
Federal Reserve Release



H.2

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

No. 11

Week Ending March 13, 1999

Forms

Annual Daylight Overdraft Capital Report for U.S. Branches and Agencies of Foreign Banks (FR 2225) -- extension with revision.

- Approved, March 3, 1999 (AC)

Annual Financial Statements of Nonbank Subsidiaries of Bank Holding Companies (FR Y-11I) -- revision without extension.

- Approved, March 3, 1999 (AC)

Annual Report (FR G-4) -- extension with revision.

- Approved, March 3, 1999 (AC)

Consolidated Financial Statements for Bank Holding Companies (FR Y-9C) -- extension with revision.

- Approved, March 3, 1999 (AC)

Deregistration Statement for Persons Registered Pursuant to Regulation U (FR G-2) -- extension with revision.

- Approved, March 3, 1999 (AC)

Parent Company Only Financial Statements for Large Bank Holding Companies (FR Y-9LP) -- extension with revision.

- Approved, March 3, 1999 (AC)

Parent Company Only Financial Statements for Small Bank Holding Companies (FR Y-9SP) -- extension with revision.

- Approved, March 3, 1999 (AC)

Quarterly Financial Statements of Nonbank Subsidiaries of Bank Holding Companies (FR Y-11Q) -- revision without extension.

- Approved, March 3, 1999 (AC)

Registration Statement for Persons Who Extend Credit Secured by Margin Stock (Other than Banks, Brokers, or Dealers) (FR G-1) -- extension with revision.

- Approved, March 3, 1999 (AC)

Report of Net Debit Capital (FR 2226) -- extension without revision.

- Approved, March 3, 1999 (AC)

Forms

Statement of Purpose for an Extension of Credit by a Creditor (FR T-4) -- extension with revision.

- Approved, March 3, 1999 (AC)

Statement of Purpose for an Extension of Credit Secured by Margin Stock (FR U-1) -- extension with revision.

- Approved, March 3, 1999 (AC)

Statement of Purpose for an Extension of Credit Secured by Margin Stock by a Person Subject to Registration Under Regulation U (FR G-3) -- extension with revision.

- Approved, March 3, 1999 (AC)

Supplement to the Consolidated Financial Statements for Bank Holding Companies (FR Y-9CS) -- extension without revision.

- Approved, March 3, 1999 (AC)

Regulations And Policies

Allowance for loan losses -- joint letter with the Securities and Exchange Commission, Federal Deposit Insurance Corporation, Office of the Comptroller of the Currency, and Office of Thrift Supervision to financial institutions.

- Approved, March 10, 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

Kansas City

BancFirst, Oklahoma City, Oklahoma -- to establish a branch at 1204 E. Ross Street, Tahlequah, Oklahoma.
- Approved, March 10, 1999

Kansas City

Bank of Jackson Hole, Jackson, Wyoming -- to establish a branch at 10 East Pearl Street.
- Approved, March 10, 1999

Atlanta

Citizens Trust Bank, Atlanta, Georgia -- to establish a branch at Cascade Crossing Phase II, Sub-Plot B.
- Approved, March 12, 1999

Atlanta

Colonial Bank, Montgomery, Alabama -- to establish a branch at 1326 13th Street, Columbus, Georgia.
- Approved, March 12, 1999

Chicago

F&M Bank-Darlington, Darlington, Wisconsin -- to establish a branch at 640 Dodge Street, Mineral Point, Wisconsin.
- Approved, March 8, 1999

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 38 Village Square, Glendale, Ohio.
- Approved, March 11, 1999

Atlanta

First Vantage Bank - Tennessee, Knoxville, Tennessee -- to establish a branch at 4525 Highway 411, Madisonville, Tennessee.
- Approved, March 9, 1999

Bank Branches, Domestic

Richmond

Middleburg Bank, Middleburg, Virginia -- to establish a branch at 20955 Professional Plaza, Ashburn, Virginia, and 4 South King Street, Leesburg.
- Approved, March 9, 1999

Minneapolis

Ravalli County Bank, Hamilton, Montana -- to establish a branch at 1070 Eastside Highway, Corvallis, Montana.
- Approved, March 10, 1999

