
Federal Reserve Release



H.2

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

No. 12

Week Ending March 24, 2001

Discount Rates

Discount Rates -- decrease from 5 percent to 4-1/2 percent by the Reserve Banks of Boston, New York, Philadelphia, Cleveland, Richmond, Atlanta, Chicago, St. Louis, Minneapolis, Kansas City, Dallas, and San Francisco.

- Approved, March 20, 2001

Forms

Forms -- to conduct the Central Bank Survey of Foreign Exchange and Derivatives Market Activity (FR 3036).

- Approved, March 21, 2001

Forms -- revision without extension of the Consolidated Financial Statements for Bank Holding Companies (FR Y-9C), Parent Company Only Financial Statements for Large Bank Holding Companies (FR Y-9LP), and Parent Company Only Financial Statements for Small Bank Holding Companies (FR Y-9SP); extension with revision of the Quarterly Financial Statements of Nonbank Subsidiaries of Bank Holding Companies (FR Y-11Q) and Annual Financial Statements of Nonbank Subsidiaries of Bank Holding Companies (FR Y-11I); extension without revision of the Notice by Financial Institutions of Government Securities Broker or Government Securities Dealer Activities (FR G-FIN) and Notice by Financial Institutions of Termination of Activities as a Government Securities Broker or Government Securities Dealer (FR G-FINW).

- Approved, March 22, 2001

Regulations And Policies

Regulation G -- procedures for filing documents required by the CRA Sunshine Requirements of the Federal Deposit Insurance Act.

- Announced, March 22, 2001

Regulations B, E, M, and DD -- interim amendments to permit financial institutions, creditors, lessors, and others to provide federally mandated disclosures to consumers electronically, and request for comment.

- Approved, March 19, 2001

Reserve Bank Services

Pro Forma Financial Statements for Federal Reserve Priced Services -- to discontinue the quarterly publication of interim pro forma financial statements (Docket No. R-1098).

- Proposed, March 20, 2001

Enforcement

USABancShares.com, Inc., Philadelphia, Pennsylvania -- written agreement dated March 2, 2001, with the Federal Reserve Bank of Philadelphia.

- Announced, March 16, 2001 (AC)

| | | | |
|-----------------|-----------------------------------|--------------|--|
| BS&R | Banking Supervision and Regulatio | RBOPS | Reserve Bank Operations and Payment |
| C&CA | Consumer and Community Affai | IF | International Fiance |
| FOMC | Federal Open Market Committ | OSDM | Office of Staff Director for Managemen |

Bank Branches, Domestic

New York

The Chase Manhattan Bank, New York, New York -- to establish a corporate cashier de novo branch on the premises of Morgan Stanley Dean Witter at 745 Seventh Avenue, New York, and a de novo branch at 37-15 82nd Street, Jackson Heights.
- Approved, March 22, 2001

Atlanta

First Nation Bank, Covington, Georgia -- to establish a branch at the Wal-Mart Super Center on Willow Lane, McDonough.
- Approved, March 21, 2001

San Francisco

Heritage Bank South Valley, Morgan Hill, California -- to establish a branch at 737 First Street, Gilroy.
- Approved, March 13, 2001 (AC)

Chicago

Johnson Bank, Racine, Wisconsin -- to establish a branch at 701 North 8th Street, Sheboygan.
- Approved, March 21, 2001

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 955-969 Payne Avenue, North Tonawanda, and at 2 Business Park Court, Utica.
- Approved, March 23, 2001

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 523 Luckie Street.
- Approved, March 21, 2001

Bank Branches, Domestic

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 12200 West Ox Road, Fairfax, Virginia; at 20942 Daniel Stewart Square, Woodbridge; and at 12251 Darnestown Road, Gaithersburg, Maryland.
- Approved, March 23, 2001

Kansas City

The Sylvan State Bank, Sylvan Grove, Kansas -- to establish a de novo branch at 917 Northeast Woods Chapel Road, Lee's Summit, Missouri.
- Approved, March 21, 2001

Bank Holding Companies

St. Louis

Bearden Bancshares, Inc., Bearden, Arkansas -- to become a bank holding company through the acquisition of Bank of Bearden.
- Approved, March 23, 2001

Richmond

Capital Bank Corporation, Raleigh, North Carolina -- to engage de novo in financial and investment advisory activities and to offer agency transactional services for customer investments through Capital Bank Investment Services, Inc., a de novo company.
- Approved, March 21, 2001

