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# Federal Reserve Release

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

*No. 29*

*Week Ending July 17, 1999*

### **Testimony And Statements**

Monetary policy objectives -- statement by Chairman Greenspan before the House Committee on Banking and Financial Services, July 22, 1999.

- Authorized, July 16, 1999

### **Bank Branches, Domestic**

Civitas Bank, St. Joseph, Michigan -- to acquire five branches of First Indiana Bank, a federal savings bank, Indianapolis, Indiana.

- Approved, July 14, 1999

### **Bank Holding Companies**

Deutsche Bank AG, Frankfurt am Main, Germany -- requests by certain commenters for reconsideration of the Board's approval of the acquisition of Bankers Trust Corporation, New York, New York.

- Denied, July 14, 1999

### **Regulations And Policies**

Deposit Reporting -- temporary adjustments of reporting requirements so that some depository institutions would not be required to shift to more frequent and detailed deposit reporting in September 1999.

- Announced, July 15, 1999

### **Enforcement**

Bankers Trust Company, New York, New York -- notice of intent to prohibit against Bruce Jeffrey Kingdon, Kenneth Goglia, and Harvey Plante, former institution-affiliated parties of Bankers Trust Company.

- Announced, July 16, 1999

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

**Bank Branches, Domestic**

Cleveland

Chippewa Valley Bank, Rittman, Ohio -- to establish a branch at 420 Beverly Road, S.E., Canal Fulton.  
- Approved, July 16, 1999

Chicago

Comerica Bank, Detroit, Michigan -- to establish a branch at 5111 Highland Road, Waterford.  
- Approved, July 12, 1999

Minneapolis

First State Bank of Rushmore, Rushmore, Minnesota -- to relocate its main office to Pipestone and to establish a branch in Rushmore.  
- Approved, July 16, 1999

Kansas City

WestStar Bank, Vail, Colorado -- to merge with Western Colorado Bank, Montrose, and Bank of Telluride, Telluride, and to establish additional branches.  
- Approved, July 15, 1999

**Bank Holding Companies**

San Francisco

American River Holdings, Sacramento, California -- to engage in leasing activities through its subsidiary, First Source Capital.  
- Approved, July 15, 1999

Richmond

BB&T Corporation, Winston-Salem, North Carolina -- to acquire Matewan Bancshares, Inc., Williamson, West Virginia.  
- Approved, July 15, 1999

**Bank Holding Companies**

San Francisco

Belvedere Capital Partners, LLC, San Francisco, California; California Community Financial Institutions Fund Limited Partnership; and Placer Capital Co. -- to acquire Placer Savings Bank, Auburn, on its conversion to a commercial bank.

- Approved, July 14, 1999

St. Louis

Central Banccompany, Jefferson City, Missouri -- request for a waiver in connection with the proposed acquisition of Fulton Bancorp, Inc., Fulton, and Fulton Savings Bank, FSB.

- Approved, July 12, 1999

Atlanta

Charter Federal Savings and Loan Association, West Point, Georgia -- request for a waiver of application in connection with the proposed acquisition of Citizens BancGroup, Inc., Valley, Alabama, and Citizens National Bank.

- Approved, July 7, 1999 (AC)

Minneapolis

First Bancshares Corporation, Gladstone, Michigan -- to acquire shares of Baybank Corporation.

- Approved, July 14, 1999

St. Louis

First Banks, Inc., Creve Coeur, Missouri -- to acquire Century Bank, Beverly Hills, California.

- Approved, July 12, 1999

Richmond

First Union Corporation, Charlotte, North Carolina -- to invest in United Bancshares, Inc., Philadelphia, Pennsylvania.

- Approved, July 14, 1999

Minneapolis

First Western Bancorp, Inc., Huron, South Dakota -- to acquire the insurance agency assets of Vollmer Insurance, Newell.

- Approved, July 14, 1999

**Bank Holding Companies**

Dallas

Haleco Bancshares, Inc., Plainview, Texas -- to acquire La Plata Bancshares, Inc., Hereford; La Plata Delaware Bancshares, Inc., Dover, Delaware; and the First National Bank of Hereford, Hereford, a de novo bank.