Richmond

Rockingham Heritage Bank, Harrisonburg, Virginia -- to establish a branch at 51 Franklin Street, Weyers Cave, Virginia.
- Approved, March 9, 1999

Richmond

Triangle Bank, Raleigh, North Carolina -- to establish a branch at 211 17th Street Extension, Wilmington, North Carolina.
- Approved, March 11, 1999

Bank Holding Companies

Kansas City

Ameri-National Corporation, Overland Park, Kansas -- to acquire Horizon National Bank, Leawood, Kansas.
- Approved, March 11, 1999

St. Louis

Capital Bancshares, Inc., Little Rock, Arkansas -- to acquire The Capital Bank.
- Approved, March 10, 1999

Atlanta

Centon Bancorp, Inc., Richton, Mississippi -- to acquire Richton Bank & Trust Company.
- Returned, March 4, 1999 (AC)

Bank Holding Companies

Atlanta

Century South Banks, Inc., Dahlonega, Georgia -- to merge with Independent Bancorp, Inc., Oxford, Alabama, and acquire Independent Bank.
- Approved, March 8, 1999

Atlanta

Charter Banking Corporation, Tampa, Florida -- waiver of application in connection with the proposed merger of City First Bank with Southern Exchange Bank.
- Granted, March 5, 1999 (AC)

Atlanta

Community Trust Financial Services Corp., Hiram, Georgia -- to acquire, through Community Loan Company, certain assets of the Flowery Branch, Georgia, office of Grace Financial Services, Inc., Oakwood, Georgia, and engage in lending activities, providing tax planning and preparation services, and acting as agent or broker for insurance directly related to an extension of credit by its subsidiary finance company.
- Approved, March 8, 1999

Atlanta

Cumberland Bancorp, Inc., Carthage, Tennessee -- to acquire an interest in The Murray Bank, Murray, Kentucky, and engage in operating a savings association.
- Approved, March 8, 1999

San Francisco

Eggemeyer Advisory Corp., Rancho Santa Fe, California; WJR Corp.; Castle Creek Capital LLC; Castle Creek Capital Partners Fund IIa, LP; and Castle Creek Capital Partners Fund IIb, LP -- to acquire shares of State National Bancshares, Inc., Lubbock, Texas.
- Approved, March 11, 1999

San Francisco

Eggemeyer Advisory Corp., Rancho Santa Fe, California; WJR Corp.; Castle Creek Capital LLC; Castle Creek Capital Partners Fund I, LP; Castle Creek Capital Partners Fund IIa, LP; and Castle Creek Capital Partners Fund IIb, LP -- to acquire, through State National Bancshares, Inc., Lubbock, Texas, shares of Valley Bancorp, Inc., El Paso, Texas, and Montwood National Bank.
- Approved, March 11, 1999

Bank Holding Companies

Cleveland

First Financial Bancorp, Hamilton, Ohio -- to acquire Sand Ridge Financial Corporation, Highland, Indiana.
- Approved, March 11, 1999

Kansas City

First National Agency, Inc., Wayne, Nebraska -- to acquire shares of B.W. Bancorp, Woodbury, Minnesota.
- Withdrawn, March 8, 1999

St. Louis

Franklin Bancshares, Inc., Franklin, Illinois -- to acquire Franklin Bank.
- Approved, March 9, 1999

Dallas

Huntsville Holdings, Inc., Wilmington, Delaware -- to acquire The First State Bank, Kosse, Texas.
- Approved, March 10, 1999

Dallas

Independent Financial Inc., Lubbock, Texas -- to acquire Whisperwood Mortgage, L.L.C., Amarillo, Texas, and engage in mortgage lending and brokerage activities.
- Approved, March 10, 1999

Director, BS&R

Israel Discount Bank of New York, New York, New York -- request to modify a commitment made in connection with the determination that IDB Holding Corporation was no longer a bank holding company.
- Approved, March 12, 1999

Atlanta

PB Financial Services Corporation, Duluth, Georgia -- to acquire The Peachtree Bank.
- Returned, March 9, 1999

