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# Federal Reserve Release

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

*No. 44*

*Week Ending October 28, 2000*

**Bank Holding Companies**

UniCredito Italiano, Milan, Italy -- to acquire The Pioneer Group, Inc., Boston, Massachusetts, and thereby engage in financial and investment advisory services and certain other nonbanking activities.

- Approved, October 23, 2000

Wells Fargo & Company, San Francisco, California -- to acquire Brenton Banks, Inc., Des Moines, Iowa, and its banking and nonbanking subsidiaries.

- Approved, October 23, 2000

**Regulations And Policies**

Interagency supervision of U.S. operations of foreign banks -- issuance of supervisory letter.

- Published, October 24, 2000

**Enforcement**

Citizens Deposit Bank and Trust Company, Vanceburg, Kentucky -- written agreement dated September 29, 2000, with the Federal Reserve Bank of Cleveland.

- Announced, October 23, 2000

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

**Bank Branches, Domestic**

Kansas City

Atoka State Bank, Atoka, Oklahoma -- to establish a branch at 418 W. Main Street, Antlers.

- Approved, October 27, 2000

Kansas City

Bank South, Tulsa, Oklahoma -- to establish a branch at 2056 Utica Square.

- Approved, October 24, 2000

Atlanta

Colonial Bank, Montgomery, Alabama -- to establish a branch at 7990 Vaughn Road.

- Approved, October 23, 2000

Secretary

Old Kent Bank, Grand Rapids, Michigan -- to establish a branch at 1049 East Paris.

- Approved, October 26, 2000

Atlanta

Provident Bank, Sarasota, Florida -- to establish a branch at 821 East Bloomingdale Avenue, Brandon.

- Approved, October 25, 2000

**Bank Holding Companies**

St. Louis

Allegiant Bancorp, Inc., St. Louis, Missouri -- to acquire Equality Bancorp, Inc. and Equality Savings Bank.

- Approved, October 20, 2000 (AC)

Atlanta

ANB Holdings, Inc., Oakland Park, Florida -- to become a bank holding company through the acquisition of American National Bank.

- Approved, October 23, 2000

**Bank Holding Companies**

New York

Avant Financial, LLC, Syracuse, New York -- to become a bank holding company through the acquisition of shares of Reliance Bank, White Plains.  
- Approved, October 25, 2000

Chicago

Bank of Montreal, Montreal, Canada; and Bankmont Financial Corp., Chicago, Illinois -- to engage through a subsidiary, BMO Financial, Inc., Chicago, in community development activities.  
- Approved, October 20, 2000 (AC)

Chicago

Bank of Montreal, Montreal, Canada; Bankmont Financial Corp., Chicago, Illinois; and Harris Bankcorp, Inc. -- waiver of application in connection with the merger of Harris Trust Bank of Arizona, Scottsdale, Arizona, with Century Bank.  
- Approved, October 27, 2000

Kansas City

BOK Financial Corporation, Tulsa, Oklahoma -- to acquire CNBT Bancshares, Inc., Bellaire, Texas, and Citizens National Bank of Texas.  
- Approved, October 26, 2000

Richmond

Carolina Bank Holdings, Inc., Greensboro, North Carolina -- to become a bank holding company through the acquisition of Carolina Bank.  
- Approved, October 27, 2000

Chicago

Central Banc, Inc., Geneseo, Illinois -- to acquire Marquette Bank Fulton, Fulton.  
- Approved, October 26, 2000

Kansas City

Coronado Financial Corporation, Lyons, Kansas -- to become a bank holding company through the acquisition of shares of Lyons State Bank.  
- Approved, October 25, 2000

**Bank Holding Companies**

St. Louis

Eureka Springs Bancshares, Inc., Eureka Springs, Arkansas -- to become a bank holding company through the acquisition of Bank of Eureka Springs; and for The John F. Cross Family Limited Partnership II and JFC, Inc. to become bank holding companies through an ownership interest in Eureka Springs Bancshares.

- Approved, October 27, 2000

St. Louis

First Banks, Inc., Creve Coeur, Missouri -- commitment waiver request.

