
Federal Reserve Release



H.2

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

No. 51

Week Ending December 16, 2000

Advisory Councils

Consumer Advisory Council -- appointment of ten new members and designation of Lauren Anderson as Chair and Dorothy Broadman as Vice Chair for 2001.
- Approved, December 13, 2000

Bank Holding Companies

The Chase Manhattan Corporation, New York, New York -- to merge with J.P. Morgan & Co. Incorporated and thereby acquire Morgan Guaranty Trust Company of New York; and for The Chase Manhattan Bank to merge with Morgan Guaranty Trust and thereby establish branches.
- Approved, December 11, 2000

Regulations And Policies

Data processing activities -- request for comment on proposed amendment to Regulation Y to increase the amount of nonfinancial data processing permissible for bank and financial holding companies, and to allow financial holding companies to invest in companies engaged in certain data storage, web hosting, and data processing advisory activities related to the provision of financial products and services [Docket No. R-1092].
- Approved, December 13, 2000

Financial holding companies -- request for comment on proposed amendment to Regulation Y to add real estate brokerage and management services to the list of activities permissible for financial holding companies [Docket No. R-1091].
- Approved, December 13, 2000

Home-equity lending -- request for comment on proposed amendments to Regulation Z (Truth in Lending) to enhance protections of the Home Ownership and Equity Protection Act [Docket No. R-1090].
- Approved, December 13, 2000

Regulation Y -- final rule to allow financial holding companies to act as a finder in bringing together buyers and sellers for transactions that the parties themselves negotiate and consummate [Docket No. R-1078].
- Approved, December 13, 2000

Reserve Bank Operations

Federal Reserve Bank budgets -- budgets for 2001.
- Approved, December 13, 2000

Enforcement

Banco Industrial de Venezuela, Caracas, Venezuela, and Banco Industrial de Venezuela Miami Agency, Miami, Florida -- written agreement dated December 12, 2000, with the Federal Reserve Bank of Atlanta.

- Announced, December 12, 2000

Bancomer, S.A., Mexico City, Mexico -- consent cease and desist order dated December 12, 2000.

- Announced, December 12, 2000

Bancomer, S.A., Mexico City, Mexico, and Banca Serfin, S.A., Lomas de Sante Fe -- determination not to conduct a termination proceeding.

- Announced, December 12, 2000

Bancomer, S.A., Mexico City, Mexico; Banca Serfin, S.A., Lomas de Sante Fe; and Banco Industrial de Venezuela, Caracas, Venezuela -- termination of temporary cease and desist orders issued May 1998.

- Announced, December 12, 2000

Bankers Trust Company, New York, New York -- order of prohibition against Bruce Jeffrey Kingdon, a former partner, managing director, employee, and institution-affiliated party.

- Announced, December 12, 2000

Barnett Bank, N.A., Jacksonville, Florida -- final decision and order of prohibition against Kaye G. Hill, a former employee.

- Announced, December 13, 2000

People's Bancshares, Inc., New Bedford, Massachusetts -- written agreement dated December 5, 2000, with the Federal Reserve Bank of Boston.

- Announced, December 12, 2000

H.2 Actions under delegated authority

December 10, 2000 to December 16, 2000

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

Bank Branches, Domestic

Kansas City

BancFirst, Oklahoma City, Oklahoma -- to establish a branch at 608 George Nigh Expressway, McAlester.

- Approved, December 11, 2000

Atlanta

Bank Independent, Sheffield, Alabama -- to establish a branch at 1029 Avalon Avenue, Muscle Shoals, and to increase investment in bank premises.

- Approved, December 15, 2000

San Francisco

California Center Bank, Los Angeles, California -- to establish a branch at 4444 Convoy Street, San Diego.

- Approved, December 13, 2000

Secretary

Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 900 Hendersonville Road, Asheville.

- Approved, December 15, 2000

Richmond

Hanover Bank, Mechanicsville, Virginia -- to establish a branch at 10374 Leadbetter Road, Ashland.

