
Federal Reserve Release



H.2

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

No. 47

Week Ending November 20, 1999

Bank Mergers

SunTrust Bank, Atlanta, Georgia -- to merge with 26 subsidiary banks of SunTrust Banks, Inc., and thereby operate branches at the locations of the merged banks.
- Approved, November 18, 1999

Banks, Foreign

Bank Austria Aktiengesellschaft, Vienna, Austria -- to establish a branch in Greenwich, Connecticut, and representative offices in Atlanta, Georgia, and San Francisco, California.
- Approved, November 18, 1999

Discount Rates

Discount Rates -- increase to 5 percent, from 4-3/4 percent, by the Federal Reserve Banks of Boston, Cleveland, Richmond, Kansas City, and San Francisco.
- Approved, November 16, 1999

Discount Rates -- increase to 5 percent from 4-3/4 percent by the Federal Reserve Banks of Atlanta, Dallas, and St. Louis.
- Approved, November 17, 1999

Discount Rates -- increase to 5 percent from 4-3/4 percent by the Federal Reserve Banks of New York, Philadelphia, Chicago, and Minneapolis.
- Approved, November 18, 1999

General Accounting Office

General Accounting Office -- response to GAO report, "Federal Reserve Board: Merger Process Needs Guidelines for Community Reinvestment Issues."
- Approved, November 19, 1999

Enforcement

Adairsville Bancshares, Inc., Adairsville, Georgia; and Bank of Adairsville -- written agreement dated December 10, 1998, terminated September 8, 1999.
- Announced, November 16, 1999

California Center Bank, Los Angeles, California -- cease and desist order dated October 4, 1994, terminated October 15, 1999.
- Announced, November 16, 1999

Enforcement

First Western Bank, Cooper City, Florida -- issuance of consent orders against Robert and Adele Barber, Bertram Smith, and Matthew J. Callahan, all institution-affiliated parties.

- Announced, November 16, 1999

Heritage Bancorp Company, Inc., Cleveland, Oklahoma, and First Bank of Cleveland -- written agreement, dated October 21, 1999, with the Federal Reserve Bank of Kansas City and the Oklahoma State Banking Department.

- Announced, November 16, 1999

Mercantile Capital Corp., Boston, Massachusetts -- written agreement dated January 26, 1996, terminated August 23, 1999.

- Announced, November 16, 1999

PanAmerican Bank, Coconut Grove, Florida -- cease and desist order dated March 4, 1998, terminated September 29, 1999.

- Announced, November 16, 1999

H.2 Actions under delegated authority

November 14, 1999 to November 20, 1999

BS&R Banking Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment
IF International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

Richmond

Monarch Bank, Chesapeake, Virginia -- to establish a branch at 601 Battlefield Boulevard South.

- Approved, November 15, 1999

Atlanta

Provident Bank of Florida, Sarasota, Florida -- to establish a branch at 5530 Cortez Road West, Bradenton.

- Approved, November 17, 1999

Bank Holding Companies

Secretary

Albion Banc Corporation, Albion, New York -- to merge with Niagara Bancorp, Lockport.

- Approved, November 16, 1999

San Francisco

Castle Creek Capital Partners Fund IIA, LP, Rancho Santa Fe, California; and Castle Creek Capital Partners Fund IIB, LP -- to acquire shares of Union Acceptance Corporation, Indianapolis, Indiana; and for Eggemeyer Advisory Corp., WJR Corp., and Castle Creek Capital, LLC, all of Rancho Santa Fe, to acquire indirectly shares of Union Acceptance Corporation.

- Returned, November 19, 1999

New York

Deutsche Bank AG, Frankfurt, Federal Republic of Germany -- to engage de novo through DB Advisors, LLC, in acting as a commodity pool operator for certain private limited partnerships and trusts.

- Approved, November 1, 1999 (AC)

Bank Holding Companies

San Francisco

East West Bancorp, San Marino, California -- request for waiver of application in connection with the proposed acquisition of American International Bank, Los Angeles, and its merger with East-West Bank, San Marino.

