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# Federal Reserve Release

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*H.2*

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

*No. 18*

*Week Ending May 1, 1999*

**Forms**

Ongoing Intermittent Survey of Households (FR 3016) -- extension with revision.  
- Approved, April 30, 1999

**International Operations**

Old Kent Bank, Grand Rapids, Michigan -- to establish Old Kent Hong Kong LLC,  
an agreement corporation, and engage in issuing commercial letters of credit.  
- Approved, April 26, 1999

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

**Bank Branches, Domestic**

Secretary

The Bank in Boulder, Boulder, Colorado -- to establish a branch at the intersection of 100th Avenue and Wadsworth Boulevard, Westminster.  
- Approved, April 28, 1999

Richmond

F&M Bank-Northern Virginia, Fairfax, Virginia -- to establish a branch at 4736 Lee Highway, Arlington.  
- Approved, April 26, 1999

Chicago

M&I Bank of Menomonee Falls, Menomonee Falls, Wisconsin -- to establish a branch at Prospect Circle, Sussex.  
- Approved, April 29, 1999

Kansas City

Mercantile Bank, Overland Park, Kansas -- to establish a branch in the Douglas Square Shopping Center, Lee's Summit, Missouri.  
- Approved, April 27, 1999

Chicago

Old Kent Bank, Grand Rapids, Michigan -- to establish branches at 44777 Mound Road, Sterling Heights; State Road M-21, Lowell; and 2900 Thornhills Drive S.E., Grand Rapids.  
- Approved, April 28, 1999

**Bank Holding Companies**

New York

Bank of New York Company, Inc., New York, New York -- to acquire through BNY Trust Company of Missouri, St. Louis, Missouri, substantially all the assets of the corporate trust business of Union Planters Bank, N.A., Memphis, Tennessee.  
- Approved, April 29, 1999

### **Bank Holding Companies**

#### San Francisco

Banque Nationale de Paris, Paris, France, and Bankwest Corporation, Honolulu, Hawaii -- request for waiver of application requirement in connection with the proposed merger of Bank of the West, San Francisco, California, with Sierrawest Bancorp, Truckee, California, and Sierrawest Bank.

- Granted, April 28, 1999

#### Kansas City

BOK Financial Corporation, Tulsa, Oklahoma -- to acquire Chaparral Bancshares, Inc., Richardson, Texas, and thereby acquire shares of Van Alstyne Financial Corporation, Van Alstyne.

- Approved, April 30, 1999

#### Minneapolis

CNB, Inc., Walker, Minnesota -- to acquire Centennial National Bank.

- Approved, April 29, 1999

#### Secretary

Cullen/Frost Bankers, Inc., San Antonio, Texas -- to acquire Commerce Financial Corporation, Fort Worth, and thereby acquire its subsidiary, Bank of Commerce.

- Approved, April 23, 1999 (AC)

#### Cleveland

Fifth Third Bancorp, Cincinnati, Ohio -- to acquire South Florida Holding Corporation, Fort Myers, Florida.

- Approved, April 27, 1999

#### St. Louis

First Financial Banc Corporation, El Dorado, Arkansas -- to become a bank holding company through the conversion of its thrift subsidiary from a federal savings bank to a state-chartered bank.

- Approved, April 27, 1999

#### Chicago

First Mutual of Richmond, Inc., Richmond, Indiana, and Richmond Mutual Bancorporation -- to acquire BSI Financial Services, Inc., Titusville, Pennsylvania, and engage in servicing loans and leases and in providing collection-agency services.

