
Federal Reserve Release



H.2

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

No. 2

Week Ending January 8, 2000

Forms

Customer Satisfaction Survey of Federal Reserve Bulletin Subscribers (FR 1371) and Customer Satisfaction Survey of Publication Subscribers (FR 1372) -- to execute a one-time survey.

- Proposed, January 4, 2000

Interagency Notice of Change in Control (FR2081a), Interagency Notice of Change in Director or Senior Executive Officer (FR2081b), and Interagency Biographical and Financial Report (FR2081c) -- extension without revision.

- Proposed, January 4, 2000

The Quinquennial Finance Company Questionnaire and Survey (FR3033 p/s) -- extension without revision.

- Proposed, January 4, 2000

Report of Medium Term Note Issuance (FR2600) -- discontinuation of a survey.

- Proposed, January 4, 2000

Survey of Terms of Bank Lending (FR 2028A, B, and S) -- extension without revision.

- Proposed, January 3, 2000

Suspicious Activity Report (FR 2230) -- extension with revisions.

- Approved, January 3, 2000

Weekly Report of Eurodollar Liabilities Held by Selected U.S. Addresses at Foreign Offices of U.S. Banks (FR2050) -- extension with revisions.

- Approved, January 4, 2000

Regulations And Policies

Regulations H and Y -- proposed rule to amend the risk-based capital standards for recourse obligations, direct credit substitutes, and asset- and mortgage-backed securities (Docket No. R-1055).

- Proposed, January 5, 2000

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

Bank Branches, Domestic

San Francisco

Family Security Bank, Harbor, Oregon -- to establish a branch at 855 Railroad Avenue, Brookings.

- Approved, January 4, 2000

Cleveland

Fifth Third Bank of Western Ohio, Dayton -- to establish a branch at 6020 Chambersburg Road, Huber Heights.

- Approved, January 6, 2000

Chicago

Old Kent Bank, Grand Rapids, Michigan -- to establish a branch at 700 North Avenue, Battle Creek.

- Approved, January 6, 2000

Bank Holding Companies

Dallas

Adam Corporation/Group, Bryan, Texas; TAC Financial Corporation, Dover, Delaware; and First American Bank Texas, SSB, Bryan, Texas -- waiver of notification requirement to acquire Burkburnett Bancshares, Inc., Burkburnett, Texas; Burkburnett Financial Corporation, Dover, Delaware; and The Burkburnett Bank, Burkburnett, Texas.

- Granted, January 3, 2000

St. Louis

ASB Management Corp., Anna, Illinois -- to become a bank holding company through the acquisition of Anna State Bank.

- Approved, January 7, 2000

Bank Holding Companies

Secretary

The Bank of New York Company, Inc., New York, New York, and others -- to acquire, through NYCE Corporation, Woodcliff Lake, New Jersey, shares of Card Alert Services, Inc., Arlington, Virginia, and thereby engage in data processing and data transmission activities.

- Approved, January 5, 2000

Boston

Bar Harbor Bankshares, Bar Harbor, Maine -- to engage in securities brokerage, riskless principal, and private placement activities through the acquisition of Dirigo Investments, Inc.; to provide trust services through the acquisition of the trust business of Bankshares' subsidiary bank; and to engage de novo in investment advisory activities.

- Approved, January 3, 2000

Chicago

Baytree Bancorp, Inc., Chicago, Illinois -- to become a bank holding company through the acquisition of Baytree National Bank & Trust Company, a de novo bank.

- Withdrawn, January 3, 2000

Atlanta

Century South Banks, Inc., Dahlonega, Georgia -- to acquire Haywood Bancshares, Inc., Waynesville, North Carolina, and Haywood Savings Bank, Inc., SSB, and thereby engage in operating a savings association.

- Approved, December 31, 1999 (AC)

St. Louis

Concord EFS, Inc., Memphis, Tennessee -- waiver of notification in connection with the proposed acquisition of Virtual Cyber Systems, Inc., Tempe, Arizona, by Concord's subsidiary bank, EFS National Bank, Memphis.