- Withdrawn, October 25, 2000

Kansas City

Grace Investment Company, Alva, Oklahoma -- to become a bank holding company through the acquisition of shares of First National Bank in Okeene, Okeene, and to engage in lending activities.

- Approved, October 25, 2000

Kansas City

Guaranty Corporation, Denver, Colorado -- to merge with Bank Capital Corporation, Strasburg, and thereby acquire The First National Bank of Strasburg, Collegiate Peaks Bancorporation, and Collegiate Peaks Bank, Buena Vista; and to acquire Bank Capital Mortgage LLC, Strasburg, and thereby engage in credit extension and loan servicing activities.

- Approved, October 26, 2000

Director, BS&R

J.P. Morgan & Co. Incorporated, New York, New York -- waiver of remainder of notification period to invest in certain subsidiaries, including J.P. Morgan Securities Asia Private Limited, Singapore.

- Granted, October 23, 2000

Chicago

Northwest Financial Corp., Spencer, Iowa -- to acquire Plymouth Bancorporation, Inc., Le Mars, and First National Bank, Sioux City.

- Approved, October 26, 2000

### **Bank Holding Companies**

#### Richmond

Shore Bancshares, Inc., Centreville, Maryland -- to merge with Talbot Bancshares, Inc., Easton.  
- Approved, October 27, 2000

#### Dallas

Sterling City Bancshares, Inc., Sterling City, Texas; and Sterling City Delaware Financial Corporation, Dover, Delaware -- for Sterling City Delaware Financial Corporation to become a bank holding company through the acquisition of The First National Bank of Sterling City, Sterling City, Texas; and for Sterling City Bancshares to become a bank holding company through the acquisition of both institutions.  
- Approved, October 25, 2000

### **Bank Mergers**

#### Richmond

Farmers & Merchants Bank, Timberville, Virginia -- to acquire the Edinburg and Woodstock branches of First Union National Bank, Charlotte, North Carolina.  
- Approved, October 27, 2000

#### Kansas City

Pinnacle Bank, Papillion, Nebraska -- to merge with Pinnacle Bank, N.A., Wisner, and thereby establish branches.  
- Approved, October 25, 2000

### **Bank Premises**

#### St. Louis

Heber Springs State Bank, Heber Springs, Arkansas -- to make an additional investment in bank premises.  
- Approved, October 23, 2000

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

#### Kansas City

South Central Oklahoma Production Credit Association, Duncan, Oklahoma -- registration under Regulation U.  
- Approved, October 26, 2000

**Banks, State Member**

St. Louis

First Illinois Bank, East St. Louis, Illinois -- payment of a dividend.  
- Approved, October 24, 2000

**Capital Stock**

Minneapolis

Grand Marais State Bank, Grand Marais, Minnesota -- to reduce capital stock through a reverse stock split.  
- Approved, October 24, 2000

**Change In Bank Control**

Philadelphia

MidState Bancorp, Inc., Felton, Delaware -- change in bank control.  
- Permitted, October 17, 2000 (AC)

Kansas City

Nowata Bancshares, Inc., Nowata, Oklahoma -- change in bank control.  
- Permitted, October 27, 2000

**Competitive Factors Reports**

Dallas

Bank of the West, Odessa, Texas; Computer Center, Inc., Monahans; and Kermit State Bank, Kermit -- reports on competitive factors of the proposed merger with First State Bank, Monahans.  
- Submitted, October 23, 2000

Minneapolis

Chetek State Bank, Chetek, Wisconsin -- report on competitive factors of the proposed merger with Bank of Barron, Barron.  
- Submitted, October 26, 2000

Philadelphia

Farmers First Bank, Lititz, Pennsylvania -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the East Lampeter Township branch of Main Street Bank, Reading.  
- Submitted, October 25, 2000

**Competitive Factors Reports**

Richmond

The Fidelity Bank, Fuquay-Varina, North Carolina -- reports on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Mebane and Richmond branches of First Union National Bank, Charlotte, and of the proposed acquisition of the Yanceyville branch.

- Submitted, October 23, 2000

Richmond

First Bank, Troy, North Carolina -- report on competitive factors of the proposed acquisition of assets and assumption of deposit liabilities of the Laurinburg, Lumberton, Pembroke, and St. Pauls branches of First Union National Bank, Charlotte.

