
Federal Reserve Release



H.2

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

No. 51

Week Ending December 18, 1999

Advisory Councils

Consumer Advisory Council -- appointment of seven new members and designation of Dwight Golann as Chair and Lauren Anderson as Vice Chair for 2000.

- Approved, December 13, 1999

Bank Holding Companies

BB&T Corporation, Winston-Salem, North Carolina -- to acquire Premier Bancshares, Inc., Atlanta, Georgia, and four subsidiary banks: Premier Bank; Bank Atlanta, Decatur; Farmers and Merchants Bank, Summerville; and Milton National Bank, Roswell.

- Approved, December 17, 1999

First Security Corporation, Salt Lake City, Utah -- to merge with Zions Bancorporation and thereby acquire its subsidiary banks and nonbanking subsidiaries and engage in certain permissible nonbanking activities.

- Approved, December 13, 1999

International Operations

Bank of America, N.A., Charlotte, North Carolina -- to invest through its London branch in two de novo subsidiaries, Manele Bay I Ltd. and Manele Bay II Ltd., Channel Islands, United Kingdom.

- Approved, December 13, 1999

Regulations And Policies

Asset securitization activities -- joint statement by federal bank regulatory agencies, "Interagency Guidance on Asset Securitization Activities."

- Published, December 13, 1999

Regulation C -- increase to \$30 million in the asset-size exemption threshold for depository institutions that are required to report data under the Home Mortgage Disclosure Act.

- Approved, December 15, 1999

Reserve Bank Services

Federal Reserve priced services -- fee schedules for 2000.

- Approved, December 17, 1999

Federal Reserve priced services -- private sector adjustment factor for 2000.

- Approved, December 17, 1999

Enforcement

Arab American Bank, New York, New York -- written agreement, dated November 30, 1999, with the Federal Reserve Bank of New York.

- Announced, December 14, 1999

TransAlliance, LP, Bellevue, Washington -- interagency written agreement, dated May 21, 1999, terminated December 13, 1999.

- Announced, December 13, 1999

H.2 Actions under delegated authority

December 12, 1999 to December 18, 1999

BS&R Banking Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment
IF International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

Atlanta

Fifth Third Bank of Florida, Naples, Florida -- to establish a branch at 625 Fifth Avenue.

- Approved, December 15, 1999

New York

Interchange State Bank, Saddle Brook, New Jersey -- to establish a branch at 161 North Franklin Turnpike, Ramsey, New York.

- Approved, December 17, 1999

Richmond

Metro-County Bank of Virginia, Inc., Mechanicsville, Virginia -- to establish a branch at 3124 West Broad Street, Richmond.

- Approved, December 16, 1999

San Francisco

Placer Sierra Bank, Auburn, California -- to establish a branch at 3919 Park Drive, El Dorado Hills.

- Approved, December 8, 1999 (AC)

Bank Holding Companies

Richmond

Bank of America Corporation, Charlotte, North Carolina -- to acquire additional shares of Signio, Inc., Redwood City, California.

- Approved, December 14, 1999

St. Louis

Bob S. Prince Insurance Agency, Inc., McLeansboro, Illinois -- to become a bank holding company through the retention of shares of Market Street Bancshares, Inc., Mt. Vernon; and to operate an insurance agency in a town with a population not exceeding 5,000.

- Approved, December 13, 1999

Bank Holding Companies

Richmond

Chesapeake Bancorp Employee Stock Ownership Plan, Chestertown, Maryland -- to become a bank holding company through additional investment in Chesapeake Bancorp.

- Approved, December 13, 1999

New York

China Trust Holding N.V., Curacao, Netherlands Antilles -- to form a bank holding company, China Trust Capital A/S, Denmark, to acquire control of China Trust Capital BV, Amsterdam, The Netherlands; China Trust Holdings Corporation, New York, New York; and China Trust Bank (USA), Torrance, California.

- Approved, December 13, 1999

Atlanta

Community Bancshares of Mississippi, Inc., Employee Stock Ownership Plan, Brandon, Mississippi -- modification of a commitment.

- Approved, December 16, 1999

Kansas City

CSB Bancshares, Inc., Amended Employee Stock Ownership Plan, Ellsworth, Kansas -- to acquire shares of CSB Bancshares, Inc.