- Approved, December 13, 2000

Atlanta

Horizon Bank, Bradenton, Florida -- to establish a branch at 59th Street and 21st Avenue West.

- Approved, December 14, 2000

Dallas

Legacy Bank of Texas, Plano, Texas -- to establish a branch at 5000 Legacy Drive.

- Approved, December 13, 2000

Bank Branches, Domestic

Secretary

Old Kent Bank, Grand Rapids, Michigan -- to establish branches at 411 Town Center Drive, Highland, and 1821 N. Campbell, Royal Oak.
- Approved, December 11, 2000

Bank Holding Companies

Kansas City

1st Financial Bancshares, Inc., Shawnee Mission, Kansas -- to become a bank holding company through the acquisition of Sylvan Agency, Inc., Sylvan Grove, and thereby acquire Sylvan State Bank; for Sylvan State Bank to merge with Centerville State Bank, Centerville, and thereby establish a branch; for Sylvan State Bank to acquire the assets and assume the liabilities of the Overland Park branch of Kendall State Bank, Valley Falls, and thereby operate another branch; and for Meader Insurance Agency, Inc., Waverly, to acquire an interest in 1st Financial Bancshares.
- Approved, December 11, 2000

Atlanta

Capital City Bank Group, Inc., Tallahassee, Florida -- (1) to merge with First Bankshares of West Point, Inc., West Point, Georgia, and thereby acquire First National Bank of West Point, and for Capital City Bank, Tallahassee, to merge with First National Bank of West Point; and (2) to acquire First Bankshares' interest in First Peoples Bankshares, Inc., Pine Mountain, Georgia, and thereby acquire First Peoples Bank and First Mortgage Company.
- Approved, December 11, 2000

Director, BS&R

Century South Banks, Inc., Dahlonega, Georgia -- transfer agent registration.
- Withdrawn, December 15, 2000

Chicago

Chemical Financial Corporation, Midland, Michigan -- to acquire Shoreline Financial Corporation, Benton Harbor, and Shoreline Bank.
- Approved, December 11, 2000

Bank Holding Companies

Atlanta

Citizens Bancorp of Oviedo, Oviedo, Florida -- to become a bank holding company through the acquisition of Citizens Bank of Oviedo.

- Approved, December 11, 2000

Secretary

Compass Bancshares, Inc., Birmingham, Alabama -- to merge with FirsTier Corporation, Northglenn, Colorado, and thereby acquire FirsTier Bank and Firststate Bank, Kimball, Nebraska; and for Compass Bank, Birmingham, Alabama, to merge with FirsTier Bank and Firststate Bank.

- Approved, December 13, 2000

Dallas

Cooper Lake Financial Corporation, Cooper, Texas -- to acquire The Delta Bank.

- Approved, December 11, 2000

New York

Dresdner Bank Aktiengesellschaft, Frankfurt, Germany -- to acquire Wasserstein Perella Group, Inc., New York, New York, and to engage in certain nonbanking activities, including limited underwriting and dealing in debt and equity securities.

- Approved, December 11, 2000

St. Louis

First Banks, Inc., St. Louis, Missouri, and First Banks America, Inc. -- to acquire Millennium Bank, San Francisco, California.

- Approved, December 12, 2000

Secretary

Firstar Corporation, Milwaukee, Wisconsin -- commenter's request to extend the comment period for the application to merge with U.S. Bancorp, Minneapolis, Minnesota.

- Denied, December 13, 2000

Secretary

FleetBoston Financial Corporation, Boston, Massachusetts -- commenters' requests to extend the comment period for the application to acquire Summit Bancorp, Princeton, New Jersey.

