

ANNOUNCEMENT

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

**H.2, 1992, No. 27
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending July 4, 1992**

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

First American Bank of Virginia, McLean, Virginia --
to acquire First American Bank of Georgia, N.A.,
Marietta, Georgia.
Approved, July 2, 1992.

First American Bankshares, Inc., Washington, D.C. --
exemption from section 23A in order that First
American Bank of Georgia, N.A., Marietta, Georgia,
may be transferred to the First American Bank of
Virginia, McLean, Virginia.
Granted, July 2, 1992.

BOARD OPERATIONS

Public transportation subsidy for employees.
Approved, July 2, 1992.

Smoking policy -- revision.
Approved, July 2, 1992.

DISCOUNT RATES

Discount rates -- decrease to 3 percent from
3-1/2 percent by the Federal Reserve Bank of
Chicago, effective immediately.
Approved, July 2, 1992.

Discount rates -- decrease to 3 percent from 3-1/2
percent by the Federal Reserve Banks of Boston,
Philadelphia, Richmond, and Dallas, effective
immediately.
Approved, July 2, 1992.

Discount rates -- decrease to 3 percent from 3-1/2
percent by the Federal Reserve Banks of New York,
Atlanta, Minneapolis, Kansas City, and San
Francisco, effective immediately.
Approved, July 2, 1992.

ENFORCEMENT

Cuyamaca Bank, Santee, California -- written
agreement dated June 17, 1992, with the Federal
Reserve bank of San Francisco.
Announced, July 2, 1992.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Regulation Y -- publication of revision of the interpretive rule on investment advisory activities (Docket R-0698).
Authorized, July 2, 1992.

RESERVE BANK OPERATIONS

Budget guidelines for 1993.
Approved, July 2, 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

Chicago	First Bank North, Freeport, Illinois -- to establish a branch at 2470 Eastrock Drive, Rockford, Illinois. Approved, June 30, 1992.
Chicago	First of America Bank - Central, Lansing, Michigan -- to establish an offsite electronic facility at Carter's Plus Food Store, 1650 Packard Road, Charlotte, Michigan. Approved, July 2, 1992.
Chicago	First of America Bank - West Michigan, Grand Rapids, Michigan -- to establish an offsite electronic facility at Loeks Star Theater, 3000 Alpine Avenue, Northwest. Approved, July 2, 1992.

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

BANK BRANCHES, DOMESTIC

- Chicago Harris Bank St. Charles, St. Charles, Illinois -- to provide contractual branch services at Harris Trust and Savings Bank, Chicago; Harris Bank Barrington, N.A, Barrington; Harris Bank Batavia, N.A., Batavia; Harris Bank Naperville, Naperville; and Harris Bank Roselle, Roselle, Illinois.
Approved, July 2, 1992.
- Chicago NBD Bank Bloomingdale, Bloomingdale, Illinois; NBD Glenbrook Bank, Glenview, Illinois; and NBD Park Ridge Bank, Park Ridge, Illinois -- to provide reciprocal branch services with each other, and among all other Illinois bank subsidiaries of NBD Bancorp, Inc., Detroit, Michigan; reciprocal branch services will be provided at the main offices and each branch location of all Illinois-based bank subsidiaries of NBD Bancorp, Inc.
Approved, July 2, 1992.

BANK HOLDING COMPANIES

- Cleveland Banc One Corporation, Columbus, Ohio, and Banc One Illinois Corporation -- to acquire Jefferson Bancorp, Inc., Springfield, Illinois.
Approved, July 3, 1992.
- Chicago Bancentral Corporation, Champaign, Illinois -- to acquire Singer & Associates, Inc., Mattoon, Illinois, and Central National Bank of Mattoon.
Approved, July 2, 1992.
- Minneapolis Bigford Bancshares, Inc., Bigford, Minnesota -- to acquire First State Bank of Bigford.
Approved, July 2, 1992.
- Atlanta Commercial Bancorp of Georgia, Inc., Atlanta, Georgia to engage in lending activities.
Approved, July 3, 1992.

