

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1992, No. 34
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending August 22, 1992

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

CHANGE IN BANK CONTROL

First Denver Corporation, Denver, Colorado -- change
in bank control.
Permitted, August 17, 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

New York	Growth Bank, Basking Ridge, New Jersey -- to establish a branch at Railroad Plaza, Bernardsville, New Jersey. Approved, August 20, 1992.
Chicago	Tri-County Bank, Brown City, Michigan -- to establish a branch at the intersection of Tubspring Road and M-53(Van Dyke Road), Almont, Michigan. Approved, August 21, 1992.

BANK HOLDING COMPANIES

Chicago	American Chartered Bancorp, II, Lake Zurich, Illinois -- to acquire American Chartered Bank of Lake Zurich. Withdrawn, August 20, 1992.
Cleveland	Cardinal Bancshares, Inc., Lexington, Kentucky -- to acquire First Federal Savings Bank, Pineville, Kentucky. Approved, August 21, 1992.
Richmond	Carolina First BancShares, Inc., Lincolnton, North Carolina -- to acquire Cabarrus Bank of North Carolina, Inc., Concord, North Carolina. Approved, August 19, 1992.

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

BANK HOLDING COMPANIES

Secretary	Chase Manhattan Corporation, New York, New York -- exception to allow William H. Gray, III, to serve on the board of directors of Chase while also serving on the boards of directors of Westinghouse Electric Corporation, Pittsburgh, Pennsylvania, and The Prudential Insurance Company of America, Newark, New Jersey, Granted, August 18, 1992.
Chicago	Dunlap Iowa Holding Co., Dunlap, Iowa -- to acquire Soldier Valley Financial Services, Inc., Soldier, Iowa, and Soldier Valley Savings Bank. Returned, August 18, 1992.
Kansas City	F.S.B., Inc., Superior , Nebraska -- to acquire First Formoso, Inc., Mankato, Kansas. Approved, August 18, 1992.
Chicago	Firstbank Corporation, Alma, Michigan -- to acquire the Clare, Michigan, branch of Great Lakes Bancorp, F.S.B., Ann Arbor, Michigan. Approved, August 21, 1992.
Chicago	Harris Bankcorp, Inc., Chicago, Illinois; Bank of Montreal, Montreal, Canada, and Bankmont Financial Corp., New York, New York -- to perform execution and clearing services of commodity futures contracts through Harris Futures Corporation. Returned, August 20, 1992.
St. Louis	H & H Holding Company, Alton, Illinois -- to acquire Greene County National Bank in Carrollton, Carrollton, Illinois, and Godfrey State Bank, Godfrey, Illinois. Returned, August 20, 1992.
St. Louis	Lauderdale County Bancshares, Inc., Halls, Tennessee -- to acquire Lauderdale County Bank. Approved, August 19, 1992.
Chicago	Lincolnshire Bancshares, Inc., Lincolnshire, Illinois -- to purchase participations. Returned, August 21, 1992.

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

BANK HOLDING COMPANIES

Minneapolis	Marquette Bancshares, Inc., Minneapolis, Minnesota -- to acquire Monticello Bancshares, Inc., Monticello; Wright County State Bank; Hutchinson Bancorp, Inc., Minneapolis; Marquette Bank Hutchinson, N.A., Hutchinson; and Marquette Bank New Prague, New Prague; Lakeville Financial Services, Inc., Minneapolis, Marquette Bank Lakeville, Lakeville, Minnesota, and seven banks now owned by principals of applicant. Approved, August 20, 1992.
Secretary	Meridian Bancorp, Inc., Reading, Pennsylvania -- to engage de novo in underwriting and dealing in government obligations and other securities through Meridian Securities, Inc. Approved, August 20, 1992.
Chicago	Midstates Financial Corp., Brownsburg, Indiana -- to engage de novo in lending activities or other extensions of credit as a mortgage company through Freedom Mortgage Company. Returned, August 18, 1992.
Atlanta	NGLC, Inc., Miami, Florida -- to acquire Peoples National Bank of Commerce, Miami, Florida. Approved, August 19, 1992.
Dallas	Sun Banc Corp., Sunray, Texas -- to acquire Sun Banc Delaware Corp., Dover, Delaware, and Sunray State Bank. Approved, August 17, 1992.
Dallas	Sun Banc Delaware Corp., Dover, Delaware -- to acquire Sunray State Bank, Sunray, Texas. Approved, August 17, 1992.
San Francisco	Western Washington Bancorp, Federal Way, Washington -- to acquire Washington State Bank. Approved, August 20, 1992.

