

ANNOUNCEMENT  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

H.2, 1992, No. 21  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending May 23, 1992

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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TESTIMONY AND STATEMENTS

Participation in deliberations by the National Advisory Council on International Monetary and Financial Policies of the 1990 Commodity Credit Corporation program for Iraq -- statement by Governor Kelley before the House Committee on Banking, Finance and Urban Affairs, May 21, 1992. Published, May 21, 1992.

Mortgage Refinancing Reform Act of 1992 -- statement by Governor Lindsey before the Subcommittee on Consumer Affairs and Coinage of the House Committee on Banking, Finance and Urban Affairs, May 27, 1992.

Authorized, May 21, 1992.

BANK HOLDING COMPANIES

Comerica Incorporated, Detroit, Michigan -- to acquire Manufacturers National Corporation; Manufacturers Bank, N.A.; Manufacturers National Bank of Ann Arbor, Ann Arbor; Affiliated Banc Group, Inc., Morton Grove, Illinois; Affiliated Bank, Franklin Park, Illinois; Stanford State Bank, Stanford, Illinois; and for Comerica Bank, Detroit, Michigan, to merge with Manufacturers Bank, N.A. Approved, May 18, 1992.

F.S.B., Inc., Superior, Nebraska -- to acquire Hardy Insurance Agency, Inc., Hardy, Nebraska, and Hardy State Bank, and for Farmers State Bank & Trust Company of Superior, Superior, Nebraska, to merge with Hardy State Bank, and to establish a branch. Approved, May 21, 1992.

National City Corporation, Cleveland, Ohio -- to engage in private placement and other nonbanking activities through Reserve Capital Group Limited Partnership. Approved, May 18, 1992.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**BANKS, STATE MEMBER**

First Independence Bank of Florida, Fort Myers, Florida -- written agreement with the Federal Reserve Bank of Atlanta, and the State Comptroller and Banking Commissioner of the State of Florida. Announced, May 18, 1992.

**FORMS**

Bank Holding Company Reporting Requirements (FR Y-9C) -- interim revisions to the March 31, 1992, Consolidated Statements For Bank Holding Companies With Total Consolidated Assets Of \$150 Millions Or More, Or With More Than One Subsidiary Bank. Approved, May 21, 1992.

**MEMBERSHIP**

Barnett Banks, Inc., Jacksonville, Florida -- twenty subsidiary banks to become members of the Federal Reserve System. Approved, May 18, 1992.

**REGULATIONS AND POLICIES**

Regulations O and Y -- revised effective date of amendments to conform the regulations to amendments to the Federal Reserve Act contained in section 306 of the Federal Deposit Insurance Corporation Improvement Act of 1991. New effective date May 18, 1992 (Docket R-0747). Approved, May 20, 1992.

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

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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**

Dallas Central Bank, Monroe, Louisiana -- to establish a branch at 2348 Sterlington Road, Monroe, Louisiana. Approved, May 18, 1992.

Dallas Silsbee State Bank, Silsbee, Texas -- to establish a branch at 112 W. Highway 105, Sour Lake, Texas. Approved, May 19, 1992.

**BANK HOLDING COMPANIES**

Chicago Amcore Financial, Inc., Rockford, Illinois -- to acquire Dixon Bancorp, Inc., Dixon, Illinois, and The Dixon National Bank. Returned, May 18, 1992.

Chicago Capitol Bancorp, Ltd., Lansing, Michigan -- to acquire Oakland Commerce Bank, Farmington Hills, Michigan. Approved, May 22, 1992.

Atlanta Central Bancshares of The South, Inc., Birmingham, Alabama -- to establish branches at 5990 Chaulkville Mountain Road; Lakeshore Drive and Wildwood Parkway; and 1420 McFarland Boulevard, Northport, Alabama. Approved, May 22, 1992.