- Approved, July 15, 1999

Boston

KSB Bancorp, Inc. Employee Stock Ownership Plan, Kingfield, Maine -- to acquire additional shares of KSB Bancorp, Inc.

- Approved, July 15, 1999

Dallas

La Plata Bancshares, Inc., Hereford, Texas -- to become a bank holding company through the acquisition of La Plata Delaware Bancshares, Inc., Dover, Delaware, and for both companies to acquire the First National Bank of Hereford, a de novo bank.

- Approved, July 15, 1999

Chicago

Northwest Financial Corp., Spencer, Iowa -- to acquire Gateway Savings Bank, Ankeny, a de novo bank.

- Approved, July 14, 1999

Director, BS&R

Popular, Inc., Hato Rey, Puerto Rico -- request for a waiver of remainder of notification period to acquire GM Group, Inc., Rio Piedras, and thereby engage in management consulting and data processing activities.

- Granted, July 16, 1999

Atlanta

Premier Bancshares, Inc., Atlanta, Georgia -- to merge with North Fulton Bancshares, Inc., Roswell, and acquire Milton National Bank.

- Approved, July 15, 1999

St. Louis

Quincy Bancshares, Inc., Quincy, Illinois -- to become a bank holding company through the acquisition of Bank of Quincy, a de novo bank.

- Approved, July 16, 1999

**Bank Holding Companies**

Chicago

South Holland Bancorp, Inc., South Holland, Illinois -- to establish South Holland Mortgage LLC as a majority-owned subsidiary of South Holland Trust and Savings Bank and thereby engage in servicing loans, extending credit, and related activities.  
- Approved, July 8, 1999 (AC)

Cleveland

Third Street Bancshares, Inc., Williamstown, West Virginia -- to acquire Settlers Bank, Marietta, Ohio.  
- Approved, July 14, 1999

Minneapolis

United Financial Corp., Great Falls, Montana -- to acquire additional shares of Valley Bancorp, Phoenix, Arizona.  
- Approved, July 15, 1999

San Francisco

Wells Fargo & Company, San Francisco, California -- to acquire through Norwest Insurance, Inc., Minneapolis, Minnesota, certain assets of Goodson Insurance Agency, Inc., Greenwood Village, California, and thereby engage in insurance agency activities.  
- Approved, July 12, 1999

San Francisco

Wells Fargo & Company, San Francisco, California, and Norwest Insurance, Inc., Minneapolis, Minnesota -- to acquire S.B. Insurance Agency, Inc., Marshall.  
- Approved, July 15, 1999

New York

Westdeutsche Landesbank Girozentrale, Dusseldorf, Germany -- to acquire through a subsidiary the fixed-income investment management division of Nicholas-Applegate Capital Management, Houston, Texas, and thereby engage in financial and investment advisory activities.  
- Approved, July 15, 1999

**Bank Mergers**

San Francisco

County Bank, Merced, California -- to merge with Town and Country Finance Thrift, Turlock.  
- Approved, July 16, 1999

**Banks, Nonmember, And Miscellaneous Institutions**

Richmond

1st State Savings Bank, Burlington, North Carolina -- deregistration under Regulation U.  
- Approved, July 12, 1999

Kansas City

Colorado Bankers Life Insurance Company, Englewood, Colorado -- termination as a registered lender under Regulation U.  
- Approved, July 14, 1999

**Change In Bank Control**

St. Louis

Crockett County Bancshares, Inc., Bells, Tennessee -- change in bank control.  
- Permitted, July 14, 1999

Kansas City

First Southwest Corporation, Frederick, Oklahoma -- change in bank control.  
- Permitted, July 12, 1999

**Competitive Factors Reports**

Richmond

The Anchor Bank, Myrtle Beach, South Carolina -- report on competitive factors of the proposed merger with The Saluda County Bank, Saluda, and M S Bailey & Son, Bankers, Clinton.  
- Submitted, July 12, 1999

Atlanta

Bank Atlanta, Decatur, Georgia -- report on competitive factors of the proposed merger with PMB Acquisition Corp. II, Atlanta, an interim corporation.  
- Submitted, July 14, 1999

### **Competitive Factors Reports**

#### Atlanta

Bank of Terrell, Dawson, Georgia -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of two Dawson branches of South Georgia Community Bank, Reynolds.

