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# Federal Reserve Release

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*H.2*

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

*No. 15*

*Week Ending April 8, 2000*

### **Bank Holding Companies**

Caisse Nationale de Credit Agricole, Paris, France -- to indirectly acquire Espirito Santo Bank, Miami, Florida.

- Approved, April 5, 2000

E.S. Control Holding S.A., E.S. International Holding S.A., and Espirito Santo Financial Group S.A., all of Luxembourg; Espirito Santo Financial (Portugal) Sociedade Gestora de Participacoes Sociais, S.A., Bespar-Sociedade Gestora de Participacoes Sociais, S.A., and Banco Espirito Santo, S.A., all of Lisbon, Portugal -- to acquire Espirito Santo Bank, Miami, Florida.

- Approved, April 6, 2000

Valley View Bancshares, Inc., Overland Park, Kansas -- to acquire Bank of Lee's Summit, Lee's Summit, Missouri.

- Approved, April 3, 2000

### **Banks, Foreign**

Banca Intesa S.p.A., Milan, Italy -- to establish a branch in New York, New York, and representative offices in Chicago, Illinois, and San Francisco, California.

- Approved, April 5, 2000

### **Forms**

Bank holding company and foreign banking organization reports -- revision without extension of Bank Holding Company Report of Changes in Investments and Activities (FR Y-6A) and Foreign Banking Organization Structure Report on U.S. Banking and Nonbanking Activities (FR Y-7A).

- Approved, April 3, 2000

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

**Bank Branches, Domestic**

Kansas City

Bank in Boulder, Boulder, Colorado -- to establish a branch at 96th Street and Interlocken Loop, Broomfield.

- Approved, April 5, 2000

St. Louis

Citizens Bank, New Haven, Missouri -- to establish a branch at High and Fourteenth Streets, Washington.

- Approved, April 5, 2000

Secretary

Compass Bank, Birmingham, Alabama -- to establish a branch at 3202 East Bell Road, Phoenix, Arizona.

- Approved, April 6, 2000

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a bank mart at 10595 Springfield Pike, Woodlawn.

- Approved, April 3, 2000

Cleveland

Sky Bank, Salineville, Ohio -- to establish a branch at 4676 Munson Street, N.W., Canton.

- Approved, April 3, 2000

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 10000 Baltimore National Pike and 4370 Montgomery Road, Ellicott City, Maryland.

- Approved, April 5, 2000

Cleveland

Western Reserve Bank, Medina, Ohio -- to establish a branch at 4931 Nettleton Road.

- Approved, March 31, 2000 (AC)

### **Bank Holding Companies**

#### Atlanta

Advantage Bankshares, Inc., Village of North Palm Beach, Florida -- to become a bank holding company through the acquisition of Advantage Bank, a de novo bank.  
- Approved, April 5, 2000

#### Boston

Bancorp Rhode Island, Inc., Providence, Rhode Island -- to become a bank holding company through the acquisition of Bank Rhode Island.  
- Approved, April 7, 2000

#### Cleveland

Citizens, Inc., Butler, Pennsylvania -- to acquire shares of Bay National Corporation, Lutherville-Timonium, Maryland.  
- Approved, April 4, 2000

#### Atlanta

First Central Bancshares, Inc., Lenoir City, Tennessee -- to acquire First Central Bank of Monroe County, Sweetwater.  
- Returned, April 6, 2000

#### Atlanta

First Sterling Banks, Inc., Kennesaw, Georgia -- to merge with Main Street Banks, Inc., Covington, and thereby acquire Main Street Bank.  
- Approved, April 5, 2000

#### Secretary

FleetBoston Financial Corporation, Boston, Massachusetts; The Royal Bank of Scotland Group plc, The Royal Bank of Scotland plc, and RBSG International Holdings Ltd., all of Edinburgh, United Kingdom; Citizens Financial Group, Inc., Providence, Rhode Island; The Bank of New York Company, Inc., and The Chase Manhattan Corporation, both of New York, New York; HSBC Holdings plc, London, England; HSBC Holdings B.V., Amsterdam, The Netherlands; HSBC USA Inc., Buffalo, New York; Summit Bancorp, Princeton, New Jersey; First Union Corporation, Charlotte, North Carolina; and Comerica Incorporated, Detroit, Michigan -- to assume, through their subsidiary, NYCE Corporation, Woodcliff Lake, New Jersey, certain obligations of Fleet Boston relating to the operation of the X-Press 24 electronic funds transfer network.  
- Approved, April 5, 2000

### **Bank Holding Companies**

#### San Francisco

Greater Bay Bancorp, Palo Alto, California -- to acquire Coast Bancorp, Santa Cruz, and Coast Commercial Bank.

