

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

RESEARCH LIBRARY

H.2, 1992, No. 18

**Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received**

MAY 15 9 39 AM '92
FED. RES. BANK
OF CLEVELAND

During the Week Ending May 2, 1992

TESTIMONY AND STATEMENTS

The United States Government Securities Market --
statement by Vice Chairman Mullins before the
Subcommittee on Domestic Monetary Policy of the
House Committee on Banking, Finance and Urban
Affairs, April 28, 1992.
Published, April 28, 1992.

The United States government securities market --
statement by Peter Sternlight, Executive Vice
President, Federal Reserve Bank of New York before
the subcommittee on Domestic Monetary Policy of the
House Committee on Banking, Finance and Urban
Affairs, April 28, 1992.
Published, April 28, 1992.

Securitization of commercial real estate loans --
statement by Richard Spillenkothen, Director,
Division of Banking Supervision and Regulation, and
Donald H. Wilson, Financial Markets Officer,
Federal Reserve Bank of Chicago before the
Subcommittee on Policy, Research and Insurance of
the House Committee on Banking, Finance and Urban
Affairs, May 6, 1992.
Authorized, May 1, 1992.

BANK HOLDING COMPANIES

Arvest Bank Group, Inc., Bentonville, Arkansas -- to
acquire The Farmers and Merchants Bank, Prairie
Grove, Arkansas.
Approved, April 27, 1992.

BankAmerica Corporation, San Francisco, California
petitions for reconsideration of Board's approval
of application to merge with Security Pacific
Corporation, Los Angeles, California.
Denied, April 27, 1992.

Chuo Trust and Banking Company, Limited, Tokyo, Japan
-- order approving application to engage in
investment advisory services through a joint
venture with J. & W. Seligman & Co. Incorporated,
New York, New York.
Authorized, April 29, 1992.

H.2
APRIL 27, 1992 TO MAY 2, 1992
PAGE 2

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

American State Bancshares, Inc., Broken Bow, Oklahoma, and Ronald E. Bond -- written agreement dated March 30, 1992, with the Federal Reserve Bank of Kansas City.
Announced, April 29, 1992.

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

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

BANK BRANCHES, DOMESTIC

Cleveland Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 725 West Central Avenue, Springboro, Ohio.
Approved, April 28, 1992.

BANK HOLDING COMPANIES

GC ABN AMRO North America, Inc., Chicago, Illinois -- determination that Euram Management, Inc. f/k/a European American Bancorp does not control European American Bank.
Granted, April 28, 1992.

Cleveland Banc One Corporation, Columbus, Ohio -- to engage de novo in lending activities.
Returned, April 30, 1992.

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

BANK HOLDING COMPANIES

Minneapolis	Big Sioux Financial, Inc., Estelline, South Dakota -- to engage in insurance agency activities through Hamlin County Agency, Hayti, South Dakota. Approved, April 29, 1992.
Chicago	Central - State Bancorp, Inc., Frankfort, Michigan -- to engage de novo in mortgage activities through Central State Service Corp., Beulah, Michigan. Returned, May 1, 1992.
Atlanta	County Bancshares, Inc., Troy, Alabama -- to establish Pike County Federal Savings Bank, which was formed to acquire certain assets and assume certain liabilities of the Troy, Alabama, branch of First Federal Bank, FSB, Tuscaloosa, Alabama, and to facilitate the merger of the branch with Pike County Bank, Troy, Alabama. Approved, April 30, 1992.
Atlanta	County Bancshares, Inc., Troy, Alabama -- proposal that Pike County Bank, acquire certain assets and assume certain liabilities of the Troy, Alabama, branch of First Federal Bank, FSB, Tuscaloosa, Alabama. Approved, April 30, 1992.
Philadelphia	Dauphin Deposit Corporation, Harrisburg, Pennsylvania -- to acquire FB&T Corporation, Hanover, Pennsylvania. Approved, April 30, 1992.
Chicago	FBOP Corporation, Oak Park, Illinois -- to dispose of impermissible real estate activities of Regency Savings Bank. Returned, April 29, 1992.
Cleveland	Fifth Third Bancorp, Cincinnati, Ohio -- to acquire First Federal Savings and Loan Association of Lima, Lima, Ohio. Approved, April 30, 1992.

