
Federal Reserve Release



H.2

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

No. 42

Week Ending October 17, 1998

Bank Holding Companies

Norwest Corporation, Minneapolis, Minnesota -- to acquire Wells Fargo & Company, San Francisco, California, and its bank, nonbank, and foreign subsidiaries.
- Approved, October 14, 1998

Banks, Foreign

Erste Bank der osterreichischen Sparkassen Aktiengesellschaft, Vienna, Austria -- to establish a federally licensed branch in New York, New York.
- Approved, October 14, 1998

Discount Rates

Discount rates -- decrease to 4-3/4 percent from 5 percent by the Federal Reserve Bank of New York, Philadelphia, Atlanta, Chicago, St. Louis, Minneapolis, Kansas City, and San Francisco.
- Approved, October 15, 1998

Discount rates -- decrease to 4-3/4 percent from 5 percent by the Federal Reserve Bank of Boston.
- Approved, October 15, 1998

Discount rates -- decrease to 4-3/4 percent from 5 percent by the Federal Reserve Banks of Cleveland, Richmond, and Dallas.
- Approved, October 16, 1998

Regulations And Policies

Century date change project -- procedures to manage changes in the Board's information systems in 1999 and the first quarter of 2000.
- Announced, October 13, 1998

Safety and soundness standards -- interim rule to update rules of procedure concerning safety and soundness standards (Docket No. R-1018).
- Approved, September 28, 1998 (AC)

Year 2000 safety and soundness standards -- interagency guidelines for insured depository institutions (Docket No. R-1017).
- Approved, September 28, 1998 (AC)

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

Cleveland

Fifth Third Bank of Western Ohio, Dayton, Ohio -- to establish bank branches at 965 Bechtel Road, Springfield, Ohio, and 1294 North Fairfield Road, Beavercreek, Ohio.
- Approved, October 13, 1998

Atlanta

First Vantage Bank-Tennessee, Knoxville, Tennessee -- to establish a branch at 6632 Clinton Highway, Knoxville, Tennessee.
- Approved, October 14, 1998

Chicago

Old Kent Bank, Grand Rapids, Michigan -- to establish a branch at the corner of University Road and Adams Road, Rochester Hills, Michigan.
- Withdrawn, August 28, 1998 (AC)

Bank Holding Companies

Chicago

Advance Bancorp, Inc., Homewood, Illinois -- notice to purchase three commercial loans from South Chicago Bank, Chicago, Illinois, and engage in extending credit and servicing loans.
- Approved, October 15, 1998

New York

Bank of New York Company, Inc., New York, New York -- to acquire through The Bank of New York Trust Company of Florida, N.A., Jacksonville, Florida, certain assets of Deposit Guaranty National Bank, Jackson, Mississippi.
- Approved, August 13, 1998 (AC)

St. Louis

Bank of the Ozarks, Inc., Little Rock, Arkansas -- notice to acquire John R. Taylor Financial Group, Inc., Fort Smith, Arkansas, and engage in certain nonbanking activities.
- Approved, October 13, 1998

Bank Holding Companies

Chicago

Century Bancshares, Inc., Schaller, Iowa -- to acquire shares of State Bank of Schaller.

- Approved, October 15, 1998

Secretary

Chase Manhattan Corporation, New York, New York; Chase Equity Holdings, Inc., Wilmington, Delaware; and CBC Holding (Delaware) Inc. -- to acquire the corporate trust services business of PNC Bank, National Association, Pittsburgh, Pennsylvania, and PNC Trust Company, Delaware, National Association, Wilmington, and engage in trust company activities.

- Permitted, October 14, 1998

Atlanta

Colonial BancGroup, Inc., Montgomery, Alabama -- to merge with TB&T, Inc., Dallas, Texas, and acquire Texas Bank & Trust.

- Approved, October 15, 1998

Kansas City

Davis Bancorporation, Inc., Davis, Oklahoma -- to acquire shares of FBC Financial Corporation, Claremore, Oklahoma, and engage in the operation of a savings association.

- Approved, October 16, 1998

San Francisco

Eggemeyer Advisory Corp., Rancho Santa Fe, California; Castle Creek Capital, L.L.C.; and Castle Creek Capital Partners Fund-1, L.P. -- to acquire shares of Peninsula Bank of San Diego, San Diego, California, through an investment in Western Bancorp, Newport Beach, California; and for Western Bancorp to acquire Peninsula Bank of San Diego.