- Submitted, July 14, 1999

#### Richmond

Central Carolina Bank and Trust Company, Durham, North Carolina -- report on competitive factors of the proposed merger with Stone Street Bank & Trust, Mocksville.

- Submitted, July 13, 1999

#### Atlanta

Citizens Bank, Columbia, Mississippi -- report on competitive factors of the proposed merger with Walthall Citizens Bank, Tylertown.

- Submitted, July 14, 1999

#### Atlanta

Commercial State Bank, Donalsonville, Georgia -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of two Donalsonville branches and the Blakely branch of South Georgia Community Bank, Reynolds.

- Submitted, July 14, 1999

#### Philadelphia

County National Bank, Clearfield, Pennsylvania -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of four branches of PNC Bank, National Association, Pittsburgh.

- Submitted, July 14, 1999

#### Cleveland

First Bank of Ohio, Tiffin, Ohio -- report on competitive factors of the proposed merger with The First Bank of Marietta.

- Submitted, July 12, 1999



### **Competitive Factors Reports**

#### Richmond

First National Bank, Orangeburg, South Carolina -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Hardeeville and Ridgeland branches of Carolina First Bank, Greenville.

- Submitted, July 12, 1999

#### Minneapolis

Integrity Bank Plus, Wabasso, Minnesota -- report on competitive factors of the proposed merger with Citizens State Bank of Walnut Grove, Walnut Grove.

- Submitted, July 14, 1999

#### San Francisco

Nara Bank, N.A., Los Angeles, California -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Edgewater, New Jersey, branch of Hanvit America Bank.

- Submitted, July 15, 1999

#### Minneapolis

New National Bank of Commerce in Superior, Superior, Wisconsin -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of National Bank of Commerce in Superior.

- Submitted, July 15, 1999

#### Kansas City

Valley View State Bank, Overland Park, Kansas -- report on competitive factors of the proposed merger with Winona Savings Bank, Winona, Missouri.

- Submitted, July 15, 1999

### **Extensions Of Time**

#### Atlanta

Provident Bank of Florida, Sarasota, Florida -- extension to July 17, 2000, to establish a branch at Palmer Crossing Shopping Center.

- Granted, July 12, 1999

**Extensions Of Time**

Kansas City

SJN Banc Co., St. John, Kansas -- extension to August 15, 1999, to acquire St. John National Bank.

- Granted, July 13, 1999

Chicago

Southeast Bancshares, Inc., Mediapolis, Iowa -- extension to October 15, 1999, to become a bank holding company through the acquisition of Southeast Security Bank.

- Granted, July 12, 1999

**International Operations**

Director, BS&R

Republic National Bank of New York, New York, New York; Republic Overseas Banks Holding Corporation, Wilmington, Delaware; and Republic International Bank of New York -- request for a waiver of remainder of notification period to make additional investments in Commercial Bank Republic National Bank of New York (RR) Limited Liability Company, Moscow, Russia; and for Republic National Bank of New York (International) Limited, Nassau, Bahamas, to invest in Republic National Bank of New York, Moscow.

- Granted, July 15, 1999

**Membership**

San Francisco

Bay Area Bank, Redwood City, California -- membership in the Federal Reserve System.

- Approved, July 14, 1999

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, July 17, 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)	Westborough Bancorp, M.H.C. and Westborough Financial Services, Inc., both of Westborough, Massachusetts - application to become a mutual bank holding company and a bank holding company, respectively, through the acquisition of Westborough Savings Bank, Westborough, Massachusetts	Newspaper - 08/14/1999 Fed. Reg. - 08/13/1999
4(c)(8)	Westbank Corporation, West Springfield, Massachusetts - notification to indirectly acquire certain assets and liabilities of the Putnam and Danielson, Connecticut offices of New London Trust, FSB, New London, New Hampshire	Newspaper - 8/12/1999 Fed. Reg. - 8/09/1999

### 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**

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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 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, July 17, 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
18(c)	Banco Popular North America, New York, New York (“BPNA”), to merge Banco Popular, N.A. (Texas), Houston, Texas, with and into BPNA.*	Newspaper – N/Avail