H.2

APRIL 27, 1992 TO MAY 2, 1992

PAGE 4

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

BANK HOLDING COMPANIES

Cleveland	Fifth Third Bancorp, Cincinnati, Ohio -- to acquire certain assets and assume certain liabilities of First Federal Savings and Loan Association of Lima, Lima, Ohio, and merge it with Fifth Third Bank of Western Ohio, National Association, Piqua, Ohio.. Approved, April 30, 1992.
Cleveland	Fifth Third Bancorp, Cincinnati, Ohio -- to acquire First Lima National Bank of Lima, Lima, Ohio. Approved, April 30, 1992.
Chicago	First Farmers Financial Corporation, Converse, Indiana -- to engage de novo in tax preparation and planning services through Personalized Tax Services. Permitted, April 29, 1992.
Kansas City	F & M Bancorporation, Tulsa, Oklahoma -- to engage in trust activities through American Trustcorp, Inc. Approved, April 30, 1992.
Chicago	Illinois Financial Services, Inc., Chicago, Illinois, and Metropolitan Bancorp, Inc. -- to acquire Civic Federal Savings Bank. Approved, May 1, 1992.
New York	Lakeland First Financial Group, Inc., Succasunna, New Jersey -- to acquire Lakeland Savings Bank. Approved, May 1, 1992.
Dallas	Lea County Bancshares, Inc., Hobbs, New Mexico -- to acquire Lea County State Bank. Returned, May 1, 1992.
Chicago	Manufacturers National Corporation, Detroit, Michigan -- to engage in leasing activities through 100 Talon Centre Associates Limited Partnership. Approved, May 1, 1992.

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

BANK HOLDING COMPANIES

Secretary	Midland Financial Company, Oklahoma City, Oklahoma, and MidFirst Bank, State Savings Bank -- to acquire Midland Capital Company; Northwest Bank; Oklahoma National Bank & Trust Company. Chickasha; ONB Insurance Agency, Inc.; and Mid-Capital Development Company, Oklahoma City, Oklahoma. Approved, April 29, 1992.
Chicago	Midlothian State Bank Employees Stock Ownership Trust, Midlothian, Illinois -- to acquire Midlothian State Bank. Approved, April 29, 1992.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire U.S. Recognition, Inc., Ringwood, New Jersey. Approved, April 27, 1992.
Atlanta	Peoples Preferred Bancshares, Inc., Colquitt, Georgia -- to acquire Columbia Banking Company, Inc. Approved, April 28, 1992.
St. Louis	Regional Bancshares, Inc., Alton, Illinois -- to engage in credit related insurance through Bank of Alton, Returned, April 27, 1992.
Minneapolis	Security Bancshares, Inc., Iron River, Wisconsin -- to engage de novo in lending activities. Permitted, April 29, 1992.
Secretary	SouthTrust Corporation, Birmingham, Alabama -- to engage de novo in community development activities through SouthTrust Community Reinvestment Corporation. Permitted, April 30, 1992.

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

BANK MERGERS

Secretary	Meridian Bank, Reading, Pennsylvania -- to purchase certain assets and assume certain liabilities of Equibank, Pittsburgh, Pennsylvania, and to establish five branches. Approved, April 30, 1992.
Chicago	State Savings Bank of Scottville, Scottville, Michigan -- to acquire certain assets and assume certain deposit liabilities of the Ludington branch of Great Lakes Bancorp, A Federal Savings Bank, Ludington, Michigan. Returned, April 29, 1992.
Secretary	Valley Bank of Nevada, Las Vegas, Nevada -- to merge with Security Pacific Bank Nevada, N.A., and to establish branches. Approved, April 29, 1992.