- Approved, October 16, 1998

New York

Emigrant Bancorp, Inc., New York, New York -- request for relief from a commitment.

- Granted, August 25, 1998 (AC)

Bank Holding Companies

Kansas City

First Centralia Bancshares, Inc., Centralia, Kansas -- to acquire shares of FBC Financial Corporation, Claremore, Oklahoma, and engage in the operation of a savings association.

- Approved, October 16, 1998

Kansas City

First Express of Nebraska, Inc., Gering, Nebraska -- to acquire Wauneta Falls Bancorp, Inc., Wauneta, Nebraska.

- Withdrawn, October 16, 1998

Kansas City

First National Bancshares Employees Stock Ownership Plan and Trust, Goodland, Kansas -- waiver of application to acquire First National Bancshares, Inc.

- Withdrawn, October 15, 1998

Kansas City

Gold Banc Corporation, Inc., Leawood, Kansas -- to merge with Citizens Bancorporation, Inc., Tulsa, Oklahoma, and Citizens Bank of Tulsa.

- Approved, October 16, 1998

San Francisco

Home Credit Corporation, Salt Lake City, Utah -- to engage in lending activities through Home Credit Mortgage Corporation and Home Credit Capital Corporation.

- Approved, October 16, 1998

Minneapolis

Lake Bank Shares, Inc., Employee Stock Ownership Plan, Emmons, Minnesota -- to acquire shares of Lake Bank Shares, Inc.

- Approved, October 15, 1998

Kansas City

Morrill & Janes Bancshares, Inc., Hiawatha, Kansas -- to acquire shares of FBC Financial Corporation, Claremore, Oklahoma, and engage in the operation of a savings association.

- Approved, October 16, 1998

Bank Holding Companies

Kansas City

Morrill Bancshares, Inc., Sabetha, Kansas -- to acquire shares of FBC Financial Corporation, Claremore, Oklahoma, and control a savings association.
- Approved, October 16, 1998

Boston

Mutual Bancorp of the Berkshires Inc., Pittsfield, Massachusetts -- to merge with Lenox Financial Services Corp., Lenox, Massachusetts, and to establish United Financial Group, Inc., Pittsfield.
- Approved, October 16, 1998

St. Louis

New London Bancshares, Inc., New London, Missouri -- to continue engaging in general insurance agency activities in a town with a population of less than 5000.
- Approved, October 15, 1998

Secretary

Norwest Corporation, Minneapolis, Minnesota -- to engage through Edina Realty Mortgage, LLC, Edina, Minnesota, a joint venture participant, in mortgage lending activities.
- Approved, October 13, 1998

Chicago

Oakfield Bancorp, Inc., Oakfield, Wisconsin -- to acquire Bank of Oakfield.
- Returned, October 14, 1998

Atlanta

Oconee Financial Corporation, Watkinsville, Georgia -- to acquire Oconee State Bank.
- Approved, October 15, 1998

Secretary

Old National Bancorp, Evansville, Indiana -- to acquire Southern Bancshares, Ltd., Carbondale, Illinois, and First National Bank and Trust Company.
- Approved, October 13, 1998

Bank Holding Companies

Kansas City

Onaga Bancshares, Inc., Onaga, Kansas -- to acquire shares of FBC Financial Corporation, Claremore, Oklahoma, and engage in the operation of a savings association.

- Approved, October 16, 1998

San Francisco

Pacific Coast Bankers' Bancshares, San Francisco, California -- to acquire Pacific Coast Bankers' Bank.

- Approved, October 15, 1998

San Francisco

Palm Desert Investments, Palm Desert, California -- request for relief from a commitment.

- Granted, August 14, 1998 (AC)

Chicago

Petefish Skiles Bancshares, Inc., Virginia, Illinois -- to acquire Petefish Skiles & Co.

- Approved, October 15, 1998

Secretary

State Street Corporation, Boston, Massachusetts -- to acquire through Bridge Information Systems, Inc., St. Louis, Missouri, Wall Street on Demand, Inc., Boulder, Colorado, and engage in data processing and transmission activities.

- Permitted, October 16, 1998

Bank Mergers

Atlanta

Colonial Bank, Montgomery, Alabama -- to merge with Texas Bank & Trust, Dallas, Texas.

