

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 18
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending May 6, 1995

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Economic Growth and Regulatory Paperwork Reduction
Act of 1995 (S. 650) -- statement by Governor
Phillips before the Subcommittee on Financial
Institutions and Regulatory Relief of the Senate
Committee on Banking, Housing, and Urban Affairs,
May 2, 1995.
Published, May 2, 1995.

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	Bankers Trust Company, Des Moines, Iowa -- to establish an automated teller machine at Mercy West Medical Center, 1601 Northwest 114th Clive, Iowa. Approved, May 5, 1995.
Chicago	Commerce Bank, Bloomington, Illinois -- to establish two offsite electronic facilities at #3 State Farm Plaza. Approved, May 5, 1995.
Minneapolis	Dacotah Bank, Aberdeen, South Dakota -- to establish a branch at Phillips Avenue and 11th Street, Sioux Falls, South Dakota. Approved, May 5, 1995.
Chicago	DeMotte State Bank, DeMotte, Indiana -- to establish a branch at 1501 South Heaton, Knox, Indiana. Approved, May 5, 1995.
Richmond	F&M Bank-Peoples, Warrenton, Virginia -- to establish a branch at the northwest corner of the intersection of Plantation Drive and Route 17, Stafford, Virginia. Approved, May 2, 1995.
Cleveland	Fifth Third Bank of Northern Kentucky, Covington, Kentucky -- to establish a branch at 2156 Dixie Highway, Fort Mitchell, Kentucky. Approved, May 6, 1995.

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

BANK BRANCHES, DOMESTIC

Cleveland	Fifth Third Bank of Southern Ohio, Hillsboro, Ohio -- to establish a branch at 324 Chillicothe Street, Portsmouth, Ohio. Approved, May 1, 1995.
San Francisco	First Security Bank of Nevada, Las Vegas, Nevada -- to establish a branch at 520 West Mesquite Boulevard, Mesquite, Nevada. Approved, May 5, 1995.
New York	Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 300 Great Oaks Office Park, Suite 327, Guilderland, New York. Approved, May 1, 1995.
San Francisco	Sierra Bank of Nevada, Reno, Nevada -- to establish a branch at the corner of U.S. 395 and West College Parkway, Carson City, Nevada Approved, May 1, 1995.
St. Louis	Southern Commercial Bank, St. Louis, Missouri -- to establish a branch at 4433-4439 Meramec Bottom Road. Approved, May 5, 1995.
Chicago	Tri-County Bank, Brown City, Michigan -- to establish a branch at the southeast corner of Huron and Beech Street, North Branch, Michigan. Returned, May 3, 1995.

BANK HOLDING COMPANIES

Dallas	CBOT Financial Corporation, New Waverly, Texas -- to acquire CBOT Financial Corporation of Delaware, Wilmington, Delaware, and Citizens Bank of Texas, N.A., New Waverly, Texas. Approved, May 2, 1995.
Dallas	CBOT Financial Corporation of Delaware, Wilmington, Delaware -- to acquire Citizens Bank of Texas, N.A., New Waverly, Texas. Approved, May 2, 1995.