BANK PREMISES

Chicago	Kingston State Bank, Kingston, Michigan -- investment in bank premises. Returned, April 29, 1992.
Philadelphia	Meridian Bank, Reading, Pennsylvania -- investment in bank premises. Approved, April 30, 1992.
Cleveland	Ohio Citizens Bank, Toledo, Ohio -- investment in bank premises. Approved, April 30, 1992.
Richmond	Pee Dee State Bank, Timmonsville, South Carolina -- investment in bank premises. Approved, April 28, 1992.
Chicago	Rock Island Bank, Rock Island, Illinois -- investment in bank premises. Approved, May 2, 1992.
St. Louis	Teutopolis State Bank, Teutopolis, Illinois -- investment in bank premises. Approved, April 28, 1992.

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

BANK PREMISES

St. Louis Teutopolis State Bank, Teutopolis, Illinois --
 investment in bank premises.
 Approved, May 1, 1992.

CAPITAL STOCK

Minneapolis Central Montana Bancorporation, Roundup, Montana --
 redemption of shares.
 Approved, May 1, 1992.

CHANGE IN BANK CONTROL

Dallas Vidor Bancorporation, Inc., Vidor, Texas -- change in
 bank control.
 Permitted, April 28, 1992.

COMPETITIVE FACTORS REPORTS

St. Louis Citizens Bank of Posey County, National Association,
 Mt. Vernon; Citizens Bank of Gibson County,
 National Association, Princeton; and Citizens Bank
 of Vincennes, Vincennes, proposed merger with The
 Citizens National Bank of Evansville, Evansville,
 Indiana -- report on competitive factors.
 Submitted, April 29, 1992.

Cleveland First National Bank Northwest Ohio, Bryan, Ohio,
 proposed purchase of certain assets and assumption
 of the liabilities of four offices of Society Bank
 and Trust, Toledo, Ohio -- report on competitive
 factors.
 Submitted, April 29, 1992.

St. Louis Illini Bank - Stonington, Stonington, Illinois,
 proposed merger with Illini Bank - Coffeen,
 Coffeen, Illinois -- report on competitive factors.
 Submitted, May 1, 1992.

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

COMPETITIVE FACTORS REPORTS

New York	Long Island Savings Bank, FSB, Melville, New York, proposed purchase of certain assets and assumption of certain liabilities of the 31-02 Steinway Street, Astoria, New York, branch of American Savings Bank, White Plains, New York -- report on competitive factors. Submitted, April 27, 1992.
Boston	Machias Savings Bank, Machias, Maine, proposed acquisition of certain assets and assumption of certain liabilities of the Market Square branch of Key Bank of Maine, Portland, Maine -- report on competitive factors. Submitted, April 28, 1992.
St. Louis	Merchants State Bank, Humboldt, Tennessee, proposed purchase of certain assets and assumption of the liability to pay deposits in the two Humboldt, Tennessee, branches and the Rutherford, Tennessee, branch of Union Planters National Bank, Memphis, Tennessee -- report on competitive factors. Submitted, April 30, 1992.
San Francisco	Novato National Bank, Novato, California, proposed purchase of certain assets and assumption of certain liabilities of the Santa Rosa, California, branch of Westcal National Bank, San Mateo, California -- report on competitive factors. Submitted, April 27, 1992.
Richmond	Prince George's National Bank, Landover, Maryland, proposed merger with Montgomery National Bank, Bethesda, Maryland -- report on competitive factors. Submitted, May 1, 1992.
Richmond	Raleigh County National Bank, Beckley, West Virginia, proposed merger with Gulf National Bank, Sophia, West Virginia -- report on competitive factors. Submitted, April 28, 1992.

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

COMPETITIVE FACTORS REPORTS

San Francisco Republic Bank, Torrance, California, proposed merger with American Republic Bancorp -- report on competitive factors.
Submitted, April 27, 1992.