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

BANK HOLDING COMPANIES

Dallas	Commercial National Financial Corporation, Reno, Nevada -- to acquire Commercial National Bank, Brady, Texas. Approved, June 30, 1992.
Atlanta	Crossroads Bancshares, Inc., Perry, Georgia -- to acquire Crossroads Bank of Georgia. Approved, July 1, 1992.
Chicago	Denmark Bancshares, Inc., Denmark, Wisconsin -- to engage de novo in purchasing mortgages from Denmark State Bank. Returned, July 1, 1992.
Chicago	FBOP Corporation, Oak Park, Illinois -- to acquire Sterling Federal Savings and Loan Association of Chicago, Chicago, Illinois. Approved, July 2, 1992.
Chicago	Northern Trust Corporation, Chicago, Illinois -- to engage de novo in equity and debt investments in endeavors designed to promote community welfare. Returned, June 30, 1992.
Kansas City	Porter Bancshares, Inc., Porter, Oklahoma -- to acquire First National Bank of Porter. Approved, July 2, 1992.

BANK MERGERS

Philadelphia	Johnstown Bank and Trust Company, Johnstown, Pennsylvania -- to purchase the assets and assume the liabilities of the Peoples Bank One, West Lebanon, Pennsylvania. Approved, July 1, 1992.
Boston	South Shore Bank, Quincy, Massachusetts -- to merge with the Durfee Attleboro Bank, Fall River, Massachusetts and the Falmouth National Bank, Falmouth, Massachusetts. Approved, June 30, 1992.

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

BANK PREMISES

St. Louis Citizens Bank of New Haven, New Haven, Missouri --
 investment in bank premises.
 Approved, July 1, 1992.

Philadelphia Peoples Bank One, West Lebanon, Pennsylvania --
 investment in bank premises.
 Approved, July 1, 1992.

Cleveland Society Bank & Trust, Toledo, Ohio -- investment in
 bank premises.
 Approved, July 3, 1992.

BANKS, STATE MEMBER

Secretary Northern Trust Company, Chicago, Illinois -- issuance
 of subordinated note.
 Approved, June 30, 1992.

CAPITAL STOCK

Kansas City First Tuttle Bancorp, Inc., Tuttle, Oklahoma --
 redemption of shares.
 Approved, July 2, 1992.

CHANGE IN BANK CONTROL

Dallas Bandera Bancshares, Inc., Bandera, Texas -- change in
 bank control.
 Permitted, June 30, 1992.

Atlanta Gwinnett Financial Corporation, Lawrenceville,
 Georgia -- change in bank control.
 Permitted, July 3, 1992.

Chicago Hawkeye Bancorporation, Des Moines, Iowa -- change in
 bank control.
 Approved, July 2, 1992.

Chicago IT&S of Iowa, Inc., Oskaloosa, Iowa -- change in bank
 control.
 Permitted, June 29, 1992.

Atlanta Metro Bank of Dade County, Coral Gables, Florida --
 change in bank control.
 Permitted, July 3, 1992.

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

COMPETITIVE FACTORS REPORTS

Minneapolis	Citizens Bank of New Ulm, New Ulm, Minnesota, proposed merger with Citizens State Bank of Lafayette, Lafayette, Minnesota. Submitted, June 29, 1992.
Chicago	Dunlap Savings Bank, Dunlap, Iowa, proposed merger with Soldier Valley Savings Bank, Soldier, Iowa -- report on competitive factors. Submitted, July 1, 1992.
San Francisco	First Savings Bank of Washington, Walla Walla, Washington, proposed purchase of assets and assumption of liabilities of the Wenatchee branch of First Western Savings Association of Wenatchee, Wenatchee, Washington -- report on competitive factors. Submitted, June 29, 1992.
San Francisco	First Savings Bank of Washington, Walla Walla, Washington, proposed purchase of assets and assumption of liabilities of the Dayton branch of Washington Mutual, A Federal Savings Bank, Seattle, Washington -- report on competitive factors. Submitted, June 29, 1992.
Minneapolis	First State Bank of Waseca, Waseca, Minnesota, proposed merger with Waldorf State Bank, Waldorf, Minnesota -- report on competitive factors. Submitted, July 1, 1992.
Chicago	First Wisconsin National Bank of Milwaukee, Milwaukee, Wisconsin, proposed merger with Federated Bank, S.S.B., Wauwatosa, Wisconsin -- report on competitive factors. Submitted, July 2, 1992.
San Francisco	Frontier Bank, Everett, Washington, proposed merger with Edmonds National Bank -- report on competitive factors. Submitted, July 2, 1992.