- Denied, December 14, 2000

Bank Holding Companies

Kansas City

Heritage Group, Inc., Aurora, Nebraska -- to acquire Heritage Bank, N.A., Doniphan, a de novo bank.
- Approved, December 14, 2000

Chicago

Lenawee Bancorp, Inc., Adrian, Michigan -- to acquire Bank of Washtenaw, Saline, a de novo bank; and for Bank of Washtenaw to become a member of the Federal Reserve System and to acquire certain assets and assume certain liabilities of the Saline branch of Bank of Lenawee, Adrian, and thereby establish a branch.
- Approved, December 11, 2000

Minneapolis

Marquette Bancshares, Inc., Minneapolis, Minnesota -- to acquire shares of Commerce Bank of Santa Barbara, N.A., Santa Barbara, California.
- Approved, December 14, 2000

Dallas

Mason National Bancshares of Nevada, Inc., Carson City, Nevada -- to become a bank holding company through the acquisition of Mason National Bank, Mason, Texas; and for Mason National Bancshares, Inc., Mason, to become a bank holding company through the acquisition of both institutions.
- Approved, December 14, 2000

St. Louis

Mississippi Valley Bancshares, Inc., St. Louis, Missouri -- to acquire Southwest Bank of Phoenix, Phoenix, Arizona.
- Approved, December 12, 2000

San Francisco

Nara Bancorp, Inc., Los Angeles, California -- to become a bank holding company through the acquisition of Nara Bank N.A.
- Approved, December 15, 2000

Bank Holding Companies

Boston

Northwest Mutual Holding Company, Winsted, Connecticut, and Litchfield Mutual Holding Company, Litchfield -- for Northwest Mutual to become a mutual holding company through the acquisition of Northwest Community Bank, Winsted; for Litchfield Mutual to become a mutual holding company through the acquisition of Litchfield Bancorp, Litchfield; and for Connecticut Mutual Holding Company, successor to Northwest Mutual, to merge with Litchfield Mutual.

- Approved, December 15, 2000

Chicago

Northwest Suburban Bancorp, Inc., Mount Prospect, Illinois -- to acquire Village Bank and Trust, North Barrington.

- Approved, December 14, 2000

Dallas

PNB Financial Bank, Lubbock, Texas; Plains Capital Corporation; and Maedgen and White Ltd., Dallas -- waiver of applications in connection with the acquisition of City National Bank, Austin; and for PNB Financial Bank to merge with City National Bank and thereby establish a branch at 401 Congress Avenue, Austin.

- Approved, December 11, 2000

Kansas City

Sooner Southwest Bankshares, Inc., Tulsa, Oklahoma -- to acquire The First National Bancorporation of Heavener, Heavener.

- Approved, December 14, 2000

Atlanta

Summit Bank Corporation, Atlanta, Georgia -- to acquire shares of Global Commerce Bank, Doraville.

- Returned, December 14, 2000

Dallas

Tri-State Bancshares, Inc., Haughton, Louisiana -- to become a bank holding company through the acquisition of Tri-State Bank and Trust.

- Approved, December 13, 2000

Bank Mergers

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to merge with M&I Central State Bank, Oshkosh; M&I Bank of Shawano, Shawano; M&I Bank Fox Valley, Appleton; and M&I Bank Northeast, Green Bay, and thereby establish branches.
- Withdrawn, December 13, 2000

Banks, Nonmember, And Miscellaneous Institutions

Director, BS&R

Marine Trust and Investment Company, Bolington, Illinois -- transfer agent registration.
- Withdrawn, December 15, 2000

Banks, State Member

San Francisco

Westamerica Bank, San Rafael, California -- payment of a dividend.
- Approved, December 15, 2000

Capital Stock

St. Louis

Arvest Bank, Joplin, Missouri -- to invest in the capital stock and participate in the credit card program of Security BankCard Center, Inc., Norman, Oklahoma.
- Approved, December 12, 2000

Chicago

Village Bancorp, Inc., Arlington Heights, Illinois -- redemption of common stock.
- Approved, December 14, 2000

Change In Bank Control

Kansas City

Antelope Bancshares, Inc., Elgin, Nebraska -- change in bank control.
- Permitted, December 14, 2000

Kansas City

CSB, Inc., Bixby, Oklahoma -- change in bank control.
- Permitted, December 11, 2000

