
Federal Reserve Release



H.2

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

No. 33

Week Ending August 18, 2001

Bank Holding Companies

Canadian Imperial Bank of Commerce, Toronto, Canada; CIBC World Markets, Inc.; CIBC Delaware Holdings, New York, New York; and Amicus Holdings, Falls Church, Virginia -- to acquire shares of Juniper Financial Corp., Wilmington, Delaware.

- Approved, August 17, 2001

Citigroup Inc., New York, New York -- commenters' requests for reconsideration of the Board's approval of the application to acquire Grupo Financiero Banamex Accival, S.A. de C.V., Mexico City, Mexico, and Banco Nacional de Mexico, S.A., and thereby acquire California Commerce Bank, Los Angeles, California.

- Denied, August 16, 2001

First Union Corporation, Charlotte, North Carolina -- to merge with Wachovia Corporation, Winston-Salem.

- Approved, August 13, 2001

Board Operations

Budget Objective -- for 2002 and 2003.

- Approved, August 13, 2001

Building Acquisition -- to purchase the building at 1709 New York Avenue, N.W., Washington, D.C., where the Board currently leases space.

- Approved, July 12, 2001 (AC)

Forms

Consolidated Bank Holding Company Report of Equity Investments in Nonfinancial Companies (FR Y-12) -- implementation of a new information collection report.

- Approved, August 16, 2001

Reserve Bank Services

Collection of Foreign Checks -- policy revision to allow one three-year extension of a contract with a correspondent financial institution for collection of foreign items (S-letter 2603, rescinding S-letter 2576).

- Approved, August 13, 2001

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

Kansas City

1st Financial Bank, Overland Park, Kansas -- to establish a branch at 9892 Rosemont Avenue, Lone Tree, Colorado.
- Approved, August 15, 2001

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 401 Tenth Street, Huntington, West Virginia.
- Approved, August 16, 2001

Richmond

First Virginia Bank-Hampton Roads, Norfolk, Virginia -- to establish a branch at 955 Harpersville Road, Newport News.
- Approved, August 15, 2001

New York

HSBC Bank USA, Buffalo, New York -- to establish a mini-branch in the Jefferson Ferry Active Retirement Center, One Jefferson Ferry Drive, South Setauket.
- Approved, August 17, 2001

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 1100 Ridgeway Loop, Memphis, Tennessee.
- Approved, August 16, 2001

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 2625 Weston Road, Weston, Florida.
- Approved, August 17, 2001

Bank Holding Companies

St. Louis

Allegiant Bancorp, Inc., St. Louis, Missouri -- to merge with Southside Bancshares Corp. and thereby acquire South Side National Bank in St. Louis; Bank of Ste. Genevieve, Sainte Genevieve; Bank of St. Charles County, St. Charles; and State Bank of Jefferson County, DeSoto.
- Approved, August 15, 2001

Chicago

American Community Financial, Inc., Woodstock, Illinois -- to become a bank holding company through the acquisition of American Community Bank & Trust.
- Approved, August 17, 2001

Director, BS&R

Barclays PLC, London, England, and Barclays Bank PLC -- modification of certain commitments.
- Approved, August 14, 2001

Minneapolis

Citizens Bank Holding Company, Finley, North Dakota -- to merge with First Sharon Holding Company, Inc., Aneta.
- Returned, August 16, 2001

San Francisco

Columbia Trust Bancorp, Pasco, Washington -- to become a bank holding company with respect to Columbia Trust Bank.
- Approved, August 14, 2001

Kansas City

Cornerstone Bancshares, Inc., Overland Park, Kansas -- to become a bank holding company through the acquisition of Cornerstone Bank, and for the bank to become a member of the Federal Reserve System.
- Approved, August 16, 2001

St. Louis

First Banks, Inc., St. Louis, Missouri, and First Banks America, Inc. -- to acquire Charter Pacific Bank, Agoura Hills, California.
- Approved, August 16, 2001

Bank Holding Companies

Chicago

Jones Bancorp, Inc., Marcellus, Michigan -- to retain its interest in G.W. Jones Mortgage Company, St. Joseph, and thereby engage in extending credit and servicing loans.

- Approved, August 15, 2001

Kansas City

Landmark Bancshares, Inc., Manhattan, Kansas -- to become a bank holding company through the acquisition of MNB Bancshares, Inc. and Security National Bank, and to acquire Landmark Bancshares, Inc., Dodge City, and Landmark Federal Savings Bank.

