
Federal Reserve Release



H.2

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

No. 45

Week Ending November 4, 2000

Regulations And Policies

Risk-based capital standards -- request for comment on interagency proposed rule to amend the risk weight assigned to claims on securities firms (Docket No. R-1085).

- Approved, October 17, 2000 (AC)

Simplified capital framework for noncomplex banks and thrift institutions -- interagency advance notice of proposed rulemaking, and staff request to make non-substantive edits to accommodate comments from other agencies (Docket No. R-1084).

- Approved, October 17, 2000 (AC)

Reserve Bank Services

Automated Clearing House practices -- new pricing and deposit deadline practices for Reserve Bank transactions with private-sector ACH operators.

- Approved, October 30, 2000

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

Bank Branches, Domestic

Secretary

Allfirst Bank, Baltimore, Maryland -- to establish a branch at 504 East Ridgeville Boulevard, Mt. Airy.

- Approved, November 2, 2000

Richmond

First Capital Bank, Glen Allen, Virginia -- to establish a branch at 113 Junction Drive, Ashland.

- Approved, November 2, 2000

Bank Holding Companies

Richmond

BB&T Corporation, Winston-Salem, North Carolina -- to acquire BankFirst Corporation, Knoxville, Tennessee.

- Approved, November 2, 2000

Atlanta

Citico Community Bancshares, Inc., Elizabethton, Tennessee -- to acquire Twin City Bancorp, Inc., Bristol, and Twin City Federal Savings Bank and thereby engage in operating a savings association.

- Approved, November 2, 2000

St. Louis

First South Bancorp, Inc., Lexington, Tennessee -- waiver of notification requirement in connection with the proposed merger of First South Bancorp's subsidiary bank, First Bank, with Bank of Huntingdon, Huntingdon, and the proposed acquisition of Bank of Huntingdon's parent holding company, Bancorp of Huntingdon.

- Granted, October 30, 2000

San Francisco

Greater Bay Bancorp, Palo Alto, California -- to acquire The Matsco Companies, Inc., Emeryville, and thereby engage in commercial lending, equipment lease financing, and management consulting and counseling activities.

- Approved, October 31, 2000

Bank Holding Companies

Atlanta

Heritage Bancshares, Inc., Orange Park, Florida -- to become a bank holding company through the acquisition of Heritage Bank of North Florida.

- Approved, October 30, 2000

Chicago

Inland Bancorp Holding Company, Oak Brook, Illinois -- to become a bank holding company through the acquisition of Westbank, Westchester, and election to become a financial holding company.

- Approved, November 2, 2000

St. Louis

Integra Bank Corporation, Evansville, Indiana -- waiver of notification requirement in connection with the proposed merger of Integra Bank Corporation's subsidiary bank, Integra Bank, N.A. with West Kentucky Bank, Madisonville, Kentucky, and the proposed acquisition of Integra Bank, N.A.'s parent holding company, Webster Bancorp, Inc., Clay.

- Granted, October 30, 2000

Minneapolis

Inter-Mountain Bancorp, Inc., Bozeman, Montana -- to acquire shares of Chouteau County Bancshares, Inc., Fort Benton.

- Approved, November 2, 2000

Richmond

Marathon Financial Corporation, Winchester, Virginia -- to acquire Rockingham Heritage Bank, Harrisonburg, and for Rockingham Heritage Bank to merge with Marathon Merger Bank, Winchester, an interim bank.

- Approved, November 3, 2000

Chicago

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to engage in community development activities through M&I Community Development Corporation.

- Approved, November 3, 2000

Bank Holding Companies

Philadelphia

National Penn Bancshares, Boyertown, Pennsylvania -- to acquire Community Independent Bank, Inc., Bernville, and Bernville Bank, N.A.
- Approved, November 3, 2000

Philadelphia

PSB Bancorp, Inc., Philadelphia, Pennsylvania -- to acquire shares of Iron Bridge Holdings, Inc.
- Returned, November 3, 2000

Kansas City

Routt County Bancorporation, Inc., Steamboat Springs, Colorado -- to become a bank holding company through the corporate reorganization of First National Bank of Steamboat Springs and election to become a financial holding company.
- Approved, November 2, 2000

Minneapolis

Stockman Financial Corporation, Miles City, Montana -- to acquire Marquette Bank Montana, National Association, Conrad.
- Approved, November 3, 2000