- Approved, April 29, 1999

### **Bank Holding Companies**

#### Director, BS&R

Citizens Development Company, Billings Montana -- modification of a commitment made in connection with its notice to engage de novo in making and servicing loans.  
- Granted, April 22, 1999 (AC)

#### St. Louis

MHBC Investments Limited Partnership, Little Rock, Arkansas -- retroactive notice to become a bank holding company through retention of shares of Bank of England, England, Arkansas.  
- Approved, April 29, 1999

#### St. Louis

NBC Capital Corporation, Starkville, Mississippi -- waiver of notification to acquire FFBS Bancorp, Inc., Columbus, and thereby acquire First Federal Bank for Savings.  
- Granted, April 30, 1999

#### Richmond

New Commerce BanCorp, Simpsonville, South Carolina -- to become a bank holding company through the acquisition of New Commerce Bank, N.A., a de novo bank.  
- Approved, April 29, 1999

#### Chicago

Readlyn Bancshares, Inc., St. Paul, Minnesota -- to engage in making and servicing loans.  
- Permitted, April 30, 1999

#### Atlanta

SunTrust Banks, Inc., Atlanta, Georgia -- to acquire through its subsidiary, SunTrust Community Development Corporation, Regency Development Associates, Inc., and Regency Constructors, Inc., and engage in community development activities.  
- Approved, April 29, 1999

#### Atlanta

Trustmark Corporation, Jackson, Mississippi -- to acquire Trustmark Bankcard, National Association, Columbus, Georgia, a de novo bank, and engage in making, acquiring, brokering, or servicing loans or other extensions of credit.  
- Approved, April 27, 1999

### **Bank Holding Companies**

#### Richmond

Virginia Commonwealth Financial Corporation, Culpeper, Virginia -- to establish Virginia Commonwealth Trust Company and engage in trust company functions.  
- Approved, April 26, 1999

### **Bank Mergers**

#### Cleveland

Fifth Third Bank, Naples, Florida -- to merge with South Florida Bank, Fort Myers.  
- Approved, April 27, 1999

#### Secretary

Union Colony Bank, Greeley, Colorado -- to acquire the assets and assume the liabilities of the Brighton, Colorado, branch of World Savings and Loan Association/World Savings Bank, FSB.  
- Approved, April 23, 1999 (AC)

### **Banks, Nonmember, And Miscellaneous Institutions**

#### Secretary

Citizens Bank of MidAmerica, St. Joseph, Michigan -- relocation of master account to the Federal Reserve Bank of St. Louis.  
- Permitted, April 27, 1999

### **Change In Bank Control**

Phillips Holdings, Inc., Phillipsburg, Kansas -- change in bank control.  
- Permitted, April 27, 1999

#### Kansas City

Santa Fe Banc Shares, Inc., Sublette, Kansas -- change in bank control.  
- Permitted, April 30, 1999

### **Competitive Factors Reports**

#### New York

BSB Bank & Trust Company, Binghamton, New York -- report on competitive factors of the proposed merger with Skaneateles Savings Bank, Skaneateles.  
- Submitted, April 28, 1999

### **Competitive Factors Reports**

#### Richmond

Chevy Chase Trust Company, National Association, Washington, D.C. -- report on competitive factors of the proposed merger with ASB Capital Management, Inc.  
- Submitted, April 30, 1999

#### Dallas

Citizens National Bank, Waxahachie, Texas -- report on competitive factors of the proposed acquisition of two branches of Surety Bank, N.A.  
- Submitted, April 30, 1999

#### Richmond

Farmers & Mechanics National Bank, Frederick, Maryland -- report on competitive factors of the proposed purchase of certain assets and acquisition of certain liabilities of the Fairfield, Pennsylvania, branch of FMB Bank, Baltimore, Maryland.  
- Submitted, April 26, 1999

#### Minneapolis

First State Bank of North Dakota, Arthur, North Dakota -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Casselton, North Dakota, branch of First National Bank North Dakota, Grand Forks.  
- Submitted, April 30, 1999

#### San Francisco

Imperial Bank, Inglewood, California -- report on competitive factors of the proposed merger with Imperial Mutual Savings Bank, Bellevue, Washington.  
- Submitted, April 30, 1999

#### San Francisco

Norwest Bank Nevada, N.A., Las Vegas, Nevada -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of Wells Fargo Bank (Arizona), N.A., Phoenix, Arizona.  
- Submitted, April 22, 1999 (AC)

#### San Francisco

Norwest Bank Texas, N.A., San Antonio, Texas -- report on competitive factors of the proposed merger with Mercantile Bank, N.A., Brownsville, and First Bank Katy, N.A., Katy.  
- Submitted, April 30, 1999

