

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1992, No. 20
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending May 16, 1992

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

BCCI Holdings (Luxembourg) S.A., Luxembourg; Bank of Credit and Commerce International S.A., related companies, and Independence Bank, Encino, California -- statement by J. Virgil Mattingly, Jr., General Counsel, before the Subcommittee on Terrorism, Narcotics, and International Operations of the Senate Committee on Foreign Relations, May 14, 1992.
Authorized, May 12, 1992.

BANK BRANCHES, DOMESTIC

Northrim Bank, Anchorage, Alaska -- to establish a mobile branch in Anchorage.
Approved, May 11, 1992.

BANK HOLDING COMPANIES

Pacific Western Bancshares, San Jose, California, and Pacific Western Bank -- written agreement dated April 29, 1992, with the Federal Reserve Bank of San Francisco.
Announced, May 14, 1992.

FORMS

Follow-Up Survey to the 1990 Home Mortgage Disclosure Act Reports (FR 3070).
Approved, May 13, 1992.
Statement of Purpose of an Extension of Credit by a Creditor (FR T-4) -- extension.
Proposed, May 15, 1992.

REGULATIONS AND POLICIES

Los Angeles -- initiatives to restore economic activity and rebuild areas affected by civil disturbances.
Approved, May 11, 1992.
Regulation H -- interpretation that the operation of an armored car messenger service would not result in the establishment and operation of branches by state member banks.
Withdrawn, May 11, 1992.
Retail Fees and Services of Depository Institutions -
- annual report sent to the Congress.
Approved, May 11, 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

Richmond	Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 513 Blowing Rock Road, Boone, North Carolina. Approved, May 12, 1992.
Chicago	Community State Bank, Avilla, Indiana -- to establish an offsite electronic facility at 506 East North Street, Kendalville, Indiana. Approved, May 14, 1992.
Cleveland	Fifth Third Bank, Columbus, Ohio -- to establish a branch at 2474 Stringtown Road, Grove City, Ohio. Approved, May 11, 1992.
Cleveland	Fifth Third Bank, Columbus, Ohio -- to establish a branch at 1375 Columbus Road, Columbus, Ohio. Approved, May 11, 1992.
Minneapolis	First State Bank of Rushmore, Rushmore, Minnesota -- to relocate branch in Worthington, Minnesota, to 1433 Oxford Street from 1206 Oxford Street. Approved, May 12, 1992.

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

BANK BRANCHES, DOMESTIC

Secretary Meridian Bank, Reading, Pennsylvania -- to establish an electronic banking facility at The Graduate Hospital, One Graduate Plaza, Philadelphia, Pennsylvania.
Approved, May 11, 1992.

New York United Jersey Bank, Hackensack, New Jersey -- to establish offsite electronic facilities at Liberty Science Center and Hall of Technology, Liberty State Park, Jersey City, New Jersey, and Matsushita Electric Corporation of America, One Panasonic Way, Panazip 1G-1, Secaucus, New Jersey.
Approved, May 13, 1992.

BANK HOLDING COMPANIES

Cleveland Banc One Corporation, Columbus, Ohio -- to acquire the mortgage servicing business of Diamond Savings and Loan Company and Diamond Mortgage Company.
Approved, May 11, 1992.

Atlanta Central Bank, Miami, Florida -- to establish the Palm Springs Mile branch at 1291 West 49th Street, Hialeah, Florida.
Approved, May 15, 1992.

Chicago DunC Corp., Belvidere, Illinois -- to acquire Capron Bancorp, Inc., Capron, Illinois, and Capron State Bank.
Approved, May 12, 1992.

Dallas First American Delaware Financial Corporation, Dover, Delaware -- to acquire First American Bank Sulphur Springs, N.A.
Approved, May 12, 1992.

Richmond First Bancorp, Inc., Lebanon, Virginia -- to acquire the First Bank and Trust Company.
Approved, May 12, 1992.