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

COMPETITIVE FACTORS REPORTS

New York	Hudson United Bank, Union City, New Jersey, proposed merger with HUB National Bank, West Orange, New Jersey -- report on competitive factors. Submitted, July 2, 1992.
Cleveland	Integra Bank / South, Uniontown, Pennsylvania, proposed purchase and assumption of the Greensburg and Latrobe branches of Landmark Savings Association of Integra Bank / Pittsburgh, Pittsburgh, Pennsylvania -- report on competitive factors. Submitted, June 30, 1992.
Cleveland	Integra Financial Corporation, Pittsburgh, Pennsylvania, proposed acquisition of Landmark Savings Association -- report on competitive factors. Submitted, June 30, 1992.
San Francisco	Key Bank of Washington, Seattle, Washington, proposed purchase of assets and assumption of liabilities of 48 branches of Security Pacific Bank of Washington, National Association -- report on competitive factors. Submitted, July 1, 1992.
Chicago	Merchants National Bank & Trust Company of Indianapolis, Indiana, proposed merger with Anderson Banking Company, Anderson; Batesville State Bank, Batesville; The Central National Bank of Greencastle, Greencastle; The Citizens National Bank of Tipton, Tipton; Elston Bank & Trust Company, Crawfordsville; The Farmers National Bank of Shelbyville, Shelbyville; Fayette Bank and Trust Company, Connersville; First National Bank of East Chicago, East Chicago; First National Bank of Indiana, Logansport; Hancock Bank & Trust, Greenfield; Mid States Bank, Zionsville; Mid State Bank of Hendricks County, Danville; The National Bank of Greenwood; Greenwood; Seymour National Bank, Seymour; and Union State Bank, Carmel -- report on competitive factors. Submitted, July 3, 1992.

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

COMPETITIVE FACTORS REPORTS

Richmond	M.S. Bailey & Son, Bankers, Clinton, South Carolina, proposed merger with Bailey Interim State Bank -- report on competitive factors. Submitted, July 2, 1992.
Cleveland	National Bank and Trust Company, Wilmington, Ohio, proposed merger with Kentucky National Bank of Ohio, Georgetown, Ohio -- report on competitive factors. Submitted, June 30, 1992.
Dallas	New Hill Bank, Weimar, Texas, proposed merger with Hill Bank & Trust Company -- report on competitive factors. Submitted, July 3, 1992.
San Francisco	Puget Sound National Bank, Tacoma, Washington, Puget Sound Savings Bank, Bellingham National Bank, Bellingham, and San Juan County Bank, Friday Harbor, Washington, proposed merger with Key Bank of Washington, Seattle, Washington -- report on competitive factors. Submitted, July 1, 1992.
San Francisco	Ventura County National Bank, Oxnard, California, proposed merger with Frontier Bank, National Association, La Palma, California -- report on competitive factors. Submitted, June 29, 1992.
Richmond	Virginia Beach Federal Savings Bank, Virginia Beach, Virginia, proposed merger with the Virginia Beach office of Pioneer Federal Savings Bank, Hopewell, Virginia -- report on competitive factors. Submitted, July 2, 1992.
San Francisco	Western Bank, Coos Bay, Oregon, proposed merger with Crater Bank, Central Point, Oregon -- report on competitive factors. Submitted, July 2, 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, July 1, 1992.
- St. Louis M&F Bancorp, Inc., Holly Springs, Mississippi -- extension to August 31, 1992, to acquire Merchants & Farmers Bank. Granted, June 30, 1992.
- St. Louis TRH Bank Group, Inc., Norman, Oklahoma -- extension to July 10, to acquire Security National Bank and Trust Company, and for Arvest Bank Group, Inc., Bentonville, Arkansas, and First Commercial Corporation, Little Rock, Arkansas, to acquire shares of TRH.. Granted, June 30, 1992.