- Approved, April 5, 2000

#### Minneapolis

Klein Financial, Inc., Chaska, Minnesota -- to acquire Preferred Bancshares, Inc., Big Lake; Preferred Bank; and Preferred Lenders, LLC, and thereby engage in mortgage banking activities.

- Approved, April 5, 2000

#### Atlanta

Synovus Financial Corp., Columbus, Georgia -- to acquire ProCard, Inc., Golden, Colorado, and thereby engage in data processing activities.

- Approved, April 5, 2000

#### Chicago

Terre Haute Savings MHC, Inc., Terre Haute, Indiana -- to become a bank holding company through the acquisition of Terre Haute Savings Bank.

- Approved, April 5, 2000

#### Philadelphia

USBancorp, Inc., Johnstown, Pennsylvania -- corporate reorganization to make Standard Mortgage Company a direct subsidiary of USBancorp.

- Approved, April 4, 2000

### **Banks, Foreign**

#### General Counsel

The Chuo Trust & Banking Co., Ltd., Tokyo, Japan -- to merge with The Mitsui Trust & Banking Co., Ltd., prior to Board action on Chuo Trust's application to establish an office in New York, New York.

- Approved, March 29, 2000 (AC)

### **Banks, State Member**

#### Director, BS&R

State Bank of the Alleghenies, Covington, Virginia -- transfer agent registration.

- Withdrawn, April 3, 2000

### **Capital Stock**

#### Minneapolis

Cherokee Bancshares, Inc., St. Paul, Minnesota -- redemption of stock.  
- Approved, April 7, 2000

### **Change In Bank Control**

#### Atlanta

FMB Banking Corporation, Monticello, Florida -- change in bank control.  
- Permitted, April 4, 2000

#### Dallas

Giddings Bancshares, Inc., Giddings, Texas -- change in bank control.  
- Permitted, April 7, 2000

#### Minneapolis

Northern Michigan Corporation, Escanaba, Michigan -- change in bank control.  
- Permitted, April 5, 2000

### **Competitive Factors Reports**

#### Minneapolis

Bremer Bank, National Association, Alexandria, Minnesota -- report on competitive factors of the proposed merger with Bremer Bank, National Association, Breckenridge.  
- Submitted, April 6, 2000

#### Philadelphia

C&G Savings Bank, Altoona, Pennsylvania -- report on competitive factors of the proposed merger with Peoples Savings and Loan Association, Nanty Glo.  
- Submitted, April 4, 2000

#### Richmond

Central Carolina Bank and Trust Company, Durham, North Carolina -- report on competitive factors of the proposed merger with American Federal Bank, FSB, Greenville, South Carolina.  
- Submitted, April 3, 2000

### **Competitive Factors Reports**

#### Philadelphia

Citizens Bank & Trust Company, Pamerton, Pennsylvania -- report on competitive factors of the proposed merger with Citizens National Bank of Lansford.  
- Submitted, April 5, 2000

#### Dallas

Citizens Progressive Bank, Columbia, Louisiana -- report on competitive factors of the proposed merger with Callais Interim Bank.  
- Submitted, April 6, 2000

#### Dallas

Corpus Acquisition Corporation, Corpus Christi, Texas -- report on competitive factors of the proposed merger with The First State Bank, Bishop.  
- Submitted, April 4, 2000

#### San Francisco

First Northern Bank of Dixon, Dixon, California -- report on competitive factors of the proposed merger with FNCB Merger Corp.  
- Submitted, April 6, 2000

#### Secretary

National Bank of Arizona, Tucson, Arizona -- report on competitive factors of the proposed merger with County Bank, Prescott.  
- Submitted, April 4, 2000

#### Cleveland

National City Bank of Indiana, Indianapolis, Indiana -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of National City Bank, Cleveland, Ohio; National City Bank of Pennsylvania, Pittsburgh, Pennsylvania; and National City Bank of Kentucky, Louisville, Kentucky.  
- Submitted, April 7, 2000

**Competitive Factors Reports**

Cleveland

National City Bank, Cleveland, Ohio -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of National City Bank of Michigan/Illinois, Bannockburn, Illinois; National City Bank of Indiana, Indianapolis, Indiana; National City Bank of Pennsylvania, Pittsburgh, Pennsylvania; and National City Bank of Kentucky, Louisville, Kentucky.  
- Submitted, April 7, 2000