- Submitted, October 26, 2000

Richmond

First-Citizens Bank & Trust Company, Raleigh, North Carolina -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of six branches of First Union National Bank, Charlotte, in Goldsboro, Madison, Murphy, Newbern, and Stanford, and in Front Royal, Virginia.

- Submitted, October 23, 2000

Richmond

Hartsville Community Bank, National Association, Hartsville, South Carolina -- report on competitive factors of the proposed merger with Hartsville Interim National Bank.

- Submitted, October 23, 2000

San Francisco

Mission Community Bank, N.A., San Luis Obispo, California -- report on competitive factors of the proposed merger with Interim Mission Community Bank.

- Submitted, October 26, 2000

Richmond

The National Bank of South Carolina, Sumter, South Carolina -- report on competitive factors of the proposed merger with Carolina Southern Bank, Spartanburg.

- Submitted, October 25, 2000



### **Competitive Factors Reports**

#### San Francisco

Washington Mutual, Inc., Seattle, Washington -- report on competitive factors of the proposed acquisition of Bank United Corp., Uniondale, New York, and merger of Bank United, Houston, Texas, and Washington Mutual Bank, FA, Stockton, California.

- Submitted, October 24, 2000

#### San Francisco

World Savings Bank, FSB, Oakland, California -- report on competitive factors of the proposed acquisition of World Savings and Loan Association; World Savings SSB, Austin, Texas; and two World Savings SSB branches in Austin and West Lake Hills.

- Submitted, October 26, 2000

### **Extensions Of Time**

#### Dallas

Bryan Family Management Trust, Bryan, Texas, and Bryan Heritage Limited Partnership -- extension to January 14, 2001, to acquire The First National Bank of Bryan.

- Granted, October 25, 2000

#### Atlanta

Employee Stock Ownership Trust of People's Bank and Trust Company of Pickett County, Byrdstown, Tennessee -- extension to January 29, 2001, to acquire shares of Upper Cumberland Bancshares, Inc.

- Granted, October 26, 2000

#### Kansas City

FNB Financial Corporation, Las Vegas, New Mexico -- extension to January 8, 2001, to acquire First National Bank in Las Vegas.

- Granted, October 26, 2000

#### Atlanta

Futurus Financial Services, Inc., Roswell, Georgia -- extension to January 28, 2001, to acquire Futurus Bank, N.A.

- Granted, October 26, 2000

### **Extensions Of Time**

#### New York

M&T Bank Corporation, Buffalo, New York, and Olympia Financial Corp. -- extension to November 27, 2001, to divest certain investments.  
- Granted, October 23, 2000

#### Atlanta

Southwest Georgia Bank, Moultrie, Georgia -- extension to November 4, 2001, to establish a branch at 720 West Fourth Street, Adel.  
- Granted, October 26, 2000

#### St. Louis

WestTenn Bancorp, Inc., Jackson, Tennessee -- extension to December 11, 2000, to become a bank holding company through the acquisition of The Bank of Jackson.  
- Granted, October 26, 2000

### **Financial Holding Companies**

#### Chicago

First of Waverly Corporation, Waverly, Iowa -- election to become a financial holding company.  
- Effective, October 25, 2000

#### Minneapolis

MSB Financial, Inc., Manhattan, Montana -- election to become a financial holding company.  
- Effective, October 27, 2000

### **Membership**

#### Richmond

BankAnnapolis, Annapolis, Maryland -- membership in the Federal Reserve System.  
- Approved, October 24, 2000

#### Chicago

United Community Bank of Lisle, Lisle, Illinois -- membership in the Federal Reserve System.  
- Approved, October 26, 2000

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, October 28, 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)	Northwest Mutual Holding Company, Winsted, Connecticut - application to become a mutual holding company through the acquisition of Northwest Community Bank, also of Winsted, Connecticut	Newspaper - 11/17/2000 Fed Reg - 11/17/2000
3(a)(1)	Litchfield Mutual Holding Company, Litchfield, Connecticut - to become a mutual holding company through the acquisition of Litchfield Bancorp, also of Litchfield, Connecticut	Newspaper - 11/17/2000 Fed Reg - 11/17/2000
3(a)(5)	Connecticut Mutual Holding Company, successor to Northwest Mutual Holding Company, Winsted, Connecticut - application to merge with Litchfield Mutual Holding Company, Litchfield, Connecticut	Newspaper - 11/17/2000 Fed Reg - 11/17/2000