REGULATIONS AND POLICIES

- Secretary Federal Open Market Committee -- policy record for meeting of May 19, 1992. Published, July 2, 1992.
- FOMC

RESERVE BANK SERVICES

- Director, FRBO Federal Reserve Bank of Chicago -- proposal for the Des Moines and Indianapolis offices to implement a Canadian Item Collection Service through the Helena Branch of the Federal Reserve Bank of Minneapolis.. Approved, June 30, 1992.

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

COMPETITIVE FACTORS REPORTS

New York Fishkill National Bank, Poughkeepsie, New York,
proposed purchase of certain assets and assumption
of certain liabilities of one branch of First
Nationwide Savings Bank, F.S.B., San Francisco,
California -- report on competitive factors.
Submitted, June 26, 1992.

EXTENSIONS OF TIME

San Francisco Zions Bancorporation, Salt Lake City, Utah --
extensions to divest certain properties.
Granted, June 26, 1992.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
Fleet Bank-NH, Nashua, New Hampshire - applications to establish branches in Hudson, New Hampshire and Bedford, New Hampshire pursuant to section 3 of the Federal Reserve Act*	<u>Newspaper</u> 07-25-92

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 ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
Camden National Bancorp, Camden, Maine - 4(c)(8) Notification to engage in performance of real estate and tangible personal property appraisals	<u>Federal Register</u> 07-27-92

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

<u>Application</u>
NONE

*Subject to CRA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

Institution Examination Date Rating**

NONE

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Growth Bank, Bernardsville, New Jersey to establish a
branch at Railroad Plaza, Bernardsville, New Jersey.1/

7/29/92

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

The Bank of New York Company, Inc., New York, New York to
engage in community development activities with respect
to qualified low income housing improvement projects and
related commercial facilities through a limited partner-
ship investment in New York Equity Fund 1992 Limited
Partnership.

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 July 4, 1992

NAME OF BANK

RATING

EXAMINATION DATE

None.

- 1/ Subject to provisions of Community Reinvestment Act.
 - 2/ Later of dates specified in newspaper and Federal Register notices.
 - 3/ Date specified in newspaper notice; a later date may be specified in the Federal Register notice.
 - 4/ Date specified in Federal Register notice; a later date may be specified in the newspaper notice.
- N/A - Not Available

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

None.

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

Comment Period Ending Date

Community Bancorp, Inc., Monroeville, PA
to form a bank holding company through
acquisition of 100% stock of Community
Savings Bank, Monroeville, PA, pursuant to
Section 3(a)(1) of the Bank Holding Company Act.
(The proposal involves conversion of charter from
state-chartered stock savings association to
state-chartered stock savings bank.)

Newspaper: 7/19/92
Federal Register: 7/27/92

USBANCORP, Inc., Johnstown, PA, to acquire
Community Bancorp, Inc., Monroeville, PA,
pursuant to Section 3(a)(3) of the Bank Holding
Company Act. (Community Bancorp, Inc. is parent
to Community Savings Association which proposes
to change its charter and become Community Savings
Bank.)

Newspaper: 7/19/92
Federal Register: 7/27/92

**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 July 3, 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 July 5, 1992**

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

Received OAKAR application from Belmont Bancorp, Bridgeport, Ohio, on June 26, 1992, to acquire three New Philadelphia, Ohio, branches of Diamond Savings and Loan Company, Findlay, Ohio, and merge them into its wholly-owned bank subsidiary, Belmont National Bank, St. Clairsville, Ohio. * Not Yet Known #

Received OAKAR application from Mid Am, Inc., Bowling Green, Ohio, on July 1, 1992, to merge The Marysville, Ohio, branch of Home Savings Bank, F.S.B., Irwindale, California, into its bank subsidiary, The Farmers Banking Company, N.A., Lakeview, Ohio. * Not Yet Known #

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

Received Section 3(a)(3) and Section 3(a)(5) applications from Banc One Corporation, Columbus, Ohio, on June 22, 1992, to acquire Affiliated Bancshares of Colorado, Inc., Denver, Colorado. * F: July 24, 1992

