
Federal Reserve Release



H.2

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

No. 44

Week Ending October 30, 1999

Bank Holding Companies

Canadian Imperial Bank of Commerce, Toronto, Canada -- commenter's request for reconsideration of the Board's approval of the application to acquire CIBC National Bank, Maitland, Florida.

- Denied, October 29, 1999

Illini Corporation, Springfield, Illinois -- to acquire Farmers State Bank of Camp Point, Camp Point.

- Approved, October 25, 1999

Banks, Foreign

Antwerpse Diamantbank N.V., Antwerp, Belgium -- to establish a representative office in New York, New York.

- Approved, October 27, 1999

KBC Bank N.V., Brussels, Belgium -- to establish a branch in New York, New York; an agency in Atlanta, Georgia; and a representative office in Los Angeles, California.

- Approved, October 27, 1999

Publications

Publications Survey -- request for public comment on the Board's publication activities.

- Approved, October 25, 1999

Regulations And Policies

Regulation CC -- amendments concerning the electronic return of checks.

- Approved, October 26, 1999

Regulation K -- interpretation to clarify the data processing provisions of Regulation K.

- Approved, October 25, 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

Kansas City

Chickasha Bank & Trust Company, Chickasha, Oklahoma -- to establish a branch at 1500 N. Council, Blanchard.
- Approved, October 27, 1999

Chicago

Citizens Bank, Flint, Michigan -- to establish a branch at 900 Victors Way, Ann Arbor.
- Approved, October 29, 1999

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 3208 Latta Road, Town of Greece.
- Approved, October 26, 1999

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 2277 Route 9, Town of Fishkill.
- Approved, October 28, 1999

Chicago

Old Kent Bank, Grand Rapids, Michigan -- to establish a branch at 1332 Hilltop Road, St. Joseph.
- Approved, October 25, 1999

Chicago

Old Kent Bank, Grand Rapids, Michigan -- to establish branches at 126 Cady Centre, Northville; 33505 Schoolcraft Road, Livonia; 9050 Highland Road, White Lake Township; and Canton Center, Canton.
- Approved, October 27, 1999

Kansas City

Union Bank of Chandler, Chandler, Oklahoma -- to establish a branch at 5727 S. Lewis, Tulsa.
- Approved, October 27, 1999

Bank Holding Companies

Kansas City

ANB Bankcorp, Inc., Bristow, Oklahoma -- to engage de novo in data processing activities.

- Approved, October 27, 1999

St. Louis

Arvest Bank Group, Inc., Bentonville, Arkansas -- to acquire The First National Bank of Huntsville, Huntsville.

- Approved, October 29, 1999

New York

Banco Santander Central Hispano, S.A., Madrid, Spain -- to engage de novo in certain leasing activities.

- Approved, October 28, 1999

San Francisco

Business Bancorp, San Bernardino, California -- to become a bank holding company with respect to Business Bank of California.

- Approved, October 25, 1999

New York

Cera Stichting VZW, Cera Beheersmaatschappij NV, Cera Holding, C.V., and Cera Ancora NV, all of Leuven, Belgium; Almanij, NV, Antwerp; KBC Bank & Insurance Holding Company, NV, and KBC Bank NV, both of Brussels -- to acquire certain assets and assume certain liabilities of D.E. Shaw & Co., LP, New York, New York, and thereby engage in financial and investment advisory activities, agency transactional services, and investment and trading activities.

- Approved, October 29, 1999

Atlanta

Charter Banking Corp., Tampa, Florida -- to acquire Columbia Bank.

- Approved, October 25, 1999

Bank Holding Companies

Director, BS&R

Citigroup Inc., New York, New York -- waiver of remainder of notification periods for Citibank Overseas Investment Corporation, New Castle, Delaware, to invest in Canadian mutual fund companies Trimark Financial Corporation, Mackenzie Financial Corporation, and TD Asset Management, Inc.
- Granted, October 27, 1999

Philadelphia

Commerce Bancorp, Inc., Cherry Hill, New Jersey -- to acquire shares of Chester Valley Bancorp, Inc., Downingtown, Pennsylvania, and its subsidiary First Financial Savings Bank.
- Approved, October 28, 1999

Dallas

Eagle Bancshares, Inc., Fairfield, Texas, and Fairfield Holdings, Inc. -- to acquire Texas Bank, SSB, Buffalo, a de novo savings association.
- Approved, October 25, 1999