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

BANK HOLDING COMPANIES

Secretary	Fleet / Norstar Financial Group, Inc., Providence, Rhode Island -- to acquire shares of The New York Switch Corporation, Hackensack, New Jersey, and engage in data processing activities. Approved, May 11, 1992.
Philadelphia	Keystone Financial, Inc., Harrisburg, Pennsylvania -- to acquire Main Line Bancshares, Inc., Wayne, Pennsylvania. Approved, May 14, 1992.
Kansas City	King Bancshares, Inc., Kingman, Kansas -- to acquire Kingman Savings and Loan Association. Approved, May 15, 1992.
Minneapolis	Merchants Holding Company, Winona, Minnesota, to acquire BRAD, Inc., Black River Falls, Wisconsin. Approved, May 14, 1992.
St. Louis	National Banking Corp., North Little Rock, Arkansas - - to engage de novo in real estate appraisal activities. Withdrawn, May 11, 1992.
Dallas	Roscoe Financial Corporation, Roscoe, Texas -- to acquire Roscoe State Bank. Returned, May 13, 1992.
GC	United Federal Bancorp, State College, Pennsylvania , United Federal Savings Bank, and the Founders Federal Savings Bank, f.s.b., Williamsport, Pennsylvania -- section 23A exemption concerning proposed merger of United and Founders. Granted, May 14, 1992.

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

BANK PREMISES

Richmond	Centura Bank, Rocky Mount, North Carolina -- investment in bank premises. Approved, May 12, 1992.
Philadelphia	Commonwealth Bank, Williamsport, Pennsylvania -- investment in bank premises. Approved, May 15, 1992.
Atlanta	First Bank and Trust Company, Tampa, Florida -- investment in bank premises. Approved, May 11, 1992.
Cleveland	Security Dollar Bank, Niles, Ohio -- investment in bank premises. Approved, May 15, 1992.

CAPITAL STOCK

Kansas City	Community Bancshares of Chanute, Inc., Chanute, Kansas -- redemption of shares. Approved, May 11, 1992.
Minneapolis	Nebron Bancshares, Inc., Hebron, North Dakota -- redemption of shares. Returned, May 11, 1992.

CHANGE IN BANK CONTROL

Kansas City	Comban Shares, Inc., Oklahoma City, Oklahoma -- change in bank control. Permitted, May 15, 1992.
Minneapolis	Hebron Bancshares, Inc., Hebron, North Dakota -- change in bank control. Returned, May 11, 1992.
St. Louis	Keyesport Bancshares, Inc., Keyesport, Illinois -- change in bank control. Withdrawn, May 13, 1992.
Dallas	Lakeside Bancshares, Inc., Rockwall, Texas -- change in bank control. Returned, May 15, 1992.

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

CHANGE IN BANK CONTROL

Kansas City Yoder Bankshares, Inc., Yoder, Kansas -- change in bank control.
Permitted, May 15, 1992.

COMPETITIVE FACTORS REPORTS

Kansas City Affiliated National Bank - Loveland, Loveland, Colorado, proposed merger with Affiliated National Bank - Fort Collins, Fort Collins, Colorado -- report on competitive factors.
Submitted, May 12, 1992.

Kansas City Affiliated National Bank-Salida, Salida, Colorado, proposed merger with Affiliated National Bank-Delta, Delta; Affiliated National Bank-Craig, Craig; Affiliated National Bank-Fruita, Fruita; Affiliated National Bank-Center, Center; and Affiliated National Bank-Montrose, Montrose, Colorado -- report on competitive factors.
Submitted, May 12, 1992.

St. Louis American Bank of Franklin County, Union, Missouri, proposed merger with Mercantile Bank of Franklin County, Washington, Missouri -- report on competitive factors.
Submitted, May 14, 1992.

Kansas City American Bank of Morgan County, Versailles, Missouri, proposed acquisition of the assets and assumption of the liabilities of the Higginsville, and Richmond branches of American Bank, Kansas City, Missouri -- report on competitive factors.
Submitted, May 13, 1992.

Kansas City BANK IV Kansas, N.A., Wichita, Kansas, proposed acquisition of assets and assumption of liabilities of Farmers and Merchants Bank, Colby, Kansas -- report on competitive factors.
Submitted, May 12, 1992.

