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# Federal Reserve Release

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*H.2*

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

*No. 51*

*Week Ending December 19, 1998*

### **Testimony And Statements**

President's Working Group on Financial Markets -- statement by Mr. Parkinson, Associate Director, Division of Research and Statistics, before the Senate Committee on Agriculture, Nutrition, and Forestry, December 16, 1998.

- Published, December 16, 1998

### **Bank Holding Companies**

Cooper Life Sciences and Greater American Financial Group, New York, New York -- to become bank holding companies by acquiring The Berkshire Bank.

- Approved, December 14, 1998

Sulphur Springs Bancshares, Inc., Sulphur Springs, Texas, and Sulphur Springs Delaware Financial Corporation, Dover, Delaware -- to acquire First National Bank, Sulphur Springs, Texas.

- Approved, December 16, 1998

### **Forms**

Annual Daylight Overdraft Capital Report for U.S. Branches and Agencies of Foreign Banks (FR 2225) -- extension with revision.

- Proposed, November 2, 1998 (AC)

Annual Report (FR G-4) -- extension with revision.

- Proposed, November 2, 1998 (AC)

Deregistration Statement for Persons Registered Pursuant to Regulation U (FR G-2) -- extension with revision.

- Proposed, November 2, 1998 (AC)

Registration Statement for Persons Who Extend Credit Secured by Margin Stock (Other than Banks, Brokers, or Dealers) (FR G-1) -- extension with revision.

- Proposed, November 2, 1998 (AC)

Report of Net Debit Cap (FR 2226) -- extension, without revision.

- Proposed, November 2, 1998 (AC)

Statement of Purpose for an Extension of Credit by a Creditor (FR T-4) -- extension with revision.

- Proposed, November 2, 1998 (AC)

### **Forms**

Statement of Purpose for an Extension of Credit Secured by Margin Stock (FR U-1) -- extension with revision.

- Proposed, November 2, 1998 (AC)

Statement of Purpose for an Extension of Credit Secured by Margin Stock by a Person Subject to Registration Under Regulation U (FR G-3) -- extension with revision.

- Proposed, November 2, 1998 (AC)

### **General Accounting Office**

General Accounting Office -- response to GAO report entitled "Federal Reserve Banks: Areas for Improvement in Computer Controls."

- Approved, December 7, 1998 (AC)

### **Regulations And Policies**

Automated Clearing House Credit Transactions -- request for comment on the benefits and drawbacks of providing settlement finality on the morning of the settlement day (Docket No. R-1032).

- Approved, December 11, 1998 (AC)

### **Reserve Bank Operations**

Reserve Bank budgets -- budgets for 1999.

- Approved, December 16, 1998

### **Enforcement**

BankBoston International, Coral Gables, Florida -- final decision and order of prohibition and restitution against Ricardo Carrasco, a former institution-affiliated party.

- Authorized, December 16, 1998

Bankers Trust Company, New York, New York -- order of assessment of a civil money penalty against Kassahum Kebede, a former institution-affiliated party.

- Announced, December 16, 1998

Chemical Bank, New York, New York -- order of prohibition against Fred J. Smilek, a former institution-affiliated party.

- Announced, December 16, 1998

**Enforcement**

P.T. Ekspor Impor Bank Indonesia (Persero), Jakarta, Indonesia -- order of assessment of a civil money penalty against the bank and its New York agency.  
- Announced, December 16, 1998

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

December 13, 1998 to December 19, 1998

**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

Bank Independent, Sheffield, Alabama -- to establish a branch at 1081 Highway 72, Killen, Alabama.

- Approved, December 16, 1998

#### Richmond

Bank of the Commonwealth, Norfolk, Virginia -- to establish a branch at 1245 Cedar Road, Chesapeake, Virginia.

- Approved, December 16, 1998

#### Philadelphia

East Penn Bank, Emmaus, Pennsylvania -- to establish a branch at 1251 South Cedar Crest Boulevard, Allentown, Pennsylvania.

