
Federal Reserve Release



H.2

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

No. 27

Week Ending July 7, 2001

Bank Holding Companies

Citigroup Inc. and Citicorp, New York, New York, and Citigroup Holdings Company, Wilmington, Delaware -- to acquire European American Bank, Uniondale, New York.
- Approved, July 2, 2001

Harrodsburg First Financial Bancorp, Inc., Harrodsburg, Kentucky -- to acquire shares of Citizens Financial Bank, Inc., Glasgow, and to retain ownership of First Financial Bank, Harrodsburg.
- Approved, July 2, 2001

Enforcement

Bankers Trust Company, New York, New York -- issuance of a cease and desist order against Harvey Plante, a former officer and institution-affiliated party.
- Announced, July 2, 2001

BS&R	Banking Supervision and Regulation	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

Richmond

Alliance Bank Corporation, Fairfax, Virginia -- to establish a branch at 9150 Manassas Drive, Manassas Park.

- Approved, July 5, 2001

Kansas City

BancFirst, Oklahoma City, Oklahoma -- to establish a branch at 6200 Waterford Boulevard.

- Approved, July 6, 2001

Richmond

The Bank of Romney, Romney, West Virginia -- to establish a branch at 63 Winchester Street, Paw Paw.

- Approved, July 3, 2001

Secretary

Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 1730 Dickerson Boulevard, Suite A, Monroe.

- Approved, July 2, 2001

Richmond

Farmers & Mechanics Bank, Frederick, Maryland -- to establish a branch at 206 Ridgeville Boulevard, Mt. Airy.

- Approved, July 5, 2001

San Francisco

Farmers & Merchants Bank, Long Beach, California -- to establish branches at 27525 Indian Peak Road, Rolling Hills Estates, and 22400 Torrance Boulevard, Torrance.

- Approved, July 3, 2001

Bank Branches, Domestic

Minneapolis

First Security Bank of Missoula, Missoula, Montana -- to purchase certain assets and assume certain liabilities of four Missoula branches and one Hamilton branch of Western Security Bank, Billings; and thereby establish branches at 320 West Broadway Street, Missoula, 100 East Broadway Street, 2601 Garfield Street, and 3045 North Reserve Street; and 501 North First Street, Hamilton.

- Approved, July 6, 2001

Minneapolis

Glacier Bank, Kalispell, Montana -- to purchase certain assets and assume certain liabilities of the Anaconda and Butte branches of Western Security Bank, Billings; and thereby establish branches at 307 East Park Street, Anaconda, and 1880 Harrison Avenue, Butte.

- Approved, July 6, 2001

Richmond

Metro-County Bank of Virginia, Inc., Mechanicsville, Virginia -- to establish a branch at 300 England Street, Ashland.

- Approved, July 5, 2001

Bank Holding Companies

Atlanta

ABC Bancorp, Inc., Moultrie, Georgia -- to merge with Golden Isles Financial Holdings, Inc., St. Simons Island, and thereby acquire The First Bank of Brunswick, Brunswick.

- Approved, July 5, 2001

Secretary

Citigroup Inc. and Citicorp, New York, New York, and Citigroup Holdings Company, Wilmington, Delaware -- commenter's request to extend the comment period for the proposed acquisition of shares of Grupo Financiero Banamex-Accival, S.A. de C.V., Mexico City, Mexico.

- Denied, July 6, 2001

Bank Holding Companies

San Francisco

First Coastal Bancshares, El Segundo, California -- relief from a commitment in connection with the application to acquire First Coastal Bank N.A.

- Granted, June 28, 2001 (AC)

Chicago

Henry State Bancorp, Inc., Henry, Illinois -- to become a bank holding company through the acquisition of Henry State Bank.

- Approved, July 6, 2001

Kansas City

Raton Capital Corporation, Raton, New Mexico -- to acquire Trinidad Capital Corporation, Trinidad, Colorado.

- Approved, July 3, 2001

Secretary

SunTrust Banks, Inc., Atlanta, Georgia -- commenter's request to extend the comment period on the proposed acquisition of Wachovia Corporation, Winston-Salem, North Carolina.

- Granted, July 3, 2001

Kansas City

Trinidad Capital Corporation, Trinidad, Colorado -- to become a bank holding company through the acquisition of shares of International Bank.

- Approved, July 3, 2001

Bank Mergers

Minneapolis

Big Sky Western Bank, Gallatin Gateway, Montana -- to purchase certain assets and assume certain liabilities of the branch of Western Security Bank, Billings, at 2901 West Main Street, Bozeman.

- Approved, July 6, 2001

Bank Mergers

Minneapolis

Glacier Bank, Kalispell, Montana -- to purchase certain assets and assume certain liabilities of the Kalispell branch of Western Security Bank, Billings.