Kansas City

Sturm Financial Group, Inc., Denver, Colorado -- to become a bank holding company through the acquisition of Sturm Banks of Colorado, Inc., Sturm Banks of Wyoming, Inc., and Sturm Banks of Kansas City, Inc.; to acquire Community First Data Services, Inc., Cheyenne, Wyoming, and thereby engage indirectly in data processing services; and for Sturm Banks of Kansas City, Inc. to engage directly in lending activities.
- Approved, November 1, 2000

Richmond

Sun Bancshares, Inc., Murrells Inlet, South Carolina -- to become a bank holding company through the acquisition of SunBank, N.A., a de novo bank.
- Approved, October 31, 2000

Bank Mergers

Richmond

Greenwood Bank & Trust, Greenwood, South Carolina -- to merge with Clemson Bank & Trust, Clemson; Community Bank & Trust, Barnwell; TheBank, Belton; and Mid State Bank, Newberry.

- Approved, November 3, 2000

Cleveland

The Provident Bank, Cincinnati, Ohio -- to merge with The Provident of Florida, Sarasota, Florida, and establish branches.

- Approved, October 30, 2000

Banks, Nonmember, And Miscellaneous Institutions

Director, BS&R

Investors Trust Company, Kansas City, Missouri -- transfer agent registration for Investors Trust Company and withdrawal of registration for Investors Fiduciary Trust Company.

- Approved, November 1, 2000

Dallas

Zixlt Corporation, Dallas, Texas -- deregistration under Regulation U.

- Approved, November 2, 2000

Banks, State Member

Kansas City

Bank of Chelsea, Chelsea, Oklahoma -- to merge with Bank of Commerce, Catoosa, and establish a branch.

- Approved, November 2, 2000

Capital Stock

Kansas City

Wilber Company, Wilber, Nebraska -- treasury stock transaction.

- Approved, October 31, 2000

Change In Bank Control

Chicago

Munter Agency, Inc., Strawberry Point, Iowa -- change in bank control.
- Permitted, November 3, 2000

Competitive Factors Reports

Chicago

The Bank of Bloomfield Hills, Bloomfield Hills, Michigan -- report on competitive factors of the proposed merger with The Bank of Rochester, Rochester.
- Submitted, October 31, 2000

Richmond

The Bank of Southside Virginia, Carson, Virginia -- report on competitive factors of the proposed acquisition of the Dinwiddie and Smithfield branches of First Union National Bank, Charlotte, North Carolina.
- Submitted, November 1, 2000

Cleveland

The Citizens National Bank of McConnelsville, McConnelsville, Ohio -- report on competitive factors of the proposed merger with CNB National Bank.
- Submitted, October 30, 2000

Chicago

Community Bank-Wheaton/Glen Ellyn, Glen Ellyn, Illinois -- report on competitive factors of the proposed merger with Commbank-Wge.
- Submitted, October 31, 2000

Richmond

First-Citizens Bank & Trust Company, Raleigh, North Carolina -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Staunton and Verona, Virginia, branches of First Union National Bank, Charlotte.
- Submitted, November 3, 2000

Competitive Factors Reports

Boston

Granite Bank, Keene, New Hampshire -- report on competitive factors of the proposed acquisition of the Portsmouth and Hampton, New Hampshire, branches of Webster Bank, Waterbury, Connecticut.
- Submitted, November 2, 2000

Atlanta

Guardian Bank, Valdosta, Georgia -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of two Valdosta branches of Waycross Bank & Trust, Waycross.
- Submitted, November 1, 2000

New York

Hilltop Community Bank, Summit, New Jersey -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Unity Bank, Clinton.
- Submitted, November 2, 2000

St. Louis

Integra Bank, N.A., Evansville, Indiana -- report on competitive factors of the proposed merger with West Kentucky Bank, Madisonville, Kentucky.
- Submitted, November 3, 2000

Philadelphia

Pioneer American Bank, National Association, Carbondale, Pennsylvania -- report on competitive factors of the proposed merger with LA Bank, N.A., Lake Ariel.
- Submitted, October 30, 2000

Cleveland

PNC Converted Bank, National Association, Pittsburgh, Pennsylvania -- report on competitive factors of the proposed merger with PNC Bank, National Association.
- Submitted, October 30, 2000

