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# Federal Reserve Release

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*H.2*

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

*No. 49*

*Week Ending December 2, 2000*

### **Bank Holding Companies**

The Bank of Tokyo-Mitsubishi, Ltd., Tokyo, Japan -- request for temporary exemption to acquire additional shares of KOKUSAI Securities Co., Ltd. and to permit KOKUSAI America Incorporated, New York, New York, to continue to engage in securities activities in the United States.

- Granted, November 27, 2000

Queens County Bancorp, Inc., Flushing, New York -- to acquire and merge with Haven Bancorp, Inc., Westbury, and thereby acquire CFS Bank, Woodhaven.

- Approved, November 29, 2000

### **Regulations And Policies**

Acquisitions of small depository institutions -- proposed amendments to delegate authority to the Federal Reserve Banks to approve certain bank holding company and bank merger applications to acquire small depository institutions.

- Approved, November 28, 2000

Regulation C (Home Mortgage Disclosure) -- publication for comment of proposed amendments on expanded coverage of nondepository lenders, simplified definitions of certain reportable loans, mandatory reporting of home-equity lines of credit, and collection of additional information.

- Approved, November 29, 2000

### **Enforcement**

Caisse Nationale de Credit Agricole, Paris, France; Credit Agricole Indosuez; and Credit Agricole Indosuez, New York Branch, New York, New York -- written agreement dated November 30, 2000, with the Federal Reserve Bank of New York and the New York State Banking Department.

- Announced, December 1, 2000

CSB Bancorp, Inc., Millersburg, Ohio; and The Commercial and Savings Bank of Millersburg -- written agreement dated November 22, 2000, with the Federal Reserve Bank of Cleveland and the Ohio Division of Financial Institutions.

- Announced, November 30, 2000

Union Planters National Bank, Memphis, Tennessee -- final decision and order of prohibition against Sammie R. Golden, a former employee.

- Announced, December 1, 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**

## Atlanta

The Brand Banking Company, Lawrenceville, Georgia -- to establish a branch at 5319 Atlanta Highway, Flowery Branch.

- Approved, November 29, 2000

## Atlanta

Colonial Bank, Montgomery, Alabama -- to establish a branch at 2100 Stonebridge Boulevard, Bremen, Georgia.

- Approved, November 28, 2000

## New York

HSBC Bank USA, Buffalo, New York -- to establish a branch at 2199 Ponce de Leon Boulevard, Coral Gables, Florida.

- Approved, November 30, 2000

## New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 303 South Broadway, Tarrytown.

- Approved, December 1, 2000

## Chicago

Markesan State Bank, Markesan, Wisconsin -- to establish a branch at 825 N. Margaret Street.

- Approved, December 1, 2000

## Richmond

New Peoples Bank, Inc., Honaker, Virginia -- to establish a branch at 685 East Main Street, Lebanon.

- Approved, November 29, 2000

## Richmond

Pioneer Bank, Stanley, Virginia -- to establish a branch at 8315 Spotswood Trail, Stanardsville.

- Approved, November 30, 2000

### **Bank Branches, Domestic**

#### Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 10900 Parkside Drive, Knoxville, Tennessee, and 22500 Pleasant Valley Road, Winchester, Virginia.  
- Approved, November 27, 2000

### **Bank Holding Companies**

#### Chicago

Capitol Bancorp, Ltd., Lansing, Michigan; Sun Community Bancorp Limited, Phoenix, Arizona; and Sunrise Capital Corporation, Albuquerque, New Mexico -- to acquire shares of Sunrise Bank of San Diego, San Diego, California, a de novo bank.  
- Approved, November 30, 2000

#### Atlanta

Covenant Bancgroup, Inc., Leeds, Alabama -- to engage de novo in securities brokerage services.  
- Approved, November 30, 2000

#### Cleveland

F.N.B. Corporation, Hermitage, Pennsylvania -- to acquire shares of Sun Bancorp, Inc., Selinsgrove.  
- Approved, November 27, 2000

#### St. Louis

First Banks, Inc., St. Louis, Missouri; and First Banks America, Inc. -- to acquire The San Francisco Company, San Francisco, California.  
- Approved, November 29, 2000

#### Chicago

First Community Bancshares, Inc., Bargersville, Indiana -- to acquire Blue River Federal Savings Bank, Edinburgh.  
- Withdrawn, November 22, 2000 (AC)