Bank Holding Companies

San Francisco

- Pedcor Bancorp, Indianapolis, Indiana -- to acquire shares of Fidelity Federal Bancorp, Evansville, Indiana.
- Withdrawn, March 5, 1999 (AC)

General Counsel

- Reliance Bancshares, Inc., Des Peres, Missouri -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.
- Granted, March 12, 1999

Dallas

- Sam Houston Financial Corp., Huntsville, Texas -- to acquire Huntsville Holdings, Inc., Wilmington, Delaware, and The First State Bank, Kosse, Texas.
- Approved, March 10, 1999

New York

- WestDeutsche Landesbank Girozentrale, Dusseldorf, Federal Republic of Germany -- to engage, through WestLB Pannmure Securities Inc., New York, New York, in financial and investment advisory activities.
- Approved, March 12, 1999

Banks, Nonmember, And Miscellaneous Institutions

Director, BS&R

- Financial Trust Services Company, Carlisle, Pennsylvania -- transfer agent registration.
- Withdrawn, March 8, 1999

Change In Bank Control

Minneapolis

- Clarkfield Holding Company, Clarkfield, Minnesota -- change in bank control.
- Permitted, March 8, 1999

Chicago

- Greater Financial Corp., Chicago, Illinois -- change in bank control.
- Returned, March 9, 1999

Competitive Factors Reports

Richmond

City National Bank of West Virginia, Charleston, West Virginia -- report on competitive factors of the proposed merger with Bank of Raleigh, Beckley, West Virginia; Greenbrier Valley National Bank, Lewisburg; First National Bank in Marlinton, Marlinton; The National Bank of Summers, Hinton; and The Twentieth Street Bank, Huntington.

- Submitted, March 8, 1999

Dallas

Concordia Bank and Trust Company, Vidalia, Louisiana -- report on competitive factors of the proposed merger with Wilkinson County Savings Bank, Woodville, Mississippi.

- Submitted, March 11, 1999

Atlanta

FBDC Financial Corporation, Fort Payne, Alabama -- report on competitive factors of the proposed acquisition of First Federal Bank, through a merger of First Federal Interim Savings Bank with First Federal Bank.

- Submitted, March 3, 1999 (AC)

Dallas

Hartland Bank, N.A., Austin, Texas -- report on competitive factors of the proposed merger with Hartland Interim Bank, N.A.

- Submitted, March 11, 1999

Atlanta

Hibernia National Bank, New Orleans, Louisiana -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of four Beaumont, Texas, branches of Chase Bank of Texas, National Association, Houston, Texas, and proposed merger with Beaumont Trust Company, National Association, Beaumont.

- Submitted, March 10, 1999

Minneapolis

Home Federal Savings Bank, Sioux Falls, South Dakota -- report on competitive factors of the proposed merger with Dakota State Bank, Colman, South Dakota.

- Submitted, March 12, 1999

Competitive Factors Reports

Boston

Kennebunk Savings Bank, Kennebunk, Maine -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the Kennebunk branch of Coastal Bank, Westbrook, Maine.

- Submitted, March 8, 1999

Chicago

Lincoln Savings Bank, Reinbeck, Iowa -- report on competitive factors of the proposed merger with First Nashua State Bank, Nashua, Iowa.

- Submitted, March 8, 1999

Chicago

Morton Community Bank, Morton, Illinois -- report on competitive factors of the proposed merger with Sunstar Bank, Washington, Illinois.

- Submitted, March 4, 1999 (AC)

Atlanta

Peachtree Bank, Duluth, Georgia -- report on competitive factors of the proposed merger with Interim PB Corporation.

- Submitted, March 10, 1999

Secretary

South Pointe Bank, Marion, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Johnston City, Illinois, branch of Mercantile Bank of Illinois, Mount Vernon.

- Submitted, March 8, 1999

St. Louis

Union Planters Bank, N.A., Memphis, Tennessee -- report on competitive factors of the proposed merger with AmBank Indiana, N.A., Vincennes, Indiana, and AmBank Illinois, N.A., Robinson, Illinois.

