

ANNOUNCEMENT
RESEARCH LIBRARY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1992, No. 15
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending April 11, 1992

FEDERAL RESERVE BANK
OF CLEVELAND
ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

Connecticut Bancorp, Inc., Norwalk, Connecticut --
written agreement with the Federal Reserve Bank of
New York and the Banking Commissioner, State of
Connecticut.
Announced, April 8, 1992.

Farmers National Bancorp of Cynthiana, Inc.,
Cynthiana, Kentucky -- written agreement dated
March 31, 1992, with the Federal Reserve Bank of
Cleveland, and the Department of Financial
Institutions, Commonwealth of Kentucky.
Announced, April 6, 1992.

First Bancshares of Texas, Longview, Texas --
issuance of order of prohibition against James N.
Heath, II, a former institution-affiliated party.
Announced, April 6, 1992.

First Interstate Bank International, Miami Branch,
Miami, Florida -- issuance of an order of
prohibition against Monica Rafal, a former
institution-affiliated party.
Announced, April 8, 1992.

Northeast Bancorp, Inc., Stamford, Connecticut --
written agreement dated March 16, 1992, with the
Federal Reserve Bank of New York and the Banking
Commissioner, State of Connecticut.
Announced, April 8, 1992.

REGULATIONS AND POLICIES

Capital adequacy -- to modify the risk-based capital
guidelines with regard to treatment of certain
multifamily housing loans and collateralized
transactions.
Proposed, April 9, 1992.

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APRIL 6, 1992 TO APRIL 10, 1992

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

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

BANK BRANCHES, DOMESTIC

Richmond	Citizens Bank of Virginia, Arlington, Virginia -- to establish a branch at 250 North Glebe Road. Approved, April 10, 1992.
New York	Manufacturers and Traders Trust Company, Buffalo, New York -- to establish branches at 6750 and 4925 Main Street, Amherst, New York. Approved, April 9, 1992.
Cleveland	Provident Bank, Cincinnati, Ohio -- to establish a customer-bank communication terminal at Beechmont Mall, 7500 Beechmont Avenue. Approved, April 8, 1992.

BANK HOLDING COMPANIES

GC	Alabama National Bancorporation, Shoal Creek, Alabama -- determination that ANB is not capable of controlling Financial Investors of the South, Inc., Birmingham, Alabama, or Bank of Alabama, Fultondale, Alabama. Granted, April 7, 1992.
Chicago	Alpha Financial Group, Inc., Minonk, Illinois-- to engage de novo in insurance agency activities through Ghiglieri Insurance Agency, Toluca, Illinois. Permitted, April 10, 1992.
Chicago	BRAD, Inc., Black River Falls, Wisconsin -- to acquire Bank of Melrose, Melrose, Wisconsin. Approved, April 8, 1992.
Minneapolis	Community First Bankshares, Inc., Fargo, North Dakota -- to acquire Community Insurance, Inc. Returned, April 10, 1992.
Dallas	Continental National Bancshares, Inc., El Paso, Texas -- change in bank control. Returned, April 10, 1992.

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

BANK HOLDING COMPANIES

Kansas City	First Capital Bancorp, Inc., Guthrie, Oklahoma -- to acquire First Capital Bank. Approved, April 9, 1992.
Atlanta	First Central Bancshares, Inc., Lenoir City, Tennessee -- to acquire First Central Bank. Approved, April 7, 1992.
Dallas	First Tule Bancorp of Delaware, Inc., Wilmington, Delaware -- to acquire First National Bank of Tulia, Tulia, Texas. Approved, April 7, 1992.
Richmond	First Union Corporation, Charlotte, North Carolina -- proposal that First Union National Bank of Florida, Jacksonville, Florida, acquire Security First Federal Savings and Loan Association, Daytona Beach, Florida. Approved, April 10, 1992.
Secretary	Fleet / Norstar Financial Group, Inc., Providence, Rhode Island, and Fleet Real Estate Funding, Inc., Columbia, South Carolina -- to acquire BancNewEngland Mortgage Company, Inc., East Providence, Rhode Island, which is engaged in mortgage lending activities. Approved, April 9, 1992.
Chicago	Gore - Bronson Bancorp, Inc., Prospect Heights, Illinois -- to acquire the Water Tower Bank, Chicago, Illinois. Returned, April 6, 1992.
Richmond	Grayson Bankshares, Inc., Independence, Virginia -- to acquire the Grayson National Bank. Approved, April 8, 1992.
Minneapolis	Guaranty Development Company, Livingston, Montana -- to acquire InterWest Acquisition Bank. Returned, April 9, 1992.