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

BANK MERGERS

New York Fleet Bank of New York, Albany, New York -- to merge with Fleet Bank of New York, N.A., Buffalo, New York, and to establish branches.
Approved, August 21, 1992.

BANK PREMISES

Kansas City Boatmen's Bank of Southwest Missouri, Carthage, Missouri -- investment in bank premises.
Approved, August 18, 1992.

Chicago Hawkeye Bank of Des Moines, Des Moines, Iowa -- investment in bank premises.
Approved, August 18, 1992.

Cleveland Security Dollar Bank, Niles, Ohio -- investment in bank premises.
Approved, August 19, 1992.

Chicago Tri-County Bank, Brown City, Michigan -- investment in bank premises.
Approved, August 21, 1992.

BANKS, STATE MEMBER

St. Louis Mid - America Bank of Louisville and Trust Company, Louisville, Kentucky -- payment of a dividend.
Approved, August 19, 1992.

Director, BS&R Society Bank & Trust, Toledo, Ohio -- transfer agent registration.
Approved, August 19, 1992.

CAPITAL STOCK

Minneapolis Financial Bancshares Company, Becker, Minnesota -- redemption of shares.
Approved, August 19, 1992.

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

CHANGE IN BANK CONTROL

Chicago	BJS, Inc., West Union, Iowa -- change in bank control. Permitted, August 19, 1992.
Dallas	Brush Country Holding Co., Freer, Texas -- change in bank control. Permitted, August 19, 1992.
San Francisco	Capital Bancorp, Downey, California -- change in bank control. Permitted, August 20, 1992.
Kansas City	Citizens Financial Corporation, Liberal, Kansas -- change in bank control. Permitted, August 18, 1992.
Richmond	United Financial Banking Companies, Inc., Vienna, Virginia -- change in bank control. Permitted, August 21, 1992.
Dallas	Western Bancshares of Clovis, Inc., Carlsbad, New Mexico -- change in bank control. Permitted, August 17, 1992.

COMPETITIVE FACTORS REPORTS

Minneapolis	American Bank of Billings, Billings, Montana, proposed merger with Interwest Acquisition Bank, Livingston; First Security Bank of Big Timber, Big Timber; and First Security Bank of Livingston, Livingston, Montana -- report on competitive factors. Submitted, August 20, 1992.
Atlanta	Citizens Bank of Live Oak, Live Oak, Florida, proposed merger with Community National Bank, Lake City, Florida -- report on competitive factors. Submitted, August 17, 1992.
Atlanta	Cottonport Bank, Cottonport, Avoyelles Parish, Louisiana, proposed merger with Central Louisiana Bank and Trust Company, Marksville, Louisiana -- report on competitive factors. Submitted, August 17, 1992.

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

COMPETITIVE FACTORS REPORTS

Chicago	First Bank, Shepard, Michigan, proposed purchase of the assets and assumption of the liabilities of the Clare, Michigan, branch of Great Lakes Bancorp, F.S.B., Ann Arbor, Michigan -- report on competitive factors. Submitted, August 21, 1992.
Richmond	First Citizens Bank and Trust Company of South Carolina, proposed acquisition of branches in Spartanburg and Landrum, South Carolina, of Poughkeepsie Savings Bank, FSB, Poughkeepsie, New York -- report on competitive factors. Submitted, August 18, 1992.
Chicago	First National Bank of Blue Island, Blue Island, Illinois, proposed merger with First State Bank of Alsip, Alsip, Illinois -- report on competitive factors. Submitted, August 17, 1992.
Dallas	First National Bank of Deport, Deport, Texas, proposed merger with Guaranty Bank, Mount Pleasant, Texas -- report on competitive factors. Submitted, August 21, 1992.
Chicago	First National Bank of Dubuque, Dubuque, Iowa, proposed merger with Andrew Savings Bank, Bellevue, Iowa -- report on competitive factors. Submitted, August 18, 1992.
Dallas	First National Bank of Rockport, Rockport, Texas, proposed merger with New Rockport Bank -- report on competitive factors. Submitted, August 21, 1992.
San Francisco	Fontana First National Bank, Fontana, California, proposed merger with Chino Valley Bank, Ontario, California -- report on competitive factors. Submitted, August 17, 1992.