Cleveland

The Savings Bank, Circleville, Ohio -- report on competitive factors of the proposed merger with Savings Interim Bank.
- Submitted, October 30, 2000

Competitive Factors Reports

Atlanta

Southern Community Bank of Southwest Florida, Bonita Springs, Florida, a de novo bank -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Bonita Springs branch of Southern Community Bank, Orlando.
- Submitted, November 1, 2000

Dallas

Woodcreek Bank, Houston, Texas -- report on competitive factors of the proposed merger with Dayton State Bank, Dayton.
- Submitted, November 2, 2000

Extensions Of Time

New York

European American Bank, Uniondale, New York -- extension to November 10, 2001, to establish a branch at 309-311 Main Street, Huntington.
- Granted, November 2, 2000

Financial Holding Companies

Secretary

Citizens Development Company, Billings, Montana -- election to become a financial holding company.
- Effective, November 1, 2000

Philadelphia

First National Community Bancorp, Dunmore, Pennsylvania -- election to become a financial holding company.
- Effective, November 2, 2000

Philadelphia

Luzerne National Bank Corporation, Luzerne, Pennsylvania -- election to become a financial holding company.
- Effective, October 31, 2000

Financial Holding Companies

Secretary

United Bancorporation, Billings, Montana -- election to become a financial holding company.

- Effective, November 1, 2000

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, November 4, 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)/3(5)	FleetBoston Financial Corporation, Boston, Massachusetts - to acquire Summit Bancorp., Princeton, New Jersey	Newspaper - 12/03/2000 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>	
None		

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, November 4, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Societe Generale, Paris, France, to establish an agency in Greenwich, Connecticut.	12/01/2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	The shareholder consortium, which collectively owns 45.25 percent of Bank Hapoalim B.M., Tel Aviv, Israel, to become a bank holding company as a result of the related proposal by Bank Hapoalim B.M. to acquire Signature Bank, New York, New York (in formation).*	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)	Mizhuo Holdings, Inc. and The Dai-Ichi Kangyo Bank, Limited, propose to engage through their subsidiary, The CIT Group, Inc., its wholly owned subsidiary, Capita Premium Financing Corporation, and its newly formed subsidiary, Dealerconx, Inc., Livingston, New Jersey, which will be a 50 percent owned joint venture with the Bank of Montreal in making, acquiring, brokering, and servicing loans, activities relating to extending credit, leasing personal or real property, and providing data processing and data processing services.	N/Avail

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

<i>Type</i>	<i>Application</i>	
4(c)(13)	Citigroup Inc, to indirectly acquire Associates Capital Corporation plc, United Kingdom, and Associates Financial Services (Asia) Limited, Hong Kong, two foreign banking subsidiaries of Associates First Capital Corporation, Irving, Texas.	N/Avail
25A	Citibank, N.A., New York, New York & its wholly owned Edge corporation subsidiary, Citibank Overseas Investment Corporation, New Castle, Delaware, to make a portfolio investment on behalf of Citibank Canada, Toronto, Canada, in a publicly traded company.	N/Avail
3(a)(1)RN	Somerset Hills Bancorp, to become a one-bank holding company with respect to The Bank of the Somerset Hills, both of Bernardsville, New Jersey.	N/Avail

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**

Institution *Location*

None

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, November 4, 2000

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	
Member	Suburban Community Bank, Feasterville, PA, to become a member of the Federal Reserve System.	

Section V – Availability of CRA public evaluations

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<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for

Quarter of

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

District 4
Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, November 4, 2000

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
Community First Bank and Trust	225 North Main Street, Celina, Ohio 45822	07/26/2000	10/30/2000	S		X

Section VI – CRA examinations scheduled for First Quarter of 2001 (REVISED)

<i>Institution</i>	<i>Location</i>
The Croghan Colonial Bank	323 Croghan Street Fremont, OH 43420-0557
Commercial & Savings Bank	6 W. Jackson Street Millersburg, OH 44654-1302
Fifth Third Bank	21 East State Street Columbus, OH 43215
Fifth Third Bank	North High Banking Center 511 North High Street Hillsboro, OH 45133
Fifth Third Bank	110 North Main Street Dayton, OH 45402
Fifth Third Bank Bancorp Fifth Third Bank	38 Fountain Square Plaza Cincinnati, OH 45263

