
Federal Reserve Release



H.2

Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 20

Week Ending May 15, 1999

Testimony And Statements

Modernization of the U.S. financial system -- statement by Chairman Greenspan before the Subcommittee on Finance and Hazardous Materials of the House Committee on Commerce, April 28, 1999.

- Published, April 28, 1999 (AC)

Bank Holding Companies

Chittenden Corporation, Burlington, Vermont -- to acquire Vermont Financial Services Corporation, Brattleboro.

- Approved, May 12, 1999

Banks, Foreign

Banco de la Ciudad de Buenos Aires, Buenos Aires, Argentina -- to establish a representative office in New York.

- Approved, May 5, 1999 (AC)

Reserve Bank Operations

Automated Clearinghouse Transactions -- modifications of the Federal Reserve Banks' operations and pricing practices for transactions they exchange with private-sector ACH operators.

- Published, May 13, 1999

BS&R	Banking Supervision and Regulation	RBOPS	Reserve Bank Operations and Payment
C&CA	Consumer and Community Affairs	IF	International Finance
FOMC	Federal Open Market Committee	OSDM	Office of Staff Director for Management

Bank Branches, Domestic

Chicago

Civitas Bank, St. Joseph, Michigan -- to establish a branch at 415 Lincoln Avenue, Evansville, Indiana.
- Returned, May 11, 1999

New York

European American Bank, New York, New York -- to establish a branch at 201 West 125th Street, New York.
- Approved, May 10, 1999

Richmond

FNB Southeast, Reidsville, North Carolina -- to establish branches at 3202 Randleman Road and 4638 Hicone Road, Greensboro.
- Approved, May 11, 1999

Richmond

Resource Bank, Virginia Beach, Virginia -- to establish a branch at 501 Independence Parkway, Suite 105, Chesapeake.
- Approved, May 12, 1999

St. Louis

Southern Commercial Bank, St. Louis, Missouri -- to establish a branch at the intersection of State Highway 21 and County Highways N and H, DeSoto.
- Approved, May 11, 1999

New York

Summit Bank, Hackensack, New Jersey -- to establish a branch in the Foodtown supermarket at 700 Tennent Road, Manalapan.
- Approved, May 10, 1999

Richmond

Virginia Commerce Bank, Arlington, Virginia -- to establish a branch at 506 King Street, Alexandria.
- Approved, May 12, 1999

Bank Holding Companies

Atlanta

The Banc Corporation, Birmingham, Alabama -- request for waiver of the application requirement in connection with the proposed merger with BankersTrust of Alabama, Inc., Huntsville, and indirect acquisition of Bankers Trust of Madison, Madison.

- Granted, May 13, 1999

Minneapolis

BANKFIRST, Sioux Falls, South Dakota -- to merge with Minnesota BANKFIRST, Minneapolis, Minnesota.

- Approved, May 11, 1999

Richmond

BB&T Corporation, Winston-Salem, North Carolina -- to acquire First Citizens Corporation, Newnan, Georgia.

- Approved, May 12, 1999

Kansas City

BOK Financial Corporation, Tulsa, Oklahoma -- to acquire Mid-Cities National Bank, Hurst, Texas, and thereby indirectly acquire Mid-Cities National Bank.

- Approved, May 12, 1999

Kansas City

Central Financial Corporation, Hutchinson, Kansas -- to acquire shares of Mid-America Bancorp, Inc., Jewell, Kansas.

- Approved, May 14, 1999

Atlanta

Community Trust Financial Services Corporation, Hiram, Georgia -- to acquire through its subsidiary, Community Loan Company, certain assets of Bartow Loan Company, Cartersville; First Finance, Cartersville; Dahlenega Loan Company, Dahlenega; Griffin Finance & Thrift; Griffin; and First Finance & Thrift, Rome, and engage in making, acquiring, brokering, or servicing loans or other extensions of credit; providing tax-planning and tax-preparation services; and issuing insurance directly related to extensions of credit.