- Approved, July 6, 2001

Banks, Foreign

New York

Dexia S.A., Brussels, Belgium -- to acquire Artesia Mortgage Capital Corporation, Issaquah, Washington, and Artesia Mortgage CMBS, Inc.; Artesia Delaware Inc., Wilmington, Delaware, and Artesia North America, Inc. and thereby engage in extending credit and servicing loans, activities related to extending credit, and investment transactions as a principal in connection with hedging activities.

- Approved, July 2, 2001

New York

Israel Discount Bank Limited, Tel Aviv, Israel, and Discount Bancorp, Inc., New York, New York -- to engage de novo, through IDB Mortgage Corp., New York, in residential mortgage lending activities.

- Approved, July 5, 2001

Banks, Nonmember, And Miscellaneous Institutions

San Francisco

Montecito Bank & Trust, Santa Barbara, California -- request for waiver of application in connection with the proposed merger with Valley Oaks National Bank, Solvang.

- Returned, July 6, 2001

Banks, State Member

Kansas City

The Bank at Broadmoor, Colorado Springs, Colorado -- to invest in bank premises.

- Approved, July 2, 2001

Change In Bank Control

St. Louis

First Security, Inc., Owensboro, Kentucky -- change in bank control.

- Permitted, July 2, 2001

Change In Bank Control

Chicago

Swea City Bancorporation, Inc., Estherville, Iowa -- change in bank control.
- Permitted, July 2, 2001

Competitive Factors Reports

Chicago

Bank of Commerce, Downers Grove, Illinois -- report on competitive factors of the proposed merger with Republic Bank of Downers Grove, a de novo bank.
- Submitted, July 6, 2001

Chicago

Bank One, Arizona, National Association, Phoenix, Arizona -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Bank One, National Association, Chicago, Illinois, and Bank One, Michigan, Detroit, Michigan.
- Submitted, July 3, 2001

Chicago

Bank One, National Association, Chicago, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Bank One, Arizona, National Association, Phoenix, Arizona; Bank One, Michigan, Detroit, Michigan; and American National Bank & Trust Company of Chicago, Chicago, Illinois.
- Submitted, July 3, 2001

Chicago

Exchange State Bank, Adair, Iowa -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Winterset, Iowa, branch of Commercial Federal Bank, a Federal Savings Bank, Omaha, Nebraska.
- Submitted, July 3, 2001

Chicago

First National Bank in Tremont, Tremont, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the New Holland, Illinois, branch of Union Planters Bank, National Association, Memphis, Tennessee.
- Submitted, July 3, 2001

Competitive Factors Reports

Chicago

Independent Bank-MSB, Bay City, Michigan -- report on competitive factors of the proposed merger with Independent Bank, Ionia.

- Submitted, July 6, 2001

San Francisco

Los Padres Bank, Solvang, California -- report on competitive factors of the proposed acquisition of the Mission, Kansas, branch of Harrington Bank, FSB, Richmond, Indiana.

- Submitted, July 5, 2001

Chicago

Michigan National Bank, Farmington Hills, Michigan -- report on competitive factors of the proposed merger with Standard Federal Bank, Troy.

- Submitted, July 3, 2001

Boston

Norway Savings Bank, Norway, Maine -- report on competitive factors of the proposed merger with Coastal Bank, Portland.

- Submitted, July 2, 2001

Philadelphia

Progress Bank, Blue Bell, Pennsylvania -- report on competitive factors of the proposed acquisition of the Hunterdon County, New Jersey, and Bucks County, Pennsylvania, branches of Main Street Bank, Reading.

- Submitted, July 3, 2001 (AC)

Extensions Of Time

Chicago

Ames National Corporation, Ames, Iowa -- extension to October 5, 2001, to retain its 5.39 percent investment in Mahaska Investment Company, Oskaloosa, and to acquire up to 10 percent of the shares of Mahaska and thereby indirectly acquire Midwest Federal Savings and Loan Association of Eastern Iowa, Burlington, and Central Valley Bank, Ottumwa.

- Granted, July 2, 2001

Extensions Of Time

Dallas

Bryan Family Management Trust, Bryan, Texas, and Bryan Heritage Limited Partnership -- extension to October 9, 2001, to acquire The First National Bank of Bryan.