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

BANK HOLDING COMPANIES

St. Louis	CNB Bancshares, Inc., Evansville, Indiana -- to retain shares of Citizens Bank of Illinois, National Association, Mount Vernon, Illinois, following the conversion of King City Federal Savings Bank. Withdrawn, May 2, 1995.
Dallas	Columbus State Bankshares Holdings-Delaware, Inc., Wilmington, Delaware -- to acquire Columbus State Bank, Columbus, Texas. Approved, May 5, 1995.
New York	Commerzbank AG, Frankfurt, Germany -- to engage in leasing activities through Commerz Immobilien GmbH. Permitted, May 5, 1995.
Kansas City	Community Financial Corporation, Topeka, Kansas -- to acquire Community National Bank, Topeka, Kansas. Approved, May 1, 1995.
Kansas City	Country Bank Shares, Inc., Milford, Nebraska -- to acquire The Bank of Wilber, Wilber, Nebraska. Withdrawn, May 5, 1995.
St. Louis	First Banks, Inc., Clayton, Missouri -- to acquire Irvine City Financial, Irvine, California, and Irvine City Bank, Federal Savings Bank. Approved, May 4, 1995.
Richmond	First Community Corporation, Columbia, South Carolina -- to acquire First Community Bank, N.A., Lexington, South Carolina. Approved, May 5, 1995.
Chicago	First Evanston Bancorp, Inc., Evanston, Illinois -- to acquire First Evanston Bank & Trust Company. Approved, May 5, 1995.
Richmond	First Mariner Bancorp, Towson, Maryland -- to acquire First Mariner Bank. Approved, May 5, 1995.

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

BANK HOLDING COMPANIES

Boston	Fleet Financial Group., Inc., Providence, Rhode Island -- to merge Plaza Home Servicing Corporation, Albuquerque, New Mexico, into Fleet Real Estate Funding Corp., Columbia, South Carolina. Permitted, May 5, 1995.
Chicago	Marshall & Ilsley Corporation, Milwaukee, Wisconsin - - to acquire SAC Asia Pacific SDN BHD Selangor, Malaysia. Approved, May 1, 1995.
Chicago	Milton Bancshares, Inc., Milton, Wisconsin -- to acquire Bank of Milton. Returned, May 1, 1995.
Kansas City	Mountain Bancshares, Inc, Los Alamos, New Mexico -- to acquire Mountain Community Bank of Los Alamos. Approved, May 4, 1995.
Chicago	MSB Holding Company, Inc., Moorehead, Iowa -- to engage de novo in lending activities. Permitted, May 2, 1995.
Chicago	Norton Capital Corporation, Morris, Illinois -- to acquire Sheridan Bancorp, Inc., and Sheridan State Bank, Sheridan, Illinois. Approved, May 3, 1995.
Atlanta	Pointe Financial Corporation, Boca Raton, Florida -- to engage de novo in mortgage processing activities through Pointe Financial Services, Inc. Permitted, May 2, 1995.
Secretary	Signet Banking Corporation, Richmond, Virginia -- to acquire Sheffield Management Company and Sheffield Investments Inc., and engage in investment advisory services for the Blanchard Funds. Approved, May 5, 1995.

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

BANK HOLDING COMPANIES

Chicago	Southwest Bancorp, Inc., Worth, Illinois, Peotone Bancorp, Inc., Peotone -- to establish Interbanx Southwest, Inc., Worth, Illinois, and operate it as an export trading company. Permitted, May 1, 1995.
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BANK MERGERS

Secretary	Manufacturers and Traders Trust Company, Buffalo, New York -- to acquire certain assets and assume certain liabilities of four branches of The Chase Manhattan Bank, N.A., New York, New York. Approved, May 4, 1995.
San Francisco	Westamerica Bank, San Rafael, California -- to merge with CapitolBank Sacramento, Sacramento, California, and to establish a branch. Approved, May 2, 1995.

BANKS, STATE MEMBER

St. Louis	Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky -- to move its main office to 401 South 4th Avenue, from 200 West Broadway. Approved, May 1, 1995.
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CAPITAL STOCK

Kansas City	NKC Bancshares, Inc., North Kansas City, Missouri -- redemption of shares. Approved, May 3, 1995.
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CHANGE IN BANK CONTROL

New York	Bank of Avoca, Avoca, New York -- change in bank control. Returned, May 4, 1995.
Atlanta	First Security Corporation, Norcross, Georgia -- change in bank control. Permitted, May 3, 1995.

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

CHANGE IN BANK CONTROL

Atlanta	Wayne Bancorp, Inc., Jesup, Georgia -- change in bank control. Permitted, May 4, 1995.
San Francisco	Western Security Bancorp, Burbank, California -- change in bank control. Permitted, May 5, 1995.