Chicago

Hometown Bancorp, Ltd., Fond du Lac, Wisconsin -- to engage in making, acquiring, brokering, and servicing loans and extensions of credit through its subsidiary, Hometown Mortgage Services, Inc.
- Withdrawn, October 22, 1999 (AC)

Atlanta

Interim First Capital Bancorp, Inc., Norcross, Georgia -- to become a bank holding company through the acquisition of First Capital Bancorp, Inc., and its subsidiary, First Capital Bank.
- Approved, October 25, 1999

Kansas City

North Central Bancorp, Inc., Norfolk, Nebraska -- to become a bank holding company through the acquisition of Bank of Norfolk; and an application to acquire Columbus Financial Corporation, Columbus, and its subsidiary, Columbus Federal Savings Bank.
- Approved, October 27, 1999

Bank Holding Companies

Cleveland

Provident Financial Group, Inc., Cincinnati, Ohio -- to acquire OHSL Financial Corporation, and for Provident Bank to merge with Oak Hill Savings and Loan Company and thereby establish branches.

- Approved, October 25, 1999

San Francisco

SJNB Financial Corporation, San Jose, California -- request for waiver of application in connection with the proposed merger with Saratoga Bancorp, Saratoga, and the merger of Saratoga National Bank with San Jose National Bank.

- Approved, October 27, 1999

Atlanta

SNB Holdings, Inc., Slocumb, Alabama -- to become a bank holding company through the acquisition of Slocumb National Bank.

- Approved, October 25, 1999

Richmond

Uwharrie Capital Corp., Albemarle, North Carolina -- to acquire Anson Bancorp, Inc., Wadesboro.

- Approved, October 28, 1999

St. Louis

Wilson & Muir Bancorp, Inc., Bardstown, Kentucky -- to acquire Farmers Bank of Vine Grove, Vine Grove.

- Withdrawn, October 28, 1999

Bank Mergers

San Francisco

CalWest Bank, Downey, California -- to merge with National Business Bank, Torrance; and for Bank of Orange County, Fountain Valley, to merge with Security First Bank, Fullerton; all subsidiaries of California Financial Bancorp, Newport Beach.

- Approved, October 27, 1999

Banks, Nonmember, And Miscellaneous Institutions

Dallas

Malibu Entertainment Worldwide, Dallas, Texas -- deregistration under Regulation U.
- Approved, October 25, 1999

San Francisco

Rockwell Federal Credit Union, Downey, California. -- deregistration under Regulation U.
- Approved, October 26, 1999

Dallas

Steck-Vaughn Publishing Corporation, Austin, Texas -- deregistration under Regulation U.
- Approved, October 25, 1999

Banks, State Member

Chicago

Midwest Bank of Western Illinois, Monmouth, Illinois -- to acquire the Aledo branch of Associated Bank Illinois, National Association, Rockford, and thereby establish a branch.
- Withdrawn, October 26, 1999

Kansas City

WestStar Bank, Bartlesville, Oklahoma -- to declare a dividend.
- Approved, October 27, 1999

Change In Bank Control

Dallas

Ennis Bancshares, Inc., Waco, Texas -- change in bank control.
- Permitted, October 27, 1999

Atlanta

Exchange Bancshares, Inc., Milledgeville, Georgia -- change in bank control.
- Permitted, October 29, 1999

Competitive Factors Reports

Dallas

American National Bank, Wichita Falls, Texas -- report on competitive factors of the proposed merger with Bank of America of Texas, National Association, Dallas.
- Submitted, October 25, 1999

Cleveland

Camco Financial Corporation, Cambridge, Ohio -- report on competitive factors of the proposed acquisition of Westwood Homestead Savings Bank, Cincinnati.
- Submitted, October 28, 1999

Cleveland

Consumers National Bank, Minerva, Ohio -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of the 32 North Park Avenue, Lisbon, branch of Firststar Bank, N.A., Cincinnati.
- Submitted, October 28, 1999

Minneapolis

Home Federal Savings Bank, Sioux Falls, South Dakota -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Watertown branch of Commercial Federal Bank, Omaha, Nebraska.
- Submitted, October 27, 1999

Atlanta

Monogram Credit Card Bank of Georgia, Atlanta, Georgia -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the JC Penney Card Bank, N.A., Harrington, Delaware.
- Submitted, October 27, 1999