\* 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)	Rome, M.H.C. and Rome Bancorp, Inc., both of Rome, New York, to become bank holding companies with respect to The Rome Savings Bank, Rome, New York.*	Newspaper – 07/15/1999 Fed Reg – 07/26/1999
3(a)(1)	Canadian Imperial Bank of Commerce, Toronto, Canada, and certain of its subsidiaries, to become bank holding companies by establishing a <i>de novo</i> national bank, CIBC National Bank, Maitland, Florida.*	Newspaper – N/Avail Fed Reg – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	U.S. Trust Corporation, New York, New York, to acquire NCT Holdings, Inc., Greensboro, North Carolina (“NCT”) and thereby: (i) acquire control of NCT’s wholly-owned subsidiary, North Carolina Trust Company, a non-depository banking corporation; and (ii) NCT Opportunities, Inc., Greensboro, North Carolina, which serves as the general partner to NCT Opportunities Equity Partners Limited Partnership.	Fed Reg – N/Avail

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

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<i>Type</i>	<i>Application</i>
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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.

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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>

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None
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**Section VI – CRA examinations scheduled for** **Quarter of**

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<i>Institution</i>	<i>Location</i>
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None
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# District 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, July 17, 1999

### 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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**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, July 17, 1999

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Received notice from St. Henry Bank, St. Henry, OH on 07/13/1999 of its intent to establish a branch at 502 North Eastern Avenue, St. Henry, OH.	07/15/1999
Branch	Received notice from The Farmers Citizens Bank, Bucyrus, OH on 07/16/1999 of its intent to establish a branch at 169 North Main Street, Fredericktown, OH	07/29/1999
18(c) Branch	Received application from Sky Bank, Salineville, OH on 07/14/1999 to merge with Mahoning National Bank, Youngstown, OH and, incident thereto, establish branch facilities.	08/11/1999

#### 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)(5)	Received application from Sky Financial Group, Inc., Bowling Green, OH on 07/14/1999 to acquire Mahoning National Bancorp, Inc., Youngstown, OH.*	Newspaper – 08/11/1999
4(c)(8) 3(a)(3)	Received applications from Oak Hill Financial, Inc., Jackson, OH on 07/14/1999 to acquire Towne Financial, Inc., Cincinnati, OH and its subsidiary Blue Ash Building and Loan Company, Cincinnati, OH. Blue Ash Building and Loan Company will then be converted to a state-chartered commercial bank named Towne Bank. Towne Bank will then be acquired by Oak Hill Financial, Inc.	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>
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>
362717	Croghan Colonial Bank, Fremont, OH	05/24/1999	07/16/1999	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, July 17, 1999

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Crestar Bank, Richmond, Virginia, to establish a branch at 2749 McRae Road, Richmond, Virginia.*	Newspaper – 07/21/1999
Branch	Crestar Bank, Richmond, Virginia, to establish a branch in the Hannaford grocery store at 2736 Hannaford Plaza, Richmond, Virginia.*	Newspaper – 07/21/1999

\*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)(1)	Cornerstone Bancorp, Easley, South Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Cornerstone National Bank, Easley, South Carolina, an organizing bank.*	Fed Reg – N/A Newspaper – 08/15/1999

\*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)	First Union Corporation, Charlotte, North Carolina, to acquire EVEREN Capital Corporation, Chicago, Illinois.	Fed Reg – 07/30/1999

**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 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>
1216291	Resource Bank 3720 Virginia Beach Boulevard Virginia Beach, Virginia 23452-3414	04/26/1999	07/16/1999	S		X

**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, July 17, 1999

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Colonial Bank, Montgomery, Alabama, to establish a branch located at 140 N. Federal Highway, Boca Raton, Florida.	07/17/1999*
Branch	SunTrust Bank, Gulf Coast, Sarasota, Florida, to establish a branch located at 6155 Exchange Way, Bradenton, Florida, to be known as the Lakewood Ranch Office.	07/24/1999*

