
Federal Reserve Release



H.2

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

No. 17

Week Ending April 22, 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

Kansas City

The Bank at Broadmoor, Colorado Springs, Colorado -- to establish a branch near Briargate Parkway and Chapel Hills Drive.

- Approved, April 18, 2000

Richmond

New Peoples Bank, Inc., Honaker, Virginia -- to establish a branch at 402 Main Street, Haysi.

- Approved, April 19, 2000

Philadelphia

Orrstown Savings Bank, Orrstown, Pennsylvania -- to establish a branch at 3 Baden Powell Lane, Mechanicsburg.

- Approved, April 17, 2000

Atlanta

The Peoples Bank and Trust Company, Selma, Alabama -- to establish a branch at 3160 Main Street, Millbrook.

- Approved, April 20, 2000

Bank Holding Companies

Richmond

Anderson Bancshares, Inc., Hemmingway, South Carolina -- to merge with Anderson Brothers Bancshares, Inc., Mullins.

- Approved, April 20, 2000

St. Louis

BancPlus Corporation, Belzoni, Mississippi -- to acquire First Holmes Corporation, Lexington.

- Approved, April 21, 2000

Bank Holding Companies

Chicago

Bank of Montreal, Montreal, Canada; Bankmont Financial Corp., Wilmington, Delaware; and Harris Bankcorp, Inc., Chicago, Illinois -- waiver of application in connection with the proposed acquisition of Village Banc of Naples, Naples, Florida.
- Approved, April 17, 2000

Dallas

Burton Bancshares, Inc., Burton, Texas; and Burton Holdings, Inc., Wilmington, Delaware -- for Burton Holdings to become a bank holding company through the acquisition of Burton State Bank, Burton; and for Burton Bancshares to become a bank holding company through the acquisition of Holdings and Bank.
- Approved, April 19, 2000

Chicago

Dentel Bancorporation, Victor, Iowa -- to acquire Pocahontas Bancorporation, Pocahontas, and Pocahontas State Bank.
- Approved, April 20, 2000

Chicago

First Community Bancshares, Inc., Bargerville, Indiana -- waiver of application in connection with the proposed acquisition of Blue River Federal Savings Bank, Edinburgh.
- Withdrawn, April 19, 2000

Cleveland

First Security Bancorp, Inc., Lexington, Kentucky -- to acquire First Security Bank of Lexington, Inc.
- Approved, April 19, 2000

St. Louis

Maries County Bancorp, Inc., Vienna, Missouri; and Progress Bancshares, Inc., Sullivan -- to acquire shares of Tritten Bancshares, Inc., St. Robert.
- Approved, April 17, 2000

Bank Holding Companies

Philadelphia

National Penn Bancshares, Inc., Boyertown, Pennsylvania -- to acquire Panasia Bank, Fort Lee, New Jersey, through its subsidiary NPB, New Jersey, Inc., Morristown.

- Approved, April 21, 2000

Cleveland

SNB Bancorp, Inc., Salyersville, Kentucky -- to acquire Salyersville National Bank.

- Approved, April 20, 2000

Kansas City

State Bank of Slater Employee Stock Ownership Plan & Trust, Slater, Missouri -- to become a bank holding company through the acquisition of shares of Slater Bancshares, Inc.

- Approved, April 21, 2000

Bank Premises

Kansas City

The Bank at Broadmoor, Colorado Springs, Colorado -- to increase investment in bank premises.

- Approved, April 18, 2000

Capital Stock

Kansas City

Clifton Bancshares, Inc., Wamego, Kansas -- redemption of stock.

- Approved, April 17, 2000

Change In Bank Control

St. Louis

Allegiant Bancorp, Inc., St. Louis, Missouri -- change in bank control.

- Permitted, April 19, 2000

Chicago

Audubon Investment Company, Coon Rapids, Iowa -- change in bank control.