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

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

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

## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, October 28, 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)	The shareholder consortium, which collectively owns 45.25 percent of Bank Hapoalim B.M., Tel Aviv, Israel, to become a bank holding company as a result of the related proposal by Bank Hapoalim B.M. to acquire Signature Bank, New York, New York (in formation).*	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(5), 3(a)(3), 18(c), Branch, 4(c)(8)	Chase Manhattan Corporation, New York, New York, (i) to merge J.P. Morgan & Co., Inc., New York, New York, with and into Chase; (ii) for Chase and Morgan to each acquire an option to acquire 19.9 percent of the voting shares of the other; (iii) for Chase to acquire J.P. Morgan FSB, Palm Beach, Florida; (iv) to merge Morgan Guaranty Trust Company of New York, New York, New York, with and into Chase Manhattan Bank, New York, New York; (v) for Chase Manhattan Bank to establish additional branches as a result of its merger with Morgan Guaranty Trust Company.*	Newspaper – 11/06/00 Fed Reg – 11/14/2000

\* 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>
4(c)(8)	Dresdner Bank Aktiengesellschaft, Frankfurt, Germany, to acquire Wasserstein Perella Group, Inc., New York, New York.	Fed Reg – 11/07/2000

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

<i>Type</i>	<i>Application</i>
3(a)(1)RN	Somerset Hills Bancorp, to become a one-bank holding company with respect to The Bank of the Somerset Hills, both of Bernardsville, New Jersey.

**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, October 28, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Madison Bank, Blue Bell, PA, to establish a branch office located at 1232 Egypt Road, Oaks, PA.	11/23/2000

#### 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**

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

**Section VI – CRA examinations scheduled for**

**Quarter of**

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



**District 4**  
**Federal Reserve Bank of Cleveland**

**Applications and notifications filed during the week ending Saturday, October 28, 2000**

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Section 3(a)(1)	Received application from Savings Bancorp, Inc., Circleville, OH on 10/24/2000 of its intent to form a bank holding company by acquiring the outstanding voting shares of The Savings Bank, Circleville, OH.*	Not Yet Known#

**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>
Section 3(a)(1)	Received notice of intent to form bank holding company on 10/26/2000 from Security Bancorp of Maysville, Inc., Maysville, KY to acquire the outstanding voting shares of Security Bank and Trust Company, Maysville, KY.
Membership	Received application from Vine Street Trust Company, Lexington, KY on 10/24/2000 of its intent to become a member of the Federal Reserve System.
Section 3(a)(1)	Received notice of intent to form a bank holding company on 10/25/2000 from CNB Holdings, Inc., McConnellsville, OH to acquire the outstanding voting shares of Citizens National Bank of McConnellsville, McConnellsville, 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:

**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 First Quarter of 2001**

<i>Institution</i>	<i>Location</i>
The Croghan Colonial Bank	323 Croghan Street, Fremont, OH 43420-0557
Commercial & Savings Bank	6 W. Jackson Street, Millersburg, OH 44654-1302
Fifth Third Bank	21 East State Street, Columbus, OH 43215
Fifth Third Bank	North High Banking Center, 511 North High Street, Hillsboro, OH 45133
Fifth Third Bank	110 North Main Street, Dayton, OH 45402
Fifth Third Bank	Fifth Third Center, 401 South 4 <sup>th</sup> Avenue, Louisville, KY 40202-3411
Fifth Third Bank	8100 Burlington Pike, Florence, KY 41042
Fifth Third Bank	701 E. 83 <sup>rd</sup> Avenue, Merrillville, IN 46410
Fifth Third Bank	4099 Tamiami Trail North, Naples, FL 34101
Fifth Third Bank Bancorp	38 Fountain Square Plaza, Cincinnati, OH 45263
Fifth Third Bank	38 Fountain Square Plaza, Cincinnati, OH 45263