COMPETITIVE FACTORS REPORTS

New York	Albany Savings Bank, FSB, Albany, New York, proposed acquisition of certain assets and assumption of the liability to pay deposits of the Galleria Mall branch at U.S. Route 9, Old Post Road, Poughkeepsie, New York, of The Dime Savings Bank of New York, FSB, New York, New York -- report on competitive factors. Submitted, May 2, 1995.
Chicago	Amcore Bank Princeton, Princeton, Illinois, proposed merger with Amcore Bank Ashton-Rochelle, Ashton, Illinois -- report on competitive factors. Submitted, May 5, 1995.
Minneapolis	Bismarck National Bank, Bismarck, North Dakota, proposed merger with the Crosby, Ellendale, Garrison, Kenmore, Stanley, and Watford City, North Dakota, branches of First Bank, fsb, Fargo, North Dakota -- report on competitive factors. Submitted, May 5, 1995.
Minneapolis	Bismarck National Bank, Bismarck, North Dakota, proposed merger with First National Bank of Linton, Linton, North Dakota -- report on competitive factors. Submitted, May 5, 1995.
Richmond	First Federal Savings Bank, Lynchburg, Virginia, proposed purchase of the assets and assumption of the liabilities of the Keysville, Virginia, branch of Crestar Bank, Richmond, Virginia -- report on competitive factors. Submitted, May 2, 1995.

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

COMPETITIVE FACTORS REPORTS

Dallas	First National Bank, Marshall, Texas, proposed acquisition of the assets and assumption of the liabilities of the Texarkana, Texas, branch at 4605 Texas Boulevard, of Bank of America, Texas, N.A., Irving, Texas -- report on competitive factors. Submitted, May 5, 1995.
St. Louis	First Security Bank, Batesville, Mississippi, proposed purchase of the assets and assumption of the liabilities of the Quitman County, Mississippi, branch of First National Bank of Clarksdale, Clarksdale, Mississippi -- report on competitive factors. Submitted, May 1, 1995.
Richmond	First-Citizens Bank & Trust Company, Raleigh, North Carolina, proposed purchase of certain assets and assumption of certain liabilities of the Wilson, North Carolina, branch of United Carolina Bank, Whiteville, North Carolina -- report on competitive factors. Submitted, May 2, 1995.
Chicago	Firststar Bank Council Bluffs, Council Bluffs, Iowa, proposed merger with Firststar Bank Red Oak, N.A., Red Oak, Iowa -- report on competitive factors. Submitted, May 1, 1995.
St. Louis	Great Financial Corporation, Louisville, Kentucky, proposed acquisition of the assets and assumption of the liabilities of First Financial Shares, Inc., Richmond, Kentucky, and First Federal Savings Bank of Richmond, Richmond, Kentucky -- report on competitive factors. Submitted, May 1, 1995.
Boston	NFS Savings Bank, FSB, Nashua, New Hampshire, proposed acquisition of the assets and assumption of the liabilities of Plaistow Co-operative Bank, FSB, Plaistow, New Hampshire -- report on competitive factors. Submitted, May 5, 1995.

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

COMPETITIVE FACTORS REPORTS

Cleveland	Star Bank, N.A., Cincinnati, Ohio, proposed purchase of assets and assumption of the liabilities of 24 Ohio branches of Household Bank, FSB, Prospect Heights, Illinois -- report on competitive factors. Submitted, May 2, 1995.
New York	United States Trust Company of New York, New York, proposed merger with J. & W. Seligman Trust Company -- report on competitive factors. Submitted, May 5, 1995.
San Francisco	Valliwide Bank, Fresno, California, proposed merger with Community First Bank, Bakersfield, California -- report on competitive factors. Submitted, May 3, 1995.
Richmond	Wilmington Trust FSB, Salisbury, Maryland, proposed merger with Wilmington Trust of Florida, National Association, Stuart, Florida -- report on competitive factors. Submitted, May 1, 1995.