Section VI – CRA examinations scheduled for First Quarter of 2001 (REVISED)

<i>Institution</i>	<i>Location</i>
Fifth Third Bank	Fifth Third Center 401 South 4 th Avenue Louisville, KY 40202-3411
Fifth Third Bank	8100 Burlington Pike Florence, KY 41042
Fifth Third Bank	701 E. 83 rd Avenue Merrillville, IN 46410
Fifth Third Bank	4099 Tamiami Trail North Naples, FL 34101

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, November 4, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Northumberland, Inc., Heathsville, Virginia, to establish a branch at 437 North Main Street, Kilmarnock, Virginia.*	Newspaper - 11/10/2000
Branch	Rockingham Heritage Bank, Harrisonburg, Virginia, to establish a branch at 1406 Greenville Avenue, Staunton, Virginia.*	Newspaper - 11/13/2000

*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)	Innes Street Financial Corporation, Salisbury, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Citizens Bank, Inc., Salisbury, North Carolina.*	Fed Reg - 12/01/2000 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.

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

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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>
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, November 4, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The Peoples Bank & Trust Company, Selma, Alabama, to establish a branch located at 429 North Dean Street, Auburn, Alabama.	11/10/2000
18(c)	Friendship Community Bank, Ocala, Florida, to merge with FCB Interim Bank, Ocala, Florida.	12/02/2000
Branch	Palm Beach County Bank, Boynton Beach, Florida, to establish a branch located at 5899 Lake Worth Road, Greenacres, Florida.	11/10/2000
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at Hickory Flat Highway, to be known as the Hickory Flat Village In-Store Branch.	10/21/2000
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 9645 Belair Road, Perry Hall, Maryland, to be known as the Perry Hall Safeway Branch.	11/02/2000
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 4701 Sangamore Road, Bethesda, Maryland, to be known as the Sumner Place Safeway Branch.	11/02/2000
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at Goshen Road and Snouffer School Road, to be known as the Goshen Oaks Safeway Branch.	11/02/2000

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)	PAB Bankshares, Inc., Valdosta, Georgia, to acquire FCB Interim Bank, Ocala, Florida.	Newspaper – 12/02/2000
3(a)(3)	PAB Bankshares, Inc., Valdosta, Georgia, to acquire Friendship Community Bank, Ocala, Florida.	Newspaper – 12/02/2000

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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<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, November 4, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Citizens Bank, Flint, Michigan, for prior approval to establish a branch at Brighton/Riverbend Office Center, 7701 Grand River Road, Suite #1, Brighton, Michigan.*	Newspaper – 11/15/2000

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Northwest Suburban Bancorp, Inc., Mount Prospect, Illinois, for prior approval to acquire 100 percent of the voting shares of Village Bank and Trust, North Barrington, Illinois.*	Fed Reg – 11/27/2000 Newspaper – 11/27/2000
3(a)(3)	First Bancorp of Taylorville, Inc., Taylorville, Illinois, for prior approval to acquire 100 percent of the voting shares of The First National Bank of Mt. Auburn, Mt. Auburn, Illinois.*	Fed Reg – 11/24/2000 Newspaper – 11/22/2000
3(a)(5)	Chemical Financial Corporation, Midland, Michigan, for prior approval to acquire 100 percent of the voting shares of Shoreline Financial Corporation, Benton Harbor, Michigan and thereby indirectly acquire Shoreline Bank, Benton Harbor, Michigan.*	Fed Reg – 12/04/2000 Newspaper – N/Avail
3(a)(3)	Capitol Bancorp, Ltd., Lansing, Michigan, for prior approval to acquire 51 percent of the voting shares of Sunrise Bank of San Diego (in organization), San Diego, California.*	Fed Reg – 10/12/2000 Newspaper – 10/14/2000
3(a)(3)	Sun Community Bancorp Limited, Phoenix, Arizona, for prior approval to acquire 51 percent of the voting shares of Sunrise Bank of San Diego (in organization), San Diego, California.*	Fed Reg – 10/12/2000 Newspaper – 10/14/2000
3(a)(3)	Sunrise Capital Corporation, Albuquerque, New Mexico, for prior approval to acquire 51 percent of the voting shares of Sunrise Bank of San Diego (in organization), San Diego, California.*	Fed Reg – 10/12/2000 Newspaper – 10/14/2000

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Midwest Banc Holdings, Inc., Melrose Park, Illinois, for prior approval to acquire indirectly through its subsidiary, Midwest Financial and Investment Services, Inc., Elmwood Park, Illinois, the assets of Service 1st Financial Corporation, Elmwood Park, Illinois, and thereby engage in securities brokerage activities.	Fed Reg – 11/17/2000

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

<i>Type</i>	<i>Application</i>
S/R	Village Bancorp, Inc., Arlington Heights, Illinois, notification of intent to redeem up to 600,000 shares of its common stock.