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

COMPETITIVE FACTORS REPORTS

Chicago Hawkeye Bank of Mount Ayr, Mount Ayr, Iowa, proposed acquisition of the assets and assumption of the liability to pay deposits made in First State Bank -- report on competitive factors. Submitted, August 18, 1992.

Chicago Heritage Bank and Trust Company, Blue Island, Illinois, proposed merger with Heritage Bank Country Club Hills, Country Club Hills, Illinois -- report on competitive factors. Submitted, August 20, 1992.

Minneapolis Interwest Acquisition Bank, Livingston, Montana, proposed merger with Interwest Bank of Montana, Bozeman, Montana -- report on competitive factors. Submitted, August 20, 1992.

Dallas New Rockport Bank, Rockport, Texas, proposed merger with Victoria Bank and Trust Company, Victoria, Texas -- report on competitive factors. Submitted, August 21, 1992.

Kansas City Peoples National Bank & Trust, Ottawa, Kansas, proposed acquisition of assets and assumption of the liabilities of the Stanley branch of Overland Park Savings and Loan Association, Overland Park, Kansas -- report on competitive factors. Submitted, August 20, 1992.

EXTENSIONS OF TIME

San Francisco BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, August 17, 1992.

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

Richmond CB&T Financial Corp., Fairmont, West Virginia -- extension to November 11, 1992, to acquire The Westover Bank, Westover, West Virginia. Granted, August 21, 1992.

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

EXTENSIONS OF TIME

- San Francisco Farmers and Merchants Bank of Central California,
Lodi, California -- extension to construct and open
a branch at 901 Carpenter Lane, Modesto,
California.
Granted, August 21, 1992.
- Director, BS&R FBOP Corporation, Oak Park, Illinois -- extension to
March 31, 1993, to terminate certain activities of
Regency Savings Bank, F.S.B., Naperville, Illinois.
Granted, August 17, 1992.
- San Francisco First Interstate Bancorp, Los Angeles, California --
extension to divest certain property.
Granted, August 17, 1992.
- San Francisco First Security Corporation, Salt Lake City, Utah --
extension to November 30, 1992, to acquire shares
of BHC Holding, Inc., Philadelphia, Pennsylvania.
Granted, August 17, 1992.
- Minneapolis Henning Bancshares, Inc., Henning, Minnesota --
extension to November 25, 1992, to acquire Battle
Lake Bancshares, Inc., Battle Lake, Minnesota.
Granted, August 17, 1992.
- Cleveland North American Bancorp, Inc., Pittsburgh,
Pennsylvania -- extension to December 31, 1992, to
acquire North Side Deposit Bank.
Granted, August 18, 1992.
- Cleveland Premier Financial Bancorp, Inc., Vanceburg,
Kentucky -- extension to November 30, 1992, to
acquire Citizens Deposit Bank.
Granted, August 18, 1992.
- Cleveland Premier Financial Bancorp, Inc., Vanceburg,
Kentucky -- extension to November 30, 1992, to
acquire Bank of Germantown, Germantown, Kentucky.
Granted, August 18, 1992.
- San Francisco U.S. Bancorp, Portland, Oregon -- extensions to
divest certain properties.
Granted, August 19, 1992.

H.2
AUGUST 17, 1992 TO AUGUST 21, 1992
PAGE 9

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

REGULATIONS AND POLICIES

Secretary
FOMC

Federal Open Market Committee -- policy record for
meeting of June 30 and July 1, 1992.
Published, August 21, 1992.

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

BANK BRANCHES, DOMESTIC

Atlanta SouthTrust Bank of West Florida, St. Petersburg, Florida -- to establish a branch at the Freedom Square Retirement Community, 7800 Liberty Lane, Seminole, Florida, effective September 4, 1992. Approved, July 30, 1992.

BANK HOLDING COMPANIES

Chicago Elgin Bancshares, Inc., Kansas City, Missouri -- change in bank control. Returned, August 14, 1992.