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

BANK HOLDING COMPANIES

Chicago	Honor Bancorp, Inc., Honor, Michigan -- to engage de novo in establishing a collection agency through Honor Recovery Agency, Inc. Permitted, April 8, 1992.
Richmond	Matewan BancShares, Inc., Matewan, West Virginia -- to acquire Hampden Ventura Limited Partnership, Gilbert, West Virginia. Approved, April 10, 1992.
San Francisco	Orange National Bancorp, Orange, California -- to engage de novo in lending activities through ONB Mortgage Corporation. Permitted, April 7, 1992.
Chicago	San Bancorp, Sanborn, Iowa -- to acquire Shares of Ocheyedan Bancorporation, Ocheyedan, Iowa, and Ocheyedan Savings Bank. Approved, April 9, 1992.
Atlanta	Southern Banking Corporation, Altamonte Springs, Florida -- to acquire Southern Bank of Central Florida. Approved, April 6, 1992.

BANK MERGERS

Director, BS&R	Bank of America Texas, N.A., Houston, Texas -- to acquire certain assets and assume certain liabilities of Sunbelt Federal Savings, FSB, Irving, Texas. Approved, April 9, 1992.
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BANK PREMISES

Dallas	Bank of Houston, Houston, Texas -- -- investment in bank premises. Approved, April 8, 1992.
New York	Chemical Bank, New York, New York -- investment in bank premises. Approved, April 10, 1992.

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

BANK PREMISES

Chicago	First State Bank of Maple Park, Maple Park, Illinois -- investment in bank premises. Returned, April 6, 1992.
Cleveland	Ohio Citizens Bank, Toledo, Ohio -- investment in bank premises. Approved, April 6, 1992.
Chicago	Peoples State Bank of Mansfield, Mansfield, Illinois -- investment in bank premises. Approved, April 9, 1992.

CAPITAL STOCK

Chicago	Newbury Corporation, St. Ansgar, Iowa -- redemption of shares. Returned, April 7, 1992.
Chicago	Ocheyedan Bancorporation, Ocheyedan, Iowa -- redemption of shares. Approved, April 9, 1992.

CHANGE IN BANK CONTROL

Dallas	Equitable Bankshares, Inc., Dallas, Texas -- change in bank control. Permitted, April 10, 1992.
New York	Inter Community Bancorp, Springfield, New Jersey -- change in bank control. Permitted, April 10, 1992.
Chicago	Ocheyedan Bancorporation, Ocheyedan, Iowa -- change in bank control. Permitted, April 9, 1992.
St. Louis	Southeast Arkansas Bank Corporation, Lake Village, Arkansas -- change in bank control. Returned, April 9, 1992.

