



**STATE OF ILLINOIS
OFFICE OF BANKS AND REAL ESTATE
BUREAU OF BANKS AND TRUST
COMPANIES**

REGULATORY REPORT

Jim Edgar - Governor
Jack Schaffer - Commissioner
Scott D. Clarke - Assistant Commissioner

REGULATORY REPORT FOR THE MONTH OF November 30, 1995

The following regulatory activities were acted upon by the State of Illinois, Office of the Commissioner of Banks and Trust Companies, during the month ending with the date listed above. The actions include those involving state chartered banks, foreign banking offices, foreign bank representative offices, proprietary networks, similar facilities, electronic funds transfer corporations, and corporate fiduciaries.

The Regulatory Report is published monthly by the State of Illinois, Office of the Commissioner of Banks and Trust Companies.

QUARTERLY BOARD MEETINGS		
<i>NAME OF BANK</i>	<i>ADDRESS COUNTY</i>	<i>APPROVED</i>
None		
NOTICE OF INTENT TO ESTABLISH A BANK BRANCH		
<i>NAME OF BANK City</i>	<i>ADDRESS</i>	<i>ACKNOWLEDGED</i>
Standard Bank & Trust Company Evergreen Park	Southwest Corner of Ogden & Aurora Avenue Naperville, Illinois 60540 DuPage	11/03/95
The Bank of Carbondale Carbondale	900 Walnut Murphysboro, Illinois 62966 Jackson	11/29/95
NOTICE OF INTENT TO ESTABLISH A BANK SUBSIDIARY		
<i>NAME OF BANK ADDRESS</i>	<i>SUBSIDIARY LOCATION</i>	<i>ACKNOWLEDGED</i>

Midwest Bank and Trust Company 1606 N. Harlem Avenue Elmwood Park, IL 60635-4396 Cook	Midwest Trust Services, Inc. Elmwood Park, Illinois	11/01/95
Bank One, Champaign-Urbana 303 South Mattis Champaign, IL 61820 Champaign	Banc One POS Services Company Columbus, Ohio	11/02/95
Bank One, Peoria 124 S. W. Adams Street Peoria, IL 61649-0001 Peoria	Banc One POS Services Company Columbus, Ohio	11/02/95
Bank One, Bloomington-Normal 2404 East Oakland Avenue Bloomington, IL 61701 McLean	Banc One POS Services Company Columbus, Ohio	11/02/95
TODAY's Bank-East 50 West Douglas Street Box 30 Freeport, IL 61032 Winnebago	Today's Trust Company Freeport, Illinois	11/03/95
TODAY's Bank-East 50 West Douglas Street Box 30 Freeport, IL 61032 Winnebago	Today's Financial Services Company Freeport, Illinois	11/03/95
TODAY's Bank-East 50 West Douglas Street Box 30 Freeport, IL 61032 Winnebago	Today's Capital Management Group, Inc. Freeport, Illinois	11/03/95
First Bank of Schaumburg 321 West Golf Road Schaumburg, IL 60196-108 Cook	National Bancorp Data Systems, L.L.C. Streamwood, Illinois	11/08/95
AmericanMidwest Bank & Trust 17th Avenue at Lake Street Melrose Park, IL 60160 Cook	National Bancorp Data Systems, L.L.C. Streamwood, Illinois	11/08/95