- Granted, January 3, 2000

Minneapolis

Dacotah Banks, Inc., Aberdeen, South Dakota -- to acquire Rolla Holding Company, Inc., Rolla, North Dakota, and its subsidiary banks, First State Bank of Rolla and First National Bank of Hettinger, Hettinger.

- Granted, January 6, 2000

Bank Holding Companies

St. Louis

First Banks, Inc., St. Louis, Missouri, and First Banks America, Inc. -- to acquire Lippo Bank, San Francisco, California.
- Approved, January 5, 2000

Richmond

First National Bancshares, Inc., Spartanburg, South Carolina -- to become a bank holding company through the acquisition of First National Bank of Spartanburg.
- Approved, January 6, 2000

Kansas City

Gold Banc Corporation, Leawood, Kansas, and Gold Banc Acquisition Corporation XII, Inc. -- to acquire CountryBanc Holding Company, Edmond, Oklahoma, and thereby acquire People First Bank, Hennessey; and American Heritage Bank, El Reno; and People First Bank, Elkhart, Kansas.
- Withdrawn, January 6, 2000

Kansas City

Grand Valley Corporation, Grand Junction, Colorado -- to acquire shares of Heber Valley National Bank, Heber City, Utah, a de novo bank.
- Approved, January 6, 2000

Atlanta

Gwinnett Commercial Group, Inc., Lawrenceville, Georgia -- to become a bank holding company through the acquisition of First Bank of Gwinnett, a de novo bank.
- Approved, January 4, 2000

Philadelphia

Harleysville Savings Financial Corporation, Harleysville, Pennsylvania -- to become a bank holding company through the acquisition of Harleysville Savings Bank.
- Approved, January 6, 2000

Chicago

The Leaders Group, Inc., Oak Brook, Illinois -- to become a bank holding company through the acquisition of The Leaders Bank, a de novo bank.
- Returned, January 5, 2000

Bank Holding Companies

Chicago

Oak Financial, Inc., Madison, Wisconsin -- to become a bank holding company through the acquisition of Oak Bank, Fitchburg, a de novo bank.
- Approved, January 6, 2000

San Francisco

Sacramento Capital Co., Sacramento, California -- to become a bank holding company through the acquisition of Sacramento Commercial Bank, and for Belvedere Capital Partners LLC, San Francisco, and California Community Financial Institutions Fund Limited Partnership to acquire Sacramento Commercial Bank through Sacramento Capital Co.
- Approved, January 3, 2000

Chicago

Stichting Priorteit ABN AMRO Holding, Amsterdam, Stichting Administratiekantoor ABN AMRO Holding, ABN AMRO Holding N.V., and ABN AMRO Bank N.V., all in Amsterdam, The Netherlands, and ABN AMRO North America, Inc., Chicago, Illinois -- to acquire Atlantic Mortgage & Investment Corporation, Jacksonville, Florida, and thereby engage in making and servicing loans.
- Approved, January 3, 2000

Secretary

Wachovia Corporation, Winston-Salem, North Carolina -- to merge with B C Bankshares, Inc., Canton, Georgia, and thereby acquire Bank of Canton.
- Approved, January 3, 2000

Banks, Foreign

New York

Bayerische Hypo-Und Vereinsbank AG, Munich, Germany -- to invest in Babcock & Brown LP, San Francisco, California; Babcock, Brown Operating Partnership LP; and Babcock & Brown Investment Management Partners LP; and thereby engage in lending and equity financing services, leasing, financial and investment advisory services, securities brokerage, private placement and other agency transactional services, and management consulting services.
- Approved, January 7, 2000

Banks, Nonmember, And Miscellaneous Institutions

Minneapolis

First State Bank of Rushmore KSOP Plan and Trust, Worthington, Minnesota -- to acquire additional shares of First Rushmore Bancorporation, Inc.
- Approved, January 7, 2000