San Francisco

First Coastal Bancshares, Inc., El Segundo, California -- relief from a commitment in connection with the acquisition of First Coastal Bank, N.A.
- Returned, March 23, 2001

Chicago

Grant County State Bancshares, Inc. Employees Stock Ownership Plan, Swayzee, Indiana -- to acquire additional shares of Grant County State Bancshares, Inc. and thereby acquire Grant County State Bank.
- Approved, March 22, 2001

Bank Holding Companies

Chicago

Hawarden Banshares, Inc., Hawarden, Iowa -- to acquire G-W Insurance Services, Inc. and thereby engage in general insurance activities in a town with a population of less than 5,000.

- Approved, March 21, 2001

Chicago

Hustisford Community Bancorp, Inc., Hustisford, Wisconsin -- to become a bank holding company through the acquisition of Hustisford State Bank.

- Withdrawn, March 21, 2001

Atlanta

PB Financial Services Corporation, Duluth, Georgia -- waiver of a commitment.

- Granted, March 22, 2001

Secretary

Zions Bancorporation, Salt Lake City, Utah -- waiver of application requirement in connection with the proposed merger of its subsidiary bank, California Bank & Trust, San Diego, California, with Eldorado Bank, Tustin, and Antelope Valley Bank, Lancaster, subsidiaries of Eldorado Bancshares, Inc., Laguna Hills.

- Granted, March 23, 2001

Banks, Nonmember, And Miscellaneous Institutions

Kansas City

The Sylvan State Bank, Sylvan Grove, Kansas -- to merge with Boonslick Bank, Boonville, Missouri, and to retain its branches.

- Approved, March 21, 2001

Banks, State Member

Minneapolis

Dacotah Bank, Rolla, North Dakota -- to merge with First National Bank, Bowbells, and to establish branches in Bowbells, Flaxton, and Minot.

- Approved, March 23, 2001

Competitive Factors Reports

Philadelphia

Bank of Gloucester County, Woodbury, New Jersey -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Clayton and Gibbstown branches of Sovereign Bank, Wyomissing, Pennsylvania.

- Submitted, March 21, 2001

San Francisco

Coast National Bank, San Luis Obispo, California -- report on competitive factors of the proposed merger with Coast Interim National Bank, a de novo bank.

- Submitted, March 22, 2001

Richmond

Enterprise Bank of South Carolina, Ehrhardt, South Carolina -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of branches of CapitalBank, Greenwood.

- Submitted, March 22, 2001

New York

First Liberty Bank & Trust, Jermyn, Pennsylvania. -- report on competitive factors of the proposed merger with Community Bank, National Association, Canton, New York.

- Submitted, March 19, 2001

Secretary

First Security Bank, National Association, Ogden, Utah -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Wells Fargo Bank, National Association, San Francisco, California, and Wells Fargo Bank West National Association, Denver, Colorado.

- Submitted, March 19, 2001

Cleveland

Mercer County State Bank, Sandy Lake, Pennsylvania -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Cambridge Springs branch of Mellon Bank, N.A., Pittsburgh.

- Submitted, March 22, 2001

Competitive Factors Reports

Atlanta

Tri-County Bank, Trenton, Florida -- report on competitive factors of the proposed merger with Tri-County Merger Sub, Inc., Moultrie, Georgia.
- Submitted, March 19, 2001

Atlanta

United Community Bank, Blairsville, Georgia -- report on competitive factors of the proposed merger with First Floyd Bank, Rome, and Bank of Adairsville, Adairsville.
- Submitted, March 19, 2001

Extensions Of Time

San Francisco

Liberty Bancorp, South San Francisco, California -- extension to July 24, 2001, to become a bank holding company through the acquisition of Liberty Bank.
- Granted, March 22, 2001

Financial Holding Companies

Atlanta

Commercial Bancshares of Ozark, Inc., Ozark, Alabama -- election to become a financial holding company.
- Withdrawn, March 19, 2001

Philadelphia

Drovers Bancshares Corporation, York, Pennsylvania -- election to become a financial holding company.
- Effective, March 23, 2001

Philadelphia

Sterling Financial Corporation, Lancaster, Pennsylvania -- election to become a financial holding company.
- Effective, March 19, 2001

Atlanta

United Bancorporation of Alabama, Inc., Atmore, Alabama -- election to become a financial holding company.
- Effective, March 23, 2001

Membership

Atlanta

Newnan Coweta Bank, Newnan, Georgia -- to become a member of the Federal Reserve System.