- Approved, December 18, 1998

#### Atlanta

First Community Bank, Orange City, Florida -- to establish a branch on U.S. Highway 17-92 at the intersection of Old Daytona Road, DeLand, Florida.

- Approved, December 16, 1998

#### Dallas

First State Bank, Livingston, Texas -- to establish a branch at U.S. Highway 190 and Old Groveton Road, Onalaska, Texas.

- Approved, December 16, 1998

#### San Francisco

Hacienda Bank, Santa Maria, California -- to establish a branch at 2414 South Broadway, Santa Maria, California.

- Approved, December 16, 1998

#### Atlanta

Pointe Bank, Boca Raton, Florida -- to establish a branch at 19645 State Road 7, Boca Raton, Florida.

- Approved, December 15, 1998

### **Bank Branches, Domestic**

#### Richmond

Rockingham Heritage Bank, Harrisonburg, Virginia -- to establish a branch at Wellington Plaza, Jefferson Davis Highway, Waynesboro, Virginia.  
- Approved, December 16, 1998

#### Atlanta

SunTrust Bank, Tampa Bay, Tampa, Florida -- to establish branches at 301 N. 38th Avenue, St. Petersburg, Florida, and 12098 Anderson Road, Tampa.  
- Approved, December 18, 1998

#### Richmond

The Commonwealth Bank, Richmond, Virginia -- to establish a branch at 12410 Gayton Road, Richmond, Virginia.  
- Approved, December 18, 1998

#### Atlanta

The Peoples Bank and Trust Company, Selma, Alabama -- to establish a branch at 1431 Gateway Drive, Opelika, Alabama.  
- Approved, December 16, 1998

### **Bank Holding Companies**

#### Atlanta

Alabama National BanCorporation, Birmingham, Alabama -- to acquire Community Bank of Naples, N.A., Naples, Florida.  
- Approved, December 14, 1998

#### Atlanta

Alabama National BanCorporation, Birmingham, Alabama -- waiver of application for Citizens & Peoples Bank, N.A., Cantonment, Florida, to own bank stock temporarily in connection with the proposed acquisition of Community Bank of Naples, N.A., Naples, Florida.  
- Granted, December 14, 1998

#### Chicago

Associated Banc-Corp, Green Bay, Wisconsin -- to acquire Windsor Bancshares, Inc., and thereby acquire Bank Windsor, Norstrand, Minnesota.  
- Approved, December 17, 1998

**Bank Holding Companies**

Richmond

BB&T Corporation, Winston-Salem, North Carolina, and BB&T Financial Corporation of Virginia, Virginia Beach, Virginia -- to acquire MainStreet Financial Corporation, Martinsville, Virginia.  
- Permitted, December 16, 1998

Boston

CCBT Bancorp, Inc., Hyannis, Massachusetts -- to become a bank holding company by acquiring Cape Cod Bank and Trust Company.  
- Approved, December 17, 1998

Secretary

Centura Banks, Inc., Rocky Mount, North Carolina -- to acquire Capital Advisors of North Carolina, L.L.C., Charlotte, North Carolina; Capital Advisors of South Carolina, Inc., Columbia, South Carolina; Capital Advisors of Mississippi, Inc., Jackson, Mississippi; Selken, Inc., Atlanta, Georgia; and Capital Advisors, Inc., Raleigh, North Carolina, and engage in making, acquiring, brokering, and servicing loans or other extensions of credit.  
- Approved, December 16, 1998

San Francisco

Century Holding Corporation, Beverly Hills, California -- to acquire PNB Remittance Centers, Inc., Los Angeles, California.  
- Withdrawn, December 17, 1998

Kansas City

Chickasha Bancshares, Inc., Chickasha, Oklahoma -- to acquire Cement Insurance Agency, Inc., Cement, Oklahoma, and engage in general insurance agency activities in a town with a population less than 5000.  
- Approved, December 14, 1998

Philadelphia

Commerce Bancorp, Cherry Hill, New Jersey -- to acquire Prestige Financial Corp., Flemington, New Jersey, and its subsidiary, Prestige State Bank.  
- Approved, December 18, 1998

**Bank Holding Companies**

Chicago

Commercial National Financial Corporation, Ithaca, Michigan -- to engage in extending credit and servicing loans.