Secretary

Old National Bank, Evansville, Indiana, and ONB Bloomington, National Association, Bloomington -- report on competitive factors of the proposed merger with The People's National Bank in Lawrenceville, Lawrenceville, Illinois.
- Submitted, October 29, 1999

Secretary

U.S. Bank, N.A., Minneapolis, Minnesota -- report on competitive factors of the proposed merger with Peninsula Bank of San Diego, San Diego, California.
- Submitted, October 27, 1999

Extensions Of Time

Richmond

BB&T Corporation, Winston-Salem, North Carolina -- extension to January 30, 2000, to acquire First Liberty Financial Corp., Macon, Georgia.
- Granted, October 29, 1999

Director, BS&R

Canadian Imperial Bank of Commerce, Toronto, Canada -- extension to November 3, 2000, to fulfill a commitment to cease selling new insurance policies and annuities.
- Granted, October 22, 1999 (AC)

Atlanta

The Employee Stock Ownership Trust of People's Bank and Trust Company of Pickett County, Byrdstown, Tennessee -- extension to January 29, 2000, to acquire an interest in Upper Cumberland Bancshares, Inc.
- Granted, October 29, 1999

Dallas

Haleco Bancshares, Inc., Plainview, Texas -- extensions to January 15, 2000, for Haleco Bancshares and its subsidiaries, La Plata Bancshares, Inc., Hereford, and La Plata Delaware Bancshares, Inc., Dover, Delaware, to become bank holding companies through the direct and indirect acquisition of The First National Bank of Hereford, Hereford, Texas, a de novo bank.
- Granted, October 29, 1999

Atlanta

Southwest Georgia Bank, Moultrie, Georgia -- extension to November 4, 2000, to establish a branch at 720 West Fourth Street, Adel.
- Granted, October 26, 1999

Atlanta

Trustmark Corporation, Jackson, Mississippi -- extension to January 27, 2000, to acquire Trustmark Bankcard, National Association, Columbus, Georgia, and thereby engage in making, acquiring, brokering, or servicing loans and other extensions of credit.
- Granted, October 26, 1999

Extensions Of Time

Chicago

Van Orin Bancorp, Inc., Van Orin, Illinois -- extension to February 6, 2000, to become a bank holding company through the acquisition of First State Bank of Van Orin.

- Granted, October 29, 1999

San Francisco

Wells Fargo & Company, San Francisco, California, and The Foothill Group, Inc., Los Angeles -- extension to October 17, 2000, to divest certain real estate acquired in connection with the collection of debts.

- Granted, October 26, 1999

International Operations

Director, BS&R

First USA Bank, National Association, Wilmington, Delaware -- waiver of remainder of notification period for investment in Bank One Europe Limited, Cardiff, Wales.

- Granted, October 25, 1999

Membership

Kansas City

Bank of Elgin, Elgin, Nebraska -- membership in the Federal Reserve System.

- Approved, October 26, 1999

St. Louis

Southern Bank of Commerce, Paragould, Arkansas -- membership in the Federal Reserve System.

- Approved, October 29, 1999

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, October 30, 1999

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

| <i>Type</i> | <i>Application</i> | |
|-------------|--------------------|--|
| <hr/> | | |
| None | | |
| <hr/> | | |

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 30, 1999

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| FBSEA | Banca Intessa S.P.A., Milano, Italy, to establish a branch in New York, New York, and to establish representative offices in Chicago, Illinois and San Francisco, California. | Newspaper – N/Avail |
| FBSEA | UBS AG, Zurich, Switzerland, to establish a representative office in Boston, Massachusetts. | Newspaper – N/Avail |
| FBSEA | Credit Commercial de France, Paris, France, to establish a representative office in New York, New York. | Newspaper – N/Avail |
| FBSEA | Banco Comercial Portugues, S.A., Porto, Portugal, to establish a representative office in Miami, Florida. | Newspaper – N/Avail |
| Branch | European American Bank, New York, New York, to establish a branch office located at 309-311 Main Street, Huntington, New York.* | Newspaper – 11/29/1999 |

