
Federal Reserve Release



H.2

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

No. 50

Week Ending December 9, 2000

Bank Holding Companies

Bayerische Hypo- und Vereinsbank AG, Munich, Germany -- temporary exemption to retain certain U.S. subsidiaries after the proposed acquisition of Bank Austria AG, Vienna, Austria.

- Granted, November 29, 2000 (AC)

Currency

Federal Reserve Notes -- new currency budget for 2001.

- Approved, December 7, 2000

Regulations And Policies

Regulation H -- final interagency rules to establish consumer protections on sales of insurance products and annuities by depository institutions.

- Approved, November 14, 2000 (AC)

Risk-based capital standards -- request for comment on interagency proposed rule to amend capital standards for banks, bank holding companies, and savings associations to reduce the risk weight assigned to claims on qualifying securities firms (Docket No. R-1085).

- Approved, October 17, 2000 (AC)

Securities borrowing transactions -- joint interim rule and request for comment on revisions to the risk-based capital treatment of cash collateral posted in connection with certain securities borrowing transactions (Docket No. R-1087).

- Approved, November 8, 2000 (AC)

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

Secretary

AmSouth Bank, Birmingham, Alabama -- to establish branches at 341 Summit Boulevard; 9800 Highway 69 South, Tuscaloosa; and 1425 E. Venice Avenue, Venice, Florida.

- Approved, December 6, 2000

New York

The Bank of New York, New York, New York -- to establish a branch at 188 Montague Street, Brooklyn.

- Approved, December 8, 2000

Richmond

BankAnnapolis, Annapolis, Maryland -- to operate a mobile branch by providing a courier service to pick up noncash deposits from business customers in Annapolis and in Anne Arundel, Calvert, Montgomery, Prince George's, and Queen Anne's Counties.

- Approved, December 8, 2000

Chicago

Citizens Bank, Flint, Michigan -- to establish a branch at 7701 Grand River Road, Brighton.

- Approved, December 7, 2000

Kansas City

First United Bank, Denver, Colorado -- to establish a branch at 1310 United Heights, Colorado Springs.

- Approved, December 5, 2000

New York

Peapack-Gladstone Bank, Gladstone, New Jersey -- to establish a branch at 417 Route 206 North, Hillsborough.

- Approved, December 5, 2000

Bank Branches, Domestic

San Francisco

Placer Sierra Bank, Auburn, California -- to establish a branch at 3384 Coach Lane, Cameron Park.

- Approved, December 8, 2000

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 1500 Sadler Road, Fernandina Beach, Florida.

- Approved, December 6, 2000

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 3520 Walton Way, Augusta; at the intersection of Monticello Avenue and Powhatan Parkway, Williamsburg, Virginia; and at 2610 Boston Street, Baltimore, Maryland.

- Approved, December 6, 2000

Bank Holding Companies

Chicago

Ames National Corporation, Ames, Iowa -- to retain its investment in Mahaska Investment Company, Oskaloosa.

- Withdrawn, December 8, 2000

Chicago

Calumet Bancorporation, Inc., Chilton, Wisconsin -- waiver of application in connection with the acquisition of State Bank of Stockbridge, Stockbridge.

- Granted, December 1, 2000 (AC)

Director, BS&R

Citicorp, New York, New York -- waiver of remainder of notification period to invest in Citicorp Banking Corporation, New Castle, Delaware, and for the latter to make related investments under Regulation K.

- Granted, December 7, 2000

Bank Holding Companies

Cleveland

Fifth Third Bancorp, Cincinnati, Ohio -- to acquire Maxus Securities Corp., Cleveland, Maxus Asset Management, Inc., and Gelfand/Maxus Asset Management, Inc., and thereby engage in securities brokerage, investment, and financial advisory activities and employee benefits counseling.

- Approved, December 8, 2000

Chicago

First Bancorp of Taylorville, Inc., Taylorville, Illinois -- to acquire The First National Bank of Mount Auburn, Mount Auburn.

- Approved, December 1, 2000 (AC)

Atlanta

First National Bankers Bankshares, Inc., Baton Rouge, Louisiana -- to acquire Mississippi National Bankers Bank, Ridgeland, Mississippi.