EXTENSIONS OF TIME

New York	Bank of Great Neck, Great Neck, New York -- extension to August 23, 1995, to acquire certain assets and assume certain liabilities of the Great Neck branch of North Fork Bank, Mattituck, New York, and to establish a branch. Granted, May 1, 1995.
Boston	Campello Bancorp, Brockton, Massachusetts -- extension to acquire The Community Bank. Granted, May 1, 1995.
Richmond	Centura Bank, Rocky Mount, North Carolina -- extension to May 31, 1995, to purchase certain assets and assume the deposit liabilities of the Fayetteville, North Carolina, branch of Progressive Savings & Loan, Ltd., Lumberton, North Carolina. Granted, May 3, 1995.

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

EXTENSIONS OF TIME

Minneapolis	Haugo Bancshares, Inc., Sioux Falls, South Dakota -- extension to August 2, 1995, to engage de novo in lending activities. Granted, May 3, 1995.
Cleveland	KeyCorp, Cleveland, Ohio -- extension to November 3, 1995, to engage in lending activities through KeyCorp Finance, Inc. Granted, May 3, 1995.
Dallas	Mesquite Financial Services, Inc., Alice, Texas -- extension to June 1, 1995, to acquire Mesquite Financial Services Delaware, Wilmington, Delaware, and Bank of Alice, Alice, Texas. Granted, May 5, 1995.
Dallas	Mesquite Financial Services Delaware, Inc., Wilmington, Delaware -- extension to June 1, 1995, to acquire Bank of Alice, Alice, Texas. Granted, May 5, 1995.
New York	Saban S.A., Panama, and RNYC Holdings Limited, Gibraltar -- extension to July 28, 1995, to acquire shares of Republic New York Corporation, New York, New York; and for RNYCH to directly acquire, and for Saban to indirectly acquire shares of RNYC. Granted, May 1, 1995.
San Francisco	Sakura Bank, Ltd., Tokyo, Japan -- extensions to divest certain properties. Granted, May 4, 1995.
Philadelphia	Tower Bancorp Inc., Greencastle, Pennsylvania -- extension to divest certain property. Granted, May 2, 1995.

MEMBERSHIP

Chicago	First Evanston Bank & Trust Company, Evanston, Illinois -- to become a member of the Federal Reserve System. Approved, May 5, 1995.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

MEMBERSHIP

Atlanta	First National Bank of Newton County, Covington, Georgia -- to become a member of the Federal Reserve System. Approved, May 1, 1995.
Chicago	M&I Bank South Central, Watertown, Wisconsin -- to become a member of the Federal Reserve System. Approved, May 1, 1995.

RESERVE BANK OPERATIONS

Director, FRBO	Federal Reserve Bank of New York -- to proceed with two alterations of the Annex building. Approved, May 2, 1995.
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RESERVE BANK SERVICES

Director, FRBO	Federal Reserve Bank of Philadelphia -- to revise check prices for selected products. Approved, May 2, 1995.
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ADDITIONS AND CORRECTIONS

BANK BRANCHES, DOMESTIC

EXTENSIONS OF TIME

Digitized for FRASER
<http://fraser.stlouisfed.org/>
 Federal Reserve Bank of St. Louis

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Andover Bancorp, Inc., Andover, Massachusetts -	<u>Newspaper</u> 05-30-95
3(a)(3) application to acquire Finest Financial Corporation, Pelham, New Hampshire*	<u>Federal Register</u> 06-08-95

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

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

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

<u>Application</u>
NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

*Subject to CRA.

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

Section I - APPLICATIONS RECEIVED AND SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

Montour Interim Bank, Danville, PA requests approval to merge with Montour Bank, Danville, PA, pursuant to Section 18(c) of the FRA and to establish branches as incident thereto, pursuant to Section 9 of the FRA. This merger is integral to acquisition of Montour Bank by Omega Financial Corporation, State College, PA.

