
Federal Reserve Release



H.2

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

No. 19

Week Ending May 8, 1999

Forms

Annual Report of Foreign Banking Organizations (FR Y-7); Foreign Banking Organization Structure Report on U.S. Banking and Nonbanking Activities (FR Y-7A); and Foreign Banking Organization Confidential Report of Operations (FR 2608) -- extension with revision.

- Approved, May 6, 1999

Regulations And Policies

Federal Reserve System examiners -- policy statement to formalize a long-standing informal policy that Federal Reserve examiners should have no communications with insured institutions or their affiliates that indicate that the examination process is in any way influenced by political issues or considerations.

- Approved, May 4, 1999

Reserve Bank Operations

Reserve Bank procurement policy -- program for acquisition of goods and services from small business.

- Approved, May 3, 1999

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

Chicago

Big Sky Western Bank, Big Sky, Montana -- to establish a branch in Bozeman.
- Approved, May 7, 1999

Atlanta

Equitable Bank, Fort Lauderdale, Florida -- to establish a branch at 5420 University Drive, Coral Springs.
- Approved, May 3, 1999

St. Louis

MidSouth Bank, Jonesboro, Arkansas -- to establish a branch at 4818 East Highland Drive.
- Approved, May 5, 1999

Dallas

United Central Bank, Garland, Texas -- to establish a branch at 710 West Parker Road, Plano.
- Approved, May 6, 1999

Bank Holding Companies

Chicago

American Heartland Bancshares, Inc., Sugar Grove, Illinois -- to become a bank holding company through the acquisition of American Heartland Bank and Trust, a de novo bank.
- Approved, May 4, 1999

San Francisco

Bank On It, Inc., Stockton, California -- application to become a bank holding company through the acquisition of Community Bank of San Joaquin, a de novo bank.
- Withdrawn, May 6, 1999

Bank Holding Companies

Chicago

Bloomfield Hills Bancorp, Inc., Bloomfield Hills, Michigan -- to acquire Bank of Rochester, a de novo bank, Rochester.
- Approved, May 5, 1999

Chicago

Capitol Bancorp Limited, Lansing, Michigan, and Sun Community Bancorp, Limited, Phoenix, Arizona -- to acquire shares of East Community Bank, a de novo bank, Chandler, Arizona.
- Approved, May 3, 1999

Atlanta

Centon Bancorp, Inc., Richton, Mississippi -- to become a bank holding company through the acquisition of Richton Bank and Trust Company.
- Approved, May 5, 1999

Atlanta

Citizens Bancshares of Southwest Florida, Naples, Florida -- to become a bank holding company through the acquisition of Citizens National Bank of Southwest Florida, a de novo bank.
- Approved, May 5, 1999

Richmond

Darlington County Bancshares, Inc., Darlington, South Carolina -- to become a bank holding company through the acquisition of Darlington County Bank.
- Approved, May 6, 1999

Kansas City

FNBR Holding Corporation, Meeker, Colorado -- waiver of application requirement in connection with the acquisition of Yampa Valley National Bank, Hayden.
- Granted, April 29, 1999 (AC)

Chicago

Guaranty Development Company, Livingston, Montana -- retroactive notice to retain an interest in Kennedy American Mortgage, LLC, Bozeman, and engage in certain mortgage loan origination activities.
- Approved, May 3, 1999

Bank Holding Companies

Cleveland

Minster Financial Corp, Minster Ohio -- to become a bank holding company through the acquisition of Minster Bank, for Minster Bank to merge with Minster Interim Bank, and for Minster Interim Bank to become a member of the Federal Reserve System.

- Approved, May 6, 1999

Boston

Passumpsic Bancorp, St. Johnsbury, Vermont -- to acquire Passumpsic Bank, FSB, Littleton, New Hampshire, a de novo thrift institution.