Minneapolis

Tri County Investment Company, Inc., Pine Island, Minnesota -- to engage in insurance agency activities in a town with a population less than 5,000 through the acquisition of the Duane Klingsporn Insurance Agency.
- Approved, January 7, 2000

Banks, State Member

New York

United States Trust Company of New York, New York, New York -- to purchase the assets and assume the liabilities of the branch of U.S. Trust Company of New Jersey at 499 Washington Boulevard, Jersey City, New Jersey.
- Approved, January 6, 2000

Change In Bank Control

Kansas City

Fairport Bancshares, Inc., Fairport, Missouri -- change in bank control.
- Permitted, January 4, 2000

Atlanta

FMB, Ltd., Monticello, Florida, and other individuals and limited partners -- to retain shares of FMB Banking Corporation.
- Returned, January 5, 2000

St. Louis

Lakeside Bancshares, Inc., Hughes, Arkansas -- change in bank control.
- Permitted, January 3, 2000

Chicago

Republic Bancorp Co., Orland Park, Illinois -- change in bank control.
- Permitted, January 4, 2000

Competitive Factors Reports

Dallas

Community National Bank, Midland, Texas -- report on competitive factors of the proposed merger with New Bank, National Association, an interim bank.

- Submitted, January 5, 2000

Dallas

First American Bank Texas, SSB, Bryan, Texas -- report on competitive factors of the proposed merger with The Burkburnett Bank, Burkburnett.

- Submitted, January 5, 2000

Dallas

First National Bank, Mexia, Texas -- report on competitive factors of the proposed acquisition of the branch of Signature Bank, Dallas, at 123 Bell Street, Coolidge.

- Submitted, January 7, 2000

Dallas

First State Bank, Kosse, Texas -- report on competitive factors of the proposed acquisition of a branch from First State Bank, Keene.

- Submitted, January 5, 2000

San Francisco

Korea First Bank of New York, New York, New York -- report on competitive factors of the proposed merger with Nara Bank, N.A., Los Angeles, California.

- Submitted, January 5, 2000

Extensions Of Time

San Francisco

Castle Creek Capital Partners Fund IIa, LP, Rancho Santa Fe, California, and Castle Creek Capital Partners Fund IIb, LP -- extension to April 1, 2000, to acquire shares of State National Bancshares, Inc., Lubbock, Texas, and for Eggemeyer Advisory Corp., WJR Corp., and Castle Creek Capital LLC, all in Rancho Sante Fe, to acquire shares of State National Bancshares, Inc.

- Granted, January 6, 2000

Extensions Of Time

Atlanta

Colonial Bank, Montgomery, Alabama -- extension to January 6, 2001, to establish a branch at 2055 Cherokee Road, Alexander City.

- Granted, January 6, 2000

Atlanta

Cumberland Bancorp, Inc., Nashville, Tennessee -- extension to April 7, 2000, to acquire The Bank of Mason, Mason.

- Granted, January 6, 2000

Atlanta

First Southern Bank, Boca Raton, Florida -- extension to January 6, 2001, to establish a branch at 801 US Highway One, North Palm Beach, Florida.

- Granted, January 6, 2000

Chicago

WCB Holding Company of Illinois, Inc., Geneva, Illinois -- extension to April 7, 2000, to become a bank holding company through the acquisition of Winfield Community Bank, Winfield, a de novo bank.

- Granted, January 6, 2000

International Operations

Director, BS&R

Chase Manhattan Corporation, New York, New York -- waiver of remainder of notification period for investment in TIW Czech N.V., Rotterdam, The Netherlands.