BANK MERGERS

Chicago DeMotte State Bank, DeMotte, Indiana -- to acquire the Knox, Indiana, branch of Ameritrust National Bank, Elkhart, Indiana, and to establish a branch at 307 Carlson Drive, Knox, Indiana. Returned, August 3, 1992.

CAPITAL STOCK

Chicago Elgin Bancshares, Inc., Kansas City, Missouri -- redemption of shares. Returned, August 14, 1992.

RESERVE BANK OPERATIONS

Richmond Reclassification of member banks for the purpose of electing Class A and Class B directors of the Federal Reserve Bank of Richmond. Approved, August 12, 1992.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

Fleet Financial Group, Federal Register Not Yet Established
Inc., Providence, Rhode
Island - 4(c)(8) application
to engage in asset management,
servicing, and collection activities
through Fleet Commercial Finance
Corporation

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

Application

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

Chemical Bank, New York, New York to establish an offsite electronic facility at New York Life Insurance Co., 51 Madison Avenue, New York, New York. <u>1/</u>	9/17/92
Chemical Bank, New York, New York to establish an offsite electronic facility of New York Life Insurance Co., 27 East 27th Street, New York, New York. <u>1/</u>	9/17/92
Chemical Bank, New York, New York to establish a branch at Methodist Hospital, 506 Sixth Street, Brooklyn, New York. <u>1/</u>	9/17/92
Chemical Bank, New York, New York to establish a branch at New York University, 50 West 4th Street, New York, New York. <u>1/</u>	9/17/92

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Westdeutsche Landesbank Girozentrale, Dusseldorf, Federal Republic of Germany, to acquire all of the voting shares of Thomas Cook Inc., New York, New York, and thereby engage indirectly in (1) issuing, selling, and redeeming of U.S. dollar-and foreign currency-denominated travelers checks, money orders and other consumer instruments with a face value of \$1,000, (2) selling U.S. dollar-and foreign currency-denominated payment instruments and wires, (3) certain foreign exchange activities with respect foreign currency and related forward transactions for customers and certain transactions involving swaps, forwards, options, and futures for purposes of hedging its own account, (4) purchasing and selling precious metals for customers and for purposes of hedging its own account, and (5) data processing and incidental activities related to the proposed activities.

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 August 22, 1992

NAME OF BANK

RATING

EXAMINATION DATE

None.

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

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

NONE.

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

Comment Period Ending Date

NONE.

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

Comment Period Ending Date

NONE.

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

NONE.

1/ Subject to provisions of Community Reinvestment Act.

* N/A - not yet available.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending August 21, 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 August 22, 1992**

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

NONE

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 * September 21, 1992
from Mid Am, Inc., Bowling Green, Ohio,
on August 14, 1992, to acquire Apollo
Savings and Loan Company, Cincinnati,
Ohio.

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

NONE

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

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Virginia Bank, Falls Church, Virginia, to establish a branch at 13360 Franklin Farm Road, Herndon, Virginia.*	9-20-92
First Citizens Bank and Trust Company, Raleigh, North Carolina, a subsidiary of First-Citizens BancShares, Inc., Raleigh, North Carolina, to acquire two branch offices of Raleigh Federal Savings Bank, Durham, North Carolina.*	9-9-92
Mellon Bank (MD), Rockville, Maryland, to acquire eight branches of Standard Federal Savings Bank, Gaithersburg, Maryland.*	9-19-92

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

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

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
First Maryland Bancorp, Baltimore, Maryland, to engage in community development activities.**	9-8-92
Signet Banking Corporation, Richmond, Virginia, to provide commodity trading advice.	Not yet available.

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Triangle Bank and Trust Company, Raleigh, North Carolina, for membership in the Federal Reserve System.	