- Approved, May 7, 1999

Minneapolis

Piesco, Inc., Springfield, Minnesota -- to acquire Springfield Investment Company (doing business as F&M Insurance Agency) and engage in general insurance agency activities in towns with populations less than 5,000.

- Approved, May 3, 1999

St. Louis

Sharon Bancshares, Inc., Martin, Tennessee -- to acquire American Holdings Investments, Inc., Union City, and engage in lending activities.

- Approved, May 4, 1999

Atlanta

South Georgia Bank Holding Company, Omega, Georgia -- to establish South Georgia Financial Services and engage in insurance and mutual fund activities.

- Approved, May 5, 1999

Dallas

Sterling Bancshares, Inc., Houston, Texas, and Sterling Bancorporation, Inc., Wilmington, Delaware -- to acquire B.O.A. Bancshares, Inc., Houston, and Houston Commerce Bank.

- Approved, May 6, 1999

Philadelphia

USBANCORP, Inc., Johnstown, Pennsylvania -- to engage in brokerage activities through USNB Financial Services Corporation, Winder.

- Approved, April 29, 1999 (AC)

Bank Holding Companies

Chicago

Van Orin Bancorp, Inc., Van Orin, Illinois -- to become a bank holding company through the acquisition of First State Bank of Van Orin.
- Approved, May 6, 1999

Bank Mergers

Secretary

Central Savings Bank, Sault Ste. Marie, Michigan -- to purchase certain assets and assume certain liabilities of the Rudyard and Cedarville branches of North Country Bank & Trust, Manistique.
- Approved, May 7, 1999

Banks, State Member

Kansas City

Central Bank of Missouri, Sedalia, Missouri -- to declare a dividend.
- Approved, May 6, 1999

Change In Bank Control

Kansas City

Lincoln Financial Corporation, Ardmore, Oklahoma -- change in bank control.
- Permitted, May 5, 1999

Dallas

Palmer Bancshares, Inc., Palmer, Texas -- change in bank control.
- Permitted, May 6, 1999

Competitive Factors Reports

Kansas City

BC National Banks, Butler, Missouri -- report on competitive factors of the proposed merger with Citizens Bank of Missouri, Harrisonville.
- Submitted, May 3, 1999

Richmond

Capital Bank, Raleigh, North Carolina -- report on competitive factors of the proposed merger with Home Savings Bank of Siler City, SSB, Siler City.
- Submitted, May 6, 1999

Competitive Factors Reports

St. Louis

First Federal Bank for Savings, Columbus, Mississippi -- report on competitive factors of the proposed merger with National Bank of Commerce, Starkville.
- Submitted, April 30, 1999 (AC)

Kansas City

First National Bank and Trust Company, Beatrice, Nebraska -- report on competitive factors of the proposed merger with the Blue Springs State Bank of Blue Springs, Blue Springs, and Farmers State Bank of Clatonia, Clatonia.
- Submitted, May 3, 1999

Kansas City

First United Bank and Trust Company, Durant, Oklahoma -- report on competitive factors of the proposed merger with First State Bank and Trust Company, Shawnee.
- Submitted, May 4, 1999

Philadelphia

Portage National Bank, Portage, Pennsylvania -- report on competitive factors of the proposed purchase of certain assets and acquisition of certain liabilities of the Loretto, Pennsylvania, branch of U.S. Bank, Johnstown.
- Submitted, May 3, 1999

Atlanta

Regions Bank, Birmingham, Alabama -- report on competitive factors of the proposed mergers with The St. Mary Bank & Trust Company, Franklin, Louisiana; The Village Bank of Florida, Tampa, Florida; Regions Bank, National Association, Bradenton, Florida; Jacobs Bank, Scottsboro, Alabama; Fayette County Bank, Peachtree City, Georgia; St. James Bank & Trust Company, Lutcher, Louisiana; The Bank of Newnan, Newnan, Georgia; and Meigs County Bank, Decatur, Tennessee.
- Submitted, May 5, 1999

Extensions Of Time

Chicago

Baylake Bank, Sturgeon Bay, Wisconsin -- extension to November 8, 1999, to establish a branch at 936 Furman Drive, Waupaca.
- Granted, May 6, 1999

Extensions Of Time

Dallas

First National Bank of Clovis Employee Stock Ownership Trust, Clovis, New Mexico -- extension to July 12, 1999, to acquire National Bancshares, Inc. and First National Bank of Clovis.