Cleveland

National City Illinois Interim Trust Company, Chicago, Illinois -- reports on competitive factors of the proposed merger with NC Illinois Trust Company, Peoria, and of the proposed merger with National City Bank, Cleveland, Ohio.  
- Submitted, April 7, 2000

Richmond

The Peoples Bank, Iva, South Carolina -- report on competitive factors of the proposed merger with The Peoples Interim Bank.  
- Submitted, April 3, 2000

Kansas City

Swiss Avenue National Bank, Dallas, Texas -- report on competitive factors of the proposed merger with Bank of Texas, N.A.  
- Submitted, April 6, 2000

Minneapolis

Waumandee State Bank, Waumandee, Wisconsin -- report on competitive factors of the proposed merger with New Waumandee State Bank.  
- Submitted, April 5, 2000

San Francisco

Wells Fargo Bank, N.A., San Francisco, California -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Norwest Bank Minneapolis, N.A., Minneapolis, Minnesota.  
- Submitted, April 6, 2000



**Extensions Of Time**

Atlanta

Gulf Coast Community Bancshares, Inc., Wewahitchka, Florida, and Wewahitchka State Bank Employee Stock Ownership Plan -- extension to July 4, 2000, for Bancshares to become a bank holding company through the acquisition of Wewahitchka State Bank, and for Wewahitchka State Bank Employee Stock Ownership Plan to acquire shares of Bancshares and Bank.

- Granted, April 4, 2000

Chicago

Oak Financial, Inc., Madison, Wisconsin -- extension to July 6, 2000, to become a bank holding company through the acquisition of Oak Bank, Fitchburg, a de novo bank.

- Granted, April 6, 2000

**Membership**

Kansas City

Battle Creek State Bank, Battle Creek, Nebraska -- membership in the Federal Reserve System.

- Approved, April 6, 2000

Atlanta

Community Bank, Blountsville, Alabama -- membership in the Federal Reserve System.

- Withdrawn, April 5, 2000

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, April 8, 2000

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

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	FleetBoston, Boston, Massachusetts – proposal to acquire 250,000 shares of 7.5% Series B Non-Cumulative Convertible Preferred Stock and Common Stock Purchase Rights to acquire 7,500,000 shares of the Common Stock of North Fork Bancorporation, Melville, New York	Newspaper – 04/24/2000 Fed Reg – 04/24/2000
3(a)(1)	SI Bancorp, Inc., Willimantic, Connecticut – to become a mutual bank holding company through the acquisition of Savings Institute, Willimantic, Connecticut	Newspaper – 05/03/2000 Fed Reg – 05/01/2000
3(a)(1)	eOneBanc Corporation, Manchester, New Hampshire – to become a bank holding company through the acquisition of First Alliance Bank and Trust Company, Manchester, New Hampshire	Newspaper – 04/27/2000 Fed Reg – 05/10/2000

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

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

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

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, April 8, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Credit Commercial de France, Paris, France, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	Banco Comercial Portugues, S.A., Porto, Portugal, to establish a representative office in Miami, Florida.	Newspaper – N/Avail
FBSEA	Arab Banking Corporation (B.S.C.), Manama, Bahrain, to establish a federally licensed uninsured branch in Greenwich, Connecticut.	Newspaper – N/Avail
FBSEA	UBS, AG, Zurich, Switzerland, to establish a representative office in Beverly Hills, California.	Newspaper – N/Avail
FBSEA	Banco Itau S.A., Sao Paulo, Brazil, to establish a representative office in Miami, Florida.	Newspaper – N/Avail
FBSEA	Deutsche Hypothekenbank Frankfurt-Hamburg AG, Frankfurt, Germany, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	The Chuo Trust & Banking Co., Ltd., Tokyo, Japan, to establish a representative office in New York, New York.	Newspaper – N/Avail
18(c)/Branch	HSBC Bank USA, Buffalo, New York, to merge Republic Bank California, N.A., with and into HSBC Bank USA, and incident thereto, to establish branches.*	Newspaper – N/Avail
FBSEA	Banca Antoniana Popolare Veneta, Rome, Italy, to establish a branch office in New York, New York.	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)/4(c)(8)	Mizuho Holdings, Inc., Tokyo, Japan (“Mizuho”), (i) to become a bank holding company through the indirect acquisition of the existing U.S. subsidiary banks of The Dai-Ichi Kangyo Bank, Limited (“DKB”), The Fuji Bank Limited (“Fuji”), and The Industrial Bank of Japan, Limited (“IBJ”), namely: Dai-Ichi Kangyo Bank of California, Los Angeles, California, The Fuji Bank and Trust Company, New York, New York, and The Industrial Bank of Japan Trust Company, New York, New York; (ii) requests permission to engage <u>de novo</u> indirectly in the United States in industrial loan company activities to the extent permissible; (iii) DKB, Fuji and IBJ request authority to engage in the full range of nonbanking activities previously approved to each of the other banks; and (iv) to indirectly control through The Dai-Ichi Kangyo Fuji Trust and Banking Company, Tokyo, Japan, DKF Trust Company (USA), New York, New York.*	Newspaper – N/Avail Fed Reg – 05/05/2000
3(a)(1)	The Dai-Ichi Kangyo Fuji Trust and Banking Company, Ltd., Tokyo, Japan, to become a bank holding company through the ownership of 100 percent of the shares of, and by the conversion of DKF Trust Company (USA), New York, New York, a New York State-chartered trust company to a “bank” under the BHC Act.*	Newspaper – N/Avail Fed Reg – 05/05/2000
3(a)(3)	Troy Financial Corporation, Troy, New York, to acquire Troy Commercial Bank, Troy, New York, a <i>de novo</i> state-chartered commercial bank.*	Newspaper – 05/07/2000 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)	The Industrial Bank Of Japan, Limited, Tokyo, Japan, to engage in a joint venture with Nomura Securities Co., Ltd., Tokyo, Japan, in Nomura IBJ Global Investment Advisors, Inc., New York, New York, and engage in domestic advisory activities.	Newspaper – 04/27/2000