*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 August 21, 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>
First Community Bank, Inc. 1001 Mercer Street Princeton, West Virginia 24740	6-1-92	Satisfactory
Farmers and Miners Bank 403 West Morgan Avenue Pennington Gap, Virginia 24277	6-9-92	Satisfactory
Citizens Bank of Tazewell 643 East Riverside Drive Tazewell, Virginia 24651	6-9-92	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 14, 1992

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Citizens Trust Bank Atlanta, Georgia To establish a branch located in Cub Food Store #50, 2201 Lawrenceville Highway, Decatur, Georgia.	09-14-92*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
HNB Holding Company Headland, Alabama 1-BHC formation, The Headland National Bank, Headland, Alabama.	Not yet available*
Button Gwinnett Bancorp, Inc. Snellville, Georgia To merge with Gwinnett Financial Corporation, Lawrenceville, Georgia, and thereby acquire its subsidiary bank, The Bank of Gwinnett County, Lawrenceville, Georgia.	Not yet available*
Synovus Financial Corporation Columbus, Georgia Along with its second tier holding company, Fort Rucker Bancshares, Inc., Fort Rucker, Alabama, and its parent company, TB&C Bancshares, Inc., Columbus, Georgia, to merge First Commercial Bancshares, Inc., Jasper, Alabama, with Fort Rucker Bancshares, Inc., Fort Rucker, Alabama, and thereby directly acquire its five wholly-owned bank subsidiaries.	Not yet available*

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 14, 1992

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Synovus Financial Corporation Columbus, Georgia Along with its parent company, TB&C Bancshares, Inc., Columbus, Georgia, to acquire Interim CB&T Bank of Russell County, Phenix City, Alabama.	Not yet available*

Section 3 - Applications Subject to Federal
Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Middle Georgia Bankshares, Inc. Unadilla, Georgia To engage de novo in real estate and personal property appraising, pursuant to Section 225.25(b)(13) of Regulation Y.	09-10-92

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

Application
None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 14, 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 Naples Post Office Box 413001 Naples, Florida 33941 (813) 434-7200	Satisfactory	05-11-92

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	Cole Taylor Bank Chicago, Illinois 1900 West Van Buren Chicago, Illinois*	N - **
EFT	Cole Taylor Bank Chicago, Illinois 7500 South Pulaski Road Chicago, Illinois*	N - **
EFT	Cole Taylor Bank Chicago, Illinois 1145 West Wilson Avenue Chicago, Illinois*	N - **
Merger/ Branch	DeMotte State Bank DeMotte, Indiana Knox, Indiana branch of Ameritrust National Bank, Elkhart, Indiana Branch at 307 Carlson Drive Knox, Indiana*	N - 7-27-92

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
CoC-HC	Elgin Bancshares, Inc. Kansas City, Missouri John S. Sapiente	FR - ** N - 8-26-92
Y-1	Fairmount Banking Company Fairmount, Indiana The Fairmount State Bank Fairmount, Indiana*	FR - ** N - **
Y-2	GNB Bancorporation Grundy Center, Iowa Ackley Bancorporation Ackley, Iowa Ackley State Bank Ackley, Iowa*	FR - ** 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	Dunlap Iowa Holding Co. Dunlap, Iowa Soldier Valley Financial Services, Inc. Soldier, Iowa Soldier Valley Savings Bank Soldier, Iowa*	FR - 8-14-92 N - 8-15-92
Y-1	Farmers & Merchants Bancshares, Inc. Burlington, Iowa Farmers & Merchants Bank & Trust Burlington, Iowa*	FR - 9-4-92 N - 8-16-92
Y-1	Albrecht Financial Services, Inc. Wall Lake, Iowa Norwalk-Cumming State Bank Norwalk, Iowa*	FR - 9-8-92 N - **

Section III - Applications Subject to Federal Register Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	NBD Bancorp, Inc. Detroit, Michigan BHC Securities, Inc. Philadelphia, Pennsylvania	FR - 9-8-92
Y-4	NBD Indiana, Inc. Detroit, Michigan BHC Securities, Inc. Philadelphia, Pennsylvania	FR - 9-8-92
4(c)(8)	Caisse Nationale de Credit Agricole Paris, France Credit Agricole Securities, Inc. New York, New York -- Securities brokerage services	FR - 9-4-92

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	Old Kent Financial Corporation Grand Rapids, Michigan First Federal Development Corporation Elgin, Illinois University Financial Mortgage Services, Inc. Elgin, Illinois University Financial Investment Services, Inc. Elgin, Illinois	FR - 9-8-92
Y-4	GNB Bancorporation Grundy Center, Iowa Ackley Insurance Agency Ackley, Iowa	FR - **
4(c)(8)	Central-State Bancorp, Inc. Beulah, Michigan Central State Services Corp. Beulah, Michigan--engage <u>de novo</u> in making and selling fixed rate mortgages	FR - 6-1-92
4(c)(8)	Kennedy Bancshares, Inc. Bancroft, Iowa To engage <u>de novo</u> in making and servicing of loans	FR - **