- Approved, May 10, 1999

Bank Holding Companies

Chicago

Decatur Corporation, Leon, Iowa -- to acquire Spectrum Bancorporation, Inc., Omaha, Nebraska, and Rushmore Financial Services, Inc., and thereby indirectly acquire Rushmore Bank & Trust Company, Rapid City, South Dakota, and F&M Bank, Watertown, South Dakota.

- Approved, May 11, 1999

New York

Deutsche Bank, AG, Frankfurt, Germany -- to acquire through its subsidiary, Germany American Capital Corporation, New York, New York, Transatlantic Capital Company, L.L.C., and thereby engage in extending credit and servicing loans and activities related to extending credit.

- Approved, May 12, 1999

Kansas City

First National Bankshares of Beloit, Inc., Beloit, Kansas -- to acquire a limited partnership interest in Beloit Development, L.P., and thereby engage in community development activities.

- Approved, May 10, 1999

Secretary

First Security Corporation, Salt Lake City, Utah -- to acquire XEON Financial Corporation, Stateline, Nevada, and thereby acquire its subsidiary, Nevada Banking Company; to acquire Comstock Bancorp, Reno, and thereby acquire its subsidiary, Comstock Bank; for First Security's subsidiary, First Security Bank of Nevada, Las Vegas, to merge with Nevada Banking Company and Comstock Bank; and for First Security Bank of Nevada to establish branches at the locations of Comstock Bank and Nevada Banking Company.

- Approved, May 14, 1999

New York

Hudson City, MHC, Paramus, New Jersey, and Hudson City Bancorp -- to become bank holding companies through the acquisition of Hudson City Savings Bank.

- Approved, May 14, 1999

Bank Holding Companies

St. Louis

Macks Creek Bancshares, Inc., Macks Creek, Missouri -- to become a bank holding company through the acquisition of shares of Bank of Macks Creek.
- Approved, May 14, 1999

San Francisco

Newco Alaska, Inc., Ketchikan, Alaska -- to become a bank holding company through acquisition of First Bank.
- Approved, May 13, 1999

Minneapolis

North Country Financial Corporation, Manistique, Michigan -- to engage de novo in leasing activities through its subsidiary, North Country Financial Group, Inc., Denver, Colorado.
- Approved, May 13, 1999

Director, BS&R

The San Francisco Company, San Francisco, California -- request for termination of certain commitments made in connection with its reincorporation in Delaware.
- Granted, May 12, 1999

St. Louis

Sharon Bancshares, Inc., Martin, Tennessee -- to acquire First Northwest Bancshares, Inc., Kenton, and thereby indirectly acquire First State Bank.
- Approved, May 13, 1999

Philadelphia

Sterling Financial Corporation, Lancaster, Pennsylvania -- to acquire Northeast Bancorp, Inc., North East, Maryland, and its subsidiary, The First National Bank of North East.
- Approved, May 10, 1999

Banks, State Member

Chicago

PrivateBancorp, Inc., Chicago, Illinois -- management interlock with The Allstate Corporation.
- Approved, May 14, 1999

Change In Bank Control

San Francisco

East County Bank, Antioch, California -- change in bank control.
- Returned, May 13, 1999

Chicago

F&M Bancorp of Tomah, Tomah, Wisconsin -- change in bank control.
- Permitted, May 12, 1999

Competitive Factors Reports

Chicago

Associated Bank North, Wausau, Wisconsin -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Greenwood branch of Associated Bank Green Bay, N.A., Green Bay.
- Submitted, May 12, 1999

Chicago

Community Bank, Pittsfield, Illinois -- report on competitive factors of the proposed acquisition of the Pittsfield and Mt. Sterling branches of Community State Bank of Plymouth, Plymouth.
- Submitted, May 12, 1999

Kansas City

Community First National Bank, Fort Morgan, Colorado -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Greeley, Colorado, branch of Vectra Bank of Colorado, N.A., Farmington, New Mexico.
- Submitted, May 10, 1999

St. Louis

First Bank & Trust, Newport Beach, California -- report on competitive factors of the proposed acquisition of assets and assumption of liabilities of CCB Bancorp, Inc.
- Submitted, May 11, 1999

Minneapolis

First Citizens Bank of Billings, Billings, Montana -- report on competitive factors of the proposed merger with First Security Bank of Laurel, Laurel.
- Submitted, May 11, 1999

Competitive Factors Reports

Chicago

First Midwest Bank, National Association, Buffalo Grove, Illinois -- report on competitive factors of the proposed merger with Heritage Bank, National Association, Monee.