### **Competitive Factors Reports**

#### San Francisco

Scripps Bank, La Jolla, California -- report on competitive factors of the proposed merger with Scripps merger subsidiary.  
- Submitted, April 30, 1999

#### Richmond

Southern Bank and Trust Company, Mount Olive, North Carolina -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Ahoskie, North Carolina, branch of First-Citizens Bank and Trust Company, Raleigh.  
- Submitted, April 30, 1999

#### Dallas

Sterling Bank, Houston, Texas -- report on competitive factors of the proposed merger with Houston Commerce Bank.  
- Submitted, April 30, 1999

#### Secretary

U.S. Bank, N.A., Minneapolis, Minnesota -- report on competitive factors of the proposed merger with Bank of Commerce, San Diego, California.  
- Submitted, April 27, 1999

### **Extensions Of Time**

#### Atlanta

Atlantic Bancgroup, Inc., Jacksonville Beach, Florida -- extension to July 29, 1999, to become a bank holding company through the acquisition of Oceanside Bank.  
- Granted, April 29, 1999

#### Kansas City

Citizens Bank of Tulsa, Tulsa, Oklahoma -- extension to October 31, 1999, to establish a branch at 1102 S. Memorial.  
- Granted, April 28, 1999

### **Extensions Of Time**

#### Atlanta

Employee Stock Ownership Trust of People's Bank and Trust Company of Pickett County, Byrdstown, Tennessee -- extension to July 29, 1999, to acquire shares of Upper Cumberland Bancshares, Inc.

- Granted, April 28, 1999

#### Chicago

First DuPage Bancorp, Inc., Westmont, Illinois -- extension to August 2, 1999, to become a bank holding company through the acquisition of First DuPage Bank.

- Granted, April 29, 1999

#### St. Louis

The Missouri Bank, Warrenton, Missouri -- extension to May 30, 1999, to establish a branch at 1145 West Pearce Boulevard, Wentzville, Missouri.

- Granted, April 23, 1999 (AC)

#### Chicago

National Australia Bank Limited, Melbourne, Australia -- extension to August 6, 1999, to engage in securities brokerage activities through National Australia Capital Markets, LLC, New York, New York.

- Granted, April 26, 1999

#### Chicago

New Century Bancorp, Southfield, Michigan -- extension to July 11, 1999, to become a bank holding company through the acquisition of New Century Bank, a de novo bank.

- Granted, April 28, 1999

### **Membership**

#### San Francisco

Cerritos Valley Bank, Norwalk, California -- membership in the Federal Reserve System.

- Approved, April 28, 1999

**Membership**

St. Louis

First Community Bank, N.A., Conway, Arkansas -- membership in the Federal Reserve System.

- Approved, April 27, 1999

San Francisco

Sun Country Bank, Victorville, California -- membership in the Federal Reserve System.

- Approved, April 28, 1999

**Reserve Bank Operations**

General Counsel

Federal Reserve Bank of Atlanta -- revision of operating circular on automated clearing house items.

- Approved, April 26, 1999

General Counsel

Federal Reserve Bank of New York -- revision of operating circulars on funds transfers through Fedwire and multilateral settlement.

- Approved, April 26, 1999

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, May 1, 1999

### Section I – Applications subject to newspaper notice only

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

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

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

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### Section III – Applications subject to Federal Register notice only

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

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

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

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## Section V – Availability of CRA public evaluations

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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.

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

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## Section VI – CRA examinations scheduled for

## Quarter of

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

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## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, May 1, 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

#### 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)	Barclays PLC, Barclays Bank PLC, both of London, England, Bayerische Hypo-und Vereinsbank AG, Munich, Germany, and Deutsche Bank AG, Frankfurt, Germany, through their affiliates, to establish and operate, through Global Trust Organization, LLC, in global interoperable network of participating financial institutions that will operate as certification authorities.	05/21/1999

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

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

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**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.

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

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

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

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# District 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, May 1, 1999

### Section I – Applications subject to newspaper notice only

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

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

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

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### Section III – Applications subject to Federal Register notice only

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

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

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

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**Section V – Availability of CRA public evaluations**

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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.