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 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, October 28, 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	Change in Control Notice filed by James L. Pitrolo, Jr., John B. Pitrolo, Joyce Keefover and Janice Cota with respect to Heritage Bancshares, Inc., Mannington, West Virginia.*	Fed Reg - 11/13/2000 Newspaper - 10/31/2000
3(a)(5)	F&M National Corporation, Winchester, Virginia, to merge with Atlantic Financial Corp., Newport News, Virginia.*	Fed Reg - 11/24/2000 Newspaper - 11/20/2000

\*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>
4(c)(8)	F&M National Corporation, Winchester, Virginia, to acquire a 51% interest in Johnson Mortgage Company, L.L.C., Newport News, Virginia.	Fed Reg - 11/24/2000

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

<i>Type</i>	<i>Application</i>
3(a)(1)	Regional Bankshares, Inc., Hartsville, South Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Hartsville Community Bank, National Association, Hartsville, South Carolina.

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, October 28, 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 8260 Citrus Park Drive, Tampa, Florida, to be known as the Citrus Park Branch.	11/11/2000*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 24870 S. Tamiami Trail, Bonita Springs, Florida, to be known as the Bonita Spring Branch.	11/11/2000*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 570 Blanding Boulevard, Orange Park, Florida, to be known as the Orange Park Branch.	11/11/2000*
18(c)	Capital City Bank, Tallahassee, Florida, to purchase certain assets and assume certain liabilities of six branches of First Union National Bank, Charlotte, North Carolina.	11/25/2000*
18(c)	Capital City Bank, Tallahassee, Florida, to merge with First National Bank of West Point, West Point, Georgia.	12/03/2000*

\*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>
3(a)(5)	Capital City Bank Group, Inc., Tallahassee, Florida, to merge with First Bankshares of West Point, Inc., West Point, Georgia, and thereby acquire First National Bank of West Point, West Point, Georgia.	Newspaper – 12/03/2000*
3(a)(3)	Capital City Bank Group, Inc., Tallahassee, Florida, to acquire 20.75 percent of the outstanding shares of First Peoples Bankshares, Inc., Pine Mountain, Georgia, and its subsidiary, First Peoples Bank, Pine Mountain, Georgia.	Newspaper – 12/03/2000*
3(a)(3)	First National Bankers Bankshares, Inc., Baton Rouge, Louisiana, to acquire Mississippi National Bankers Bank, Ridgeland, Mississippi (in organization).	Newspaper – 11/27/2000*

**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)(3)	Firsttrust Corporation, New Orleans, Louisiana, to acquire Metro Bank, Kenner, Louisiana.	N/Avail*
3(a)(3)	Whitney Holding Corporation, New Orleans, Louisiana, to acquire American Bank, Houston, Texas.	Fed Reg – 11/24/2000*
3(a)(5)	Whitney Holding Corporation, New Orleans, Louisiana, to merge with Prattville Financial Services Corporation, Prattville, Alabama, and thereby acquire Bank of Prattville, Prattville, Alabama.	Newspaper – 11/15/2000*

**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>
4(c)(8)	Whitney Holding Corporation, New Orleans, Louisiana, prior notice to acquire Key Finance Company of Prattville, Inc. Prattville, Alabama, and thereby engage in extending credit and servicing loans and credit insurance activities through a finance company.

**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, October 28, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branches	Chemical Bank and Trust Company, Midland, Michigan, for prior approval to merge with Chemical Bank Bay Area, Bay City; Chemical Bank Michigan, Clare; Chemical Bank Key State, Owosso; and Chemical Bank Thumb Area, Caro, all in Michigan, and thereby establish 43 branch offices.*	Newspaper – 11/10/2000
Branch	Fifth Third Bank Indiana, St. Joseph, Michigan, for prior approval to establish a branch office at 1701 Golf Road, Rolling Meadows, Illinois.*	Newspaper – 10/18/2000