\*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)	Skylake Bankshares, Inc., North Miami Beach, Florida, to merge with Kislak Financial Corporation, Miami Lakes, Florida, and thereby directly acquire Kislak National Bank, North Miami, Florida.	N/Avail*
CIC	Rossville Bankshares, Inc., Rossville, Georgia, prior notification filed by Ms. Alice Bernice Sale, Ms. Tracie Lynn Calfee, and Mr. David Reynolds Housley, to individually and/or collectively increase their combined control of the outstanding shares of common stock of Rossville Bankshares, Inc., Rossville, Georgia, to 100 percent as a result of a stock redemption.	N/Avail
3(a)(3)	First American Corporation, Nashville, Tennessee (Applicant), to acquire up to 19.9 percent of the outstanding voting shares of AmSouth Bancorporation, Birmingham, Alabama (Corporation), in the event of the exercise of an option granted to Applicant by Corporation.	Fed Reg - 08/03/1999*

\*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>
3(a)(1)	Peoples Florida Banking Corporation, Palm Harbor, Florida, notice to become a bank holding company by acquiring Peoples Bank, Palm Harbor, 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.

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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, July 17, 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	Old Kent Bank Grand Rapids, Michigan Pinnacle Bank Cicero, Illinois Pinnacle Bank of the Quad-Cities Silvis, Illinois and thereby to establish 17 branches	Newspaper – 07/21/1999
18(c) & Branches	Pullman Bank and Trust Company Chicago, Illinois Chicago City Bank and Trust Company Chicago, Illinois and branch offices at 815 West 63 <sup>rd</sup> Street Chicago, Illinois 715 West 63 <sup>rd</sup> Street Chicago, Illinois	Newspaper – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Old Kent Financial Corporation* Grand Rapids, Michigan Pinnacle Banc Group, Inc. Oak Brook, Illinois Pinnacle Bank Cicero, Illinois Pinnacle Bank of the Quad-Cities Silvis, Illinois	Fed Reg – 07/15/1999 Newspaper – 07/21/1999

**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>
3(a)(5)	Firststar Corporation* Milwaukee, Wisconsin Mercantile Bancorporation, Inc. St. Louis, Missouri Ameribanc, Inc. St. Louis, Missouri Mercantile Bank Midwest Des Moines, Iowa Mercantile Bank National Association St. Louis, Missouri Mercantile Bank Overland Park, Kansas Mercantile Bank of Trenton Trenton, Missouri Mercantile Bank of Illinois Springfield, Illinois Mercantile Bank of Arkansas National Association North Little Rock, Arkansas	Fed Reg – 08/03/1999 Newspaper – 07/01/1999
3(a)(5)	Firststar Corporation* Milwaukee, Wisconsin to exercise an option to acquire 19.9 percent of Mercantile Bancorporation, Inc. St. Louis, Missouri Ameribanc, Inc. St. Louis, Missouri Mercantile Bank Midwest Des Moines, Iowa Mercantile Bank National Association St. Louis, Missouri Mercantile Bank Overland Park, Kansas Mercantile Bank of Trenton Trenton, Missouri Mercantile Bank of Illinois Springfield, Illinois Mercantile Bank of Arkansas National Association North Little Rock, Arkansas	Fed Reg – 08/03/1999 Newspaper – 07/01/1999
3(a)(5)	Mercantile Bancorporation, Inc.* St. Louis, Missouri to exercise an option to acquire 9.9% of Firststar Corporation, Milwaukee, Wisconsin Firststar Bank Milwaukee, National Association Milwaukee, Wisconsin Firststar Bank USA, National Association Waukegan, Illinois	Fed Reg – 08/03/1999 Newspaper – 07/01/1999

