

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
ACTIONS TAKEN BY THE BOARD OF GOVERNORS

RESEARCH LIBRARY
NOV 27 8 27 AM '91
FEDERAL RESERVE BANK
OF CLEVELAND

H.2, 1991, No. 46
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending November 16, 1991

TESTIMONY AND STATEMENTS

Availability of bank credit and the effect of certain bank supervisory policies on the willingness of banks to lend -- statement by Richard Spillenkothen, Director, Division of Banking Supervision and Regulation before the Subcommittee on General Oversight and Investigations of the House Committee on Banking, Finance and Urban Affairs, Orlando, Florida, November 15, 1991. Published, November 15, 1991.

BANK HOLDING COMPANIES

Ames National Corporation, Ames, Iowa -- to acquire Boone Bank and Trust Company, Boone, Iowa, which will acquire Boone State Bank & Trust Company. Approved, November 13, 1991.

Provident Bancorp, Inc., Cincinnati, Ohio -- to acquire Hunter Savings Association. Approved, November 13, 1991.

BANK MERGERS

Provident Bank, Cincinnati, Ohio -- to merge with Hunter Savings Association, and to establish 20 branches in Ohio. Approved, November 13, 1991.

ENFORCEMENT

Resource Bank, Virginia Beach, Virginia -- written agreement dated October 28, 1991, with the Federal Reserve Bank of Richmond and the Bureau of Financial Institutions of the Commonwealth of Virginia, Richmond, Virginia. Announced, November 12, 1991.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

FORMS

Bank Holding Company Reporting Requirements (FR Y-9C, FR Y-9LP, and FR Y-9SP) -- revisions.
Proposed, November 12, 1991.

Bank Holding Company Reporting Requirements (FR Y-9, FR Y-9LP, FR Y-11Q, and FR Y-11AS) -- revisions.
Approved, November 12, 1991.

Report of Condition for Foreign Subsidiaries of U.S. Banking Organizations (FR 2314a, 2314b, and 2314c) -- extension with revision.
Proposed, November 12, 1991.

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

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

BANK BRANCHES, DOMESTIC

Cleveland	Citizens Commercial Bank & Trust Company, Celina, Ohio -- to relocate the main office to 225 North Main Street, from 115-119 South Main Street. Returned, November 15, 1991.
Chicago	City Bank of Bloomington-Normal, Bloomington, Illinois -- to establish a branch at 1403-1405 S. Main Street, Normal, Illinois. Approved, November 12, 1991.
Philadelphia	Commerce Bank / Harrisburg, Camp Hill, Pennsylvania - - to establish a branch at Route 22 and South Mountain Road in Lower Paxton Township, Pennsylvania. Approved, November 14, 1991.

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

BANK BRANCHES, DOMESTIC

Chicago Midwest Commerce Banking Company, Elkhart, Indiana --
to establish a branch at the corner of Ironwood and
State Road 23 N, South Bend, Indiana.
Approved, November 13, 1991.

BANK HOLDING COMPANIES

Philadelphia BT Financial Corporation, Johnstown, Pennsylvania --
to acquire BT Interim Federal Savings Bank, which
was formed to facilitate the transfer of the fixed
assets and insured deposits from the Somerset,
Pennsylvania, branch of Atlantic Financial Savings,
F.A., Bala Cynwyd, Pennsylvania, to Johnstown Bank
and Trust Company.
Approved, November 15, 1991.

Chicago Comerica Incorporated, Detroit, Michigan -- to
acquire certain nonbanking assets of Midlantic
National Bank & Trust Co. / Florida, in Boca Raton,
Fort Lauderdale, Delray Beach, and Palm Beach,
Florida.
Approved, November 12, 1991.

Cleveland CSB Bancorp, Inc., Millersburg, Ohio -- to acquire
The Commercial & Savings Bank of Millersburg, Ohio.
Approved, November 14, 1991.

Richmond Eagle Financial Services, Inc., Berryville,
Virginia -- to acquire Bank of Clarke County,
Berryville, Virginia.
Approved, November 15, 1991.