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

COMPETITIVE FACTORS REPORTS

Chicago	Bank One, Bloomington, National Association, Bloomington, Indiana, proposed merger with The Bedford National Bank, Bedford, Indiana -- report on competitive factors. Submitted, April 10, 1992.
Atlanta	BankFIRST, Eustis, Florida, proposed merger with the Successor BankFirst -- report on competitive factors. Submitted, April 6, 1992.
Boston	Belmont Savings Bank, Belmont, Massachusetts, proposed assumption of the deposit liabilities of the Belmont branch of Boston Federal Savings Bank, Burlington, Massachusetts -- report on competitive factors. Submitted, April 10, 1992.
Kansas City	City Bank & Trust, Oklahoma City, Oklahoma, proposed merger with City Bank, Wilshire, Oklahoma -- report on competitive factors. Submitted, April 10, 1992.
Richmond	Davidson Federal Savings Bank, Lexington, North Carolina, proposed acquisition of the Statesville, North Carolina, branch of Asheville Federal Bank, FSB, Asheville, North Carolina -- report on competitive factors. Submitted, April 8, 1992.
Chicago	Deerbank Corporation, Deerfield, Illinois, proposed acquisition of Northern Federal Savings Bank, Marengo, Illinois -- report on competitive factors. Submitted, April 10, 1992.
Philadelphia	Fidelity Mutual Savings and Loan Association, Westmont, New Jersey, proposed merger with First Home Savings Bank, SLA, Penns Grove, New Jersey -- report on competitive factors. Submitted, April 9, 1992.
Atlanta	First Northwest Financial, Inc., Fort Walton Beach, Florida, proposed acquisition of First Federal Savings Bank of Northwest Florida -- report on competitive factors. Submitted, April 6, 1992.

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

COMPETITIVE FACTORS REPORTS

San Francisco	Lake Savings and Loan Association, Lakeport, California, proposed merger with Allied Savings Bank, A Federal Savings Bank, Ukiah, California -- report on competitive factors. Submitted, April 10, 1992.
Dallas	Lost Pines National Bank, Smithville, Texas, proposed merger with Interim Lost Pines Bank -- report on competitive factors. Submitted, April 9, 1992.
New York	Middletown Savings Bank, Middletown, New York, proposed acquisition of the assets and assumption of the liability to pay deposits made in a branch of The Savings Bank of Rockland County, Spring Valley, New York -- report on competitive factors. Submitted, April 8, 1992.
Chicago	Mound City Bank, Platteville, Wisconsin, proposed acquisition of the assets and assumption of the liability to pay deposits made in Anchor Savings & Loan Association-Cuba City, Cuba City, Wisconsin. Submitted, April 10, 1992.
Kansas City	Prairie State Bank, Augusta, Kansas, proposed merger with Maize State Bank, Maize, Kansas -- report on competitive factors. Submitted, April 9, 1992.
San Francisco	Redlands Federal Bank, A Federal Savings Bank, Redlands, California, proposed purchase of assets and assumption of liabilities of the Grand Terrace and Yucaipa, California, branch of Union Federal Bank, A Savings Bank, Brea, California -- report on competitive factors. Submitted, April 9, 1992.
Atlanta	SouthTrust Bank of Georgia, N.A., Atlanta, Georgia, proposed merger with SouthTrust Bank of Atlanta, N.A. -- report on competitive factors. Submitted, April 9, 1992.

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

COMPETITIVE FACTORS REPORTS

San Francisco Summit Savings Bank, Bellevue, Washington, proposed purchase of assets and assumption of liabilities of the Bellingham and Tacoma, Washington, branch of Cascades Savings Bank, Everett, Washington -- report on competitive factors. Submitted, April 6, 1992.

ENFORCEMENT

GC First and Farmers Bancshares, Inc., Somerset, Kentucky -- termination of cease and desist order against Blaine S. Correll. Announced, April 8, 1992.

EXTENSIONS OF TIME

Chicago Firststar Corporation, Milwaukee, Wisconsin -- extension to July 16, 1992, to acquire First Geneva Banqueshares, Inc., Geneva, Illinois, and The First National Bank of Geneva. Granted, April 8, 1992.

San Francisco Security Pacific Corporation, Los Angeles, California -- extension to divest certain property. Granted, April 10, 1992.

San Francisco Security Pacific Corporation, Los Angeles, California -- extension to divest certain property. Granted, April 10, 1992.

San Francisco Security Pacific Corporation, Los Angeles, California -- extensions to divest certain properties. Granted, April 10, 1992.