#### Kansas City

Lauritzen Corporation, Omaha, Nebraska -- to acquire Diversified Financial Services, Inc. and shares of First National of Nebraska, Inc.  
- Withdrawn, November 27, 2000

### **Bank Holding Companies**

#### Secretary

MetLife, Inc., New York, New York -- extension to December 8, 2000, to receive comments from several commenters in connection with the application to acquire Grand Bank, N.A., Kingston, New Jersey.  
- Granted, December 1, 2000

#### Chicago

Mid-Iowa Bancshares Co., Algona, Iowa -- to acquire Ruthven Investment, Ltd., Ruthven, and Ruthven State Bank.  
- Approved, November 30, 2000

#### Dallas

Prosperity Bancshares, Inc., Houston, Texas; and Prosperity Holdings, Inc., Wilmington, Delaware -- to acquire Commercial Bancshares, Inc., Houston, Texas; Heritage Bank, Wharton; and Heritage Bancshares, Inc., Wilmington, Delaware.  
- Withdrawn, December 1, 2000

#### Atlanta

Southern Community Bancorp, Orlando, Florida -- to acquire Southern Community Bank of Southwest Florida, Bonita Springs.  
- Approved, November 27, 2000

#### Dallas

Southwest Bancorporation of Texas, Inc., Houston, Texas; and Southwest Holding Delaware, Inc., Wilmington, Delaware -- to acquire Citizens Bankers, Inc., Citizens Bank and Trust Company of Baytown, and Baytown State Bank, all of Baytown, Texas; Pasadena State Bank, Pasadena; First National Bank of Bay City, Bay City; and Citizens Bankers of Delaware, Inc., Wilmington, Delaware.  
- Approved, November 28, 2000

#### Chicago

Spectrum Bancorporation, Inc., Omaha, Nebraska -- to merge with Great Western Securities, Inc. and thereby acquire Great Western Bank.  
- Approved, November 27, 2000

### **Bank Holding Companies**

#### Kansas City

SSB Management, LLC, Wilber, Nebraska; and First National Johnson Bancshares, Inc., Johnson -- for SSB Management, LLC to become a bank holding company through the acquisition of shares of Wilber Company, Wilber; for First National Johnson Bancshares to acquire shares of Wilber Company; and for Wilber Company to acquire Saline State Insurance Agency, LLC, and thereby engage in insurance agency activities in towns with populations not exceeding 5,000.

- Approved, November 27, 2000

#### Kansas City

TTAC Corporation, Manhattan, Kansas -- to become a bank holding company through the acquisition of Community First National Bank.

- Approved, November 27, 2000

#### Atlanta

Whitney Holding Corporation, New Orleans, Louisiana -- to acquire American Bank, Houston, Texas.

- Approved, November 29, 2000

### **Bank Mergers**

#### Kansas City

Adams Bank & Trust, Ogallala, Nebraska -- to merge with Bank of Colorado-Western Slope, Grand Junction, Colorado, and thereby establish branches.

- Approved, November 29, 2000

#### Kansas City

Bank of Colorado, Fort Lupton, Colorado -- to purchase the assets and assume the liabilities of Bank of Colorado-Western Slope, Grand Junction, and thereby establish branches.

- Approved, November 28, 2000

#### Atlanta

Capital City Bank, Tallahassee, Florida -- to acquire the assets and assume the liabilities of six Georgia branches of First Union National Bank, Charlotte, North Carolina.

- Approved, December 1, 2000

### **Bank Mergers**

#### Chicago

Harris Trust Bank of Arizona, Scottsdale, Arizona -- to merge with Century Bank and thereby establish branches at 100 Easy Street, Carefree; 19828 North 27th Avenue, Phoenix; and 34525 North Scottsdale Road, Scottsdale.  
- Approved, November 27, 2000

### **Banks, State Member**

#### Secretary

First Market Bank, Richmond, Virginia -- relocation of master account to the Federal Reserve Bank of Richmond.  
- Permitted, November 30, 2000

### **Capital Stock**

#### Minneapolis

Security Bank Minneapolis, Albert Lea, Minnesota -- to reduce capital stock.  
- Approved, December 1, 2000

### **Change In Bank Control**

#### Dallas

American National Bancshares, Inc., Ruston, Louisiana -- change in bank control.  
- Permitted, November 29, 2000

#### Atlanta

Banque of Maringouin Holding Company, Maringouin, Louisiana -- change in bank control.  
- Permitted, November 28, 2000

#### Chicago

Cummins-American Corp., Glenview, Illinois -- change in bank control.  
- Permitted, November 27, 2000

#### Atlanta

Evangeline Bancshares, Inc., Ville Platte, Louisiana -- change in bank control.  
- Permitted, November 27, 2000

### **Change In Bank Control**

#### Chicago

Vermeer Investment Company, Pella, Iowa -- change in bank control and redemption of shares.