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

COMPETITIVE FACTORS REPORTS

San Francisco	Bank of America Nevada, Reno, Nevada, proposed purchase of branches and assumption of certain deposit liabilities of Security Pacific Bank Nevada, N.A., Las Vegas, Nevada. Submitted, May 12, 1992.
Cleveland	Commercial Savings Bank, Upper Sandusky, Ohio, proposed purchase of the assets and assumption of the liabilities of the Findlay, Ohio, branch of Home Savings of America, Irwindale, California -- report on competitive factors. Submitted, May 15, 1992.
Boston	Dime Savings Bank of Wallingford, Wallingford, Connecticut, proposed merger with Affiliate City Savings Bank of Meriden, Meriden, Connecticut -- report on competitive factors. Submitted, May 15, 1992.
St. Louis	First Bank, Lawrenceville, Illinois, proposed merger with First Bank of Illinois, O'Fallon, Illinois -- report on competitive factors. Submitted, May 15, 1992.
Cleveland	First Federal Savings and Loan Association of Lima, Lima, Ohio, proposed merger with Fifth Third Bancorp of Western Ohio, N.A., Piqua, Ohio -- report on competitive factors. Submitted, May 15, 1992.
Cleveland	First National Bank of Barnesville, Barnesville, Ohio, proposed merger with FNB National Bank -- report on competitive factors. Submitted, May 11, 1992.
Minneapolis	First National Bank of Parkers Prairie, Parkers Prairie, Minnesota, proposed merger with First State Bank, Dalton, Minnesota -- report on competitive factors. Submitted, May 13, 1992.

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

COMPETITIVE FACTORS REPORTS

St. Louis	Mercantile Bank of Eldon, Eldon, Missouri, proposed purchase of certain assets and assumption of certain liabilities of American Bank of Morgan County, Versailles, Missouri, and the establishment of branches -- report on competitive factors. Submitted, May 14, 1992.
Minneapolis	Metropolitan Federal Bank, f.s.b., Fargo, North Dakota, proposed merger with Security Financial Banking and Savings, f.s.b., St. Cloud, Minnesota - - report on competitive factors. Submitted, May 12, 1992.
St. Louis	SouthBank, A Federal Savings Bank, Corinth, Mississippi, proposed sale of the assets and transfer of the deposit liabilities of its Belmont; Booneville; and Iuka, branches of First American National Bank, Iuka, Mississippi -- report on competitive factors. Submitted, May 15, 1992.
Cleveland	Star Bank, N.A., Cincinnati, Ohio, proposed purchase of the assets and assumption of certain liabilities of one branch of Kentucky National Bank of Ohio, Georgetown, Ohio -- report on competitive factors. Submitted, May 15, 1992.
New York	Westbury Federal Savings and Loan Association, Westbury, New York, proposed purchase of two branches from Home Federal Savings Bank, Douglastown, New York, that were formerly branches of State Savings, FSB -- report on competitive factors. Submitted, May 15, 1992.

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

EXTENSIONS OF TIME

San Francisco	BankAmerica Corporation, San Francisco, California -- extensions to divest certain properties. Granted, May 15, 1992.
Chicago	Benton Financial Corporation, Fowler, Indiana -- extension to April 16, 1993, to achieve change in bank control. Granted, May 12, 1992.
San Francisco	First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, May 12, 1992.
San Francisco	First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, May 12, 1992.
Chicago	Harris Trust and Savings Bank, Chicago, Illinois -- extension to divest certain property. Granted, May 11, 1992.

MEMBERSHIP

Kansas City	Arvada 1st Industrial Bank, Arvada, Colorado -- six months' notice of withdrawal from membership in the Federal Reserve System. Waived, May 15, 1992.
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ADDITIONS AND CORRECTIONS

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

BANK HOLDING COMPANIES

Dallas	BancWest Bancorp, Inc., Austin, Texas -- to acquire Westside Bank. Approved, May 11, 1991.
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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>
Donna A., Gerald L., William A., Margaret A. Hopkins and Amy Hopkins Blaylock - Change in Bank Control notification to acquire 24% of the outstanding stock of Andover Bancorp, Andover, Massachusetts	<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>
	NONE

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

<u>Application</u>
NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

<u>Institution</u>	<u>Examination Date</u>	<u>Rating**</u>
		NONE

*Subject to CRA

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

The Bank of New York, New York, New York to establish a branch at Revere Armored, Inc., 1610 Ocean Avenue, Bohemia, New York. 1/ 6/13/92

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

George Gale Foster Corporation, Poughkeepsie, New York and Fishkill National Corporation, Beacon, New York through their subsidiary, The Fishkill National Bank, Fishkill, New York, to acquire certain assets and assume certain deposit liabilities of the Route 82 and 376, Hopewell Junction, New York branch of First Nationwide Bank, A Federal Savings Bank, San Francisco, California. 1/ 6/10/92