EXTENSIONS OF TIME

St. Louis First Arkansas Bancshares, Inc., Jacksonville, Arkansas -- extension to July 13, 1992, to engage de novo in appraisal activities through First Arkansas Appraisal Service, Inc.
Granted, April 29, 1992.

St. Louis Tate Financial Corporation, Coldwater, Mississippi -- extension to July 16, 1992, to acquire Senatobia Bank, Senatobia, Mississippi.
Granted, April 30, 1992.

New York U.S. Trust Corporation, New York, New York -- extension to July 30, 1992, to engage in trust company and data processing activities through U.S. Trust Company Limited.
Granted, April 30, 1992.

Minneapolis Wilton Holding Company, Wilton, North Dakota -- extension to August 3, 1992, to acquire First State Bank of Wilton.
Granted, April 30, 1992.

MEMBERSHIP

St. Louis Bank of Iberia, Iberia, Missouri -- to become a member of the Federal Reserve System.
Approved, May 1, 1992.

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of New York -- to purchase computer equipment.
Approved, April 27, 1992.

Director, FRBO Federal Reserve Bank of New York -- to purchase computer equipment.
Approved, April 27, 1992.

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

BANK HOLDING COMPANIES

Chicago	Denmark Bancshares, Inc., Denmark, Wisconsin -- to engage de novo in purchasing mortgages from Denmark State Bank. Returned, April 22, 1992.
Chicago	First Midwest Bancorp, Inc., Naperville, Illinois -- to engage in acquiring and servicing loans. Returned, April 23, 1992.
Director, BS&R	Society Corporation, Cleveland, Ohio -- relief from commitment to establish a community advisory group in Cleveland made by AmeriTrust Company, Cleveland, Ohio. Granted, April 14, 1992.

CHANGE IN BANK CONTROL

Chicago	IT&S of Iowa, Inc., Oskaloosa, Iowa -- change in bank control. Permitted, April 23, 1992.
---------	--

COMPETITIVE FACTORS REPORTS

Boston	Bradford National Bank, Bradford, Vermont, proposed merger with Caledonia National Bank, Danville, Vermont -- report on competitive factors, Submitted, April 21, 1992.
Richmond	Citizens and Southern National Bank of South Carolina, Charleston, South Carolina, and NCNB National Bank of South Carolina, Columbia, South Carolina, proposed merger with NationsBank Trust Company (South Carolina). N.A., Columbia, South Carolina -- report on competitive factors. Submitted, April 24, 1992.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
NONE	

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Randolph W. Lenz - Change in Control Notification to acquire up to at least 83.42% of the outstanding common stock of Amity Bancorp, Inc., New Haven, Connecticut	<u>Newspaper</u> 05-07-92 <u>Federal Register</u> 05-18-92
Merrill Merchants Bancshares, Inc., Bangor, Maine - 3(a)(1) application to become a bank holding company through the acquisition of Merrill Merchants Bank, Bangor, Maine*	<u>Newspaper</u> Not Yet Established <u>Federal Register</u> Not Yet Established
Merrill Merchants Bank, Bangor, Maine - 18(c) merger application to acquire certain assets and to assume certain liabilities of Fleet Bank of Maine, Portland, Maine	<u>Newspaper</u> Not Yet Established <u>Federal Register</u> Not Yet Established

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
Fleet/Norstar Financial Group, Inc., Providence, Rhode Island - 4(c)(8) notification to acquire up to 11.239% of The New York Switch Corporation, Hackensack, New Jersey	<u>Federal Register</u> 05-06-92

*Subject to CRA

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

None.

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 May 2, 1992

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.

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 May 1, 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.

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

Received application from Fifth Third Bank, * May 8, 1992
Columbus, Ohio, on April 27, 1992, for
permission to establish a branch at 1375
Chambers Road, Columbus, Ohio.

Received application from Fifth Third Bank, * May 8, 1992
Columbus, Ohio, on April 27, 1992, for
permission to establish a branch at 2474
Stringtown Road, Grove City, Ohio.