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 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, November 4, 2000

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for

Quarter of

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, November 4, 2000

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Douglas L. Jilek to acquire control of Prairie Bancshares, Inc., Lester Prairie, Minnesota.	Fed. Reg. – 11/27/2000
CIC	William E. Coffee, individually and as trustee of the following trusts: Coffee Family Trust I, Coffee Family Trust II, Nefsy Family Trust I, Nefsy Family Trust II, and Nefsy Family Trust III, and the following trusts acting in concert, Coffee Family Trust I, Coffee Family Trust II, Nefsy Family Trust I, and Nefsy Family Trust III to acquire control of Stockman Financial Corporation, Miles City, Montana, which controls Stockman Bank of Montana, Miles City, Montana.	Fed. Reg. – 11/24/2000

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>
SMBOTH	Security Bank Minnesota, Albert Lea, Minnesota, proposes to reduce the amount of its capital stock.

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

<i>Type</i>	<i>Application</i>
SRNEW	Prairie Bancshares, Inc., Lester Prairie, Minnesota, proposes to redeem 228 shares (51.7%) of common stock.

Section V – Availability of CRA public evaluations

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, November 4, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	BancFirst, Oklahoma City, Oklahoma, for prior approval to establish a branch at 608 S. George Nigh Expressway, McAlester, Oklahoma.	Newspaper – N/Available
18(c) / Branch	Centennial Bank West, Eaton, Colorado for prior approval to merge with the Eaton, Colorado, branch of Farmers Bank, Ault, Colorado, and incident thereto, establish a branch.	Newspaper – 11/30/2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	1 st Financial Bancshares, Inc., Shawnee, Mission, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Centerville State Bank, Centerville, Kansas. In connection with this application, Meader Insurance Agency, Inc., Wavery, Kansas, has applied to acquire 13.1 percent of the voting shares of 1 st Financial Bancshares, Inc., Shawnee Mission, Kansas.	FedReg – 11/30/2000

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)LLEX	Wausa Bancshares, Wausa, Nebraska, for prior approval to acquire 100 percent of KLS Insurance, Bloomfield, Nebraska, and thereby indirectly engage in general insurance activities.	

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

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

Section V – Availability of CRA public evaluations

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, November 4, 2000

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Southwest Bancorporation of Texas, Inc., Houston, TX, and Southwest Holding Delaware, Inc., Wilmington, DE, to acquire Citizens Bankers, Inc., Baytown, TX, Citizens Bankers of Delaware, Inc., Wilmington, DE, Citizens Bank and Trust Company of Baytown, Baytown, TX, Baytown State Bank, Baytown, TX, Pasadena State Bank, Pasadena, TX, and First National Bank of Bay City, Bay City, TX* (previously reported the week ending October 28, 2000)	Fed Reg – 11/20/2000 Newspaper – 11/22/2000
CIC	William Elton Kennedy, MerRouge, LA, and William Edward Pratt, Bastrop, LA, to acquire an interest in American National Bancshares, Inc., Ruston, LA	Fed Reg – 11/22/2000 Newspaper – 11/18/2000

*Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
S/R	Notice by FirstPerryton Bancorp, Inc., Perryton, TX, to repurchase 1,396 shares of its common stock

Section V – Availability of CRA public evaluations

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

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

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, November 4, 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)	UFJ Holdings, Inc., Osaka, Japan, to become a bank holding company by acquiring The Sanwa Bank, Limited, Osaka, Japan and The Tokai Bank, Limited, Nagoya, Japan. *	Newspaper - 11/27/2000 Fed Reg - 11/24/2000

* 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>	
None		

Section V – Availability of CRA public evaluations

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None						

Section VI – CRA examinations scheduled for

Quarter of

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