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

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

## District 3

### Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, April 8, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branch	First Liberty Bank and Trust, Jermyn, PA, to acquire two branch offices from Mellon Bank, N.A., Pittsburgh, PA, located at 400 Spruce Street, Scranton, PA and 101 Old Lackawanna Trail, Clarks Summit, 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>
None		

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

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

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

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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



# District 4

## Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, April 8, 2000

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

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

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

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

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

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

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

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

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## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, April 8, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Centura Bank, Rocky Mount, North Carolina, to establish a branch at 444 King Street, Charleston, South Carolina.*	Newspaper – 04/19/2000
18(c)	First Virginia Bank-Mountain Empire, Abingdon, Virginia, to merge with Tri-City Bank and Trust Company, Blountville, Tennessee.*	Newspaper – 05/04/2000

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Islands Bancorp, Beaufort, South Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Islands Community Bank, N.A. (in organization), Beaufort, South Carolina.*	Fed Reg – 05/04/2000 Newspaper – N/Avail
3(a)(1)	Sun Bancharas, Inc., Murrells Inlet, South Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of SunBank, N.A. (in organization), Murrells Inlet, South Carolina.*	Fed Reg – 05/05/2000 Newspaper – N/Avail

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

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

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

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

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

# District 6

## Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, April 8, 2000

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

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	SouthernBank Holdings, Inc., Buford, Georgia, to become a bank holding company by acquiring SouthernBank, N.A., at the Mall of Georgia, Buford, Georgia (in organization).	N/Avail*
CIC	Lafourche Bancshares, Inc., Larose, Louisiana, prior notification by Nacis Joseph Theriot, June Lefebvre Theriot, Nacis John Theriot, and Clara Bell Lefebvre, to acquire 8.66 percent of the outstanding shares of Lafourche Bancshares, Inc., Larose, Louisiana. Total ownership will be 38.67 percent.	Newspaper - 04/25/2000

\*Subject to provisions of the Community Reinvestment Act

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

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

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

<i>Type</i>	<i>Application</i>
3(a)(1)	Florida Community Bankshares, Inc., Ocala, Florida, to become a bank holding company by acquiring Community Bank of Marion County, Ocala, Florida.

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, April 8, 2000

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

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	United Financial Holdings Corporation, Lisle, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of United Community Bank of Lisle (in organization), Lisle, Illinois.*	Fed Reg – 05/08/2000 Newspaper – 05/01/2000

\* Subject to the provisions of the Community Reinvestment Act

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

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

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

<i>Type</i>	<i>Application</i>	
S/R	Fox River Valley Bancorp, Inc., Appleton, Wisconsin, notification of intent to redeem 50.05 percent of its shares owned by First Business Bancshares, Inc.	