- Approved, December 4, 2000

Secretary

Firstar Corporation, Milwaukee, Wisconsin -- commenter's request to extend the comment period in connection with the application to merge with U.S. Bancorp, Minneapolis, Minnesota.

- Denied, December 7, 2000

Atlanta

Forsyth Bancshares, Inc., Cumming, Georgia -- modification of commitments.

- Approved, December 6, 2000

Cleveland

Hometown Bancshares, Inc., Corbin, Kentucky -- to become a bank holding company through the acquisition of Bank of Corbin, Inc.

- Approved, December 7, 2000

Richmond

Innes Street Financial Corporation, Salisbury, North Carolina -- to become a bank holding company through the acquisition of Citizens Bank, Inc.

- Approved, December 7, 2000

Bank Holding Companies

Chicago

Irwin Financial Corporation, Columbus, Indiana -- to acquire Irwin Union Bank, FSB, Louisville, Kentucky.
- Approved, December 1, 2000 (AC)

New York

Mizuho Holdings, Inc., Tokyo, Japan, and The Dai-Ichi Kangyo Bank, Limited -- to establish, through CIT Group, a joint venture, Dealerconx, Inc., Livingston, New Jersey, and thereby engage de novo in providing brokerage, servicing, leasing services, and data processing services related to automobile lending activities.
- Approved, December 8, 2000

Atlanta

PAB Bankshares, Inc., Valdosta, Georgia -- to acquire and merge Friendship Community Bank, Ocala, Florida, and FCB Interim Bank.
- Approved, December 8, 2000

Minneapolis

U.S. Bancorp, Minneapolis, Minnesota -- to acquire U.S. Bank Interim National Association ND, Sioux Falls, South Dakota.
- Withdrawn, December 7, 2000

Secretary

Wells Fargo & Company, San Francisco, California; Wells Fargo Financial Services, Inc., Des Moines, Iowa; and Wells Fargo Financial, Inc. -- to acquire certain assets and assume certain liabilities of Flagship Credit Corporation, Philadelphia, Pennsylvania, and thereby engage in consumer lending activities.
- Approved, December 6, 2000

New York

Westdeutsche Landesbank Girozentrale, Dusseldorf, Germany -- to acquire Gulfstream Global Investors, Ltd., Addison, Texas, and thereby engage in investment advisory activities.
- Approved, December 8, 2000

Bank Mergers

Kansas City

Centennial Bank of the West, Eaton, Colorado -- to merge with the Eaton branch of Farmers Bank, Ault, and thereby establish an additional branch.

- Approved, December 5, 2000

Capital Stock

Dallas

Amador Bancshares, Inc., Las Cruces, New Mexico -- redemption of stock.

- Approved, December 6, 2000

San Francisco

Oak Valley Community Bank, Oakdale, California -- to reduce capital stock.

- Approved, November 30, 2000 (AC)

Change In Bank Control

Dallas

Delhi Bancshares, Delhi, Louisiana -- change in bank control.

- Permitted, December 8, 2000

Minneapolis

Prairie Bancshares, Inc., Lester Prairie, Minnesota -- change in bank control.

- Permitted, December 7, 2000

Competitive Factors Reports

New York

CFS Bank, Westbury, New York -- report on competitive factors of the proposed merger with Queens County Savings Bank, Flushing.

- Submitted, December 7, 2000

St. Louis

The Cleburne County Bank, Heber Springs, Arkansas -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Greenbrier, Damascus, Center Ridge, and Marshall branches of One Bank & Trust, Little Rock.

