
Federal Reserve Release



H.2

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

No. 30

Week Ending July 24, 1999

Testimony And Statements

Financial privacy issues -- Statement by Governor Gramlich before the Subcommittee on Financial Institutions and Consumer Credit, House Committee on Banking and Financial Services, July 21, 1999.

- Published, July 21, 1999

Monetary policy report to Congress (Humphrey-Hawkins Report)

- Authorized, July 14, 1999 (AC)

Bank Holding Companies

The Fuji Bank, Limited, Tokyo, Japan -- to indirectly acquire HealthCare Financial Partners, Inc., Chevy Chase, Maryland, and thereby engage in certain nonbanking activities.

- Approved, July 20, 1999

National Bank of Commerce, Memphis, Tennessee -- letter to the Comptroller of the Currency commenting on the application of National Bank of Commerce (NBC Bank) to engage through a subsidiary in underwriting and dealing in debt securities that a national bank is prohibited from underwriting and dealing in.

- Approved, July 15, 1999 (AC)

The Sumitomo Bank, Limited, Osaka, Japan -- to retain an indirect interest in Daiwa SB Investments (USA) Ltd., New York, New York, and thereby engage in financial and investment advisory activities.

- Approved, July 20, 1999

Board Operations

Payments system -- establishment of a Payments System Development Committee to advise Federal Reserve officials on payments system issues.

- Announced, July 20, 1999

Forms

Application for a Foreign Organization to Become a Bank Holding Company -- extension with minor revision.

- Approved, July 20, 1999

Consumer Satisfaction Questionnaire -- extension with revision.

- Approved, July 20, 1999

Reserve Bank Operations

Reserve Bank Operations

Depository institution liquidity -- establishment of a Century Date Change Special Liquidity Facility to make credit available to depository institutions from October 1, 1999, through April 7, 2000.
- Approved, July 20, 1999

Enforcement

Grimes County Capital Corporation, Houston, Texas -- written agreement dated July 14, 1999, with the Federal Reserve Bank of Dallas.
- Announced, July 20, 1999

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

Bank Branches, Domestic

Secretary

Compass Bank, Birmingham, Alabama -- to establish a branch at 6910 Manchaca Road, Austin, Texas.
- Approved, July 20, 1999

Atlanta

Cumberland Bank, Carthage, Tennessee -- to establish branches at 7836 Highway 25 East, Cross Plains, and at 440 Highway 52 By-Pass West, Lafayette.
- Approved, July 20, 1999

Minneapolis

First Interstate Bank, Billings, Montana -- to establish a branch in Missoula.
- Approved, July 22, 1999

Cleveland

St. Henry Bank, St. Henry, Ohio -- to establish a branch at 502 North Eastern Avenue.
- Approved, July 22, 1999

Philadelphia

Summit Bank, Bethlehem, Pennsylvania -- to establish branches at 1430 Walnut Street, Philadelphia, and 473 York Road, Warminster.
- Approved, July 16, 1999 (AC)

Bank Holding Companies

St. Louis

Arvest Bank Group, Inc. Bentonville, Arkansas; Ameribank Corporation, Shawnee, Oklahoma; and United Oklahoma Bancshares, Inc., Del City -- to retain ownership of United Bank, Oklahoma City, after its conversion to a state-chartered savings bank, to be named Arvest United Bank, A State Savings Bank.
- Approved, July 21, 1999

Bank Holding Companies

Chicago

Bank Calumet, Inc. Hammond, Indiana -- to establish a subsidiary, Mortgage Advisors, Inc., and thereby engage in extending credit and servicing loans.
- Approved, July 22, 1999

Chicago

Bank of Montreal, Toronto, Canada; and Bankmont Financial Corporation, Chicago, Illinois -- to acquire, through EFS Inc., BankBoston, N.A., Nashua, New Hampshire, and thereby engage in credit card lending and servicing activities.
- Approved, July 20, 1999

San Francisco

Bank of Utah, Ogden, Utah -- to acquire, through FCB Acquisition Corporation, First Bancorp, Inc., Logan, and First Commerce Bank, and to establish branches at the bank's four existing locations.
- Approved, July 16, 1999 (AC)

