
Federal Reserve Release



H.2

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

No. 16

Week Ending April 21, 2001

Discount Rates

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

- Approved, April 18, 2001

Discount Rates -- decrease from 4-1/2 percent to 4 percent by the Federal Reserve Banks of Richmond, Chicago, and St. Louis.

- Approved, April 19, 2001

Forms

Forms -- initial review of proposals to extend and revise the Condition Reports for Foreign Subsidiaries of U.S. Banking Organizations (FR 2314a, b, and c), and the Consolidated Report of Condition and Income for Edge and Agreement Corporations (FR 2886b); and to discontinue the Annual Survey of Eligible Bankers Acceptances (FR 2006).

- Proposed, March 19, 2001 (AC)

BS&R	Banking Supervision and Regulation	RBOPS	Reserve Bank Operations and Payment
C&CA	Consumer and Community Affairs	IF	International Finance
FOMC	Federal Open Market Committee	OSDM	Office of Staff Director for Management

Bank Branches, Domestic

Secretary

Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 7290-17 Beach Drive, SW, Ocean Isle Beach.
- Approved, April 20, 2001

Richmond

Southern Financial Bank, Warrenton, Virginia -- to establish a branch at 1055 Thomas Jefferson Street, NW, Washington, D.C.
- Approved, April 19, 2001

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 950 South Pine Island Road, Plantation, Florida.
- Approved, April 16, 2001

Kansas City

State Bank of Burden, Burden, Kansas -- to establish a branch at 116 North Main, Dexter.
- Approved, April 20, 2001

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 2969 North Druid Hills Road; 250 Jonesboro Road, McDonough; and 13800 Highway 9, Alpharetta.
- Approved, April 16, 2001

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 5030 Champion Boulevard, Boca Raton, Florida.
- Approved, April 18, 2001

Bank Holding Companies

Minneapolis

Alliance Bank Shares Corporation, Andover, Minnesota -- to become a bank holding company through the acquisition of 1st Regions Bank, a de novo bank.
- Approved, April 16, 2001

Richmond

BB&T Corporation, Winston-Salem, North Carolina -- to acquire Century South Banks, Inc., Alpharetta, Georgia.
- Approved, April 19, 2001

New York

Chinatrust Commercial Bank, Ltd., Taipei, Taiwan, Republic of China -- to become a bank holding company with respect to Chinatrust Bank, Torrance, California, through the acquisition of China Trust Holdings, N.V., Curacao, Netherlands, Antilles.
- Approved, April 18, 2001

Director, BS&R

Citigroup Inc., New York, New York -- request for an exemption from Section 23A of the Federal Reserve Act.
- Granted, April 16, 2001

Dallas

Community Bank Holdings of Texas, Inc., Corsicana, Texas, and Corsicana Holdings, Inc., Dover, Delaware -- to acquire Eagle Bancshares, Inc., Fairfield, Texas; First National Bank; Texas Bank, SSB, Buffalo; and Fairfield Holdings, Inc., Wilmington, Delaware.
- Approved, April 19, 2001

St. Louis

Community First Financial Group, Inc., English, Indiana -- relief from commitments in connection with change in bank control.
- Granted, April 13, 2001 (AC)

Bank Holding Companies

Chicago

East Side Bancorporation, Inc., Chicago, Illinois -- to purchase loan participations from its subsidiary, BankChicago, and thereby engage in extending credit and servicing loans.

- Approved, April 20, 2001

Dallas

East Texas Financial Corporation, Kilgore, Texas -- to acquire East Texas Financial Services, Inc., Tyler, and First Federal Savings and Loan Association.

- Approved, April 18, 2001

San Francisco

EvergreenBancorp, Seattle, Washington -- to acquire shares of Evergreen Bank.