Newspaper comment period expires: 5/31/95

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

Omega Financial Corporation, State College, PA requests approval to acquire Montour Bank, Danville, PA, pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956, as amended.

Newspaper comment period expires: 5/31/95
Federal Register comment period expires: N.Avail

Guaranty Bancshares Corporation, Shamokin, PA is the subject of a Change in Bank Control Notice filed by John and Maureen Moran of Shavertown, PA, who intend to acquire 45.4% of the bank holding company.

Newspaper comment period expires: 4/24/95
Federal Register comment period expires: N.Avail

SECTION III - APPLICATIONS RECEIVED AND SUBJECT TO FEDERAL REGISTER NOTICE ONLY

NONE

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

NONE

1/Subject to provisions of community Reinvestment Act.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending May 5, 1995.

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

None

None

FEDERAL RESERVE BANK
OF CLEVELAND
P. O. BOX 6387
CLEVELAND, OHIO 44101-1387

APPLICATIONS BULLETIN
(For the week ending May 6, 1995)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received prior notice from The Fifth Third Bank of Northeastern Ohio, Cleveland, Ohio, May 2, 1995, of its intent to establish a branch facility at 27629 Chagrin Boulevard, Woodmere, Ohio. * May 12, 1995

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) notice from Mellon Bank Corporation, Pittsburgh, Pennsylvania, on April 24, 1995, of its intent to acquire Certus Financial Corporation, San Francisco, California. Not Yet Known

Received Section 4(c)(8) notice from Premier Financial Bancorp, Inc., Vanceburg, Kentucky, on April 28, 1995, of its intent to engage in permissible data processing activities through a de novo subsidiary, Premier Data Services, Inc., Vanceburg, Kentucky. May 19, 1995

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 30 Days from Date of Receipt

AVAILABILITY OF CRA PUBLIC EVALUATIONS

(May 5, 1995)

The following state member banks have been examined by the Federal Reserve Bank of Cleveland for compliance with The Community Reinvestment Act. A public evaluation document became available from the bank(s) listed below during the week ended May 5, 1995. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

OUTSTANDING: a bank 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: a bank 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: a bank 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 NON COMPLIANCE: a bank 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.

NONE

Federal Reserve Bank of Richmond

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Sterling Bank & Trust Co., Baltimore, Maryland, to purchase the assets and assume the liabilities of the Annapolis, Maryland, branch of First Union National Bank of Maryland, Rockville, Maryland.*	5-20-95
Princess Anne Bank, Virginia Beach, Virginia, to purchase the assets and assume the liabilities of three branches in Virginia Beach, Virginia, of Cenit Bank, F.S.B., Norfolk, Virginia.*	5-29-95

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Notice of Change in Control filed by Manuel V. and Alama Fernandez with respect to United Financial Banking Companies, Inc., Vienna, Virginia.	5-22-95**
Mason-Dixon Bancshares, Inc., Westminster, Maryland, to acquire Bank Maryland Corp, Towson, Maryland.*	5-31-95

Section III - Applications Subject to Federal Register Notice

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

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

None.

*Application is subject to CRA requirements.

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

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending May 5, 1995

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>
King George State Bank, Inc. P. O. Box 81 King George, Virginia 22485-0081	2-13-95	Outstanding

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 5, 1995

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>
First Bankshares, Inc. Longwood, Florida 1-BHC formation, First National Bank of Central Florida, Longwood, Florida.	Not yet available*
Gulf Bank Miami, Florida Change in control notice by Salvador Bonilla-Mathe as Trustee for the Salvador Bonilla-Mathe Revocable Trust, to acquire an additional 1.6 percent of the outstanding shares of Gulf Bank, Miami, Florida. Total ownership will equal 25.4 percent.	05-17-95* Federal Register
Totalbank Corporation of Florida Miami, Florida To acquire Florida International Bank, Perrine, Florida, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*
Eastside Holding Corporation Snellville, Georgia 1-BHC formation, The Eastside Bank & Trust Company, Snellville, Georgia.	Not yet available*
First National Corporation Folkston, Georgia 1-BHC formation, First National Bank, Folkston, Georgia.	Not yet available*