Atlanta Central Bancshares of The South, Inc., Birmingham, Alabama -- request to acquire Interstate Bancshares, Inc., Houston, Texas, Interstate Bank North; Compass Bancshares, Inc., Birmingham, Alabama, and River Oaks Bancorporation, Wilmington, Delaware. Waived, May 22, 1992.

Chicago Cole - Taylor Financial Group, Inc., Wheeling, Illinois -- to acquire Centre Capital Funding Corp. Evanston, Illinois. Returned, May 22, 1992.

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

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**BANK HOLDING COMPANIES**

Chicago	Comerica Incorporated, Detroit, Michigan -- to acquire 100 Talon Centre Associates Limited Partnership and engage in leasing activities. Approved, May 19, 1992.
Atlanta	Community Bancshares, Inc., Blountsville, Alabama -- to acquire City and County Bank of McMinn County, Athens, Tennessee. Approved, May 22, 1992.
Atlanta	Community Trust Financial Services Corporation, Hiram, Georgia -- to engage de novo in real estate and personal property appraising activities through Metroplex Appraisals, Inc. Permitted, May 21, 1992.
Secretary	First Bank System, Inc., Minneapolis, Minnesota -- to acquire Siouxland Bank Holding Company, Scottsdale, Arizona, Dakota Bank and Trust Company of Fargo, Fargo, North Dakota, and First National Bank of Hettinger, Hettinger, North Dakota, Dakota First Trust Co., Fargo, North Dakota, and Dakota Data Processing, Inc. Approved, May 19, 1992.
Dallas	H.M.S. Holdings, Inc., San Antonio, Texas -- to acquire Castle Hills National Bank. Returned, May 20, 1992.
Secretary	Meridian Bancorp, Inc., Reading, Pennsylvania -- to acquire C.A.S.E. Management, Inc., Malvern, Pennsylvania. Approved, May 18, 1992.
Chicago	NBD Bancorp, Inc., Detroit, Michigan, and NBD Indiana, Inc. -- to acquire Summcorp, Fort Wayne, Indiana, and Summit Bank; Summit Bank of Clinton County, Frankfort; Summit Bank of Indianapolis, Indianapolis; Summit Bank of Marion, Marion; Summit Bank of Muncie, Muncie; Summit Bank of South Bend, South Bend; Decatur Financial, Inc., Decatur; Decatur Bank and Trust Company, and Summcorp Financial Services, Inc., Fort Wayne, Indiana. Approved, May 20, 1992.

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

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**BANK HOLDING COMPANIES**

Dallas Northwest Bancorporation, Inc., Houston, Texas -- to acquire South Main Bank. Approved, May 20, 1992.

Dallas Overton Delaware Corporation, Dover, Delaware -- to acquire First State Bank, Overton, Texas. Approved, May 20, 1992.

Director, BS&R Southern National Corporation, Lumberton, North Carolina -- proposal that Southern National Bank of North Carolina, acquire certain assets and assume certain liabilities of First Security Savings & Loan Association, Inc., Pinehurst, North Carolina. Approved, May 22, 1992.

Director, BS&R SouthTrust Corporation, Birmingham, Alabama, and SouthTrust of Georgia, Inc., Roswell, Georgia -- to merge SouthTrust Bank of Georgia, N.A., Atlanta, Georgia, and SouthTrust Bank of Georgia, Roswell, Georgia. Approved, May 22, 1992.

Kansas City Tampa State Bankshares, Inc., Tampa, Kansas -- to engage de novo in lending activities. Permitted, May 18, 1992.

New York Tiger Management Corporation, New York, New York, and Panther Management Corporation -- to acquire shares of Bankers Corp., Perth Amboy, New Jersey. Returned, May 20, 1992.

San Francisco U.S. Bancorp, Portland, Oregon -- extensions to divest certain properties. Approved, May 19, 1992.

**BANK MERGERS**

Kansas City Mercantile Bank of Kansas City, Kansas City, Missouri -- to merge with American Bank, and American Bank of Platte County, and to establish branches. Approved, May 18, 1992.