Tiger Management Corporation and Panther Management Corporation, New York, New York to retain control of 17.95 percent and acquire up 24.9 percent of the voting shares of Bankers Corp., Perth Amboy, New Jersey. N/A

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

The Long Term Credit Bank of Japan, Limited, Tokyo, Japan, to engage through its subsidiary, Greenwich Capital Markets, Inc., Greenwich, Connecticut, in private placement and riskless principal activities, full service securities brokerage, in trading foreign exchange forward, futures, options and options on futures transactions for purposes other than hedging, and providing FCM execution and clearance services with respect to futures contracts traded on major exchanges. 6/5/92

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 16, 1992

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Solvay Bank 1537 Milton Avenue Box 167 Solvay, N.Y.	Needs to Improve	October 28, 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

Pennsylvania Independent Bank, Camp Hill, PA seeks approval to relocate its head office from 3975 Trindle Road, Camp Hill, PA to 1400 Market Street, Camp Hill, PA, pursuant to Section 9 of the FRA.

6/13/92

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

Comment Period Ending Date

Summit Bancorp, Inc., Johnstown, Pa seeks approval to purchase an additional 3% of The First National Bank of Lilly, Lilly, Pa, pursuant to Section 3(a)(3) of the BHCA.

Newspaper:
Federal Register:

5/28/92
6/8/92

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 15, 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 May 16, 1992

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

Received application from Fifth Third Bank, Columbus, Ohio, on May 12, 1992, for permission to establish CBCT branches at 1661 Hilliard-Rome Road, 146 City Center Drive #2, and 1980 North High Street, all in Columbus, Ohio. * Not Yet Known #

Received application from The Dollar Savings and Trust Company, Youngstown, Ohio, on May 11, 1992, for permission to establish CBCT branches at 789 North Garland Avenue, Youngstown, and 3131 Center Road, Poland, Ohio. * June 8, 1992

Received application from Chippewa Valley Bank, Rittman, Ohio, on May 11, 1992, for permission to establish a branch at 6689 Greenwich Road, Westfield Center, Ohio. * June 14, 1992

Received application from The Exchange Bank, Luckey, Ohio, on May 4, 1992, for permission to establish a branch at 940 Clarion Avenue, Holland, Ohio. * Not Yet Known #

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

Received Section 3(a)(3) application from Banc One Corporation, Columbus, Ohio, on April 30, 1992, to acquire Jefferson Bancorp, Inc., Peoria, Illinois. * F: May 29, 1992

Received Section 3(a)(5) application from Banc One Illinois Corporation, Springfield, Illinois, on April 30, 1992, to acquire Jefferson Bancorp, Inc., Peoria, Illinois. * F: May 29, 1992

-
- * - 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 16, 1992**

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

Received Section 4(c)(8) application from * May 29, 1992
PNC Financial Corp, Pittsburgh, Pennsylvania,
on April 30, 1992, to acquire Sunrise Bancorp,
Inc., Fort Mitchell, Kentucky.

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

Received request from Security Dollar
Bank, Niles, Ohio, on May 11, 1992, for
permission to invest in bank premises in
excess of the limitations of Section 24A
of the Federal Reserve Act.

Received request from The Farmers Bank & Savings
Company, Pomeroy, Ohio, on May 4, 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

<u>Application</u>	<u>Comment Period Ending Date</u>
Miners Exchange Bank, Coeburn, Virginia, to establish a branch in the Riverside Development Area, Wise Street, St. Paul, Virginia.*	6-6-92
Crestar Bank, Richmond, Virginia, to establish a branch at 1900 Emmett Street, Charlottesville, Virginia.*	6-8-92
Signet Bank/Virginia, Richmond, Virginia, to establish a branch at 11 South 12th Street, Richmond, Virginia.*	6-10-92

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

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

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
First Security Financial Corporation, Salisbury, North Carolina, to merge with Omni Capital Group, Inc., Salisbury, North Carolina.	Not yet available.

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 May 15, 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</u>	<u>Rating</u>
<u>Date</u>	

None .