Change In Bank Control

Kansas City

FNB Financial Services, Inc., Cambridge, Nebraska -- change in bank control.
- Permitted, December 11, 2000

Richmond

Heritage Bancshares, Inc., Mannington, West Virginia -- change in bank control.
- Permitted, December 14, 2000

Competitive Factors Reports

Kansas City

Bank Midwest, N.A., Kansas City, Missouri -- report on competitive factors of the proposed merger with Hardin Federal Savings Bank, FSB, Hardin.
- Submitted, December 14, 2000

Dallas

City Bank, Lubbock, Texas -- report on competitive factors of the proposed merger with West Texas Trust Company, Levelland.
- Submitted, December 15, 2000

San Francisco

Commercial Bank of Everett, Everett, Washington -- report on competitive factors of the proposed merger with Everett Mutual Bank.
- Submitted, December 14, 2000

Dallas

The Delta Bank, Cooper, Texas -- report on competitive factors of the proposed merger with CLFC Acquisition Corporation.
- Submitted, December 11, 2000

Kansas City

First United Bank and Trust Company, Durant, Oklahoma -- report on competitive factors of the proposed merger with First United Bank, Sapulpa.
- Submitted, December 12, 2000

Competitive Factors Reports

Dallas

Texas State Bank, Joaquin, Texas -- report on competitive factors of the proposed acquisition of the Chester branch of Commercial Bank of Texas, N.A., Nacogdoches.
- Submitted, December 15, 2000

Kansas City

Wells Fargo Bank New Mexico, N.A., Albuquerque, New Mexico -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of First Security Bank of New Mexico, N.A.
- Submitted, December 12, 2000

Extensions Of Time

Dallas

Frankston Bancorp, Inc., Frankston, Texas -- extensions to January 16, 2001, to become a bank holding company through the acquisition of FDB, Inc., Dover, Delaware, and First State Bank, Frankston, Texas; and for FDB, Inc. to become a bank holding company through the acquisition of First State Bank.
- Granted, December 15, 2000

Financial Holding Companies

Chicago

Community National Bancorporation, Waterloo, Iowa -- election to become a financial holding company.
- Effective, December 14, 2000

Chicago

First Financial Corporation, Terre Haute, Indiana -- election to become a financial holding company.
- Effective, December 14, 2000

Philadelphia

Wilmington Trust Corporation, Wilmington, Delaware -- election to become a financial holding company.
- Effective, December 12, 2000

Membership

San Francisco

Southwest Bank of Phoenix, Phoenix, Arizona -- membership in the Federal Reserve System.

- Approved, December 13, 2000

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, December 16, 2000

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, December 16, 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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Change in Control	Change in Bank Control with regard to Warwick Community Bancorp, Inc. Employee Stock Ownership Plan to acquire up to 10.32 percent of the outstanding stock of Warwick Community Bancorp, Inc., Warwick, New York.	Newspaper – N/Avail Fed Reg -- 01/03/2001
3(a)(1)/3(a)(5)	Chinatrust Commercial Bank, Ltd, Taipei, Taiwan, to indirectly acquire 100 percent of the shares of Chinatrust Bank (U.S.A.), Torrance, California.	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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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 16, 2000

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, December 16, 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)	Received application from United Bancshares, Inc., Columbus Grove, OH on 12/14/2000 to acquire Citizens Bank of Delphos, FSB, Delphos, OH.*	Newspaper - 01/12/2001

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, December 16, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	F&M Bank-Richmond, Richmond, Virginia, to establish a branch at 7016 Mechanicsville Turnpike, Mechanicsville, Virginia.*	Newspaper - 12/24/2000

*Subject to the provisions of the Community Reinvestment Act.