- Permitted, December 16, 1998

Atlanta

EBA Bancshares, Inc., Opelika, Alabama -- to become a bank holding company by acquiring Eagle Bank of Alabama.

- Approved, December 16, 1998

Chicago

FBOP Corporation, Oak Park, Illinois -- to acquire Calumet Bancorp, Inc., Dolton, Illinois, and Calumet Federal Savings and Loan Association of Chicago, Chicago, Illinois, and engage in certain nonbanking activities.

- Approved, December 15, 1998

St. Louis

First Security Bancorp, Searcy, Arkansas -- to acquire additional shares of Baxter County Bancshares, Inc., Mountain Home, Arkansas.

- Approved, December 14, 1998

Atlanta

First Telebank Corporation, Sanford, Florida -- modification of a commitment.

- Approved, December 17, 1998

Richmond

First Union Corporation, Charlotte, North Carolina -- to acquire additional shares of United Bancshares, Inc., Philadelphia.

- Approved, December 19, 1998

Boston

Fleet Financial Group, Inc., Boston, Massachusetts -- to acquire Merrill Lynch Specialists, Inc.; to merge that company into Fleet Securities, Inc.; and to continue to engage in certain nonbanking activities.

- Permitted, December 17, 1998

**Bank Holding Companies**

San Francisco

Heritage Financial Corporation, Olympia, Washington -- to merge with Harbor Bancorp, Aberdeen, and thereby acquire The Bank of Grays Harbor.  
- Approved, December 17, 1998

San Francisco

Heritage Financial Corporation, Olympia, Washington -- to merge with Washington Independent Bancshares, Toppenish, Washington, and thereby acquire Central Valley Bank.  
- Approved, December 17, 1998

Atlanta

InSouth Florida, Inc., Naples, Florida -- to become a bank holding company through the acquisition of First Western Bank, Cooper City, Florida.  
- Approved, December 14, 1998

Atlanta

Jacksonville Bancorp, Inc., Jacksonville, Florida -- to become a bank holding company by acquiring The Jacksonville Bank.  
- Approved, December 15, 1998

St. Louis

NBC Capital Corporation, Starkville, Mississippi -- to acquire First National Finance Company, West Point, Mississippi, and engage in extending consumer credit.  
- Permitted, December 16, 1998

St. Louis

NBC Capital Corporation, Starkville, Mississippi -- to acquire First National Corporation of West Point, West Point, Mississippi, and thereby indirectly acquire First National Bank of West Point and National Bank of the South, Tuscaloosa, Alabama.  
- Approved, December 16, 1998

Chicago

Peotone Bancorp, Inc., Peotone, Illinois, and Southwest Bancorp, Inc., Worth, Illinois -- to retain shares of Bank of the San Juans, Durango, Colorado.  
- Approved, December 16, 1998

### **Bank Holding Companies**

#### San Francisco

Philippine Commercial International Bank, Manila, the Philippines -- notification to expand the operations of its U.S. subsidiary, PCI Express, Inc.  
- Withdrawn, December 17, 1998

#### St. Louis

Port William Bancshares, Inc., Carrollton, Kentucky -- to become a bank holding company through acquisition of The First National Bank of Carrollton.  
- Approved, December 14, 1998

#### Secretary

Simmons First National Corporation, Pine Bluff, Arkansas -- to merge with Lincoln Bankshares, Inc., Lincoln, Arkansas, and acquire Bank of Lincoln.  
- Approved, December 16, 1998