* 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)/3(a)(3) | China Trust Capital A/S, Denmark (“AS”), to form a bank holding company and acquire direct or indirect control of China Trust Capital BV, Amsterdam, Netherlands, China Trust Holdings Corp., New York, New York, and China Trust Bank (U.S.A.), Torrance, California; and for China Trust Holdings N.V., Curacao, Netherlands Antilles, to acquire control of AS.* | Newspaper – N/Avail Fed Reg – 11/26/1999 |
| 3(a)(1) | Caisse Nationale de Credit Agricola, Paris, France, to become a bank holding company through its investment in Banco Espirito Santo e Comercial de Lisboa, S.A., Lisbon, Portugal (“BESCL”), through BESCL’s acquisition of Espirito Santo Bank, Miami, Florida.* | Newspaper – 11/15/1999 Fed Reg – N/Avail |

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| 4(c)(8) | Fuji Bank, Ltd., Tokyo, Japan, to establish through Heller Financial, Inc., Chicago, Illinois (“Heller”), a joint-venture between Heller’s indirect, wholly-owned subsidiary, Heller Financial Leasing, Inc., Troy, Michigan, and SFS Holding Corporation, Park Ridge, New Jersey, an indirect, wholly-owned subsidiary of SONY Corporation, Tokyo, Japan, and thereby engage in various nonbanking activities. | Fed Reg – 11/10/1999 |

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.

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> |
| 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 30, 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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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 30, 1999

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-----------------|---|--------------------------------------|
| 18(c) Branch | Received application on 10/26/1999 from Provident Bank, Cincinnati, OH to merge with Centennial Bank, Cincinnati, OH and incident thereto establish branches. | 11/08/1999 |

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

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| 4(c)(8) | Received notice on 10/26/1999 from Provident Financial Group, Inc., Cincinnati, OH to acquire Fidelity Financial of Ohio, Inc., Cincinnati, OH. | Fed Reg – 11/12/1999 |
| 3(a)(1) | Received application on 10/27/1999 from Rockhold-Brown Bancshares, Inc., Bainbridge, OH to acquire The Rockhold, Brown & Company Bank, Bainbridge, OH | Fed Reg – 11/26/1999 |
| 3(a)(3) | Received application on 10/27/1999 from United Bancshares, Inc., Columbus Grove, OH to acquire The Bank of Leipsic Company, Leipsic, OH. | Fed Reg – 11/26/1999 |

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> | <i>Ending date of comment period</i> |
|-------------|--------------------|--------------------------------------|
| None | | |

Section V – Availability of CRA public evaluations

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

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

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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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, October 30, 1999

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Branch | Monarch Bank, Chesapeake, Virginia, to establish a branch at 601 Battlefield Boulevard South, Chesapeake, Virginia.* | Newspaper – 11/9/1999 |

*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 | John Walter Ratliff to retain 10.22% of the voting shares of GNB Bankshares Corporation, Grundy, Virginia.* | Fed Reg - 11/15/1999 Newspaper - 11/18/1999 |
| 3(a)(1) | Coastal Banking Company, Inc., Beaufort, South Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Lowcountry National Bank, Beaufort, South Carolina, in organization.* | Fed Reg - N/A Newspaper - N/A |
| 4(c)(8) | First Citizens Bancorporation of South Carolina, Inc., Columbia, South Carolina, to acquire up to 10% of the voting shares of Heritage Bancorp, Inc., Laurens, South Carolina.* | Fed Reg - N/A Newspaper - N/A |

*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> |
|-------------|---|
| Foreign | Bank of America, N.A., Charlotte, North Carolina, to have its London branch acquire Corporate Leasing Facilities Limited, London, England. |
| 3(a)(1) | Virginia Commerce Bancorp, Inc., Arlington, Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of Virginia Commerce Bank, Arlington, Virginia. |

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> |
| 2518705 | Community Bank and Trust 1810 Main Street Barnwell, South Carolina 29812 | 08/10/1999 | 10/24/1999 | 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, October 30, 1999

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| 18(c) | SunTrust Bank, Atlanta, Georgia, to merge with STI Capital Management, N.A., Orlando, Florida. | 11/20/1999* |

*Subject to provisions of the Community Reinvestment Act

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

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| CIC | Security Acadia Bancshares, Inc., Rayne, Louisiana, after-the-fact notification filed by the Security Acadia Bancshares, Inc. Employee Stock Ownership Plan (Russell James Guidry, Jr., James Marvin Cunningham, III, Jack Badoui Koury, Ulysses Joseph Prevost, and Roland Joseph Guidry, as trustees), to collectively retain 25.5% of the outstanding shares of Security Acadia Bancshares, Inc., Rayne, Louisiana. | N/Avail |