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Wachovia Corporation, Winston-Salem, North Carolina, to acquire Republic Security Financial Corporation, West Palm Beach, Florida.*	Fed Reg - N/Avail Newspaper - N/Avail

*Subject to the provision of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, December 16, 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 12720 Atlantic Boulevard, Jacksonville, Florida.	12/26/2000*
Branch	Bank of York, York, Alabama, to establish a branch located at 714-716 North Washington Street, Livingston, Alabama.	12/22/2000*
Branch	Horizon Bank, Bradenton, Florida, to establish a branch located at 59 th Street and 21 st Avenue, West, Bradenton, Florida.	12/11/2000*

*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)	First Deposit Bancshares, Inc., Douglasville, Georgia, to become a bank holding company by acquiring Douglas Federal Bank, Douglasville, Georgia.	Fed Reg - 01/05/2001*

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>
WAIVR	Alliance Capital Partners, L.P., Jacksonville, Florida, application waiver request with respect to the proposed merger of its subsidiary, First Alliance Bank, Jacksonville, Florida, with Marine National Bank, Jacksonville, Florida.

Section V – Availability of CRA public evaluations

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

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

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, December 16, 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	First American Bank, Fort Dodge, Iowa, proposes to purchase the assets and assume the liabilities of three branch offices of Brenton Bank, Des Moines, Iowa, and thereby establish three branch offices at 2805 Beaver, Des Moines, Iowa; 4729 S. W. 9th, Des Moines, Iowa; and 7031 Douglas Ave., Urbandale, Iowa.*	Newspaper – 12/08/2000
18(c) & Branch	M&I Marshall I Ilsley Bank, Milwaukee, Wisconsin, for prior approval to merge with M&I Central State Bank, Oshkosh, Wisconsin, M&I Bank of Shawano, Shawano, Wisconsin, M&I Bank Fox Valley, Appleton, Wisconsin and M&I Bank Northeast, Green Bay, Wisconsin and thereby to establish 44 branch offices.*	Newspaper – 12/09/2000

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Stichting Prioriteit ABN AMRO Holding, Stichting Administratiekantoor ABN AMRO Holding, ABN AMRO Holding N.V., ABN AMRO Bank N.V., all located in Amsterdam, The Netherlands; ABN AMRO North America Holdings Company and ABN AMRO North America, Inc., both located in Chicago, Illinois; for prior approval to acquire 100 percent of the voting shares of Michigan National Corporation, Farmington Hills, Michigan, and thereby indirectly acquire Michigan National Bank, Farmington Hills, Michigan.*	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)	M.S. Investment Company, Inc., Milwaukee, Wisconsin, for prior approval to extend credit.	Fed Reg – N/Avail
4(c)(8)	Stichting Prioriteit ABN AMRO Holding, Stichting Administratiekantoor ABN AMRO Holding, ABN AMRO Holding N.V., ABN AMRO Bank N.V., all located in Amsterdam, The Netherlands; ABN AMRO North America Holdings Company and ABN AMRO North America, Inc., both located in Chicago, Illinois; for prior approval to acquire Independence Life Insurance Company, Phoenix, Arizona and Independence One Capital Management Corporation, Farmington Hills, Michigan.*	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

Section V – Availability of CRA public evaluations

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>
689740	F&M Bank-Iowa Central 11 N. 1 st Avenue Marshalltown, Iowa 50158 (515) 754-5500	07/10/2000	12/12/2000	S		X

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, December 16, 2000

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice involving Security Bancshares, Inc., Amory, Mississippi, by David Gunter Hodo, Amory, Mississippi, to retain 30.2 percent. (Previously submitted during the week ending December 9, 2000)	Newspaper – 12/26/2000 Fed Reg – 12/27/2000
3(a)(3), 3(a)(3)	Companion notices by The Lea M. McMullan Trust, Shelbyville, Kentucky, and Citizens Union Bancorp of Shelbyville, Inc., Shelbyville, Kentucky, to acquire Dupont State Bank, Dupont, Indiana.*	Newspaper – N/Avail. Fed Reg – 1/19/2001

* 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 The Missouri Bank, Warrenton, Missouri, to make additional investment in bank premises.