- Granted, May 7, 1999

Chicago

Fountain View Bancorp, Sigourney, Iowa -- extension to August 4, 1999, to become a bank holding company through the acquisition of Keokuk County Bankshares, Inc.

- Granted, April 22, 1999 (AC)

Membership

Kansas City

First American Bank, Stonewall, Oklahoma -- membership in the Federal Reserve System.

- Approved, May 4, 1999

San Francisco

Pacific Liberty Bank, Huntington Beach, California -- membership in the Federal Reserve System.

- Approved, May 5, 1999

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, May 8, 1999

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, May 8, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Moscow Narodny Bank, London, England, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	Caixa Geral de Depositos, Lisbon, Portugal, to establish a branch in New York, New York.	Newspaper – 05/10/1999
FBSEA	Antwerpse Diamantbank N.V., Antwerp, Belgium, to establish a representative office in New York, New York.	Newspaper – 05/26/1999

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

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

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
3(a)(C)	Community Bancorp of New Jersey, Freehold, New Jersey, to become a bank holding company with respect to Community Bank of New Jersey, Freehold, New Jersey.
3(a)(C)	Skylands Financial Corp., Hackettstown, New Jersey, to become a bank holding company with respect to Skylands Community Bank, Hackettstown, New Jersey.

Section V – Availability of CRA public evaluations

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

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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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, May 8, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Laurel Bank, Johnstown, PA, to merge with First Philson Bank, N.A., Berlin, PA.	N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	BT Financial Corporation, Johnstown, PA, to acquire First Philson Financial Corporation, Berlin, PA.	Newspaper - N/Avail Fed - Reg - 6/3/1999
3(a)(3)	BT Financial Corporation, Johnstown, PA, to acquire First Philson Bank, N.A., Berlin, PA, subsidiary of First Philson Financial Corporation, Berlin, PA.	Newspaper: N/Avail Fed - Reg - 6/3/1999
3(a)(5)	First Leesport Bancorp, Leesport, PA, to merge with Merchants of Shenandoah Ban-Corp, Shenandoah, PA	Newspaper - 5/28/1999 Fed - Reg - 6/3/1999
3(a)(3)	First Leesport Bancorp, Leesport, PA, to acquire Merchants Bank of Pennsylvania, Shenandoah, PA.	Newspaper - 5/28/1999 Fed - Reg - 6/3/1999

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

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

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, May 8, 1999

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 from Mid Am Bank, Bowling Green, OH on 05/03/1999 to merge with First Federal Bank, FSB, Bowling Green, OH and incident thereto establish branches.*	N/Avail
18(c) Branch	Received application from The Citizens Banking Company, Salineville, OH on 05/04/1999 to merge with First Western Bank, NA, New Castle, PA and incident thereto establish branches.*	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>
4(c)(8)	Received application from Sky Financial Group, Inc., Bowling Green, OH to acquire Wood Bancorp, Inc., Bowling Green, OH.*	Fed Reg – 05/24/1999
3(a)(5)	Received application from Sky Financial Group, Inc., Bowling Green, OH and FWBI Acquisition Corp., a wholly-owned subsidiary in formation, to acquire First Western Bancorp, Inc., New Castle, PA.*	N/Avail

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
Member	Received application from Settlers Bank, Marietta, OH on 05/07/1999 to become a member of the Federal Reserve System.

Section V – Availability of CRA public evaluations

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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.

