

OFFICE OF THRIFT SUPERVISION

Order No. 2000-109
Date: December 14, 2000
Re: Docket No. 15909

American Sterling Bank
Sugar Creek, Missouri

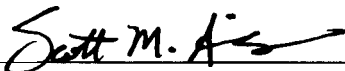
Extension of Time Request

On December 6, 1999, the Deputy Director, acting under delegated authority, issued Order No. 99-78 (Order) approving the applications submitted by American Sterling Bank, a National Association (the Applicant) to convert from a national bank to a federal savings bank, and by American Sterling Corporation, American Sterling Insurance Company and L.K. Dodge Family Foundation, Irvine, California to acquire the Applicant.

Condition 2 of Order No. 99-78 required that the proposed transaction be consummated within 120 calendar days from the date of the Order. The Order also provided that the Regional Director may extend such a time period for up to 120 calendar days. The Regional Director granted an extension, and subsequently, OTS granted an additional extension of 120 days on July 28, 2000.

The Applicant has requested an additional extension of time, until February 28, 2001, to consummate the proposed transaction. Based upon our review of the request, the request is hereby approved.

By order of the Director of the Office of Thrift Supervision, or her designee, effective
December 14, 2000



Scott M. Albinson
Managing Director
Office of Supervision