

ANNOUNCEMENT

**BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM**

H.2, 1991, No. 48
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending November 30, 1991

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Chemical Banking Corporation, New York, New York --
to acquire Manufacturers Hanover Corporation.
Approved, November 27, 1991.

NCNB Corporation, Charlotte, North Carolina -- to
acquire C&S Sovran Corporation, Atlanta, Georgia,
and Norfolk, Virginia.
Approved, November 26, 1991.

ENFORCEMENT

Farmers Bancorp, Inc., Blytheville, Arkansas, and
Farmers Bank and Trust Company -- cease and desist
orders.
Authorized, November 26, 1991.

RHNB Corporation, Rock Hill, South Carolina --
written agreement dated November 19, 1991, with the
Federal Reserve Bank of Richmond.
Announced, November 27, 1991.

Westport Bancorp, Inc., Westport, Connecticut --
written agreement dated November 19, 1991, with the
Federal Reserve Bank of New York and the Banking
Commissioner State of Connecticut, Hartford,
Connecticut.
Announced, November 27, 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

Atlanta	Commercial State Bank of Orlando, Orlando, Florida -- to establish a branch at 6300 South Highway 17-92, Casselberry, Florida, to be known as the South Seminole office. Approved, November 26, 1991.
Cleveland	Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at Columbia Parkway and Wooster Pike. Approved, November 25, 1991.

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

BANK BRANCHES, DOMESTIC

Richmond Signet Bank / Virginia, Richmond, Virginia -- to
 establish an Electronic Funds Transfer Facility at
 1400 Best Plaza, Richmond, Virginia.
 Approved, November 26, 1991.

BANK HOLDING COMPANIES

Kansas City AmFirst Financial Services, Inc., McCook, Nebraska --
 to acquire State Bancshares, Inc., Benkelman,
 Nebraska.
 Approved, November 26, 1991.

New York Banco de Santander, S.A. de Credito, Santander, Spain
 -- to acquire Santander National Bank, Bayamon,
 Puerto Rico.
 Approved, November 27, 1991.

Boston Century Bancorp Inc., Medford, Massachusetts -- to
 engage de novo in securities brokerage services and
 non-fee investment advisory activities through
 Century Financial Services, Inc.
 Withdrawn, November 29, 1991.

New York Chase Manhattan Corporation, New York, New York --
 proposal that Chase Home Mortgage Corporation,
 Tampa, Florida, acquire certain mortgage servicing
 rights from Florida Federal Savings Bank, St.
 Petersburg, Florida.
 Approved, November 27, 1991.

Philadelphia Citizens Financial Services, Inc., Mansfield,
 Pennsylvania -- exception to prohibition on
 conversion transactions in connection with proposal
 to transfer all assets and liabilities of Star
 Savings and Loan Association, Sayre, Pennsylvania,
 to First Citizens National Bank, Mansfield,
 Pennsylvania.
 Approved, November 29, 1991.

San Francisco Cowlitz Bancorporation, Longview, Washington -- to
 acquire Cowlitz Bank.
 Approved, November 25, 1991.

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

BANK HOLDING COMPANIES

Dallas	Farmersville Bancshares, Inc., Farmersville, Texas -- to acquire First Bank, McKinney, Texas. Approved, November 27, 1991.
Cleveland	Fifth Third Bancorp, Cincinnati, Ohio -- to acquire Pinnacle Bancorp, Inc., Middletown, Ohio. Approved, November 26, 1991.
Chicago	First Beardstown Bancorp, Inc., Beardstown, Illinois -- to acquire First State Bank of Beardstown, Illinois. Approved, November 27, 1991.
Chicago	First Citizens Financial Corp., Charles City, Iowa -- to acquire Alta Vista Bancshares, Inc., Alta Vista, Iowa, and Alta Vista State Bank. Approved, November 27, 1991.
Kansas City	First Community Bancshares, Inc., Fort Morgan, Colorado -- to acquire The First of Burlington Agency, Inc., and engage in the sale of general insurance. Approved, November 27, 1991.
Chicago	Heartland Financial USA, Inc., Dubuque, Iowa -- to acquire Galena Bancorp, Inc., Galena, Illinois, and Galena State Bank and Trust Company. Approved, November 27, 1991.
Minneapolis	Henning Bancshares, Inc., Henning, Minnesota -- to acquire Battle Lake Bancshares, Inc., Battle Lake, Minnesota. Approved, November 29, 1991.
Kansas City	Lindoe, Inc., Ordway, Colorado -- to acquire The Gunnison Bank and Trust Company, Gunnison, Colorado. Approved, November 27, 1991.