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

<u>Type</u>	<u>Application</u>
RoS	WFC, Inc. Waukon, Iowa To redeem 12,499 shares (12.5%) of its common stock
RoS	Elgin Bancshares, Inc. Kansas City, Missouri To redeem 4,848 shares of common stock

N - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending August 21, 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>
-Bank One Champaign-Urbana 201 West University Champaign, Illinois 61820 (217) 351-1600	5/18/92	S
-Bank of Burlington 200 South Pine Street Burlington, Wisconsin 53105 (414) 763-9141	5/11/92	O
-The Northern Trust Company 50 South LaSalle Street Chicago, Illinois 60675 (312) 630-6000	4/06/92	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING AUGUST 21, 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>
--------------------	------------------------------

None.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
--------------------	------------------------------

- | | |
|---|-------------------|
| * Section 4(c)(8) application by CNB Bancshares, Inc., Evansville, Indiana to acquire First Federal Savings Bank of Kentucky, Madisonville, Kentucky | Not yet available |
| Section 4(c)(8) notification by Arvest Bank Group, Inc., Bentonville, Arkansas to engage <u>de novo</u> in making, acquiring or servicing loans or other extensions of credit | Not yet available |

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 Elliott State Bank, Jacksonville, Illinois to make an additional investment in bank premises | Not applicable |
| Section 24a application by Bank of Gainesville, Gainesville, 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 August 21, 1992

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Interstate Bank of Commerce Billings, MT (successor to First Interstate Bank of Billings, N.A.) To acquire the First Interstate Bank of Missoula, N.A., Missoula, MT; First Interstate Bank of Hardin, Hardin, MT; First Interstate Bank of Miles City, Miles City, MT; First Interstate Bank of Billings Heights, Billings, MT; First Interstate Bank of West Billings, Billings, MT; First Interstate Bank of Colstrip, Colstrip, MT; and First Interstate Bank of South Missoula, N.A., Missoula, MT (<u>de novo</u>)*	8-22-92
Farmers State Bank of Worden Worden, MT To acquire, via merger, First National Bank in Hysham, Hysham, MT*	9-17-92

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Interstate BancSystem of Montana, Inc. Billings, MT To acquire 100% of the <u>de novo</u> First Interstate Bank of South Missoula, N.A., Missoula, MT*	8-22-92 (Newspaper)
Norwest Corporation Mpls, MN To acquire, by merger, 100% of Am-Can Investment, Inc., Moor- head, MN, which owns the Moorhead State Bank, Moorhead, MN*	Not yet available

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Gladden A. Redding Revocable Trust & Mary Jane Redding Revocable Trust for the increase in each trusts ownership from 22.9% to 25.3% of Windom State Investment Company, Windom, MN	Not yet available
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*	9-17-92 (Newspaper)
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*	9-17-92 (Newspaper)
St. Stephen BanGroup, Inc. Minneapolis, MN To acquire 100% of St. Stephen Bancorporation, Inc., Sunfish Lake, MN, a obhc owning the St. Stephen State Bank, St. Stephen, MN*	Not yet available
First Bank System, Inc., Mpls, MN To engage in data processing activities through the acquisition of Marquette Information Services, Inc., Mpls, MN	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>
First Bank System, Inc., Mpls, MN To engage in general insurance agency activities through the acquisition of Marquette Insurance Services, Mpls, MN	Not yet available
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

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

Application

St. Stephen Bancorporation, Inc.
Sunfish Lake, MN
To redeem 12% of its voting shares

Norwest Corporation, Mpls, MN; Norwest Financial Services, Inc., Des Moines, IA and Norwest Financial, Inc., Des Moines, IA, to make a foreign investment by acquiring the capital stock of Norwest Financial Canada, Inc., and Trans Canada Credit Corporation, Ltd., which will purchase the assets of the existing Trans Canada Credit Corporation, Ltd., Canada.

Community Trust Company
Sioux Falls, SD
To become a member of the Federal Reserve System

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending August 21, 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
------------------	---------------------	------------

None.