Received application from PNC Financial * Not Yet Known #
Corp, Pittsburgh, Pennsylvania, on April
30, 1992, to acquire Sunrise Bank for Savings,
F.S.B., Fort Mitchell, Kentucky, and merge
it into Central Trust, Northern Kentucky,
National Association, Fort Wright, Kentucky,
pursuant to Section 5(d)(3) of the Federal
Deposit Insurance Act.

Received application from Integra Financial * May 15, 1992
Corporation, Pittsburgh, Pennsylvania, on April
15, 1992, to acquire Landmark Savings Association,
Pittsburgh, Pennsylvania, and merge it into
Integra National Bank, Pittsburgh, Pennsylvania.

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

Received Section 3(a)(3) application from Banc * Not Yet Known #
One Corporation, Columbus, Ohio, on April 30,
1992, to acquire Jefferson Bancorp, Inc.,
Peoria, Illinois.

-
- * - 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 Cleveland

Applications Bulletin
For Week Ending May 2, 1992

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

Received Section 3(a)(5) application from Banc One Illinois Corporation, Springfield, Illinois, on April 30, 1992, to acquire Jefferson Bancorp, Inc., Peoria, Illinois. * Not Yet Known #

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

Received Section 4(c)(8) application from PNC Financial Corp, Pittsburgh, Pennsylvania, on April 30, 1992, to acquire Sunrise Bancorp, Inc., Fort Mitchell, Kentucky, a savings association holding company. * Not Yet Known #

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

Received two requests from Ohio Citizens Bank, Toledo, Ohio, on April 27, 1992, for permission to invest in bank premises in excess of the limitations of Section 24A of the Federal Reserve Act.

Received request from Ohio Citizens Bank, Toledo, Ohio, on April 29, 1992, for permission to invest in bank premises in excess of the limitations of 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

Comment Period Ending Date

None.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations
Week ending May 1, 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.

Examination

Date

Rating

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 1, 1992

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Central Bank of the South Birmingham, Alabama To establish a branch office to be known as Northport Branch, located at 1420 McFarland Boulevard, Northport, Alabama.	04-27-92*
Central Bank of the South Birmingham, Alabama To establish a branch office to be known as Trussville Branch, located at 5990 Chaulkville Mountain Road, Birmingham, Alabama.	05-01-92*
Central Bank of the South Birmingham, Alabama To establish a branch office to be known as Wildwood Branch, located at Lakeshore Drive and Wildwood Parkway, Birmingham, Alabama.	04-27-92*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Community Bancshares, Inc. Blountsville, Alabama To acquire City and County Bank of McMinn County, Athens, Tennessee.	Not yet available*
First Metro Bancorp Muscle Shoals, Alabama 1-BHC formation, First Metro Bank, Muscle Shoals, Alabama.	04-30-92* Federal Register
Metro Bank of Dade County Miami, Florida Change in control by Fred Stanley Havenick to acquire an additional 2.50 percent of the outstanding shares of common stock. Total ownership will equal 26.6 percent.	Not yet available*

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 1, 1992

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Park Bankshares, Inc. Lake Park, Florida 1-BHC formation, First National Bank of Lake Park, Lake Park, Florida.	05-05-92* Federal Register
Swainsboro Bankshares, Inc. Swainsboro, Georgia 1-BHC formation, The Citizens Bank of Swainsboro, Swainsboro, Georgia.	05-01-92* Newspaper
Vidalia Bankshares, Inc. Vidalia, Georgia 1-BHC formation, Brice Banking Company, Inc., Vidalia, Georgia.	05-01-92* Newspaper

Section 3 - Applications Subject to Federal
Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Commerce Bancorp, Inc. Commerce, Georgia To engage de novo in data processing and transmission services through its wholly owned subsidiary, Bankline Systems, Inc., Commerce, Georgia, pursuant to Section 225.25(b)(7) of Regulation Y.	Not yet available*

*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 1, 1992

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

Application

BMR Financial Group, Inc.