- Approved, November 10, 1999 (AC)

St. Louis

First Delta Bankshares, Inc., Blytheville, Arkansas -- to acquire Merchants and Planters Bank, Manila.

- Approved, November 18, 1999

Atlanta

Florida Bancorp, Inc., Palm Harbor, Florida -- request for modification of a commitment.

- Returned, November 19, 1999

Atlanta

Florida Banks, Inc., Jacksonville, Florida -- to engage in making, acquiring, brokering, or servicing loans or other extensions of credit through loan participations with its subsidiary, Florida Bank, N.A., Tampa.

- Approved, November 17, 1999

San Francisco

GBC Bancorp, Los Angeles, California -- request for waiver of application in connection with the proposed merger of General Savings Bank of Washington, Bellevue, Washington, with General Bank, Los Angeles.

- Approved, November 18, 1999

Chicago

Great River Bankshares Corporation, Burlington, Iowa -- to acquire shares of Henry County Bank, Mt. Pleasant, a de novo bank.

- Approved, November 15, 1999

San Francisco

Heritage Commerce Corp., San Jose, California -- to acquire Heritage Bank South Bay, Morgan Hill, a de novo bank.

- Approved, November 12, 1999 (AC)

Bank Holding Companies

Chicago

Hometown Bancorp, Ltd., St. Cloud, Wisconsin -- to establish a subsidiary, Hometown Mortgage Services, Inc., Fond du Lac, and thereby engage in extending and servicing loans, collection agency services, and real estate settlement services.
- Approved, November 17, 1999

Chicago

Iowa State Bank Holding Company, Des Moines, Iowa -- to engage de novo through its subsidiary, Capitol Partners, L.C., in community development activities.
- Approved, November 15, 1999

Chicago

Lake Michigan Financial Corporation, Holland, Michigan -- to acquire The Bank of Northern Michigan, Petoskey, a de novo bank.
- Approved, November 15, 1999

New York

NBT Bancorp, Inc., Norwick, New York -- to acquire Lake Ariel Bancorp, Inc., Lake Ariel, Pennsylvania, and its subsidiary, LA Bank, N.A.
- Approved, November 19, 1999

Dallas

North American Bancshares, Inc., Sherman, Texas -- to acquire Marble Falls National Bancshares, Inc., Marble Falls, and Marble Falls National Bank.
- Approved, November 18, 1999

Chicago

Oak Financial, Inc., Madison, Wisconsin -- to become a bank holding company through the acquisition of Oak Bank, Fitchburg, a de novo bank.
- Returned, November 15, 1999

San Francisco

Pacific Crest Capital, Inc., Agoura Hills, California -- to become a bank holding company through the acquisition of Pacific Crest Bank.
- Approved, November 17, 1999

Bank Holding Companies

Cleveland

Provident Financial Group, Inc., Cincinnati, Ohio -- to acquire Fidelity Financial Group, Inc., and its subsidiary, Centennial Bank; and for Provident Bank to merge with Centennial Bank and thereby establish branches.

- Approved, November 17, 1999

Boston

The Royal Bank of Scotland Group PLC, The Royal Bank of Scotland PLC, and RBSG International Holdings Limited, all of Edinburgh, Scotland; and Citizens Financial Group, Inc., Providence, Rhode Island -- to acquire UST Corp., Boston, Massachusetts.

- Approved, November 19, 1999

Atlanta

SouthTrust Corporation, Birmingham, Alabama -- request for waiver of the application requirement in connection with its proposed merger with Brazos Bancshares, Inc., Waxahachie, Texas, and acquisition of Heritage Bank.

- Approved, November 18, 1999

Minneapolis

State Bank of Cokato Employee Stock Ownership Plan and Trust, Cokato, Minnesota, and State Bank of Cokato Employee Stock Ownership Plan and Trust II -- to form an association and become a bank holding company through the acquisition of shares of Cokato Bancshares, Inc.