**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>
469849	Midwest Bank of McHenry County 17622 Union Street Union, Illinois 60180 (815) 854-4100	10/04/1999	04/04/2000	S		X
74140	Isabella Bank & Trust 200 E. Broadway Mt. Pleasant, Michigan 48858 (517) 772-9471	11/22/1999	04/03/2000	S	X	
566449	F&M Bank Kaukauna P.O. Box 920 Kaukauna, Wisconsin 54130 (920) 766-8160	10/18/1999	04/07/2000	S	X	

**Section VI – CRA examinations scheduled for**

**Quarter of**

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



# District 8

## Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, April 8, 2000

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

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

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

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

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

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

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

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

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## Section V – Availability of CRA public evaluations

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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## Section VI – CRA examinations scheduled for Quarter of

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

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# District 9

## Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, April 8, 2000

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

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Business Bancorporation, Inc., Minnetonka, Minnesota, proposes to acquire 100% of the voting shares of The Business Bank, Minnetonka, Minnesota, a de novo bank.*	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>
None		

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
374653	First PREMIER Bank Sioux Falls, South Dakota	08/23/1999	04/06/2000	O	X	
356752	The Citizens State Bank of Ontonagon Ontonagon, Michigan	10/18/1999	04/06/2000	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, April 8, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Pinnacle Bank, Papillion, Nebraska, to establish a mobile branch within the city limits of Lincoln, Nebraska.	Newspaper - 04/11/2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Lisco State Company, Lisco, Nebraska, and First Nebraska Bancs, Inc., Sidney, Nebraska, to acquire 100 percent of the voting shares of Kimball Bancorp, Inc., Kimball, Nebraska.	Newspaper - 04/22/2000 Fed Reg - 05/04/2000

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

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

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

<i>Type</i>	<i>Application</i>	
Member	Battle Creek State Bank, Battle Creek, Nebraska, for membership in 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.

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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 2<sup>nd</sup> Quarter of 2000**

<i>Institution</i>	<i>Location</i>
Bank of Colorado - Western Slope	Grand Junction, Colorado
First Am State Bank	Greenwood Village, Colorado
Pinnacle Bank	Torrington, Wyoming
Pinnacle Bank	Newcastle, Wyoming

# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, April 8, 2000

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

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	William H. O'Brien, Amarillo, TX, et al, to acquire an interest in Grayco Bancshares, Inc., McLean, TX	Fed Reg – 04/06/2000 Newspaper – N/Avail
3(a)(5)	Plains Bancorp, Inc., Lubbock, TX, to acquire Sudan Bancshares, Inc., Sudan, TX, and First National Bank, Sudan, TX*	Fed Reg – 05/04/2000 Newspaper – N/Avail
3(a)(1)	Murphy-Payne Investments, Ltd., Tyler, TX, to acquire Carthage State Bancshares, Inc., Carthage, TX and First State Bank and Trust Company, Carthage, TX*	Fed Reg – N/Avail Newspaper – N/Avail

\*Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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.

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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.

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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 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, April 8, 2000

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

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Wells Fargo & Company, San Francisco, California, to acquire First Commerce Bancshares, Inc., Lincoln, Nebraska, and thereby indirectly acquire their subsidiaries. *	Newspaper - 04/30/2000 Fed Reg - 05/05/2000
3(a)(3)	Wells Fargo & Company, San Francisco, California, to acquire National Bancorp of Alaska, Inc., Anchorage, Alaska, and thereby indirectly acquire their subsidiaries. *	Newspaper - 05/04/2000 Fed Reg - 05/10/2000
3(a)(3)	Dai-Ichi Kangyo Bank, Limited, Tokyo, Japan, indirectly through Dai-Ichi Kangyo Fuji Trust & Banking Co., Ltd., Tokyo, Japan, to acquire DKF Trust Company (USA), New York, New York. *	Newspaper - N/Avail Fed Reg - 05/01/2000

\* Subject to the provisions of the Community Reinvestment Act

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

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

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

<i>Type</i>	<i>Application</i>
Waiver	Bank of the Sierra, Porterville, California, requests waiver of any Bank Holding Company Act application requirement in connection with its acquisition of Sierra National Bank, Tehachapi, California, and to allow one year in which to divest its shares of Pacific Coast Bankers' Bancshares, San Francisco, California.

## 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>
678865	Revised from week ending 4/01/2000: Bay Area Bank 900 Veterans Boulevard Redwood City, CA 94063 (650) 367-1600	11/01/1999	03/27/2000	S		X
16766	Revised from week ending 4/01/2000: Peninsula Bank of Commerce 1001 Broadway Millbrae, CA 94030 (650) 697-4333	11/01/1999	03/27/2000	S		X
749569	Revised from week ending 4/01/2000: Golden Gate Bank 344 Pine Street San Francisco, CA 94104 (415) 421-9000	11/01/1999	03/27/2000	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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