, Kentucky.

Received application on November 5, 1991, \* December 6, 1991  
from The Provident Bank of Kentucky,  
Alexandria, Kentucky, to effect a merger,  
and incident thereto, establish a branch  
through the acquisition of The Provident  
Bank of Kenton County, proposed successor  
to Suburban Federal Savings and Loan  
Association of Covington, Kentucky, Covington,  
Kentucky.

Received application from Lorain County \* November 15, 1991  
Bank, Elyria, Ohio, on October 18, 1991, to  
acquire the Greenwich and Shiloh, Ohio,  
branches of Society Bank and Trust, Toledo,  
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)(3) application on \* F: December 3, 1991  
November 1, 1991, from American Bancorporation,  
Wheeling, West Virginia, to acquire Wellsburg  
Banking and Trust Company, Wellsburg, West  
Virginia.

- 
- \* - 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 November 9, 1991**

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

Received notice from The Marblehead Bank,  
Marblehead, Ohio, on October 25, 1991, of its  
intent to purchase 100 shares of its common  
stock outstanding.

Not Yet Known #

**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.

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

Application

Comment Period Ending Date

The Bank of Northern Virginia,  
Arlington, Virginia, to establish  
an electronic funds transfer facility  
and night depository in the Ballston  
Common Mall at 4238 Wilson Boulevard,  
Arlington, Virginia.\*

11-30-91

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

None.

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

Application

Bank of Essex, Tappahannock, Virginia,  
for membership in the Federal Reserve  
System.

\*Application is subject to CRA.

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**  
Week ending November 8, 1991

**Examination**  
Date

**None .**

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending November 8, 1991

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
SouthTrust Bank of Pinellas County St. Petersburg, Florida To purchase the New Port Richey, Hudson, Florida branch of Mid-States Federal Savings Bank, Ocala, Florida, pursuant to Section 9 of the Federal Reserve Act. The branch is located at 8941 S.R. 52, Hudson, Florida.	11-30-91*
SouthTrust Bank of Pinellas County St. Petersburg, Florida To merge with SouthTrust of Pinellas County, FSB, St. Petersburg, Florida, an interim thrift established to purchase the New Port Richey, Hudson, Florida branch of Mid-State Federal Savings Bank, Ocala, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	11-30-91*
Sovran Bank/Tennessee Nashville, Tennessee To establish a remote full-service ATM at The University of Tennessee at Knoxville to be known as University of Tennessee ATM located at The ATM Center, Stadium Drive, Knoxville, Tennessee.	11-05-91*

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

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

\*Subject to Provisions of Community Reinvestment

Section 3 - Applications Subject to Federal  
Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
County Bancshares, Inc. Troy, Alabama To establish Pike County Federal Savings, Troy, Alabama (Interim Bank), pursuant to Section 4(c)(8) of the Bank Holding Company Act. Interim Bank is being formed to acquire the assets and assume the liabilities of the Troy, Alabama branch of First Federal Bank, FSB, Tuscaloosa, Alabama.	Not yet available*
SouthTrust Corporation Birmingham, Alabama To establish SouthTrust of Pinellas County, FSB, St. Petersburg, Florida, an interim thrift, to acquire certain assets and assume certain liabilities of the New Port Richey, Hudson, Florida branch of Mid-States Federal Savings Bank, Ocala, Florida, pursuant to Section 4(c)(8) of the Bank Holding Company Act and the Oakar Amendment of FIRREA.	11-30-91*
Lanier Bankshares, Inc. Gainesville, Georgia To retain 51 percent of the outstanding shares of Lanier Data Corporation, Gainesville, Georgia, and continue to engage in data processing and transmission services, pursuant to Section 225.25(b)(7) of Regulation Y.	Not yet available*

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

Application

SouthTrust Bank of Pinellas County  
St. Petersburg, Florida  
Request to exceed the prior approved limits for investment in bank premises, pursuant to Section 24A of the Federal Reserve Act.