- Approved, November 15, 1999

Kansas City

Team Financial Acquisition Subsidiary, Inc., Paola, Kansas; Team Financial, Inc., and Team Financial ESOP -- to acquire ComBankshares, Inc., Prairie Village, and Community Bank of Chapman, Chapman.

- Approved, November 17, 1999

Dallas

Texas Independent Bancshares, Inc., Texas City, Texas -- to acquire American Independent Bancshares, Inc., Santa Fe, and Texas First Bank.

- Approved, November 18, 1999

Bank Holding Companies

Atlanta

TransAtlantic Holding Corporation, Miami, Florida -- to become a bank holding company through the acquisition of TransAtlantic Bank.

- Returned, November 15, 1999

Boston

Westborough Bancorp, MHC, Westborough, Massachusetts; and Westborough Financial Services -- to become a mutual bank holding company and a bank holding company, respectively, through the acquisition of Westborough Savings Bank.

- Approved, November 17, 1999

Bank Mergers

New York

Peapack-Gladstone Bank, Gladstone, New Jersey -- to merge with Chatham Savings, FSB, and thereby establish branches.

- Approved, November 12, 1999 (AC)

San Francisco

Valencia Bank & Trust, Santa Clarita, California -- to merge with First Valley National Bank, Lancaster, and thereby establish branches.

- Approved, November 16, 1999

Banks, Nonmember, And Miscellaneous Institutions

Dallas

Trammell Crow Company, Dallas, Texas -- deregistration under Regulation U.

- Approved, November 18, 1999

Change In Bank Control

Minneapolis

Empire Bancshares, Incorporated, Sioux Falls, South Dakota -- change in bank control.

- Permitted, November 15, 1999

Dallas

First Canadian Bancorporation, Inc., Canadian, Texas -- change in bank control.

- Permitted, November 19, 1999

Change In Bank Control

Dallas

Guaranty Bancshares, Inc., Mount Pleasant, Texas -- change in bank control.
- Withdrawn, November 18, 1999

Minneapolis

Madison Agency, Inc., Sioux Falls, South Dakota -- change in bank control.
- Permitted, November 18, 1999

Atlanta

Seacoast Banking Corporation, Stuart, Florida -- change in bank control.
- Permitted, November 15, 1999

Kansas City

Sooner Southwest Bankshares, Inc., Tulsa, Oklahoma -- change in bank control.
- Permitted, November 17, 1999

Competitive Factors Reports

New York

Banco Santander Puerto Rico, San Juan, Puerto Rico -- report on competitive factors of the proposed merger with Santander Interim Bank in connection with the formation of Santander BanCorp.
- Submitted, November 10, 1999 (AC)

Dallas

BankDirect, SSB, Dallas, Texas -- report on competitive factors of the proposed merger with Texas Capital Bank, N.A.
- Submitted, November 18, 1999

Dallas

Dayton State Bank, Dayton, Texas -- report on competitive factors of the proposed acquisition of a Dayton branch from Woodcreek Bank, Houston.
- Submitted, November 16, 1999

Competitive Factors Reports

Cleveland

ESB Financial Corporation, Ellwood City, Pennsylvania -- report on competitive factors of the proposed acquisition of SHS Bancorp, Inc., Pittsburgh, and merger of subsidiaries, ESB Bank, FSB, and Spring Hills Savings Bank, FSB.

- Submitted, November 18, 1999

Atlanta

First Guaranty Bank, Hammond, Louisiana -- report on competitive factors of the proposed merger with First Southwest Bank, Jennings.

- Submitted, November 17, 1999

Kansas City

First National Bank & Trust Company in Larned, Larned, Kansas -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Macksville branch of The Citizens State Bank, Ashland.

- Submitted, November 18, 1999

Kansas City

First National Bank of Anthony, Anthony, Kansas -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Harper and Mayfield branches of Hillcrest Bank, Overland Park.

- Submitted, November 18, 1999

San Francisco

First Savings Bank of Washington, Walla Walla, Washington -- report on competitive factors of the proposed merger with Towne Bank, Woodinville.