The federal bank regulators use the following four 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>
189129	The Commercial & Savings Bank Millersburg, Ohio	02/22/1999	05/03/1999	S	X	

Section VI – CRA examinations scheduled for Quarter of

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

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, May 8, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Community Bank of Tri-County, Waldorf, Maryland, to establish a branch at 10195 Berry Road, Waldorf, Maryland.*	Newspaper – 5/20/1999
Branch	Pioneer Bank, Stanley, Virginia (formerly Farmers & Merchants Bank of Stanley), to establish a branch at 932 West Market Street (Watermen Square Shopping Center), Harrisonburg, Virginia.*	Newspaper – 5/24/1999

*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>	
3(a)(1)	James Monroe Bancorp, Inc., Arlington, Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of James Monroe Bank, Arlington, Virginia.	

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, May 8, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
BKBRX	First Community Bank, Orange City, Florida, to establish a branch located at 400 East Howry Avenue, DeLand, Florida.	05/29/1999*

*Subject to provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	The Banc Corporation, Birmingham, Alabama, to merge with C&L Banking Corporation, Bristol, Florida, and thereby directly acquire C&L Bank of Bristol, Bristol, Florida.	Newspaper - 05/29/1999*
3(a)(3)	The Banc Corporation, Birmingham, Alabama, to acquire C&L Bank of Blountstown, Blountstown, Florida.	Newspaper - 05/29/1999*
3(a)(1)	Florida Business Bancgroup, Inc., Tampa, Florida, to become a bank holding company by acquiring Bay Cities Bank, Tampa, Florida (in organization).	N/Avail*
CIC	Columbia Bank, Tampa, Florida, after-the-fact notification by Mr. John A. R. Grimaldi and Mr. Anthony Julio Grimaldi to retain 64 percent of the outstanding shares of Columbia Bank, Tampa, Florida. Total ownership will equal 64 percent.	N/Avail*
3(a)(1)	Cherokee Banking Company, Canton, Georgia, to become a bank holding company by acquiring Cherokee Bank, N.A., Canton, Georgia (in organization).	N/Avail*
3(a)(1)	United Americas Bancshares, Inc., Atlanta, Georgia, to become a bank holding company by acquiring United Americas Bank, N.A., Atlanta, Georgia (in organization).	N/Avail*

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	BancTenn Corporation, Kingsport, Tennessee, to acquire 8.75 percent of Independence Bank, Kernersville, North Carolina.	Newspaper - 06/02/1999*
3(a)(3)	Citizens Bancorp Investment, Inc., Lafayette, Tennessee, to acquire 80 percent of the outstanding shares of Liberty State Bank, Liberty, Tennessee.	N/Avail*
CIC	Citizens National Bancorp, Athens, Tennessee, prior notification by Wilson Management and Development Partnership, L.P., to acquire 47.14 percent of the outstanding shares of Citizens National Bancorp, Athens, Tennessee.	N/Avail

*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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
COM	AmSouth Bank, Birmingham, Alabama, commitment waiver request.	
WAIVR	The Banc Corporation, Birmingham, Alabama (Applicant), application waiver request for the proposed merger with Bankers Trust of Alabama, Inc., and direct acquisition of its subsidiary, Bankers Trust of Madison, both of Madison, Alabama. Bankers Trust of Madison will immediately merge into Applicant's subsidiary, The Bank, Warrior, Alabama.	
4(c)(8)	Columbiana Bancshares, Inc., Columbiana, Alabama, through its subsidiary, First Shelby Credit, Inc., Columbiana, Alabama, to engage de novo in consumer lending and finance and insurance activities.	
COM	Southern Bancorp, Inc., Marietta, Georgia, commitment waiver request.	