Philadelphia First Fidelity Bancorporation, Lawrenceville, New
Jersey -- to acquire First Fidelity Interim Savings
Bank, FSB, Philadelphia, Pennsylvania, which was
formed to facilitate the transfer of certain assets
and certain insured deposits from the twenty-nine
Eastern Pennsylvania branches of Atlantic Financial
Savings, F.A., Bala Cynwyd, Pennsylvania, to
Fidelity Bank, National Association, Philadelphia,
Pennsylvania.
Approved, November 15, 1991.

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

BANK HOLDING COMPANIES

Kansas City	First National Johnson Bancshares, Inc., Johnson, Nebraska -- to acquire First National Bank of Johnson. Approved, November 13, 1991.
Kansas City	First State Bancorporation, Inc., Taos, New Mexico -- to acquire New Mexico Bank Corporation, Albuquerque, New Mexico. Approved, November 15, 1991.
Philadelphia	FNH Corporation, Herminie, Pennsylvania -- to acquire certain assets and assume certain liabilities of Atlantic Financial Savings, F.A., Bala Cynwd, Pennsylvania. Approved, November 15, 1991.
Cleveland	Integra Financial Corporation, Pittsburgh, Pennsylvania -- to acquire certain assets and assume certain liabilities of Atlantic Financial Savings, F.A., Bala Cynwd, Pennsylvania. Approved, November 15, 1991.
Chicago	Lake Forest Bancorp, Inc., Lake Forest, Illinois -- to acquire Lake Forest Bank and Trust Company. Approved, November 15, 1991.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage in the sale of crop hail insurance through Allied Crop Agency, Inc., Des Moines, Iowa. Approved, November 12, 1991.
Chicago	Romy Hammes Bancorp, Inc., South Bend, Indiana -- to acquire Romy Hammes, Inc., South Bend, Indiana, and Peoples Bank of Marycrest, Bradley, Illinois. Approved, November 13, 1991.
Cleveland	Southwest National Corporation, Greensburg, Pennsylvania -- to acquire certain assets and assume certain liabilities of Atlantic Financial Savings, F.A., Bala Cynwd, Pennsylvania. Approved, November 15, 1991.

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

BANK HOLDING COMPANIES

Cleveland	S&T Bancorp, Inc., Indiana, Pennsylvania -- to acquire certain assets and assume certain liabilities of Atlantic Financial Savings, F.A. Bala Cynwd, Pennsylvania. Approved, November 15, 1991.
San Francisco	Sumitomo Bank, Limited, Osaka, Japan -- to engage in swap activities through Sumitomo Bank Capital Markets (U.K.), Limited, London, England, through a branch located in Hong Kong. Permitted, November 15, 1991.
San Francisco	United Security Bancorporation, Chewelah, Washington -- to engage in full service insurance activities through retention of certain assets and liabilities acquired by USB Insurance Agencies, Inc., from JLM Insurance Agency, Colville, Washington, and Ron Lee Insurance Agency, Chewelah, Washington. Approved, November 13, 1991.
Philadelphia	USBancorp, Inc., Johnstown, Pennsylvania -- to acquire New Atlantic, F.A., to facilitate the transfer of certain assets and certain insured deposits from the Century Mall branch of the insolvent Atlantic Financial Savings, F.A., Bala Cynwd, Pennsylvania, to Three Rivers Bank & Trust Company, McKeesport, Pennsylvania. Approved, November 15, 1991.

BANK MERGERS

Richmond	Clifton Trust Bank, Cockeysville, Maryland -- to merge with The Commercial Bank, Bel Air, Maryland. Approved, November 13, 1991.
Cleveland	Commercial & Savings Bank of Millersburg, Ohio, Millersburg, Ohio -- to merge with Millersburg Interim Bank. Approved, November 14, 1991.