- Approved, October 15, 1998

Banks, Nonmember, And Miscellaneous Institutions

Kansas City

Northwest Kansas Production Credit Association, Colby, Kansas -- registration as a lender under Regulations T, U, and X.

- Approved, October 13, 1998

Banks, Nonmember, And Miscellaneous Institutions

Director, BS&R

Shore Bank, Onley, Virginia -- transfer agent registration.
- Withdrawn, October 9, 1998 (AC)

Director, BS&R

U.S. Bank Trust Company, Salt Lake City, Utah -- transfer agent registration.
- Withdrawn, October 9, 1998 (AC)

Banks, State Member

Atlanta

Bank Independent, Sheffield, Alabama -- to invest in a community development project and increase its aggregate community development investments to more than 5 percent of capital and to engage in community development activities.
- Approved, October 15, 1998

Board Operations

Chairman

Securities Investor Protection Corporation -- reappointment of Michael J. Prell as a member of the board of directors for a three-year term beginning January 1, 1999.
- Approved, October 14, 1998

Capital Stock

Chicago

Bankers Trust Company, Des Moines, Iowa -- redemption of shares
- Approved, October 16, 1998

Change In Bank Control

St. Louis

Holly Grove Bancshares, Inc., Holly Grove, Arkansas -- change in bank control.
- Permitted, October 14, 1998

Minneapolis

Lake Bank Shares, Inc., Emmons, Minnesota -- change in bank control.
- Permitted, October 15, 1998

Competitive Factors Reports

Atlanta

Britton & Koontz First National Bank, Natchez, Mississippi -- report on competitive factors of the proposed purchase of the assets and assumption of the liabilities of the Natchez branches of Union Planters Bank, N.A., Memphis, Tennessee.

- Submitted, October 14, 1998

Atlanta

Citizens Bank, Dooly, Georgia -- report on competitive factors of the proposed merger with Empire Banking Company, Homerville, Georgia.

- Submitted, October 9, 1998 (AC)

Dallas

Citizens National Bank, Henderson, Texas -- report on competitive factors of the proposed merger with Jefferson National Bank, Jefferson, Texas.

- Submitted, October 13, 1998

Kansas City

Commercial Federal Bank, FSB, Omaha, Nebraska -- report on competitive factors of the proposed merger with Midland Bank, Lee's Summit, Missouri.

- Submitted, October 14, 1998

Dallas

First Capital Bank SSB, Victoria, Texas -- report on competitive factors of the proposed merger with Liberty Savings Association, Houston, Texas.

- Submitted, October 16, 1998

Competitive Factors Reports

Cleveland

First National Bank of Commerce, New Orleans, Louisiana; City National Bank of Baton Rouge, Baton Rouge, Louisiana; First National Bank of Lafayette, Lafayette, Louisiana; Central Bank, Monroe, Louisiana; First National Bank of Lake Charles, Lake Charles, Louisiana; Rapides Bank & Trust Company in Alexandria, Alexandria, Louisiana; Bank One, Louisiana, NA, Baton Rouge; Bank One, NA, Columbus, Ohio; Bank One, Arizona, NA, Phoenix, Arizona; Bank One, Colorado, NA, Denver, Colorado; Bank One, Illinois, NA, Springfield, Illinois; Bank One, Indiana, NA, Indianapolis, Indiana; Bank One, Kentucky, NA, Louisville, Kentucky; Bank One, Oklahoma, NA, Oklahoma City, Oklahoma; Bank One, Texas, NA, Dallas, Texas; Bank One West Virginia, NA, Huntington, West Virginia; Bank One, Wisconsin, NA, Milwaukee, Wisconsin; Bank One Trust Company, NA, Columbus, Ohio; and First USA Bank, NA, Wilmington, Delaware -- report on competitive factors of certain proposed mergers and purchase/assumption transactions by which Banc One Corporation, Columbus, Ohio, will consolidate its Louisiana banks under one charter and reorganize certain lines of business.

- Submitted, October 13, 1998

Minneapolis

First National Bank of Waseca, Waseca, Minnesota -- report on competitive factors of the proposed purchase of the assets and assumption of the liabilities of the Waseca branch of Valley Bank, North Mankato, Minnesota.

- Submitted, October 15, 1998

Cleveland

First National Bank of Zanesville, Zanesville, Ohio -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the 222 East Broadway, Granville, Ohio, branch of National City Bank, Cleveland, Ohio.