Section III – Applications subject to Federal Register notice only

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

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

| <i>Type</i> | <i>Application</i> |
|-------------|---|
| 4(c)(8) | Florida Banks, Inc., Jacksonville, Florida, prior notice to engage in making, acquiring, brokering, or servicing loans or other extensions of credit, pursuant to section 4(c)(8) of the Bank Holding Company Act and section 225.28(b)(1) of Regulation Y. |

Section V – Availability of CRA public evaluations

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

| <i>RSSD number</i> | <i>Institution/Location</i> | <i>Examination date</i> | <i>CRA public date</i> | <i>CRA rating</i> | <i>Exam type</i> | |
|------------------------|---|-----------------------------|----------------------------|-----------------------|------------------|-------------|
| | | | | | <i>LrgBk</i> | <i>SmBk</i> |
| 3598838 | Bank of York Post Office Box 96 York, Alabama 36925 (205) 392-5205 | 07/06/1999 | 10/28/1999 | S | | X |

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 30, 1999

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------------|--|--|
| 18(c) & Branch | Midwest Bank of Western Illinois Monmouth, Illinois Aledo, Illinois branch of Associated Bank Illinois, National Association, Rockford, Illinois, and to establish a branch at 104 Southeast 3 rd Avenue Aledo, Illinois | Newspaper – 11/06/1999 |
| 18(c) & Branch | F&M Bank-Northeast Pulaski, Wisconsin F&M Bank-Central Stevens Point, Wisconsin F&M Bank-East Troy East Troy, Wisconsin F&M Bank-Elkhorn Elkhorn, Wisconsin F&M Bank-Grant County Fennimore, Wisconsin F&M Bank-Jefferson Jefferson, Wisconsin F&M Bank-Kiel Kiel, Wisconsin F&M Bank-Lakeland Woodruff, Wisconsin F&M Bank-Landmark Hudson, Wisconsin F&M Bank-Prairie du Chien Prairie du Chien, Wisconsin F&M Bank-Superior Superior, Wisconsin F&M Bank-Winnebago County Omro, Wisconsin and thereby to establish branches | Newspaper – N/Avail |
| 18(c) & Branch | F&M Bank-Northeast Pulaski, Wisconsin F&M Bank-Kaukauna Kaukauna, Wisconsin and thereby to establish branches | Newspaper – N/Avail |

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|----------------|---|--------------------------------------|
| 18(c) & Branch | F&M Bank-Kaukauna Kaukauna, Wisconsin F&M Bank-Appleton Appleton, Wisconsin F&M Bank-Algoma Algoma, Wisconsin F&M Bank-Brodhead Brodhead, Wisconsin F&M Bank-Darlington Darlington, Wisconsin F&M Bank-Hilbert Hilbert, Wisconsin F&M Bank-New London New London, Wisconsin F&M Bank-Waushara County Wautoma, Wisconsin F&M Trust Company Kaukauna, Wisconsin and thereby to establish branches | Newspaper – N/Avail |
| Branch | Harris Trust & Savings Bank Chicago, Illinois 1242 N. Ashland Avenue Chicago, Illinois | Newspaper – 11/13/1999 |

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

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--|
| 3(a)(1) | JD Financial Group, Inc.* Evanston, Illinois Pan American Bank Chicago, Illinois | Fed Reg – 11/05/1999 Newspaper – 11/01/1999 |
| 3(a)(1) | Merchants Merger Corp* New Berlin, Wisconsin Pyramid Bancorp, Inc. Grafton, Wisconsin Grafton State Bank Grafton, Wisconsin | Fed Reg – 11/18/1999 Newspaper – 11/5/1999 |
| 3(a)(3) | Fentura Bancorp, Inc.* Fenton, Michigan Davison State Bank (in organization) Davison, Michigan | Fed Reg – N/Avail Newspaper – N/Avail |