Section V – Availability of CRA public evaluations

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

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

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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
246433	City First Bank Post Office Box 21032 Tampa, Florida 33622 (813) 289-3333	01/25/1999	05/6/1999	S		X

Section VI – CRA examinations scheduled for

Quarter of

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, May 8, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branches	Chemical Bank Bay Area Bay City, Michigan National City Bank of Michigan/Illinois Bannockburn, Illinois and to establish branches at 120 W. Center Street Linwood, Michigan 4464 S. Huron Road Standish, Michigan	Newspaper – 6/3/1999
Branch	Civitas Bank (formerly Citizens Bank MidAmerica) St. Joseph, Michigan 415 Lincoln Avenue Evansville, Indiana	Newspaper – 5/12/1999

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Van Orin Bancorp, Inc.* Van Orin, Illinois First State Bank of Van Orin Van Orin, Illinois	Fed Reg – 4/29/1999 Newspaper – 5/3/1999
3(a)(1)	Strategic Capital Bancorp, Inc.* Champaign, Illinois Strategic Capital Bank (in organization) Champaign, Illinois	Fed Reg – 6/4/1999 Newspaper – 5/3/1999
3(a)(3)	Ogden Bancshares, Inc.* Ogden, Iowa Community Bank of Boone (in organization) Boone, Iowa	Fed Reg – 5/10/1999 Newspaper – 5/13/1999

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	MidCity Financial Corporation* Chicago, Illinois Damen Financial Corporation Schaumburg, Illinois Damen National Bank Schaumburg, Illinois	Fed Reg – N/Avail Newspaper – N/Avail
CIC	Greater Chicago Financial Corp. Chicago, Illinois By Edward S. Salomon and Salvatore T. Scambietterra, a/k/a Sam Scott	Fed Reg – 5/18/1999 Newspaper – 5/16/1999
CIC	F&M Bancorp of Tomah, Inc. Tomah, Wisconsin By Timothy Joel Kress	Fed Reg – 4/29/1999 Newspaper – 4/28/1999

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	ABN AMRO Bank N.V. Amsterdam, The Netherlands ABN AMRO Rothschild LLC New York, New York	Fed Reg – 5/25/1999
4(c)(8)	ABN AMRO Holding N.V. Amsterdam, The Netherlands ABN AMRO Rothschild LLC New York, New York	Fed Reg – 5/25/1999
4(c)(8)	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands ABN AMRO Rothschild LLC New York, New York	Fed Reg – 5/25/1999
4(c)(8)	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands ABN AMRO Rothschild LLC New York, New York	Fed Reg – 5/25/1999

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.

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>
60545	Home Trust & Savings Bank 628 Main Street Osage, Iowa 50461-0150 (515) 732-3763	1/28/1999	5/5/1999	S		X

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

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, May 8, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Notice by Southern Commercial Bank, St. Louis, Missouri, to establish a branch at the southeast corner of the intersection of State Highway 21 and County Highways N and H, De Soto, Missouri.*	4/8/1999
18(c)	Notice by Union Bank of Illinois, Swansea, Illinois (in organization), to purchase certain assets and assume certain liabilities of Union Bank, N.A., Ellisville, Missouri, successor bank in interest to the existing Union Bank of Illinois, Swansea, Illinois. Companion Section 3(a)(3) and Membership notices accompany this notice.*	5/2/1999
18(c)	Notice by Union Bank of Illinois, Swansea, Illinois (in organization), to purchase certain assets and assume certain liabilities of the 1100 Spotsylvania, New Athens, Illinois, branch of Mercantile Bank, N.A., St. Louis, Missouri.*	5/2/1999

* 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)	Notice by Union Financial Group, Ltd., Swansea, Illinois, to acquire Union Bank of Illinois, Swansea, Illinois (in organization). Companion 18(c) and Membership notices accompany this notice.*	Newspaper – 5/2/1999 Fed Reg – 5/25/1999
3(a)(1)	Notice by Delta Bancshares of Louisiana, Inc., Oak Grove, Louisiana, to acquire West Carroll Community Bank, Oak Grove, Louisiana (in organization). A companion Section 3(a)(5) notice accompanies this notice.*	Newspaper – 6/4/1999 Fed Reg - 5/31/1999
3(a)(5)	Notice by Delta Bancshares of Louisiana, Inc., Oak Grove, Louisiana, to acquire Delta Bancshares, Inc., Eudora, Arkansas. A companion Section 3(a)(1) notice accompanies this notice.*	Newspaper – 6/4/1999 Fed Reg - 5/31/1999