- Submitted, October 13, 1998

Philadelphia

First Star Savings Bank, Bethlehem, Pennsylvania -- report on competitive factors of the proposed merger with Nesquehoning Savings Bank, Nesquehoning, Pennsylvania.

- Submitted, October 13, 1998

Competitive Factors Reports

Cleveland

Jackson Savings Bank, Jackson, Ohio -- report on competitive factors of the proposed merger with Ohio Valley Interim Bank, Gallipolis, Ohio.
- Submitted, October 13, 1998

Dallas

Jefferson National Bank, Jefferson, Texas -- report on competitive factors of the proposed merger with New Jefferson National Bank.
- Submitted, October 13, 1998

Philadelphia

Jersey Shore State Bank, Jersey Shore, Pennsylvania -- report on competitive factors of the proposed merger with The First National Bank of Spring Mills, Spring Mills, Pennsylvania.
- Submitted, October 9, 1998 (AC)

San Francisco

Lake Community Bank, Lakeport, California -- report on competitive factors of the proposed merger with LCB Merger Co., Cameron Park, California.
- Submitted, October 14, 1998

Cleveland

Northwest Savings Bank, Warren, Pennsylvania -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of eight branches of National City Bank of Pennsylvania, Pittsburgh, Pennsylvania.
- Submitted, October 15, 1998

Secretary

Norwest Bank North Dakota, National Association, Fargo, North Dakota -- report on competitive factors of the proposed merger with First National Bank of Valley City, Valley City; The First State Bank of Casselton, Casselton; and Litchville State Bank, Litchville, all in North Dakota.
- Submitted, October 13, 1998

Atlanta

Regions Bank, Birmingham, Alabama -- report on competitive factors of the proposed merger with Springhill Bank & Trust Company, Springhill, Louisiana.
- Submitted, October 14, 1998

Competitive Factors Reports

Cleveland

Trumbull Savings and Loan Company, Warren, Ohio -- report on competitive factors of the proposed merger with and into The Second National Bank of Warren.
- Submitted, October 13, 1998

Boston

UStTrust, Boston, Massachusetts -- report on competitive factors of the proposed merger with Lexington Savings Bank, Lexington, Massachusetts, and The Federal Savings Bank, Waltham, Massachusetts.
- Submitted, October 14, 1998

Philadelphia

Yardville National Bank, Yardville, New Jersey -- report on competitive factors of the proposed merger with Yardville Interim National Bank, Newtown Township, Pennsylvania.
- Submitted, October 9, 1998 (AC)

Extensions Of Time

Boston

BankBoston Corporation, Boston, Massachusetts -- extension to September 20, 1999, to establish a branch in Shanghai, China.
- Granted, September 16, 1998 (AC)

St. Louis

Citizens Bank & Trust Company, Van Buren, Arkansas -- extension to February 2, 1999, to establish a branch at 4 Northridge Drive.
- Granted, October 15, 1998

Philadelphia

Commerce Bancorp, Inc., Cherry Hill, New Jersey -- extension to December 22, 1998, to acquire Commerce Bank/Delaware, National Association, Wilmington, Delaware.
- Granted, September 8, 1998 (AC)

Extensions Of Time

New York

Deutsche Bank AG, Frankfurt Am Main, Federal Republic of Germany -- extension to January 24, 1999, to acquire through German American Capital Corporation, New York, New York, an interest in Bouclier Vert Limite, L.L.C., Woodbury, New Jersey, and Green Shield Limited, L.L.C., and engage in residential mortgage lending activities in the United States.

- Granted, October 16, 1998

Philadelphia

First Washington FinancialCorp., Windsor, New Jersey -- extension to December 12, 1998, to acquire First Washington State Bank.

- Granted, August 27, 1998 (AC)

Kansas City

Havelock Bank, Lincoln, Nebraska -- extension to December 31, 1998, to establish a branch at 27th and Pine Lake Road.

- Granted, October 15, 1998

Membership

Chicago

F&M Bank-Jefferson, Jefferson, Wisconsin -- to become a member of the Federal Reserve System.

- Approved, October 14, 1998

Kansas City

Farmers & Merchants Bank, Crescent, Oklahoma -- to become a member of the Federal Reserve System.

- Approved, October 13, 1998

Kansas City

Farmers State Bank, Phillipsburg, Kansas -- to become a member of the Federal Reserve System.