- Approved, April 17, 2001

Atlanta

F.N.B. Corporation, Naples, Florida -- waiver of application in connection with the acquisition of F.N.B. Corporation, Hermitage, Pennsylvania, and its subsidiaries, First National Bank of Florida, Naples, Florida; Metropolitan National Bank, Youngstown, Ohio; First National Bank of Pennsylvania, Greenville, Pennsylvania; and Reeves Bank, Beaver Falls, as part of a reincorporation in Florida.

- Granted, April 2, 2001 (AC)

Richmond

First Commerce Corporation, Charlotte, North Carolina -- to become a bank holding company through the acquisition of First Commerce Bank.

- Approved, April 17, 2001

Kansas City

First Okmulgee Corporation, Okmulgee, Oklahoma -- to acquire shares of Missouri Bancorp, Inc., Richmond, Missouri.

- Approved, April 20, 2001

Kansas City

Geneva State Company, Geneva, Nebraska -- waiver of application in connection with the acquisition of Shickley State Company, Shickley, and the merger of their subsidiaries, Shickley State Bank and Geneva State Bank, Geneva.

- Granted, April 20, 2001

Bank Holding Companies

Atlanta

Georgia Banking Company, Inc., Atlanta, Georgia -- to become a bank holding company through the acquisition of Georgia Banking Company, and to acquire GBC Funding, Inc., and thereby engage in making, acquiring, brokering, or servicing loans.
- Returned, April 16, 2001

Minneapolis

Glacier Bancorp, Inc., Kalispell, Montana -- to acquire Western Security Bank, Billings.
- Approved, April 20, 2001

Minneapolis

McIntosh County Bank Holding Company, Inc., Ashley, North Dakota -- to engage de novo in extending credit and servicing loans.
- Approved, April 19, 2001

Kansas City

Missouri Bancorp, Inc., Richmond, Missouri -- to become a bank holding company through the acquisition of Community Bank of Missouri.
- Approved, April 20, 2001

Atlanta

One American Corporation, Vacherie, Louisiana -- to acquire Schwegmann Bank & Trust Company, Harvey.
- Approved, April 16, 2001

Chicago

Peotone Bancorp, Inc., Peotone, Illinois -- to acquire shares of SouthwestUSA Corporation, Las Vegas, Nevada, and thereby acquire SouthwestUSA Bank, a de novo bank.
- Approved, April 18, 2001

Richmond

Waccamaw Bankshares, Inc., Whiteville, North Carolina -- to become a bank holding company through the acquisition of Waccamaw Bank; election to become a financial holding company; and for Waccamaw Bank to become a member of the Federal Reserve System.
- Approved, April 19, 2001

Bank Mergers

Chicago

The Farmers Bank of Mt. Pulaski, Mt. Pulaski, Illinois -- to acquire the Mt. Pulaski branch of Citizens National Bank, Macomb.
- Approved, April 20, 2001

Minneapolis

Western Security Bank, Billings, Montana -- to merge with Western Security Bank, Missoula, a federal savings bank, and thereby establish 25 branches; and to become a member of the Federal Reserve System.
- Approved, April 20, 2001

Change In Bank Control

Atlanta

Union Bancshares of Campbell County, Inc., Jellico, Tennessee -- change in bank control.
- Permitted, April 13, 2001 (AC)

Competitive Factors Reports

St. Louis

A.G. Edwards Trust Company, St. Louis, Missouri -- report on competitive factors of the proposed merger with A.G. Edwards Trust Company, FSB.
- Submitted, April 17, 2001

Richmond

The Bank of Southside Virginia, Carson, Virginia -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Franklin branch of F&M Bank-Southern Virginia, Emporia.
- Submitted, April 20, 2001

Dallas

Benchmark Bank, Quinlan, Texas -- report on competitive factors of the proposed merger with Loan Oak State Bank, Loan Oak.
- Submitted, April 20, 2001

Competitive Factors Reports

Chicago

Busey Bank, Urbana, Illinois -- report on competitive factors of the proposed merger with Busey Bank, FSB, Bloomington.
- Submitted, April 18, 2001

Atlanta

First Guaranty Bank, Hammond, Louisiana -- report on competitive factors of the proposed interim merger with FG Bank.
- Submitted, April 18, 2001