- Permitted, November 27, 2000

### **Competitive Factors Reports**

#### New York

Associates National Bank, Newark, Delaware -- report on competitive factors in connection with change in bank control.

- Submitted, November 30, 2000

#### Boston

The Boston Bank of Commerce, Boston, Massachusetts -- report on competitive factors of the proposed merger with Founders National Bank, Los Angeles, California.

- Submitted, November 13, 2000 (AC)

#### Chicago

First Community Bank and Trust, Bargersville, Indiana -- report on competitive factors of the proposed merger with Blue River Federal Savings Bank, Edinburgh.

- Withdrawn, November 22, 2000 (AC)

#### Richmond

First National Bank, Christiansburg, Virginia -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Pearisburg and Wytheville branches of First Union National Bank, Charlotte, North Carolina.

- Submitted, November 29, 2000

#### Richmond

Franklin Federal Savings and Loan Association of Richmond, Glen Allen, Virginia -- report on competitive factors of the proposed merger with Franklin Federal Interim Savings Association.

- Submitted, November 28, 2000



### **Competitive Factors Reports**

#### Dallas

Mason National Bank, Mason, Texas -- report on competitive factors of the proposed merger with Interim Mason National Bank.

- Submitted, November 30, 2000

#### Philadelphia

Minotola National Bank, Vineland, New Jersey -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of four branches in Bridgeton, Glassboro, Vineland, and Somers Point of Mellon Bank, N.A., Pittsburgh, Pennsylvania.

- Submitted, November 30, 2000

### **Extensions Of Time**

#### Director, BS&R

Charter One Financial, Inc., Cleveland, Ohio -- extension to November 30, 2001, to divest certain real estate investments.

- Granted, December 1, 2000

#### Atlanta

Commercial Bank, Harrogate, Tennessee -- extension to February 28, 2001, to increase investment in bank premises.

- Granted, November 27, 2000

#### San Francisco

Farmers & Merchants Bank of Central California, Lodi, California -- extension to December 28, 2001, to establish a branch at 3500 Dale Road, Modesto.

- Granted, November 28, 2000

#### Director, BS&R

FleetBoston Financial Corporation, Boston, Massachusetts -- extension to January 31, 2001, to divest certain branches.

- Granted, November 29, 2000

### **Extensions Of Time**

#### New York

M&T Bank Corporation, Buffalo, New York; and Olympia Financial Corporation -- extension to March 8, 2001, to acquire Premier National Bancorp, Inc., LaGrangeville, and Premier National Bank, N.A., and for Manufacturers and Traders Trust Company, Buffalo, to merge with Premier Bank.  
- Granted, November 30, 2000

#### Richmond

MCNB Holding Company, Inc., Welch, West Virginia -- extension to March 15, 2001, to become a bank holding company through the acquisition of McDowell County National Bank of Welch.  
- Granted, November 30, 2000

### **Financial Holding Companies**

#### Minneapolis

First National Corporation, Grand Forks, North Dakota -- election to become a financial holding company.  
- Effective, November 29, 2000

#### Secretary

Zions Bancorporation, Salt Lake City, Utah -- election to become a financial holding company.  
- Effective, November 28, 2000

### **Membership**

#### Kansas City

Premier Bank, Denver, Colorado -- membership in the Federal Reserve System.  
- Approved, November 29, 2000

**District 1**  
**Federal Reserve Bank of Boston**

**Applications and notifications filed during the week ending Saturday, December 2, 2000**

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

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

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

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

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

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

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

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

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## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, December 2, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Sparkasse Stockerau AG, Vienna, Austria, to establish federal branches in Greenwich, Connecticut, and New York, New York, and representative offices in San Francisco, California, and Atlanta, Georgia.	Newspaper – N/Avail
FBSEA	RheinHyp Rheinische Hypothekenbank, AG, Frankfurt, Germany, to establish a representative office in New York, New York.	Newspaper – N/Avail
Branch	The Bank of New York, New York, New York, to establish a new branch office at 188 Montague Street, Brooklyn, New York.	Newspaper – 12/05/2000