REGULATIONS AND POLICIES

Director, C&CA Regulation B -- update of official staff commentary to clarify the relationship between Regulation B and Regulation C with respect to data collection. Approved, April 7, 1992.

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APRIL 6, 1992 TO APRIL 10, 1992

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

RESERVE BANK SERVICES

Director, FRB0 Federal Reserve Bank of Cleveland -- to provide net
settlement services to the National Clearing House
Association.

Approved, April 9, 1992.

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

BANK HOLDING COMPANIES

Chicago	First Community Bancshares Corp., Anamosa, Iowa -- to acquire Larsernal Corporation, and Citizens Savings Bank. Returned, April 3, 1992.
Chicago	First Community Bancshares Corp., Anamosa, Iowa -- to acquire First Community Bank, Milton, Wisconsin. Returned, April 3, 1992.

CAPITAL STOCK

Minneapolis	Security Bancshares, Inc., Dunseith, North Dakota -- redemption of shares. Withdrawn, April 3, 1992.
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COMPETITIVE FACTORS REPORTS

Atlanta	Peoples First Financial Savings and Loan Association, Panama City, Florida, proposed merger with the Marianna branch of The Farmers Bank of Malone, Malone, Florida -- report on competitive factors. Submitted, April 2, 1992.
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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

**Rating Definitions: "O" - Outstanding; "S" - Satisfactory; "N"
- Needs to Improve; "SN" - Substantial Noncompliance.

Institution

Examination Date

Rating**

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

Credit Populaire d'Algerie, Algiers, Algeria, to become a bank holding company through the acquisition of at least 44.06 percent of the voting shares of UBAF Arab American Bank, New York, New York.1/

5/11/92 3/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

None.

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 April 11, 1992

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
United States Trust Company of New York 114 West 47th Street New York, N.Y.	Satisfactory	June 3, 1991

- 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

Meridian Bank, Reading, PA seeks approval 1/
to establish an electronic banking facility
to be located at The Graduate Hospital, One
Graduate Plaza, Philadelphia, PA pursuant
to Section 9 of the FRA. Secretary Delegated

4/27/92

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

Comment Period Ending Date

Keystone Financial, Inc., Harrisburg, PA to 1/
acquire 100% of the voting shares of Main
Line Bancshares, Inc., Wayne, PA, pursuant
to Section 3(a)(5) of the Bank Holding
Company Act.

Newspaper:
Federal Register:

5/7/92
5/11/92

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

Comment Period Ending Date

Franklin Financial Services Corporation,
Chambersburg, PA seeks approval to acquire
FFSC Interim Federal Savings Bank, Waynesboro,
PA, pursuant to Section 4(c)(8) of the Bank
Holding Company Act. (This application has
been filed in connection with the other
pending application requesting approval for
Applicant's subsidiary bank, Farmers and
Merchants Trust Company of Chambersburg,
Chambersburg, PA to acquire the Waynesboro
branch office in Pennsylvania of Home Federal
Savings Bank, Hagerstown, Maryland, pursuant
to Section 5(d)(3) of the FDI Act, as amended.)

4/27/92

**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.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - 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 April 10, 1992.

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 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/Location

Examination Date

CRA Rating

None.

FEDERAL RESERVE BANK OF CLEVELAND

**Applications Bulletin
For Week Ending April 11, 1992**

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

Received application from Fifth Third Bank, Cincinnati, Ohio, on April 7, 1992, for permission to establish a branch at 7919 Day Drive, Parma, Ohio. * May 6, 1992

Received application from Fifth Third Bank, Cincinnati, Ohio, on April 7, 1992, for permission to establish a branch at 4798 Ridge Road, Brooklyn, Ohio. * May 6, 1992

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

NONE

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

Received Section 4(c)(8) application from Banc One Corporation, Columbus, Ohio, on March 31, 1992, to acquire the mortgage servicing business of Diamond Mortgage Corporation and Diamond Savings & Loan, both of Findlay, Ohio. April 30, 1992

Received Section 4(c)(8) application from National City Corporation, Cleveland, Ohio, on April 3, 1992, to acquire Check Security Services of America, Houston, Texas. May 12, 1992

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

Received request from Ohio Citizens Bank, Toledo, Ohio, on April 6, 1992, 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 date of application's receipt.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - 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 April 10, 1992.