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

BANK MERGERS

Kansas City	First State Bank of Taos, Taos, New Mexico -- to merge with National Bank of Albuquerque, Albuquerque, New Mexico, and to establish branches. Approved, November 15, 1991.
Philadelphia	Johnstown Bank and Trust Company, Johnstown, Pennsylvania -- to acquire the assets and assume the liabilities of BT Interim Federal Savings Bank, and to establish a branch.. Approved, November 15, 1991.
Chicago	Sanilac County Bank, Deckerville, Michigan -- to merge with State Bank of Cromwell, Cromwell, Michigan, and to establish branches. Returned, November 15, 1991.

BANK PREMISES

Chicago	City Bank of Bloomington - Normal, Bloomington, Illinois -- investment in bank premises. Approved, November 13, 1991.
Kansas City	First State Bank of Taos, Taos, New Mexico -- investment in bank premises. Approved, November 15, 1991.
Chicago	Hawkeye Bank & Trust Des Moines, Des Moines, Iowa -- investments in bank premises. Approved, November 15, 1991.
Philadelphia	Johnstown Bank and Trust Company, Johnstown, Pennsylvania -- investment in bank premises. Approved, November 15, 1991.
Chicago	Lapeer County Bank & Trust Co., Lapeer, Michigan -- investment in bank premises. Approved, November 12, 1991.

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

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

San Francisco	Columbia Savings and Loan Association, F.A., Beverly Hills, California -- registration statement. Withdrawn, November 14, 1991.
---------------	---

CAPITAL STOCK

Minneapolis	Kiester Investments, Inc., Kiester, Minnesota -- redemption of shares. Returned, November 13, 1991.
Cleveland	Marblehead Bank, Marblehead, Ohio -- redemption of shares. Approved, November 15, 1991.
Secretary	Trans Financial Bancorp, Inc., Bowling Green, Kentucky -- redemption of shares. Approved, November 14, 1991.

CHANGE IN BANK CONTROL

Dallas	Bancwell Financial corporation, Wells, Texas -- change in bank control. Returned, November 13, 1991.
St. Louis	First National Bancshares of Hempstead County, Inc., Hope, Arkansas -- change in bank control. Permitted, November 15, 1991.
Kansas City	Professional Bank, Englewood, Colorado -- change in bank control. Permitted, November 15, 1991.

COMPETITIVE FACTORS REPORTS

St. Louis	Boatmen's Bank of Zeigler, Zeigler, Illinois -- proposed merger with Boatmen's National Bank of Benton, Benton, Illinois -- report on competitive factors. Submitted, November 14, 1991.
Chicago	Boone State Bank & Trust Company, Boone, Iowa, proposed purchase and assumption of certain assets and liabilities of Boone Bank & Trust Co. -- report on competitive factors. Submitted, November 15, 1991.

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

COMPETITIVE FACTORS REPORTS

Kansas City	Citizens National Bank of Greenleaf, Greenleaf, Kansas, proposed merger with Cloud County Bank & Trust, Concordia, Kansas -- report on competitive factors. Submitted, November 12, 1991.
Atlanta	F&C Bancshares, Inc., Punta Gorda, Florida, proposed acquisition of First Federal Savings Bank of Charlotte County, via FFCC Interim Savings Association -- report on competitive factors. Submitted, November 12, 1991.
Atlanta	Fifth Third Savings Bank, F.S.B., Palm Harbor, Florida, proposed acquisition of Fifth Third Trust Company, N.A., Naples, Florida -- report on competitive factors. Submitted, November 12, 1991.
Philadelphia	First Citizens National Bank, Mansfield, Pennsylvania, proposed merger with Star Savings and Loan Association, Sayre, Pennsylvania -- report on competitive factors. Submitted, November 12, 1991.
Atlanta	First Farmers and Merchants National Bank of Columbia, Columbia, Tennessee, proposed acquisition of the assets and assumption of the deposit liabilities of the Centreville and Chapel Hill, Tennessee, branches of Sovran Bank / Tennessee, Nashville, Tennessee (branches) -- report on competitive factors. Submitted, November 13, 1991.
Secretary	FirstBank at Arapahoe / Holly, N.A., Littleton, Colorado, proposed merger with FirstBank at Arapahoe / Yosemite, Englewood, Colorado -- report on competitive factors. Submitted, November 13, 1991.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Harbor Federal Savings and Loan Association, Fort Pierce, Florida, and BancFlorida, A Federal Savings Bank, Naples, Florida, proposed exchange of deposit liabilities and certain assets at 3420 U.S. 27th North, Sebring, Florida (to be sold by Harbor to BancFlorida) and 305 East North Park Street, Okeechobee, Florida (to be sold by BancFlorida) -- report on competitive factors. Submitted, November 12, 1991.
Dallas	North Fort Worth Bank, Fort Worth, Texas, proposed merger with Central Bank and Trust -- report on competitive factors. Submitted, November 13, 1991.
Chicago	Old State Bank of Fremont, Fremont, Michigan, proposed merger with OSF Bank -- report on competitive factors. Submitted, November 14, 1991.
San Francisco	Washington Federal Savings and Loan Association, Seattle, Washington, proposed assumption of deposit liabilities of First Western Savings Association, Las Vegas, Nevada -- report on competitive factors. Submitted, November 15, 1991.
San Francisco	WestAmerica Bank, N.A., San Rafael, California, proposed merger with John Muir National Bank, Martinez, California -- report on competitive factors. Submitted, November 14, 1991.
Kansas City	Western National Bank of Colorado Springs, Colorado Springs, Colorado, proposed merger with Western National Bank of Colorado, and Western National Bank Academy Boulevard -- report on competitive factors. Submitted, November 12, 1991.