Atlanta, Georgia

To redeem 100 percent of its preferred stock
and 12.3 percent of its common stock (27.3%
of total equity capital).

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 1, 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.

Examination

<u>Bank</u>	<u>Rating</u>	<u>Date</u>
Independent Bank of Ocala Post Office Box 2900 Ocala, Florida 32678 (904) 622-2377	Satisfactory	01-27-92
West Coast Bank Post Office Box 25869 Sarasota, Florida 34277 (813) 378-4400	Outstanding	01-27-92

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>
None		

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	IBC Bancorp, Inc. Chicago, Illinois International Bank of Chicago Chicago, Illinois (in organization)*	FR - ** N - **
Y-2	Banner Bancorp, Ltd. Birnamwood, Wisconsin Eitzen Independents, Inc. Eitzen, Minnesota Eitzen State Bank Eitzen, Minnesota*	FR - 4-30-92 N - 5-30-92
Y-2	NBD Bancorp, Inc. Detroit, Michigan Roosevelt Park Branch of Great Lakes Bancorp, FSB Roosevelt Park, Michigan*	FR - ** N - **
Y-1	Fortress Bancshares, Inc. Hartland, Wisconsin W-CV Bancorp, Inc. Westby, Wisconsin Westby-Coon Valley State Bank Westby, Wisconsin*	FR - ** N - **

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Central-State Bancorp, Inc. Beulah, Michigan Central State Services Corp. Beulah, Michigan--engage <u>de novo</u> in making and selling fixed rate mortgages	FR - **

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>
4(c)(8)	ABN AMRO North America, Inc. Chicago, Illinois ABN AMRO Securities, Inc. New York, New York	FR - **
4(c)(8)	ABN/AMRO Holding N.V. Amsterdam, The Netherlands ABN AMRO Securities, Inc. New York, New York	FR - **
4(c)(8)	Algemene Bank Nederland N.V. Amsterdam, The Netherlands ABN AMRO Securities, Inc. New York, New York	FR - **
4(c)(8)	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands ABN AMRO Securities, Inc. New York, New York	FR - **
4(c)(8)	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands ABN AMRO Securities, Inc. New York, New York	FR - **
Y-4	ABN AMRO Bank N.V. Amsterdam, Netherland Euram Services, Inc. Chicago, Illinois	FR - **
Y-4	ABN AMRO North America, Inc. Chicago, Illinois Euram Services, Inc. Chicago, Illinois	FR - **
Y-4	ABN/AMRO Holding N.V. Amsterdam, Netherland Euram Services, Inc. Chicago, Illinois	FR - **
Y-4	Stichting Administratiekantoor ABN/AMRO Holding Amsterdam, Netherland Euram Services, Inc. Chicago, Illinois	FR - **
Y-4	Stichting Prioriteit ABN/AMRO Holding Amsterdam, Netherland Euram Services, Inc. Chicago, Illinois	FR - **

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 May 01, 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>RATINGS</u>
-State Bank of Croswell 65 North Howard Avenue Croswell, Michigan 48422 (313) 679-2500	1/21/92	S
-NBD Bank Bloomingdale 80 Stratford Drive Bloomingdale, Illinois (708) 307-7300	1/20/92	S
-Community State Bank 108 South Main Street Avilla, Indiana 46710 (219) 897-3361	1/20/92	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING MAY 1, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

None.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

None.