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 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/Location

Examination Date

CRA Rating

None.

FEDERAL RESERVE BANK OF CLEVELAND

**Applications Bulletin
For Week Ending April 11, 1992**

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

Received application from Fifth Third Bank, Cincinnati, Ohio, on April 7, 1992, for permission to establish a branch at 7919 Day Drive, Parma, Ohio. * May 6, 1992

Received application from Fifth Third Bank, Cincinnati, Ohio, on April 7, 1992, for permission to establish a branch at 4798 Ridge Road, Brooklyn, Ohio. * May 6, 1992

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

NONE

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

Received Section 4(c)(8) application from Banc One Corporation, Columbus, Ohio, on March 31, 1992, to acquire the mortgage servicing business of Diamond Mortgage Corporation and Diamond Savings & Loan, both of Findlay, Ohio. April 30, 1992

Received Section 4(c)(8) application from National City Corporation, Cleveland, Ohio, on April 3, 1992, to acquire Check Security Services of America, Houston, Texas. May 12, 1992

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

Received request from Ohio Citizens Bank, Toledo, Ohio, on April 6, 1992, 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 date of application's receipt.

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Virginia Bank, Falls Church, Virginia, to establish a branch at 6401B Shiplett Boulevard, Burke, Virginia.*	5-4-92
Centura Bank, Rocky Mount, North Carolina, to establish a branch at 513 Blowing Rock Road, Boone, North Carolina.*	5-7-92

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Southern National Corporation, Lumberton, North Carolina, to acquire Southern Savings Bank of Valdese, Inc., SSB, Valdese, North Carolina.*	5-2-92
Southern National Corporation, Lumberton, North Carolina, to acquire Southern Savings Bank of Elkin, Inc., SSB, Elkin, North Carolina.*	5-2-92
CB&T Financial Corp., Fairmont, West Virginia, to acquire First State Bancorporation, Inc., Elkins, West Virginia.*	5-5-92
City Holding Company, Charleston, West Virginia, to acquire Blue Ridge Bank, Inc., Martinsburg, West Virginia, an organizing bank.*	5-8-92

Section III - Applications Subject to Federal Register Notice

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

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

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

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations
Week ending April 10, 1992

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.

	<u>Examination Date</u>	<u>Rating</u>
Mellon Bank (MD) 1901 Research Boulevard Rockville, Maryland 20850	1-6-92	Outstanding
Consolidated Bank and Trust Company 320 North 1st Street Richmond, Virginia 23240	1-21-92	Satisfactory
The George Mason Bank 11185 Main Street Fairfax, Virginia 22030	2-3-92	Satisfactory
Bruceton Bank P. O. Box 205 Bruceton Mills, West Virginia 26525	1-28-92	Outstanding

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 10, 1992

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Metro Bank Atlanta, Georgia To establish a branch office to be known as Embassy Row Office, located at 6600 Peachtree Dunwoody Road, Building 400, Suite 210, Atlanta, Georgia.	Not yet available*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Meigs County Bancshares, Inc. Decatur, Tennessee 1-BHC formation, Meigs County Bank, Decatur, Tennessee.	Not yet available*
County Bancshares, Inc. Troy, Alabama To establish Pike County Federal Savings Bank, Troy, Alabama (Interim Thrift). Interim Thrift is being established to acquire certain assets and assume certain liabilities of the Troy, Alabama branch of First Federal Bank, FSB, Tuscaloosa, Alabama, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	04-20-92* Federal Register

*Subject to Provisions of the Community Reinvestment Act.

Section 3 - Applications Subject to
Federal Register Notice Only

Application

Comment Period Ending Date

None.

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

Application

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 10, 1992

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 institution'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.