Deposit Guaranty Corp.  
Jackson, Mississippi  
Commitment waiver request.

\*Subject to Provisions of Community Reinvestment

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending November 8, 1991

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the institutions listed below became available during the week ending November 8, 1991. Information about an institution's CRA evaluation may be obtained directly from the institution.

Bank

Examination Date

The Peoples Savings Bank  
Post Office Box 269  
Clanton, Alabama 35045  
(205) 755-2240

08-05-91

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>
Merger	Marine Bank of Springfield Springfield, Illinois Taylorville, Illinois Branch of Champion Federal Savings and Loan Association Taylorville, Illinois*	N - 11-1-91
EFT	Davenport Bank and Trust Company Davenport, Iowa Duck Creek Plaza Mall 852 Middle Road Bettendorf, Iowa*	N - 11-16-91
Membership	The Bank of the Quad Cities Davenport, Iowa (in organization) To become a member of the Federal Reserve System*	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	CBOC, Inc. Oconto Falls, Wisconsin Community Bank of Oconto County Oconto Falls, Wisconsin*	FR - 11-25-91 N - 11-23-91
Y-1	TBQC, Inc. Bettendorf, Iowa The Bank of the Quad Cities Davenport, Iowa (in organization)*	FR - ** N - **
Y-1	American Interstate Bancorporation, Inc. Omaha, Nebraska Bank of Elkhorn Elkhorn, Nebraska*	FR - ** N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	Marine Corporation Springfield, Illinois Taylorville Branch of Champion Federal Savings and Loan Association Taylorville, Illinois	FR - 10-17-91
4(c)(8)	AEN AMRO North America, Inc. Chicago, Illinois AEN AMRO Securities, Inc. New York, New York	FR - **
4(c)(8)	AEN/AMRO Holding N.V. Amsterdam, The Netherlands AEN AMRO Securities, Inc. New York, New York	FR - **
4(c)(8)	AEN AMRO Bank N.V. Amsterdam, The Netherlands AEN AMRO Securities, Inc. New York, New York	FR - **
4(c)(8)	Stichting Administratiekantoor AEN AMRO Holding Amsterdam, The Netherlands AEN AMRO Securities, Inc. New York, New York	FR - **
4(c)(8)	Stichting Prioriteit AEN AMRO Holding Amsterdam, The Netherlands AEN AMRO Securities, Inc. New York, New York	FR - **



Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Security Bancorp Stanton, Iowa To redeem 485,000 shares of preferred 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 November 08, 1991.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>
-First Bank North 101 West Stephenson P.O. Box 120 Freeport, Illinois	7/22/91
-The Old State Bank of Fremont Two West Main Street P. O. Box 120 Fremont, Michigan 49412	7/29/91
-The Farmers State Bank 309 South Prairie P.O. Box 159 Brookston, Indiana 47923	7/29/91

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING NOVEMBER 8, 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 South Central Illinois Bankcorp, Inc., Effingham, Illinois by Keller Development Corporation	Not yet available
* Section 3(a)(3) application by First Banks, Inc., St. Louis, Missouri to acquire WIN Bancorp, Inc., Winchester, Illinois	Not yet available
* Section 3(a)(3) application by Mid-South Bancshares Inc., Paragould, Arkansas to acquire Far-Mer Bankshares, Inc., Reyno, Arkansas	Not yet available
* Section 3(a)(1) application by Pine State Bancshares, Inc., Monticello, Arkansas to acquire Pine State Bank, Kingsland, Arkansas	Not yet available
* Section 3(a)(3) application by Forbes First Financial Corporation, Clayton, Missouri to acquire Pioneer Bank and Trust Company, Maplewood, 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 November 8, 1991**