Received Section 3(a)(1) application from Ohio Valley Banc Corp, Gallipolis, Ohio, on June 26, 1992, to The Ohio Valley Bank Company, Gallipolis, Ohio. * F: July 31, 1992

Received Section 3(a)(3) and Section 3(a)(5) applications from PNC Financial Bancorp, Pittsburgh, Pennsylvania, on June 30, 1992, to acquire CCNB Corporation, Camp Hill, Pennsylvania. * Not Yet Known #

-
- * - 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 Cleveland

**Applications Bulletin
For Week Ending July 5, 1992**

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

Received Section 3(a)(1) application from * Not Yet Known #
U.K. Bancorporation, Inc., Falmouth, Kentucky,
on July 3, 1992, to acquire United Kentucky
Bank of Pendleton County, Falmouth, Kentucky

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

Received Section 4(c)(8) application from Banc July 24, 1992
One Corporation, Columbus, Ohio, to acquire
the non-bank subsidiaries of Affiliated Bancshares
of Colorado, Inc., Denver, Colorado.

Received Section 4(c)(8) applications from * Not Yet Known #
PNC Financial Bancorp, Pittsburgh, Pennsylvania,
on June 30, 1992, to acquire the non-bank
subsidiaries of CCNB Corporation, Camp Hill,
Pennsylvania.

**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 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>
None.	

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>
NationsBank Corporation, Charlotte, North Carolina, to engage <u>de novo</u> through AMRESKO Services, Inc., Dallas, Texas, in data processing activities.	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.	

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending July 3, 1992

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

	<u>Examination Date</u>	<u>Rating</u>
Hanover Bank 6645-A Mechanicsville Turnpike Mechanicsville, Virginia 23111	4-13-92	Satisfactory
Pace American Bank 112 E. Hicks Street Lawrenceville, Virginia 23868	4-20-92	Satisfactory
State Bank of Remington, (Incorporated) 200 John Stone Street Remington, Virginia 22734	4-20-92	Outstanding
Commerce Bank of Virginia 11500 West Broad Street Richmond, Virginia 23242	4-20-92	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 3, 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>
BankersTrust of Alabama, Inc. Madison, Alabama Change in control by Thomas Michael Turner to acquire an additional 4.9 percent of BankersTrust of Alabama. The acquisition will increase his total ownership to 12.6 percent.	07-14-92* Federal Register
Barnett Banks, Inc. Jacksonville, Florida To acquire 7L Corporation, Tampa, Florida and its subsidiary, First Florida Banks, Inc., Tampa, Florida.	Not yet available*
Florida Security Holding Corporation Orlando, Florida Change in control by James L. Hewitt to acquire an additional 4% of the outstanding shares of common stock. The acquisition will increase his ownership to 26.4 percent.	Not yet available*
NGLC, Inc. Miami, Florida 1-BHC formation, Peoples National Bank of Commerce, Miami, Florida.	07-24-92* Federal Register
First Lucedale Bancorp, Inc. Lucedale, Mississippi 1-BHC formation, First National Bank of Lucedale, Lucedale, Mississippi.	Not yet available*

*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 3, 1992

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Independent Bankshares Corporation Gallatin, Tennessee 1-BHC formation, First Independent Bank, Gallatin, Tennessee.	07-27-92* Federal Register
Wilson Bank Holding Company Lebanon, Tennessee 1-BHC formation, Wilson Bank & Trust, Lebanon, Tennessee.	07-02-92* Federal Register

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 7.5 percent of Southeast Switch, Maitland, Florida, pursuant to Section 225.23(a)(2) of Regulation Y. Total ownership will increase to 22.5 percent.	Not yet available
Barnett Banks, Inc. Jacksonville, Florida To acquire FFB Insurance Agency, Inc., Tampa, Florida pursuant to Section 225.23(a)(2) of Regulation Y.	Not yet available

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

Application

First Financial Corporation
Mt. Juliet, Tennessee
Commitment waiver request.