- Approved, December 2, 1999 (AC)

Richmond

F&M National Corporation, Winchester, Virginia -- to acquire The State Bank of the Alleghenies, Covington.

- Approved, December 16, 1999

Richmond

First Citizens Bancorporation of South Carolina, Inc., Columbia, South Carolina -- to retain shares of Heritage Bancorp, Inc., Laurens, and Great Pee Dee Bancorp, Inc., Cheraw.

- Approved, December 15, 1999

Kansas City

Gold Banc Corporation, Inc., Leawood, Kansas, and Gold Banc Acquisition Corporation XIII, Inc. -- to acquire DSP Investments, Limited, La Cygne.

- Approved, December 16, 1999

Bank Holding Companies

Kansas City

Gold Banc Inc., Leawood, Kansas, and Gold Banc Acquisition Corporation XI -- to acquire American Bancshares, Inc., Bradenton, Florida.
- Approved, December 15, 1999

San Francisco

Humboldt Bancorp, Eureka, California -- to acquire Capital Thrift & Loan Association, Napa, and thereby engage in industrial banking.
- Returned, December 14, 1999

Kansas City

Norton Bancshares, Inc., Norton, Kansas -- to acquire Consolidated Insurance, Inc., Hill City, and Consolidated State Bank.
- Approved, December 16, 1999

San Francisco

The Sanwa Bank, Ltd., Osaka, Japan -- to acquire an interest in Identrus, LLC, New York, New York.
- Withdrawn, December 16, 1999

Kansas City

Steinauer Bancorp, Steinauer, Nebraska -- to acquire Bank of Steinauer.
- Approved, December 15, 1999

St. Louis

Walden Financial Group, Inc., Pocahontas, Arkansas -- to acquire, through merger, Rainbow Investment Company, Inc., Tuckerman, and to engage in lending activities.
- Approved, December 15, 1999

San Francisco

Wells Fargo & Company, San Francisco, California -- to acquire North County Bancorp, Escondido, and North County Bank.
- Approved, December 15, 1999

Bank Holding Companies

San Francisco

Wells Fargo & Company, San Francisco, California -- to acquire First Place Financial Corporation, First National Bank of Farmington, and FPFC Management LLC, all of Farmington, New Mexico; Capital Bank, Albuquerque; Western Bank, Gallup; and Burns National Bank of Durango, Durango, Colorado.

- Approved, December 17, 1999

Bank Mergers

Secretary

First Security Bank of Nevada, Las Vegas, Nevada -- to merge with Nevada State Bank and thereby establish branches.

- Approved, December 16, 1999

Change In Bank Control

Chicago

Deerfield Financial Corporation, Madison, Wisconsin -- change in bank control.

- Permitted, December 14, 1999

San Francisco

First Bancshares, Inc., San Luis Obispo, California -- change in bank control.

- Permitted, December 17, 1999

St. Louis

First National Bancshares in Newton, Inc., Newton, Illinois. -- change in bank control.

- Permitted, December 16, 1999

Richmond

GNB Bankshares Corporation, Grundy, Virginia -- change in bank control.

- Permitted, December 17, 1999

Dallas

Town and Country Bancshares, Inc., Stephenville, Texas -- change in bank control.

- Permitted, December 16, 1999

Change In Bank Control

Minneapolis

Wyoming Bankshares, Inc., Wyoming, Minnesota -- change in bank control.
- Permitted, December 13, 1999

Competitive Factors Reports

St. Louis

Anna State Bank, Anna, Illinois -- report on competitive factors of the proposed merger with ASB Interim Bank.
- Submitted, December 17, 1999

Boston

Enterprise Bank and Trust Company, Lowell, Massachusetts -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Billerica and Chelmsford branches of Fleet National Bank, Providence, Rhode Island.
- Submitted, December 2, 1999 (AC)

Minneapolis

First Bank, Upper Michigan, Gladstone, Michigan -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Garden branch of North Country Bank & Trust, Manistique.
- Submitted, December 13, 1999

Richmond

First Federal Savings and Loan Association, Cheraw, South Carolina -- report on competitive factors of the proposed purchase of assets and assumption of deposit liabilities of the Florence branch of Coastal Federal Savings Bank, Myrtle Beach.
- Submitted, December 17, 1999

St. Louis

First State Community Bank, Farmington, Missouri -- report on competitive factors of the proposed merger with the Portageville branch of First Commercial Bank, Gideon.
- Submitted, December 16, 1999

Competitive Factors Reports

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 Coward, Lake City, and Summerton branches of The National Bank of South Carolina, Sumter.