- Approved, October 13, 1998

Regulations And Policies

FOMC

Short-Term Interest Rates -- decrease in federal funds rate.
- Approved, October 15, 1998

Enforcement

Director, BS&R

Towne Bancorp, Inc., Perrysburg, Ohio, and Towne Bank -- order of prohibition against Jerome C. Bechstein, a former institution-affiliated party.
- Announced, October 15, 1998

Director, BS&R

Towne Bancorp, Inc., Perrysburg, Ohio, and Towne Bank -- order of prohibition against Lois A. Brigham, a former institution-affiliated party.
- Announced, October 15, 1998

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, October 17, 1998

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>
4(c)(8)	Machias Bancorp, MHC (Machias), Machias Bancorp, Inc. (MBI), and MSB Leasing, Inc. (MSB) all of Machias Maine – to acquire 50% of M&M Consulting, LLC, Bangor, Maine (M&M). The notification was made in connection with an application by Machias and MBI to become a mutual bank holding company and a bank holding company, respectively, through the reorganization of Machias Savings Bank, Machias, Maine, pursuant to section 3(a)(1)	Fed Reg – 10/28/98

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, October 17, 1998

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Greenwich Bank & Trust Company, Greenwich, Connecticut, to establish a branch office at 273 Glenville Road, Greenwich, Connecticut.*	11/08/1998

* 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>
4(c)(8)	Warwick Community Bancorp, Inc., sole shareholder of The Warwick Savings Bank, both of Warwick, New York, to acquire more than 5 percent but less than 10 percent of the outstanding shares of the common stock of GSB Financial Corporation, the sole shareholder of Goshen Savings Bank, both of Goshen, New York.*	Newspaper – 11/07/1998 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>
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:

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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD</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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, October 17, 1998

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Sterling Bank, Mount Laurel, NJ, to establish a branch office at 52 Main Street, Southampton Township, Burlington County, NJ.	10/26/1998

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, October 17, 1998

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Application by The Ohio Bank, Findlay, OH received on 10/14/1998 to merge with Citizens Bancshares Interim Bank, Salineville, OH.	Newspaper – 11/14/1998*
18(c) Branch	Applications by The Ohio Bank, Findlay, OH received on 10/15/1998 to merge with AmeriFirst Bank, N.A., Xenia, OH and American Community Bank, N.A., Lima, OH and incident thereto establish branch facilities.	Newspaper – 11/14/1998*

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(a)(3)	Applications from Sky Financial Group, Inc., Bowling Green, OH (fka Citizens Bancshares, Inc., Salineville, OH) received on 10/14/1998 to acquire Citizens Bancshares Interim Bank, Salineville, OH and The Ohio Bank, Findlay, OH.	Newspaper - 10/14/1998*

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>
576710	The Ohio Bank, Findlay, Ohio	7/6/1998	10/13/1998	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, October 17, 1998

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Virginia Bank-Southwest, Roanoke, Virginia, to establish a branch inside the Kroger store at 7480 Lee Highway, Radford, Virginia.*	10/30/1998

*Subject to the provisions of the Community Reinvestment Act.

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

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

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Foreign	First Union Corporation, Charlotte, North Carolina, to act as principal in derivative transactions and in connection therewith to engage in equity dealing abroad through First Union International Capital Markets, Ltd., London, England.	

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>
828530	Potomac Valley Bank 4 North Main Street Petersburg, West Virginia 26847	07/27/1998	10/11/1998	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, October 17, 1998

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The Brand Banking Company, Lawrenceville, Georgia, to establish a branch located at 2100 Grayson Highway, Grayson, Georgia.	11/09/1998*

*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>
CIC	Skylake Bankshares, Inc., Miami Lakes, Florida, after-the-fact notification by Mr. William Biggs to retain 25.6 percent of the outstanding shares of Skylake Bankshares, Inc., Miami Lakes, Florida.	N/Avail*
3(a)(5)	PAB Bankshares, Inc., Valdosta, Georgia, to merge with Eagle Bancorp, Inc., Statesboro, Georgia, and thereby directly acquire its subsidiary, Eagle Bank and Trust, Statesboro, Georgia.	N/Avail*

*Subject to provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
4(c)(8)	CCB Bancshares, Inc., Hahira, Georgia, to acquire The Remerton Agency, Inc., Remerton, Georgia (formerly known as Star Insurance Agency), and thereby engage in general insurance activities.