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 May 1, 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	5-25-92
Commercial Trust and Savings Bank Mitchell, SD To purchase the assets and assume the liabilities of Sanborn County Bank, Woonsocket, SD*	5-25-92
Commercial Trust and Savings Bank Mitchell, SD To establish a <u>de novo</u> branch in Woonsocket, SD*	5-25-92

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Glacier Bancorp, Inc. Kalispell, MT To acquire 100% of Evergreen Bancorporation, Inc., Kalispell, MT, a multibank holding company owning the First National Bank, Eureka, MT and the First National Bank, Whitefish, MT*	5-26-92 (Federal Register)
Bruce Erickson Retroactive notice regarding the increase in ownership from 21.6% to 27.3% of Guaranty Development Company, Livingston, MT	5-21-92 (Federal Register)

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Community Bank Group, Inc. Eden Prairie, MN To acquire 88.62% of the voting common shares and 94% of preferred stock of Klossner State Bank, Klossner, MN*	5-29-92 (Federal Register)
McVille Financial Services, Inc. McVille, ND McVille State Bank, McVille, ND*	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Glacier Bancorp, Inc. Kalispell, MT To continue to indirectly engage in savings association and securities brokerage activities.	5-26-92

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

Application

Edgeley Bancorporation, Inc.
Arden Hills, MN
To redeem 33.9% of its voting shares.

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations
week ending May 1, 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
The Yellowstone Bank P. O. Box 7 Laurel, MT 59044 (406) 628-7951	January 13, 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>
Rio Blanco State Bank, Rangely, Colorado, to acquire through merger certain assets and liabilities of Bank of Rangely, Rangely, Colorado.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Rio Blanco Holding Company, Rangely, Colorado, for prior approval to acquire 91.06 percent of the voting shares of Rio Blanco State Bank, Rangely, Colorado.*	Not Available
Stock Exchange Financial Corporation, Caldwell, Kansas, for prior approval to acquire 80.56 percent of the voting shares of Stock Exchange Bank, Caldwell, Kansas.*	Not Available
Dickinson Financial Corporation, Kansas City, Missouri, for prior approval to acquire 97.63 percent of the voting shares of The Bank of Atchison County, Rock Port, Missouri.*	Not Available
Bank Management, Inc., Wahoo, Nebraska, for prior to acquire through merger Sterling Bankshares, Inc. and Burchard Bankshares, Inc., and thereby directly acquire 97.6 percent of the voting shares of Bank of Sterling, Sterling, Nebraska, and 98.7 percent of the voting shares of State Bank of Burchard, Burchard, Nebraska.*	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
None.	

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

APPLICATION

None.

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 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.

Federal Reserve Bank of Kansas City

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Mercantile Bank of Kansas City Tower Banking Ctr P.O. Box 419147 Kansas City, Missouri 64141-0147	1-13-92	4-30-92	Outstanding

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF APRIL 27, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 9 application received from Silsbee State Bank, Silsbee, TX, to establish a branch at 112 W. Highway 105, Sour Lake, TX	92/05/13

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
Change in Control Notice by Norman Dean Oswald, Duncanville, TX, to acquire an interest in Metroplex Bancshares, Inc., Dallas, TX (Previously reported during the week of 3-30-92)	92/04/20
Change in Control Notice by J. F. Justiss, III, Trust; Amy Williams Trust; Adam Williams Trust; and Jennifer J. Williams, Jena, LA, to acquire an interest in JBI Financial Corporation, Jena, LA (Previously reported during the week of 4-20-92)	92/05/07
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 (Previously reported during the week of 4-6-92)	92/05/14
Change in Control Notice by James W. Collins, McAllen, TX, to acquire an interest in First McAllen Inter National Bancshares, Inc., McAllen, TX	N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
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 APRIL 27, 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 5/01/92