#### 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)	Holland Bancorp, Inc., Holland, New York, to become a bank holding company by acquiring 100 percent of the shares of Bank of Holland, Holland, New York.*	Newspaper – 12/20/2000 Fed Reg – 12/22/2000
3(a)(1)	Israel Salt Industries, Atlit, Israel ("Applicant"), to become a bank holding company in connection with the establishment of Signature Bank, New York, New York ("Signature Bank") by Bank Hapoalim B.M., Tel Aviv, Israel ("Bank Hapoalim"). Applicant would become a bank holding company through its direct and indirect control of 45.25 percent of the voting shares of Bank Hapoalim B.M. Signature Bank would be a wholly owned subsidiary of Bank Hapoalim.*	Newspaper – N/Avail Fed Reg – 12/14/2000
Change in Control	Change in Bank Control with regard to Patriot National Bancorp, Inc., Stamford, Connecticut, by Angelo DeCaro, Riverside, Connecticut to acquire up to 35 percent of Patriot National Bancorp's outstanding shares.*	Newspaper – N/Avail Fed Reg – 12/06/2000

**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)	Arison Holdings (1998) Ltd., Tel Aviv, Israel ("Applicant"), to become a bank holding company in connection with the establishment of Signature Bank, New York, New York ("Signature Bank") by Bank Hapoalim B.M., Tel Aviv, Israel ("Bank Hapoalim"). Applicant would become a bank holding company through its direct and indirect control of 45.25 percent of the voting shares of Bank Hapoalim B.M. Signature Bank would be a wholly owned subsidiary of Bank Hapoalim.*	Newspaper – N/Avail Fed Reg – 12/18/2000

\* 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)	Bayerische Hypo und Vereinsbank AG, Munich, Germany, to acquire the nonbank subsidiaries of Bank Austria AG, Vienna, Austria, and thereby engage in nonbanking activities.	Fed Reg – N/Avail

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

<i>Type</i>	<i>Application</i>
None	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 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, December 2, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Orrstown Bank, Orrstown, PA, to establish a branch office at 13 Center Square, Greencastle, Borough of Greencastle, Franklin County, PA.	12/16/2000
Member	Landmark Community Bank, Pittston, PA, to become a member of the Federal Reserve System.	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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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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**Section VI – CRA examinations scheduled for**

**Quarter of**

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

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# District 4

## Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, December 2, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) Branch	Received application on 11/27/2000 from Fifth Third Bank, Western Ohio, Dayton, OH to merge with Capital Bank, N.A., Sylvania, OH and incident thereto establish branches.	12/24/2000

### 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)(5)	Received application on 11/27/2000 from Fifth Third Bancorp, Cincinnati, OH to acquire Capital Holdings, Inc., Sylvania, OH.	Fed Reg – 12/29/2000

### 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

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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 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, December 2, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Community First Bank, Lynchburg, Virginia, to establish a branch at 2301 Langhorne Road, Lynchburg, Virginia.*	Newspaper - 12/15/2000
Branch	Centura Bank, Rocky Mount, North Carolina, to establish a branch at 50001 Governors Drive, Chapel Hill, North Carolina.*	Newspaper - 12/30/2000
Branch	Centura Bank, Rocky Mount, North Carolina, to establish a branch at 3002 Pacific Avenue, Virginia Beach, Virginia.*	Newspaper - 12/30/2000

\*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

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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 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>
2813790	Community First Bank 1646 Graves Mill Road Lynchburg, Virginia 24502	09/18/2000	12/02/2000	S		X

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## Section VI – CRA examinations scheduled for

## Quarter of

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*Institution*

*Location*

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None

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## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, December 2, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at the intersection of Monticello Avenue and Powhatan Parkway, Williamsburg, Virginia, to be known as the Monticello Marketplace Office.	11/30/2000*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 2610 Boston Street, Baltimore, Maryland, to be known as the Canton Safeway Branch.	11/30/2000*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 3520 Walton Way Ext., Augusta, Georgia, to be known as the Wheeler/Walton Office.	12/01/2000*