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
(cont'd)	<p>Firstar Metro Bank &amp; Trust Company Phoenix, Arizona Firstar Bank Burlington, National Association Burlington, Iowa Firstar Bank, National Association Cincinnati, Ohio Firstar Bank Wisconsin Madison, Wisconsin Firstar Bank of Minnesota, National Association Saint Paul, Minnesota Firstar Bank Wausau, National Association Wausau, Wisconsin</p>	
3(a)(3)	<p>Fidelity Company* Dyersville, Iowa First Postville Bancorporation, Inc. Postville, Iowa Citizens State Bank Postville, Iowa</p>	<p>Fed Reg – 08/09/1999 Newspaper – N/Avail</p>
CIC	<p>Kerndt Bank Services Lansing, Iowa by Peter R. Kerndt</p>	<p>Fed Reg – 08/2/1999 Newspaper – 07/29/1999</p>
CIC	<p>Mid-Iowa Bancshares Co Algona, Iowa by Paul H. and Neva M. Johnson</p>	<p>Fed Reg – N/Avail Newspaper – N/Avail</p>
3(a)(3)	<p>Capitol Bancorp, Ltd.* Lansing, Michigan Desert Community Bank (in organization) Las Vegas, Nevada</p>	<p>Fed Reg – 06/11/1999 Newspaper – 06/12/1999</p>
3(a)(3)	<p>Sun Community Bancorp Limited* Phoenix, Arizona Desert Community Bank (in organization) Las Vegas, Nevada</p>	<p>Fed Reg – 06/11/1999 Newspaper – 06/12/1999</p>
3(a)(1)	<p>Nevada Community Bancorp Limited* Las Vegas, Nevada Desert Community Bank (in organization) Las Vegas, Nevada</p>	<p>Fed Reg – 06/11/1999 Newspaper – 06/12/1999</p>

\* Subject to the provisions of the Community Reinvestment Act

**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>
4(c)(8)	Firststar Corporation Milwaukee, Wisconsin FFG Trust, Inc. Springfield, Illinois	Fed Reg – 08/03/1999
4(c)(8)	Firststar Corporation Milwaukee, Wisconsin D.D. Development of Sterling Sterling, Illinois	Fed Reg – 08/03/1999
4(c)(8)	Firststar Corporation Milwaukee, Wisconsin Mercantile Consumer Loan Company Rock Island, Illinois	Fed Reg – 08/03/1999
4(c)(8)	Firststar Corporation Milwaukee, Wisconsin Mercantile Trust Company National Association St. Louis, Missouri	Fed Reg – 08/03/1999

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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**

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>
68840	Union Bank & Trust Co 2 E. Main Street Evansville, Wisconsin 53536 (608) 882-5200	03/11/1999	07/14/1999	S		X
749840	Farmers State Bank 401 Main Street Lake View, Iowa 51450 (712) 657-8525	03/22/1999	07/14/1999	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, July 17, 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 BankTennessee, Collierville, Tennessee, to establish a branch at 1125 W. Poplar, Collierville, Tennessee.*	7/23/1999

\* 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)(1)	Notice by Delta Trust & Banking Corporation, Little Rock, Arkansas, to acquire SEA Bancshares, Inc., Parkdale, Arkansas.*	Newspaper – 8/13/1999 Fed Reg – N/Avail.

\* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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>
S/R	Notice by Spring River Bankshares, Inc., Imboden, Arkansas, to redeem 66 percent of its equity capital.	

## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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## Section VI – CRA examinations scheduled for

## Quarter of

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

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## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, July 17, 1999

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Interstate Bank, Billings, Montana, to establish a branch at 3800 Russell Street, Missoula, Montana.*	07/15/1999
18(c) & Branch	First Interstate Bank, Billings, Montana, to merge with Security State Bank and Trust Company, Polson, Montana, and incident thereto establish three branches.*	07/26/1999

\*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>
CIC	Caren L. Coffee to acquire control of Stockman Financial Corp., Miles City, Montana.	Fed Reg - 08/02/1999
3(a)(1)	Milk River Banquo, Inc., Malta, Montana, for prior approval to become a bank holding company through the acquisition of 81.45% of the voting shares of Malta Banquo, Inc., Malta, Montana.*	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**

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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.