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

BANK HOLDING COMPANIES

Chicago	Marine Corporation, Springfield, Illinois, and Marine Bank of Springfield -- to purchase certain assets and assume the deposit liabilities of the Taylorville, Illinois, branch of Champion Federal Savings and Loan Association. Approved, November 29, 1991.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage in general insurance agency activities through MIG Insurance Brokers, Inc., and to acquire R.K. Petersen Insurance Agency, Inc., and Cathcart & Maxfield, Inc., Edina, Minnesota. Approved, November 27, 1991.
New York	Saastopankkien Keskus - Osake - Pankki, Helsinki, Finland -- to engage in lending activities through Union Mortgage Company, Inc., Dallas, Texas. Withdrawn, November 29, 1991.
Chicago	Stichting Prioriteit ABN AMRO Holding, Amsterdam, The Netherlands, Stichting Administratiekantoor ABN AMRO Holding; ABN AMRO Holding, N.V., ABN AMRO Bank, N.V., and ABN AMRO North America, Inc., Chicago, Illinois -- to engage in underwriting and dealing in debt and equity securities through ABN AMRO Securities, Inc., New York, New York. Returned, November 25, 1991.
Atlanta	Union Bancshares, Inc., Blairsville, Georgia -- to merge with Fannin Bancshares, Inc., Blue Ridge, Georgia, and Peoples Bank of Fannin County. Approved, November 27, 1991.
Kansas City	Union Savings Bancshares, Inc., Sedalia, Missouri -- to acquire Sedalia Computer Services, Inc., and engage in data processing. Approved, November 27, 1991.

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

BANK MERGERS

- St. Louis Citizens Fidelity Bank and Trust Company, Louisville, Kentucky, to merge with Citizens Fidelity Bank and Trust Company, Lexington, Kentucky, and to establish branches.
Approved, November 29, 1991.
- Philadelphia Commonwealth Bank, Williamsport, Pennsylvania -- to merge with County Bank, Montrose; First Bank of Troy, Troy; Liberty State Bank, Mount Carmel; and First Bank of Greater Pittston, Pittston, Pennsylvania.
Approved, November 29, 1991.
- Cleveland Fifth Third Bank, Cincinnati, Ohio -- to acquire MidFed Savings Bank, Middletown, Ohio, and establish branches at 180 City Centre Mall; 915 Elliott Drive; 621 North University; 715 West State Street, Trenton; 3458 Towne Boulevard, Franklin; and 260 West Central, Springboro, Ohio.
Approved, November 26, 1991.
- Cleveland Fifth Third Bank, Cincinnati, Ohio -- to acquire certain assets and assume certain liabilities of Chase Bank of Ohio, Columbus, Ohio.
Approved, November 29, 1991.
- Cleveland Fifth Third Bank of Columbus, Columbus, Ohio -- to acquire certain assets and assume certain liabilities of Chase Bank of Ohio.
Approved, November 29, 1991.
- Secretary Manufacturers and Traders Trust Company, Buffalo, New York -- to merge with The First National Bank of Highland, Newburgh, New York, and to establish branches.
Approved, November 27, 1991.

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

BANK PREMISES

Richmond	Farmers and Miners Bank, Pennington Gap, Virginia -- investment in bank premises. Approved, November 27, 1991.
Chicago	First Illini Bank, Galesburg, Illinois -- investment in bank premises. Approved, November 29, 1991.
Kansas City	Friendly Bank of Oklahoma City, Oklahoma City, Oklahoma -- investment in bank premises. Approved, November 26, 1991.
Cleveland	Ohio Citizens Bank, Toledo, Ohio -- investment in bank premises. Approved, November 26, 1991.