*Subject to the provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 5, 1995

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Moundville Bancshares, Inc. Moundville, Alabama To engage de novo in credit insurance activities, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(8)(i) of Regulation Y.	05-17-95
Farmers & Merchants Bank Employee Stock Ownership Plan Forest, Mississippi To acquire Bankers Capital Corporation, Forest, Mississippi, and thereby engage in making, acquiring or servicing loans or other extensions of credit, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(1) of Regulation Y.	

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

Application

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending May 5, 1995

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>
Prime Bank Post Office Box 460 Boynton Beach, Florida 33425 (407)737-7660	Satisfactory	01-23-95
Merchants and Farmers Bank of Green County Post Office Box 568 Eutaw, Alabama 35462 (205)372-3311	Satisfactory	01-23-95

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	Bankers Trust Company Des Moines, Iowa 411 Laurel Des Moines, Iowa*	NP - 5-1-95
Branch	Tri-County Bank Brown City, Michigan Southeast corner of Huron Street and Beech Street North Branch, Michigan	NP - 5-4-95
Branch	NBD Bank Detroit, Michigan Marshall Mall Supermarket 28804 Gratiot Roseville, Michigan	N - 5-5-95
Branch	NBD Bank Detroit, Michigan 44855 Hayes Sterling Heights, Michigan	N - 5-5-95
Branch	First Source Bank (1st) South Bend, Indiana 3395 Willowcreek Portage, Indiana	NP - 5-14-95
Branch	UnionBank Streator, Illinois 1311 Shooting Park Road Peru, Illinois	NP - **
Membership	M&I Bank of Racine Racine, Wisconsin to become a member of the Federal Reserve System	NP - **
Membership	M&I Bank of Menomonee Falls Menomonee Falls, Wisconsin to become a member of the Federal Reserve System	NP - **
Y-1	Charlevoix First Corporation Charlevoix, Michigan Charlevoix State Bank Charlevoix, Michigan	NP - 5-9-95

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>
Y-1	Prairie Financial Group, Inc. Stewardson, Illinois Stewardson National Bank Stewardson, Illinois	NP - **
Membership	Citizens Bank and Trust Company Belle Plaine, Iowa to become a member of the Federal Reserve System.	NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Scott Bancshares, Inc. Bethany, Illinois Maroa Bancshares, Inc. Maroa, Illinois Bank of Maroa Maroa, Illinois	FR - 4-27-95 NP - 5-8-95
Y-2	Anita Bancorporation Newton, Iowa Griswold Bancshares, Inc., Griswold, Iowa Griswold State Bank Griswold, Iowa	FR - 5-8-95 NP - 4-28-95
Y-2	State Financial Services Corporation Hales Corners, Wisconsin Waterford Bancshares, Inc. Waterford, Wisconsin Waterford Bank Waterford, Wisconsin	FR - 5-8-95 NP - 5-22-95
Reg K	ABN AMRO Bank, N.V. Amsterdam, The Netherlands Alfred Berg, Inc. Stockholm, Sweden	FR - ** NP - **
Reg K	ABN AMRO Holding, N.V. Amsterdam, The Netherlands Alfred Berg, Inc. Stockholm, Sweden	FR - ** NP - **
Reg K	Stichting Administratiekantoor ABN AMRO Bank, N.V. Amsterdam, The Netherlands Alfred Berg, Inc. Stockholm, Sweden	FR - ** NP - **
Reg K	Stichting Prioriteit ABN AMRO Holding, N.V. Amsterdam, The Netherlands Alfred Berg, Inc. Stockholm, Sweden	FR - ** NP - **
Reg K	Caisse Nationale De Credit Agricole Paris, France to establish a Representative Office in Houston Texas	FR - ** NP - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4 (c) (8)	Royal Bancshares, Inc. Elroy, Wisconsin to engage <u>de novo</u> in insurance agency activities through its subsidiary, Royal Insurance Services, Elroy, Wisconsin	FR - 5-15-95
4 (c) (8)	St. Francis Capital Corporation Milwaukee, Wisconsin to engage in the sale of annuities through its subsidiary, St. Francis Insurance Services Corp., Milwaukee, Wisconsin	FR - **
4 (c) (8)	Amcore Financial Rockford, Illinois to engage in the provisions of check guaranty services through it subsidiary, Rockford Mercantile Agency, Inc., Rockford, Illinois	FR - 5-24-95
4 (c) (8)	First National Company Storm Lake, Iowa to engage in the business of abstracting	FR - **
4 (c) (8)	Independent Bankers' Bank of Illinois Springfield, Illinois to engage in trust activities	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Greene Investment Co. Coon Rapids, Iowa to redeem 8,647 shares (53%) of voting 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-day business day period the bank has to make the evaluation public has lapsed during the week ending May 05, 1995. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