- Submitted, December 8, 2000

Competitive Factors Reports

Dallas

Community Bank and Trust, SSB, Beaumont, Texas -- reports on competitive factors of the proposed merger with The First State Bank, Colmesneil.
- Submitted, December 4, 2000

St. Louis

Fidelity National Bank, West Memphis, Arkansas -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of Planters National Bank, Hughes.
- Submitted, December 5, 2000

Atlanta

First Bank of Childersburg, Vincent, Alabama -- report on competitive factors of the proposed purchase of assets and assumption of deposit liabilities of the Grant branch of Nexity Bank, Birmingham.
- Submitted, December 4, 2000

Cleveland

First National Bank of Pennsylvania, Greenville, Pennsylvania -- report on competitive factors of the proposed reorganization and acquisition of trust assets of First Interim National Trust Company, Clearwater, Florida.
- Submitted, December 1, 2000 (AC)

St. Louis

First National Bank of Phillips County, Helena, Arkansas -- report on competitive factors of the proposed merger with Delta State Bank, Elaine.
- Submitted, December 5, 2000

Chicago

Harris Trust Bank of Arizona Interim Bank, Scottsdale, Arizona -- report on competitive factors of the proposed merger with Century Bank.
- Submitted, November 28, 2000 (AC)

Cleveland

Lower Salem Commercial Bank, Lower Salem, Ohio -- report on competitive factors of the proposed merger with Peoples Bank, N.A., Marietta.
- Submitted, December 1, 2000 (AC)

Competitive Factors Reports

Atlanta

Main Street Bank, Covington, Georgia -- report on competitive factors of the proposed merger with Walton Bank & Trust Co., Monroe.
- Submitted, December 4, 2000

San Francisco

Rocky Mountain Bank, Chandler, Arizona -- report on competitive factors of the proposed merger with FNB Interim Bank, Scottsdale.
- Submitted, December 6, 2000

Chicago

State Bank of Chilton, Chilton, Wisconsin -- report on competitive factors of the proposed merger with State Bank of Stockbridge, Stockbridge.
- Submitted, December 6, 2000

Cleveland

Steel Valley Bank, N.A., Dillonvale, Ohio -- report on competitive factors of the proposed reorganization and merger with Dillonvale Interim Bank, N.A.
- Submitted, December 1, 2000 (AC)

New York

The Trust Company of New Jersey, Jersey City, New Jersey -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Oakland, Hillsdale, West Paterson, and Pequannock branches of The Bank of New York, New York, New York.
- Submitted, December 6, 2000

Richmond

Wachovia Bank, National Association, Winston-Salem, North Carolina -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Farragut, Tennessee, branch of Greene County Bank, Greenville.
- Submitted, December 5, 2000

Minneapolis

Wells Fargo Bank, Minnesota, National Association, Minneapolis, Minnesota -- report on competitive factors of the proposed merger with The Buffalo National Bank, Buffalo.
- Submitted, December 7, 2000

Extensions Of Time

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to March 13, 2001, to acquire The ANB Corporation, The ANB Delaware Corporation, and The American National Bank of Texas.

- Granted, December 6, 2000

Chicago

Bankoelwein, Inc., Oelwein, Iowa -- extension to March 15, 2001, to become a bank holding company through the acquisition of Community Bank of Oelwein.

- Granted, December 1, 2000 (AC)

Atlanta

Home Town Banking Corporation, Monroe, Georgia -- extension to March 7, 2001, to become a bank holding company through the acquisition of Walton Bank & Trust Company.

- Granted, December 6, 2000

Dallas

Keene Bancorp, Inc., Employee Stock Ownership Plan and Trust, Keene, Texas -- extension to February 28, 2001, to acquire Keene Bancorp, Inc.; First State Bank; and Nichols Bancshares, Inc., Dover, Delaware.

- Granted, December 6, 2000

San Francisco

Santa Barbara Bank & Trust, Santa Barbara, California -- extension to March 13, 2001, to merge with Los Robles Bank, Thousand Oaks, and thereby establish branches.

- Granted, December 5, 2000

Financial Holding Companies

Richmond

Chesapeake Financial Shares, Inc., Kilmarnock, Virginia -- election to become a financial holding company.

- Effective, December 7, 2000

Financial Holding Companies

Philadelphia

Premier Bancorp, Inc., Doylestown, Pennsylvania -- election to become a financial holding company.

- Effective, December 7, 2000

International Operations

Director, BS&R

Citibank, N.A., New York, New York -- for its subsidiary, Citibank Canada, Toronto, Canada, to apply dealing limits to certain securities on a net basis.