- Permitted, April 18, 2000

Change In Bank Control

Dallas

Delhi Bancshares, Inc., Delhi, Louisiana -- change in bank control.
- Withdrawn, April 20, 2000

Dallas

WB&T Bancshares, Inc., Duncanville, Texas -- change in bank control.
- Permitted, April 18, 2000

Competitive Factors Reports

St. Louis

BankPlus, Belzoni, Mississippi -- report on competitive factors of the proposed merger with First National Bank of Holmes County, Lexington.
- Submitted, April 18, 2000

Dallas

Compubank, N.A., Houston, Texas -- report on competitive factors of the proposed merger with CPBK Interim Bank, N.A.
- Submitted, April 20, 2000

Cleveland

Fidelity Savings Bank, Pittsburgh, Pennsylvania -- report on competitive factors of the proposed merger with Pennwood Savings Bank.
- Submitted, April 17, 2000

Boston

First Alliance Bank and Trust Company, Manchester, New Hampshire -- report on competitive factors of the proposed merger with FABAT Acquisition Bank.
- Submitted, April 18, 2000

Atlanta

First Guaranty Bank, Hammond, Louisiana -- report on competitive factors of the proposed merger with Bank of Morton, Morton, Mississippi.
- Submitted, April 19, 2000

Competitive Factors Reports

Cleveland

First National Bank, Lebanon, Ohio -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of two branches of Clermont Savings Bank, Milford.

- Submitted, April 17, 2000

Cleveland

First Security Bank of Lexington, Inc., Lexington, Kentucky -- report on competitive factors of the proposed merger with New First Security Bank of Lexington, Inc.

- Submitted, April 17, 2000

Minneapolis

New Bremer Bank, National Association, Moorhead, Minnesota -- report on competitive factors of the proposed merger with Bremer Bank, National Association.

- Submitted, April 18, 2000

San Francisco

NextBank, N.A., San Francisco, California -- report on competitive factors of the proposed merger with NextBank Arizona Interim Bank, N.A., Phoenix, Arizona.

- Submitted, April 17, 2000

San Francisco

Norwest Bank Colorado, N.A., Denver, Colorado -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Wells Fargo Bank, N.A., San Francisco, California.

- Submitted, April 17, 2000

Philadelphia

Port Richmond Savings, Philadelphia, Pennsylvania -- report on competitive factors of the proposed merger with Jozef Poniatowski Building and Loan Association.

- Submitted, April 21, 2000

San Francisco

Roseville 1st National Bank, Roseville, California -- report on competitive factors of the proposed merger with Western Sierra National Bank, Cameron Park.

- Submitted, April 18, 2000

Competitive Factors Reports

Chicago

TCF National Bank Minnesota, Minneapolis, Minnesota -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Waukegan, Illinois, branch of M&I Bank, FSB, Las Vegas, Nevada.
- Submitted, April 21, 2000

Extensions Of Time

Atlanta

Employee Stock Ownership Trust of People's Bank and Trust Company of Pickett County, Byrdstown, Tennessee -- extension to July 29, 2000, to acquire an interest in Upper Cumberland Bancshares, Inc.
- Granted, April 20, 2000

Richmond

First Virginia Bank, Falls Church, Virginia -- extension to November 27, 2000, to establish a branch in the 7500 block of Linton Hall Road, Gainesville.
- Granted, April 21, 2000

Secretary

FleetBoston Corporation, Boston, Massachusetts -- extension to April 28, 2000, for receipt of comments from a commenter on FleetBoston's proposed acquisition of shares of North Fork Bancorporation, Inc., Melville.
- Granted, April 20, 2000

Richmond

Guaranty Bank, Charlottesville, Virginia -- extension to April 21, 2001, to establish a branch at U.S. Route 29 and Worth Crossing.
- Granted, April 19, 2000

San Francisco

Utah Bancshares, Inc., Ephraim, Utah -- extension to July 21, 2000, to become a bank holding company through the acquisition of Bank of Ephraim.
- Granted, April 18, 2000

International Operations

Chicago

Associated Bank Green Bay, National Association, Green Bay, Wisconsin -- to establish a limited purpose branch in Georgetown, Grand Cayman, Cayman Islands.
- Approved, April 19, 2000

Membership

Kansas City

Pleasanton State Bank, Pleasanton, Nebraska -- membership in the Federal Reserve System.
- Approved, April 21, 2000

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, April 22, 2000

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Island Bancorp, Inc., Edgartown, Massachusetts – proposal to acquire 100% of the voting shares of The Edgartwon National Bank, Edgartown, Massachusetts	Newspaper – 05/15/2000 Fed Reg – 05/19/2000