- Granted, January 5, 2000

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, January 8, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
1828 (c)	Merrill Merchants Bank, Bangor, Maine - office of The First National Bank of Bar Harbor, Bar Harbor, Maine	Newspaper-02/07/2000

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

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

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, January 8, 2000

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
FBSEA	Turkiye Is Bankasi A.S., Ankara, Turkey, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	Arab Banking Corporation (B.S.C.), Manama, Bahrain, to establish a federally licensed uninsured branch in Greenwich, Connecticut.	Newspaper – N/Avail
Branch	European American Bank, New York, New York, to open a branch at 326-328 Court Street, Brooklyn, New York*	Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Dime Bancorp, Inc., New York, New York (“Dime”), to become a bank holding company, in connection with the proposed merger of Hudson United Bancorp, Mahwah, New Jersey (“Hudson”), with and into Dime, and thereby acquire all of the issued and outstanding stock of Hudson’s subsidiary, Hudson United Bank, Mahwah, New Jersey, a nonmember commercial bank. At the effective time of the merger, Dime will change its name to Dime United Bancorp, Inc.*	Newspaper – 01/06/2000 Fed Reg – 01/10/2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	U.S. Trust Corporation, New York, New York, and U.S. Trust Company of North Carolina, Greensboro, North Carolina, (i) NCT Holdings, Inc., Greensboro, North Carolina, to become a bank holding company, with respect to its wholly-owned subsidiary, U.S. Trust Company of North Carolina, Greensboro, North Carolina; (ii) U.S. Trust Corporation, New York, New York, to acquire shares of Bank and (iii) NCT to retain ownership of its wholly-owned subsidiary, NCT Opportunities Inc., Greensboro, North Carolina, and thereby engage in certain nonbanking activities.*	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(1)	Greenwich Bank & Trust Company, The, Greenwich, Connecticut, to become bank holding company with respect to The Greenwich Bank and Trust Company, Greenwich, Connecticut, and Westport National Bank, Westport, Connecticut.*	Newspaper – 12/31/1999 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)	UBS AG, Zurich, Switzerland, to acquire through its wholly owned indirect subsidiary North Street Finance LLC, New York, New York, the telephone and answering machine leasing business of Lucent Technologies Consumer Products L.P., Murray Hill, NJ, and engage in certain leasing activities.	Fed Reg – N/Avail
4(c)(8)	Deutsche Bank AG, Frankfurt, Germany, to acquire Keyboard Acceptance Corporation, and Signature Leasing Company, both Mason, Ohio, and thereby engage in extending credit and servicing loans, and activities related to extending credit and leasing of personal or real property.	Fed Reg – 01/21/2000
4(c)(8)	Berkshire Bancorp Inc., New York, New York, to acquire 24.9 percent of Madison Merchant Services, Inc., and thereby engage in credit card authorization and credit card processing.	Fed Reg – 01/21/2000
4(c)(8)	Arab Banking Corporation (B.S.C.), Manama, Bahrain (“ABC”), to engage <u>de novo</u> through ABC Capital, Inc., in making and servicing loans, including the acquisition of loans from ABC.	Fed Reg – 01/21/2000
4(c)(8)	Deutsche Bank AG, Frankfurt, Germany, through its subsidiary, German American Capital Corporation, to acquire InterSec Research Corporation, Stamford, Connecticut, and thereby	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>
	engage in data processing providing performance measurement services for pension funds through databases and the internet, selling proprietary portfolio accounting software, providing investment management research and consulting services, and pension fun consulting services.	

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, January 8, 2000

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

Section VI – CRA examinations scheduled for Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, January 8, 2000

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 Fifth Third Bank of Western Ohio, Dayton, OH on 01/06/2000 of its intent to establish a branch at 6020 Chambersburg Road, Huber Heights, OH.	12/30/1999

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

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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<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>
117216	Commerce Exchange Bank 25201 Chagrin Boulevard Beachwood, OH 44122-5651	10/26/1999	01/04/2000	S		X
2668598	Portage Community Bank 1311 East Main Street Ravenna, OH 44266	10/12/1999	01/06/2000	S		X
612618	Provident Bank 1 East Fourth Street Cincinnati, OH 45202	07/12/1999	01/07/2000	S	X	

Section VI – CRA examinations scheduled for Quarter of

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

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, January 8, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Centura Bank, Rocky Mount, North Carolina, to establish a branch at 823 South Main Street, Kernersville, North Carolina.*	Newspaper - 01/18/2000

*Subject to the provisions of the Community Reinvestment Act.