- Granted, July 6, 2001

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, July 7, 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, July 7, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Representative Office	China Merchants Bank, Shenzhen, People's Republic of China, to establish a representative office in New York, New York.*	Newspaper – N/Avail
Representative Office	Banca Comerciala Romana S.A., Bucharest, Romania, to establish a representative office in New York, New York.*	Newspaper – N/Avail
Branch	NCF Bank Plc (formerly known as Nordea Companies Finland (NCF) Plc formerly known as MeritaNordbanken Plc), to establish a state-licensed branch at 437 Madison Avenue, New York, New York.	Newspaper – N/Avail
Branch	HSBC Bank USA, Buffalo, New York, to open and occupy a "drive-in facility" branch at 4406 West Genesee Street, Syracuse, New York.	Newspaper – 07/13/2001

* 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)/3(a)(3)	North Fork Bancorporation, Inc. and its wholly-owned subsidiary, North Fork Bank, both of Melville, New York, to acquire Commercial Bank of New York, New York, New York.*	Newspaper – N/Avail Fed Reg – 07/30/2001
3(a)(3)	Canadian Imperial Bank of Commerce, CIBC World Markets Inc., both of Toronto, Canada, CIBC Delaware Holdings Inc., New York, New York, and Amicus Holdings Inc., Cicero, Illinois, to acquire 95% of the Series C Preferred Stock and up to 51% of the total voting shares of Juniper Financial Corp., Wilmington, Delaware.*	Newspaper – 07/26/2001 Fed Reg – 07/26/2001

* 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>
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, July 7, 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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, July 7, 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.

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>
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None

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, July 7, 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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, July 7, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 7950 Jones Branch Road, McLean, Virginia, to be known as the Gannett Office.	07/13/2001*
Branch	MetroBank of Dade County, Miami, Florida, to establish a branch located at 4699 Nob Hill Road, Sunrise, Florida.	07/20/2001*

*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>
3(a)(1)	Florida Coastline Community Group, Inc., Miami, Florida, to become a bank holding company by acquiring Florida Coastline National Bank, Miami, Florida (in organization).	Newspaper – 08/05/2001*

*Subject to provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
COM	Appalachian Bancshares, Inc., Ellijay, Georgia, commitment waiver request.

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

<i>Type</i>	<i>Application</i>
COM	Cumberland Bancorp, Inc., Nashville, Tennessee, commitment waiver request.
Foreign	Caixa de Aforros de Vigo, Ourense e Pontevedra, Vigo, Spain, to establish an international bank agency in Miami, Florida.

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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, July 7, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Cedar Rapids Bank and Trust Company, Cedar Rapids, Iowa, for prior approval to acquire the Cedar Rapids, Iowa branch office of Quad City Bank and Trust Company, Bettendorf, Iowa.*	Newspaper – N/Avail
18(c) & Branch	Central Trust & Savings Bank, Cherokee, Iowa, for prior approval to acquire the assets and liabilities of First Federal Bank, Sioux City, Iowa and thereby to establish a branch at 2 Bow Drive, Cherokee, Iowa.*	Newspaper – 7/05/2001
18(c) & Branches	Comerica Bank-California, San Jose, California, for prior approval to merge with Imperial Bank, Inglewood, California and thereby to establish 15 branches.*	Newspaper – N/Avail
18(c) & Branch	Commercial Trust & Savings Bank, Storm Lake, Iowa, for prior approval to acquire the Storm Lake, Iowa branch office of Commercial Federal Bank, FSB, Omaha, Nebraska and thereby to establish a branch at 1250 N. Lake Avenue, Storm Lake, Iowa.*	Newspaper – N/Avail
18(c) & Branches	1st Source Bank, South Bend, Indiana, for prior approval to acquire the LaPorte and Michigan City, Indiana, branch offices of Citizens Financial Services, FSB, Munster, Indiana and thereby to establish two branch offices - 714 Lincolnway, LaPorte, Indiana; and 4005 Franklin Street, Michigan City, Indiana.*	Newspaper – N/Avail
18(c) & Branches	Titonka Savings Bank, Titonka, Iowa, for prior approval to purchase the Forest City, Iowa and Thompson, Iowa branches of Commercial Federal Bank, FSB, Omaha, Nebraska and thereby to establish a branch at 155 Jackson Street, Thompson, Iowa and to relocate their branch located at 101 N. Clark Street, Forest City, Iowa to 102 N. Clark Street, Forest City, 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 Bank Holdings, LLC., Cedar Falls, Iowa, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of American Bancorporation, Cedar Falls, Iowa, and thereby indirectly Cedar Valley Holding Company, Cedar Falls, Iowa, and Cedar Valley State Bank, Saint Ansgar, Iowa.*	Fed Reg – 7/06/2001 Newspaper – N/Avail
3(a)(1)	American Community Financial, Inc., Woodstock, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting stock of American Community Bank & Trust, Woodstock, Illinois.*	Fed Reg – 7/30/2001 Newspaper – N/Avail
3(a)(5)	Harvard Bancorp, Inc., Harvard, Illinois, for prior approval to acquire 100 percent of the voting shares of Hebron Bancshares, Inc., Hebron, Illinois and thereby indirectly acquire Hebron State Bank, Hebron, Illinois.*	Fed Reg – 7/02/2001 Newspaper – 6/30/2001
4(c)(8)	Hasten Bancshares, Indianapolis, Indiana, for prior approval to acquire 100 percent of the outstanding common stock of Harrington Financial Group, Inc., Overland Park, Kansas, and thereby indirectly acquire Harrington Bank, FSB, Richmond, Indiana.*	Fed Reg – 8/01/2001 Newspaper – N/Avail
CC	Notification by Charles Weldon Morrison of a Change in Control of Lamoine Bancorp, Inc., La Harpe, Illinois.	Fed Reg – 7/24/2001 Newspaper – N/Avail
3(a)(5)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, for prior approval to acquire 100 percent of the voting shares of National City Bancorporation, Minneapolis, Minnesota and thereby indirectly acquire National City Bank of Minneapolis, Minneapolis, Minnesota.*	Fed Reg – 7/02/2001 Newspaper – 6/30/2001
3(a)(3)	Quad City Holdings, Inc., Moline, Illinois, for prior approval to acquire 100 percent of the voting shares of Cedar Rapids Bank and Trust Company (in organization), Cedar Rapids, Iowa.*	Fed Reg – 7/09/2001 Newspaper – 7/09/2001
3(a)(1)	Speer Bancshares, Inc., Speer, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of State Bank of Speer, Speer, Illinois.*	Fed Reg – 7/20/2001 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)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, for prior approval to acquire 100 percent of the voting shares of Diversified Business Credit, Inc., Minneapolis, Minnesota and thereby to engage in extending credit and servicing loans.	Fed Reg – 7/02/2001