CAPITAL STOCK

Atlanta	Smoky Mountain Bancorp, Inc., Gatlinburg, Tennessee - - redemption of shares. Approved, November 27, 1991.
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CHANGE IN BANK CONTROL

Cleveland	Equimark Corporation, Pittsburgh, Pennsylvania -- change in bank control. Permitted, November 26, 1991.
Dallas	Executive Bancshares, Inc., Paris, Texas -- change in bank control. Permitted, November 27, 1991.
Chicago	Findlay Bancshares, Inc., Findlay, Illinois -- change in bank control. Returned, November 27, 1991.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Barnett Banks, Inc., Jacksonville, Florida, proposed acquisition of Barnett Bank of Broward County, N.A., Fort Lauderdale, Florida -- report on competitive factors. Submitted, November 26, 1991.
Atlanta	Citizens National Bank, Sevierville, Tennessee, proposed acquisition of the deposits and certain assets of the branch of First American National Bank, Nashville, Tennessee, located in Seymour, Blount County, Tennessee -- report on competitive factors. Submitted, November 25, 1991.
Dallas	Express Bank, Danbury, Texas, proposed merger with Texas Gulf Bank, N.A. (Alvin branch), Freeport, Texas -- report on competitive factors. Submitted, November 26, 1991.
Kansas City	First Enterprise Bank, Oklahoma City, Oklahoma, proposed merger with Grant Square Bank and Trust Company -- report on competitive factors. Submitted, November 26, 1991.
Atlanta	First National Bancorp, Gainesville, Georgia -- proposed acquisition of First National Bancshares of Paulding County, Inc., Dallas, Georgia, and First National Bank of Paulding County -- report on competitive factors. Submitted, November 27, 1991.
Kansas City	First National Bank of Kingman, Kingman, Kansas, proposed acquisition of the assets and assumption of the liabilities of Kingman Savings and Loan Association -- report on competitive factors. Submitted, November 27, 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 27, 1991.

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

COMPETITIVE FACTORS REPORTS

- San Francisco First Western Bank, FSB, Las Vegas, Nevada, proposed merger with First Western Savings Association of Wenatchee, Wenatchee, Washington -- report on competitive factors.
Submitted, November 26, 1991.
- San Francisco Gateway Western Bank, Beaumont, California, proposed merger with North County Bank, Escondido, California -- report on competitive factors.
Submitted, November 26, 1991.
- Dallas Guaranty Federal Savings Bank, Dallas, Texas, proposed merger with Kilgore Federal Savings and Loan Association -- report on competitive factors.
Submitted, November 26, 1991.
- New York Independence Community Bank Corporation, Brooklyn, New York, proposed acquisition of Long Island City Financial Corporation, Long Island City, New York, and Long Island City Savings and Loan Association -- report on competitive factors.
Submitted, November 27, 1991.
- Chicago Oak Lawn Trust & Savings Bank, Oak Lawn, Illinois, proposed merger with FEC Bank, Evergreen Park, Illinois -- report on competitive factors.
Submitted, November 26, 1991.
- Atlanta PBA Financial Corporation, Mobile, Alabama, proposed acquisition of Peoples Bancshares, Inc., Elba, Alabama and The Peoples Bank -- report on competitive factors.
Submitted, November 25, 1991.
- Atlanta Phenix - Girard Bancshares, Inc., Phenix City, Alabama, proposed acquisition of Phenix - Girard Bank -- report on competitive factors.
Submitted, November 26, 1991.
- Atlanta Pike County Bank, Troy, Alabama, proposed merger with Pike County Federal Savings Bank -- report on competitive factors.
Submitted, November 25, 1991.

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

COMPETITIVE FACTORS REPORTS

Chicago	Royal Bank - Elroy, Elroy, Wisconsin, proposed merger with Royal Bank - Lone Rock, Lone Rock, Wisconsin - - report on competitive factors. Submitted, November 26, 1991.
Richmond	Southern Financial Federal Savings Bank, Warrenton, Virginia, proposed acquisition of the Leesburg and Warrenton branches of Ameribanc Savings Bank, FSB, Annandale, Virginia -- report on competitive factors. Submitted, November 26, 1991.
Atlanta	Tennessee Bancorp, Inc., Columbia, Tennessee, proposed acquisition of Tennessee National Bank -- report on competitive factors. Submitted, November 25, 1991.
St. Louis	Union Planters National Bank, Memphis, Tennessee, proposed acquisition of Fidelity Federal Bank, A Federal Savings Bank, Nashville, Tennessee -- report on competitive factors. Submitted, November 26, 1991.
Richmond	Wood County Bank, Parkersburg, West Virginia, proposed acquisition of certain assets and assumption of certain liabilities of Commerce Bank, Charleston, N.A., Charleston, West Virginia -- report on competitive factors. Submitted, November 29, 1991.
San Francisco	World Savings and Loan Association, Oakland, California, proposed acquisition of World Savings and Loan Association of America, FSLA, Lynwood, Washington -- report on competitive factors. Submitted, November 25, 1991.