- Submitted, May 12, 1999

Richmond

First Union National Bank, Charlotte, North Carolina -- reports on competitive factors of the proposed mergers with Keystone Trust Company, Portsmouth, New Hampshire, and Meridian Trust Company, Reading, Pennsylvania.

- Submitted, May 13, 1999

Philadelphia

Harris Savings Bank, Harrisburg, Pennsylvania -- report on competitive factors of the proposed acquisition of the Norristown branch of Commonwealth Bank, Valley Forge.

- Submitted, May 13, 1999

New York

Hudson City Savings Bank, Paramus, New Jersey -- report on competitive factors of the proposed merger with Hudson City Interim Savings Bank II.

- Submitted, May 14, 1999

Chicago

Mutual Savings Bank, FSB, Bay City, Michigan -- report on competitive factors of the proposed merger with New MSB Bank.

- Submitted, May 12, 1999

Kansas City

TeamBank, N.A., Freeman, Missouri -- report on competitive factors of the proposed merger with TeamBank Nebraska, Bellevue, Nebraska.

- Submitted, May 10, 1999

Kansas City

Western National Bank, North Platte, Nebraska -- report on competitive factors of the proposed merger with Western National Bank, Valentine.

- Submitted, May 10, 1999

Extensions Of Time

Minneapolis

First Interstate Bank, Billings, Montana -- extension to May 15, 2000, to establish a branch in Lame Deer.

- Granted, May 13, 1999

St. Louis

Great Southern Bancorp, Inc., Springfield, Missouri -- extension to August 16, 1999, to acquire shares of Guaranty Federal Bancshares, Inc.

- Granted, May 13, 1999

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, May 15, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Third Quarter of 1999

<i>Institution</i>	<i>Location</i>
Merrill Merchants Bank	Bangor, Maine

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, May 15, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Moscow Narodny Bank, London, England, to establish a representative office in New York, New York.	Newspaper – N/Avail

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Banque Federative du Credit Mutuel and its subsidiary, Compagnie Financiere de CIC et de l'Union Europeene, Paris, France ("CFCICUE"), through CFCICUE's wholly-owned subsidiary, CIC Eurosecurities, Inc., to engage in certain agency transaction services.	Fed Reg – N/Avail

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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SN = Substantial noncompliance

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Third Quarter of 1999

<i>Institution</i>	<i>Location</i>
The Chase Manhattan Bank	270 Park Avenue, New York, New York 10017
BPD International Bank	152 West 57 th Street, New York, New York 10019

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District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, May 15, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	East Penn Bank, Emmaus, PA, to establish a branch office at 861 North Route 100, Fogelsville (Upper Macungie Township) Lehigh County, PA	06/14/1999

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Member	American Bank of the Lehigh Valley, to become a member of the Federal Reserve System	N/A

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
3(a)(1)RN	Pennsylvania Commerce Bancorp, to become a bank holding company, by acquiring Commerce Bank/Harrisburg, N.A., Champ Hill, through its merge with Commerce Bank/Harrisburg Interim National Bank, Camp Hill, PA.	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

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SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Third Quarter of 1999

<i>Institution</i>	<i>Location</i>
US Bank	Johnstown, PA
Main Street	Reading, PA
First Capitol Bank	York, PA

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, May 15, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Received notice from Savings Bank and Trust Company, Orrville, OH on 05/10/1999 of its intent to establish a branch at 2098 Portage Road, Wooster, OH.*	05/21/1999
Branch	Received notice from Fifth Third Bank of Western Ohio, Dayton, OH on 05/10/1999 of its intent to establish a branch at 1161 Dayton-Yellow Springs Road, Fairborn, OH.*	05/10/1999