LIMITATION OF DIRECTOR LIABILITY AMENDMENT

<i>NAME OF BANK</i>	<i>ADDRESS COUNTY</i>	<i>APPROVED DATE EFFECTIVE DATE</i>
Old Kent Bank	105 South York Street Elmhurst, IL 60126 DuPage	08/31/95 11/02/95
U.S. Bank	17130 Torrence Avenue Lansing, IL 60438 Cook	11/01/95
Busey Bank, Urbana	201 West Main Street Urbana, IL 61801 Champaign	09/18/95 11/01/95
The Gifford State Bank	Box 400 Gifford, IL 61847 Champaign	09/18/95 11/01/95
Marine Bank, Springfield	2136 East Cook Springfield, IL 62703 Sangamon	11/01/95
Marine Trust Company of Carthage	P.O. Box 190 Carthage, IL 62321 Hancock	11/13/95 11/22/95
Mercantile Trust & Savings Bank	440 Main Street P.O. Box 371 Quincy, IL 62306-0371 Adams	11/13/95 11/17/95
Bloomington Bank and Trust	150 South Bloomingdale Road Bloomington, IL 60108 DuPage	11/29/95
BANK PLACED IN RECEIVERSHIP		
<i>NAME OF BANK</i>	<i>ADDRESS</i>	<i>DATE</i>
None		
CHANGE IN CORPORATE NAME		
<i>(OLD NAME) NAME CHANGE TO</i>	<i>ADDRESS COUNTY</i>	<i>DATE NOTIFIED</i>
None		
CHANGE OF LOCATION		
<i>NAME OF BANK ADDRESS COUNTY</i>	<i>NEW ADDRESS</i>	<i>APPROVED DATE EFFECTIVE DATE</i>

Marine Bank, Springfield 2136 East Cook Springfield, IL 62703 Sangamon	3050 West Wabash Avenue Springfield, IL 62704 Sangamon	11/01/95
CHANGE OF CONTROL		
<i>NAME OF BANK ADDRESS COUNTY</i>	<i>CHANGE</i>	<i>APPROVED DATE</i>
Community Bank of Lawndale 1111 S. Homan Avenue Chicago, IL 60624 Cook	Sable Bancshares, Inc., Chicago, Illinois to acquire 133,803 shares of Community Bank of Lawndale.	11/02/95
The Naperville Bank Royal St. George Drive & Ogden Avenue Naperville, IL 60563-0355 DuPage	Naperville Bancorp, Inc. to acquire 19,665 shares of The Naperville Bank.	11/01/95
Anchor Bank P.O. Box 270 Grayslake, IL 60030 Lake	Merchants Bancorp, Inc., Aurora, Illinois to acquire 100% of Anchor Bank.	11/20/95
Hinckley State Bank 101 West Lincoln, P.O. Box 1236 Hinckley, IL 60520 DeKalb	Merchants Bancorp, Inc., Aurora, Illinois to acquire 100% of Hinckley State Bank.	11/20/95
State Bank of Osco P.O. Box 5 Osco, IL 61274 Henry	Merchants Bancorp, Inc., Aurora, Illinois to acquire 100% of State Bank of Osco.	11/20/95
Fox Valley Bank 1600 East Main Street St. Charles, IL 60174 Kane	Merchants Bancorp, Inc., Aurora, Illinois to acquire 100% of Fox Valley Bank.	11/20/95
First State Bank of Western Illinois 128 East Main Street, P.O. Box 507 La Harpe, IL 61450 Hancock	Charles Weldon Morrison to acquire 2700 shares of First State Bank of Western Illinois.	11/20/95
CHANGE IN FORM OF OWNERSHIP - INTERIM BANK		