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

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**Section VI – CRA examinations scheduled for**

**Quarter of**

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

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# District 4

## Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, May 1, 1999

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Received notice from Somerset Trust Company, Somerset, PA on 04/26/1999 of its intent to establish a branch facility at 234 Main Street, Meyersdale, PA.*	05/24/1999

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

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

### Section III – Applications subject to Federal Register notice only

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

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

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

## Section V – Availability of CRA public evaluations

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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.

The federal bank regulators use the following four 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.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
614313	The State Bank & Trust Company	2/1/1999	4/26/1999	S	X	

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## Section VI – CRA examinations scheduled for

## Quarter of

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*Institution*

*Location*

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None

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## District 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, May 1, 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)(5)	City Holding Company, Charleston, West Virginia, to merge with Frontier Bancorp, Redondo Beach, California.*	Fed Reg – 05/24/1999 Newspaper – N/Avail
3(a)(3)	BB&T Corporation, Winston-Salem, North Carolina, to acquire Mason-Dixon Bancshares, Inc., Westminster, Maryland.*	Fed Reg – 05/27/1999 Newspaper – 05/24/1999

\*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)	BB&T Corporation, Winston-Salem, North Carolina, to engage in providing credit related insurance through Bay Insurance, LLC, Baltimore, Maryland; and to engage in consumer finance activities through Rose Shanis Financial Services, LLC, Baltimore, Maryland.	Fed Reg – 05/27/1999

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

<i>Type</i>	<i>Application</i>
3(a)(1)	Catawba Valley Bancshares, Inc., Hickory, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Catawba Valley Bank, Hickory, North Carolina.
3(a)(1)	HCSB Financial Corporation, Loris, South Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Horry County State Bank, Loris, South Carolina.

**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, May 1, 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)	East Alabama Financial Group, Inc., Wedowee, Alabama, to become a bank holding company by acquiring Small Town Bank, Wedowee, Alabama (in organization).	N/Avail*
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.	Fed Reg - 04/17/1999
3(a)(1)	Heartland Bancshares, Inc., Lake Placid, Florida, to become a bank holding company by acquiring Heartland National Bank, Lake Placid, Florida (in organization).	Newspaper – 05/24/1999*
3(a)(1)	Manufacturers Bancshares, Inc., Tampa, Florida, to become a bank holding company by acquiring Manufacturers Bank of Florida, Tampa, Florida.	Fed Reg – 05/31/1999*
CIC	Manufacturers Bancshares, Inc., Tampa, Florida, prior notification filed by Lepago Enterprises, Inc., Tampa, Florida (a family partnership controlled by Constantino Gonzalez, Rosa Gonzales, Anthony F. Gonzalez; and Sylvia Martinez), to acquire 24.625 percent of the outstanding shares of Manufacturers Bancshares, Inc., Tampa, Florida, and thereby indirectly acquire Manufacturers Bank of Florida, Tampa, Florida.	Newspaper – 05/22/1999

**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	Manufacturers Bancshares, Inc., Tampa, Florida, prior notification filed by Llaneza Enterprises, Inc., Tampa, Florida (a family partnership controlled by Frank A. Llaneza and Diana Llaneza), to acquire 29.625 percent of the outstanding shares of Manufacturers Bancshares, Inc., Tampa, Florida, and indirectly acquire Manufacturers Bank of Florida, Tampa, Florida.	Newspaper – 05/22/1999
CIC	Chatuge Bank Shares, Inc., Hiawassee, Georgia, after-the-fact notification by Stoinoff Investments, L.P., Hiawassee, Georgia (James M. Stoinoff and Elizabeth S. Stoinoff as general partners, both of Hiawassee, Georgia), to retain 36.87 percent of the outstanding shares of Chatuge Bank Shares, Inc., Hiawassee, Georgia.	N/Avail
3(a)(1)	Satilla Financial Services, Inc., St. Marys, Georgia, to become a bank holding company by acquiring Satilla Community Bank, St. Marys, Georgia (in organization).	Fed Reg – 05/31/1999*