- Approved, March 23, 2001

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on January 30, 2001.

- Published, March 22, 2001

Director, CCA

Regulation E -- revisions to the Official Staff Commentary to provide guidance on electronic check conversion transactions.

- Published, March 13, 2001 (AC)

FOMC

Short-term Interest Rates -- decrease in the target for the federal funds rate from 5-1/2 percent to 5 percent.

- Approved, March 20, 2001

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, March 24, 2001

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> |
|-------------------|--|--|
| Change in Control | Boston Federal Savings Bank Employee Stock Ownership Plan, Burlington, Massachusetts - notification to acquire up to 24.9% of the voting shares of BostonFed Bancorp, Inc., Burlington, Massachusetts. | Newspaper - 04/10/2001 Fed Reg - N/Avail. |

Section III – Applications subject to Federal Register notice only

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

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

| <i>Type</i> | <i>Application</i> |
|-------------|--------------------|
| 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, March 17, 2001

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-----------------------|---|--------------------------------------|
| Branch | Bank of Communications, People's Republic of China, to establish a representative office in Los Angeles, California.* | Newspaper – N/Avail |
| Branch | Abbey National Treasury Services plc, London, United Kingdom, to establish a branch in Stamford, Connecticut.* | Newspaper – 03/24/2001 |
| Branch | Manufacturers and Traders Trust Company to establish a branch office in the Mid-City Plaza at 955-969 Payne Avenue, City of North Tonawanda, Niagara county, New York. | Newspaper – N/Avail |
| Branch | Banca Intesa, S.p.A., Milan, Italy, to establish branches in New York, New York, and Chicago, Illinois, and an agency in Los Angeles, California. | Newspaper – N/Avail |
| Branch | Manufacturers and Traders Company, Buffalo, New York, to establish a branch office at 6560 Carlisle Pike, Suite 500, Silver Spring, PA. | Newspaper – 04/02/2001 |
| Branch | Manufacturers and Traders Company, Buffalo, New York, to establish a seasonal-use full-service branch at the Carlisle Fairgrounds, 1000 Bryn Mawr Road, Building "T", North Middleton Township, PA. | Newspaper – 04/02/2001 |
| Representative Office | China Merchants Bank, Shenzhen, People's Republic of China, to establish a representative office in New York, New York. | Newspaper – N/Avail |

* Subject to the provisions of the Community Reinvestment Act

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

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-----------------------------|--|---|
| 3(a)(1)/3(a)(5)/ 4(c)(8) | Royal Bank of Canada, Montreal and Rock Merger Subsidiary, Inc., Raleigh, North Carolina, to become bank holding companies by acquiring Centura Banks, Inc. and Centrua Bank, both of Rocky Mount, North Carolina. | Newspaper – N/Avail Fed Reg – 04/12/2001 |

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) | C.C. Bancorp, Inc., Little Valley, New York, to become a bank holding company by acquiring 100 percent of the shares of Cattaraugus County Bank, Little Valley, New York. | Newspaper – N/Avail Fed Reg – N/Avail |
| 3(a)(1)/3(a)(3) | Citigroup Inc., New York, New York, Citigroup Holding Company, Wilmington, Delaware, Citibank, N.A., New York, New York, and Citicorp, New York, New York, to acquire European American Bank, Uniondale, New York.* | Newspaper – N/Avail Fed Reg – 04/02/2001 |

* 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> |
|-------------|--|
| 25 | Citibank, N.A., New York, New York, and Citibank Overseas Investment Corporation, New Castle, Delaware, to make an investment pursuant to Section 25 of the Federal Reserve Act. |
| 25 | Citigroup Inc., New York, New York, and Travelers Group International LLC, New York, New York, to make an investment pursuant to Section 25 of the Federal Reserve Act. |

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, March 24, 2001

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| 3(a)(1)RN | American Bank Incorporated, Allentown, PA, to form a bank holding company by acquiring American Interim Bank, Allentown, PA | N/Avail |
| 18(c) | American Interim Bank, Allentown, PA, to merge with and into American Bank, Allentown, PA. | 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)(5) | Fulton Financial Corporation, Lancaster, PA, to acquire Drovers Bancshares Corporation, York, PA | Newspaper: 04/25/2001 Fed. Reg.: N/Avail |

Section III – Applications subject to Federal Register notice only

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

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

| <i>Type</i> | <i>Application</i> | <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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, March 24, 2001

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| Branch | Received notice from Provident Bank, Cincinnati, OH on 03/22/2001 of its intent to establish a branch at 7366 52 nd Place East, Bradenton, FL. | 03/22/2001 |

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.