#### San Francisco

Umpqua Holdings Corporation, Roseburg, Oregon -- notice to become a bank holding company by acquiring South Umpqua State Bank.  
- Returned, December 14, 1998

#### St. Louis

Union Planters Corporation, Memphis, Tennessee -- to acquire FSB, Inc., Covington, Tennessee, and thereby acquire First State Bank of Covington.  
- Approved, December 16, 1998

#### St. Louis

Union Planters Corporation, Memphis, Tennessee -- to acquire Southeast Bancorp, Inc., Corbin, Kentucky, and thereby indirectly acquire The First National Bank of Corbin and First Bank of East Tennessee, N.A., LaFollette, Tennessee.  
- Approved, December 16, 1998

#### St. Louis

Village Bancshares, St. Libory, Illinois -- to become a bank holding company by acquiring State Bank of St. Libory.  
- Approved, December 16, 1998

### **Bank Mergers**

#### Philadelphia

Berks County Bank, Reading, Pennsylvania -- to merge with Heritage National Bank, Pottstown, Pennsylvania, and change its name to Main Street Bank.  
- Approved, December 17, 1998

#### Chicago

Progressive Federal Savings Bank, Lawrenceburg, Indiana -- to merge with Perpetual Federal Savings and Loan Association, Lawrenceburg, Indiana.  
- Approved, December 16, 1998

### **Bank Premises**

#### Atlanta

Bank Independent, Sheffield, Alabama -- investment in bank premises.  
- Approved, December 16, 1998

### **Banks, Foreign**

#### General Counsel

Commercial Bank of Korea, Seoul, Korea -- to operate certain U.S. offices of Hanil Bank temporarily after the proposed merger with Hanil Bank.  
- Approved, December 15, 1998

#### General Counsel

Kookmin Bank, Seoul, Korea -- request to file an application under Regulation K to establish an office in the United States after consummation of its proposed merger with Korea Long-Term Credit Bank.  
- Approved, December 16, 1998

### **Banks, State Member**

#### Richmond

Blue Ridge Bank, Sparta, North Carolina -- to declare a dividend.  
- Approved, December 14, 1998

### **Capital Stock**

#### Minneapolis

Adams Bancshares, Inc., Adams, Minnesota -- redemption of shares.  
- Approved, December 18, 1998

### **Capital Stock**

#### Minneapolis

- Owatonna Bancshares, Inc., Owatonna, Minnesota -- redemption of shares.
- Approved, December 16, 1998

### **Change In Bank Control**

#### Kansas City

- Cass County State Company, Plattsmouth, Nebraska -- change in bank control.
- Permitted, December 18, 1998

#### Kansas City

- Valley Bancorp, Inc., Syracuse, Kansas -- change in bank control.
- Permitted, December 15, 1998

### **Competitive Factors Reports**

#### San Francisco

- B.A.F. Acquisition Corp., American Fork, Utah -- report on competitive factors of the proposed merger with Bank of American Fork.
- Submitted, December 16, 1998

#### Richmond

- Branch Banking and Trust Company, Virginia Beach, Virginia -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Alexandria, McLean, and Springfield, Virginia, branches of Franklin National Bank of Washington, D.C., Washington, D.C.
- Submitted, December 18, 1998

#### Richmond

- Branch Banking and Trust Company, Winston-Salem, North Carolina -- report on competitive factors of the proposed merger with Franklin National Bank of Washington, D.C., Washington, D.C.
- Submitted, December 18, 1998

#### San Francisco

- Commercial Bank of San Francisco, San Francisco, California -- report on competitive factors of the proposed merger with Lippo Bank.
- Submitted, December 16, 1998

### **Competitive Factors Reports**

#### Kansas City

DeWitt State Bank, DeWitt, Nebraska -- report on competitive factors of the proposed merger with Nebraska State Bank, Western, Nebraska.  
- Submitted, December 14, 1998