- Approved, August 14, 2001

Chicago

MB-MidCity, Inc., Chicago, Illinois -- to become a bank holding company through the acquisition of MB Financial, Inc. and its subsidiaries, Manufacturers National Corporation and Manufacturers Bank; and MidCity Financial Corporation and its subsidiaries, First National Bank of Elmhurst, Elmhurst; The Mid-City National Bank of Chicago, Chicago; First National Bank of Morton Grove, Morton Grove; Union Bank and Trust Company, Oklahoma City, Oklahoma; and Abrams Centre Bancshares, Inc., Dallas, Texas and Abrams Centre National Bank; and for prior approval to acquire shares of Summit MFR Leasing LLC, Cincinnati, Ohio, and Sentry Lease Equity Pool 2000-1, LLC, Salt Lake City, Utah, and thereby engage in leasing personal or real property.

- Approved, August 16, 2001

Atlanta

Medley Group, Inc., Dothan, Alabama -- to become a bank holding company through the acquisition of Bonifay Holding Company, Inc., Bonifay, Florida.

- Withdrawn, August 13, 2001

Kansas City

Millennium Bancorp, Inc., Edwards, Colorado -- to become a bank holding company through the acquisition of Millennium Bank.

- Approved, August 15, 2001

Bank Holding Companies

Atlanta

NBOG Bancorporation, Inc., Gainesville, Georgia -- to become a bank holding company through the acquisition of National Bank of Gainesville, a de novo bank.
- Approved, August 14, 2001

Chicago

RNB Corp., Brazil, Indiana -- to purchase shares of Independent Bankers Life Reinsurance Company of Indiana, Ltd., Turks and Caicos, Bahamas, and thereby engage in reinsuring credit life, accident, and health insurance.
- Approved, August 13, 2001

Kansas City

SSB Holdings, Inc., Wellington, Kansas -- to become a bank holding company through the acquisition of Security State Bank.
- Approved, August 15, 2001

Atlanta

Sweetwater Financial Group, Inc., Powder Springs, Georgia -- to become a bank holding company through the acquisition of Georgian Bank, a de novo bank.
- Approved, August 13, 2001

Kansas City

Team Financial Acquisition Subsidiary II, Paola, Kansas -- waiver of filing requirements in connection with the application of Team Financial Acquisition Subsidiary, Inc., Team Financial, Inc., and Team Financial ESOP to acquire Post Bancorp, Inc., Colorado Springs, Colorado, and Colorado Springs National Bank.
- Granted, August 17, 2001

Bank Mergers

Kansas City

1st Financial Bank, Overland Park, Kansas -- to merge with The Rio Grande County Bank, Del Norte, Colorado.
- Approved, August 15, 2001

Richmond

First Virginia Bank, Falls Church, Virginia -- to merge with State Bank, Remington.
- Approved, August 17, 2001

Banks, Nonmember, And Miscellaneous Institutions

Dallas

Ag Credit of Texas PCA, Stamford, Texas -- deregistration under Regulation U.
- Approved, August 16, 2001

Dallas

El Campo PCA, El Campo, Texas -- deregistration under Regulation U.
- Approved, August 16, 2001

Dallas

Wichita Falls PCA, Wichita Falls, Texas -- deregistration under Regulation U.
- Approved, August 16, 2001

Change In Bank Control

Atlanta

Bonifay Holding Company, Inc., Bonifay, Florida, and The Bank of Bonifay --
change in bank control.
- Withdrawn, August 13, 2001

Dallas

International Bancshares Corporation, Laredo, Texas -- change in bank control.
- Permitted, August 16, 2001

Competitive Factors Reports

San Francisco

Chase Manhattan Bank and Trust Company, N.A., Los Angeles, California -- report
on competitive factors of the proposed merger with Chase Manhattan Trust
Company, N.A., Pittsburgh, Pennsylvania; Chase Manhattan Private Bank, N.A.,
Tampa, Florida; and J.P. Morgan FSB, Palm Beach, with the resulting institution
doing business as J.P. Morgan Trust Company, N.A., Los Angeles.
- Submitted, August 9, 2001 (AC)

Dallas

Dallas National Bank, Dallas, Texas -- report on competitive factors of the proposed
merger with New Dallas National Bank.
- Submitted, August 14, 2001

Competitive Factors Reports

Philadelphia

First Federal Bank, Hazleton, Pennsylvania -- report on competitive factors of the proposed acquisition of three branches of Schuylkill Savings and Loan Association, Schuylkill Haven.

- Submitted, August 15, 2001

Minneapolis

First Federal, FSB, Hutchinson, Minnesota -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the St. Cloud branch of ING Bank, FSB, Wilmington, Delaware.

- Submitted, August 13, 2001

St. Louis

First National Bank in Pinckneyville, Pinckneyville, Illinois -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Steeleville branch of Union Planters Bank, N.A., Memphis, Tennessee.

- Submitted, August 16, 2001

Dallas

First National Bank, Bridgeport, Texas -- report on competitive factors of the proposed acquisition of the Decatur branch of Jefferson Heritage Bank, Denton.