Section V – Availability of CRA public evaluations

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

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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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, December 16, 2000

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, December 16, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Shoshone First Bank, Cody, Wyoming, for prior approval to establish branches at 321 Yellowstone Avenue, Cody, Wyoming and at 161 North Absaroka, also known as 102 East 2nd and 106 East 2nd, Powell, Wyoming.	Newspaper – 12/26/2000
Branch	Arvest Bank, Norman, Oklahoma, for prior approval to establish a branch at 824 S.E. 4th Street, Moore, Oklahoma.	Newspaper – 12/16/2000
Branch	Legacy Bank, Hinton, Oklahoma, for prior approval to establish a branch at 1401 S. Broadway, Marlow Oklahoma.	Newspaper – 12/22/2000

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)	Clayco Banc Corporation, Claycomo, Missouri, for prior approval to become a bank holding company through the acquisition of 100 percent of the issued and outstanding stock of Clayco Bancshares, Inc., Claycomo, Missouri.	Newspaper – 01/05/2001 FedReg – N/Available
4(c)(8)	Strum Financial Group, Inc., Denver, Colorado, for prior approval to acquire 100 percent of the voting shares of Community Financial Services, Inc., Denver, Colorado, and thereby, engage in data processing activities.	Newspaper – N/Available FedReg – N/Available
CIC	James A. Waters, Wynnewood, Oklahoma, and Janet G. Streich, Englewood, Colorado; to acquire voting shares of Garvin County Bancshares, Inc., Wynnewood, Oklahoma, and thereby indirectly acquire voting shares of State Bank of Wynnewood, Wynnewood, Oklahoma.	FedReg – 01/02/2001

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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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 16, 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	John Eric Swenson, Spur, TX, only notificant, to acquire an interest in Ranco Bancshares, Inc., Spur, TX	Fed Reg – 01/03/2001 Newspaper – 12/27/2000
3(a)(1)	Dickinson Holdings, Inc., Dickinson, TX, to acquire Dickinson Holdings of Delaware, Inc., Wilmington, DE, and The Citizens State Bank of Dickinson, Dickinson, TX* (previously reported the week ending December 9, 2000)	Fed Reg – 01/11/2001 Newspaper – 01/04/2001
3(a)(1)	Dickinson Holdings of Delaware, Inc., Wilmington, DE, to acquire The Citizens State Bank of Dickinson, Dickinson, TX* (previously reported the week ending December 9, 2000)	Fed Reg – 01/11/2001 Newspaper – 01/04/2001

*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>
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None

Section V – Availability of CRA public evaluations

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

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SN = Substantial noncompliance

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

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>

None

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

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, December 16, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	California Center Bank, Los Angeles, California, to establish three branch offices located at: 2742 West Sepulveda Boulevard, Torrance, California; 17127 Pioneer Boulevard, Artesia, California; and 3435 Wilshire Boulevard, Los Angeles, California. *	Newspaper – 11/30/2000
Branch	Bank of the Orient, San Francisco, California to establish a branch office at 18605 East Gale Avenue, City of Industry, California. *	Newspaper – 12/28/2000

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	Louis Charles McMurray, Madera, California, to acquire additional shares of Central Valley Community Bancorp, Clovis, California. *	Newspaper – N/Avail Fed Reg – 01/05/2001

* 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)	City National Corporation, Beverly Hills, California, to acquire Reed, Conner & Birdwell, Inc., Los Angeles, California, and thereby engage in acting as investment and financial advisor, and providing administrative services to mutual funds.	Fed Reg – 01/05/2001

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

<i>Type</i>	<i>Application</i>
Member	Bank of Los Altos, Los Altos, California to become a member of the Federal Reserve System.
4(c)(8)	Wells Fargo & Company, San Francisco, California, together with Wells Fargo Financial Services, Inc., and Wells Fargo Financial, Inc., Des Moines Iowa, to acquire Conseco Finance Vendor Services Corporation, Paramus, New Jersey.
COM	Community Bancorporation, Pleasant Grove, Utah, request for relief of commitment not to incur debt in excess of \$500,000, without prior approval from the Reserve Bank.

Section V – Availability of CRA public evaluations

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

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

Section VI – CRA examinations scheduled for Quarter of

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