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

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--|
| 3(a)(3) | Capitol Bancorp, Ltd* Lansing, Michigan Black Mountain Community Bank (in organization) Las Vegas, Nevada | Fed Reg - 11/15/1999 Newspaper – 11/14/1999 |
| 3(a)(3) | Sun Community Bancorp Limited* Phoenix, Arizona Black Mountain Community Bank (in organization) Las Vegas, Nevada | Fed Reg - 11/15/1999 Newspaper – 11/14/1999 |
| 3(a)(3) | Nevada Community Bancorp Limited* Las Vegas, Nevada Black Mountain Community Bank (in organization) Las Vegas, Nevada | Fed Reg - 11/15/1999 Newspaper – 11/14/1999 |
| 3(a)(3) | Capitol Bancorp, Ltd* Lansing, Michigan Sunrise Bank of Albuquerque (in organization) Albuquerque, New Mexico | Fed Reg - 11/15/1999 Newspaper – 11/15/1999 |
| 3(a)(3) | Sun Community Bancorp Limited* Phoenix, Arizona Sunrise Bank of Albuquerque (in organization) Albuquerque, New Mexico | Fed Reg - 11/15/1999 Newspaper – 11/15/1999 |
| 3(a)(1) | Sunrise Capital Corporation* Phoenix, Arizona Sunrise Bank of Albuquerque (in organization) Albuquerque, New Mexico | Fed Reg - 11/15/1999 Newspaper – 11/15/1999 |
| 3(a)(1) | The Leaders Group, Inc.* Oak Brook, Illinois The Leaders Bank (in organization) Oak Brook, Illinois | Fed Reg - N/Avail Newspaper – 11/24/1999 |

* 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) | Hometown Bancorp, Ltd. St. Cloud, Wisconsin Hometown Mortgage Services, Inc. Fond du Lac, Wisconsin | Fed Reg – 11/12/1999 |

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.

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> |
| 293941 | F&M Bank- Waushara County 123 E. Main Street Wautoma, Wisconsin 54982 (920) 787-3351 | 07/19/1999 | 10/26/1999 | S | X | |
| 667832 | State Bank of Arthur 411 S. Vine Street Arthur, Illinois 61911-1327 (217) 543-2111 | 06/14/1999 | 10/28/1999 | 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, October 30, 1999

Section I – Applications subject to newspaper notice only

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

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

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--|
| 3(a)(3) | Notice by Wilson & Muir Bancorp, Inc., Bardstown, Kentucky, to acquire Farmers Bank of Vine Grove, Vine Grove, Kentucky.* | Newspaper N/Avail Fed Reg – 11/22/1999 |
| 3(a)(1) | Notice by Bob S. Prince Insurance Agency, Inc., McLeansboro, Illinois, to become a bank holding company through the retention of 7.12 percent of Market Street Bancshares, Inc., Mt. Vernon, Illinois. A companion Section 4(c)(8) notice accompanies this notice.* | Newspaper: 11/13/1999 Fed Reg – N/Avail |
| 3(a)(3) | Notice by Exchange National Bancshares, Inc., Jefferson City, Missouri, to acquire Mid-Central Bancorp, Inc., Warsaw, Missouri.* | Newspaper – 11/28/1999 Fed Reg – 11/22/1999 |

* 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) | Notice by Bob S. Prince Insurance Agency, Inc., McLeansboro, Illinois, to continue to engage in any insurance activities in a small town, pursuant to Section 225.28(b)(11)(iii) of Regulation Y. A companion Section 3(a)(3) notice accompanies this notice. | N/Avail |

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

| <i>Type</i> | <i>Application</i> |
|-------------|---|
| 4(j)(5)(B) | Notice by M&F Bancorp, Inc., Holly Springs, Mississippi, to indirectly engage in consumer finance activities through Fidelity National Loans, Inc., Holly Springs, Mississippi, pursuant to Section 225.28(b)(1) of Regulation Y. |
| Member | Notice by The Capital Bank, Little Rock, Arkansas, to become a member of the Federal Reserve System. |
| Member | Notice by Southern Bank of Commerce, Paragould, Arkansas, 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.