- Approved, November 29, 2000 (AC)

Director, BS&R

Citigroup Inc., New York, New York -- waiver of remainder of notification period in connection with the acquisition of Associates Capital Corporation plc, United Kingdom, and Associates Financial Services (Asia) Limited, Hong Kong.

- Granted, November 30, 2000 (AC)

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, December 9, 2000

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

Quarter of

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, December 9, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Sparkasse Stockerau AG, Vienna, Austria, to establish federal branches in Greenwich, Connecticut, and New York, New York, and representative offices in San Francisco, California, and Atlanta, Georgia.	Newspaper – N/Avail
FBSEA	RheinHyp Rheinische Hypothekenbank, AG, Frankfurt, Germany, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	DePfa Bank AG, Wiesbaden, Germany, to establish a representative office in New York, New York.	Newspaper – 01/02/2001

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)	Israel Salt Industries, Atlit, Israel ("Applicant"), to become a bank holding company in connection with the establishment of Signature Bank, New York, New York ("Signature Bank") by Bank Hapoalim B.M., Tel Aviv, Israel ("Bank Hapoalim"). Applicant would become a bank holding company through its direct and indirect control of 45.25 percent of the voting shares of Bank Hapoalim B.M. Signature Bank would be a wholly owned subsidiary of Bank Hapoalim.*	Newspaper – N/Avail Fed Reg – 12/14/2000
3(a)(1)	Arison Holdings (1998) Ltd., Tel Aviv, Israel ("Applicant"), to become a bank holding company in connection with the establishment of Signature Bank, New York, New York ("Signature Bank") by Bank Hapoalim B.M., Tel Aviv, Israel ("Bank Hapoalim"). Applicant would become a bank holding company through its direct and indirect control of 45.25 percent of the voting shares of Bank Hapoalim B.M. Signature Bank would be a wholly owned subsidiary of Bank Hapoalim.*	Newspaper – N/Avail Fed Reg – 12/18/2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Change in Control	Change in Bank Control with regard to Patriot National Bancorp, Inc., Stamford, Connecticut, by Angelo DeCaro, Riverside, Connecticut to acquire up to 35 percent of Patriot National Bancorp's outstanding shares.*	Newspaper – N/Avail Fed Reg – 12/06/2000

* 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)	Bayerische Hypo und Vereinsbank AG, Munich, Germany, to acquire the nonbank subsidiaries of Bank Austria AG, Vienna, Austria, and thereby engage in nonbanking activities.	Fed Reg – 12/22/2000

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:

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Section V – Availability of CRA public evaluations

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 **Quarter of**

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, December 9, 2000

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

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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</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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, December 9, 2000

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 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>
542528	The Citizens Banking Company 100 East Water Street Sandusky, OH 44870	09/11/2000	12/04/2000	S	X	

Section VI – CRA examinations scheduled for

Quarter of

Institution

Location

None

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, December 9, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	James Monroe Bank, Arlington, Virginia, to establish a branch at 606 South King Street, Leesburg, Virginia.*	Newspaper - 12/15/2000
Branch	Monarch Bank, Chesapeake, Virginia, to establish a branch at 2700 Virginia Beach Boulevard, Virginia Beach, Virginia.*	Newspaper - 12//19/2000
Branch	Virginia Commerce Bank, Arlington, Virginia, to establish a branch at 2030 Old Bridge Road, Lakeridge, Virginia.*	Newspaper - 12/31/2000

*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>
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>
4(c)(8)	Chesapeake Financial Shares, Inc., Kilmarnock, Virginia, to engage de novo in trust and securities brokerage activities through a subsidiary to be known as Chesapeake Trust Company, Kilmarnock, Virginia.