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Silicon Valley Bank, San Jose, California, to establish a branch office in the vicinity of Lusk Boulevard and Mira Mesa Boulevard, San Diego, California. *	<u>Newspaper:</u> Not available
Caliber Bank, Phoenix, Arizona, to purchase 30 Arizona branches of Bank of America Arizona, and 10 Arizona branches of Security Pacific Bank Arizona, Phoenix, Arizona. *	<u>Newspaper:</u> 5/14/92
United World Chinese Commercial Bank, Taipei, Taiwan, to establish a depository agency to be located in the central business district of Los Angeles, California. **	<u>Newspaper:</u> 5/18/92
The Medium Business Bank of Taiwan, Taipei, Taiwan, to establish a wholesale branch office to be located in the central business district of Los Angeles, California. **	<u>Newspaper:</u> Not yet published
Bank Negara Indonesia 1946, Jakarta, Indonesia, to establish a depository agency in Los Angeles, California. **	<u>Newspaper:</u> Not yet published
Taipei Bank, Taipei, Taiwan, to establish a wholesale branch in Los Angeles, California. **	<u>Newspaper:</u> Not yet published
Dah Sing Bank, Limited, Hong Kong, to establish an additional branch office to be located at 1605-1609 Valley Blvd., Alhambra, California. **	<u>Newspaper:</u> 10/20/91 ***
Bank Bumi Daya, Jakarta, Indonesia, to establish a depository agency at 515 South Flower Street, Los Angeles, California. **	<u>Newspaper:</u> Not yet published
Bank of Taiwan, Taipei, Taiwan, to establish a wholesale branch office in the financial district of Los Angeles, California. **	<u>Newspaper:</u> Not yet published

* Subject to CRA.

** These recently filed applications are listed since it was recently determined that newspaper publication will be required.

*** Since this institution is seeking a national charter no Federal Reserve publication is required. The date shown reflects the Office of the Comptroller's newspaper end of comment period.

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

Week ending 5/01/92

Section I - Applications Subject to Newspaper Notice Only (cont'd.)

<u>Application</u>	<u>Comment Period Ending Date</u>
Banco Nacional de Mexico, Mexico City, Mexico, to establish a banking agency in Miami, Florida. **	<u>Newspaper:</u> 5/20/92
The Citizens National Bank, Seoul, South Korea, establish a representative office at 707 Wilshire Boulevard, Los Angeles, California. **	<u>Newspaper:</u> 5/26/92

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

U.S. Bancorp, Portland, Oregon, to acquire Bank of America Nevada, Reno, Nevada. *	<u>Newspaper:</u> 5/16/92 <u>Fed. Reg.:</u> 5/21/92
Omni Commercial Service Corporation, Phoenix, Arizona, to become a bank holding company by acquiring State Bank of Arizona (in organization), Phoenix, Arizona. *	<u>Newspaper:</u> 5/17/92 <u>Fed. Reg.:</u> 6/01/92
Theodore H. Kruthschnitt, Burlingame, California, to acquire up to 24.99 percent of Burlingame Bancorp, Burlingame, California.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 5/21/92
Capital Bancorp Employee Stock Ownership Plan and Trust, Downey, California, to retroactively increase its ownership up to 23.899 percent of Capital Bancorp, Downey, California.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 5/26/92

* Subject to CRA.

** These recently filed applications are listed since it was recently determined that newspaper publication will be required.

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

Week ending 5/01/92

Section III - Applications Subject to Federal Register Notice Only

Home Credit Corporation, Salt Lake City, Utah, Fed. Reg.: 5/29/92
to engage directly in data processing,
insurance agency activities, and tax planning
and preparation.

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

Security Pacific National Bank, Los Angeles, California, to make an additional
investment in Security Pacific Australia, Ltd., Sydney, Australia.

First Interstate Overseas Investment, Inc., Los Angeles, California, to extend
their corporate existence for an additional 20 years.

BankAmerica Corporation, San Francisco, California, to make an additional
investment in Security Pacific Finance Limited, Reading, England.

BankAmerica Corporation, San Francisco, California, to make additional
investments in Security Pacific Euro Finance, Inc., and Security Pacific Euro
Finance PLC, London, England.

First Interstate Bank International, Los Angeles, California to amend its
articles of association to conform to Section 25A of the Federal Reserve Act.

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

Week ending 5/01/92

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending May 1, 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>
Bank of San Ramon Valley	2821 Crow Canyon Rd. San Ramon, CA 94583 Tel: (510) 820-2555	1/21/92	Outstanding
Cuyamaca Bank	9955 Mission Gorge Rd. Santee, CA 92071 Tel: (619) 562-6400	1/27/93	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.