<u>Examination</u> <u>Bank</u>	<u>Rating</u>	<u>Date</u>
First Western Bank 5854 South Flamingo Road Cooper City, Florida 33330 (305) 434-7600	Satisfactory	12-31-91
The Brand Banking Company Post Office Box 1110 Lawrenceville, Georgia 30246 (404) 963-9225	Satisfactory	12-16-91

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/24A	INB Banking Company Fort Wayne, Indiana Relocate from 200 E. Berry Street to 825 S. Calhoun, Fort Wayne, Indiana*	N - 4-16-92

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	First Community Bancshares Corp. Anamosa, Iowa First Community Bank Milton, Wisconsin*	FR - 4-6-92 N - 4-13-92
Y-1	First Community Bancshares Corp. Anamosa, Iowa Lesernal Corporation Anamosa, Iowa Citizens Savings Bank Anamosa, Iowa*	FR - 4-6-92 N - 4-13-92
Y-1	Financial Institutions, Inc. Verona, Illinois Verona Exchange Bank Verona, Illinois*	FR - ** N - **

Section III - Applications Subject to Federal Register
Notice Only

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

Federal Reserve Bank of Chicago

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

Type Application

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 state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending April 10, 1992. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

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 resources 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>RATING</u>
-Beverly Bank-Lockport 1055 East 9th Street Lockport, Illinois 60441 (815) 838-5900	12/30/91	S
-Hartsburg State Bank P.O. Box 68 Hartsburg, Illinois 62643 (217) 642-5213	1/06/92	S
-NBD Glenbrook Bank 2801 Pfingsten Road Glenview, Illinois 60025 (708) 564-8300	12/30/91	S
-The Farmers Bank 130 South Washington Mt. Pulaski, Illinois 62548 (217) 792-5211	1/06/92	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING APRIL 10, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 9 application by Farmers and Merchants Bank of Hannibal, Hannibal, Missouri, to establish a branch at 307 Broadway, Hannibal, Missouri	Not yet available
* Section 9 application by Citizens Fidelity Bank and Trust Company, Louisville, Kentucky, to establish a branch at the intersection of U.S. 42 and U.S. 22, Louisville, Kentucky	Not yet available

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(5) application by Old National Bancorp, Evansville, Indiana to merge with Palmer Bancorp, Inc., Danville, Illinois	Not yet available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
None.	

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

<u>Application</u>	<u>End of Comment Period</u>
None.	

This application is subject to CRA.

FEDERAL RESERVE BANK OF ST. LOUIS
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 April 10, 1992

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING APRIL 10, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 9 application by Farmers and Merchants Bank of Hannibal, Hannibal, Missouri, to establish a branch at 307 Broadway, Hannibal, Missouri	Not yet available
* Section 9 application by Citizens Fidelity Bank and Trust Company, Louisville, Kentucky, to establish a branch at the intersection of U.S. 42 and U.S. 22, Louisville, Kentucky	Not yet available

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(5) application by Old National Bancorp, Evansville, Indiana to merge with Palmer Bancorp, Inc., Danville, Illinois	Not yet available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
None.	

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

<u>Application</u>	<u>End of Comment Period</u>
None.	

This application is subject to CRA.

FEDERAL RESERVE BANK OF ST. LOUIS
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 April 10, 1992

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Southwest Bank - Mandan Mandan, ND To purchase the assets and assume the liabilities of the Mandan branch of Northwestern Savings Bank, F.S.B., Fargo, ND	
First State Bank of Rushmore Rushmore, MN To move its Worthington, MN branch loation from 1206 Oxford Street to 1433 Oxford Street.	