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

EXTENSIONS OF TIME

Richmond	DNB Financial Corporation, Mullins, South Carolina -- extension to March 4, 1992, to acquire Davis National Bank, Granted, November 25, 1991.
Chicago	Eastern Iowa Bancshares, Ltd., Onslow, Iowa -- extension to February 11, 1992, to acquire Midland Insurance Agency, and engage in general insurance agency activities. Granted, November 27, 1991.
San Francisco	First Interstate Bancorp, Los Angeles, California -- extensions to divest certain properties. Granted, November 27, 1991.
San Francisco	First Security Corporation, Salt Lake City, Utah -- extension to February 29, 1992, to acquire shares of BHC Holding, Inc., Philadelphia, Pennsylvania. Granted, November 27, 1991.
Philadelphia	Fulton Financial Corporation, Lancaster, Pennsylvania -- extension to March 18, 1992, to convert Great Valley Savings Association to a Pennsylvania chartered stock savings bank. Granted, November 29, 1991.
Atlanta	People's Bank of Brevard, Inc., Cocoa, Florida -- extension to February 27, 1992, to acquire People's Bank of Brevard, Cocoa, Florida. Granted, November 27, 1991.
Atlanta	Peoples Bancholding Company, Inc., Moulton, Alabama - - extension to February 28, 1992, to acquire Peoples Bank of Lawrence County. Granted, November 27, 1991.
San Francisco	Timberline Bancshares, Inc., Yreka, California -- extension to March 1, 1992, to acquire Timberline Community Bank. Granted, November 25, 1991.

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NOVEMBER 25, 1991 TO NOVEMBER 29, 1991
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

MEMBERSHIP

Richmond	Bank of Essex, Tappahannock, Virginia -- to become a member of the Federal Reserve System. Approved, November 29, 1991.
Kansas City	Security Bank of Colorado, Aurora, Colorado -- to become a member of the Federal Reserve System. Approved, November 27, 1991.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulation H --requirement that state member banks obtain Board approval in commodity swaps and other commodity - linked transactions (Docket R-0742). Approved, October 23, 1991.

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

BANK HOLDING COMPANIES

Atlanta	Consortio Inversionista Banacaracas, Caracas, Venezuela. and Banco Caracas, S.A.C.A., and N.V. and Seguros Avila, C.A. -- to acquire Eagle National Bank of Miami, Miami, Florida. Withdrawn, November 18, 1991.
Cleveland	FNH Corporation, Hermanie, Pennsylvania -- proposal that First Interim Federal Savings Bank of Hermanie, acquire certain assets and assume certain liabilities of Atlantic Financial Savings, F.A, Bala Cynwyd, Pennsylvania. Approved, November 15, 1991.
Cleveland	Integra Financial Corporation, Pittsburgh, Pennsylvania -- to acquire ten offices of Integra Interim Federal Savings Bank, which was formed to acquire certain assets and assume certain liabilities of Atlantic Financial Savings, F.A., Bala Cynwyd, Pennsylvania. Approved, November 15, 1991.
Atlanta	Lanier Bankshares Inc., Gainesville, Georgia -- to retain Lanier Data Corporation, and continue to engage in data processing activities. Returned, November 19, 1991.
Atlanta	Mansura Bancshares, Inc., Mansura, Louisiana -- to merge with Cottonport Bancshares, Inc., Cottonport, Louisiana, and Cen-La Bancshares, Inc., Marksville, Louisiana, and acquire their subsidiary banks. Returned, November 18, 1991.

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

BANK HOLDING COMPANIES

Atlanta	Southland Bancorporation, Clayton, Alabama -- to engage de novo in buying and selling residential mortgage loans through Mortgage Company, Dothan, Alabama. Returned, November 21, 1991.
Cleveland	Southwest National Corp., Greensburg, Pennsylvania -- to acquire South Savings Bank F.A., an interim savings bank, which was formed to acquire certain assets and assume certain liabilities of Atlantic Financial Savings, F.A., Bala Cynwyd, Pennsylvania. Approved, November 15, 1991.
Cleveland	S & T Bancorp, Inc., Indiana, Pennsylvania -- to acquire three offices of S&T Interim Bank of Indiana, an interim savings bank, which was formed to acquire certain assets and assume certain liabilities of Atlantic Financial Savings, F.A., Bala Cynwyd, Pennsylvania. Approved, November 15, 1991.
Atlanta	Summit Bank Corporation, Atlanta, Georgia -- to acquire Summit Interim, FSB, Atlanta, Georgia. Returned, November 20, 1991.