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>	
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, April 22, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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	Arab Banking Corporation (B.S.C.), Manama, Bahrain, to establish a federally licensed uninsured branch in Greenwich, Connecticut.	Newspaper – N/Avail
FBSEA	The Chuo Trust & Banking Co., Ltd., Tokyo, Japan, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	Banco Itau S.A., Sao Paulo, Brazil, to establish a representative office in Miami, Florida.	Newspaper – N/Avail
FBSEA	Banca Antoniana Popolare Veneta, Rome, Italy, to establish a branch office in New York, New York.	Newspaper – N/Avail

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

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

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, April 22, 2000

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Donna DePaul-Bartynski, Anthony DePaul, and Andrea Naticchione, as Co-trustees of the PeterDePaul Irrevocable Trust, to purchase up to 15.9% of the common stock of Madison Bancshares Group, Ltd.	Newspaper: N/Avail Fed. Reg: 05/08/2000

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>	
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>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for

Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, April 22, 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>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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, April 22, 2000

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Sun Bancshares, Inc., Murrells Inlet, South Carolina, to become a bank holding company through the acquisition of 100% the voting shares of SunBank, N.A. (in organization), Murrells Inlet, South Carolina.*	Fed Reg – 05/05/2000 Newspaper – 05/07/2000
3(a)(5)	Wachovia Corporation, Winston-Salem, North Carolina, to merge with Commerce National Corporation, Winter Park, Florida.*	Fed Reg – 05/12/2000 Newspaper – 05/12/2000
3(a)(5)	Carolina First Corporation, Greenville, South Carolina, to merge with Anchor Financial Corporation, Myrtle Beach, South Carolina.*	Fed Reg – 05/15/2000 Newspaper – 05/15/2000
3(a)(5)	First Bancorp, Troy, North Carolina, to merge with First Savings Bancorp, Inc., Southern Pines, North Carolina.*	Fed Reg – 05/15/2000 Newspaper – 05/19/2000

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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>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, April 22, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 5115 South Dale Mabry Highway, Tampa, Florida, to be known as the South Tampa Office.	04/28/2000*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 3942 Government Boulevard, Mobile, Alabama, to be known as the Skyline Office.	04/28/2000*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 4095 Sugarloaf Parkway, Lawrenceville, Georgia, to be known as the Lawrenceville Office.	04/22/2000*

*Subject to provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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>
COM	AmSouth Bank, Birmingham, Alabama, commitment waiver request.

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
2743244	Red River Bank Post Office Box 12598 Alexandria, Louisiana 71315 (318) 442-7910	03/10/2000	03/17/2000	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, April 22, 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, for prior approval to establish a branch office at 1520 N. Woodward Avenue, Bloomfield Hills, Michigan.*	Newspaper – 04/17/2000

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Ida Grove Bancshares, Inc., Ida Grove, Iowa, proposes to acquire at least 80.1 percent of American National Bank (in organization), Sac City, Iowa.*	Fed Reg – 05/01/2000 Newspaper – 05/06/2000
3(a)(3)	American Bancshares, Inc., Holstein, Iowa, proposes to acquire at least 80.1 percent of American National Bank (in organization), Sac City, Iowa.*	Fed Reg – 05/01/2000 Newspaper – 05/06/2000
3(a)(1)	USB Bankshares, Inc., Freeport, Illinois, for prior approval to acquire 100 percent of the voting shares of Union Savings Bank, Freeport, Illinois.*	Fed Reg – N/Avail Newspaper – 03/24/2000
3(a)(1)	Union Bancshares, MHC., Freeport, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of USB Bankshares, Inc., Freeport, Illinois, and thereby indirectly acquire Union Savings Bank, Freeport, Illinois.*	Fed Reg – N/Avail Newspaper – 03/24/2000
3(a)(3)	Landmark Financial Group, Inc., Belvidere, Illinois, proposes to acquire 100 percent of Leland National Bancorp, Inc., Leland, Illinois, and thereby indirectly acquire LNB National Bank, Leland, Illinois*	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>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, April 22, 2000