Chicago

First National Bank and Trust Company of Beloit, Beloit, Wisconsin -- report on competitive factors of the proposed merger with First National Bank of Winnebago, Winnebago, Illinois.
- Submitted, April 18, 2001

Philadelphia

First Star Savings Bank, Bethlehem, Pennsylvania -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Wind Gap branch of Main Street Bank, Reading.
- Submitted, April 16, 2001

Boston

Liberty Bank, Middletown, Connecticut -- report on competitive factors of the proposed merger with Hometown Bank, Moodus.
- Submitted, April 16, 2001

San Francisco

Liberty Merger Corporation, South San Francisco, California -- report on competitive factors of the proposed merger with Liberty Bank.
- Submitted, April 19, 2001

Atlanta

Merchants & Marine Bank, Pascagoula, Mississippi -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Lucedale and Moss Point branches of Union Planters Bank, N.A., Memphis, Tennessee.
- Submitted, April 18, 2001

Competitive Factors Reports

Chicago

Mutual Federal Savings and Loan Association of Chicago, Chicago, Illinois -- report on competitive factors of the proposed merger with Interim Two.
- Submitted, April 18, 2001

Secretary

Richmond County Savings Bank, Staten Island, New York -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Fleet National Bank, Providence, Rhode Island.
- Submitted, April 20, 2001

Minneapolis

Rural American Bank-East Grand Forks, East Grand Forks, Minnesota -- report on competitive factors of the proposed merger with Valley State Bank of Oslo, Oslo.
- Submitted, April 20, 2001

San Francisco

Sanwa Bank California, San Francisco, California -- report on competitive factors of the proposed merger with Tokai Bank California, Los Angeles.
- Submitted, April 19, 2001

Minneapolis

Tracy State Bank, Tracy, Minnesota -- report on competitive factors of the proposed merger with Minnwest Bank South, Slayton.
- Submitted, April 17, 2001

Minneapolis

Winona National and Savings Bank, Winona, Minnesota -- report on competitive factors of the proposed merger with Town and Country State Bank of Winona.
- Submitted, April 16, 2001

Extensions Of Time

Minneapolis

First Bancshares Corporation, Gladstone, Michigan -- extension to July 19, 2001, to acquire additional shares of Baybank Corporation.
- Granted, April 18, 2001

Extensions Of Time

Atlanta

Futurus Financial Services, Inc., Roswell, Georgia -- extension to May 28, 2001, to become a bank holding company through the acquisition of Futurus Bank, N.A.
- Granted, April 16, 2001

Financial Holding Companies

Richmond

Capital Bank Corporation, Raleigh, North Carolina -- election to become a financial holding company.
- Effective, April 16, 2001

Richmond

Shore Bancshares, Inc., Centreville, Maryland -- election to become a financial holding company.
- Effective, April 16, 2001

Minneapolis

Signal Financial Corporation, Mendota Heights, Minnesota -- election to become a financial holding company.
- Effective, April 19, 2001

Membership

Kansas City

Bank of Blue Valley, Overland Park, Kansas -- membership in the Federal Reserve System.
- Approved, April 19, 2001

Regulations And Policies

FOMC

Short-term Interest Rates -- decrease in the target for the federal funds rate from 5 percent to 4-1/2 percent.
- Approved, April 18, 2001

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, April 21, 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>	
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, April 21, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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 – 04/21/2001
Branch	Bayerische Hypo- und Vereinsbank Aktiengesellschaft, Munich, Germany, to establish additional branches at 622 Third Avenue and 245 Park Avenue, both in New York, New York.*	Newspaper – 05/14/2001
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)(3)	First BanCorp, San Juan, Puerto, to acquire up to 8.73 percent of the voting shares of Southern Security Bank Corporation, Hollywood, Florida.	Newspaper - 05/06/2001 Fed Reg - N/Avail
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 – 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>
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 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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, April 21, 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>	
None		