\*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>
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:

**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>
245333	AmSouth Bank Post Office Box 11007 Birmingham, AL 35288 (205) 326-5120	09/28/1998	04/29/1999	S		X
675332	SunTrust Bank/Atlanta Post Office Box 4418 Atlanta, Georgia 30339 (770) 805-2000	12/07/1998	04/29/1999	S		X
181637	SunTrust Bank/Tampa Bay Post Office Box 3303 Tampa, Florida 33601 (813) 224-2121	01/04/1999	04/29/1999	O		X

**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, May 1, 1999

#### Section I – Applications subject to newspaper notice only

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branches	Pullman Bank and Trust Company Chicago, Illinois Regency Savings Bank, F.S.B. Naperville, Illinois and thereby to establish branches at 1350 E. Sibley Blvd. Dolton, Illinois 2600 Sauk Trail Sauk Village, Illinois 3501 E. 106 <sup>th</sup> Street Chicago, Illinois 17150 S. Torrence Avenue Lansing, Illinois	Newspaper – 5/14/1999
18(c) & Branches	Chemical Bank Bay Area Bay City, Michigan Linwood and Standish, Michigan branches of National City Bank of Michigan/Illinois Bannockburn, Illinois and thereby to establish branches at 120 W. Center Street Linwood, Michigan 4464 S. Huron Road Standish, Michigan	Newspaper – N/Avail
18(c) & Branches	Iowa State Bank Calmar, Iowa Ossian State Bank Ossian, Iowa and to establish a branch at 106 E. Main Street Ossian, Iowa	Newspaper – N/Avail

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**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 – 5/18/1999 Newspaper – N/Avail
3(a)(3)	State Financial Services Corporation* Hales Corners, Wisconsin First Waukegan Corporation Waukegan, Illinois Bank of Northern Illinois, N.A. Waukegan, Illinois	Fed Reg – 5/17/1999 Newspaper – 5/16/1999
3(a)(1)	Strategic Capital Bancorp, Inc.* Champaign, Illinois Strategic Capital Bank (in organization) Champaign, Illinois	Fed Reg – N/Avail Newspaper – 5/3/1999
3(a)(3)	Independent Bank Corporation* Ionia, Michigan New MSB Bank Bay City, Michigan	Fed Reg – 5/13/1999 Newspaper – 5/23/1999

\* 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)	ABN AMRO Bank N.V. Amsterdam, The Netherlands Global Trust Organization, LLC New York, New York	Fed Reg – 5/21/1999
4(c)(8)	ABN AMRO Holding N.V. Amsterdam, The Netherlands Global Trust Organization, LLC New York, New York	Fed Reg – 5/21/1999
4(c)(8)	Stichting Administratiekantoor ABN AMRO Holdings Amsterdam, The Netherlands Global Trust Organization, LLC New York, New York	Fed Reg – 5/21/1999
4(c)(8)	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands Global Trust Organization, LLC New York, New York	Fed Reg – 5/21/1999

#### 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>
78643	State Bank of Viroqua 101 N. Main Street Viroqua, Wisconsin 54665 (608) 637-3127	12/18/1998	4/28/1999	O		X
187947	Citizens State Bank 101 N. 15 <sup>th</sup> Clarinda, Iowa 51632-0119 (712) 542-2121	1/19/1999	4/30/1999	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, May 1, 1999

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Notice by Lemay Bank and Trust Company, St. Louis, Missouri, to merge with LBT Interim Bank, St. Louis, Missouri.*	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	Notice involving Raymond Bancorp, Inc., Raymond, Illinois, by Larry D. Wernsing, Raymond, Illinois (previously reported during the week ending April 24, 1999).	Newspaper – 5/11/1999 Fed Reg – 5/14/1999
CIC	Notice involving First Nokomis Bancorp, Inc., Nokomis, Illinois, by Scherrie Viola Giamanco, Mt. Vernon, Illinois.	Newspaper – N/Avail. Fed Reg – N/Avail.
4(c)(8)	Notice by Commonwealth Bancshares, Inc., Shelbyville, Kentucky, to acquire First Security Trust Bank, F.S.B., Florence, Kentucky (in organization).*	Newspaper – 5/16/1999 Fed Reg – N/Avail.
3(a)(3)	Notice by Central Bancompany, Inc., Jefferson City, Missouri, to acquire Mid-Continent Bancshares, Inc., Blue Springs, Missouri.*	Newspaper – N/Avail. Fed Reg – 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**