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, October 17, 1998

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)	Associated Banc-Corp* Green Bay, Wisconsin Citizens Bankshares, Inc. Shawano, Wisconsin Citizens Bank, National Association Shawano, Wisconsin	Fed Reg – 10/19/1998 Newspaper – 10/17/1998
3(a)(1)	CDS Bancorp, Inc.* Spirit Lake, Iowa First Bank & Trust Spirit Lake, Iowa	Fed Reg – 11/6/1998 Newspaper – 10/31/1998
3(a)(1)	Central South Bancorporation, Inc.* Indianola, Iowa Peoples Savings Bank (in organization) Indianola, Iowa	Fed Reg – 10/26/1998 Newspaper – 10/29/1998
3(a)(1)	Richland County Bancshares, Inc.* Richland Center, Wisconsin Richland County Bank Richland Center, Wisconsin	Fed Reg – 11/13/1998 Newspaper – N/Avail
CIC	Arneson Bancshares, Inc. Clear Lake, Iowa By Robert C. Arneson and Amy J. Hewitt	Fed Reg – N/Avail Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	National Australia Bank Limited Melbourne, Australia National Australia Capital Markets, LLC New York, New York	Fed Reg – 11/3/1998

Fed Reg - Federal Register Comment Period Ending Date

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

<i>Type</i>	<i>Application</i>
S/R	Brunsville Bancorporation, Inc. Brunsville, Iowa To redeem 688 shares of common stock
S/R	Merrill Bancorporation, Inc. Merrill, Iowa To redeem 200 shares 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.

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.

Section V – Availability of CRA public evaluations

<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>
892849	Millbrook-Newark Bank Rt. 71 & Union P.O.Box 685 Newark, Illinois 60541-0685 (815) 695-5113	6/9/1998	10/14/1998	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, October 17, 1998

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>	
3(a)(5)(C)	Notice by Farmers & Merchants Bancorp, Inc., Hannibal, Missouri, to acquire Famers & Merchants Bank, Hannibal, Missouri.	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.

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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</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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, October 17, 1998

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)	Citizens Bancorporation of New Ulm, Inc., New Ulm, Minnesota, for prior approval to acquire at least 80% of the voting shares of State Bank of La Salle, La Salle, Minnesota.*	Fed Reg – 11/12/1998
CIC	Campbell Family Limited Partnership, Dunseith, North Dakota, to acquire control of Security Bancshares, Inc., Dunseith, North Dakota.	Fed Reg – 11/04/1998

* 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	Goose River Holding Company, Mayville, North Dakota, to redeem 48.6% of its voting shares.	

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:

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SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
274856	Citizens State Bank Arlington, South Dakota	06/29/1998	10/12/1998	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, October 17, 1998

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) / Branch	Bank of Colorado, Fort Lupton, Colorado, for prior approval to merge with Bank of Colorado – Front Range, Windsor, Colorado; and incident thereto, establish an additional branch.	Newspaper – N/Avail
Branch	Pinnacle Bank, Papillion, Nebraska, to establish a branch at 4250 South 143 rd Street, Omaha, Nebraska.	Newspaper – 10/10/1998