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, April 21, 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>	
None		

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, April 21, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Community Bank of Tri-County, Waldorf, Maryland, to establish a branch at 30155 Three Notch Road, Charlotte Hall, Maryland.*	Newspaper - 04/26/2001

*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)(5)	First Virginia Bankshares, Inc., Falls Church, Virginia, to merge with James River Bankshares, Inc., Suffolk, Virginia.*	Fed Reg - N/Avail Newspaper - 05/07/2001

*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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, April 21, 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>	
3(a)(1)	Georgia Bancshares, Inc., Fayetteville, Georgia, notice to become a bank holding company by acquiring The Bank of Georgia, Fayetteville, 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.

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, April 21, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Merger & Branch	Citizens First State Bank of Walnut, Walnut, Illinois, for prior approval to acquire the Wyanet, Illinois branch of Peoples National Bank of Kewanee, Kewanee, Illinois and thereby to establish a branch at 135 Main Street, Wyanet, Illinois.*	Newspaper – N/Avail
Merger & Branches	1st Source Bank, South Bend, Indiana, for prior approval to acquire the two branches of Old Kent Bank, Grand Rapids, Michigan and thereby to establish branches at 4009 Red Arrow Highway, St. Joseph, Michigan and 715 Ship Street, St. Joseph, Michigan.*	Newspaper – N/Avail
Merger	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.*	Newspaper – 4/16/2001
Merger & Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, for prior approval to acquire of the Phoenix, Arizona branch of Harris Trust Bank of Arizona, Scottsdale, Arizona and thereby to establish a branch at 19828 North 27th Avenue, Phoenix, Arizona.*	Newspaper – 4/29/2001

* 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)	Ameriana Bancorp, New Castle, Indiana, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Ameriana Bank and Trust, SB, New Castle, Indiana (formerly known as Ameriana Bank & Trust of Indiana).*	Fed Reg – 5/14/2001 Newspaper – N/Avail
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 – 4/25/2001 Newspaper – 4/21/2001

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) & 4(c)(8)	First Indiana Corporation, Indianapolis, Indiana, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First Indiana Bank, National Association (in organization), Indianapolis, Indiana; to engage in community development activities through its wholly-owned subsidiary, Pioneer Service Corporation; and in the following nonbanking activities through its wholly-owned subsidiary, Somerset Financial Services, LLC, Indianapolis, Indiana: financial and investment advisory activities; management consulting and counseling activities; real estate and personal property appraising related to extending of credit and data processing and to acquire 100 percent of the voting shares of First Indiana Bank, FSB, Indianapolis, Indiana.*	Fed Reg – 5/04/2001 Newspaper – N/Avail
3(a)(3)	Foresight Financial Group, Inc., Rockford, Illinois, for prior approval to acquire 100 percent of the voting shares of Lena Bancorp, Inc., Lena, Illinois and thereby indirectly acquire Lena State Bank, Lena, Illinois.*	Fed Reg – 5/11/2001 Newspaper – N/Avail
3(a)(3)	Heartland Bancorp, Inc., Bloomington, Illinois, for prior approval to acquire 100 percent of the voting shares of Chenoa Corporation, Chenoa, Illinois and thereby indirectly acquire Bank of Chenoa, Chenoa, Illinois.*	Fed Reg – 5/03/2001 Newspaper – 4/30/2001
3(a)(3)	Mahaska Investment Company ESOP, Oskaloosa, Iowa, for prior approval to acquire an additional 30,000 shares, or 0.76% of the voting shares of Mahaska Investment Company, Oskaloosa, Iowa.*	Fed Reg – 5/10/2001 Newspaper – 5/11/2001
4(c)(8)	MB Financial, Inc., Chicago, Illinois and 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, and thereby engage in the operation of a savings association.*	Fed Reg – 4/20/2001 Newspaper – 4/16/2001
3(a)(3)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, for prior approval to acquire 100 percent of the voting shares of M&I Bank of Mayville (in organization), Mayville, Wisconsin.*	Fed Reg – 4/27/2001 Newspaper – 4/26/2001
CIC	Notification by Todd R. Nicklaus and Greg P. Nicklaus, of a Change in Control to acquire an additional 53.25 percent of the outstanding voting shares of River Valley Bancorporation, Inc., Merrill, Wisconsin.	Fed Reg – 4/17/2001 Newspaper – 4/09/2001