- Submitted, November 15, 1999

Chicago

Henry County Bank, Mt. Pleasant, Iowa -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Hillsboro, Mt. Pleasant, and New London branches of Mercantile Bank Midwest, Des Moines.

- Submitted, November 18, 1999

Competitive Factors Reports

Kansas City

Howard State Bank, Howard, Kansas -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Sedan and Cedar Vale branches of Chisholm Trail State Bank, Wichita.

- Submitted, November 18, 1999

Chicago

LaSalle Bank National Association, Chicago, Illinois -- report on competitive factors of the proposed merger with LaSalle Bank, FSB.

- Submitted, November 19, 1999

Chicago

Lincoln Savings Bank, Reinbeck, Iowa -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Cedar Falls and Hudson branches of Mercantile Bank Midwest, Des Moines.

- Submitted, November 19, 1999

San Francisco

New Mountain West Bank, Coeur d'Alene, Idaho -- report on competitive factors of the proposed merger with Mountain West Bank.

- Submitted, November 15, 1999

San Francisco

Pacific Northwest Bank, Seattle, Washington -- report on competitive factors of the proposed merger with Kittitas Valley Bank, N.A., Ellensburg.

- Submitted, November 16, 1999

Richmond

Southern Bank and Trust Company, Mount Olive, North Carolina -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Robersonville branch of Cooperative Bank for Savings, Inc., SSB, Wilmington.

- Submitted, November 18, 1999

Atlanta

SouthTrust Bank, National Association, Birmingham, Alabama -- report on competitive factors of the proposed merger with Heritage Bank, Waxahachie, Texas.

- Submitted, November 18, 1999

Competitive Factors Reports

San Francisco

State Bank of Southern Utah, Cedar City, Utah -- report on competitive factors of the proposed acquisition of the Richfield branch of Community First National Bank, Phoenix, Arizona.

- Submitted, November 17, 1999

Extensions Of Time

Director, BS&R

Canadian Imperial Bank of Commerce, Toronto, Canada -- extension to November 3, 2000, to divest of certain real estate investments.

- Granted, November 19, 1999

Atlanta

Great Southern Capital Corporation Employee Stock Ownership Trust, Meridian, Mississippi -- extension to February 4, 2000, to acquire shares of Great Southern Capital Corporation.

- Granted, November 1, 1999 (AC)

Membership

St. Louis

The Capital Bank, Little Rock, Arkansas -- membership in the Federal Reserve System.

- Approved, November 19, 1999

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on October 5, 1999.

- Published, November 18, 1999

FOMC

Short-term interest rates -- increase in the target for the federal funds rate to 5-1/2 percent, from 5-1/4 percent.

- Approved, November 16, 1999

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, November 20, 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)	Banknorth Group, Inc., Burlington, Vermont – to acquire 100% of BNG Interim Bank, N.A., successor to Evergreen Bank N.A., Glen Falls, New York	Newspaper – 12/20/1999 Fed Reg – N/Avail

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, November 20, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Banca Intessa S.P.A., Milano, Italy, to establish a branch in New York, New York, and to establish representative offices in Chicago, Illinois and San Francisco, California.	Newspaper – N/Avail
FBSEA	UBS AG, Zurich, Switzerland, to establish a representative office in Boston, Massachusetts.	Newspaper – N/Avail
FBSEA	Credit Commercial de France, Paris, France, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	Banco Comercial Portugues, S.A., Porto, Portugal, to establish a representative office in Miami, Florida.	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)(1)/3(a)(3)	China Trust Capital A/S, Denmark (“AS”), to form a bank holding company and acquire direct or indirect control of China Trust Capital BV, Amsterdam, Netherlands, China Trust Holdings Corp., New York, New York, and China Trust Bank (U.S.A.), Torrance, California; and for China Trust Holdings N.V., Curacao, Netherlands Antilles, to acquire control of AS.*	Newspaper – N/Avail Fed Reg – 11/26/1999
3(a)(1)	Caisse Nationale de Credit Agricola, Paris, France, to become a bank holding company through its investment in Banco Espirito Santo e Comercial de Lisboa, S.A., Lisbon, Portugal (“BESCL”), through BESCL’s acquisition of Espirito Santo Bank, Miami, Florida.*	Newspaper – 11/15/1999 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>
4(c)(8)	Bayerische Hypo-Und Vereinsbank Aktiengesellschaft, Munich, Germany, to acquire 20 percent of Babcock & Brown LP, and Babcock & Brown Operating Partnership LP, two limited partnerships being formed by Babcock & Brown Holdings Inc., all of San Francisco, California, and thereby engage in certain nonbanking activities.	Fed Reg – 11/30/1999