- Submitted, December 16, 1999

Philadelphia

Harleysville Savings Bank, Harleysville, Pennsylvania -- report on competitive factors of the proposed merger with Harleysville Interim Savings Bank.

- Submitted, December 13, 1999

Chicago

The Havana National Bank, Havana, Illinois -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Havana and Lewistown branches of Associated Bank Illinois, National Association, Rockford.

- Submitted, December 14, 1999

Richmond

South Carolina Community Bank, Columbia, South Carolina -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of the Columbia and Sumter branches of The National Bank of South Carolina, Sumter.

- Submitted, December 16, 1999

St. Louis

Stone City Bank of Bedford, Bedford, Indiana -- report on competitive factors of the proposed merger with New Stone City Bank, an interim bank.

- Submitted, December 17, 1999

Extensions Of Time

Atlanta

First Community Bank, Debary, Florida -- extension to December 16, 2000, to establish a branch on U.S. Highway 17-92, DeLand.

- Granted, December 15, 1999

Extensions Of Time

Minneapolis

Pioneer Bank & Trust, Belle Fourche, South Dakota -- extension to April 6, 2000, to establish a branch in Rapid City.
- Granted, December 17, 1999

Atlanta

Satilla Financial Services, Inc., St. Marys, Georgia -- extension to December 16, 2000, to become a bank holding company through the acquisition of Satilla Community Bank, a de novo bank.
- Approved, December 16, 1999

Membership

Kansas City

Gold Bank, Leawood, Kansas -- to retain membership in the Federal Reserve System after conversion from a nationally chartered institution.
- Approved, December 16, 1999

San Francisco

Williamette Valley Bank, Salem, Oregon -- membership in the Federal Reserve System.
- Approved, December 15, 1999

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, December 18, 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)	Port Financial Corp., Cambridge, Massachusetts - to become a bank holding company through the acquisition of Cambridgeport Bank, Cambridge, Massachusetts *	Newspaper - 01/12/2000 Fed Reg- 01/07/2000

* Corrected: Newspaper and Federal Register comment period ending dates were inadvertently reversed last week.

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

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, December 18, 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
FBSEA	Turkiye Is Bankasi A.S., Ankara, Turkey, to establish a representative office in New York, New York.	Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Banco Santander Central Hispano, S.A., Madrid, Spain, to acquire up to 9.64 percent of The Royal Bank of Scotland Group Plc, Edinburgh, Scotland.*	Newspaper – N/Avail Fed Reg – 01/03/2000
3(a)(1)	Dime Bancorp, Inc., New York, New York (“Dime”), to become a bank holding company, in connection with the proposed merger of Hudson United Bancorp, Mahwah, New Jersey (“Hudson”), with and into Dime, and thereby acquire all of the issued and outstanding stock of Hudson’s subsidiary, Hudson United Bank, Mahwah, New Jersey, a nonmember commercial bank. At the effective time of the merger, Dime will change its name to Dime United Bancorp, Inc..*	Newspaper – 01/06/2000 Fed Reg – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Toronto-Dominion Bank, Toronto, Canada, to acquire all of the shares of CTUSA, F.S.B., Naples, Florida.	Fed Reg – 01/10/2000

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, December 18, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bryn Mawr Trust Company, Bryn Mawr, PA, to establish a branch office at White House Village, 535 Gradyville Road, Newtown, Square, Delaware County, PA	01/06/2000

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

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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, December 18, 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.