**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>
831576	Bank Tennessee Collierville, Tennessee	1/4/1999	4/28/1999	S		X

**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, May 1, 1999

### Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Wittkopf Enterprises Limited Partnership, Florence, Wisconsin, to acquire control of Florence Bancorporation, Inc., Florence, Wisconsin	Newspaper - 5/3/1999

### 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.

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

- O = Outstanding**
- S = Satisfactory**
- NI = Needs to improve**
- SN = Substantial noncompliance**

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
153054	The Northwestern Bank Chippewa Falls, WI	1/4/1999	4/26/1999	S		X
687250	Lake County Bank St. Ignatius, MT	2/2/1999	4/28/1999	S		X

**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, May 1, 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)	Bank Capital Corporation, Strasburg, Colorado, to acquire 100 percent of the voting shares of Citizens Holding Corporation, Keenseburg, Colorado; and thereby indirectly acquire Citizens State Bank, Keenesburg, Colorado.	Newspaper – N/Avail Fed Reg – 05/31/1999
CIC	Edward J. Snyder, Cedar Vale, Kansas, and Caroline Snyder Blakeslee, Boise, Idaho, as Co-Trustees of the M.F. Jarvis Trust, to acquire voting shares of Cornerstone Alliance, Ltd., Winfield, Kansas; and thereby indirectly acquire First National Bank of Winfield, Winfield, Kansas.	Newspaper – 05/20/1999 Fed Reg – 05/20/1999

### 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>	
4(c)(8)	First National of Nebraska, Omaha, Nebraska, and its wholly owned subsidiary Insync Investments, Ltd. d/b/a Information Systems, Inc., to acquire Path Technology Group, Inc., and thereby engage in data processing activities.	

## Section V – Availability of CRA public evaluations

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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:

**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.

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

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## Section VI – CRA examinations scheduled for Quarter of

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

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# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, May 1, 1999

### Section I – Applications subject to newspaper notice only

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

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

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

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### Section III – Applications subject to Federal Register notice only

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

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

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

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## Section V – Availability of CRA public evaluations

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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.

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

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## Section VI – CRA examinations scheduled for

## Quarter of

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

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## District 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, May 1, 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)	The Sanwa Bank, Limited, Osaka, Japan, to acquire up to 32 percent of The Toyo Trust and Banking Company, Limited, Tokyo, Japan, which owns Toyo Trust Company of New York, New York, New York. *	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(3)	Wells Fargo & Company, San Francisco, California, to acquire Eastern Heights Bank, Maplewood, Minnesota. *	Newspaper – 05/28/1999 Fed Reg – 05/14/1999
3(a)(3)	Wells Fargo & Company, San Francisco, California, to acquire Mustang Financial Corporation, Rio Vista, California. *	Newspaper – 05/23/1999 Fed Reg – 05/14/1999

\* 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)	Philippine National Bank, Metro Manila, The Philippines, and Century Holding Corporation, Beverly Hills, California, to acquire PNB Remittance Centers, Inc., Los Angeles, California, and thereby engage in money remittance activities.	Fed Reg – 05/20/1999
4(c)(8)	Dai-Ichi Kangyo Bank, Tokyo, Japan, to indirectly acquire Newcourt Credit Group, Inc., Toronto, Canada, through The CIT Group, Inc., New York, New York.	Fed Reg – N/Avail

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

<i>Type</i>	<i>Application</i>
Member	Santa Monica Bank, Santa Monica, California, to become a member of the Federal Reserve System.

#### Section V – Availability of CRA public evaluations

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
964362	Capital Bank of North County 2602 El Camino Real P.O. Box 9007 Carlsbad, CA 92018-0807 (760) 434-3344	01/19/1999	04/26/1999	S		X

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

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

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