<i>NAME OF BANK</i>	<i>ADDRESS COUNTY</i>	<i>EFFECTIVE DATE</i>
Farmers State Bank of Sublette	303 S. Pennsylvania Avenue Sublette, IL 61367 Lee	11/16/95
CHANGE: Farmers State Bank of Sublette from ownership by individual shareholders to FSB Corp. The transaction will occur as a result of the merger of Farmers State Bank of Sublette into FSB Interim Bank (an interim bank) with the latter becoming the resulting bank under the name Farmers State Bank of Sublette having its principle office at 303 South Pennsylvania, Sublette, Illinois, 61367.		
CHANGE IN AUTHORIZED CAPITAL STOCK		
<i>NAME OF BANK</i>	<i>ADDRESS COUNTY</i>	<i>APPROVED DATE EFFECTIVE DATE</i>
Erie State Bank	915 8th Avenue P.O. Box 650 Erie, Illinois 61250 Whiteside	11/28/95
Change: Reduce capital stock from 1,600 shares of \$100.00 par value to 1 and 135/1,465 ths shares of \$100.00 par value & eliminate fractional shares (first step of reverse stock split).		
The Heights Bank	4717 N. Prospect Road Peoria Heights, IL 61614 Peoria	11/28/95
Change: Reduce common stock from 33,825 shares of \$100.00 par value to 1 and 6294/27,531 ths shares of \$100 par value and eliminate fractional shares (first step of reverse stock split).		
First State Bank of Forrest	P.O. Box 20 Forrest, IL 61741 Livingston	11/28/95
Change: Reduce common stock from 1500 shares of \$100 par value to 1 and 270/1230 ths shares of \$100 par value & eliminate fractional shares (first step of reverse stock split).		
PERMIT TO ORGANIZE ISSUED		
<i>NAME OF BANK ADDRESS COUNTY</i>	<i>ORGANIZERS</i>	<i>APPROVED DATE</i>
None		
CHARTER ISSUED		
<i>NAME OF BANK</i>	<i>ADDRESS</i>	<i>APPROVED DATE</i>

	<i>COUNTY</i>	
American Enterprise Bank	600 North Buffalo Grove Road Buffalo Grove, IL 60089 Cook	11/13/95
INTERSTATE BANKING APPLICATION		
<i>NAME OF HOLDING COMPANY</i>	<i>ADDRESS</i>	<i>DATE STATUS</i>
Norwest Corporation	Minneapolis, Minnesota	11/21/95 Approved
Norwest Corporation, Minneapolis, Minnesota, seeking approval to engage in interstate banking activities through the acquisition of control of Canton Bancshares, Inc., Canton, Illinois and thereby indirectly acquire Canton State Bank.		
MERGER - RESULTING STATE BANK		
<i>MERGING BANK ADDRESS</i>	<i>RESULTING BANK ADDRESS COUNTY</i>	<i>APPROVED DATE EFFECTIVE DATE</i>
Northern Trust Bank/DuPage One Oakbrook Terrace Oakbrook Terrace, IL 60181 DuPage and Northern Trust Bank/Lake Forest, N.A. 265 East Deerpath Road Lake Forest, IL 60045-1938 Lake and Northern Trust Bank/O'Hare, N.A. 8501 W. Higgins Road Chicago, IL 60631-2801 Cook	The Northern Trust Company 50 S. LaSalle Street Chicago, IL 60675 DuPage	11/02/95
First Midwest Bank/Lake County 411 N. Seymour Avenue P.O. Box 488 Mundelein. IL 60060	First Midwest Bank/DuPage County 184 Shuman Blvd., Suite #310 P.O. Box 3086 Naperville. IL 60566-7086	11/14/95

Lake and First Midwest Bank/Zion 3303 Sheridan Road, Box 6 Zion, IL 60099 Lake	DuPage	
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CONVERSION - RESULTING STATE BANK

<i>NAME OF BANK</i>	<i>ADDRESS COUNTY</i>	<i>EFFECTIVE DATE</i>
THE Rock Island Bank	230 18th Street P.O. Box 4870 Rock Island, IL 61204-4870 Rock Island	11/01/95

CHANGE: Convert from state charter to national charter. To be known as THE Rock Island Bank, National Association.

Aetna Bank	2401 N. Halsted Street Chicago, IL 60614 Cook	11/15/95
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Change: Convert from state charter to national charter to be known as Aetna Bank, National Association.

Magna Bank of Illinois	222 East Main Street Belleville, IL 62220 St. Clair	11/17/95
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Change: Convert from state charter to national charter and simultaneous consolidation with Magna Bank of Missouri, National Association. Resulting bank Magna Bank, N.A.