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 15, 1992

Section 1 - Applications Subject to Newspaper
Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
State Bank of Cochran Cochran, Georgia Change in control by Leo Lamar Phillips, Jr., and John Robert Phillips to acquire 21.0 percent of the outstanding shares of common stock. Total ownership will equal 30.0 percent.	Not yet available*
Community Bancshares, Inc. Blountsville, Alabama To acquire City and County Bank of McMinn County, Athens, Tennessee.	06-01-92* Newspaper
SouthTrust Corporation Birmingham, Alabama Along with SouthTrust of Florida, Inc., Tampa, Florida, and SouthTrust of Northwest Florida, Inc., Marianna, Florida, to acquire First Federal Enterprises, Inc., Marianna, Florida, and thereby indirectly acquire its subsidiary, First Federal Savings Bank, Marianna, Florida. First Federal Savings Bank will be merged with and into SouthTrust of Northwest Florida's bank subsidiary, SouthTrust Bank of Northwest Florida, Marianna, Florida, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991.	05-18-92* Federal Register

*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 15, 1992

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

<u>Application</u>	<u>Comment Period Ending Date</u>
The Gwinnett Financial Corporation Lawrenceville, Georgia Change in control by John Dennis Stephens to acquire an additional 23.75 percent of the outstanding shares of common stock. Acquisition will increase his ownership to 37.30 percent.	05-18-92* Federal Register
Crossroads Bancshares, Inc. Perry, Georgia 1-BHC formation, Crossroads Bank of Georgia, Perry, Georgia.	06-05-92* Federal Register
The Terrace Bank of Florida Tampa, Florida Change in control by Ann McKeel Ross to acquire an additional 2.70 percent of the outstanding shares of common stock. Total ownership will equal 13.14 percent.	05-04-92* Newspaper
Bank of Gonzales Holding Company, Inc. Gonzales, Louisiana Change in control by Clifford Jenkins Neese to acquire an additional 44,000 shares (10%) of the outstanding shares of common stock. Acquisition will increase his total ownership to 63,820 shares (14.5%).	05-14-92* 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.	06-01-92

*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 15, 1992

Section 3 - Applications Subject to Federal
Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Barnett Banks, Inc. Jacksonville, Florida To acquire an additional 225,000 shares (7.5%) of Class B stock of Southeast Switch, Inc., Maitland, Florida. Total ownership will equal 15.0 percent of Class B stock.	Not yet available
Commercial Bancorp of Georgia, Inc. Atlanta, Georgia To continue engaging in making and servicing loans, pursuant to Section 225.25(b)(1) of Regulation Y.	Not yet available

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

Application

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 15, 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
Bank

Rating

Date

Smyrna Bank and Trust
Post Office Box 813000
Smyrna, Georgia 30081
(404) 434-8185

Satisfactory

02-10-92

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>
EFT	First of America Bank-West Michigan Grand Rapids, Michigan Loeks Star Theater 3000 Alpine Avenue Northwest Grand Rapids, Michigan*	N - **
EFT	First of America Bank - Central Lansing, Michigan Carter's Plus Food Store 1650 Packard Road Charlotte, Michigan*	N - **
Branches	Citizens Trust and Savings Bank South Haven, Michigan Contractual Branch services with Inter City Bank Benton Harbor, Michigan 100 Oak Street, Benton Harbor, Michigan 128 N. Main Street, Buchanan, Michigan 1882 Pipestone Road, Benton Harbor, Michigan 206 S. Cleveland Avenue, Galien, Michigan 2600 Cleveland Avenue, St. Joseph, Michigan 5609 Cleveland Avenue, Stevensville, Michigan 6534 Main Street, Eau Claire, Michigan 720 Pleasant Street, St. Joseph, Michigan 823 Riverview Drive, Box 1248, Benton Harbor, Michigan 834 Nickerson Avenue, Benton Harbor, Michigan 9061 First Street, Baroda, Michigan*	N - 4-30-92

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	IBC Bancorp, Inc. Chicago, Illinois International Bank of Chicago Chicago, Illinois (in organization)*	FR - 6-5-92 N - 6-9-92
Y-1	Fortress Bancshares, Inc. Hartland, Wisconsin W-CV Bancorp, Inc. Westby, Wisconsin Westby-Coon Valley State Bank Westby, Wisconsin*	FR - 5-29-92 N - 5-23-92