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
933425	Farmers Bank of Maryland 5 Church Street Annapolis, Maryland 21401-1926	06/21/1999	01/02/2000	S	X	
1017528	First Virginia Bank-Mountain Empire 498 Cummings Street Abingdon, Virginia 24210	06/21/1999	01/02/2000	S	X	
288329	First Virginia Bank-Southwest 601 South Jefferson Street Roanoke, Virginia 24011	06/21/1999	01/02/2000	S	X	
223322	The First Bank and Trust Company 236 West Main Street Lebanon, Virginia 24266-9705	10/18/1999	01/02/2000		S	X
781028	Bank of Essex 323 Prince Street Tappahannock, Virginia 22560	10/18/1999	01/05/2000	O		X

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, January 8, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Columbia Bank, Tampa, Florida, to establish a branch located at 153 Treasure Island Causeway, Treasure Island, Florida.	01/17/2000*
FBSEA	Banco Venezolano de Credito, S.A.C.A., Caracas, Venezuela, to establish an international representative office to be located in Miami, Florida.	N/Avail*

*Subject to provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Centerstate Banks of Florida, Inc., Winter Haven, Florida, to become a bank holding company by acquiring First National Bank of Osceola County, Kissimmee, Florida.	01/21/2000
3(a)(1)	Centerstate Banks of Florida, Inc., Winter Haven, Florida, to become a bank holding company by acquiring Community National Bank of Pasco County, Zephyrhills, Florida.	01/21/2000
3(a)(1)	Centerstate Banks of Florida, Inc., Winter Haven, Florida, to become a bank holding company by acquiring First National Bank of Polk County, Winter Haven, Florida.	01/21/2000
3(a)(1)	NBG Bancorp, Inc., Athens, Georgia, to become a bank holding company by acquiring The National Bank of Georgia, Athens, Georgia (in organization).	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)	Interinvest Bancshares Corporation, New York, New York, to acquire Interinvest Corporation of New York, New York, New York, and thereby engage in making, acquiring, or servicing loans or other extensions of credit.	01/24/2000

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)	Central Progressive Bancshares, Inc., Hammond, Louisiana, prior notice to engage de novo in making, acquiring, brokering, or servicing loans or other extensions of credit, through its wholly-owned, newly formed subsidiary, Central Progressive Mortgage Corporation, Hammond, Louisiana.	01/24/2000

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

<i>Type</i>	<i>Application</i>
COM	Appalachian Bancshares, Inc., Ellijay, Georgia, commitment waiver request.
4(c)(8)	Exchange Bankshares, Inc., Milledgeville, Georgia, to acquire Exchange Insurance Agency, Inc., Gray, Georgia, and thereby engage in insurance agency activities.
COM	P.C.B. Bancorp, Inc., Johnson City, Tennessee, 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.

Section V – Availability of CRA public evaluations

<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>
14931	1 st Western Bank 5854 S. Flamingo Road Cooper City, Florida 33330 (954) 434-7600	09/20/1999	01/03/2000	S		X
1407521	Bank of Nashville Post Office Drawer 198986 Nashville, Tennessee 37219 (615) 271-2000	09/20/1999	01/03/2000	S		X
931636	Gulf Bank 3400 Coral Way Miami, Florida 33145 (305) 443-4853	09/20/1999	01/05/2000	S		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, January 8, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Old Kent Bank Grand Rapids, Michigan 700 North Avenue Battle Creek, Michigan	Newspaper – 12/24/1999
Branch	Tower Bank & Trust Company Fort Wayne, Indiana 1545 West DuPont Road Des Moines, Iowa	Newspaper – 12/24/1999
Branch	First Bank of Berne Berne, Indiana 185 Industrial Drive Portland, Indiana	Newspaper – 01/15/2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	FM Bancorp, Inc. Paxton, Illinois By Judkins Enterprises, L.P. and Susan Jane McCabe	Fed Reg – 01/26/2000 Newspaper – N/Avail
3(a)(3)	Capitol Bancorp, Ltd.* Lansing, Michigan Sunrise Bank of Albuquerque (in organization) Albuquerque, New Mexico	Fed Reg – 11/15/1999 Newspaper – 11/15/1999
3(a)(3)	Sun Community Bancorp Limited* Phoenix, Arizona Sunrise Bank of Albuquerque (in organization) Albuquerque, New Mexico	Fed Reg – 11/15/1999 Newspaper – 11/15/1999
3(a)(3)	Sunrise Capital Corporation* Phoenix, Arizona Sunrise Bank of Albuquerque (in organization) Albuquerque, New Mexico	Fed Reg – 11/15/1999 Newspaper – 11/15/1999