Atlanta

BCB Holding Company, Theodore, Alabama; and Bay Bank -- to become a bank holding company by acquiring Bay Bank, a de novo bank, and for Bay Bank to establish a branch at 650 LeMoyne, Dauphin Island, and to become a member of the Federal Reserve System.
- Approved, July 22, 1999

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan; and Sun Community Bancorp Limited, Phoenix, Arizona -- to acquire shares of Desert Community Bank, Las Vegas, Nevada, a de novo bank.
- Approved, July 22, 1999

Secretary

City National Corporation, Beverly Hills, California -- to acquire American Pacific State Bank, Sherman Oaks.
- Permitted, July 21, 1999

Bank Holding Companies

St. Louis

Commonwealth Bancshares, Inc., Shelbyville, Kentucky -- to retain shares of F.A.S.T. Software, LLC, Louisville, and thereby engage in providing data processing, computer software, and related consulting services.

- Approved, July 20, 1999

Chicago

FBOP Corporation, Oak Park, Illinois -- to acquire Sterling Savings Bank, Chicago.

- Approved, July 16, 1999 (AC)

Kansas City

Gold Banc Corporation, Inc., Leawood, Kansas -- to acquire Regional Holding Company, Inc., Kansas City, Missouri, and thereby engage in mortgage lending.

- Approved, July 23, 1999

Richmond

Independent Community Bankshares, Inc., Middleburg, Virginia -- to acquire control of Gilkison & Patterson Investment Advisors, Inc., Alexandria.

- Approved, July 22, 1999

Chicago

Mahaska Investment Company, Oskaloosa, Iowa -- to acquire Midwest Bancshares, Inc., Burlington, and thereby acquire Midwest Federal Savings & Loan Association.

- Approved, July 22, 1999

Cleveland

Mellon Bank Corporation, Pittsburgh, Pennsylvania -- to engage in leasing activities through Mellon Financial Services Corporation #4 in a limited-purpose joint venture, Mid Ohio Tube, LLC, along with Transamerica Equipment Financial Services Corporation and CIT Leasing Corporation.

- Approved, July 22, 1999

Chicago

Nevada Community Bancorp Limited, Las Vegas, Nevada -- to become a bank holding company through the acquisition of shares of Desert Community Bank, a de novo bank.

- Approved, July 22, 1999

Bank Holding Companies

Richmond

Peoples Bancorp of North Carolina, Inc., Newton, North Carolina -- to become a bank holding company through the acquisition of Peoples Bank.

- Approved, July 21, 1999

Chicago

Pilot Grove Savings Bank Employee Stock Ownership Plan, Pilot Grove, Iowa -- to acquire additional shares of Pilot Bancorp, Inc.

- Approved, July 22, 1999

Atlanta

United Community Banks, Inc., Blairsville, Georgia -- to merge with 1st Floyd Bankshares, Rome, and thereby acquire First Floyd Bank.

- Approved, July 22, 1999

San Francisco

Wells Fargo & Company, San Francisco, California; and Norwest Services, Inc., Minneapolis, Minnesota -- to acquire shares of Just In Time Solutions, Inc., San Francisco, and thereby engage in electronic bill presentment and payment services.

- Approved, July 21, 1999

Minneapolis

Western State Agency, Inc., Devils Lake, North Dakota -- to acquire Towner Insurance Agency, Towner, and thereby engage in insurance agency activities in areas with a population not exceeding 5,000.

- Approved, July 21, 1999

Banks, Nonmember, And Miscellaneous Institutions

Director, BS&R

Harris Trust Company of New York, New York, New York -- transfer agent registration.

- Withdrawn, July 19, 1999

Change In Bank Control

Cleveland

Commerce Exchange Corporation, Beachwood, Ohio -- change in bank control.

- Permitted, July 21, 1999

Change In Bank Control

Minneapolis

First Sleepy Eye Bancorporation, Inc., Sioux Falls, South Dakota -- change in bank control.

- Permitted, July 23, 1999

Minneapolis

Lake Benton Bancorporation, Inc., Sioux Falls, South Dakota -- change in bank control.

- Permitted, July 23, 1999

Kansas City

Siouxland National Corporation, South Sioux City, Nebraska -- change in bank control.

- Permitted, July 21, 1999

Dallas

Southwest Bancorporation, Inc., Houston, Texas -- change in bank control.