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>
3506	Interchange Bank, Saddlebrook, NJ	06/01/1999	11/18/1999	S	x	

Section VI – CRA examinations scheduled for 1st Quarter of 2000 (REVISED)

Institution

Location

Chemung Canal Trust Company

One Chemung Canal Plaza, Elmira, New York 14902

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, November 20, 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) & 3(a)(3)	The Bancorp.com, Inc., Wilimington, DE, to form a bank holding company by acquiring TB.com.bank, Wilimington, DE	Newspaper: 12/16/1999 Fed. Reg: N/Avail

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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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 1st Quarter of 2000

<i>Institution</i>	<i>Location</i>
First Liberty Bank & Trust	Jermyn, PA
Summit Bank	Fort Washington, PA

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, November 20, 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>	
4(c)(8)	Received notice on 11/18/1999 from American Bancorporation, Wheeling, WV of its intent to acquire up to 51.00 percent of the voting shares of New Albany Solutions LLC, Columbus, OH through its wholly-owned subsidiary, American Mortgages, Inc., Wheeling, WV in a joint venture with Franklinton Mortgage Co., Columbus, OH.	

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

<i>Type</i>	<i>Application</i>
4(c)(8)	Received notice on 11/19/1999 from Futura Banc Corp., Urbana, OH of its intent to acquire Vernon, Shall, Morgan & Company, Akron, OH.

Section V – Availability of CRA public evaluations

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

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

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

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

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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 1st Quarter of 2000 (REVISED)

<i>Institution</i>	<i>Location</i>
Security Dollar Bank	One South Main Street Niles, Ohio 44446

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, November 20, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Benchmark Community Bank, Kenbridge, Virginia, to establish a branch at 247 North Main Street, Chase City, Virginia.*	Newspaper - 11/26/1999
Branch	Crestar Bank, Richmond, Virginia, to establish a branch at 5260 Campbell Boulevard, White Marsh, Maryland.*	Newspaper - 11/26/1999
18(c)	Centura Bank, Rocky Mount, North Carolina, to merge with Triangle Bank, Raleigh, North Carolina, and Bank of Mecklenburg, Charlotte, North Carolina.*	Newspaper - 12/11/1999

*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)	F&M National Corporation, Winchester, Virginia, to acquire 100% of the voting shares of The State Bank of the Alleghenies, Covington, Virginia.*	Fed Reg - 12/13/1999 Newspaper - 12/10/1999
3(a)(5)	Centura Bancorp, Inc., Rocky Mount, North Carolina, to acquire Triangle Bancorp, Inc., Raleigh North Carolina.*	Fed Reg - 12/17/1999 Newspaper - 12/11/1999
3(a)(5)	Wachovia Corporation, Winston-Salem, North Carolina, to acquire B C Bankshares, Inc., Canton, Georgia.*	Fed Reg - N/Avail Newspaper - 12/10/1999

*Subject to the provision 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>
4(c)(8)	Southern Financial Bancorp, Inc., Warrenton, Virginia, to acquire certain assets of Darien Consulting Group and thereby engage in data processing 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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<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, November 20, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	SunTrust Bank of North Central Florida, Ocala, Florida, to establish a branch located at 14000 W. Newberry Road, Jonesville, Florida.	11/08/1999*