\*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)(1)	Milstar Financial, Inc., Miami Beach, Florida, to become a bank holding company by acquiring First Western Bank, Cooper City, Florida.	Newspaper - 01/05/2000*

\*Subject to provisions of the Community Reinvestment Act

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

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

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

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

---

<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>
2817677	Bay Bank 10861 Dauphin Island Parkway Theodore, Alabama 36582 (334) 973-0333	08/14/2000	11/28/2000	S		X

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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 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, December 2, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Citizens Bank, Flint, Michigan, for prior approval to establish a branch office at 7701 Grand River Road, Suite #1, Brighton, Michigan.*	Newspaper – 11/30/2000

\* 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>
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 – 11/17/2000
3(a)(5)	Chemical Financial Corporation, Midland, Michigan, for prior approval to acquire 100 percent of the voting shares of Shoreline Financial Corporation, Benton Harbor, Michigan, and thereby indirectly acquire Shoreline Bank, Benton Harbor, Michigan.*	Fed Reg – 12/04/2000 Newspaper – 11/30/2000
3(a)(1)	Woodford Bancshares, Inc., Monroe, Wisconsin, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Woodford State Bank, Woodford, Wisconsin.*	Fed Reg – 12/18/2000 Newspaper – 12/17/2000
CIC	Notification by Martin Price of a Change of Control to retain control as voting trustee of 97 percent of First Suburban Bancorp Corporation, Maywood, Illinois.	Fed Reg – 12/15/2000 Newspaper – N/Avail
4(c)(8)	FBOP Corporation, Oak Park, Illinois, for prior approval to acquire 100 percent of the voting shares of PBOC Holdings, Inc., Los Angeles, California, and thereby indirectly acquire Peoples Bank of California, Los Angeles, California.*	Fed Reg – 01/02/2001 Newspaper – N/Avail
3(a)(5)	Comerica Incorporated, Detroit, Michigan, for prior approval to acquire 100 percent of the voting shares of Imperial Bancorp, Inglewood, California, and thereby indirectly acquire Imperial Bank, Inglewood, California.*	Fed Reg – 01/02/2001 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)	National Australia Bank Limited, Melbourne, Australia, notification of intent to acquire, indirectly through Homeside Lending, Inc., Jacksonville, Florida, certain assets and liabilities of Charles F. Curry Company, Kansas City, Missouri, and thereby to engage in extending credit and servicing loans and activities related to extending credit.	Fed Reg – 12/19/2000

### 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>
2792064	Community Bank of Boone 1704 S. Marshall Street Boone, Iowa 50036 (515) 433-4499	07/24/2000	11/27/2000	S		X

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

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*Institution* *Location*

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None

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## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, December 2, 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>
4(c)(8)	Notice by Great Southern Bancorp, Inc., Springfield, Missouri, to acquire up to 20 percent of Guaranty Federal Bancshares, Inc., Springfield, Missouri. (Previously submitted during the week ending November 25, 2000)*	Newspaper – N/Avail. Fed Reg – 12/26/2000
4(c)(8), 4(c)(8)	Companion notices by Union Planters Corporation, Memphis, Tennessee, and its wholly owned bank holding company subsidiary, Union Planters Holding Corporation, Memphis, Tennessee, to acquire Jefferson Savings Bancorp, Inc, Ballwin, Missouri. (Previously submitted during the week ending November 25, 2000)*	Newspaper – 12/18/2000 Fed Reg – 12/22/2000
CIC	Notice involving Hardin County Bancshares, Inc., Savannah, Tennessee, by Hardin County Bancshares, Inc. Employee Stock Ownership Plan, Savannah, Tennessee (“ESOP”), to retain a 10.13 percent ownership interest, and by Mr. Eddie K. Whitlow, Savannah, Tennessee, as trustee of ESOP, individually, and as executor, to retain an aggregate 15.76 percent controlling interest. (Previously submitted during the week ending November 25, 2000)	Newspaper – 12/22/2000 Fed Reg – 12/29/2000

\* 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)	Notice by Community First Bancshares, Inc., Union City, Tennessee, to engage directly in finance company activities, pursuant to Section 225.28(b)(1) of Regulation Y.	12/21/2000

**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>
None						

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

None	
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# District 9

## Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, December 2, 2000

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

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

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

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

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

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

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

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

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## Section V – Availability of CRA public evaluations