CAPITAL STOCK

Chicago	Valley Bancshares, Inc., Mapleton, Iowa -- redemption of shares. Approved, November 6, 1991.
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COMPETITIVE FACTORS REPORTS

Atlanta	First Commercial Bancshares, Inc., Jasper, Alabama, proposed acquisition of Canterbury Trust Company, Inc., Birmingham, Alabama, report on competitive factors. Submitted, November 18, 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

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution Examination Date

NONE

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Notices with respect to the shares of Inter Community Bancorp, Springfield, New Jersey by (1) Mr. Nazario Paragano to increase his holdings to 34.58 percent; (2) Messrs. Jerome N. Waldor, Casper Bocina, Patrick J. Lynch, and Bruce E. Goldman to increase their aggregate holdings to 20.35 percent; and (3) Messrs. Frank P. Farinella, Jr., Seymour Lehrhoff, C. Thomas Thomas, Robert S. Bohrer, and Mark S. Fogt to hold an aggregate 25.71 percent of the shares. N/A

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Societe Generale, Paris, France to acquire a limited partnership interest in The Lodestar Group International L.P., New York, New York and thereby to engage indirectly in certain financial advisory activities, private placement and riskless principal activities with respect to all types of securities, and feasibility study and valuation services. 12/13/91

U.S. Trust Corporation, New York, New York to acquire 100 percent of the voting shares of Delafield, Harvey, Tabell, Inc., Princeton, New Jersey and thereby to engage in investment advisory, securities brokerage, full-service brokerage and riskless principal activities. N/A

SECTION IV

Applications Not Involving
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

In connection with the assessment of each insured depository institution's CRA performance, a rating is assigned from the following group:

Outstanding record of meeting community credit needs.

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs.

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs.

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Week Ending November 30, 1991

NAME OF BANK

RATING

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.
 - 4/ Date specified in Federal Register notice; a later date may be specified in the newspaper notice.
- N/A - Not Available

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 11/22/91

The four-tiered system of assessment is as follows:

- Outstanding
- Satisfactory
- Needs to Improve
- Substantial Noncompliance

<u>Institution</u>	<u>Examination Date</u>	<u>Performance Evaluation Assessment</u>
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None.

**Applications Bulletin
For Week Ending November 30, 1991**

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

Received application on November 25, 1991, * December 26, 1991
from The Dollar Savings and Trust Company,
Youngstown, Ohio, to establish a branch at
Park Vista Nursing Home, 1216 Fifth Avenue,
Youngstown, Ohio

Received application on November 25, 1991, * December 23, 1991
from The Fifth Third Bank, Cincinnati, Ohio,
to establish CBCT branches at: 2000 East
Drive, Milford, Ohio; 420 Wells Mills Road,
Oxford, Ohio; 4798 Ridge Road, Brooklyn
Heights, Ohio; 1 West Corry Street, Corryville,
Ohio; Fenn Tower, Cleveland State University,
Cleveland, Ohio; and 11320 Chester Road,
Sharonville, Ohio.

Received application on November 25, 1991, Not Yet Known #
from The Provident Bank of Boone County,
Bellevue, Kentucky, to become a member of
the Federal Reserve System.

Received application on November 25, 1991, Not Yet Known #
from The Provident Bank of Kenton County,
Covington, Kentucky, to become a member of
the Federal Reserve System.

Received application on November 26, 1991, * December 23, 1991
from Fifth Third Bank of Columbus, Columbus,
Ohio, to establish CBCT branches at: 7320
Doldano Drive, Columbus, Ohio; 5855 Chantry
Drive, Columbus, Ohio; 6000 Sawmill Road,
Dublin, Ohio; and 1350 North High Street,
Columbus, Ohio.