*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	Merchants & Farmers Bancshares, Inc., Eutaw, Alabama, after-the-fact notification by James O. Banks, James O. Banks, Jr., James O. Banks, III, Andrew Harrison Banks, John S. Banks, Sarah B. Dodd, and Betty C. Banks, to retain 13 percent of the outstanding shares of Merchants & Farmers Bancshares, Inc., Eutaw, Alabama.	Fed Reg – 12/10/1999
3(a)(1)	Peoples Bancshares of Tallassee, Inc., Tallassee, Alabama, to become a bank holding company by acquiring The Peoples Bank, Tallassee, Alabama.	Fed Reg – 12/17/1999*
CIC	Central Progressive Bancshares, Inc., Hammond, Louisiana, prior notification by Mr. Richard S. Blossman, Jr., to acquire 32.82 percent of the outstanding shares of Central Progressive Bancshares, Inc., Hammond, Louisiana.	N/Avail

*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>
COM	SunTrust Banks, Inc., Atlanta, Georgia, commitment waiver request.
COM	Community Bancshares of Mississippi, Inc., Employee Stock Ownership Plan, Brandon, Mississippi, 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, November 20, 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	Old Kent Bank Grand Rapids, Michigan The Merchants National Bank of Aurora Aurora, Illinois and thereby establish 14 branches	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)(3)	Clintonville Bancshares, Inc.* Clintonville, Wisconsin Nichols Bancorp, Inc. Nichols, Wisconsin Neighborhood State Bank Nichols, Wisconsin	Fed Reg – N/Avail Newspaper – N/Avail
CIC	Dysart Bancshares, Inc. Dysart, Iowa by Michael David and Susan Ann Griffin	Fed Reg – 11/24/1999 Newspaper – 12/01/1999
CIC	River Valley Bancorp, Inc. Eldridge, Iowa by John Randall (Randy) Winegard	Fed Reg – 12/10/1999 Newspaper – N/Avail
3(a)(5)	Old Kent Financial Corporation* Grand Rapids, Michigan Merchants Bancorp, Inc. Aurora, Illinois The Merchants National Bank of Aurora Aurora, Illinois	Fed Reg – 12/17/1999 Newspaper – N/Avail

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)	Bank One Corporation Chicago, Illinois One Group Administrative Services, Inc.	Fed Reg – 12/03/1999

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>
2119773	Hinsdale Bank & Trust 20 E. First Street Hinsdale, Illinois 60521 (630) 323-4404	06/15/1999	11/19/1999	S		X
596848	American Trust & Savings 895 Town Clock Plaza Dubuque, Iowa 52001-0938 (319) 582-1841	06/28/1999	11/19/1999	S	X	

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

Institution

Location

None

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, November 20, 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)	Notice by Farmers Bancshares, Inc., Hardinsburg, Kentucky, to acquire Leitchfield Deposit Bancshares, Inc., Leitchfield, Kentucky. A companion Section 4(c)(8) notice accompanies this notice. (Previously reported during the week ending November 13, 1999)*	Newspaper – 12/20/1999 Fed Reg – 12/17/1999
CIC	Notice involving First National Bancshares in Newton, Inc., Newton, Illinois, by Bradley P. Heath, Palestine, Illinois.	Newspaper – 12/1/1999 Fed Reg – 12/7/1999
3(a)(3)	Notice by Arvest Bank Group, Inc., Bentonville, Arkansas, to acquire P & W Bancshares, Inc., Little Rock, Arkansas.*	Newspaper – 12/17/1999 Fed Reg – 12/17/1999
3(a)(5)	Notice by Walden Financial Group, Inc., Pocahontas, Arkansas, to acquire Rainbow Investment Company, Inc., Tuckerman, Arkansas. A companion Section 4(c)(8) notice accompanies this notice. (Previously reported during the week ending November 6, 1999)*	Newspaper – 12/4/1999 Fed Reg – 12/03/1999

* 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)	Notice by Farmers Bancshares, Inc., Hardinsburg, Kentucky, to indirectly acquire Leitchfield Bancshares Insurance, Inc., Leitchfield, Kentucky, and thereby engage in the sale, as agent, of credit related insurance, pursuant to Section 225.28(b)(11)(i) of Regulation Y. A companion Section 3(a)(5) notice accompanies this notice. (Previously reported during the week ending November 13, 1999)	12/17/1999