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice involving Southern State Bancshares, Inc., Malvern, Arkansas, by Sara J. Harrison, Little Rock, Arkansas, to retain her existing ownership of 15.72 percent. (Previously reported during the week ending April 15, 2000.)	Newspaper – 5/6/2000 Fed Reg – 5/3/2000
3(a)(1)	Notice by G.A.C. Inc., St. Louis, Missouri, to acquire Gateway National Bank of St. Louis, St. Louis, Missouri.*	Newspaper – 5/15/2000 Fed Reg – 5/15/2000
3(a)(3)	Notice by Enterbank Holdings, Inc., Clayton, Missouri, to acquire Commercial Guaranty Bancshares, Inc., Overland Park, Kansas. (A companion Section 4(c)(8) notice accompanies this notice.)*	Newspaper – N/Avail. Fed Reg – N/Avail.
3(a)(5)	Notice by National Commerce Bancorporation, Memphis, Tennessee, to acquire CCB Financial Corporation, Durham, North Carolina.*	Newspaper – 5/23/2000 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)	Notice by Enterbank Holdings, Inc., Clayton, Missouri, to acquire Commercial Guaranty Bancshares, Inc., Overland Park, Kansas, and its nonbank subsidiary, The Capital Company, Overland Park, Kansas, and thereby indirectly engage in financial and investment advisory activities, private placement services, and management consulting and counseling activities. (A companion Section 3(a)(3) notice accompanies this notice.)	N/Avail.

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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, April 22, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
BKBRX	First Interstate Bank, Billings, Montana, proposes to establish a branch located at 2023 Burke Street, Bozeman, Montana.	04/18/2000
BKBRX	First Interstate Bank, Billings, Montana, proposes to establish a branch at 2525 King Avenue W., Billings, Montana.	04/19/2000
BKBRX	First Interstate Bank, Billings, Montana, proposes to establish a branch at 3401 North Montana Avenue, Helena, Montana.	04/18/2000
BKBRX	First Interstate Bank, Billings, Montana, proposes to establish a branch at 2750 Prospect Avenue, Helena, Montana.	04/20/2000
BKBRX	First Interstate Bank, Billings, Montana, proposes to establish a branch at 701 Smelter Avenue, N.E., Great Falls, Montana.	04/19/2000

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.

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

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

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, April 22, 2000

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Robert M. Mortimer, Delphos, Kansas, for prior approval to acquire voting shares of Delphos, Inc., Delphos, Kansas, and thereby indirectly acquire State Bank of Delphos, Delphos, Kansas.	Newspaper – 04/30/2000

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>	
Member	Security Bank National Bank and Trust Company, Norman, Oklahoma, for prior approval to become a member of the Federal Reserve System. Bank will also change name to Arvest Bank, Norman, Oklahoma, following the conversion.	
Member	Bank South National Association, Tulsa, Oklahoma, for prior approval for membership in the Federal Reserve System.	
Member	Pleasanton State Bank, Pleasanton, Nebraska, for prior approval for membership in 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.

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 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, April 22, 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>	
3(a)(1)	Lone Star Bancorporation, Inc., Houston, TX, and Lone Star Bancorporation of Delaware, Inc., Wilmington, DE, to acquire Lone Star Bank, Houston, TX*	

*Subject to the provisions of the Community Reinvestment Act

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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, April 22, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Rancho Bernardo Community Bank, San Diego, California, to establish a branch office at 3412 College Avenue, San Diego, California. *	Newspaper - 05/12/2000

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Wells Fargo & Company, San Francisco, California, to acquire 1st Choice Financial Corporation, and thereby indirectly acquire its wholly-owned subsidiary, 1st Choice Bank, both of Greeley, Colorado. *	Newspaper - 05/19/2000 Fed Reg - 05/19/2000
3(a)(5)	Frontier Financial Corporation, Everett, Washington, to merge with Liberty Bay Financial Corporation, and thereby indirectly acquire its wholly-owned subsidiary, North Sound Bank, both of Poulsbo, Washington. *	Newspaper - 05/19/2000 Fed Reg - 05/15/2000
3(a)(1)	PBOC Holdings, Inc., to become a bank holding company by acquiring People's Bank of California, both of Los Angeles, California.	Newspaper - N/Avail Fed Reg - 05/22/2000

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
4(c)(8)	CB Bancshares, Inc., Honolulu, Hawaii, to engage in data processing activities through a yet-to-be-named wholly-owned subsidiary.

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	