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

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

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

BANK NAME/LOCATION

EXAMINATION DATE

RATINGS

-NONE

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING MAY 5, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
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*Section 18(c) application by First Bank of Arkansas, Jonesboro, Arkansas, to merge with First Bank of Arkansas, Trumann, Arkansas.	6/10/95
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SECTION II - APPLICATIONS SUBJECT TO BOTH NEWSPAPER AND FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
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*Section 3(a)(3) application by Central Bancompany, Inc., Jefferson City, Missouri, to acquire Jeffries Insurance Agency, Inc., Buckner, Missouri.	Newspaper: 5/30/95
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*Section 3(a)(3) application by First Banks, Inc., St. Louis, Missouri, to acquire QCB Bancorp, Long Beach,, California.	Newspaper: 6/4/95
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*Section 3(a)(1) application by General Bancshares, Inc., Little Rock, Arkansas, to acquire Sparkman Bancshares, Inc., Sparkman, Arkansas.	Newspaper: 6/2/95
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*Section 3(a)(1) application by Poplar Bluff Banc Company, Poplar Bluff, Missouri, to acquire First Midwest Bank of Poplar Bluff, Poplar Bluff, Missouri.	Newspaper: 6/5/95
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SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
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Section 4(c)(8) notification by Mercantile Bancorporation Inc., St. Louis, Missouri, to engage in general insurance agency activities in a town of less than 5,000 population through the acquisition of Southwest Bancshares, Inc., Bolivar, Missouri (previously reported during week ending 4/21/95).	5/12/95
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SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE OR NEWSPAPER NOTICE

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

*This application is subject to CRA.

FEDERAL RESERVE BANK OF ST. LOUIS
St. Louis, Missouri

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING May 5, 1995

Name of Bank	Bank Address	Examination Date	Examination Rating
Elliott State Bank	P.O. Box 1207 Jacksonville, IL 62651	1-23-95	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section I - Applications Subject to
Newspaper Notice Only

Application

Comment Period
Ending Date

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section II - Applications Subject to Both
Newspaper and Federal Register Notice

Application

Comment Period
Ending Date

First Dakota Financial Corporation
Employee Stock Ownership Plan
Yankton, SD, to acquire 26.08% of the
voting shares of First Dakota Financial
Corporation, Yankton, SD

June 1, 1995
(Federal Register)

Norwest Corporation, Minneapolis, MN,
to acquire 100% of the voting shares of
the Valley-Hi Investment Company,
San Antonio, TX

June 1, 1995
(Federal Register)

Larry F. Ness, Yankton, SD, to
acquire an additional 25.94% of
the voting shares of First Dakota
Financial Corporation, Yankton,
SD, and thereby control 45.78% of its
voting shares