## **AVAILABILITY OF CRA PUBLIC DISCLOSURES**

<b><u>Bank Name</u></b>	<b><u>Bank Address</u></b>	<b><u>Examination Date</u></b>
Jackson Exchange Bank and Trust Company	101 Court Street Jackson, Missouri 63755	7-29-91

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

**Section I - Applications Subject to  
Newspaper Notice Only**

<u>Application</u>	<u>Comment Period Ending Date</u>
Security Bank Minnesota Albert Lea, MN To relocate a branch in Austin, MN	12-16-91

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Elkton Holding Company Elkton, SD To acquire 97% of Corn Exchange Bank, Elkton, SD*	Not yet available
Mark O. Johnson To increase his ownership interest from 13.54% to 15.99% of Rice Lake Bancorp, Inc., Rice Lake, WI	Not yet available
Norwest Corporation Minneapolis MN To acquire 100% of Norwest Bank Waseca, N.A., Waseca, MN*	Not yet available

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

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

---

\* Subject to CRA

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

**Application**

**None.**

**Community First Bankshares, Inc.  
Fargo, ND  
To redeem 100% of its preferred  
stock.**

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

**week ending November 8, 1991**

<b>Bank Name/City/State</b>	<b>Examination Date</b>	<b>Telephone #</b>
-----------------------------	-------------------------	--------------------

---

**None.**

**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**

First Liberty Capital Corporation  
ESOP, Hugo, Colorado, for prior  
approval to acquire a 21.86 percent  
ownership interest in First Liberty  
Capital Corporation, Hugo, Colorado.

Not Available

Earlene Whitake Trust and O. R.  
Whitaker Trust, Liberal, Kansas, for  
approval to increase their combined  
ownership interest in Citizens  
Financial Corporation, Liberal,  
Kansas, by 1.4 percent to 30.9  
percent.

Not Available

United Missouri Bancshares, Inc.,  
Kansas City, Missouri, for prior  
approval to acquire 100 percent of  
the voting shares of Columbine  
National Bank, Denver, Colorado, and  
100 percent of the voting shares of  
Columbine National Bank's parent, The  
Village Corporation, Denver,  
Colorado.\*

November 22, 1991

William March, Omaha, Nebraska, for  
prior approval to increase his  
ownership in Bank Management, Inc.,  
Wahoo, Nebraska, by 24.46 percent to  
71.26 percent.

November 15, 1991

Coweta Bancshares, Inc., Coweta,  
Oklahoma, for prior approval to  
become a bank holding company through  
the acquisition of 80 percent of the  
voting shares of Security Bank,  
Coweta, Oklahoma.\*

November 22, 1991



Federal Reserve Bank of Kansas City

---

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 V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

BANK/LOCATION

EXAMINATION DATE

Farmers State Bank & Trust  
P.O. Box 268  
Superior, Nebraska 68978-0268

August 12, 1991

First Nebraska Bank  
P.O. Box 314  
Valley, Nebraska 68064

July 29, 1991

BancFirst  
P.O. Box 26788  
Oklahoma City, Oklahoma 73126

July 8, 1991

Omnibank Aurora  
3000 South Peoria  
Aurora, Colorado 80014-3153

August 19, 1991

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN  
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF NOVEMBER 4, 1991

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

\*\* NOTICE EXP

Change in Control Notice by  
Lacy J. Harber, Denison, TX, to acquire an interest in  
North American Bancshares, Inc., Sherman, TX

11/18/91

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.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS  
FOR THE WEEK OF NOVEMBER 4, 1991

Bank

Date of Examination

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 11/08/91

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Barnes Banking Co., Salt Lake City, Utah, to to establish a branch office at 785 Industrial Drive, Layton, Utah. *	<u>Newspaper:</u> Not available

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

None

Section III - Applications Subject to Federal Register Notice Only

None

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

None

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>
Barnes Banking Company	33 South Main Street Kaysville, Utah 84037 Tel: (801) 544-3424	7/29/91

---

\* Subject to CRA