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Notice by Walden Financial Group, Inc., Pocahontas, Arkansas, to engage directly in credit extending activities, pursuant to Section 225.28(b)(1) of Regulation Y. A companion Section 3(a)(5) notice accompanies this notice.	12/8/1999

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

<i>Type</i>	<i>Application</i>
914FIRREA	Companion notices involving First National Bancshares in Newton, Inc., Newton, Illinois, by Larry K. Quick, Robinson, Illinois, and John R. Birkofer, Robinson, Illinois, to become members of the board of directors.

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>
761244	Belgrade State Bank Belgrade, Missouri	8/9/1999	11/15/1999	S		X

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

Institution

Location

None

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, November 20, 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	2000 Irrevocable Security Trust No. 1 of Carl R. Pohlad and the 2000 Irrevocable Trust No. 2 of Carl R. Pohlad to acquire control of Marquette Bancshares, Inc., Minneapolis, Minnesota.	Fed Reg – 12/07/1999
CIC	Glenn A. Solsrud Irrevocable Trust for the Benefit of Brian K. Solsrud, II, Glenn A. Solsrud Irrevocable Trust for the Benefit of Gregory A. Solsrud, II, Glenn A. Solsrud Irrevocable Trust for the Benefit of Corinne E. Solsrud, and Glenn A. Solsrud Irrevocable Trust for the Benefit of Rachel A. Solsrud, II to acquire control of Kimberly Leasing Corporation, Augusta, Wisconsin.	Fed Reg – 12/08/1999
CIC	Glenn A. Solsrud Revocable Trust to acquire control of Augusta Financial Corporation, Augusta, Wisconsin.	Fed Reg – 12/08/1999
CIC	Glenn A. Solsrud Revocable Trust to acquire control of Caprice Corporation, Augusta, Wisconsin.	Fed Reg – 12/08/1999
3(a)(3)	Dacotah Banks, Inc., Aberdeen, South Dakota, for prior approval to acquire 100% of the voting shares of Rolla Holding Company, Inc., Rolla, North Dakota.	Fed Reg – 12/17/1999
3(a)(1)	Ellis Bankshares, Inc., Eagle River, Wisconsin, for prior approval to become a bank holding company through the acquisition of 81.59% of the voting shares of First National Bank of Eagle River, Eagle River, Wisconsin.	N/Avail.

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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>
648055	Valley Bank of Helena Helena, Montana	08/02/1999	11/18/1999	S		X
210256	Wadena State Bank Wadena, Minnesota	08/02/1999	11/19/1999	S		X

REVISED

Section VI – CRA examinations scheduled for the 1st Quarter of 2000 (January 1, 2000 – March 31, 2000)

<i>Institution</i>	<i>Location</i>
Dacotah Bank	Aberdeen, South Dakota
M&I Bank Eagle River	Eagle River, Wisconsin
M&I Community State Bank	Eau Claire, Wisconsin
La Crosse State Bank	La Crosse, Wisconsin
M&I Citizens American Bank	Merrill, Wisconsin
M&I Bank	Superior, Wisconsin

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

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received, as a result of either the first publication or subsequent publications will be considered during the examination. Written comments regarding the CRA performance of these institutions should be directed to Ms. JoAnne Lewellen at the Federal Reserve Bank of Minneapolis, Banking Supervision Department, P.O. Box 291, Minneapolis, Minnesota 55480-0291.