*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 3, 1992

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

Examination

<u>Bank</u>	<u>Rating</u>	<u>Date</u>
Bank of St. Petersburg 777 Pasadena Avenue South St. Petersburg, Florida 33707 (813) 347-3132	Needs to Improve	03-23-92
The Home Bank Post Office Box 580 Guntersville, Alabama 35976 (205) 582-3252	Satisfactory	03-30-92

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	Old Kent Bank Elmhurst, Illinois Establish two offsite electronic facilities at 3333 Beverly Road, Hoffman Estates, Illinois*	N - **
Branch/24A	Old Kent Bank Elmhurst, Illinois 3333 Beverly Road, Hoffman Estates, Illinois*	N - 6-21-92
EFT	Sparta State Bank Sparta, Michigan Great Day Foods, 565 S. State Street Sparta, Michigan*	N - 7-16-92
EFT	Old Kent Bank of Gaylord Gaylord, Michigan Corner of Old 27 South and McCoy Road Bagley, Michigan*	N - **
EFT	Union Bank/Sandwich Sandwich, Illinois Route 34 & Dayton Street Sandwich, Illinois*	N - 7-10-92

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Oakar	BW3 Bancorporation West Des Moines, Iowa Pocahontas, Iowa office of Midland Savings Bank, F.S.B. Des Moines, Iowa*	FR - ** N - **
Y-2	First Financial Corporation Terre Haute, Indiana First Citizens of Paris, Inc. Paris, Illinois The Citizens National Bank of Paris Paris, Illinois*	FR - 7-17-92 N - 7-12-92

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-1	North Bank Corporation Hale, Michigan Farmers & Merchants State Bank of Hale Hale, Michigan*	FR - ** N - **
Y-2	Coal City Corporation Coal City, Illinois Manufacturers National Corporation Chicago, Illinois Manufacturers Bank Chicago, Illinois*	FR - ** N - **
Y-2	CB Financial Corporation Jackson, Michigan First of Charlevoix Corp. Charlevoix, Michigan First State Bank of Charlevoix Charlevoix, Michigan*	FR - 7-24-92 N - 7-17-92
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 - 6-22-92
Y-1	Cascade Bancor I, Inc. Cascade, Wisconsin Cascade Bancorporation, Inc. Altoona, Iowa State Bank of Cascade Cascade, Wisconsin*	FR - 7-6-92 N - 6-19-92

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	NBD Bancorp, Inc. Detroit, Michigan INB Financial Corporation Indianapolis, Indiana INB National Bank Indianapolis, Indiana INB Banking Company Jeffersonville, Indiana INB Banking Company, North Chesterton, Indiana INB Banking Company, Southwest Evansville, Indiana INB Banking Company, Northeast Fort Wayne, Indiana INB National Bank, N.W. Lafayette, Indiana	FR - 7-17-92 N - 7-15-92
Y-2	NBD Indiana, Inc. Detroit, Michigan INB Financial Corporation Indianapolis, Indiana INB National Bank Indianapolis, Indiana INB Banking Company Jeffersonville, Indiana INB Banking Company, North Chesterton, Indiana INB Banking Company, Southwest Evansville, Indiana INB Banking Company, Northeast Fort Wayne, Indiana INB National Bank, N.W. Lafayette, Indiana	FR - 7-17-92 N - 7-15-92
Y-1	SC Bancorp, Inc. Worth, Illinois The Sun City Bank Sun City, Arizona*	FR - 7-20-92 N - **
Y-2	Southwest Bancorp, Inc. Worth, Illinois SC Bancorp, Inc. Worth, Illinois The Sun City Bank Sun City, Arizona*	FR - 7-20-92 N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Heartland Bancorp, Inc. El Paso, Illinois First National Bank and Trust Company in Gibson City Gibson City, Illinois*	FR - 7-24-92 N - **
Y-2	First State Bancorp of Princeton, Illinois, Inc. Princeton, Illinois Ashton Bancorporation, Inc. Ashton, Illinois Ashton Bank and Trust Company Ashton, Illinois*	FR - 7-31-92 N - 7-18-92
Y-2	Security Chicago Corp. Chicago, Illinois Ashton Bancorporation, Inc. Ashton, Illinois Ashton Bank and Trust Company Ashton, Illinois*	FR - 7-31-92 N - 7-18-92
CoC-HC	B J S, Inc. West Union, Iowa Gordon A. Lauer	FR - 7-27-92 N - **