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

| <i>RSSD</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, March 24, 2001

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| Branch | Allfirst Bank, Baltimore, Maryland, to establish a branch at 2525 Pot Spring Road, Timonium, Maryland.* | Newspaper - 04/02/2001 |
| Branch | Southern Financial Bank, Warrenton, Virginia, to establish a branch at 6354 Walker Lane, Alexandria, Virginia.* | Newspaper - 04/02/2001 |

*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) | Carolina Financial Corporation, Charleston, South Carolina, to acquire Crescent Bank, Myrtle Beach, South Carolina (an organizing bank).* | Fed Reg - 04/13/2001 Newspaper - 04/13/2001 |

*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> |
|-------------|---|
| 3(a)(1) | First Commerce Corporation, Charlotte, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of First Commerce Bank, Charlotte, North Carolina. |

Section V – Availability of CRA public evaluations

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

| <i>RSSD number</i> | <i>Institution/Location</i> | <i>Examination date</i> | <i>CRA public date</i> | <i>CRA rating</i> | <i>Exam type</i> | |
|------------------------|---|-----------------------------|----------------------------|-----------------------|------------------|-------------|
| | | | | | <i>LrgBk</i> | <i>SmBk</i> |
| 2847432 | Citizens Community Bank 800 North Mecklenburg Avenue South Hill, Virginia 23970 | 01/08/2001 | 03/22/2001 | S | | X |
| 233527 | The Page Valley Bank 17 West Main Street Luray, Virginia 22835-1230 | 01/16/2001 | 03/23/2001 | 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, March 24, 2001

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Branch | Colonial Bank, Montgomery, Alabama, to establish a branch located at 3250 Village Walk Circle, Suite 100, Naples, Florida. | 03/22/2001* |
| Branch | SunTrust Bank, Atlanta, Georgia, to establish a branch located at 12200 W. Ox Road, Fairfax, Virginia, to be known as the Fairfax Towne Center Safeway Office. | 03/15/2001* |
| Branch | SunTrust Bank, Atlanta, Georgia, to establish a branch located at 20942 Daniel Stewart Square, Woodbridge, Virginia, to be known as the Opitz Safeway Office. | 03/15/2001* |
| Branch | SunTrust Bank, Atlanta, Georgia, to establish a branch located at 12251 Darnestown Road, Gaithersburg, Maryland, to be known as the Quince Orchard Safeway Office. | 03/15/2001* |

*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> |
|-------------|--|
| WAIVR | Community First Banking Company, Carrollton, Georgia, application waiver request for the proposed merger with First Deposit Bancshares, Inc., Douglasville, Georgia, and indirect acquisition of Douglas Federal Bank, FSB, Douglasville, Georgia. |

Section V – Availability of CRA public evaluations

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

| <i>RSSD number</i> | <i>Institution/Location</i> | <i>Examination date</i> | <i>CRA public date</i> | <i>CRA rating</i> | <i>Exam type</i> | |
|--------------------|--|-------------------------|------------------------|-------------------|------------------|-------------|
| | | | | | <i>LrgBk</i> | <i>SmBk</i> |
| 2849212 | Landmark Bank of Florida Post Office Box 5737 Sarasota, Florida 34277-5737 (941) 954-5100 | 12/11/2000 | 03/22/2001 | S | | X |