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, November 20, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) / Branch	First State Bank, Oklahoma City, Oklahoma, for prior approval to merge with First State Bank, Oklahoma City, Oklahoma, and incident thereto, establish an additional branch.	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)(1)	Cleveland Holding Company, Cleveland, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Heritage Bancorp, Inc., Cleveland, Oklahoma, and thereby indirectly acquire First Bank of Cleveland, Cleveland, Oklahoma.	Newspaper - N/Avail Fed Reg - 12/20/1999
3(a)(1)	Grain Valley Bancshares, Inc., Grain Valley, Missouri, for prior approval to become a bank holding company through the acquisition of at least 80 percent of the voting shares of The Bank of Grain Valley, Grain Valley, Missouri.	Newspaper - N/Avail Fed Reg - N/Avail
3(a)(1) / 3(a)(3)	Gold Bancorporation, Inc., and Gold Banc Acquisition Corporation XIII, Inc., both of Leawood, Kansas, for prior approval to acquire 100 percent of the voting shares of DSP Investments, Limited, LaCygne, Kansas, and thereby indirectly acquire Linn County Bank, LaCygne, Kansas. Also, for Gold Banc Acquisition Corporation XIII, Inc., Leawood, Kansas, to become a bank holding company through the acquisition.	Newspaper - 12/10/1999 Fed Reg - 12/10/1999
3(a)(1) / 3(a)(3)	Gold Bancorporation, Inc., and Gold Banc Acquisition Corporation, XI, Inc., both of Leawood, Kansas, for prior approval to acquire 100 percent of the voting shares of American Bancshares, Inc., Bradenton, Florida, and thereby indirectly acquire American Bank, Bradenton, Florida. Also, for Gold Banc Acquisition Corporation XI, Inc. to become a bank holding company through the acquisition.	Newspaper - 12/10/1999 Fed Reg - 12/10/1999
4(c)(8)	Hometown Bancorporation, Inc., Grand Island, Nebraska, for prior approval to acquire 100 percent of the voting shares of Security State Bank, Sumner, Nebraska, and thereby engage in the operation of a thrift. Security State Bank, Sumner, Nebraska, will be renamed Security Bank, Sumner, Nebraska.	Newspaper - N/Avail Fed Reg - 12/17/1999

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, Inc., Omaha, Nebraska, to acquire Networking & Information Consulting, Inc., West Des Moines, Iowa, through Insync Investments, Ltd. d/b/a Information Systems, Inc., Omaha, Nebraska, and thereby indirectly engage in data processing 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.

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>
502157	State Bank Winfield, Kansas	08/23/1999	11/18/1999	O		X

Section VI – CRA examinations scheduled for 1st Quarter of 2000 - AMENDED

<i>Institution</i>	<i>Location</i>
The Eaton Bank	Eaton, Colorado
WestStar Bank	Bartlesville, Oklahoma
RCB Bank	Claremore, Oklahoma

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, November 20, 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)	First Sierra Financial, Inc., Houston, TX, to acquire FSF of Delaware, Inc., Wilmington, DE, and Greenbelt Bancshares, Inc., Quanah, TX, and Security National Bank in Quanah, Quanah, TX*	Fed Reg – 12/17/1999 Newspaper – N/Avail
3(a)(1)	FSF of Delaware, Inc., Wilmington, DE, to acquire Greenbelt Bancshares, Inc., Quanah, TX, and Security National Bank in Quanah, Quanah, TX*	Fed Reg – 12/17/1999 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.

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, November 20, 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)	Greater Bay Bancorp, Palo Alto, California, to merge with Mt. Diablo Bancshares and thereby acquire its subsidiary, Mt. Diablo National Bank, both of Danville, California. *	Newspaper - 12/18/1999 Fed Reg - 12/17/1999
3(a)(1)	Utah Bancshares, Inc., to become a bank holding company by acquiring Bank of Ephraim, both of Ephraim, Utah. *	Newspaper - 12/20/1999 Fed Reg - 12/20/1999

* 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>
Member	Sacramento Commercial Bank, Sacramento, California, to become a member of the Federal Reserve System.

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

<i>Type</i>	<i>Application</i>
COM	Bank of Idaho, Idaho Falls, Idaho, requests relief of a commitment made not to purchase additional stock in connection with the BHC formation without prior permission from the Federal Reserve System.

Section V – Availability of CRA public evaluations

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

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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>
54861	Security First Bank 141 West Bastanchury Road Fullerton, CA 92835 (714) 870-2100	07/09/1999	11/18/1999	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	