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

Section VI – CRA examinations scheduled for Quarter of

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

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, December 18, 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)	Virginia Commonwealth Financial Corporation, Culpeper, Virginia, for prior approval to acquire Caroline Savings Bank, Bowling Green, Virginia.*	Fed Reg - 01/10/2000 Newspaper - 01/08/2000
3(a)(3)	Bank of America Corporation and NB Corporation, both located in Charlotte, North Carolina, for prior approval to acquire Bank of America Oregon, National Association (in organization), Portland, Oregon.*	Fed Reg - N/Avail Newspaper - N/Avail

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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>
2751977	Albemarle First Bank 1265 Seminole Trail Charlottesville, Virginia 22901	09/07/1999	12/18/1999	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, December 18, 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 Compass Bank – Colorado, Englewood, Colorado (presently known as Mega Bank, Englewood, Colorado).	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)	Wewahitchka State Bank Employee Stock Ownership Plan, Wewahitchka, Florida, to acquire 43 percent of the outstanding shares of Gulf Coast Bancshares, Inc., Wewahitchka, Florida (in organization), and thereby acquire Wewahitchka State Bank, Wewahitchka, Florida.	01/14/2000*
3(a)(3)	nbank.Corp, Inc., Commerce, Georgia (formerly First Commerce Bancorp, Inc., Commerce, Georgia), to acquire First Commerce Bank, N.A., Commerce, Georgia (in organization).	01/22/2000*
3(a)(3)	Whitney Holding Corporation, New Orleans, Louisiana, to acquire Bank of Houston, Houston, Texas.	01/06/2000*

*Subject to provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
Member	The Bank, Warrior, Alabama, to become a member of the Federal Reserve System.
WAIVR	Compass Bancshares, Inc., Birmingham, Alabama, application waiver request for the proposed merger with Compass Bank – Colorado, Englewood, Colorado (presently known as Mega Bank, Englewood, Colorado).
3(a)(1)	Apalachicola State Banking Corporation, Apalachicola, Florida, notice to become a bank holding company by acquiring Apalachicola State Bank, Apalachicola, Florida.

Section V – Availability of CRA public evaluations

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

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					<i>LrgBk</i>	<i>SmBk</i>
808037	PanAmerican Bank 888 Brickell Avenue Miami, Florida 33131 (305) 377-0371	07/12/1999	12/13/1999	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, December 18, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Friendship State Bank Friendship, Indiana 430 West US 50 Versailles, Indiana	Newspaper – 01/04/2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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>
S/R	Horizon Bancorp Michigan City, Indiana To redeem 107,879 shares of common stock

Section V – Availability of CRA public evaluations

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

Section VI – CRA examinations scheduled for Quarter of

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, December 18, 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>	<i>Ending date of comment period</i>
4(j)(5)(B)	Notice by Bootheel Bancorp, Inc., Bernie, Missouri, to acquire Poplar Bluff Computer Services, Inc., Poplar Bluff, Missouri, and thereby engage in data processing activities, pursuant to Section 225.28(b)(14)(i) of Regulation Y.	
Member	Notice by National Bank of Commerce, Memphis, Tennessee, to become a state chartered 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</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, December 18, 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)(5)	Hunter Holding Company, Hunter, North Dakota, for prior approval to merge with Coteau Hills Company, Gackle, North Dakota.*	Fed Reg – 01/06/2000
3(a)(3)	Otto Bremer Foundation and Bremer Financial Corporation, both of St. Paul, Minnesota, for prior approval to acquire 100% of the voting shares of Northwest Equity Corp., Amery, Wisconsin.*	Fed Reg – 01/07/2000
3(a)(1)	Pine Island Bancshares, Inc., Zumbrota, Minnesota, for prior approval to become a bank holding company through the acquisition of 86.9% of the voting shares of Security State Bank of Pine Island, Pine Island, Minnesota.*	N/Avail.
3(a)(3)	Zumbrota Agency, Inc., Zumbrota, Minnesota, for prior approval to acquire 100% of the voting shares of Pine Island Bancshares, Inc., Zumbrota, Minnesota, which is proposing to acquire 86.9% of the voting shares of Tri County Investment Company, Pine Island, Minnesota.*	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)LLE	Zumbrota Agency, Inc., Zumbrota, Minnesota, and Pine Island Bancshares, Inc., Zumbrota, Minnesota, to engage in general insurance agency activities through the acquisition of Tri County Investment Company, Pine Island, Minnesota.	N/Avail.