- Submitted, March 8, 1999

New York

Union State Bank, Nanuet, New York -- report on competitive factors of the proposed merger with Tarrytowns Bank, FSB, Tarrytown, New York.

- Submitted, March 9, 1999

Competitive Factors Reports

Boston

Webster Financial Corporation, Waterbury, Connecticut -- report on competitive factors of the proposed merger with Village Bank & Trust Company, Ridgefield, Connecticut.

- Submitted, March 9, 1999

Dallas

Wilkinson County Savings Bank, Woodville, Mississippi -- report on competitive factors of the proposed merger with Concordia Interim Bank and Trust Company, Vidalia, Louisiana.

- Submitted, March 11, 1999

Extensions Of Time

San Francisco

Frontier Financial Corporation, Everett, Washington -- extension to June 3, 1999, to acquire shares of Washington Banking Company, Oak Harbor, Washington.

- Approved, March 5, 1999 (AC)

Atlanta

Jacksonville Bancorp, Inc., Jacksonville, Florida -- extension to June 15, 1999, to acquire The Jacksonville Bank.

- Granted, March 11, 1999

Chicago

Northpointe Bancshares, Inc., Grand Rapids, Michigan -- extension to June 7, 1999, to acquire Northpointe Bank, Grand Rapids Township, Michigan.

- Granted, March 1, 1999 (AC)

Dallas

State National Bancshares, Inc., Lubbock, Texas -- extension to June 11, 1999, to acquire Continental National Bancshares, Inc., El Paso, Texas, and Continental National Bank.

- Granted, March 11, 1999

Membership

Kansas City

Adrian Bank, Adrian, Missouri -- to become a member of the Federal Reserve System.

- Approved, March 11, 1999

Richmond

FNB Southeast, Reidsville, North Carolina -- to become a member of the Federal Reserve System.

- Approved, March 8, 1999

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, March 13, 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>	
Regulation K	State Street Corporation, Boston, Massachusetts - prior notification filed pursuant to section 211.3(a)(3) to establish a foreign branch of State Street Global Advisors, U.K. Ltd., London, United Kingdom to be located in Brussels, Belgium	

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 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, March 13, 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
FBSEA	Caixa Geral de Depositos, Lisbon, Portugal, to establish a branch in New York, New York.	Newspaper – N/Avail
FBSEA	Banco Santander, S.A., Madrid, Spain to establish a branch in New York, New York, and an agency in Miami, Florida.	Newspaper – 04/07/1999
Branch	The Chase Manhattan Bank, New York, New York, to establish a branch office at the Pathmark Supermarket located at 160 East 125 th Street, New York, New York.*	Newspaper – 04/08/1999

* 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)(3)	Greater Community Bancorp, Totowa, New Jersey, to acquire 100 percent of the voting shares of Rock Community Bank, Glen Rock, New Jersey (in organization).*	Newspaper – 03/24/1999 Fed Reg – 04/02/1999

* 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)	NYCE Corporation, Woodcliff Lake, New Jersey (“NYCE”), to acquire all of the stock of Magic Line, Inc., Dearborn, Michigan (“Magic Line”), and to merge Magic Line with and into NYCE Midwest, Inc., a wholly-owned subsidiary of NYCE, thereby engaging in data processing and check verification services.	Fed Reg – N/Avail

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</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>
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None

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, March 13, 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 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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, March 13, 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	Received application from Fifth Third Bank, Florida, Naples, FL on 03/12/1999 to merge with South Florida Bank, Ft. Myers, FL and incident thereto establish branches.*	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>
3(a)(5)	Received application from Fifth Third Bancorp, Cincinnati, OH on 03/12/1999 to acquire South Florida Bank Holding Corporation, Ft. Myers, FL.*	N/Avail
4(c)(8)	Received application from GLB Bancorp, Inc., Mentor, OH on 03/12/1999 to acquire Maple Leaf Financial, Inc., and its subsidiary, Geauga Savings Bank, both of Newbury, OH.*	Newspaper – 04/12/1999