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for

Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, May 15, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Virginia Bank, Falls Church, Virginia, to establish a branch in the 7500 block of Linton Hall Road, Gainsville, Virginia.*	Newspaper – 05/24/1999
Branch	First Bank, Strasburg, Virginia, to establish a branch at 496 North Main Street, Woodstock, Virginia*	Newspaper – 05/24/1999
Merger	First Virginia Bank of Tidewater, Norfolk, Virginia, to merge with First Virginia Bank – Commonwealth, Grafton, Virginia.*	Newspaper – 06/09/1999

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	M&F Bancorp, Inc., Durham, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Mechanics and Farmers Bank, Durham, North Carolina.*	Fed Reg – N/Avail Newspaper – 06/12/1999
3(a)(1)	HCNB Bancorp, Inc., Rockville, Maryland, to become a bank holding company through the acquisition of 100% of the voting shares of Harbor Capital National Bank, Rockville, Maryland, an organizing bank.*	Fed Reg – N/Avail Newspaper – 06/12/1999

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
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None

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Third Quarter of 1999

<i>Institution</i>	<i>Location</i>
Triangle Bank	Raleigh, North Carolina
Bank of Barnwell County, Inc.	Barnwell, South Carolina
Greenwood Bank and Trust	Greenwood, South Carolina
Bank of Clarke County	Berryville, Virginia
Albemarle First Bank	Charlottesville, Virginia
First Capital Bank	Glen Allen, Virginia

Section VI – CRA examinations scheduled for Third Quarter of 1999

<i>Institution</i>	<i>Location</i>
Bank of Lancaster	Kilmarnock, Virginia
First Bank and Trust Company	Lebanon, Virginia
James River Bank/Colonial	Smithfield, Virginia
Bank of Essex	Tappahannock, Virginia
Farmers and Merchants Bank	Timberville, Virginia
Potomac Bank of Virginia	Vienna, Virginia
James River Bank	Waverly, Virginia
Bruceton Bank	Bruceton Mills, West Virginia

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, May 15, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 514 Flat Shoals Avenue, Atlanta, Georgia.	05/11/1999*

*Subject to provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Banking Corporation of Florida, Naples, Florida, to become a bank holding company by acquiring First Florida Bank, Naples, Florida (in organization).	Fed Reg - 06/04/1999*

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Community Financial Group, Inc., Nashville, Tennessee, through its subsidiary, The Bank of Nashville, Nashville, Tennessee (a state member bank), to acquire an 80 percent joint venture interest in Machinery Leasing Company of North America, Inc., Nashville, Tennessee, and thereby engage in leasing activities	06/01/1999

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
3(a)(1)	Coconut Grove Bankshares, Inc., Coconut Grove (Miami), Florida, notice to become a bank holding company by acquiring Coconut Grove Bank, Coconut Grove (Miami), Florida.
Member	First Florida Bank, Naples, Florida (in organization), to become a member of the Federal Reserve System.
3(a)(1)	PB Financial Services Corporation, Duluth, Georgia, notice to become a bank holding company by acquiring The Peachtree Bank, Duluth, Georgia.

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
2607225	Premier Bank of Brentwood 119 Franklin Road Brentwood, TN 37027 (615) 376-0001	01/04/1999	05/10/1999	S		X
601733	Peoples Southern Bank Post Office Box 269 Clanton, AL 35045 (205) 755-2240	02/16/1999	05/10/1999	O		X

Section VI – CRA examinations scheduled for Third Quarter of 1999

<i>Institution</i>	<i>Location</i>
Bank of York	York, Alabama
Farmers and Merchants Bank	Centre, Alabama
Pan American Bank	Miami, Florida
Brand Banking Company	Lawrenceville, Georgia
Pointe Bank	Boca Raton, Florida
Bank Independent	Sheffield, Alabama
TransAtlantic Bank	Miami, Florida
First Northwest Florida Bank	Fort Walton Beach, Florida
First Bank of Boaz	Boaz, Alabama
Bank of Nashville	Nashville, Tennessee
Gulf Bank	Miami, Florida
First Western Bank	Cooper City, Florida
Intervest Bank	Clearwater, Florida
Bank of Alabama	Birmingham, Alabama
Independent Bankers' Bank	Lake Mary, Florida
Friendship Community Bank	Ocala, Florida
Peoples Bank & Trust Company	Selma, Alabama