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
First Bancorp of Kansas, Wichita, Kansas, for prior approval to acquire through merger WRB Bancshares, Inc., Oklahoma City, Oklahoma.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Joseph J. Schuessler, et al., Kansas, Illinois, for prior approval to increase their ownership interests in Paonia Financial Services, Inc., Paonia, Colorado, to 93.05 percent.	Not Available
Gary Dickinson, Chillicothe, Missouri, for prior approval to increase his ownership interests in CNB Financial Corporation, Kansas City, Missouri, by 11.45 percent to 21.44 percent.	Not Available
Brooke Corporation, Jewell, Kansas, for prior approval to acquire 98.1 percent of the voting shares of Brooke State Bank, Jewell, Kansas.*	Not Available
Brooke Holdings, Inc., Jewell, Kansas, for prior approval to acquire 99.3 percent of the voting shares of Brooke Corporation, Jewell, Kansas.*	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Brooke Corporation, Jewell, Kansas, for prior approval to engage in the sale of general insurance.	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>
Platte Valley Bank 30 North 4th Street Brighton, Colorado 80601-0567	4-20-92	8-17-92	Needs to improve

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF AUGUST 17, 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 Al E. Birdwell, Houston, TX, to acquire an interest in Tomball National Bancshares, Inc., Tomball, TX (Previously reported during the week of 7-6-92)	92/08/25
Change in Control Notice by Frances Gourley Lott Trust; Mary Theresa Lott Trust; Gayle Gourley Trust; and W. J. Gourley III Trust, Fort Worth, TX, to acquire an interest in Security Bank of Arlington, Arlington, TX (Previously reported during the week of 8-3-92)	92/08/26
Change in Control Notice by James William Collins, McAllen, TX, to acquire an interest in Texas Regional Bancshares, Inc., McAllen, TX	N/A
Change in Control Notice by James William Collins, McAllen, TX, to acquire an interest in Gulf Southwest Bancorp, Inc., Houston, TX	N/A
*Section 3(a)(3) application by Olney Bancshares, Inc., Olney, TX, to acquire First Coleman National Bank of Coleman, Coleman, TX	92/09/15
*Section 3(a)(3) application by .Olney Bancorp of Delaware, Inc., Wilmington, DE, to acquire First Coleman National Bank of Coleman, Coleman, TX	92/09/15
*Section 3(a)(3) application by American Capital Corporation, Katy, TX, to acquire Crosby Bancshares, Inc., Crosby, TX, and Crosby State Bank, Crosby, TX	92/09/15
*Section 3(a)(5) application by First Fabens Bancorporation, Inc., Fabens, TX, to acquire Bancshares of Ysleta, Inc., El Paso, TX (Bank of Ysleta, El Paso, TX)	92/09/12

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

Notice by Fidelity Bancshares, Inc., Fort Worth, TX,
to redeem 18,519 shares of its common stock

* SUBJECT TO CRA.

** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.

N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF AUGUST 17, 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

92-34
Week ending 8/21/92

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
West One Bank, Idaho, N.A., Boise, Idaho, to become a member of the Federal Reserve System.	<u>Newspaper:</u> Not available

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

<u>Application</u>	<u>Comment Period Ending Date</u>
John W. and Nancy A. McEvoy, Casa Grande, Arizona, to increase ownership from 9.68 percent up to 24.99 percent of Sunstate Bancshares, Inc., Casa Grande, Arizona.	<u>Newspaper:</u> 9/05/92 <u>Fed. Reg.:</u> 8/17/92
Philip J. Rocco, Santa Ana, California, to increase ownership from 22 percent up to 49 percent of Orange, Bancorp, Fountain Valley, California.	<u>Newspaper:</u> 9/14/92 <u>Fed. Reg.:</u> 9/16/92

Section III - Applications Subject to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
North Cascades Bancshares, Inc., Chelan, Washington, to engage <u>de novo</u> in brokerage and investment advisory services through North Cascades Financial Services, Inc., Chelan, Washington.	<u>Fed. Reg.:</u> Not available

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

None

* Subject to CRA

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

92-34

Week ending 8/21/92

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending August 21, 1992. Information about a particular institution's CRA evaluation may be obtained directly from the institution.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>	<u>Rating*</u>
Bank of Coronado	1190 Orange Avenue Coronado, CA 92118 Tel: (619) 437-4466	5/11/92	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.

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.