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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> |
| 535641 | Citizens Bank Hartford, Kentucky | 7/26/1999 | 10/25/1999 | S | | X |
| 16748 | The State Bank of Elberfeld Elberfeld, Indiana | 7/19/1999 | 10/29/1999 | 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, October 30, 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) | Peregrine Corporation, Chaska, Minnesota, for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of Community Bank of Chaska, Chaska, Minnesota, a <u>de novo</u> bank.* | Fed Reg - 11/22/1999 |

*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> | <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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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, October 30, 1999

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Branch | State Bank of Lancaster, Lancaster, Kansas, to establish a branch at 4140 West 71 st Street, Prairie Village, Kansas. | Newspaper - 11/14/1999 |
| Branch | Bank of Cherokee County, Hulbert, Oklahoma, to establish a branch at 125 East First Street, Tahlequah, Oklahoma. | Newspaper - N/Avail |

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

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--|
| 3(a)(1) | CSB Bancshares, Inc. Amended ESOP, Ellsworth, Kansas, to become a bank holding company through the acquisition of 26.68 percent of the voting shares of CSB Bancshares, Inc., Ellsworth, Kansas. | Newspaper - 11/20/1999 Fed Reg - 11/29/1999 |
| 3(a)(3) | MBT Bancshares, Inc., Kansas City, Missouri, to acquire 100 percent of the voting shares of Whiting Bankshares, Inc., Whiting, Kansas, and thereby indirectly acquire The State Bank of Whiting, Whiting, Kansas, and The State Bank of Lancaster, Lancaster, Kansas | Newspaper - 11/14/1999 Fed Reg - 11/14/1999 |

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> |
|-------------|---|
| Member | Bank of Cherokee County, Hulbert, Oklahoma, for membership in the Federal Reserve System. |

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

| <i>Type</i> | <i>Application</i> |
|-------------|---|
| S/R | Commerce Financial Corporation, Topeka, Kansas, to redeem 12.8 percent of its own outstanding common stock. |

Section V – Availability of CRA public evaluations

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

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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> |
| 898458 | Bank of Jackson Hole Jackson, Wyoming | 08/02/1999 | 10/25/1999 | S | | X |
| 360852 | People First Bank Hennessey, Oklahoma | 07/26/1999 | 10/28/1999 | O | X | |
| 116956 | Pinnacle Bank Neligh, Nebraska | 08/09/1999 | 10/28/1999 | 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 30, 1999

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| Branch | Legacy Bank of Texas, Plano, TX, to establish a branch office at 7031 Snider Plaza, University Park, TX, 75205* | 11/02/1999 |

*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) | Employee Stock Ownership Plan and Trust of First Grayson Bancshares, Inc., Celeste, TX, to acquire First Grayson Bancshares, Inc., Waco, TX, and Security Bank, Whitesboro, TX* (previously reported the week ending October 9, 1999) | Fed Reg – 11/05/1999 Newspaper – 11/06/1999 |
| 3(a)(1) | Ruff Partners, Ltd., Longview, TX, to acquire The First State Bank of Hallsville, Hallsville, TX* | Fed Reg – 11/29/1999 Newspaper – N/Avail |

*Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

| <i>Type</i> | <i>Application</i> |
|-------------|--------------------|
| None | |

Section V – Availability of CRA public evaluations

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

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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> |
| 491569 | Texas Bank 102 N. Main St. Weatherford, Texas 76086-3241 | 07/19/1999 | 10/30/1999 | S | X | |

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 30, 1999

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Branch | M & I Thunderbird Bank, Phoenix, Arizona, to establish a branch office at the corner of 19 th Avenue and Mohawk Lane, Phoenix, Arizona. | Newspaper – 11/12/1999 |

* 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) | FNB Bancorp, Layton, Utah, to become a bank holding company by acquiring The First National Bank of Layton, Utah.* | Newspaper – 11/26/1999 Fed Reg – 11/22/1999 |
| CIC | Imperial Credit Industries, Inc., Torrance, California, to acquire approximately 14.7 percent of Bay View Capital Corporation, San Mateo, California.* | Newspaper – 11/17/1999 Fed Reg – 11/12/1999 |

* 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) | Banque Nationale de Paris, and Paribas T1, both of Paris, France; to acquire Paribas Corporation, New York, New York, and thereby indirectly acquire Paribas Asset Management, Inc., New York, New York, and Paribas Futures, Inc., New York, New York, and thereby engage in underwriting and dealing to a limited extent in all types of equity securities and debt securities that a member bank may not underwrite or deal in. | Fed Reg – 11/17/1999 |

* Subject to the provisions of the Community Reinvestment Act

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> |
| 528568 | Harris Trust Bank of AZ 6720 N. Scottsdale Road, Suite 111 Scottsdale, AZ 85253-5401 (602) 951-4900 | 06/28/1999 | 10/27/1999 | S | X | |

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.

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

| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
| None | |