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Baytree Bancorp, Inc.* Chicago, Illinois Baytree National Bank & Trust Company (in organization) Chicago, Illinois	Fed Reg – 01/26/2000 Newspaper – 01/31/2000
3(a)(1)	Iowa State Financial Services Corporation* Fairfield, Iowa Iowa State Bank and Trust Company Fairfield, Iowa	Fed Reg – 12/13/1999 Newspaper – 12/16/1999
3(a)(3)	Iowa State Financial Services Corporation* Fairfield, Iowa North Linn Corporation Coggon, Iowa Linn County State Bank Coggon, Iowa	Fed Reg – 12/13/1999 Newspaper – 12/16/1999

* 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)	Iowa State Financial Services Corporation Fairfield, Iowa Sisler Insurance Agency Coggon, Iowa	Fed Reg – 01/17/2000

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
991340	1 st Source Bank 100 N. Michigan South Bend, Indiana (219) 235-2200	05/24/1999	01/03/2000	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, January 8, 2000

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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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>
630041	The First State Bank of Dongola Dongola, Illinois	10/4/1999	1/7/2000	S		X

Section VI – CRA examinations scheduled for

Quarter of

Institution

Location

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, January 8, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & BKBR	Ravalli County Bank, Hamilton, Montana, to purchase certain assets and assume certain liabilities of the Hamilton, Montana branch of Glacier Bank, Kalispell, Montana, and incident thereto establish a branch.	02/10/2000

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
600651	American State Bank of Pierre Pierre, South Dakota	09/20/1999	01/06/2000	O		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, January 8, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch / 18(c)	Gold Bank, Leawood, Kansas, to merge with First Business Bank of Kansas City, N.A., Kansas City, Missouri, and to establish a branch at 800 W. 47th Street, Kansas City, Missouri.	Newspaper – N/Available

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) / 3(a)(1)	Gold Banc Corporation, Leawood, Kansas and GoldBanc Acquisition Corporation XII, Inc., Leawood, Kansas, for prior approval to acquire Country Bancshares, Inc., Edmond, Oklahoma, and thereby indirectly acquire People First Bank, Hennessy, Oklahoma, People First Bank, Elkhart, Kansas, and American Heritage Bank, El Reno, Oklahoma.	Newspaper – 02/04/2000 FedReg – 01/10/2000

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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S = Satisfactory

NI = Needs to improve

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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>
463351	Olathe State Bank Olathe, Colorado	10/04/1999	1/03/2000	S		X
662350	Wahoo State Bank Wahoo, Nebraska	10/12/1999	01/05/2000	S		X

Section VI – CRA examinations scheduled for

Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, January 8, 2000

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Mesquite Financial Service, Alice, TX, to acquire Falfurrias State Bank, Falfurrias, TX*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1)	Midland Bancshares, Inc., Midland, TX, to acquire Community National Bank, Midland, TX*	Fed Reg – N/Avail Newspaper – N/Avail

*Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, January 8, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Hanmi Bank, Los Angeles, California, to establish a branch office at 4637 Convoy Street, San Diego, California. *	Newspaper - 01/13/2000

* Subject to the provisions of the Community Reinvestment Act

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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<i>RSSD 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	