

---

# Federal Reserve Release

---



*H.2*

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

*No. 37*

*Week Ending September 9, 2000*

**Bank Holding Companies**

Mizuho Holdings, Inc., Tokyo, Japan -- to become a bank holding company through the indirect acquisition of the U.S. subsidiary banks of The Dai-Ichi Kangyo Bank, Ltd., The Fuji Bank, Ltd., and The Industrial Bank of Japan, Ltd., all of Tokyo, Japan; to engage in certain nonbanking activities; and to acquire Fuji Bank International, Inc., Los Angeles, California, an Edge corporation.

- Approved, September 5, 2000

**Forms**

Survey of Consumer Finances (FR 3059) -- to conduct the seventh triennial survey.

- Proposed, September 5, 2000

## **H.2** Actions under delegated authority

September 3, 2000 to September 9, 2000

---

**BS&R** Banking Supervision and Regulatio  
**C&CA** Consumer and Community Affai  
**FOMC** Federal Open Market Committ

**RBOPS** Reserve Bank Operations and Payment  
**IF** International Fiance  
**OSDM** Office of Staff Director for Managemen

### **Bank Branches, Domestic**

#### Atlanta

Colonial Bank, Montgomery, Alabama -- to establish a branch at 200 18th Street North, Bessemer.

- Approved, September 5, 2000

#### Chicago

Community First Bank, Boscobel, Wisconsin -- to establish a branch at 115 Main Street, Reedsburg.

- Approved, September 7, 2000

#### Philadelphia

U.S. Bank, Johnstown, Pennsylvania -- to establish a branch at Oakley Park 2, Suite 202, RR7, Box 147, Westmoreland.

- Approved, September 7, 2000

#### Richmond

Virginia Commerce Bank, Arlington, Virginia -- to establish a branch at 13881G Metrotech Drive, Chantilly.

- Approved, September 8, 2000

### **Bank Holding Companies**

#### Cleveland

Farmers National Banc Corp., Canfield, Ohio -- to acquire Security Financial Corporation, Niles.

- Approved, September 9, 2000

#### Director, BS&R

Fidelity D&D Bancorp, Inc., Dunmore, Pennsylvania. -- transfer agent registration.

- Approved, September 9, 2000

#### Kansas City

First Colorado Bancorp, Inc., Lakewood, Colorado -- deregistration under Regulation U.

- Approved, September 1, 2000 (AC)

### **Bank Holding Companies**

#### San Francisco

Greater Bay Bancorp, Palo Alto, California -- to acquire Bank of Petaluma, Petaluma.  
- Approved, September 7, 2000

#### Chicago

Highland Community Company, Chicago, Illinois -- to add George R. Brokemond as  
President and Chairman of the Board.  
- Returned, September 7, 2000

#### Kansas City

Mid Continent Bancshares, Inc., El Dorado, Kansas -- deregistration under Regulation U.  
- Approved, September 1, 2000 (AC)

#### San Francisco

Wells Fargo & Company, San Francisco, California -- renewal of the corporate  
existence of Norwest Bank International, Minneapolis, Minnesota, for 20 years.  
- Approved, September 8, 2000

### **Bank Mergers**

#### Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to merge with M&I Lakeview  
Bank, Sheboygan, and thereby establish branches at 1441 North Taylor Drive, 512  
South 8th Street, 2109 North Avenue, and 2315 South Business Drive; 414 Buffalo  
Street, Sheboygan Falls; 1013 South 8th Street, Manitowoc; 2002 Eastern Avenue,  
Plymouth; 122 North Franklin Street and 120 East Washington Street, Port Washington.  
- Approved, September 8, 2000

### **Banks, Foreign**

#### New York

Banco Bilbao Vizcaya Argentaria, S.A., Bilbao, Spain -- to acquire through BBV  
Securities, Inc., New York, New York, certain assets of Argentaria International  
Securities Inc., and thereby engage in agency transactional services for customer  
investments, including securities brokerage, riskless-principal transactions, and private-  
placement services.  
- Approved, September 7, 2000

### **Banks, Nonmember, And Miscellaneous Institutions**

#### Kansas City

Farm Credit of Western Kansas, Production Credit Association, Colby, Kansas --  
deregistration under Regulation U.  
- Approved, September 7, 2000