Section III - Applications Subject to Federal Register Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	Firststar Corporation Milwaukee, Wisconsin Elan Life Insurance Company Milwaukee, Wisconsin	FR - **
4(c)(8)	Lincolnshire Bancshares, Inc. Lincolnshire, Illinois To purchase participations from their banking subsidiary	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only
(continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	Brenton Banks, Inc. Des Moines, Iowa Ames Financial Corporation Ames, Iowa Ames Savings Bank, FSB Ames, Iowa	FR - **
Y-4	NBD Bancorp, Inc. Detroit, Michigan Consumer Marketing Services, Inc. Indianapolis, Indiana INB Brokerage Services, Inc. Indianapolis, Indiana INB Mortgage Corporation Indianapolis, Indiana INB Neighborhood Revitalization Corporation Indianapolis, Indiana	FR - 7-17-92
Y-4	NBD Indiana, Inc. Detroit, Michigan Consumer Marketing Services, Inc. Indianapolis, Indiana INB Brokerage Services, Inc. Indianapolis, Indiana INB Mortgage Corporation Indianapolis, Indiana INB Neighborhood Revitalization Corporation Indianapolis, Indiana	FR - 7-17-92
4(c)(8)	Denmark Bancshares, Inc. Denmark, Wisconsin Purchase mortgages from subsidiary bank- Denmark State Bank, Denmark, Wisconsin	FR - 7-31-92
4(c)(8)	Northern Trust Corporation Chicago, Illinois Make equity/debt investment in CDC projects	FR - 7-31-92

Federal Reserve Bank of Chicago

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

Type Application

None

N - Newspaper

FR - Federal Register

*** - Subject to Provisions of Community Reinvestment Act**

**** - Not available at this time**

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending July 03, 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>
-The Bank of Illinois in Normal P.O. Box 389 Normal, Illinois 61761 (309) 452-1186	3/09/92	S
-Omnibank 10474 West Jefferson Avenue River Rouge, Michigan 48218 (313) 843-8850	3/23/92	S
-Bankers Trust Company 655 Locust Des Moines, Iowa 50304 (515) 245-2424	2/24/92	S
-Linden State Bank 100 North Meridian Street Linden, Indiana 47955 (317) 339-4646	3/30/92	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JULY 3, 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 Union Planters Corporation, Memphis, Tennessee to acquire Bank of Commerce, Woodbury, Tennessee	Newspaper: 7-30-92

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) notification by Independent Southern Bancshares, Inc., Brownsville, Tennessee to engage, <u>de novo</u> , in providing investment or financial advice	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 July 3, 1992

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Farmers State Bank of Worden Worden, MT To acquire, via merger, the First National Bank in Hysham, Hysham, MT	Not yet available

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Hansen-Lawrence Agency, Inc. Worden, MT To acquire, via merger, First Hysham Holding Company, Hysham, MT, a obhc owning the First National Bank, Hysham, MT*	7-17-92 (Federal Register)
Hansen-Lawrence Agency, Inc. Worden, MT To increase its ownership interest from 48% to 81.2% of the voting shares of the Farmers State Bank of Worden, Worden, MT*	7-17-92 (Federal Register)
Scottie Peterson To acquire control of 50% of Northern Plains Bancshares, Inc., Hawley, MN	7-20-92 (Federal Register)
Verle and Jo Ann Burgason To acquire control of 70% of Wabeno Bancorporation, Inc., Venice, FL	Not yet available

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Hansen-Lawrence Agency, Inc. Worden, MT To engage in general insurance agency activities through the acquisition of First Insurance Agency, Inc., Hysham, MT	7-17-92
Security Northwest Bancorporation, Inc. Mpls, MN To engage <u>de novo</u> in making and servicing loans.	7-20-92
The Highland Bancorporation, Inc. Mpls, MN To engage <u>de novo</u> in making and servicing loans.	7-20-92

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 July 3, 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
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None.