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

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

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

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# District 10

## Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, July 17, 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)(3)	Hillcrest Bancshares, Inc., Overland Park, Kansas, to acquire 100 percent of the voting shares of American Bank, Wichita, Kansas.	Newspaper – 08/14/1999 Fed Reg – N/Avail
CIC	Mahlon T. White CRT #2, Mahlon T. White CRT #7, and Lester L. Ward, Jr., Denver, Colorado, as trustee, to acquire voting shares of First Bancorp of Durango, Durango, Colorado; and thereby indirectly acquire First National Bank of Durango, Durango, Colorado.	Newspaper – N/Avail Fed Reg – 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>	<i>Ending date of comment period</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 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, July 17, 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)(5)	Prosperity Bancshares, Inc., Houston, TX, to acquire South Texas Bancshares, Inc., Beeville, TX, and CNB Delaware Company, Dover, DE, and The Commercial National Bank of Beeville, Beeville, TX* (previously reported the week ending July 10, 1999)	Fed Reg – 08/09/1999 Newspaper – 08/02/1999
CIC	Michael Weeks, Alice, TX, et ux, to acquire an interest in Coastal Bend Bancshares, Inc., Alice, TX	Fed Reg – 08/03/1999 Newspaper – N/Avail
3(a)(1) 3(a)(5)	Pritchard Acquisition Company, Inc., San Antonio, TX, to acquire InterContinental Bankshares Corporation, San Antonio, TX*	Fed Reg – 08/12/1999 Newspaper – 08/14/1999
3(a)(1)	Western Commerce Bank Stock Bonus Plan and Trust Agreement, Carlsbad, NM, to acquire Western Commerce Bancshares of Carlsbad, Inc., Carlsbad, NM, and Western Commerce Bank, Carlsbad, NM*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1)	The Jere J. Ruff Family Limited Partnership II, Longview, TX, to acquire The First State Bank, Hallsville, TX*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	Inwood Bancshares, Inc., Dallas, TX, and Inwood Delaware, Inc., Dover, DE, to acquire Provident Bank, Dallas, TX* (previously reported the week ending July 10, 1999)	Fed Reg – 08/09/1999 Newspaper – 08/05/1999

\*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	Plains National Bank, Lubbock, TX, to become a member of the Federal Reserve System

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

## District 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, July 17, 1999

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of the Orient, San Francisco, California, to establish a branch office at 500 Broadway Avenue, Millbrae, California. *	Newspaper – 07/31/1999

\* 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)(5)	Greater Bay Bancorp, Palo Alto, California, to merge with Bay Commercial Services, and thereby indirectly acquire Bay Bank of Commerce, both of San Leandro, California. *	Newspaper – 07/30/1999 Fed Reg – 08/05/1999
3(a)(3)	Wells Fargo & Company, San Francisco, California, to acquire Texas Bancshares, Inc., San Antonio, Texas, and thereby indirectly acquire First National Bank of South Texas, and Bank of South Texas. *	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(1)	Wallowa Bancorp, Joseph, Oregon, to become a bank holding company by acquiring Community Bancshares, Inc., and its wholly-owned subsidiary, Community Bank, both of Joseph, Oregon. *	Newspaper – 08/14/1999 Fed Reg – 08/16/1999
3(a)(5)	Zions Bancorporation, Salt Lake City, Utah, to merge with Regency Bancorp and thereby indirectly acquire Regency Bank, both of Fresno, California.. Regency Bank will then be merged into California Bank and Trust, San Diego, California. *	Newspaper – N/Avail Fed Reg – 08/16/1999

\* Subject to the provisions of the Community Reinvestment Act)

**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>
4(c)(8)	Wallowa Bancorp, Joseph, Oregon, to engage in title insurance and escrow services through the acquisition of Citizens Title & Escrow Service, Enterprise, Oregon.	Fed Reg – 08/16/1999
4(c)(8)	Zions Bancorporation, Salt Lake City, Utah, to engage indirectly in nonbanking activities through the acquisition of Regency Investment Advisors, Inc., Fresno, California.	Fed Reg – 08/16/1999
4(c)(8)	Umpqua Holdings Corporation, Roseburg, Oregon, to engage through its wholly-owned subsidiary, South Umpqua Bank, in securities and underwriting through the acquisition of Strand, Atkinson, Williams & York, Inc., Portland, Oregon.	Fed Reg – N/Avail

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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>
3(a)(5)(C)	First Mutual Bancshares, Inc., to become a bank holding company by acquiring First Mutual Savings Bank, both of Bellevue, Washington.

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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.

<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>
671464	California Center Bank 2222 W. Olympic Blvd. Los Angeles, CA 90006-2118 (213) 386-2222	03/22/1999	07/15/1999	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

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*Institution* *Location*

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None

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