-
- * - 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 30, 1991**

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

Received Section 3(a)(5) application on November 12, 1991, from Society Corporation, Cleveland, Ohio, to acquire Ameritrust Corporation, Cleveland, Ohio, and its bank subsidiaries. * F: December 30, 1991

Received Section 3(a)(3) application on November 25, 1991, from Provident Bancorp, Inc., Cincinnati, Ohio, to acquire The Provident Bank of Boone County, Bellevue, Kentucky. * Not Yet Known #

Received Section 3(a)(3) application on November 25, 1991, from Provident Bancorp, Inc., Cincinnati, Ohio, to acquire The Provident Bank of Kenton County, Covington, Kentucky. * Not Yet Known #

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

Received Section 4(c)(8) application on November 12, 1991, from Society Corporation, Cleveland, Ohio, to acquire the non-bank subsidiaries of Ameritrust Corporation, Cleveland, Ohio. December 30, 1991

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

Received request from Heartland Bank, Grove City, Ohio, on November 27, 1991, for permission to exceed its limit of investment in bank premises permitted under Section 24A of the Federal Reserve Act.

-
- * - 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

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

Application

Comment Period Ending Date

None.

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

Application

None.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending November 29, 1991

Definition of Ratings

Outstanding record of meeting community credit needs.

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs.

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs.

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Examination

Date

Rating

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 29, 1991

Section 1 - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Phenix-Girard Bancshares, Inc. Phenix City, Alabama 1-BHC formation, Phenix-Girard Bank, Phenix City, Alabama.	Not yet available*
Barnett Banks, Inc. Jacksonville, Florida To acquire Barnett Bank of Broward County, N.A., Fort Lauderdale, Florida (in organization).	Not yet available*

Section 3 - Applications Subject to Federal
Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Alabama National Bancorporation Shoal Creek, Alabama To engage de de novo in making, acquiring, or servicing loans or other extensions of credit, pursuant to Section 225.25(b)(1) of Regulation Y.	Not yet available

*Subject to Provisions of Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 29, 1991

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

Application

Central Bancshares of the South, Inc.

Birmingham, Alabama

3(a)(5) waiver request related to the proposed merger of its two wholly-owned bank holding company subsidiaries, Compass Bancshares, Inc., Houston, Texas, and Compass Bancshares, Inc., a Delaware corporation. Compass Bancshares-Delaware will survive the merger.

Brannen Banks of Florida

Inverness, Florida

To redeem 15.72 percent of its outstanding shares of common stock.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending November 29, 1991

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the insured depository institutions listed below became available during this week. Information about an institution's CRA evaluation may be obtained directly from the institution. In connection with the assessment of an institutions's CRA performance, a rating is assigned from the following groups:

Outstanding record of meeting community credit needs: An institution has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs: An institution has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs: An institution needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs: An institution has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Examination

Bank

Rating

Date

None.

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/ Branch	Chemical Bank Michigan Clare, Michigan Chemical Bank Gladwin County Beaverton, Michigan 190 S. Ross Street Beaverton, Michigan*	N - 11-22-91
Branch	Chemical Bank Michigan Clare, Michigan 245 E. Cedar Avenue Gladwin, Michigan*	N - 11-22-91
Branch	Chemical Bank Michigan Clare, Michigan 2673 W M-61 Gladwin, Michigan*	N - 11-22-91
Branch	Chemical Bank Michigan Clare, Michigan 27 E M-61 Gladwin, Michigan*	N - 11-22-91
Membership	The Bank of the Quad Cities Davenport, Iowa (in organization) To become a member of the Federal Reserve System*	N - 12-15-91
Merger/ Branch	Old Kent Bank and Trust Company Grand Rapids, Michigan Old Kent Bank of Lansing, N.A. Lansing, Michigan*	N - **

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Vogel Bancshares, Inc. Orange City, Iowa Iowa State Bank Hull, Iowa*	FR - 12-4-91 N - 12-6-91
Y-1	TBQC, Inc. Bettendorf, Iowa The Bank of the Quad Cities Davenport, Iowa (in organization)*	FR - 12-12-91 N - 12-15-91