- Permitted, July 20, 1999

Minneapolis

Western State Agency, Inc., Devils Lake, North Dakota -- change in bank control.

- Permitted, July 21, 1999

Competitive Factors Reports

Minneapolis

Bank of Bridger, Bridger, Montana -- report on competitive factors of the proposed merger with the Harlem branch of Rocky Mountain Bank, Billings.

- Submitted, July 21, 1999

Richmond

Black Diamond Savings Bank, FSB, Norton, Virginia -- report on competitive factors of the proposed merger with FNB Acquisition Sub, FSB, Reidsville, North Carolina.

- Submitted, July 21, 1999

Competitive Factors Reports

Dallas

Dayton State Bank, Dayton, Texas -- report on competitive factors of the proposed merger with New Dayton State Bank.

- Submitted, July 21, 1999

Minneapolis

First National Bank in Brookings, Brookings, South Dakota -- report on competitive factors of the proposed purchase of certain assets and assumption of certain deposits of Humboldt Bank, Eureka, California.

- Submitted, July 23, 1999

Kansas City

First National Bank in Pratt, Pratt, Kansas -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Pratt branch of Intrust Bank, N.A., Wichita.

- Submitted, July 21, 1999

Richmond

First-Citizens Bank and Trust Company of South Carolina, Columbia, South Carolina -- report on competitive factors of the proposed purchase of assets and assumption of deposit liabilities of the Johnston branch of Carolina First Bank, Greenville.

- Submitted, July 20, 1999

New York

The Industrial Bank of Japan Trust Company, New York, New York -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of LTCB Trust Company.

- Permitted, July 20, 1999

Richmond

The Palmetto Bank, Laurens, South Carolina -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Abbeville branch of Carolina First Bank, Greenville.

- Submitted, July 22, 1999

Extensions Of Time

Minneapolis

Community Bank Minnesota Employee Stock Ownership Plan, Owatonna,
Minnesota -- extension to October 24, 1999, to increase an ownership interest in
Owatonna Bancshares, Inc.
- Granted, July 20, 1999

Membership

Dallas

Bank of Commerce, McLean, Texas -- membership in the Federal Reserve System.
- Approved, July 21, 1999

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, July 24, 1999

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Norway Bancorp, M.H.C. and Norway Bancorp, Inc., both of Norway, Maine – application to become a mutual holding company and a bank holding company, respectively, through the reorganization of Norway Savings Bank, Norway, Maine	Newspaper – N/Avail Fed Reg – 08/23/1999

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD</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, July 24, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Moscow Narodny Bank, London, England, to establish a representative office in New York, New York.	Newspaper – N/Avail
18(c)	Banco Popular North America, New York, New York (“BPNA”), to merge Banco Popular, N.A. (Texas), Houston, Texas, with and into BPNA.*	Newspaper – 08/13/1999
Branch	Manufacturers & Traders Trust Company, Buffalo, New York, to establish a branch office located at 401 Broad Hollow Road, Town of Melville, New York.*	Newspaper – 08/20/1999
Branch	Banco Popular North America, New York, New York, to establish a branch office located at 645 H. Street, Suite A, Chula Vista, California.*	Newspaper – 08/19/1999

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Canadian Imperial Bank of Commerce, Toronto, Canada, and certain of its subsidiaries, to become bank holding companies by establishing a <i>de novo</i> national bank, CIBC National Bank, Maitland, Florida.*	Newspaper – N/Avail Fed Reg – 08/16/1999
3(a)(1)	Boiling Springs, MHC and Boiling Springs Bancorp, both of Rutherford, New Jersey, to become bank holding companies with respect to Boiling Springs Savings Bank, also of Rutherford, New Jersey.*	Newspaper – N/Avail Fed Reg – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	U.S. Trust Corporation, New York, New York, to acquire NCT Holdings, Inc., Greensboro, North Carolina (“NCT”) and thereby: (i) acquire control of NCT’s wholly-owned subsidiary, North Carolina Trust Company, a non-depository banking corporation; and (ii) NCT Opportunities, Inc., Greensboro, North Carolina, which serves as the general partner to NCT Opportunities Equity Partners Limited Partnership.	Fed Reg – 08/06/1999
4(c)(8)	Citigroup, New York, New York, through its wholly-owned indirect subsidiary, Citicorp Strategic Technology Corporation, to make an investment in GlobeSet, Inc., Austin, Texas, and thereby engage in nonbanking 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:

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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>
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, July 24, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Orrstown Bank, Orrstown, PA to purchase the assets and assume the liabilities of Sovereign Bank, a Federal Savings Bank, Wyomissing, PA.	08/05/1999

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

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

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
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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SN = Substantial noncompliance

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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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, July 24, 1999

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, July 24, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Farmers and Miners Bank, Pennington Gap, Virginia, to establish a branch on State Route 83, West Main Street, Clintwood, Virginia.*	Newspaper – 08/02/1999

*Subject to the provisions of the Community Reinvestment Act.

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Cornerstone Bancorp, Easley, South Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Cornerstone National Bank (in organization), Easley, South Carolina.*	Fed Reg – 08/19/1999 Newspaper – 08/15/1999
3(a)(1)	BCC Bankshares, Inc., Phenix, Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of The Bank of Charlotte County, Phenix, Virginia.*	Fed Reg – N/Avail Newspaper – 08/09/1999

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
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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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>
2712978	Alliance Bank Corporation 12735 Shops Lane Fairfax, Virginia 22033	05/10/1999	07/18/1999	S		X

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

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, July 24, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Compass Bank, Birmingham, Alabama, to merge with Hartland Bank, National Association, Austin, Texas.	N/Avail*

*Subject to provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Compass Bancshares, Inc., Birmingham, Alabama, to acquire Hartland Bank, National Association, Austin, Texas.	Fed Reg - 08/20/1999*
3(a)(1)	Nexity Financial Corporation, Birmingham, Alabama, to become a bank holding company by acquiring Peoples State Bank, Grant, Alabama.	N/Avail*
3(a)(5)	Skylake Bankshares, Inc., North Miami Beach, Florida, to merge with Kislak Financial Corporation, Miami Lakes, Florida, and thereby directly acquire Kislak National Bank, North Miami, Florida.	Fed Reg - 08/16/1999*
3(a)(3)	Premier Bancshares, Inc., Atlanta, Georgia, to acquire Bank Atlanta, Decatur, Georgia.	Newspaper -08/02/1999*
3(a)(5)	FLAG Financial Corporation, LaGrange, Georgia, to merge with Abbeville Capital Corporation, and thereby directly acquire Bank of Abbeville, both of Abbeville, South Carolina.	N/Avail*
CIC	FBT Bancorp, Inc., Baton Rouge, Louisiana, prior notification by Mr. Marshall Truman Reynolds to acquire 89 percent of the outstanding shares of FBT Bancorp, Baton Rouge, Louisiana.	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>
COM	Atlantic BancGroup, Inc., Jacksonville Beach, Florida, commitment waiver request.

Section V – Availability of CRA public evaluations

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

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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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, July 24, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Port Byron State Bank Port Byron, Illinois 801 1 st Street Colona, Illinois	Newspaper – 07/15/1999
18(c) & Branches	Citizens Bank Flint, Michigan to acquire and establish 17 branch offices from Bank One, Michigan Detroit, Michigan	Newspaper – N/Avail
Reg K	ABN Amro Bank, NV Amsterdam, The Netherlands to establish a representative office in Miami, Florida	Newspaper – 07/06/1999

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Mid-Iowa Bancshares Company Algona, Iowa by Paul H. and Neva M. Johnson	Fed Reg – 08/04/1999 Newspaper – 08/04/1999
3(a)(1)	Kercheval Limited Partnership* Largo, Florida Montezuma State Bank Montezuma, Iowa	Fed Reg – 08/20/1999 Newspaper – N/Avail
3(a)(3)	Illini Corporation* Springfield, Illinois Farmers State Bank of Camp Point Camp Point, Illinois	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1)	Commerce Bancshares, Inc.* Waukee, Iowa Waukee State Bank Waukee, Iowa	Fed Reg – 7/1/1999 Newspaper – 7/9/1999

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Marshall & Ilsley Corporation Milwaukee, Wisconsin Customer's Forever, Inc. Milwaukee, Wisconsin	Fed Reg – 08/11/1999