#### Kansas City

Emprise Bank, N.A., Hays, Kansas -- report on competitive factors of the proposed merger with Emprise Interim Bank of Hays.  
- Submitted, December 14, 1998

#### Kansas City

Emprise Bank, N.A., Hillsboro, Kansas -- report on competitive factors of the proposed merger with Emprise Interim Bank of Hillsboro.  
- Submitted, December 14, 1998

#### Kansas City

First State Bank, Idabel, Oklahoma -- report on competitive factors of the proposed purchase of the assets and assumption of the liabilities of the Idabel, Oklahoma, branch of Superior Federal Savings, FSB, Fort Smith, Arkansas.  
- Submitted, December 14, 1998

#### Cleveland

FirstMerit Bank, N.A., Akron, Ohio -- report on competitive factors of the proposed mergers with First Federal Savings Bank of New Castle, New Castle, Pennsylvania; Summit Bank, N.A., Akron, Ohio; and Signal Bank, N.A., Wooster, Ohio  
- Submitted, December 14, 1998

#### Richmond

NationsBank, National Association, Charlotte, North Carolina -- report on competitive factors of the proposed mergers with New Mexico Interim Bank, Santa Fe, New Mexico, and Bank of America Texas, Dallas, Texas.  
- Submitted, December 16, 1998

#### Kansas City

The Security Bank, Sidney, Nebraska -- report on competitive factors of the proposed merger with Martell State Bank, Martell, Nebraska.  
- Submitted, December 14, 1998

### **Competitive Factors Reports**

#### Kansas City

Tri-County State Bank, El Dorado Springs, Missouri -- report on competitive factors of the proposed purchase of the assets and assumption of the liabilities of Laclede County Bank, Lebanon, Missouri.  
- Submitted, December 14, 1998

### **Extensions Of Time**

#### Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to March 17, 1999, to acquire The ANB Corporation, The ANB Delaware Corporation, and The American National Bank of Texas.  
- Granted, December 16, 1998

#### Dallas

Eagle Lake Bancshares, Inc., Eagle Lake, Texas -- extension to March 16, 1999, to acquire Finabel Corporation, Dover, Delaware, and First National Bank.  
- Granted, December 16, 1998

#### San Francisco

Eggemeyer Advisory Corp., Rancho Santa Fe, California; Castle Creek Capital LLC; and Castle Creek Capital Partners Fund-I, L.P. -- extension to March 14, 1999, to acquire shares of Continental National Bancshares, Inc., El Paso, Texas, through National Bancshares, Inc., Lubbock, Texas.  
- Approved, December 14, 1998

#### Minneapolis

Franklin Bancorp, Inc., Minneapolis, Minnesota -- extension to March 17, 1999, to engage de novo in making Small Business Administration loans.  
- Approved, December 15, 1998

#### Minneapolis

Sherburn Bancshares, Inc., Sherburn, Minnesota -- extension to April 2, 1999, to engage in making loans.  
- Approved, December 18, 1998

**Membership**

Richmond

Albemarle First Bank, Charlottesville, Virginia -- to become a member of the Federal Reserve System.

- Approved, December 16, 1998

Secretary

Compass Bank, Tucson, Arizona -- to become a member of the Federal Reserve System.

- Approved, December 15, 1998

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, December 19, 1998

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

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

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

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

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

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

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

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

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

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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 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, December 19, 1998

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Banco de la Ciudad de Buenos Aires, Buenos Aires, Argentina, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	Moscow Narodny Bank, London, England, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	National Bank of Egypt, Cairo, Egypt, to establish a branch in New York, New York.	Newspaper – 01/03/1999
FBSEA	Bank of Austria, Vienna, Austria, to establish a federal branch in Greenwich, Connecticut, and representative offices in Atlanta, Georgia and San Francisco, California.	Newspaper – 12/27/1998
FBSEA	Caixa Geral de Depositos, Lisbon, Portugal, to establish a branch in New York, New York.	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)/4(c)(8)	Troy Financial Corporation, Troy, New York, to become a bank holding company with respect to The Troy Savings Bank, Troy, New York, and to engage in certain nonbanking activities.*	Newspaper – 01/09/1998 Fed Reg – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Skandinaviska Enskilda Banken, Stockholm, Sweden, to retain ABB Investment Management Corp., Stamford, Connecticut, and as a result, to provide investment advice.	Fed Reg – N/Avail