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, May 15, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	North Shore Community Bank & Trust Company Wilmette, Illinois 5049 Oakton Street Skokie, Illinois	Newspaper – 06/27/1999
18(c) & Branch	F&M Bank – Iowa Central Marshalltown, Iowa F&M Bank – Iowa Story County Story City, Iowa F&M Bank – Iowa South Central Grinnell, Iowa and establish 13 branch offices	Newspaper – N/Avail
18(c) & Branch	Old Kent Bank Grand Rapids, Michigan Community First Bank Lansing, Michigan and to establish 16 branch offices	Newspaper – 05/21/1999

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(2)	Republic Bancorp, Inc.* Ann Arbor, Michigan D&N Bank Hancock, Michigan convert to a state-chartered savings bank	Fed. Reg. – N/Avail Newspaper – N/Avail
4(c)(8)	Old Kent Financial Corporation Grand Rapids, Michigan CFSB Bancorp, Inc. Lansing, Michigan Community First Bank Lansing, Michigan	Fed. Reg. – 05/21/1999 Newspaper – 05/21/1999

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Old Kent Financial Corporation Grand Rapids, Michigan Capital Consolidated Financial Corporation Lansing, Michigan	Fed. Reg. – 05/21/1999 Newspaper – 05/21/1999
4(c)(8)	Old Kent Financial Corporation Grand Rapids, Michigan Community First Mortgage Company Lansing, Michigan	Fed. Reg. – 05/21/1999 Newspaper – 05/21/1999

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
264941	Bank of Elmwood 2704 Lathrop Avenue Racine, Wisconsin 53405 (414) 554-5321	01/20/1999	05/13/1999	O		X
2315061	Foxdale Bank 40 South McLean Blvd South Elgin, Illinois 60177 (847) 742-8080	12/01/1997	05/13/1999	SN		X

Section VI – CRA examinations scheduled for Third Quarter of 1999

<i>Institution</i>	<i>Location</i>
Amcore Bank	Aledo, Illinois
Bartonville Bank	Bartonville, Illinois
Camp Grove State Bank	Camp Grove, Illinois
Garrett State Bank	Garrett, Illinois
Midwest Bank of Hinsdale	Hinsdale, Illinois
Hinsdale Bank & Trust	Hinsdale, Illinois
Libertyville Bank & Trust	Libertyville, Illinois

Section VI – CRA examinations scheduled for Third Quarter of 1999

<i>Institution</i>	<i>Location</i>
The Bank of Illinois at Normal	Normal, Illinois
State Bank of Pontiac	Pontiac, Illinois
Port Byron State Bank	Port Byron, Illinois
Rushville State Bank	Rushville, Illinois
Foxdale Bank	South Elgin, Illinois
Villa Grove State Bank	Villa Grove, Illinois
North Shore Community Bank	Wilmette, Illinois
De Motte State Bank	De Motte, Indiana
First State Bank	Bourbon, Indiana
The First Trust & Savings Bank	Aurelia, Iowa
First State Bank	Churdan, Iowa
Premier Bank	Dubuque, Iowa
Humboldt Trust & Savings	Humboldt, Iowa
Farmers & Merchants Savings Bank	Manchester, Iowa
Ossian State Bank	Ossian, Iowa
West Chester Savings Bank	Washington, Iowa
Old Kent Bank	Grand Rapids, Michigan
Civitas	St. Joseph, Michigan
M & I Bank of Menomonee Falls	Menomonee Falls, Wisconsin
M & I Marshall & Ilsley Bank	Milwaukee, Wisconsin
F & M Bank – New London	New London, Wisconsin
Farmers & Merchants Bank	Orfordville, Wisconsin
M & I Bank of Racine	Racine, Wisconsin
F & M Bank – Central	Stevens Point, Wisconsin