MERGER - RESULTING NATIONAL BANK

<i>MERGING BANK(S)</i>	<i>RESULTING BANK</i>	<i>EFFECTIVE DATE</i>
Farmers State Bank of Palestine P.O. Box 218 Palestine, IL 62451 Crawford	The First National Bank in Robinson 300 W. Main, P.O. Box 679A Robinson, IL 52454-0679 Crawford	11/01/95

VOLUNTARY DISSOLUTION

<i>NAME OF BANK</i>	<i>ADDRESS COUNTY</i>	<i>EFFECTIVE DATE</i>
None		

REDUCTION IN LEGAL NUMBER OF DIRECTORS

<i>NAME OF BANK</i>	<i>ADDRESS COUNTY</i>	<i>APPROVED DATE EFFECTIVE DATE</i>
None		
TRUST CERTIFICATE OF AUTHORITY SURRENDERED - STATE BANK		
<i>NAME OF BANK</i>	<i>ADDRESS COUNTY</i>	<i>EFFECTIVE DATE</i>
Bank of Matteson	4600 West Lincoln Highway Matteson, IL 60443 Cook	11/22/95
CERTIFICATE OF AUTHORITY SURRENDERED - TRUST COMPANY		
<i>NAME OF BANK</i>	<i>ADDRESS COUNTY</i>	<i>APPROVED</i>
None		
APPLICATION FOR EMERGENCY ACQUISITIONS (SECTION 31)		
<i>APPLICANT INSTITUTION</i>	<i>METHOD</i>	<i>APPROVED</i>
None		
APPLICATION FOR CERTIFICATE OF AUTHORITY TO ACCEPT AND EXECUTE TRUSTS FOREIGN CORPORATE FIDUCIARY		
<i>NAME OF INSTITUTION</i>	<i>ADDRESS COUNTY</i>	<i>DATE STATUS</i>
None		
APPLICATION FOR CERTIFICATE OF AUTHORITY TO ACCEPT AND EXECUTE TRUSTS TRUST COMPANY		
<i>NAME OF INSTITUTION</i>	<i>ADDRESS COUNTY</i>	<i>DATE STATUS</i>
BankIllinois Trust Co.	100 West University Avenue Champaign, IL 61820-3511 Champaign	11/22/95 Approved
APPLICATION TO ESTABLISH A CORPORATE FIDUCIARY BRANCH		
<i>ESTABLISHING CORPORATE FIDUCIARY</i>	<i>ADDRESS</i>	<i>DATE STATUS</i>
None		
CHANGE OF NAME/LOCATION - FOREIGN BANK REPRESENTATIVE OFFICE		

<i>CURRENT NAME ADDRESS COUNTY</i>	<i>NEW NAME ADDRESS</i>	<i>EFFECTIVE DATE</i>
None		
APPLICATION FOR LICENSE TO OPERATE A FOREIGN BANK REPRESENTATIVE OFFICE		
<i>NAME OF INSTITUTION ADDRESS COUNTY</i>	<i>COUNTY / STATE OF DOMICILE</i>	<i>DATE STATUS</i>
The Depository Trust Company 440 South LaSalle Street Chicago, Illinois 60605 Cook	New York, New York	11/21/95 Approved
VOLUNTARY SURRENDER OF LICENSE TO OPERATE A FOREIGN BANK REPRESENTATIVE OFFICE		
<i>NAME OF BANK ADDRESS COUNTY</i>	<i>COUNTY / STATE OF DOMICILE</i>	<i>DATE</i>
None		
PROPRIETARY NETWORK		
<i>NAME OF PROPRIETARY NETWORK</i>	<i>ADDRESS COUNTY</i>	<i>DATE STATUS</i>
None		
PROPRIETARY NETWORK - VOLUNTARY DISSOLUTION		
<i>NAME OF PROPRIETARY NETWORK</i>	<i>ADDRESS COUNTY</i>	<i>DATE STATUS</i>
None		
EFT SIMILAR FACILITY (SWITCH)		
<i>NAME</i>	<i>ADDRESS</i>	<i>DATE STATUS</i>
None		