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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, December 9, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 14965 N. Florida Avenue, Tampa, Florida.	12/15/2000*

*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)	Bedwell Investments, Inc., Jackson, Alabama, to become a bank holding company by acquiring Merchants Trust, Inc., Jackson, Alabama.	01/05/2001*
3(a)(3)	Summit Bank Corporation, Atlanta, Georgia, to acquire at least 35 percent and up to 100 percent of the outstanding shares of Global Commerce Bank, Doraville, Georgia.	Not yet available*

*Subject to 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>
WAIVR	First Sterling Banks, Inc., Kennesaw, Georgia, application waiver request for the proposed merger of its subsidiary, Main Street Bank, Covington, Georgia, with Walton Bank & Trust Company, Monroe, Georgia.	

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 **Quarter of**

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, December 9, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18c & Branch	Bank of Pontiac, Pontiac, Illinois, for prior approval to merge with Odell State Bank, Odell, Illinois, and thereby establish a branch office at 200 South Waupansie, Odell, Illinois.*	Newspaper – 12/21/2000
18c & Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, for prior approval to merge with M&I Citizens American Bank, Merrill; M&I Central Bank & Trust, Marshfield; M&I Bank of Eagle River, Eagle River; M&I Merchants Bank, Rhinelander; M&I First American Bank, Wausau; M&I Bank, Ashland; M&I Bank, Superior; and M&I Mid State Bank, Stevens Point; all in Wisconsin, and thereby establish 36 branch offices.*	Newspaper – N/Avail

* 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>
CIC	Notification by David G. and Susan H. McCurry, of a Change in Control, to acquire an additional 8,500 shares, or 1.59 percent of the outstanding voting shares of Washington Bancorp., Washington, Iowa. After consummation the McCurry's will own 10.65 percent of Washington Bancorp.	Fed Reg – 12/08/2000 Newspaper – 12/18/2000
CIC	Notification by Martin Price, of a Change in Control to retain control as voting trustee of 97 percent of First Suburban Bancorp Corporation, Maywood, Illinois.	Fed Reg – 12/15/2000 Newspaper – 12/20/2000
3(a)(3)	Ames National Corporation, Ames, Iowa, is requesting approval to retain its 5.39 percent investment in Mahaska Investment Company, Oskaloosa, Iowa, and own up to 10 percent*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	First Capital Bankshares, Incorporated, Peoria, Illinois, for prior approval to acquire 20 percent of the voting shares of Community Bank of Lemont (in organization), Lemont, Illinois.*	Fed Reg – N/Avail Newspaper – 12/15/2000

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)	Indiana United Bancorp, Greensburg, Indiana, for prior approval to acquire 100 percent of the voting shares of Regional Federal Savings Bank, New Albany, Indiana. (Bank will convert to a state chartered commercial bank to be known as Regional Bank).*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1)	Worth Bancorp, Spartanburg, Indiana, for prior approval to become a bank holding company through the acquisition of Worth Bank (in organization), Spartanburg, Indiana	Fed Reg – N/Avail Newspaper – N/Avail

*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)	BB&T Bancshares Corporation, Bloomingdale, Illinois, notification of intent to engage in the activity of extending credit and servicing loans.	Fed Reg – 12/28/2000

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>
2727990	Legacy Bank 2102 W. Fond du Lac Avenue Milwaukee, Wisconsin 53206 (414) 343-6900	07/05/2000	12/05/2000	O		X
324340	Choice One Bank 109 E. Division Sparta, Michigan 49345-1380 (616) 887-7366	07/31/2000	12/07/2000	S		X

Section VI – CRA examinations scheduled for

Quarter of

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, December 9, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Notice by Area Bank, Owensboro, Kentucky, to establish a branch at 2750 Nashville Road, Bowling Green, Kentucky.*	12/25/2000

* 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>
4(c)(8)	Notice by Great Southern Bancorp, Inc., Springfield, Missouri, to acquire up to 20 percent of Guaranty Federal Bancshares, Inc., Springfield, Missouri. (Previously submitted during the weeks ending November 25, 2000 and December 2, 2000)*	Newspaper – 12/26/2000 Fed Reg – 12/26/2000
CIC	Notice involving Security Bancshares, Inc., Amory, Mississippi, by David Gunter Hodo, Amory, Mississippi, to retain 30.2 percent.	Newspaper – 12/26/2000 Fed Reg – N/Avail.
3(a)(1)	Notice by Arkansas State Bancshares, Inc., Siloam Springs, Arkansas, to acquire Arkansas State Bank, Siloam Springs, Arkansas.*	Newspaper – 1/2/2001 Fed Reg – 1/2/2001

* 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.