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

<i>Type</i>	<i>Application</i>
S/R	Bank of Bermuda (New York) Limited, New York, New York (“BBNY”), to cancel shares of the Federal Reserve Bank of New York issued in the name of BBNY, in connection with BBNY’s withdrawal from membership in 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>
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 19, 1998

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

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	CBCC, Inc., West Chester, PA, to form a bank holding company through the acquisition of a de-novo bank Community Bank of Chester County, Exton, PA,	Fed. Reg.: N/Avail Newspaper: 01/04/1998

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

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

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

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

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

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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, December 19, 1998

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
5(d)(3)	Received application from Fifth Third Bank, Cincinnati, OH on 12/15/1998 to acquire through merger Enterprise Federal Savings Bank, West Chester, OH and incident thereto establish branches.*	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>
4(c)(8)	Received application from Fifth Third Bancorp, Cincinnati, OH on 12/15/1998 of its intent to acquire Enterprise Federal Bancorp, Inc., West Chester, OH.*	Fed Reg – 01/15/1999

#### 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>	
4(c)(8)	Received notification from PNC Bank Corp., Pittsburgh, PA on 12/15/1998 of its intent to indirectly acquire PFPC, Inc., and Professional Distributors Corp., from PNC Bank, Delaware.	

## Section V – Availability of CRA public evaluations

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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.

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

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, December 19, 1998

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Hampton Roads, Chesapeake, Virginia, to establish a branch at 1316 North Great Neck Road, Virginia Beach, Virginia.*	01/22/1999
18(c)	Union Bank & Trust Company, Bowling Green, Virginia, to merge with King George State Bank, King George, Virginia.*	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)	Union Bankshares Corporation, Bowling Green, Virginia, to acquire 100% of the voting shares of The Bank of Williamsburg, Williamsburg, Virginia, an organizing bank.*	Fed Reg – 01/11/1999 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**

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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.

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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>
365325	United Bank 2071 Chain Bridge Road Vienna, Virginia 22182	08/17/1998	12/16/1998	S	X	

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**Section VI – CRA examinations scheduled for**

**Quarter of**

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

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## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, December 19, 1998

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 5830 Red Bug Lake Road, Winter Springs, Florida, to be known as the Tuscawilla Office.	12/26/1998*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 950 South Apollo Boulevard, Melbourne, Florida.	12/26/1998*
Branch	Colonial Bank, Montgomery, Alabama, to establish a branch located at 5015 S. Florida Avenue, Lakeland, Florida.	12/19/1998*
18(c)	Mobile County Bank, Grand Bay, Alabama, to acquire certain assets and assume certain liabilities of the Overlook Branch of Union Planters Bank, N.A., Memphis, Tennessee, located at 5147 Moffat Road, Mobile, Alabama.	01/14/1999*

\*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>
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>
COM	First Telebank Corporation, Sanford, Florida, commitment modification request.
4(c)(8)	First Bank Shares of the South East, Inc., Alma, Georgia, to engage in making, acquiring, brokering, or servicing loans or other extensions of credit.