May 22, 1995
(Federal Register)

This application was shown incorrectly in the
Applications Bulletin for the week ended
April 28, 1995, and should read as follows:

Windsor Bancshares, Inc., Minneapolis, MN
to acquire 100% of the voting shares
of Bank Windsor II, Chisholm, MN

May 20, 1995
(Newspaper)

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section III - Applications Subject
to Federal Register Notice Only

Application

Comment Period
Ending Date

Norwest Corporation, Minneapolis,
MN, to engage in residential mortgage
lending activities through Cornerstone
Mortgage, Ho-Ho-Kus, NJ, a joint venture
with Abbott and Casenta, Ho-Ho Kas, NJ

May 23, 1995

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section IV - Applications Not Subject to
Federal Register Notice or Newspaper Notice

Application

First Dakota Financial Corporation
Yankton, SD, to redeem 48.0% of its
voting shares

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending May 5, 1995

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
First American Bank Valley 200 Riverboat Road P.O. Box 13118 Grand Forks, ND 58208-3118 (701) 772-8968	May 1, 1995	Outstanding

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

The Vail Bank, Vail, Colorado, for prior approval to establish a branch facility within one-half mile vicinity of U.S. Highway 6 and Edwards Access Road, Edwards, Colorado.*

Not Available

**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

None.

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

APPLICATION

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
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None.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MAY 1, 1995

**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**

*Section 3(a)(1) application by
Midland American Bancshares, Inc., Midland, TX, to
acquire MAB Bancshares of Delaware, Inc., Wilmington,
DE, and Midland American Bank, Midland, TX
(Previously reported during the week of 4-3-95)

95/05/05

*Section 3(a)(1) application by
MAB Bancshares of Delaware, Inc., Wilmington, DE, to
acquire Midland American Bank, Midland, TX
(Previously reported during the week of 4-3-95)

95/05/05

*Section 3(a)(1) application by
SNB Bancshares, Inc., Houston, TX, to acquire
SNB Corporation, Wilmington, DE, and Southern
National Bank of Texas, Houston, TX

N/A

*Section 3(a)(1) application by
SNB Corporation, Wilmington, DE, to acquire
Southern National Bank of Texas, Houston, TX

N/A

*Section 3(a)(1) application by
Keene Bancorp, Inc., 401(k) Employee Stock Ownership
Plan & Trust, Keene, TX, to acquire Keene Bancorp, Inc.,
Keene, TX, First State Bank, Keene, TX, and Itasca State
Bank, Itasca, TX

N/A

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

APPLICATION

NOTICE EXP

Section 4(c)(8) de novo notification by
Clyde Financial Corporation, Clyde, TX, to engage in
making, acquiring, or servicing loans for itself or for others
and loan marketing and advisory services

95/05/25

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

APPLICATION

None.

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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF MAY 1, 1995

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.

Bank

**Date of
Examination**

CRA Rating

None.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 5/05/95

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
American Pacific Bank, Portland, Oregon, to establish a limited purpose branch at 10260 S.W. Greenburg, Suite 700, Portland, Oregon. *	<u>Newspaper:</u> Not available
M&I Thunderbird Bank, Phoenix, Arizona, 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**

Refiled: Peter H. Huizenga Testamenary Trust, Oak Brook, Illinois, to increase its ownership up to 14.5 percent of Monarch Bancorp, Laguna Nigual, California. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 5/17/95
Refiled: Robert A. Schoellhorn Revocable Trust, Highland Park, Illinois, to increase its ownership up to 13.9 percent of Monarch Bancorp, Laguna Niguel, California. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 5/17/95

Section III -Applications Subject to Federal Register Only

None

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

None

* Subject to CRA.

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

Week ending 5/05/95

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending May 5, 1995. 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>
Silicon Valley Bank	3000 Lakeside Drive Santa Clara, CA 95054-2895 (408) 980-0766	1/16/95	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.