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

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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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, December 9, 2000

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)(1)A	Remada Financial Holdings, Inc., Minnetonka, Minnesota, proposes to become a bank holding company through the acquisition of Claremont Financial Services, Inc., Blooming Prairie, Minnesota, which owns Alliance Bank of Blooming Prairie, Blooming Prairie, Minnesota.*	Fed. Reg. – 01/11/2001

*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.

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

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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</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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, December 9, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First State Bank, Taos, New Mexico, to establish a branch at 3620 Juan Tabo Boulevard, N.E., Albuquerque, New Mexico.	Newspaper 12/23/2000

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	James A. Waters, Wynnewood, Oklahoma, and Janet G. Streich, Englewood, Colorado, to acquire voting shares of Garvin County Bancshares, Inc., Wynnewood, Oklahoma, and thereby indirectly acquire State Bank of Wynnewood, Oklahoma.	Newspaper - 12/31/2000 Fed Reg - N/Avail

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.

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

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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 Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, December 9, 2000

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	Stewart Larkin Armstrong, San Antonio, TX, to acquire an interest in Kleberg and Company Bankers, Inc., Kingsville, TX (previously reported the week ending December 2, 2000)	Fed Reg – 12/19/2000 Newspaper – 12/19/2000
3(a)(3)	Bryan Family Management Trust, Bryan, TX, and Bryan Heritage Limited Partnership, Bryan, TX, to acquire The First National Bank of Bryan, Bryan, TX*	Fed Reg – 01/04/2000 Newspaper – 12/30/2000
3(a)(5)	Prosperity Bancshares, Inc., Houston, TX, and Prosperity Holdings, Inc., Wilmington, DE, to acquire Commercial Bancshares, Inc., Houston, TX, Heritage Bancshares, Inc., Wilmington, DE, and Heritage Bank, Wharton, TX*	Fed Reg – 12/21/2000 Newspaper – 12/26/2000
CIC	Lavinia Camille Brock Bircher, Clute, TX, et al, to acquire an interest in FSB Bancshares, Inc., Clute, TX (previously reported the week ending November 25, 2000)	Fed Reg – 12/15/2000 Newspaper – 12/30/2000
3(a)(1)	Dickinson Holdings, Inc., Dickinson, TX, to acquire Dickinson Holdings of Delaware, Inc., Wilmington, DE, and The Citizens State Bank of Dickinson, Dickinson, TX*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1)	Dickinson Holdings of Delaware, Inc., Wilmington, DE, to acquire The Citizens State Bank of Dickinson, Dickinson, TX*	Fed Reg – N/Avail Newspaper – N/Avail

*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

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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 SmBk</i>	
None						

Section VI – CRA examinations scheduled for Quarter of

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, December 9, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	California Center Bank, Los Angeles, California, to establish a branch office at 4444 Convoy Street, Suite A-200, San Diego, California. *	Newspaper - 12/07/2000

* 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)(5)	Frontier Financial Corporation, Everett, Washington, to merge with Interbancorp, Inc. and thereby indirectly acquire its subsidiary, Inter Bank, both of Duvall, Washington. *	Newspaper - 01/12/2001 Fed Reg - 01/04/2001

* 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>	<i>Ending date of comment period</i>
4(c)(8)	Neighborhood Bancorp, San Diego, California, to engage de novo in making, acquiring, brokering, servicing loans, or other extensions of credit, and acting as an investment advisor through a proposed investment in GCF Management, LLC, and Goodman Capital, LLC, San Diego, California.	

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

<i>Type</i>	<i>Application</i>
4(c)(8)	Farmers & Merchants Bancorp, Lodi, California to engage in a lease purchase option of a property to Lodi House, Lodi, California, a non-profit organization.
S/R	Westamerica Bank to pay dividend in the amount of \$20 million to its parent, Westamerica Bancorporation, both of San Rafael, California.

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>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for **Quarter of**

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