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

EXTENSIONS OF TIME

Atlanta	Aliant National Corporation, Alexander City, Alabama -- extension to January 28, 1992, to acquire Aliant Bank For Savings, FSB. Granted, November 14, 1991.
San Francisco	Desert Southwest Community Bancorp, Las Vegas, Nevada -- extension to February 23, 1992, to acquire Nevada Community Bank. Granted, November 13, 1991.
Chicago	First Bancshares, Inc., Schaumburg, Illinois -- extension to February 14, 1992, to acquire First Bank of Schaumburg, Schaumburg, Illinois. Granted, November 13, 1991.
San Francisco	First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, November 14, 1991.
Atlanta	Founders Financial Corporation, Naples, Florida -- extension to March 4, 1992, to acquire Colonial National Bank, Fort Myers, Florida. Granted, November 15, 1991.
San Francisco	Puget Sound Bancorp, Tacoma, Washington -- extension to divest certain property. Granted, November 14, 1991.

MEMBERSHIP

Cleveland	Commercial & Savings Bank of Millersburg, Ohio, Millersburg, Ohio -- to become a member of the Federal Reserve System. Approved, November 14, 1991.
Chicago	Lake Forest Bank and Trust Company, Lake Forest, Illinois -- to become a member of the Federal Reserve System. Approved, November 14, 1991.

H.2

NOVEMBER 12, 1991 TO NOVEMBER 15, 1991

PAGE 11

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

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of Cleveland -- to reduce the monthly fees for the Full Lease and Partial Lease products supporting Fedline and FLASH - LIGHT electronic connections.

Approved, November 13, 1991.

Director, FRBO Federal Reserve Bank of Philadelphia -- to implement an additional dollar threshold to the low - dollar return item redeposit service.

Approved, November 13, 1991.

BANK HOLDING COMPANIES

COMPETITIVE FACTORS REPORTS

ENFORCEMENT

EXTENSIONS OF TIME

REGULATIONS AND POLICIES

Digitized for FRASER
<http://fraser.stlouisfed.org/>
 Federal Reserve Bank of St. Louis

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
Fleet Bank-NH, Nashua, New Hampshire - application to establish a branch in Lebanon, New Hampshire*	12-2-91

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	

*Subject to CRA.