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

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**BANK MERGERS**

Secretary Meridian Bank, Reading, Pennsylvania -- request to amend proposal to purchase certain assets and assume certain liabilities of Equibank, Pittsburgh, Pennsylvania.  
Granted, May 18, 1992.

**BANK PREMISES**

Kansas City Bank of Boulder, Boulder, Colorado -- investment in bank premises.  
Approved, May 19, 1992.

Cleveland Farmers Bank & Savings Company, Pomeroy, Ohio -- investment in bank premises.  
Approved, May 22, 1992.

Kansas City Mercantile Bank of Kansas City, Kansas City, Kansas -- investment in bank premises.  
Approved, May 18, 1992.

Minneapolis North Shore Bank of Commerce, Duluth, Minnesota -- investment in bank premises.  
Approved, May 21, 1992.

Chicago Old Kent Bank - Southwest, Kalamazoo, Michigan -- investment in bank premises.  
Approved, May 18, 1992.

San Francisco Oregon Pacific Banking Company, Florence, Oregon -- investment in bank premises.  
Approved, May 18, 1992.

**BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS**

San Francisco Shearson Lehman Mortgage Corporation, Irvine, California -- registration statement:  
Withdrawn, May 19, 1992.

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

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**BANKS, STATE MEMBER**

Director, BS&R F & M Bank - Winchester, Winchester, Virginia --  
registration as transfer agent.  
Approved, May 20, 1992.

**CAPITAL STOCK**

St. Louis CBX Corporation, Carrollton, Illinois -- redemption  
of shares.  
Approved, May 22, 1992.

**CHANGE IN BANK CONTROL**

Kansas City Banking Group, Ltd., Castle Rock, Colorado -- change  
in bank control.  
Permitted, May 22, 1992.

Dallas First White Oak Bancshares, Inc., White Oak, Texas --  
change in bank control.  
Returned, May 19, 1992.

Dallas FirstBank Group, Inc., Los Fresnos, Texas -- change  
in bank control.  
Permitted, May 22, 1992.

Dallas JBI Financial Corporation, Jena, Louisiana -- change  
in bank control.  
Returned, May 22, 1992.

Atlanta Terrace Bank of Florida, Temple Terrace, Florida --  
change in bank control.  
Permitted, May 18, 1992.

**COMPETITIVE FACTORS REPORTS**

Richmond American Commercial Savings Bank, Inc., SSB, Monroe,  
North Carolina, proposed merger with New American  
Commercial Savings Bank, Inc. -- report on  
competitive factors.  
Submitted, May 20, 1992.

Kansas City American National Bank of Sarpy County, Papillion,  
Nebraska, proposed acquisition of the assets and  
assumption of the liabilities of Brentwood Bank, La  
Vista, Nebraska -- report on competitive factors.  
Submitted, May 22, 1992.

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

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**COMPETITIVE FACTORS REPORTS**

Atlanta	AmTrade International Bank of Florida, Miami, Florida, proposed purchase of certain assets and assumption of certain liabilities of AmTrade International Bank of Georgia, Atlanta, Georgia -- report on competitive factors. Submitted, May 18, 1992.
Atlanta	AmTrade International Bank of Georgia, Atlanta, Georgia, proposed merger with First American International Bank, Miami, Florida -- report on competitive factors. Submitted, May 18, 1992.
Philadelphia	Bank of Delaware, Wilmington, Delaware, proposed merger with Clayton Bank and Trust Company, Clayton, Delaware -- report on competitive factors. Submitted, May 18, 1992.
San Francisco	Bank of Hemet, Hemet, California, proposed merger with Inland Savings and Loan Association -- report on competitive factors. Submitted, May 18, 1992.
San Francisco	Bank of Hemet, Riverside, California, proposed merger with Hemet Bancorp -- report on competitive factors. Submitted, May 20, 1992.
Chicago	Bank of Homewood, Homewood, Illinois, proposed purchase of the assets and assumption of the liabilities of Community Bank of Homewood - Flossmoor -- report on competitive factors. Submitted, May 20, 1992.
Kansas City	Bank of Oklahoma, N.A., Tulsa, Oklahoma, proposed merger with Bank of Oklahoma, N.A., South, Oklahoma City, Oklahoma -- report on competitive factors. Submitted, May 18, 1992.
San Francisco	Financial Factors Limited, Honolulu, Hawaii, proposed assumption of certain liabilities of Paradise Finance, Inc. -- report on competitive factors. Submitted, May 20, 1992.