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	American Interstate Bancorporation, Inc. Council Bluff, Iowa American Interstate Bancorporation, Inc. Omaha, Nebraska Bank of Elkhorn Elkhorn, Nebraska*	FR - 12-12-91 N - 12-26-91
CoC-HC	Green Belt Bancorporation Iowa Falls, Iowa Merle R. Weaver Trust; Steven L. Afdahl; Richard T. Gauck, Larry A. High, Trustees	FR - 12-11-91 N - 11-26-91
Y-1	APM Bancorp, Inc. Buffalo, Iowa Buffalo Savings Bank Buffalo, Iowa*	FR - 12-16-91 N - **
Y-2	Independence Bancshares, Inc. Independence, Iowa First State Bancorporation Fredericksburg, Iowa Northeast Iowa National Bank Sumner, Iowa*	FR - ** N - **
Y-1	Northwest Financial Corp. Spencer, Iowa Conover Bancorporation Creston, Iowa First National Bank in Creston Creston, Iowa*	FR - ** N - **
CoC-HC	Ocheyedan Bancorporation Ocheyedan, Iowa James W. and James P. Cravens and Mark C. Fisher	FR - 11-29-91 N - 11-23-91
CoC-BK	The Kingston State Bank Kingston, Michigan John Kulhavi	FR - ** N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	San Bancorp. Sanborn, Iowa Ocheyedan Bancorporation Ocheyedan, Iowa Ocheyedan Savings Bank Ocheyedan, Iowa*	FR - ** N - **
Y-1	Orangevillebancorp, Inc. Orangeville, Illinois Orangeville Community Bank Orangeville, Illinois*	FR - ** N - 12-9-91

Section III - Applications Subject to Federal Register Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	ABN AMRO Bank N.V. Amsterdam, Netherland Talman Home Federal Savings and Loan Association Chicago, Illinois	FR - 11-27-91
Y-4	ABN AMRO North America, Inc. Chicago, Illinois Talman Home Federal Savings and Loan Association Chicago, Illinois	FR - 11-27-91
Y-4	ABN/AMRO Holding N.V. Amsterdam, Netherland Talman Home Federal Savings and Loan Association Chicago, Illinois	FR - 11-27-91
Y-4	Stichting Administratiekantoor ABN/AMRO Holding Amsterdam, Netherland Talman Home Federal Savings and Loan Association Chicago, Illinois	FR - 11-27-91

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	Stichting Prioriteit ABN/AMRO Holding Amsterdam, Netherland Talman Home Federal Savings and Loan Association Chicago, Illinois	FR - 11-27-91
4(c)(8)	Columbus Bancorp, Inc. Indianapolis, Indiana Flagship Insurance Company Indianapolis, Indiana	FR - 12-12-91
4(c)(8)	Capital Directions, Inc. Mason, Michigan Monex Financial Services, Inc. Mason, Michigan - Tax Planning and Tax Preparation	FR - **
4(c)(8)	Capital Directions, Inc. Mason, Michigan Monex Financial Services, Inc. Mason, Michigan - Consumer financial Counseling	FR - **
4(c)(8)	Firststar Corporation Milwaukee, Wisconsin Chancellor Mortgage Corporation Brooklyn Center, Minnesota	FR - **
4(c)(8)	Ruth Bank Corporation Ruth, Michigan Purchase loans from its subsidiary bank, Ruth State Bank Ruth, Michigan	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Ocheyedan Bancorporation Ocheyedan, Iowa To redeem 242 shares of common stock from Stephen J. Spengler

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 29, 1991.

Identification of Ratings

O-An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

S-An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

NI-An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resource and capabilities.

SN-An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
-Old Kent Bank of St. Johns 201 East Walker Street St. Johns, Michigan 48879	8/19/91	S
-Old Kent Bank of Petoskey 300 East Mitchell Street Petoskey, Michigan 49270	8/19/91	S
-Old Kent Bank of Ludington 124 South James Street P.O. Box 430 Ludington, Michigan 49431	8/19/91	S
-Security Bank Northeast 69306 Main Street Richmond, Michigan 48062	8/26/91	NI

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING NOVEMBER 29, 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>
* Section 3(a)(1) application by Boatmen's Bancshares of Iowa, Inc., St. Louis, Missouri, to acquire First Interstate of Iowa, Inc., Des Moines, Iowa	Not yet available
* Section 3(a)(3) application by Boatmen's Bancshares, Inc., St. Louis, Missouri to acquire First Interstate of Iowa, Inc., Des Moines, Iowa	Not yet available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) application by Boatmen's Bancshares, Inc., St. Louis, Missouri, to engage in data processing activities through the acquisition of First Interstate Information Systems of Iowa, Inc., Des Moines, Iowa	Not yet available

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

<u>Application</u>	<u>End of Comment Period</u>
Stock redemption notification by Lonoke Bancshares Inc., Lonoke, Arkansas	Not applicable

* This application is subject to CRA.