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
Member	Notice by Union Bank of Illinois, Swansea, Illinois (in organization), to become a member of the Federal Reserve System. Companion Section 3(a)(3) and 18(c) notices accompany this notice.
3(a)(5)(C)	Notice by LNB Community Bancorp, Lynnville, Indiana, to acquire Lynnville National Bank, Lynnville, Indiana.
4(j)(5)(A)	Notice by Century Bancshares, Inc., Gainesville, Missouri, to engage in full service securities brokerage activities, pursuant to Section 225.28(b)(7)(i) of Regulation Y.

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.

Section V – Availability of CRA public evaluations

	<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>
525446	The Farmers Bank Hardinsburg, Kentucky	1/25/1999	5/10/1999	S		X

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, May 8, 1999

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Kircher Bank Shares, Inc., Olivia, Minnesota, for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of Citizens State Bank of Olivia, Olivia, Minnesota.*	Fed Reg - 5/25/1999
3(a)(3)	Stockman Financial Corp., Miles City, Montana, for prior approval to acquire 100% of the voting shares of Terry Bancshares, Inc., Terry, Montana.*	Fed Reg - 5/25/1999

* Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

- O = Outstanding**
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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>
685555	Ronan State Bank Ronan, Montana	01/25/1999	05/03/1999	O		X
620752	First Citizens Bank of Polson Polson, Montana	01/11/1999	05/03/1999	S		X
2352507	BANKFIRST Sioux Falls, South Dakota	02/02/1999	05/03/1999	S		X

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

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, May 8, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Security State Bank of Basin, Basin, Wyoming, to establish a branch at 2124 S. Douglas Highway, Gillette, Wyoming.	Newspaper – 5/18/1999

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

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

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	
4(c)(8)	First National Bancshares, Beloit, Kansas, to engage in community development activities.	

Section V – Availability of CRA public evaluations

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
431659	Western Bank Albuquerque, New Mexico	02/01/1999	05/05/1999	S	X	
85052	Unita County State Bank Mountain View, Wyoming	02/08/1999	05/06/1999	SN		X
727156	Farmers State Bank Wallace, Nebraska	02/22/1999	05/06/1999	O		X

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

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, May 8, 1999

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Robert W. Gentry, Denton, TX, only notificant, to acquire an interest in Northstar Financial Corporation, Lake Dallas, TX*	Fed Reg – 05/25/1999 Newspaper – N/Avail

*Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, May 8, 1999

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, Prineville, Oregon, to establish a branch office on Highway 97, Madras, Oregon. *	Newspaper – 05/20/1999

* 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)	The Sanwa Bank, Limited, Osaka, Japan, to acquire up to 32 percent of The Toyo Trust and Banking Company, Limited, Tokyo, Japan, which owns Toyo Trust Company of New York, New York, New York. *	Newspaper – 06/04/1999 Fed Reg – 06/03/1999
CIC	William Marvin Eames, Lafayette, California, to increase his ownership in East County Bank, Antioch, California. *	Newspaper – N/Avail Fed Reg – 05/25/1999

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Home Valley Bancorp, Grants Pass, Oregon, to engage in mortgage related activities through its wholly-owned subsidiary, Valley Mortgage Funding Corporation, Grants Pass, Oregon.	Fed Reg – 05/26/1999

Fed Reg - Federal Register Comment Period Ending Date

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

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

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
54469	East County Bank 1411 A Street P.O. Box 619 Antioch, CA 94509-0061 (925) 776-2200	01/19/1999	05/07/1999	S		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	