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, December 19, 1998

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

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	P&C Investments, Inc.* Muscatine, Iowa Peoples National Corporation Columbus Junction, Iowa Community Bank Muscatine, Iowa	Fed Reg – 12/7/1998 Newspaper – 12/5/1998
3(a)(1)	Avondale Financial Corp.* Chicago, Illinois Coal City Corporation Chicago, Illinois Manufacturers National Corporation Chicago, Illinois Manufacturers Bank Chicago, Illinois	Fed Reg – 1/14/1999 Newspaper – N/Avail
CIC	First Northwest Bancorp, Inc. Arlington Heights, Illinois By Keith E. Beine, Robert J. May, Thomas S. Manfre & Paul L. Troyke	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	Standard Bancshares, Inc.* Evergreen Park, Illinois Norton Capital Corporation Morris, Illinois Exchange Bank Gardner, Illinois	Fed Reg – N/Avail Newspaper – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

Fed Reg - Federal Register Comment Period Ending Date

Newspaper - Newspaper Comment Period Ending Date

N/Avail - Not Available (Not yet available; Not available at this time)

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

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

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

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

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**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.

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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 SmBk</i>	
None						

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

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

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## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, December 19, 1998

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

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice involving MSB Shares, Inc., Monette, Arkansas, by Terry Frierson, Jonesboro, Arkansas.	Newspaper – 12/14/1998 Fed Reg – 1/11/1999
3(a)(3)	*Notice by Union Planters Corporation, Memphis, Tennessee, to indirectly acquire First & Farmers Bancshares, Inc., Somerset, Kentucky. A companion Section 3(a)(3) notice accompanies this notice.	Newspaper – 1/3/1999 Fed Reg – 1/7/1999
3(a)(3)	*Notice by Union Planters Holding Corporation, Memphis, Tennessee, a wholly owned subsidiary of Union Planters Corporation, Memphis, Tennessee, to acquire, through merger, First & Farmers Bancshares, Inc, Somerset, Kentucky. A companion Section 3(a)(3) notice accompanies this notice.	Newspaper – 1/3/1999 Fed Reg – 1/3/1999
4(c)(8)	*Notice by Chambers Bancshares, Inc., Danville, Arkansas, to acquire Community Investment, Inc., Fayetteville, Arkansas, and thereby indirectly acquire its subsidiary thrift, Community Bank, FSB, Fayetteville, Arkansas, pursuant to Section 225.28(b)(4)(ii) of Regulation Y.	Newspaper – 1/11/1999 Fed Reg – 1/11/1999
3(a)(5)	*Notice by Old National Bancorp, Evansville, Indiana, to acquire Delaney Bancorp, Inc., Marshall, Illinois.	Newspaper – 1/10/1999 Fed Reg – 1/11/1999

\* 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>
SMBOTH	Notice by First Illinois Bank, East St. Louis, Illinois, to make a dividend payment.
4(j)(5)(B)	Notice by Mercantile Bancorporation Inc., St. Louis, Missouri, to establish Mercantile Consumer Loan Company, Rock Island, Illinois, and thereby indirectly engage in consumer lending activities, pursuant to Section 225.28(b)(1) of Regulation Y, and the sale, as agent, of credit related insurance on extensions of credit made by Mercantile Consumer Loan Company, pursuant to Section 225.28(b)(11)(i) of Regulation Y.
3(a)(5)(C)	Notice by Community First Bancshares, Inc., Harrison, Arkansas, to acquire Community First Bank, Harrison, Arkansas.

**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 9

## Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, December 19, 1998

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

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

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

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

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

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

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

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

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## Section V – Availability of CRA public evaluations

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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>
630555	American Bank of Montana Livingston, Montana	08/31/1998	12/16/1998	O		X

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## Section VI – CRA examinations scheduled for