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

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**COMPETITIVE FACTORS REPORTS**

San Francisco    First Federal Savings Bank, Salt Lake City, Utah,  
proposed purchase of assets and assumption of  
liabilities of two branches of First Charter  
Savings Bank, dba-Heritage Savings Bank, St.  
George, Utah -- report on competitive factors.  
Submitted, May 18, 1992.

Dallas            First National Bank, Bonham, Texas, proposed merger  
with First National Bank, Cushing, Texas -- report  
on competitive factors.  
Submitted, May 18, 1992.

Minneapolis     First National Bank, Minot, North Dakota, proposed  
merger with The First National Bank of Bowbells,  
Bowbells, North Dakota -- report on competitive  
factors.  
Submitted, May 22, 1992.

Kansas City     First National Bank & Trust Company, Ponca City,  
Oklahoma, proposed merger with American National  
Bank -- report on competitive factors.  
Submitted, May 21, 1992.

Dallas            First National Bank of Gun Barrel City, Gun Barrel  
City, Texas, proposed merger with The First  
National Bank of Athens, Athens, Texas -- report on  
competitive factors.  
Submitted, May 22, 1992.

Atlanta          First National Bank of LaFayette, LaFayette,  
Louisiana, proposed merger with New First National  
Bank of LaFayette -- report on competitive factors.  
Submitted, May 18, 1992.

Chicago          First of America Bank - Springfield, Springfield,  
Illinois, proposed merger with First National Bank  
of Petersburg, Petersburg, Illinois -- report on  
competitive factors.  
Submitted, May 21, 1992.

New York         Great Falls Bank, Totowa, New Jersey, proposed merger  
with Bergen Commercial Bank, Paramus, New Jersey --  
report on competitive factors.  
Submitted, May 19, 1992.

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

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**COMPETITIVE FACTORS REPORTS**

- St. Louis      Mercantile Bank of North Central Missouri, Macon, Missouri, proposed purchase of certain assets and assumption of certain liabilities of the Merceline branch of American Bank of North Central Missouri, Trenton, Missouri -- report on competitive factors. Submitted, May 20, 1992.
- San Francisco      Metropolitan Federal Savings and Loan Association of Seattle, Seattle, Washington, proposed purchase of assets and assumption of liabilities of the Tacoma branch of First Western Savings Association of Wenatchee, Wenatchee, Washington -- report on competitive factors. Submitted, May 20, 1992.
- St. Louis      Rockwood Interim Bank, Eureka, Missouri, proposed merger with Rockwood Bank -- report on competitive factors. Submitted, May 18, 1992.
- St. Louis      Scott City Bank and Trust Company, Scott City, Missouri, proposed merger with Security Bank of Bollinger County, Marble Hill, Missouri -- report on competitive factors. Submitted, May 20, 1992.
- Chicago      Society Bank, Indiana, South Bend, Indiana, proposed merger with Ameritrust National Bank, Michiana, Elkhart; Ameritrust Bank, Howard County, Kokomo; and Indiana and Ameritrust National Bank, Central Indiana, Indianapolis, Indiana -- report on competitive factors. Submitted, May 21, 1992.
- San Francisco      West One Bank, Oregon, Portland, Oregon, proposed purchase of certain assets and assumption of certain liabilities of Bank of America Oregon -- report on competitive factors. Submitted, May 22, 1992.