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/ 11/30/91

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

The Chase Manhattan Corporation, New York, New York to
acquire indirectly mortgage servicing rights from Florida
Federal Savings Bank, St. Petersburg, Florida. 11/22/91

Barclays PLC and Barclays Bank PLC, both of London,
England, BayBanks, Inc., Boston, Massachusetts,
Chemical Banking Corporation, New York, New York,
National Westminster Bank PLC, London, England and
NatWest Holdings, Inc., New York, New York, Northeast
Bancorp, Inc., New Haven, Connecticut, The Bank of
New York Company, Inc., New York, New York, The Chase
Manhattan Corporation, New York, New York, HSBC Holdings
PLC, London, England, Kellett NV, Curacao, Netherlands
Antilles, HSBC Holdings BV, Amsterdam, the Netherlands,
and Marine Midland Banks, Inc., Buffalo, New York to
expand the data processing activities of their
subsidiary, The New York Switch Corporation, Fort Lee,
New Jersey, to include the ownership, installation,
operation and maintenance of automated teller machines
and scrip terminals at supermarket and other merchant
locations in Connecticut, Vermont, and Pennsylvania. N/A

FRASER

Comment Period
Ending Date

SECTION IV

Applications Not Involving
Public Comment

None.

Availability of CRA Public Evaluations

Week Ending November 16, 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 11/15/91

Institutions

Examination Date

Commerce Bank/Harrisburg
Senate Ave. & Erford Rd.
Camp Hill, PA 17011
(717) 975-6530

8/12/91

Applications Bulletin
For Week Ending November 2, 1991

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

NONE

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

Received notice on October 29, 1991, from N: November 18, 1991
Myrtle S. Blakely, Somerset, Kentucky, to
acquire up to 99.75 percent of the outstanding
shares of First & Farmers Bancshares, Inc.,
Somerset, Kentucky.

Received Section 3(a)(1) application on * N: November 30, 1991
October 31, 1991, from FNB Bancorporation,
Inc., Ft. Mitchell, Kentucky, to acquire
First National Bank of Northern Kentucky,
Ft. Mitchell, Kentucky

Received Section 3(a)(3) application on * Not Yet Known #
November 1, 1991, from American Bancorporation,
Wheeling, West Virginia, to acquire Wellsburg
Banking and Trust Company, Wellsburg, West
Virginia.

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

NONE

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

NONE

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

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

Application

Comment Period Ending Date

The Forest Hill State Bank, Bel Air,
Maryland, to establish a branch at the
intersection of Maryland Routes 7 and
543, Belcamp, Maryland.*

12-6-91

Central Fidelity Bank, Richmond, Virginia,
to establish a branch at 1457 Mount Pleasant
Road, Chesapeake, Virginia.*

12-13-91

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

None.

*Application is subject to CRA.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations
Week ending November 15, 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>
Branch	Comerica Bank - Detroit Detroit, Michigan One Detroit Center 500 Woodward Avenue Detroit, Michigan*	N - **
EFT	Firststar Bank Ottumwa Ottumwa, Iowa Econofood Store, 1025 N. Quincy Avenue Ottumwa, Iowa*	N - 11-17-91
EFT	Firststar Bank Ottumwa Ottumwa, Iowa Quincy Place Mall, Highway 34 and Quincy Avenue Ottumwa, Iowa*	N - 11-17-91

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	NBD Bancorp, Inc. Detroit, Michigan Gainer Corporation Merrillville, Indiana Gainer Bank, National Association Gary, Indiana*	FR - 11-15-91 N - 11-10-91
Y-1	NBD Indiana, Inc. Detroit, Michigan Gainer Corporation Merrillville, Indiana Gainer Bank, National Association Gary, Indiana*	FR - 11-15-91 N - 11-10-91
Y-2	Capitol Bancorp, Ltd. Lansing, Michigan Oakland Commerce Bank Farmington Hills, Michigan (successor to United Savings Bank, FS Farmington Hills, Michigan)*	FR - ** N - 11-25-91
Y-1	IBC Bancorp, Inc. Chicago, Illinois International Bank of Chicago Chicago, Illinois (in organization)*	FR - ** N - **
CoC-HC	Green Belt Bancorporation Iowa Falls, Iowa Merle R. Weaver Trust; Steven L. Afdahl; Richard T. Gauck, Larry A. High, Trustees	FR - ** N - 11-26-91

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	Union Bancorporation Defiance, Iowa Defiance Insurance Agency, Inc. Defiance, Iowa	FR - 11-26-91
4(c)(8)	Columbus Bancorp, Inc. Indianapolis, Indiana Flagship Insurance Company Indianapolis, Indiana	FR - **