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)	Terry and Kathy Barrett Family Partnership, Frisco, Colorado, for prior approval to become a bank holding company through the acquisition of 39 percent of the voting shares of Quinter Insurance Services, Inc., Quinter, Kansas; and thereby indirectly acquire First National Bank, Quinter, Kansas.	Newspaper – N/Avail Fed Reg – 10/30/1998
3(a)(1)	University National Bancshares, Pittsburg, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of University National Bank, Pittsburg, Kansas, a <i>de novo</i> bank in organization.	Newspaper – N/Avail Fed Reg – 11/16/1998
3(a)(3)	Lamar Trust Bancshares, Inc., Lamar, Missouri, for prior approval to acquire 10 percent of the voting shares of University National Bancshares, Inc., Pittsburg, Kansas; and thereby indirectly acquire University National Bank, Pittsburg, Kansas, a <i>de novo</i> bank in organization.	Newspaper – N/Avail Fed Reg – 11/16/1998
3(a)(3)	FirstBank Holding Company of Colorado, ESOP, Lakewood, Colorado, for prior approval to acquire up to 26.86 percent of the voting shares of FirstBank Holding Company of Colorado, Lakewood, Colorado; and thereby indirectly acquire FirstBank, Littleton, Colorado; FirstBank of Arvada, Arvada, Colorado; FirstBank of Aurora, Aurora, Colorado; FirstBank of Avon, Avon, Colorado; FirstBank of Boulder, Boulder, Colorado; FirstBank of Breckenridge, Breckenridge, Colorado; FirstBank	Newspaper – N/Avail Fed Reg – 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>
	of Douglas Country, Castle Rock, Colorado; FirstBank of Colorado Springs, Colorado; FirstBank of Cherry Creek, Denver, Colorado; FirstBank of Denver, Denver, Colorado; FirstBank of Longmont, Longmont, Colorado; FirstBank of Evergreen, Evergreen, Colorado; FirstBank of Northern Colorado, Fort Collins, Colorado; FirstBank of Greeley, Greeley, Colorado; FirstBank of Tech Center, Englewood, Colorado; FirstBank of Colorado, Lakewood, Colorado; FirstBank of South Jeffco, Littleton, Colorado, FirstBank of Lakewood, Lakewood, Colorado; FirstBank of Arapahoe County, Littleton, Colorado; FirstBank of Parker, Parker, Colorado; FirstBank of Silverthorne, Silverthorne, Colorado; FirstBank of Vail, Vail, Colorado; FirstBank North, Westminster, Colorado; FirstBank of Wheat Ridge, Wheat Ridge, Colorado.	
CIC	Liggett Enterprises, LLLP, Limon, Colorado, to acquire voting shares of Big Sandy Holding Company, Limon, Colorado; and thereby indirectly acquire First National Bank of Limon, Limon, Colorado.	Newspaper – N/Avail Fed Reg – 11/05/1998

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)	BOK Financial Corporation, Tulsa, Oklahoma, for prior approval to engage in underwriting debt securities and equity securities activities.	Fed Reg – N/Avail

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

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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>
913856	Pinnacle Bank 1200 Golden Gate Drive Papillion, Nebraska 68046-1209	07/13/1998	10/13/1998	S		X

Section VI – CRA examinations scheduled for Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, October 17, 1998

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)	South Plains Financial, Inc., Lubbock, TX, to acquire West Texas National Bancshares, Inc., Lockney, TX, First National Bank of Lockney, Lockney, TX, and First State Bank, Silverton, TX*	Fed Reg – N/Avail Newspaper – 11/07/1998

* 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.

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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						

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, October 17, 1998

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)	Bay View Capital Corporation, San Mateo, California, to become a bank holding company by acquiring Bay View Bank, N.A., San Mateo, California. *	Newspaper – 11/08/1998 Fed Reg – 11/13/1998
3(a)(3)	Dartmouth Capital Group, Inc., Dartmouth Capital Group, L.P., and Eldorado Bancshares, Inc., all of Laguna Hills, California, to acquire Antelope Valley Bank, Lancaster, California. *	Newspaper – 11/16/1998 Fed Reg – 11/16/1998
3(a)(3)	Western Sierra Bancorp, Cameron Park, California, to acquire Lake Community Bank, Lakeport, California. *	Newspaper – N/Avail Fed Reg – 11/13/1998

* 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)	Bay View Capital Corporation, San Mateo, California, to: 1) engage in check processing activities through the retention of Regent Financial Corporation, San Mateo, California; and 2) engage in providing financing to small and middle market companies through the retention of Bay Commercial Finance Group, San Mateo, California.	Fed Reg – 11/13/1998

Fed Reg - Federal Register Comment Period Ending Date

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

<i>Type</i>	<i>Application</i>
COM	Fai Chan, Causeway, Hong Kong, requests partial relief of commitments made in connection with the approval of the Change in Bank Control notice to acquire up to 51.41 percent of American Pacific Bank, Portland, Oregon.
Waiver	First Coastal Bancshares, El Segundo, California, requests a waiver of any Bank Holding Company Act application requirement in connection with its acquisition of American Independent Bank, N.A., Gardena, California.
Agreement Corporation and Investment	City National Bank, Los Angeles, California, to establish an agreement corporation as a direct wholly-owned subsidiary, to be named City National International Insurance Holdings, Inc., Beverly Hills, California, and thereby invest through this subsidiary in a reinsurance company, City National Insurance Company, Ltd., Tortola, British Virgin Islands.

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**

Institution

Location

None