#### Kansas City

Perpetual Midwest Financial, Inc., Cedar Rapids, Iowa -- deregistration under Regulation  
U.  
- Approved, September 1, 2000 (AC)

### **Banks, State Member**

#### St. Louis

First State Bank of DeQueen, DeQueen, Arkansas -- payment of a dividend.  
- Approved, September 7, 2000

#### Chicago

Midwest Bank and Trust Company, Elmwood Park, Illinois -- to establish a wholly  
owned subsidiary, MBTC Investment Company, Hamilton, Bermuda, and thereby  
manage and administer a portion of the bank's investment portfolio.  
- Returned, September 1, 2000 (AC)

### **Board Operations**

#### Payments System Development Committee

Payments System Development Committee -- cooperative steps to address barriers to  
electronic check presentment.  
- Announced, September 7, 2000

### **Change In Bank Control**

#### Chicago

Clarkston Financial Corporation, Clarkston, Michigan -- change in bank control.  
- Permitted, September 7, 2000

### **Competitive Factors Reports**

#### Chicago

Grundy County National Bank, Morris, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the branch of TCF National Bank, Minneapolis, Minnesota, at 120 Main Street, Wilmington, Illinois.  
- Submitted, September 8, 2000

#### Atlanta

National Bank of Tennessee, Newport, Tennessee -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Greeneville, Tennessee, branch of SunTrust Bank, Atlanta, Georgia.  
- Submitted, September 7, 2000

#### Chicago

SOSBT Bank, Sturgis, Michigan, an interim bank -- report on competitive factors of the proposed merger with Sturgis Bank & Trust Company.  
- Submitted, September 7, 2000

### **Extensions Of Time**

#### Atlanta

Home Town Banking Corporation, Monroe, Georgia -- extension to December 7, 2000, to become a bank holding company through the acquisition of Walton Bank and Trust Company.  
- Granted, September 6, 2000

#### San Francisco

Santa Barbara Bank & Trust, Santa Barbara, California -- extension to December 13, 2000, to merge with Los Robles Bank, Thousand Oaks.  
- Granted, September 6, 2000

### **Financial Holding Companies**

#### Minneapolis

Baldwin Bancshares, Inc., Baldwin, Wisconsin -- election to become a financial holding company.  
- Effective, September 7, 2000

**Membership**

Kansas City

Swedish American State Bank, Courtland, Kansas -- to become a member of the Federal Reserve System.

- Approved, September 6, 2000

**District 1**  
**Federal Reserve Bank of Boston**

**Applications and notifications filed during the week ending Saturday, September 9, 2000**

**Section I – Applications subject to newspaper notice only**

---

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

---

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

---

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

---

**Section III – Applications subject to Federal Register notice only**

---

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

---

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

---

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

---



**Section V – Availability of CRA public evaluations**

---

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

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, September 9, 2000

#### Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)(a)	Urban Financial Group, Inc., Bridgeport, Connecticut, to become a Bank Holding Company, by acquiring 100 percent of the voting shares of The Community's Bank, Bridgeport, Connecticut.	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(1)(a)	Bank of cyprus, Nicosia, Cyprus, to become a Bank Holding Company by acquiring 91.38 percent of Interbank of New York, New York, New York.	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(3), 3(a)(5), 4(c)8	First Niagara Financial Group, Inc., and Niagara Bancorp, MHC, both of Lockport, New York, (i) to acquire direct or indirect ownership or control of 100 percent of the voting shares of Cayuga Bank, (ii) for Iroquois to merge with and into First Niagara Financial Group, Inc., and (iii) for First Niagara Financial Group, Inc. and Niagara to acquire direct and indirect ownership or control of the Homestead Savings FA.	Newspaper – N/Avail Fed Reg – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

#### Section III – Applications subject to Federal Register notice only

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

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

---

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

---

**Section V – Availability of CRA public evaluations**

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

---

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

---

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

---

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

---

## District 3

### Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, September 9, 2000

#### Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Arnold G. Danielson, Jonathan D. Holtaway, Timothy J. Mc Donald, David G. Danielson, of Danielson Associates, Rockville, MD, to purchase up to 24.9% of Midstate Bancorp, Inc., Felton, DE.	Newspaper: 10/03/2000 Fed. Reg.: 09/27/2000