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Amcore Financial, Inc. Rockford, Illinois Dixon Bancorp, Inc. Dixon, Illinois The Dixon National Bank Dixon, Illinois*	FR - 6-5-92 N - **
CofC-HC	Hawkeye Bancorporation Des Moines, Iowa Hawkeye Bancorporation Employee Stock Ownership Plan Des Moines, Iowa (will own up to 24.9%)	FR - 6-1-92 N - 5-23-92
CofC-HC	Bosshard Financial Group, Inc. LaCrosse, Wisconsin William Bosshard	FR - 6-1-92 N - 5-20-92
Y-1	First Community Bancshares, Inc. Bargersville, Indiana Bargersville Federal Savings Bank Bargersville, Indiana*	FR - 6-8-92 N - **
Y-2	F.W.S.F. Corporation Milwaukee, Wisconsin Geneva Capital Corporation Lake Geneva, Wisconsin Citizens National Bank of Lake Geneva Lake Geneva, Wisconsin*	FR - ** N - **
Y-2	Firststar Corporation Milwaukee, Wisconsin Geneva Capital Corporation Lake Geneva, Wisconsin Citizens National Bank of Lake Geneva Lake Geneva, Wisconsin*	FR - ** N - **
Y-2	ASB Bankcorp, Inc. Adrian, Michigan Branch office of First Federal Savings and Loan Association Adrian, Michigan*	FR - ** N - **
Y-2	Great Lakes Financial Resources, Inc. Employee Stock Ownership Plan Homewood, Illinois Matteson branch of Republic Savings Bank, F.S.B. Chicago, Illinois*	FR - ** N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Oakar	Firststar Corporation Milwaukee, Wisconsin Federated Bank, S.S.B. Wauwatosa, Wisconsin	FR - ** N - 4-23-92
Y-4	Cole-Taylor Financial Group, Inc. Wheeling, Illinois Centre Capital Funding Corp. Evanston, Illinois	FR - 5-29-92
Oakar	NBD Bank, National Association Detroit, Michigan Roosevelt Park Branch of Great Lakes Bancorp, FSB Roosevelt Park, Michigan*	FR - ** N - 5-27-92
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 - 6-1-92
Y-4	Valley Bancorporation Appleton, Wisconsin United Savings Bank Loan Association Sheboygan, Wisconsin	FR - 6-5-92
Y-4	Michigan National Corporation Farmington Hills, Michigan BancA Corporation Dallas, Texas (Acquico, Inc., Dallas, Texas)	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Libanco, Inc. Gowrie, Iowa To redeem 2,770 shares of common stock

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 15, 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.

BANK NAME/LOCATION

EXAMINATION DATE

RATINGS

NONE

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING MAY 15, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(3) application by Boatmen's Bancshares, Inc., St. Louis, Missouri to acquire Sunwest Financial Services, Inc., Albuquerque, New Mexico	Newspaper: 6-14-92

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) application by Farmers Capital Bank Corporation, Frankfort, Kentucky to engage <u>de novo</u> , indirectly in the sale of motor club memberships	Not yet available
Section 4(c)(8) application by Boatmen's Bancshares, Inc., St. Louis, Missouri to acquire SFSI Insurance Company, Albuquerque, New Mexico and thereby engage in sale, underwriting and reinsurance of credit life, accident and health and involuntary unemployment insurance	Not yet available

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 May 15, 1992

Name of Bank	Bank Address	Examination Date	Examination Rating
Citizens Fidelity Bank and Trust Co.	Citizens Plaza Louisville, Kentucky 40296	1-22-92	Outstanding

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
McVille Financial Services, Inc. McVille, ND McVille State Bank McVille, ND*	6-1-92 Federal Register
Bryan K. Grove To increase his ownership interest from 8.33% to 10.64% of Grygla Financial Corporation, Grygla, MN	5-26-92 (Federal Register)
Donnelly Bancshares, Inc. Donnelly, MN To acquire, via merger, 100% of Baron Bancshares, Inc., White Bear, MN*	5-9-92 (Newspaper)
David D. Wolsky To increase his ownership interest from 9.34% to 10.81% of Cando Holding Company, Inc., Cando, ND	5-13-92 (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>
Norwest Corporation, Mpls, MN; Norwest Financial Services, Inc., Des Moines, IA; and Norwest Financial, Inc., Des Moines, Iowa to engage in nonbanking activities thru the acquisition of AIC Financial Services, Inc. (Atlanta); AIC Financial Services, Inc. (Oklahoma); AIC Financial Services, Inc. (Mississippi); & AIC FInancial Services, Inc. (SC).	6-9-92