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Taylor Bancshares, Inc. available North Mankato, MN To acquire State Bank & Trust Company of New Ulm New Ulm, MN*	Not yet
The Merchants Holding Company Winona, MN To acquire BRAD, Inc. Black River Falls, WI*	5-11-92 (Newspaper)

* 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>
Security Bank Shares, Inc. Iron river, WI To engage <u>de novo</u> in making and servicing loans.	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 April 10, 1992

ASSIGNMENT OF RATING

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 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
Hand County State Bank P. O. Box 126 Miller, South Dakota 57362 (605) 853-3051	January 6, 1992	Satisfactory
First Security Bank of Havre P. O. Box 2090 Havre, Montana 59501 (406) 265-1241	January 6, 1992	Satisfactory

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Mercantile Bank of Kansas City, Kansas City, Missouri, for prior approval to establish branches at the location of and to merge with American Bank of Kansas and American Bank of Platte County, both in Kansas City, Missouri.*	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Porter Bancshares, Inc., Porter, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the outstanding common stock of The First National Bank of Porter, Porter, Oklahoma.*	Not Available
Blythedale Bancshares, Inc., Blythedale, Missouri, for prior approval to acquire an additional 21.07 percent of the voting shares of Citizens Bank, Blythedale, Missouri.*	Not Available
Jack R. Matherly and his related interests to increase their ownership interest from 23.38 percent to 31.99 percent, and French E. Hickman, Jr., and his related interests to increase their ownership interests from 28.88 percent to 42.77 percent in Midwest National Bancshares, Inc., Midwest City, Oklahoma.	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Central Bancshares, Inc., Cambridge, Nebraska, for prior approval to acquire 100 percent of the voting shares of Emmett Insurance Agency, Inc., Arapahoe, Nebraska.	Not Available

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

APPLICATION

Community Bancshares of Chanute,
Inc., Chanute, Kansas, for prior
approval to redeem 1,452 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>
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None.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF APRIL 6, 1992

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
Jimmie Luecke, Timothy A. Kleinschmidt as Trustee
for the Susan Luecke Trust and the Fred Luecke
Trust, Giddings, TX, to acquire an interest in
Giddings Bancshares, Inc., Giddings, TX
(Resubmission)

N/A

Change in Control Notice by
Curtis D. Logan, as Trustee for Thomas Cue
Baird 1992 Trust, David Wayne Baird 1992 Trust, and
Byron Douglas Baird 1992 Trust, all of Temple, TX
to acquire an interest in Peoples Bancshares, Inc.,
Belton, TX

N/A

*Section 3(a)(3) application by
Roscoe Financial Corporation, Roscoe, TX, to
acquire The Roscoe State Bank, Roscoe, TX

92/05/04

*Section 3(a)(1) application by
Lea County Bancshares, Inc., Hobbs, NM, to acquire
Lea County State Bank, Hobbs, NM

92/04/30

*Section 3(a)(1) application by
Lost Pines Bancshares, Inc., Smithville, TX, to acquire
Lost Pines Bancshares-Delaware, Inc., Wilmington, DE,
and Lost Pines National Bank, Smithville, TX

92/04/24

*Section 3(a)(1) application by
Lost Pines Bancshares-Delaware, Inc., Wilmington, DE, to
acquire Lost Pines National Bank, Smithville, TX

92/04/24

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

Notice by Luling Bancshares, Inc., Luling, TX
to redeem 4,700 shares of its common stock

* 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 APRIL 6, 1992

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 4/10/92

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

None

Section III - Applications Subject to Federal Register Notice Only

BankAmerica Corporation, San Francisco,
California, to engage in nonbaking activities
through the acquisition of H.F. Holdings, Inc.,
Marina del Rey, California.

Fed. Reg.: Not yet published

Redwood Empire Bancorp, Santa Rosa, California,
to acquire 100 percent of Lake Savings and
Loan Association, Lakeport, California.

Fed. Reg.: 5/11/92

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

None

* Subject to CRA

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

Week ending 4/10/92

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending April 10, 1992. 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>	<u>Rating*</u>
San Benito Bank	300 Tres Pinos Hollister, CA 95023 Tel: (408) 637-2265	1/13/92	Outstanding

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

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 meeting 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- to 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- to moderate-income neighborhoods, in a manner consistent with its resources and capabilities.