#### Section III – Applications subject to Federal Register notice only

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

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

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

**Section V – Availability of CRA public evaluations**

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 4**  
**Federal Reserve Bank of Cleveland**

**Applications and notifications filed during the week ending Saturday, September 9, 2000**

**Section I – Applications subject to newspaper notice only**

---

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

---

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

---

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

---

**Section III – Applications subject to Federal Register notice only**

---

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

---

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

---

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

---

## Section V – Availability of CRA public evaluations

---

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

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 5

## Federal Reserve Bank of Richmond

**Applications and notifications filed during the week ending Saturday, September 9, 2000**

### **Section I – Applications subject to newspaper notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Rockingham Heritage Bank, Harrisonburg, Virginia, to merge with Marathon Merger Bank (an interim bank), Winchester, Virginia *	Newspaper - 10/02/2000
18(c)	Bank of Tazewell County, Tazewell, Virginia, to acquire three branch offices of AmSouth Bank, Birmingham, Alabama, located in the cities of Abingdon, Marion, and Wytheville, Virginia. *	Newspaper - 10/11/2000

\*Subject to the provisions of the Community Reinvestment Act.

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Marathon Financial Corporation, Winchester, Virginia, to acquire Rockingham Heritage Bank, Harrisonburg, Virginia.*	Fed Reg - 10/02/2000 Newspaper - 10/02/2000

\*Subject to the provisions of the Community Reinvestment Act.

### **Section III – Applications subject to Federal Register notice only**

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

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

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



## Section V – Availability of CRA public evaluations

---

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>
390925	FNB Southeast 202 South Main Street Reidville, North Carolina 27320- 3814	06/19/2000	09/03/2000	S	X	
693224	Union Bank and Trust Company 211 North Main Street Bowling Green, Virginia 22427-9417	05/01/2000	09/07/2000	S	X	

---

## Section VI – CRA examinations scheduled for Quarter of

---

*Institution* *Location*

---

None

---

# District 6

## Federal Reserve Bank of Atlanta

**Applications and notifications filed during the week ending Saturday, September 9, 2000**

### **Section I – Applications subject to newspaper notice only**

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	PCB Bancorp, Inc., Largo, Florida, to acquire Premier Community Bank of Southwest Florida, Lehigh Acres, Florida (in organization).	N/Avail*
4(c)(8)	Citco Community Bancshares, Inc., Elizabethton, Tennessee, to merge with Twin City Bancorp, Inc., Bristol, Tennessee (Bancorp), and directly acquire Twin City Federal Savings Bank, Bristol, Tennessee (Thrift), and thereby engage in operating a savings association. Immediately following the merger, Thrift will merge with Bancorp's wholly-owned subsidiary bank, Citizens Bank, Elizabethton, Tennessee.	Fed Reg 10/06/2000*

\*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>
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 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, September 9, 2000

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, for prior approval to merge with M&I Lakeview Bank, Sheboygan, Wisconsin and thereby establish branches at 1441 North Taylor Drive, 512 South 8th Street, 2109 North Avenue, and 2315 South Business Drive, all located in Sheboygan, Wisconsin; 414 Buffalo Street, Sheboygan Falls, Wisconsin; 1013 South 8 <sup>th</sup> Street, Manitowoc, Wisconsin; 2002 Eastern Avenue, Plymouth, Wisconsin; and 122 North Franklin Street and 120 East Washington Street, both located in Port Washington, Wisconsin.*	Newspaper – 08/31/2000

\* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Alpena Banking Corporation, Alpena, Michigan, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The Bank of Alpena (in organization), Alpena, Michigan.*	Fed Reg – 10/02/2000 Newspaper – N/Avail
3(a)(3)	Wintrust Financial Corporation, Lake Forest, Illinois, for prior approval to acquire 100 percent of the voting shares of Northbrook Bank & Trust Company (in organization), Northbrook, Illinois.*	Fed Reg – 10/05/2000 Newspaper – N/Avail
3(a)(1)	Foster Bankshares, Inc., Chicago, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The Foster Bank, Chicago, Illinois.	Fed Reg – 10/06/2000 Newspaper – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