* 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>
Membership	Sand Ridge Bank, Highland, Indiana, for prior approval to become a member of the Federal Reserve System.
Regulation K	ABN AMRO Bank N.V., Amsterdam, The Netherlands, for prior approval to establish a branch at 680 Fifth Avenue, New York, New York.

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

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

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

District 8
Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, April 21, 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 Southern Commercial Bank, St. Louis, Missouri, to relocate its main office from 5515 South Grand Avenue, St. Louis, Missouri, to 4435 Meramec Bottom Road, St. Louis, Missouri, and to convert the former main office location to a branch facility.*	4/10/2001

* 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.

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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>
2594240	The Capital Bank Little Rock, Arkansas	11/27/2000	4/20/2001	S		X

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, April 21, 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>
CIC	Kent V. Lovell to become a co-trustee of the Voting Trust Agreement that controls the McIntosh County Bank Holding Company, Inc., Ashley, North Dakota.	Fed. Reg. – 05/03/2001 Newspaper – 05/10/2001
CIC	Aaron D. Levorsen to acquire control of Elgin Bancshares, Inc., Elgin, North Dakota.	Fed. Reg. – 05/08/2001 Newspaper – 05/08/2001

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.

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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, April 21, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	BancFirst, Oklahoma City, Oklahoma, for prior approval to establish a branch at 11001 N. May Avenue, Oklahoma City, Oklahoma, and a branch at 7136 S. Yale Avenue, Tulsa, Oklahoma.	Newspaper – 04/19/2001
Branch	Premier Bank, Denver, Colorado, for prior approval to establish a branch at 2480 West Alameda Avenue, Denver, Colorado.	Newspaper – 04/25/2001

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)	First Muskogee Financial Corporation, Muskogee, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bank of Muskogee, Muskogee, Oklahoma.	Newspaper – 05/11/2001 Fed Reg – 05/17/2001
3(a)(1)	Gideon Management L.L.C., Topeka, Kansas, for prior approval to become a bank holding company by becoming General Partner of Gideon Enterprises L.P., Topeka, Kansas, and thereby indirectly acquiring Silver Lake Bank, Topeka, Kansas.	Newspaper – 05/15/2001 Fed Reg – 05/10/2001
3(a)(3)	State Bank of Slater ESOP and Trust, Slater, Missouri, for prior approval to acquire an additional 2.86 percent, for a total of 30.68 percent of the voting shares of Slater Bancshares, Inc., Slater, Missouri, and thereby increase its ownership of State Bank of Slater, Slater, Missouri.	Newspaper – 05/19/2001 Fed Reg – 05/18/2001

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.

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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>
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, April 21, 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)	First Financial Bancshares, Inc., Abilene, TX, to acquire City Bancshares, Inc., Mineral Wells, TX, City Delaware Financial Corporation, Dover, DE, and City National Bank, Mineral Wells, TX*	Fed Reg – N/Avail Newspaper – 05/17/2001

*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>	<i>Ending date of comment period</i>
None		

Section V – Availability of CRA public evaluations

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

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
783965	Texas Coastal Bank 6731 Spencer Highway Pasadena, Texas 77505-1755	09/30/2000	04/21/2001	S		X

Section VI – CRA examinations scheduled for Quarter of

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, April 21, 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>
CIC	Peter Eliades, Las Vegas, Nevada, retroactive notice to retain 10.69 percent of Business Bank Corporation, Las Vegas, Nevada.*	Newspaper – N/Avail Fed Reg. – 05/08/2001

* 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.

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

Section VI – CRA examinations scheduled for Quarter of

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