Section VI – CRA examinations scheduled for

Quarter of

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, March 24, 2001

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-----------------|---|--------------------------------------|
| Branch | Community Savings Bank, Robins, Iowa, for prior approval to establish a branch at 3414 Mt. Vernon Rd. SE, Cedar Rapids, Iowa.* | Newspaper – 3/24/2001 |
| Merger & Branch | The Farmers Bank of Mt. Pulaski, Mt. Pulaski, Illinois, for prior approval to acquire the Mt. Pulaski, Illinois branch office of Citizens National Bank, Macomb, Illinois and thereby to establish a branch.* | Newspaper – 4/16/2001 |
| Branch | Prairie Bank and Trust Company, Bridgeview, Illinois, for prior approval to establish a branch at the southwest corner of 191st and 88th Avenue, Mokena, Illinois.* | Newspaper – 3/28/2001 |
| Merger & Branch | Rolling Hills Bank and Trust, Atlantic, Iowa, for prior approval to merge with Rippey Savings Bank, Rippey, Iowa and thereby to establish a branch at 214 Main Street, Rippey, Iowa.* | Newspaper – N/Avail |

* Subject to the provisions of the Community Reinvestment Act

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

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--|
| 3(a)(1) | American National Bank of Beaver Dam Employee Stock Ownership Trust, Beaver Dam, Wisconsin, for prior approval to become a bank holding company through the acquisition of 30 percent of the voting shares of Ambanc Financial Services, Inc., Beaver Dam, Wisconsin and thereby indirectly acquire American National Bank of Beaver Dam, Beaver Dam, Wisconsin and Bank of Helenville, Helenville, Wisconsin.* | Fed Reg – N/Avail Newspaper – N/Avail |
| 3(a)(5) | AmericaUnited Bancorp, Inc., Schaumburg, Illinois, for prior approval to acquire 100 percent of the voting shares of National Bancorp, Inc., Sycamore, Illinois and thereby indirectly acquire American National Bank of DeKalb County, Sycamore, Illinois.* | Fed Reg – 3/09/2001 Newspaper – 3/24/2001 |

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) | Grant County State Bancshares, Inc. Employees Stock Ownership Plan, Swayzee, Indiana, for prior approval to acquire an additional 1,620 shares (2.45%), for a total ownership of 19,813 shares (30.02%) of the voting shares of Grant County State Bancshares, Inc., Swayzee, Indiana and thereby indirectly acquire Grant County State Bank, Swayzee, Indiana.* | Fed Reg – 3/19/2001 Newspaper – 3/19/2001 |
| 3(a)(3) | Heartland Bancorp, Inc., Bloomington, Illinois, for prior approval to acquire 100 percent of the voting shares of Court Acceptance Company, Pekin, Illinois and thereby indirectly acquire First State Bank of Pekin, Pekin, Illinois.* | Fed Reg – 3/22/2001 Newspaper – 3/19/2001 |
| 4(c)(8) | MB Financial, Inc., Chicago, Illinois, for prior approval to acquire 100 percent of the voting shares of FSL Holdings, Inc., South Holland, Illinois and thereby indirectly acquire First Savings & Loan Association of South Holland, South Holland, Illinois.* | Fed Reg – 04/20/2001 Newspaper – N/Avail |
| 4(c)(8) | Manufacturers National Corporation, Chicago, Illinois, for prior approval to acquire 100 percent of the voting shares of FSL Holdings, Inc., South Holland, Illinois and thereby indirectly acquire First Savings & Loan Association of South Holland, South Holland, Illinois.* | Fed Reg – 04/20/2001 Newspaper – N/Avail |
| 3(a)(3) | Peotone Bancorp, Inc., Peotone, Illinois, for prior approval to acquire 20.62 percent of the voting shares of SouthwestUSA Corporation, Las Vegas, Nevada and thereby indirectly acquire SouthwestUSA Bank (in organization), Las Vegas, Nevada.* | Fed Reg – 4/13/2001 Newspaper – 04/14/2001 |
| CIC | Notification by Todd R. Nicklaus and Greg P. Nicklaus, of a Change in Control of River Valley Bancorporation, Inc., Merrill, Wisconsin. | Fed Reg – N/Avail Newspaper – 04/09/2001 |
| CIC | Notification by John Manning, Lynette Manning, George Manning, Ona Manning, Ann Manning, David Manning, Janet Manning, Albert Manning, Kim Manning, Matthew Manning, Judith Manning and Elizabeth Manning Edwards, of a Change in Control to retain ownership of Van Buren Bancorporation, Keosauqua, Iowa. | Fed Reg – 04/09/2001 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> |
|-------------|--|--------------------------------------|
| 4(c)(8) | Citizens Banking Corporation, Flint, Michigan, notification of intent to acquire, through NYCE Corporation, Woodcliff Lake, New Jersey, voting interests of SecureAccess Company, LLC. | Fed Reg – 3/20/2001 |