**Section III – Applications subject to Federal Register notice only**

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

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

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

**Section V – Availability of CRA public evaluations**

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, September 9, 2000

#### Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Notice by Allegiant Bancorp, Inc., St. Louis, Missouri, to acquire Equality Bancorp, Inc., St. Louis, Missouri, and thereby acquire Equality Savings Bank, St. Louis, Missouri.*	Newspaper – 10/9/2000 Fed Reg – N/Avail.
3(a)(3), 3(a)(3)	Companion notices by First Banks, Inc., St. Louis, Missouri, and its subsidiary bank holding company, First Banks America, Inc., St. Louis, Missouri, to acquire Commercial Bank of San Francisco, San Francisco, California. (Previously submitted during the week ending September 2, 2000)*	Newspaper – 9/28/2000 Fed Reg – 10/2/2000

\* 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>	<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 9

## Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, September 9, 2000

### Section I – Applications subject to newspaper notice only

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

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

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

### Section III – Applications subject to Federal Register notice only

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

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

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



## Section V – Availability of CRA public evaluations

---

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

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>
2802945	First Commercial Bank Bloomington, Minnesota	5/15/2000	9/8/2000	S		X

---

## Section VI – CRA examinations scheduled for

## Quarter of

---

*Institution*

*Location*

---

None

---

## District 10

### Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, September 9, 2000

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Weststar Bank, Bartlesville, Oklahoma, for prior approval to establish a branch at 3751 Newport Drive, Bartlesville, Oklahoma.	Newspaper – 09/07/2000
18(c)/Branch	Pinnacle Bank Wyoming, Torrington, Wyoming, for prior approval to merge with Pinnacle Bank, Cody, Wyoming, Pinnacle Bank, Newcastle, Wyoming, and Pinnacle Bank, Mitchell, Nebraska, and incident thereto, establish additional branches.	Newspaper – 09/22/2000
Branch	Legacy Bank, Hinton, Oklahoma, for prior approval to establish a branch at 701-723 E. Main Street, Corner of East Main and Kansas, Weatherford, Oklahoma.	Newspaper – 09/14/2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Big Mac Bancshares, Inc., Hoxie, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Peoples State Bank, McDonald, Kansas.	FedReg – N/Available Newspaper – N/Available
3(a)(5)	Guaranty Corporation, Denver, Colorado, for prior approval to acquire 100 percent of the voting shares of Bank Capital Corporation, Strasburg, Colorado, and thereby indirectly acquire The First National Bank of Strasburg, Strasburg, Colorado.	FedReg – N/Available Newspaper – 10/06/2000

#### Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
Premises	Legacy Bank, Hinton, Oklahoma, for prior approval to invest in bank premises.

**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 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, September 9, 2000

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Texas Bank, Weatherford, TX, to establish a mobile branch to provide bank services at temporary locations within the following seven Texas counties: Dallas, Denton, Hill, Hood, Johnson, Parker, and Tarrant*	09/03/2000
Branch	United Bank and Trust Company, Abilene, TX, to establish a branch office at 300 North Marifield, Suite 250, Midland, TX, 79701*	09/15/2000

\*Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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		

**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 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, September 9, 2000

#### Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Innovative Bancorp, Calabasas, California, to become a bank holding company by acquiring Bank of Oakland, Oakland, California. *	Newspaper - 10/10/2000 Fed Reg - 10/06/2000

\* Subject to the provisions of the Community Reinvestment Act

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Humboldt Bancorp, Eureka, California, to acquire convertible preferred shares of Central Pacific Mortgage Company, Folsom, California.	Fed Reg - 09/29/2000
4(c)(8)	Greater Bay Bancorp, Palo Alto, California, to acquire The Matsco Companies, Inc., Emeryville, California, and thereby engage directly and indirectly in nonbanking activities by merging Matsco into Cupertino National Bank, Cupertino, California.	Fed Reg - N/Avail

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

<i>Type</i>	<i>Application</i>
Member	Bank of Santa Clara, Santa Clara, California, to become a member of the Federal Reserve System.

## Section V – Availability of CRA public evaluations

---

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

---

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
2661898	Pacific Liberty Bank 19950 Beach Boulevard Huntington Beach, CA 92648 (714) 429-2100	05/15/2000	09/06/2000	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	

---