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>
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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, March 13, 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)	First Citizens Bancorporation of South Carolina, Inc., Columbia, South Carolina, to acquire The Exchange Bank of South Carolina, Kingstree, South Carolina.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1)	New Commerce BanCorp, Greenville, South Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of New Commerce Bank, N.A., Simpsonville, South Carolina, in organization.*	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>	<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 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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, March 13, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Republic Security Bank, West Palm Beach, Florida, to establish a branch located at 1 N. Federal Highway, Boca Raton, Florida.	03/16/1999*

*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>
CIC	Eagle National Holding Company, Miami, Florida, prior notification by the GNB Holdings Trust, to acquire 100 percent of the outstanding shares of Eagle National Holding Company, Miami, Florida, pursuant to the Change in Bank Control Act of 1978. The beneficial owners are Isaac Gilinski; Perla Bacal; Raquel Kardonski de Gilinski; Joshua Moises Gilinski; Gabriel Gilinski; Dorita Gilinski; Benjamin Walter Gilinski; and David Warren Sloan as trustee.	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>
COM	AmTrade International Bank, Atlanta, Georgia, commitment waiver request.

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, March 13, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	CSB Bank Capac, Michigan Vicinity of Main Street and Prospect Street Emmett, Michigan	Newspaper – 3/10/1999

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Greater Chicago Financial Corp. Chicago, Illinois By Edward S. Salomon and Salvatore T. Scambietterra a/k/a Sam Scott	Fed Reg – N/Avail Newspaper – 3/26/1999
CIC	Peoples Holding Corp. Winfield, Iowa By Florence Adele Peterson	Fed Reg – 3/22/1999 Newspaper – 3/24/1999
3(a)(1)	Southeast Bancshares, Inc.* Mediapolis, Iowa Southeast Security Bank Mediapolis, Iowa	Fed Reg – 4/8/1999 Newspaper – N/Avail
3(a)(3)	Capitol Bancorp Limited* Lansing, Michigan East Valley Community Bank (in organization) Chandler, Arizona	Fed Reg – 3/26/1999 Newspaper – 3/29/1999
3(a)(3)	Sun Community Bancorp Limited* Phoenix, Arizona East Valley Community Bank (in organization) Chandler, Arizona	Fed Reg - 3/26/1999 Newspaper – 3/29/1999

* 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**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, March 13, 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 Bank of Rogers, Rogers, Arkansas, to establish a branch at 319 North Bloomington, Lowell, Arkansas.*	Newspaper – 3/24/1999
Branch	Notice by State Bank of Dixon, Dixon, Missouri, to establish a branch at 434 Highway Y, St. Robert, Missouri.*	Newspaper – 3/25/1999
Branch	Notice by Springdale Bank & Trust, Springdale, Missouri, to establish a branch at 1301 East Robinson Avenue, Springdale, Missouri.*	Newspaper – 3/15/1999

* 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>
CIC	Notice involving Ohio County Bancshares, Inc., Beaver Dam, Kentucky, by a group acting in concert to acquire total ownership of 50 percent of the bank holding company's outstanding voting stock. The group consists of A. Brooks Mitchell, II, Stephen B. Catron, John B. Holland, Lester Key, C. Peter Mahurin, and E. Suzanne Vitale.	Newspaper – 4/7/1999 Fed Reg – 4/5/1999
3(a)(1)	Notice by Community Commercial Bancshares, Inc., Germantown, Tennessee, to acquire Community Commercial Bank, Germantown, Tennessee (in organization).*	Newspaper – 4/8/1999 Fed Reg - 4/9/1999
3(a)(1)	Notice by USAccess Holdings, Inc., Louisville, Kentucky, to acquire USAccess Bank, Inc., Louisville, Kentucky.*	Newspaper – 4/12/1999. Fed Reg – 4/9/1999

* 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

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, March 13, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Ravalli County Bank, Hamilton, Montana, to establish a branch in Corvallis, Montana.*	03/03/1999
18(c) & Branch	First Interstate Bank, Billings, Montana, to purchase certain assets and assume certain liabilities of two branches of First National Bank of Montana, Libby, Montana, located in Helena, Montana, and Belgrade, Montana, and incident thereto establish two branches.*	04/02/1999