## Quarter of

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

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## District 10

### Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, December 19, 1998

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Community Bank & Trust Company, Neosho, Missouri, to establish a branch at 414-424 East 32 <sup>nd</sup> Street, Joplin, Missouri.	Newspaper – 01/14/1998
Branch	Bank of Belen, Belen, New Mexico, to establish a branch at 6000 Montgomery Boulevard N.E., Albuquerque, New Mexico.	Newspaper – 12/20/1998
18(c) / Branch	First American Bank & Trust Company, Purcell, Oklahoma, to merge with First American Bank, Maysville, and incident thereto, establish an additional branch.	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)	Durant Bancorp, Inc., Durant, Oklahoma, to acquire 100 percent of the voting shares of Security National Bancshares of Sapulpa, Inc., Sapulpa, Oklahoma; and thereby indirectly acquire Security National Bank of Sapulpa, Sapulpa, Oklahoma.	Newspaper – 01/11/1998 Fed Reg – N/Avail
3(a)(3)	Central Bancshares of Kansas City, Inc., Kansas City, Missouri, to acquire 100 percent of the voting shares of ASB Bancshares, Inc., Harrisonville, Missouri; and thereby indirectly acquire Winterset State Bank, Harrisonville, Missouri.	Newspaper – 01/17/1998 Fed Reg – 01/15/1998

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

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

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

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

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**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.

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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>
352857	WestStar Bank Vail, Colorado	08/24/1998	12/14/1998	S	X	

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

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

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# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, December 19, 1998

### 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 branch at 300 West 7 <sup>th</sup> Street, Fort Worth, TX 76102*	Newspaper – 12/24/1998

\* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	WB&T Bancshares, Inc., Duncanville, TX, to acquire WB&T Delaware Bancshares, Inc., Wilmington, DE, and Western Bank and Trust, Duncanville, TX*	Fed Reg – N/Avail Newspaper – 01/02/1999
3(a)(1)	WB&T Delaware Bancshares, Inc., Wilmington, DE, to acquire Western Bank and Trust, Duncanville, TX*	Fed Reg – N/Avail Newspaper – 01/02/1999
CIC	Dudley Althaus, Fredericksburg, TX, only notificant, to acquire an interest in Pioneer Bancshares, Inc., Fredericksburg, TX	Fed Reg – 01/07/1999 Newspaper – N/Avail
3(a)(1)	Metroplex North Bancshares, Inc. Employee Stock Ownership Plan, Celeste, TX, to acquire Metroplex North Bancshares, Inc., Celeste, TX, and The First Bank of Celeste, Celeste, TX*	Fed Reg – 01/18/1999 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.

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 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, December 19, 1998

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

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	United Security Bancorporation, Spokane, Washington, to merge with Bancwest Financial Corporation, Walla Walla, Washington. *	Newspaper – 01/09/1999 Fed Reg – 01/14/1999
3(a)(3)	Eggemeyer Advisory Corp., Castle Creek Capital, L.L.C., and Castle Creek Capital Partners Fund-I, L.P., all of Rancho Santa Fe, California, to indirectly acquire UB&T Holding Company, Abilene, Texas, through its 15.8 percent ownership of State National Bancshares, Inc., Lubbock, Texas. *	Newspaper – 01/04/1999 Fed Reg – 01/04/1999
3(a)(3)	Humboldt Bancorp, Eureka, California, to acquire Capitol Valley Bank, Roseville, California. *	Newspaper – 01/08/1999 Fed Reg – 01/15/1999
3(a)(3)	Hancock Park Acquisition, L.L.C., and Hancock Park Acquisition, L.P., both of Washington, D.C. to acquire The Bank of Hollywood, Hollywood, California. *	Newspaper- N/Avail Fed Reg – 01/15/1999

\* Subject to the provisions of the Community Reinvestment Act

Fed Reg - Federal Register Comment Period Ending Date

Newspaper - Newspaper Comment Period Ending Date

N/Avail - Not Available (Not yet available; Not available at this time)

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

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

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

<i>Type</i>	<i>Application</i>
4(c)(8)	Wells Fargo & Company, San Francisco, California, to acquire 100 percent of Century Business Credit Corporation, New York, New York.
Waiver	Commercial Bank of San Francisco, San Francisco, California, requests a waiver of any Bank Holding Company Act application requirement in connection with its proposed merger with Lippo Bank, San Francisco, California.

**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	