\* 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>
3(a)(1)	Plymouth Financial Corporation, Plymouth, Michigan, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of New Liberty (in organization), Plymouth, Michigan.*	Fed Reg – 10/23/2000 Newspaper – 10/23/2000
3(a)(1)	Yankee Ridge, Inc., Allerton, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of both the State Bank of Allerton, Allerton, Illinois, and the Philo Exchange Bank, Philo, Illinois.*	Fed Reg – 11/17/2000 Newspaper – 11/16/2000
3(a)(5)	Mid-Iowa Bancshares Co., Algona, Iowa, for prior approval to acquire 100 percent of the voting shares of Ruthven Investment, Ltd., Ruthven, Iowa.*	Fed Reg – 11/24/2000 Newspaper – N/Avail
4(c)(8)	Irwin Financial Corporation, Columbus, Indiana, for prior approval to acquire 100 percent of the voting shares of Irwin Union Bank, F.S.B., (in organization), Louisville, Kentucky.*	Fed Reg – 11/24/2000 Newspaper – N/Avail
3(a)(3)	Northwest Suburban Bancorp, Inc., Mount Prospect, Illinois, for prior approval to acquire 100 percent of the voting shares of Village Bank and Trust, North Barrington, 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>
4(c)(8)	Midwest Banc Holdings, Inc., Melrose Park, Illinois, for prior approval to acquire 100 percent of the voting shares of Midwest Financial and Investment Services, Inc., Elmwood Park, Illinois.	Fed Reg – 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**

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, October 28, 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), 3(a)(3)	Companion notices by First Banks, Inc. and its subsidiary bank holding company, First Banks America, Inc., both of St. Louis, Missouri, to acquire The San Francisco Company, San Francisco, California.*	Newspaper – 11/24/2000 Fed Reg – 11/24/2000

\* 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>
§24A FR Act	Notice by Southern Commercial Bank, St. Louis, Missouri, to make an additional investment in bank premises.

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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**Section VI – CRA examinations scheduled for**

**Quarter of**

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

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# District 9

## Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, October 28, 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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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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**Section VI – CRA examinations scheduled for**

**Quarter of**

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

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## District 10

### Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, October 28, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Community Banks of Southern Colorado, Rocky Ford, Colorado, to establish a branch at Idaho Street and State Highway 96, Ordway, Colorado.	Newspaper - 11/07/2000
Branch	People First Bank, Hennessey, Oklahoma, to establish a branch at 101 North Main Street, Hennessey, Oklahoma, after the relocation of the main bank to Oklahoma City, Oklahoma.	Newspaper - 10/31/2000
18(c) / Branch	Adams Bank and Trust Company, Ogallala, Nebraska, to merge with Bank of Colorado - Western Slope, Grand Junction, Colorado, and incident thereto, to establish additional branches.	Newspaper - N/Avail
18(c) / Branch	Sylvan State Bank, Sylvan Grove, Kansas, to purchase the assets and assume the liabilities of the Overland Park, Kansas, branch of Kendall State Bank, Valley Falls, Kansas; to merge with Centerville State Bank, Centerville, Kansas, and incident thereto, to establish 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)(1)	1 <sup>st</sup> Financial Bancshares, Inc., Shawnee Mission, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Centerville State Bank, Centerville, Kansas.	Newspaper - N/Avail Fed Reg - N/Avail
3(a)(3)	Meader Insurance Agency, Inc., Waverly, Kansas, to acquire 13.1 percent of the voting shares of 1 <sup>st</sup> Financial Bancshares, Inc., Shawnee Mission, Kansas, and thereby indirectly acquire Centerville State Bank, Centerville, Kansas.	Newspaper - N/Avail Fed Reg - N/Avail
CIC	Myra K. Mask Irrevocable Trust, Allen, Oklahoma and Debbie Rinehart, as Trustee, Allen, Oklahoma, to acquire voting shares of Allen Bancshares, Inc., Allen, Oklahoma, and thereby indirectly acquire Farmers State Bank, Allen, Oklahoma.	Newspaper - 11/02/2000 Fed Reg - 11/14/2000