*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>
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)	Guaranty Development Company, Livingston, Montana, to engage in mortgage banking activities through a joint venture, Kennedy American Mortgage, LLC, Bozeman, Montana	03/29/1999

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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, March 13, 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	WestStar Bank, Vail, Colorado, to acquire the assets and assume the liabilities of the Glenwood Springs, Colorado, branch of World Savings Bank, FSB, Oakland, California, and World Savings and Loan Association, Oakland, California.	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>
3(a)(5)	Commerce Bancshares, Adair, Oklahoma, to acquire and merge with Chelsea Bancshares, Inc., Chelsea, Oklahoma, and thereby indirectly acquire Bank of Chelsea, Chelsea, Oklahoma.	Newspaper – 04/05/99 Fed Reg – 04/08/99
CIC	Lester L. Ward, Jr., Denver, Colorado, as trustee of Mahlon T. White CRT No. 3, Mahlon T. White CRT No. 4, Mahlon T. White CRT No. 5, and Mahlon T. White CRT No. 6; to acquire voting shares of Minnequa Bancorp, Inc., Pueblo, Colorado, and thereby indirectly acquire Minnequa Bank, Pueblo, Colorado.	Newspaper – 03/31/99 Fed Reg – 03/26/99

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)	McClain County Bancorporation, Purcell, Oklahoma, to form a community development corporation and thereby indirectly engage in community development activities.
4(c)(8)	Consolidated Equity Corporation, Purcell, Oklahoma, to form a community development corporation and thereby indirectly engage in community development activities.

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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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>
25659	First Security Bank Fort Lupton, Colorado	11/30/1998	03/10/1999	S	X	
283054	Lafayette State Bank Lafayette, Colorado	12/07/1998	03/11/1999	S		X

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, March 13, 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)(1)	Mercantile Bancorp, Inc., Dallas, TX, to acquire Mercantile Delaware Bancorp, Inc., Dover, DE, and First Mercantile Bank, N.A., Dallas, TX*	Fed Reg – 04/08/1999 Newspaper – 04/03/1999
3(a)(1)	Mercantile Delaware Bancorp, Inc., Dover, DE, to acquire First Mercantile Bank, N.A., Dallas, TX*	Fed Reg – 04/08/1999 Newspaper – 04/03/1999
CIC	Dudley Althaus, Fredericksburg, TX, only notificant, to acquire an interest in Pioneer Bancshares, Inc., Fredericksburg, TX (Previously reported the week ending February 27, 1999)	Fed Reg – 03/22/1999 Newspaper – 03/23/1999
3(a)(3)	Violeta Investments, Ltd., Hebbroville, TX, to acquire Hebbroville State Bank, Hebbroville, TX*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1)	Bank of De Soto, N.A., Employee Stock Ownership Trust, De Soto, TX, to acquire Dbancorp, De Soto, TX, and Bank of De Soto, N.A., De Soto, 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>
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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.

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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 **Quarter of**

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, March 13, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First American Bank, Rosemead, California, to establish a branch office in the vicinity of Hope Street and Wilshire Boulevard, Los Angeles, California. *	Newspaper – 02/28/1999
Branch	Millennium Bank, San Francisco, California, to establish a branch office at 1111 Broadway, Oakland, California. *	Newspaper – 03/20/1999

* 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)(3)	First National Bank of Nevada Holding Company, Scottsdale, Arizona, to acquire First Bank of Arizona, N.A. (In Organization), Scottsdale, Arizona. *	Newspaper – N/Avail Fed Reg – 03/23/1999
3(a)(5)	Horizon Financial Corp., Bellingham, Washington, to merge with Bellingham Bancorporation, Bellingham, Washington. *	Newspaper – 04/12/1999 Fed Reg – 04/09/1999

* 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>
3(a)(5)(C)	Stockmans Financial Group, Elk Grove, California, to become a bank holding company by acquiring Stockmans Bank, Elk Grove, 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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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	