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

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

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

**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>
2631172	State Bank of La Crosse La Crosse, Wisconsin	08/07/2000	11/27/2000	S		X

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## Section VI – CRA examinations scheduled for

## Quarter of

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*Institution*

*Location*

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None

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# District 10

## Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, December 2, 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	Stephen Dale Kroenke, Douglas Brett Kroenke, and Dwight Alan Kroenke, all of Lincoln, Missouri, for prior approval to acquire voting shares of Lincoln Bancshares, Inc., Lincoln, Missouri, and thereby indirectly acquire Farmers Bank of Lincoln, Lincoln, Missouri.	Newspaper – 12/20/2000 FedReg – 12/21/2000
3(a)(3)	United Nebraska Financial Company, Grand Island, Nebraska, for prior approval to acquire 80 percent of the voting shares of Desert Valley National Bank at Cave Creek, Cave Creek, Arizona, a de novo bank in organization.	Newspaper – N/Available FedReg – 12/26/2000
3(a)(1)	Garden City Bancshares Acquisition Corporation, Garden City, Missouri, for prior approval to become a bank holding company by acquiring 100 percent of the voting shares of Garden City Bancshares, Inc., Garden City, Missouri, and thereby indirectly acquire Garden City Bank, Garden City, Missouri.	Newspaper – N/Available FedReg – 12/29/2000

### 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.

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
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, December 2, 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)(5)	Prosperity Bancshares, Inc., Houston, TX, and Prosperity Holdings, Inc., Wilmington, DE, to acquire Commercial Bancshares, Inc., Houston, TX, Heritage Bancshares, Inc., Wilmington, DE, and Heritage Bank, Wharton, TX*	Fed Reg – 12/21/2000 Newspaper – N/Avail
CIC	Carl W. Ellis, Perryton, TX, only notificant, to acquire an interest in FirstPerryton Bancorp, Inc., Perryton, TX	Fed Reg – 12/18/2000 Newspaper – 12/02/2000
CIC	Stewart Larkin Armstrong, San Antonio, TX, to acquire an interest in Kleberg and Company Bankers, Inc., Kingsville, TX	Fed Reg – 12/19/2000 Newspaper – N/Avail
3(a)(1)	Triple J Financial, Inc., Claude, TX, to acquire First Caprock Bancshares, Inc., Claude, TX, and First National Bank of Claude, Claude, TX*	Fed Reg – 01/02/2000 Newspaper – 12/23/2000

\*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>
3(a)(1)	Charter Bancshares, Inc., Corpus Christi, TX, to acquire Charter IBHC, Inc., Wilmington, DE, and Charter Bank-Northwest, Corpus Christi, TX*
3(a)(1)	Charter IBHC, Inc., Wilmington, DE, to acquire Charter Bank-Northwest, Corpus Christi, 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.

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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>
637451	PNB Financial Bank 5010 University Avenue Lubbock, Texas 79413	08/14/2000	11/25/2000	S	X	

**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, December 2, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Placer Sierra Bank, Auburn, California, to establish a branch office at 33384 Coach Lane, Cameron Park, California. *	Newspaper - 11/29/2000

\* 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)	Mitsubishi Tokyo Financial Group, Inc., Tokyo, Japan, to become a bank holding company by acquiring Bank of Tokyo-Mitsubishi Trust Company, New York, New York; Mitsubishi Trust and Banking Corporation (U.S.A.), New York, New York; and UnionBanCal Corporation, San Francisco, California. *	Newspaper - 12/20/2000 Fed Reg - 12/21/2000
CIC	David B. and Mary T. Weyrich, Paso Robles, to acquire additional shares of Heritage Oaks Bancorp, Paso Robles, California. *	Newspaper - 12/11/2000 Fed Reg - 12/04/2000

\* 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)(9)	The Bank of Tokyo-Mitsubishi, Ltd., Tokyo, Japan, to increase ownership up to approximately 32.78 percent of Kokusai Securities, Ltd., Tokyo, Japan.

#### 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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**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>
785062	Santa Barbara Bank & Trust 1021 Anacapa Street Santa Barbara, CA 93101-2102 (805) 564-6300	07/24/2000	11/28/2000	O	X	

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

#### Section VI – CRA examinations scheduled for

#### Quarter of

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