**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	Darlene L. Brandt, Lincoln, Nebraska, to acquire voting shares of Mid-Nebraska Company, Inc., Kearney, Nebraska, and thereby indirectly acquire Kearney State Bank and Trust Company, Kearney, Nebraska.	Newspaper - 11/13/2000 Fed Reg - 11/14/2000
3(a)(1)	SSB Management LLC, Wilber, Nebraska, to become a bank holding company through the acquisition of 22.22 percent of the voting shares of Wilber Co., Wilber, Nebraska, and thereby indirectly acquire Saline State Bank, Wilber, Nebraska.	Newspaper - 11/18/2000 Fed Reg - 11/17/2000
3(a)(3)	First National Johnson Bancshares, Inc., Johnson, Nebraska, to acquire 22.22 percent of Wilber Co., Wilber, Nebraska, and thereby indirectly acquire Saline State Bank, Wilber, Nebraska.	Newspaper - 11/18/2000 Fed Reg - 11/18/2000
3(a)(3)	Wilber Co., Wilber, Nebraska, to acquire 23.34 percent of the voting shares of NebraskaLand Financial Services, Inc., North Platte, Nebraska, and thereby indirectly acquire NebraskaLand National Bank, North Platte, Nebraska.	Newspaper - 11/18/2000 Fed Reg - 11/17/2000

**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)	Wilber Co., Wilber, Nebraska, to acquire Saline State Insurance Agency, LLC, Wilber, Nebraska, and thereby indirectly engage in general insurance activities.	Fed Reg - 11/17/2000
4(c)(8)	SSB Management LLC, Wilber, Nebraska to indirectly engage in general insurance activities, through the acquisition of Wilber Co., Wilber, Nebraska.	Fed Reg - 11/17/2000

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

<i>Type</i>	<i>Application</i>
4(c)(8)	First National Johnson Bancshares, Inc., Johnson, Nebraska, to indirectly engage in general insurance activities, through the acquisition of Wilber Co., Wilber, Nebraska.



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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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**Section VI – CRA examinations scheduled for**

**Quarter of**

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

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# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, October 28, 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)	OSB Financial Services, Inc., Orange, TX, to acquire OSB Delaware Financial Services, Inc., Dover, DE, and Orange Savings Bank, SSB, Orange, TX* (previously reported the week ending October 21, 2000)	Fed Reg – 11/20/2000 Newspaper – 11/18/2000
3(a)(1)	OSB Delaware Financial Services, Inc., Dover, DE, to acquire Orange Savings Bank, SSB, Orange, TX* (previously reported the week ending October 21, 2000)	Fed Reg – 11/20/2000 Newspaper – 11/18/2000
CIC	Wendell Don Sapaugh, Sulphur Springs, TX, only notificant, to acquire an interest in Sulphur Springs Bancshares, Inc., Sulphur Springs, TX	Fed Reg – 11/08/2000 Newspaper – 11/16/2000
3(a)(5)	Southwest Bancorporation of Texas, Inc., Houston, TX, and Southwest Holding Delaware, Inc., Wilmington, DE, to acquire Citizens Bankers, Inc., Baytown, TX, Citizens Bankers of Delaware, Inc., Wilmington, DE, Citizens Bank and Trust Company of Baytown, Baytown, TX, Baytown State Bank, Baytown, TX, Pasadena State Bank, Pasadena, TX, and First National Bank of Bay City, Bay City, TX*	Fed Reg – 11/20/2000 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.

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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**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 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, October 28, 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)	UFJ Holdings, Inc., Osaka, Japan, to become a bank holding company by acquiring The Sanwa Bank, Limited, Osaka, Japan, and The Tokai Bank, Limited, Nagoya, Japan. *	Newspaper - N/Avail Fed Reg - 11/24/2000
3(a)(5)	Humboldt Bancorp, Eureka, California, to merge with Tehama Bancorp, Red Bluff, California. *	Newspaper - 11/22/2000 Fed Reg - 11/24/2000

\* 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>
4(c)(8)	UFJ Holdings, Inc., Osaka, Japan, to engage indirectly in certain nonbanking activities by acquiring The Sanwa Bank, Limited, Osaka, Japan, and The Toyo Trust and Banking Company, Limited, Tokyo, Japan.	Fed Reg - 11/24/2000
4(c)(8)	Humboldt Bancorp, Eureka, California, to engage in leasing activities by acquiring Bancorp Financial Services, Inc., Sacramento, California.	Fed Reg - 11/09/2000

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

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