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

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

Section V – Availability of CRA public evaluations

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

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
814533	First American Bank-Joliet 1812 W. Jefferson Street Joliet, Illinois 60434 (815) 725-5111	01/25/1999	07/19/1999	S	X	
850036	First American Bank-Carpentersville 261 S. Western Avenue Carpentersville, Illinois 60110 (847) 952-3700	01/25/1999	07/19/1999	S	X	

Section V – Availability of CRA public evaluations

763033	First American Bank-Kankakee 101 Meadowview Center Kankakee, Illinois 60901-2000 (815) 935-7000	01/25/1999	07/19/1999	S	X
306739	State Bank of Blue Mound 8 Niles Street Blue Mound, Illinois 62513 (217) 692-2157	03/23/1999	07/21/1999	S	X

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

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, July 24, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Notice by Lemay Bank & Trust Company, St. Louis, Missouri, to establish a branch at 1007 Bowles Avenue, Fenton, Missouri.*	7/11/1999

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice involving Southern Missouri Bancshares, Inc., Marshfield, Missouri, by Ben and Tina Morgan.	Newspaper – 8/11/1999 Fed Reg- 8/13/1999
3(a)(1)	Notice by Delta Trust & Banking Corporation, Little Rock, Arkansas, to acquire SEA Bancshares, Inc., Parkdale, Arkansas (previously reported during the week ending July 17, 1999).*	Newspaper – 8/13/1999 Fed Reg – 8/16/1999

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
Member	Notice by Bank of Buffalo, Buffalo, Kentucky, to become a member of the Federal Reserve System.

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
83142	DuQuoin State Bank DuQuoin, Illinois	3/29/1999	7/23/1999	S		X

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

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, July 24, 1999

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Milk River Banquo, Inc., Malta, Montana, for prior approval to become a bank holding company through the acquisition of 81.45% of the voting shares of Malta Banquo, Inc., Malta, Montana.*	Fed Reg - 08/16/1999

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	
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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, July 24, 1999

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Daniel S. Buford, Stephen R. Buford, Sam D. Burford, and Sharon L. Burford, all of Tulsa, Oklahoma, to acquire voting shares of Pawnee Holding Company, Pawnee, Oklahoma, and thereby indirectly acquire The Pawnee National Bank, Pawnee, Oklahoma.	Newspaper – N/Avail Fed Reg – 08/10/1999

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
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, July 24, 1999

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Western Commerce Bank Stock Bonus Plan and Trust Agreement, Carlsbad, NM, to acquire Western Commerce Bancshares of Carlsbad, Inc., Carlsbad, NM, and Western Commerce Bank, Carlsbad, NM* (previously reported the week ending July 17, 1999)	Fed Reg – 08/16/1999 Newspaper – 08/16/1999
3(a)(1)	The Jere J. Ruff Family Limited Partnership II, Longview, TX, to acquire The First State Bank, Hallsville, TX* (previously reported the week ending July 17, 1999)	Fed Reg – 08/16/1999 Newspaper – 08/16/1999

*Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, July 24, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	East County Bank, Antioch, California, to establish a branch office at 742 Bancroft Road, Walnut Creek, California. *	Newspaper – 07/28/1999

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Wells Fargo & Company, San Francisco, California, to acquire Texas Bancshares, Inc., San Antonio, Texas, and thereby indirectly acquire First National Bank of South Texas, and Bank of South Texas. *	Newspaper – 08/15/1999 Fed Reg – 08/19/1999
3(a)(5)	Zions Bancorporation, Salt Lake City, Utah, to merge with Regency Bancorp, and thereby indirectly acquire Regency Bank, both of Fresno, California. Regency Bank will then be merged into California Bank & Trust, San Diego, California. *	Newspaper – 08/11/1999 Fed Reg – 08/16/1999

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
4(c)(8)	Wells Fargo & Company, San Francisco, California, together with Norwest Financial Services, Inc., and Norwest Financial, Inc., both of Des Moines, Iowa, to acquire certain assets of Realty Finance, Inc., Hilo, Hawaii.
COM	Western Washington Bancorp, Federal Way, Washington, requests relief of a commitment made not to incur debt when the bank holding company was formed in 1992.

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	