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) | Comerica Incorporated, Detroit, Michigan, notification of intent to acquire, through NYCE Corporation, Woodcliff Lake, New Jersey, voting interests of SecureAccess Company, LLC. | Fed Reg – 3/20/2001 |
| 4(c)(8) | East Side Bancorporation, Inc., Chicago, Illinois, notification of intent to purchase loan participations from its subsidiary bank, BankChicago, Chicago, Illinois, and thereby to engage in extending credit and servicing loans. | Fed Reg – 04/11/2001 |
| 4(c)(8) | Farmington Bancorp, Inc., Farmington, Illinois, notification of intent to establish a wholly-owned subsidiary, to be known as Farmington Devcorp and to thereby engage in community development activities. | Fed Reg – N/Avail |
| 4(c)(8) | National Bancshares, Inc., Bettendorf, Iowa, for prior approval to acquire 100 percent of the outstanding voting stock of FirstCity Mortgage Corp., Bettendorf, Iowa, and to thereby engage in making and servicing loans. | Fed Reg – 3/22/2001 |

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

| <i>Type</i> | <i>Application</i> |
|-------------|---|
| S/R | Madison Holding Company, Winterset, Iowa, for prior approval to redeem 124 shares of common stock. |
| Membership | M&I Bank of Mayville (in organization), Mayville, Wisconsin, for prior approval to become a member of the Federal Reserve System. |

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

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 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, March 24, 2001

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| Branch | Notice by Fifth Third Bank, Kentucky, Inc., Louisville, Kentucky, to establish a branch at 1580 Leestown Road, Lexington, Kentucky. | 03/28/2001 |

* 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> |
|-------------|--------------------|
| 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, March 24, 2001

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) | Glacier Bancorp, Inc., Kalispell, Montana, to acquire 100% of the voting shares of Western Security Bank, Billings, Montana, a <u>de novo</u> bank* | Fed. Reg. – 04/13/2001 Newspaper – 04/16/2001 |

* Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, March 24, 2001

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> | |
|-------------|--|--|
| Premises | Gunnison Bank and Trust Company, Gunnison, Colorado 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</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 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, March 24, 2001

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) | Community Bank Holdings of Texas, Inc., Corsicana, TX, and Corsicana Holding, Inc., Dover, DE, to acquire Eagle Bancshares, Inc., Fairfield, TX, Fairfield Holdings, Inc., Wilmington, DE, First National Bank, Fairfield, TX, and Texas Bank, SSB, Buffalo, TX* (previously reported the week ending March 17, 2001) | Fed Reg – 04/13/2001 Newspaper – 04/16/2001 |
| 3(a)(3) | Henderson Citizens Bancshares, Inc., Henderson, TX, and Henderson Citizens Delaware Bancshares, Inc., Dover, DE, to acquire Rusk County Bancshares, Inc., Henderson, TX, Rusk County Delaware Financial Corporation, Dover, DE, and Peoples State Bank, Henderson, TX* | Fed Reg – N/Avail Newspaper – N/Avail |

*Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

| <i>Type</i> | <i>Application</i> |
|-------------|--------------------|
| 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, March 24, 2001

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| Branch | Western Security Bank, Scottsdale, Arizona, to establish a branch office at 22841 North 19 th Avenue, Phoenix, Arizona.* | Newspaper – 03/15/2001 |
| Branch | Barnes Banking Company, Kaysville, Utah, to establish a branch office at approximately 431 South 300 East, Salt Lake City, Utah.* | Newspaper – 03/19/2001 |
| Branch | County Bank, Merced, California, to establish a branch office at 130 Battery Street, San Francisco, California.* | Newspaper – 03/19/2001 |

* 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) | TFC Holding Company to become a bank holding company by acquiring InterBusiness Bank, N.A., both of Los Angeles, California.* | Newspaper – 04/25/2001 Fed Reg – 04/23/2001 |

* 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> |
| 777366 | Bank of the Orient 233 Sansome Street San Francisco, CA 94104-2395 (415) 338-0668 | 11/06/2000 | 03/19/2001 | S | X | |
| 133869 | Eldorado Bank 24012 Calle de la Plata Laguna Hills, CA 92653-3608 (949) 830-7440 | 10/20/2000 | 03/23/2001 | 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 | |