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District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, May 15, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Notice by English State Bank, English, Indiana, to establish a branch at Milltown on State Road 64 & 66, Milltown, Indiana.*	5/13/1999
Branch	Notice by Fifth Third Bank, Kentucky, Inc., Louisville, Kentucky, to establish a branch at 2225 Versailles Road, Lexington, Kentucky.*	5/17/1999

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Notice by South Central Bancshares of River City, Owensboro, Kentucky, to acquire South Central Bank of Davies County, Inc., Owensboro, Kentucky. A companion Section 3(a)(1) notice accompanies this notice.*	Newspaper – 6/10/1999 Fed Reg – 6/14/1999
3(a)(1)	Notice by South Central Bancshares of Kentucky, Inc., Horse Cave, Kentucky, to acquire South Central Bancshares of River City, Owensboro, Kentucky, First United Bancshares, Inc., Glasgow, Kentucky, and United Central Bancshares, Inc., Bowling Green, Kentucky. A companion Section 3(a)(1) notice accompanies this notice.*	Newspaper – 6/10/1999 Fed Reg – 6/14/1999
3(a)(1)	Notice by First Premier Financial Corporation, St. Louis, Missouri, to acquire Premier Bancshares, Inc., Jefferson City, Missouri.*	Newspaper - 5/30/1999 Fed Reg – 5/31/1999

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Third Quarter of 1999

<i>Institution</i>	<i>Location</i>
First Community Bank	Conway, Arkansas
First Financial Bank	El Dorado, Arkansas
The First State Bank of Dongola	Dongola, Illinois
Fayette County Bank	St. Elmo, Illinois
The Elberfeld State Bank	Elberfeld, Indiana
Citizens Bank	Hartford, Kentucky
Belgrade State Bank	Belgrade, Missouri
Century Bank of the Ozarks	Gainesville, Missouri
Midwest Independent Bank	Jefferson City, Missouri
Bank of Cairo and Moberly	Moberly, Missouri

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District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, May 15, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Robert A. Olson, to acquire control of St. Stephen BanGroup, Inc., Minneapolis, Minnesota	Fed Reg - 06/03/1999
CIC	Dan Rorvig, Teresa Rorvig, and Jason McCardle, to acquire control of McVile Financial Services, Inc., McVile, North Dakota	Fed Reg - 06/03/1999

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Third Quarter of 1999

<i>Institution</i>	<i>Location</i>
State Bank of Ewen	Ewen, Michigan
Citizens State Bank of Ontonagon	Ontonagon, Michigan
F&M Bank-Cannon Valley	Dundas, Minnesota
Northland Security Bank	Ramsey, Minnesota
Wadena State Bank	Wadena, Minnesota
Plaza Park State Bank	Waite Park, Minnesota
Citizens Bank & Trust Company	Big Timber, Montana
Rocky Mountain Bank	Billings, Montana
Valley Bank of Helena	Helena, Montana
First Western Bank & Trust	Minot, North Dakota
First PREIMER Bank	Sioux Falls, South Dakota
First State Bank of Warner	Warner, South Dakota

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, May 15, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) / Branch	First American Bank and Trust Company, Purcell, Oklahoma, to merge with Dewey County State Bank, Taloga, Oklahoma.	Newspaper – 06/11/1999

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Patricia Jean Taylor, Casper, Wyoming, to acquire voting shares of Stockton Bancshares, Inc., Stockton, Kansas, and thereby indirectly acquire The Stockton National Bank, Stockton, Kansas.	Newspaper – 05/01/1999 Fed Reg – 06/02/1999

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
Member	Bank of Kremlin, Kremlin, Oklahoma, for membership in the Federal Reserve System.	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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O = Outstanding

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The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Third Quarter of 1999