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

<i>Type</i>	<i>Application</i>
Commitment Modification	Comerica Incorporated, Detroit, Michigan, for prior approval to be released from the commitments with respect to their ownership of 5 percent or more of the stock of NYCE.
4(c)(8)	Northern Trust Corporation, Chicago, Illinois, for prior approval to engage indirectly through Northern Trust Global Advisors, Inc., Stamford, Connecticut, in the nonbanking activity of acting as a general partner of private equity funds.
4(c)(8)	Northern Trust Corporation, Chicago, Illinois, for prior approval to engage indirectly through Northern Trust Global Advisors, Inc., Stamford, Connecticut, in the nonbanking activities of commodity pool operator and commodity trading advisor activities.

Section V – Availability of CRA public evaluations

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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.

Section V – Availability of CRA public evaluations

<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, July 7, 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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, July 7, 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)	Western Bancorporation, Inc., Duluth, Minnesota, proposes to acquire 100% of the voting shares of Cass Lake Company, Cass Lake, Minnesota.	Fed. Reg. – 08/02/2001 Newspaper – N/Avail.
3(a)(3)	Dacotah Banks, Inc., Aberdeen, South Dakota, proposes to acquire F&M Bank Holding Company of Valley City, Inc., Valley City, North Dakota.	Fed. Reg. – 08/03/2001 Newspaper – N/Avail.

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)LLE	Western Bancorporation, Inc., Duluth, Minnesota, proposes to acquire Cass Lake Company, Cass Lake, Minnesota and thereby engage in general insurance agency activities in a place with a population of less than 5,000.	Fed. Reg. – 08/02/2001

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</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, July 7, 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	Arthur D. Hagan, Stillwater, Oklahoma, for prior approval to increase his ownership interest from 19.09 percent to 22.32 percent of the voting shares of AmeriBanc Holdings, Durango, Colorado, parent of The Bank of Durango, Durango, Colorado.	Newspaper – 07/05/2001 Fed Reg – 07/24/2001

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.

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<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, July 7, 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	Mark G. Mulloy, Humble, TX, and Othello O. Hare, Jr., Houston, TX, to acquire an interest in Crosby Bancshares, Inc., Crosby, TX	Fed Reg – 07/25/2001 Newspaper – 07/18/2001

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.

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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>
468954	Tradition Bank 12300 Bellaire Blvd. Houston, Texas 77072-2299	12/31/2000	07/07/2001	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, July 7, 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	Tererence Ray Sullivan, Carol Ann Sullivan, Patrick Sean Sullivan of Elko, Nevada, Terrance Leroy Sullivan, Deborah Ann Hall, Darren Eugene Hall, of Twin Falls, Idaho, Terrance Ryan Sullivan, Las Vegas, Nevada, Gary Phillip Sullivan, Staten Island, New York, Ralph William Farley and Iris Gertrude Farley, Laguna Woods, California, acting in concert to acquire up to 25 percent of Great Basin Financial Corporation, Elko, Nevada.*	Newspaper – 07/11/2001 Fed Reg – 07/09/2001

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>	
COM	BNP Paribas, Paris, commitment relief request for additional time to divest certain natural gas investments.	

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>
877369	Valley Independent Bank 1498 Main Street El Centro, CA 92243 (760) 370-3600	02/26/2001	07/03/2001	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

Institution *Location*

None