FEDERAL RESERVE BANK OF ST. LOUIS
St. Louis, Missouri

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate- income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

FOR THE WEEK ENDING November 29, 1991

Name of Bank	Bank Address	Examination Date	Examination Rating
Lindell Bank & Trust Company	P. O. Box 211 St. Louis, MO. 63166	8-19-91	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS

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>
A. Clifford Edwards and Wayne C. Edwards To each acquire control of 45.71% of Farmers State Bank of Denton, Denton, MT	12-11-91 (Federal Register)
McVille Financial Services, Inc. McVille, ND To acquire 100% of McVille State Bank McVille, ND*	Not yet available
Community First Bankshares, Inc. Fargo, ND To acquire 100% of First Breck Holding Company, Breckenridge, MN*	Not yet available
Johnson Holdings, Inc. Isanti, MN To acquire 100% of East Central Holding Company, Isanti, MN*	Not yet available

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Johnson Holdings, Inc. Isanti, MN To engage in general insurance agency activities through the acquisition of Isanti Agency, Inc., Isanti, MN	Not yet available

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

Application

None.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations

week ending November 29, 1991

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
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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

IPC, Denver, Colorado, for prior approval to acquire 2,000 shares or 100 percent of the voting shares of Arvada 1st Industrial Bank, Arvada, Colorado.

Not Available

F.S.B. Bancorporation Inc., of Fort Morgan, Colorado ESOP, Fort Morgan, Colorado, for prior approval to become a bank holding company through the acquisition of 25.42 percent of the voting shares of F.S.B. Bancorporation, Inc., of Fort Morgan, Colorado.*

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

Security Bank, Basin, Wyoming, for prior approval to redeem 30 shares of its own voting common stock.

Not Available

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

In connection with the assessment of each insured depository institution's CRA performance, a rating is assigned from the following groups:

Outstanding record of meeting community credit needs

An institution in this group has an outstanding record of, and is a lender in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
None.			

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF NOVEMBER 25, 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

*Section 3(a)(1) application by
Peoples National Holdings, Inc., Wilmington, DE, to
acquire Peoples National Bank, McKinney, TX

91/11/29

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.

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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF NOVEMBER 25, 1991

Outstanding record of meeting community credit needs.

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to Improve record of meeting community credit needs.

An institution in this group need to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial Noncompliance in meeting community credit needs.

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
None.		

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 11/29/91

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

Philippine National Bank, Manila, Philippines, to acquire California Overseas Bank, Los Angeles, California.*	<u>Newspaper:</u> 12/13/91 <u>Fed. Reg.:</u> 12/17/91
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> 12/11/91
Melvin T. and Laura L. Bowler, St. George, Utah, to retain 10.23 percent of First Bankshares, Inc., St. George, Utah.	<u>Newspaper:</u> 12/15/91 <u>Fed. Reg.:</u> 12/13/91
Investors Banking Group, Portland, Oregon, to become a bank holding company by acquiring Colonial Banking Company, Grants Pass, Oregon.*	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 12/24/91
Burkart Group, Sacramento, California, to acquire new common stock which will result in owning 80 percent of Placer Bank of Commerce, Roseville, California.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> Not available

Section III - Applications Subject to Federal Register Notice Only

CVB Financial Corp., Ontario, California, to engage <u>de novo</u> in data processing activities through a wholly-owned subsidiary, to be named Premier Results, Inc., Anaheim, California.	<u>Fed. Reg.:</u> 12/26/91
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Section IV - Applications Not Subject to Federal Register Notice
or Newspaper Notice

None

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

Week ending 11/29/91

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>
Western Security Bank	7401 E. Camelback Road Scottsdale, AZ 85251 Tel: (602) 947-9888	8/19/91

Under the rating system an institution's CRA performance is assigned one of the following four ratings:

OUTSTANDING: An institution assigned this rating has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

SATISFACTORY: An institution assigned this rating has a satisfactory record of ascertaining and meeting the credit needs of its delineated community.

NEEDS TO IMPROVE: An institution assigned this rating needs to improve its overall record of ascertaining and meeting the credit needs of its delineated community.

SUBSTANTIAL NONCOMPLIANCE: An institution assigned this rating has a substantially deficient record of ascertaining and meeting the credit needs of its delineated community.

* Subject to CRA