<i>Institution</i>	<i>Location</i>
Colorado Bank & Trust	La Junta, Colorado
The First State Bank of Elkhart	Elkhart, Kansas
The Bank of Holyrood	Holyrood, Kansas
The First State Bank & Trust Company	Larned, Kansas
The State Bank	Winfield, Kansas
The Bank of Versailles	Versailles, Kansas
The Farmers State Bank & Trust Company	Aurora, Nebraska
Platte Valley State Bank & Trust Company	Kearney, Nebraska
First United Bank	Neligh, Nebraska
Schuyler State Bank & Trust Company	Schuyler, Nebraska
Anadarko Bank and Trust Company	Anadarko, Oklahoma
First Bank of Chandler	Chandler, Oklahoma
Clayton State Bank	Clayton, Oklahoma
People First Bank	Hennessy, Oklahoma

Section VI – CRA examinations scheduled for Third Quarter of 1999

<i>Institution</i>	<i>Location</i>
Bank of Nichols Hill	Oklahoma City, Oklahoma
Pioneer Bank & Trust	Ponca City, Oklahoma
F & M Bank & Trust	Tulsa, Oklahoma
Bank of Jackson Hole	Jackson, Wyoming

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District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, May 15, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Robert W. Gentry, Denton, TX, only notificant, to acquire an interest in Northstar Financial Corporation, Lake Dallas, TX (previously reported the week ending May 8, 1999)	Fed Reg – 05/25/1999 Newspaper – 05/24/1999

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
437156	Landmark Bank 150 Westpark Way Suite 130 Euless, TX 76040	02/08/1999	05/17/1999	S		X

Section VI – CRA examinations scheduled for Third Quarter of 1999

<i>Institution</i>	<i>Location</i>
Bank of Houston 647656	5115 Main St. Houston, TX 77002
Bank of the West 1447639	500 North Mesa St. El Paso, TX 79901
First State Bank 238755	101 East Hubbard Mineral Wells, TX 76067
Hale County Bank 773364	201 West 6 th Plainview, TX 79072
Minden Bank & Trust 188551	401 Main St. Minden, LA 71055
Texas Bank 491569	102 North Main St Weatherford, TX 76086

Section VI – CRA examinations scheduled for Third Quarter of 1999

<i>Institution</i>	<i>Location</i>
Van Horn State Bank 199463	100 East Broadway Van Horn, TX 79855
Wellington State Bank 371362	1000 8 th St. Wellington, TX 371362

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District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, May 15, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Frontier Financial Corporation, Everett, Washington, to acquire up to 19.9 percent of AEA Bancshares, Inc., and indirectly acquire its subsidiary, Asia-Europe-Americas Bank, both of Seattle, Washington. *	Newspaper – 05/23/1999 Fed Reg – 05/21/1999

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Dai-Ichi Kangyo Bank, Tokyo, Japan, to indirectly acquire Newcourt Credit Group, Inc., Toronto, Canada, through The CIT Group, Inc., New York, New York, and thereby engage in nonbanking activities.	Fed Reg – 06/01/1999

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
4(c)(8)	Eggemeyer Advisory Corp., WJR Corp., Castle Creek Capital LLC, Castle Creek Capital Partners Fund IIa, L.P., and Castle Creek Capital Partners Fund IIb, L.P., all of Rancho Santa Fe, California, to acquire Coastal Credit, LLC, Virginia Beach, Virginia.

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
133869	Eldorado Bank 24012 Calle de la Plata, Suite 150 P.O. Box 2949 Laguna Hills, CA 92654 (949) 830-7740	11/30/1998	05/10/1999	S	X	
272469	First Security Bank of Nevada 530 Las Vegas Boulevard, South P.O. Box 19250 Las Vegas, NV 89132-0250 (702) 251-1100	01/11/1999	05/11/1999	S	X	

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.

Section VI – CRA examinations scheduled for Third Quarter of 1999

<i>Institution</i>	<i>Location</i>
Bank of Utah	Ogden, Ut
First American Bank	Rosemead, CA
First State Bank	Flagstaff, AZ
Hacienda Bank	Santa Maria, CA
Hanmi Bank	Los Angeles, CA
Rancho Bernardo Community Bank	Rancho Bernardo, CA
Security First Bank	Fullerton, CA
Sun Country Bank	Apple Valley, CA
Vintage Bank	Napa, CA
Western Security Bank	Scottsdale, AZ

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