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

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**COMPETITIVE FACTORS REPORTS**

San Francisco West One Bank, Washington, Bellevue, Washington, proposed purchase of certain assets and assumption of certain liabilities of Security Pacific Bank Washington, National Association, Seattle, Washington and Security Pacific Savings Bank, Tacoma, Washington -- report on competitive factors.  
Submitted, May 22, 1992.

**EXTENSIONS OF TIME**

Kansas City Bank of Belen, Belen, New Mexico -- extension to July 20, 1992, to accomplish membership in the Federal Reserve System.  
Granted, May 18, 1992.

San Francisco BankAmerica Corporation, San Francisco -- extensions to divest certain properties.  
Granted, May 19, 1992.

San Francisco BankAmerica Corporation, San Francisco, California -- extension to divest certain property.  
Granted, May 19, 1992.

Richmond BB&T Financial Corporation, Wilson, North Carolina -- extension to August 25, 1992, to acquire Peoples Federal Savings Bank of Thomasville, Thomasville, North Carolina.  
Granted, May 18, 1992.

Minneapolis CFB Acquisition Corp., Fargo, North Dakota, and Community First Bankshares, Inc. -- extension to February 20, 1992, to acquire First Interstate of North Dakota.  
Granted, May 18, 1992.

Cleveland Fifth Third Bank, Columbus, Ohio -- extension to June 12, 1993, to establish a branch at Pinecrest Center, Cleveland Avenue.  
Granted, May 21, 1992.

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

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**EXTENSIONS OF TIME**

Atlanta PBA Financial Corporation, Mobile, Alabama --  
extension to August 26, 1992, to acquire Peoples  
Bancshares, Inc., Elba, Alabama, and The Peoples  
Bank.  
Granted, May 22, 1992.

San Francisco U.S. Bancorp, Portland, Oregon -- extensions to  
divest certain properties.  
Granted, May 19, 1992.

San Francisco Wells Fargo & Company, San Francisco, California --  
extensions to divest certain properties.  
Granted, May 19, 1992.

**REGULATIONS AND POLICIES**

Secretary Federal Open Market Committee -- policy record for  
FOMC meeting of March 31, 1992.  
Published, May 22, 1992.

**RESERVE BANK OPERATIONS**

Director, FRBO Federal Reserve Bank of Atlanta -- to purchase  
computer equipment.  
Approved, May 18, 1992.

**RESERVE BANK SERVICES**

Director, FRBO Federal Reserve Bank of Atlanta -- to offer an off -  
peak MICR service at a reduced per item fee at the  
Birmingham and New Orleans Branches.  
Approved, May 20, 1992.

Director, FRBO Federal Reserve Bank of St. Louis -- to offer a  
premium country group sort.  
Approved, May 18, 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>
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> 06-09-92 <u>Federal Register</u> 06-09-92

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

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

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

None.

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

Skandinaviska Enskilda Banken, Stockholm, Sweden, through its wholly owned subsidiary, Enskilda Securities Inc., New York, New York, to act as agent in the private placement of all types of securities, including providing related advisory services and to buy and sell all types of securities on the order of investors as a riskless principal. N/A

SECTION IV

Applications Not Involving  
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending May 18, 1992

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
First State Bank 3 Main Street Canisteo, N.Y. 14823	Satisfactory	December 16, 1991
Manufacturers & Traders Trust Company One M&T Plaza Buffalo, N.Y. 14240	Outstanding	June 24, 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**

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**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**

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**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 22, 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 23, 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 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**

NONE

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

Received Section 4(c)(8) application from National City Corporation, Cleveland, Ohio, on April 3, 1992, to acquire Check Security Services of America, Houston, Texas. June 15, 1992

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

NONE

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- \* - Subject to CRA
  - N - Newspaper Comment Period
  - F - Federal Register Comment Period
  - # - Expected to end approximately 30 days from date of application's receipt.