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

<u>Type</u>	<u>Application</u>
None	

N - Newspaper
FR - Federal Register
* - Subject to Provisions of Community Reinvestment Act
** - Not available at this time

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending November 15, 1991.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>
-American Trust and Savings Bank 9th and Town Clock Plaza Dubuque, Iowa 52001	8/12/91
-Kent City State Bank Six Main Street, P.O. Box 248 Kent City, Michigan 49330	8/05/91

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING NOVEMBER 15, 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

- * Section 3(a)(3) application by Central Bancompany, Inc., Jefferson City, Missouri to acquire 67 percent of Third Bancshares Corporation, Sedalia, Missouri 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.

- * This application is subject to CRA.

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING November 15, 1991

AVAILABILITY OF CRA PUBLIC DISCLOSURES

<u>Bank Name</u>	<u>Bank Address</u>	<u>Examination Date</u>
First State Bank of St. Peter	P. O. Box 127 St. Peter, Illinois	8-12-91

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Elkton Holding Company Elkton, SD To acquire 97% of Corn Exchange Bank, Elkton, SD*	11-27-91 (Federal Register)
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*	12-6-91 (Newspaper)
Terry Gerber and Franz Gerber To acquire control of 40% and 30%, respectively, of Cameron Bancorp, Inc., Cameron, WI	Not yet available
A. Clifford Edwards and Wayne C. Edwards To each acquire control of 45.71% of Farmers State Bank of Denton, Denton, MT	Not yet available
Farmers State Corporation Mountain Lake, MN To acquire 99.1% of Jackson State Bank, Jackson, MN*	Not yet available

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
McVille Financial Services, Inc. McVille, ND To acquire 100% of McVille State Bank McVille, ND*	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

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

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

Application
None.

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

week ending November 15, 1991

Bank Name/City/State	Examination Date	Telephone #
Kanabec State Bank 124 East Maple Mora, MN	August 26, 1991	(612) 679-3131

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

None.

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

APPLICATION

Village Corporation, Denver,
Colorado, for prior approval to
redeem 19 percent of the outstanding
capital stock.

Not Available

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

BANK/LOCATION

EXAMINATION DATE

Country Hill Bank
15301 W. 87th St.
Lenexa, Kansas 66219

August 5, 1991

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF NOVEMBER 11, 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
Maurice E. Moore, Jr., Carrollton, TX, to acquire an
interest in City National Bancshares, Inc., Carrollton, TX 11/20/91

Change in Control Notice by
Clear Lake National Bank Employee Stock Ownership Plan
and Trust, Houston, TX, to acquire an interest in
Hometown Bancshares, Inc., Houston, TX 11/15/91

Change in Control Notice by
Jerry C. Smith, Azle, TX, to acquire an interest in
Azle Bancorp, Azle, TX 11/27/91

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 11, 1991

<u>Bank</u>	<u>Date of Examination</u>
First City, Texas-Corpus Christi P. O. Box 4666 Corpus Christi, Texas 78469	08/05/91
Van Horn State Bank of Van Horn, Texas P. O. Box 729 Van Horn, Texas 79855	08/19/91

* 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

91-46
Week ending 11/15/91

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> 12/07/91

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

Philippine National Bank, Manila, Philippines, to acquire California Overseas Bank, Los Angeles, California. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> Not available
Fai Heng Chan, White Rock, British Columbia, Canada, to acquire 100 shares of Class B common stock of American Pacific Bank, Aumsville, Oregon.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> Not available
Melvin T. and Laura L. Bowler, St. George, Utah, to retain 10.23 percent of First Bankshares, Inc., St. George, Utah.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> Not available

Section III - Applications Subject to Federal Register Notice Only

None

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

None

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

Week ending 11/15/91

Section V - Availability of CRA Public Evaluations

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

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>
Pacific Inland Bank	888 South West Street Suite 100 Anaheim, California 92802 Tel: (714) 535-2210	7/29/91

* Subject to CRA