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Citizens State Bank and Trust Company, Ellsworth, Kansas, for prior approval to merge with First National Bank of Holcomb, Holcomb, Kansas, and to establish a branch in Holcomb, Kansas.	Not Available
The Citizens National Bank & Trust Company, Torrington, Wyoming, for prior approval for membership in the Federal Reserve System.	Not Available
First State Bank of Wheatland, Wheatland, Wyoming, for prior approval to establish a branch at Exit 54, I-25, Chugwater, Wyoming.*	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Patrick T. Rooney, Oklahoma City, Oklahoma, for prior approval to increase his proportionate ownership interest in Charter Bancshares, Inc., Oklahoma City, Oklahoma, by 23.58 percent to 51.68 percent.	Not Available
Liberty Bancorp, Inc., Oklahoma City, Oklahoma, for prior approval to acquire 100 percent of the voting shares of Mid-City Bank, N.A., Midwest City, Oklahoma.*	Not Available
Decatur Investment, Inc., Oberlin, Kansas, for prior approval to acquire 99.5 percent of the voting shares of State Bank of Atwood, Atwood, Kansas.*	Not Available
F.S.B., Inc., Superior, Nebraska, to merge with First Formoso, Inc., Mankota, Kansas, and thereby directly acquire 100 percent of the voting shares of Jewell County Bank, Mankato, Kansas.*	Not Available

Federal Reserve Bank of Kansas City

United Missouri Bancshares, Inc.,
Kansas City, Missouri, through a
wholly-owned subsidiary, United
Subsidiary, Inc., Kansas City,
Missouri, for prior approval to
acquire 100 percent of the voting
shares of Highland Bancshares, Inc.,
Topeka, Kansas, M L Bancshares, Inc.,
Wichita, Kansas, North Plaza
Bancshares, Inc., Topeka, Kansas, NBA
Bankshares, Inc., Salina, Kansas, and
to acquire 68 percent of Bellcorp,
Inc., Manhattan, Kansas.*

Not Available

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

APPLICATION

COMMENT PERIOD ENDING DATE

Citizens Bancshares of Marysville,
Inc., Marysville, Kansas, for prior
approval to indirectly purchase
certain assets and assume certain
liabilities of the Marysville Branch
of First Savings Bank, F.S.B.,
Manhattan, Kansas.

Not Available

**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>
None.			

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JUNE 29, 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
Robert B. Dunkin, Harlingen, TX, and Cecil R. Simmons,
San Benito, TX, to acquire an interest in First San Benito
Bancshares, Inc., San Benito, TX
(Previously reported during the week of 6-15-92)

92/07/15

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 JUNE 29, 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>
Bank of Houston P. O. Box 8306 5115 Main St. Houston, Texas 77288	92/03/30	Satisfactory
Texas Coastal Bank P. O. Box 5626 6731 Spencer Hwy. Pasadena, Texas 77508	92/03/23	Substantial Noncompliance

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 7/03/92

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>
Kjell H. Qvale, San Francisco, California, to acquire 10,000 newly issued Series B preferred shares of Marin National Bancorp, San Rafael, California.	<u>Newspaper:</u> 8/24/92 <u>Fed. Reg.:</u> Not available
Frank and Rosaline Kiang, Oakland, California, to increase ownership from 24.9 percent to 41 percent of Met Financial Corporation, Oakland, California.	<u>Newspaper:</u> 7/18/92 <u>Fed. Reg.:</u> Not available

Section III - Applications Subject to Federal Register Notice Only

The Dai Ichi Kangyo Bank, Limited, Tokyo, Japan, to engage <u>de novo</u> in nonbanking activities through CIT Group/Asset Management, Inc., New York, New York.	<u>Fed. Reg.:</u> Not yet published
Saratoga Bancorp, Saratoga, California, to originate and/or purchase loans and/or participations through its subsidiary, Saratoga National Bank, Saratoga, California.	<u>Fed. Reg.:</u> 8/03/92
BankAmerica Corporation, San Francisco, California, to engage <u>de novo</u> in community development activities through Seafirst Community Service Corporation, Seattle, Washington.	<u>Fed. Reg.:</u> 8/03/92

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

None

* Subject to CRA

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

Week ending 7/03/92

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending July 3, 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>
Pacific Western Bank	333 West Santa Clara St. San Jose, CA 95113 Tel: (408) 244-1700	3/09/92	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.