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Central Fidelity Bank, Richmond, Virginia, to establish a branch at 211-15 Providence Road, Chesapeake, Virginia.*	6-22-92

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Notice of Change in Control with respect to The Buffalo Bank, Eleanor, West Virginia.	Not yet available.

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.	6-19-92**

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.  
\*\*Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending May 22, 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 22, 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>
Brannen Banks of Florida, Inc. Inverness, Florida To redeem 10,968.09 shares (56.5%) of its outstanding common stock, which will effect a change in control by George H. Brannen, II, Joe S. Brannen, and Margaret Hagar, whose ownership will increase to more that 25.0 percent each.	05-28-92* Newspaper
First Citizens Bancorp Cleveland, Tennessee To acquire Basin Bancorp, Inc., Ducktown, Tennessee, and thereby indirectly acquire its subsidiary, The Home Bank of Tennessee, Ducktown, Tennessee.	06-08-92* Federal Register
Walthall Capital Group, Ltd. Tylertown, Mississippi Change in control by William E. Hathorn and Danny M. Trusty to jointly acquire an additional 43.71 percent of the outstanding shares of common stock to be placed in voting trust. Total direct and indirect ownership will equal 66.13 percent.	Not yet available*

\*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending May 22, 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 engage <i>de novo</i> in leasing and acting as agent, broker, or advisor in leasing, real or personal property, pursuant to Section 225.25(b)(5)(i) & (vi) of Regulation Y.	Not yet available
Barnett Banks, Inc. Jacksonville, Florida To acquire an additional 225,000 shares (7.5%) of class B stock of Southeast Switch, Inc., Maitland, Florida, pursuant to Section 225.25(b)(7) of Regulation Y. Total ownership will equal 15.0 percent.	06-15-92
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.	06-15-92

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

Application

Brundidge Banking Company  
Brundidge, Alabama  
Request for increase in bank premises.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending May 22, 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

None.



Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	First Bank North Freeport, Illinois 2470 Eastrock Drive Rockford, Illinois*	N - **

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Bancentral Corporation Champaign, Illinois Singer & Associates, Inc. Mattoon, Illinois Central National Bank of Mattoon Mattoon, Illinois*	FR - 6-15-92 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 - 6-12-92 N - **
Y-2	Firstar Corporation Milwaukee, Wisconsin Geneva Capital Corporation Lake Geneva, Wisconsin Citizens National Bank of Lake Geneva Lake Geneva, Wisconsin*	FR - 6-12-92 N - **
Y-1	Cascade Bancor I, Inc. Cascade, Wisconsin Cascade Bancorporation, Inc. Altoona, Iowa State Bank of Cascade Cascade, Wisconsin State Bank of Wabeno Wabeno, Wisconsin*	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 Ending Date</u>
Y-4	Michigan National Corporation Farmington Hills, Michigan BanCA Corporation Dallas, Texas (Acquico, Inc., Dallas, Texas)	FR - 6-15-92
4(c)(8)	Northern Illinois Financial Corporation Wauconda, Illinois American Suburban Mortgage Corporation Waukegan, Illinois	FR - **

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

<u>Type</u>	<u>Application</u>
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 22, 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>
-NBD Park Ridge Bank One South Northwest Highway Park Ridge, Illinois 60068 (708) 518-7100	1/27/92	NI

**Federal Reserve Bank of St. Louis**

FOR THE WEEK ENDING MAY 22, 1992

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 18(c) application by Citizens Fidelity Bank and Trust Company, Louisville, Kentucky to merge with Citizens Fidelity Bank and Trust Company Oldham County, LaGrange, Kentucky	Newspaper: 6-20-92
* Section 9 application by Citizens Bank of New Haven, New Haven, Missouri to establish a branch at the intersection of Second and Main Streets, Gerald, Missouri	Newspaper: 6-19-92