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 May 15, 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
First Security Bank P. O. Box 4506 Missoula, MT 59806 (406) 728-3115	February 10, 1992	Satisfactory
The Onida Bank P. O. Box 284 Onida, SD 57564 (605) 258-2641	February 10, 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>
Belcaro Bank, Glendale, Colorado, for prior approval to establish a contractual branch arrangement.*	Not Available
Denver Tec Bank, Denver, Colorado, for prior approval to establish a contractual branch arrangement.*	Not Available
The Professional Bank of Colorado, Englewood, Colorado, for prior approval to establish a contractual branch arrangement.*	Not Available
Vectra Bank of Boulder, Boulder, Colorado, Vectra Bank, Denver, Colorado, and Vectra Bank of Englewood, Englewood, Colorado, for prior approval to establish contract branching.*	Not Available
Vectra Bank of Englewood, Englewood, Colorado, for prior approval to merge with Vectra Bank of Wheatridge, Wheatridge, Colorado and Vectra Bank of Federal Heights, Federal Heights, Colorado.	Not Available
Vectra Bank, Denver, Colorado, for prior approval to merge with Vectra Bank of Denver, Denver, Colorado, Vectra Bank of Englewood, Englewood, Colorado, and Vectra Bank of Thornton, Thornton, Colorado.	Not Available
Pitkin County Bank & Trust Company, Aspen, Colorado, for prior approval to establish a branch in Telluride, Colorado.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
First Nebraska Bancs, Inc., Sidney, Nebraska, for prior approval to acquire 100 percent of the voting shares of Torrington National Company, Torrington, Wyoming.*	Not Available

Federal Reserve Bank of Kansas City

Broadmoor Capital Corporation,
Colorado Springs, Colorado, for prior
approval to acquire 100 percent of
the voting shares of The Bank at
Broadmoor, Colorado Springs,
Colorado.*

Not Available

Lisco State Company, Lisco, Nebraska,
for prior approval to acquire 17.35
percent of the voting shares of First
Nebraska Bancs, Inc., Sidney,
Nebraska.*

Not Available

Central Financial Corporation,
Hutchinson, Kansas, for prior
approval to acquire 100 percent of
the voting shares of Central Kansas
Bankshares, Inc., Kansas City,
Missouri.*

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE
ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

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.

Federal Reserve Bank of Kansas City

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>
The First Bank P.O. Box 6369 Moore, Oklahoma 73153	2-24-92	5-11-92	Satisfactory
Webb City Bank P.O. Box 510 Webb City, Missouri	2-24-92	5-13-92	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MAY 11, 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 92/05/27
(Previously reported during the week of 4-6-92)

Change in Control Notice by
Jay H. Lustig, Redondo Beach, CA, to acquire an
interest in National Bancshares Corporation of Texas,
San Antonio, TX N/A

Change in Control Notice by
Arthur Temple, Diboll, TX, to acquire an interest in
Quitman Bancorporation, Inc., Quitman, TX N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION NOTICE EXP
None.

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

APPLICATION
None.

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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF MAY 11, 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>
Midland American Bank 401 W. Texas, Ste. 100 P. O. Box 11156 Midland, Texas 79702	92/02/10	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 5/15/92

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
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> 5/30/92
Bank of Taiwan, Taipei, Taiwan, to establish a wholesale office in the financial district of Los Angeles, California.	<u>Newspaper:</u> 5/20/92
Valley Bank of Nevada, Las Vegas, Nevada, to establish an ATM facility at the Fashion Show Mall, 3200 Las Vegas Boulevard South, Las Vegas, Nevada. *	<u>Newspaper:</u> 5/17/92

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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> 6/25/95 <u>Fed. Reg.:</u> 5/26/92
Putra Masagung, Jakarta, Indonesia, to acquire 64.31 percent of Bank of San Francisco Company Holding Company, San Francisco, California.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> Not available

Section III - Applications Subject to Federal Register Notice Only

Professional Bancorp, Inc., Santa Monica, California, to engage in nonbanking activities through the acquisition of BBH Qualified Plans, Inc., Pasadena, CA.	<u>Fed. Reg.:</u> Not available
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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 5/15/92

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending May 15, 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>
Guardian Bank	800 S. Figueroa St. Los Angeles, CA 90017 Tel: (213) 239-0800	2/03/92	Satisfactory

* 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.