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, December 18, 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	Pinnacle Bank, Papillion, Nebraska, for prior approval to merge with Pinnacle Bank, Lincoln, Nebraska, and Crete State Bank, Crete, Nebraska, and thereby establish branches.	Newspaper – 1/03/2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Valley View Bancshares, Overland Park, Kansas, for prior approval to acquire 90 percent of the voting shares of Bank of Lee's Summit, Lee's Summit, Missouri.	Newspaper - 1/10/2000
3(a)(3)	Team Financial ESOP, Paola, Kansas, for prior approval to acquire 100 percent of the voting shares of Fort Calhoun Investment Company, Fort Calhoun, Nebraska, and thereby indirectly acquire Fort Calhoun State Bank, Fort Calhoun, Nebraska.	Newspaper – 1/04/2000
3(a)(3) / 3(a)(1)	Gold Banc Corporation, Inc., and Gold Banc Acquisition Corporation XII, Inc., both of Leawood, Kansas, for prior approval to acquire CountryBanc Holding Company, Edmond, Oklahoma, and thereby, indirectly acquire People First Bank, Hennessey, Oklahoma, and People First Bank, Elkhart, Kansas, and American Heritage Bank, El Reno, Oklahoma.	FedReg – 1/10/2000
3(a)(3)	Northern Missouri Bancshares, Unionville, Missouri, for prior approval to acquire 100 percent of the voting shares of First National Bancshares of Gallatin, Gallatin, Missouri.	N/Available
3(a)(3)	First Mountain Company Profit Sharing/401K, Montrose, Colorado for prior approval to acquire 40 percent of the voting shares of First Mountain Company, Montrose, Colorado.	N/Available

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)	Team Financial ESOP, Paola, Kansas, to acquire Fort Calhoun Investment Company, Fort Calhoun, Nebraska, and thereby engage in insurance activities.	N/Available
4(c)(8)	First National Corporation, Ardmore, Oklahoma, notice for prior approval to engage in non-banking activities through the acquisition of 33.33 percent interest in Southern Land Title Services, Inc., Ardmore, Oklahoma.	N/Available

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

<i>Type</i>	<i>Application</i>
Member	Oklahoma State Bank, Oklahoma City, Oklahoma, for prior approval 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

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
10858	Platte Valley State Bank and Trust Company, Kearney, Nebraska	09/13/1999	12/14/1999	S	X	
285852	First Option Bank, Osawatomie, Kansas	10/04/1999	12/16/1999	O		X

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

Institution

Location

None

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, December 18, 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)	Bryan Family Management Trust, Bryan, TX, and Bryan Heritage Limited Partnership, Bryan, TX, to acquire The First National Bank of Bryan, Bryan, TX* (previously reported the week ending December 11, 1999)	Fed Reg – 01/10/2000 Newspaper – 12/30/1999
CIC	The Fellows Family Limited Partnership, Ruidoso, NM, to acquire an interest in First Alamogordo Bancorp of Nevada, Inc., Reno, NV	Fed Reg – 01/06/2000 Newspaper – 12/23/1999

*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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					<i>LrgBk</i>	<i>SmBk</i>
647656	Bank of Houston 5115 Main Street Houston, Texas 77002-9754	09/13/1999	12/18/1999	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, December 18, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Farmers & Merchants Bank of Central California, Lodi, California, to establish a branch office at 14137 River Road, Walnut Grove, California. *	Newspaper - 12/08/1999
Branch	Farmers & Merchants Bank of Central California, Lodi, California, to establish a branch office at 3500 Dale Road, Modesto, California *	Newspaper - 12/08/1999

* 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)	Bank of Whitman Employee Stock Ownership Plan, to increase their ownership up to 44 percent of Whitman Bancorporation, Inc., both of Colfax, Washington. *	Newspaper - 01/08/2000 Fed Reg - 01/14/2000
3(a)(3)	Banque Nationale de Paris, Paris, France, to acquire up to 45 percent of BancWest Corporation, Honolulu, Hawaii. *	Newspaper - 01/10/2000 Fed Reg - 01/07/2000

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
S/R	Millenium Bank, San Francisco, California, to pay a dividend in the amount of \$500,000 in 1Q2000, and to pay quarterly dividends in the amount of \$100,000 each, in 2000 and 2001.

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>
1163171	Hacienda Bank 361 Town Center West Santa Maria, California 93456 (805) 346-8000	08/16/1999	12/16/1999	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	