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

<u>Application</u>	<u>End of Comment Period</u>
Change in control notification involving Southeast Arkansas Bank Corporation, Lake Village, Arkansas by Charles Weissinger, Jr., Anne W. Weissinger, Martha W. Weissinger and Margaret W. Wynn	Not yet available
* Section 3(a)(3) application by Bancorp of Mississippi, Inc., Tupelo, Mississippi to acquire Volunteer Bancshares, Inc., Jackson, Tennessee	Newspaper: 6-12-92

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

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

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

<u>Application</u>	<u>End of Comment Period</u>
Section 24a application by Citizens Bank of New Haven, New Haven, Missouri to make an additional investment in bank premises	Not applicable

\* This application is subject to CRA.

**FEDERAL RESERVE BANK OF ST. LOUIS**

St. Louis, Missouri

**AVAILABILITY OF CRA PUBLIC DISCLOSURES**

**Identification of Ratings:**

***Outstanding record of meeting community credit needs***

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

***Satisfactory record of meeting community credit needs***

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

***Needs to improve record of meeting community credit needs***

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

***Substantial noncompliance in meeting community credit needs***

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

FOR THE WEEK ENDING May 22, 1992

Name of Bank	Bank Address	Examination Date	Examination Rating
Citizens Bank	230 Main Street Hartford, Kentucky 42347	2-24-92	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to  
Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
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Winton Jones Limited Partnership Wayzata, MN To acquire 54% of Anchor Bancorp, Inc., Wayzata, MN, a mbhc owning the Heritage National Bank, North St. Paul, MN; The Bank of Saint Paul, St. Paul, MN; First National Bank, Wayzata, MN; and the First National Bank of West St. Paul, West St. Paul, MN*	6-19-92 (Federal Register)
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Bigfork Bancshares, Inc. Bigfork, MN To acquire 99.2% of the First State Bank of Bigfork, Bigfork, MN*	Not yet available
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Section III - Applications Subject  
to Federal Register Notice Only

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

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\* Subject to CRA

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

**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 22, 1992

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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.

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BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
None.		



SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Custer County Bank, Westcliffe, Colorado, for prior approval to merge with The Fountain Branch of Green Mountain Bank, Fountain, Colorado, and incident thereto, to establish a branch under section 9 of the Federal Reserve Act.*	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Stockgrowers State Banc Corporation, Ashland, Kansas, for prior approval to become a bank holding company through the acquisition of 91.1 percent of the outstanding voting shares of Stockgrowers State Bank, Ashland, Kansas.*	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.

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
The Jackson State Bank P.O. Box 1788 Jackson, WY 83001-1788	2-18-92	5-21-92	Outstanding
Deuel County State Bank P.O. Box 548 Chappell, NE 69129	2-24-92	5-21-92	Outstanding

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN  
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MAY 18, 1992

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
None.	

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
Change in Control Notice by James W. Collins, McAllen, TX, to acquire an interest in First McAllen Inter National Bancshares, Inc., McAllen, TX (Previously reported during the week of 4-27-92)	92/05/25
Change in Control Notice by Chesley Pruet, El Dorado, AR, to acquire an interest in Continental National Bancshares, Inc., El Paso, 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

<u>APPLICATION</u>
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 18, 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 5/22/92

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
The Farmers Bank of China, Taipei, Taiwan, to establish a limited branch office in Los Angeles, California.	<u>Newspaper:</u> 6/12/92

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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. Req.:</u> 6/16/92
West One Bancorp, Boise, Idaho, and West One Bancorp, Washington, Bellevue, Washington, to acquire Yakima Valley Bank, Yakima, Washington. *	<u>Newspaper:</u> 6/17/92 <u>Fed. Req.:</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. Req.:</u> Not available
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Section IV - Applications Not Subject to Federal Register Notice or Newspaper Notice

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

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\* Subject to CRA

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

Week ending 5/22/92

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending May 22, 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>
None			

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\* 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.