- Submitted, August 17, 2001

San Francisco

Heritage Oaks Bank, Paso Robles, California -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Arroyo Grande, Morro Bay, San Luis Obispo, and Paso Robles branches of Westamerica Bank, Fairfield.

- Submitted, August 15, 2001

Chicago

The Mid-City National Bank of Chicago, Chicago, Illinois -- report on competitive factors of the proposed merger with Manufacturers Bank; First National Bank of Morton Grove, Morton Grove; and First National Bank of Elmhurst, Elmhurst.

- Submitted, August 17, 2001

Competitive Factors Reports

San Francisco

Neuberger Berman Trust Company, New York, New York -- report on competitive factors of the proposed merger with Neuberger Berman National Trust Company, Seattle, Washington.

- Submitted, August 17, 2001

San Francisco

Silverdale State Bank, Silverdale, Washington -- report on competitive factors of the proposed merger with American Marine Bank, Bainbridge Island.

- Submitted, August 15, 2001

San Francisco

South Bay Bank, N.A., Torrance, California -- report on competitive factors of the proposed consolidation with Mercantile Interim Bank, I, N.A., Los Angeles.

- Submitted, August 15, 2001

New York

Valley National Bank, Passaic, New Jersey -- report on competitive factors of the proposed merger with VNB Del, Inc., Wayne.

- Submitted, August 16, 2001

Extensions Of Time

Richmond

Southern Community Financial Corporation, Winston-Salem, North Carolina -- extension to November 26, 2001, to become a bank holding company through the acquisition of Southern Community Bank and Trust.

- Granted, August 17, 2001

International Operations

Director, BS&R

PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- waiver of remainder of notification period for BlackRock Overseas Investment Corporation, New York, New York, to make certain investments.

- Granted, August 16, 2001

Membership

San Francisco

North Valley Bank, Redding, California -- membership in the Federal Reserve System.

- Approved, August 17, 2001

Atlanta

The Park Avenue Bank, Valdosta, Georgia -- membership in the Federal Reserve System.

- Approved, August 14, 2001

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, August 18, 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 Bank Control	Central Co-operative Bank Employee Stock Ownership Plan Trust - notice to purchase greater than 10% of Central Bancorp, Inc., Somerville, Massachusetts	Newspaper - 09/06/2001 Fed Reg - 09/05/2001
3(a)(3)	Boston Private Financial Holdings, Inc., Boston, Massachusetts - application to acquire Borel Bank & Trust Company, San Mateo, California	Newspaper - 09/14/2001 Fed Reg - 09/17/2001

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>	<i>Ending date of comment period</i>
4(j)(5)	Boston Private Financial Holdings, Inc., Boston, Massachusetts - to acquire Tuckernuck Partners, Inc. (d/b/a "Kanon Bloch Carre"), Boston, Massachusetts and thereby engage in investment advisory services pursuant to section 225.28(b)(6) of Regulation Y	

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, August 18, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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
18(c)	HSBC Bank USA, Buffalo, New York, to assume part of the liabilities of CIBC National Bank, Maitland, Florida.*	Newspaper – 09/14/2001

* 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)	Citigroup Holding Company, Wilmington, Delaware, Citigroup Inc. and Citicorp, both of New York, New York, to acquire all of the outstanding shares of Hurley State Bank, Sioux Falls, South Dakota. *	Newspaper – N/Avail Fed Reg – 09/04/2001

* 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:

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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 Fourth Quarter of 2001

<i>Institution</i>	<i>Location</i>
Peapack Gladstone Bank	158 Route 206 North Gladstone, New Jersey 07977
Interchange State Bank	Park 80 West / Plaza Two Saddle Brook, New Jersey 07663
Solvay Bank	1537 Milton Avenue Solvay, New York 13209

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, August 18, 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 Fourth Quarter of 2001

<i>Institution</i>	<i>Location</i>
Primer Bank	Doylestown, PA
Orrstown Bank	Orrstown, PA
Suburban Community Bank	Chalfont, PA

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, August 18, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Received notification on 08/13/2001 from Fifth Third Bank, Cincinnati, OH of its intent to establish a de novo branch at State Route 201 – Brandt Pike, Huber Heights, OH.	08/30/2001
Branch	Received notification on 08/13/2001 from Fifth Third Bank, Cincinnati, OH of its intent to establish a de novo branch at 401 Tenth Street, Huntington, WV.	08/02/2001
18C Branch	Received application from Sky Bank – Mid Am Region, Toledo, OH on 08/13/2001 of its intent to acquire ten Ohio-based offices of Standard Federal Bank, Troy, MI and, incident thereto, establish branch facilities.	09/14/2001

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.

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>
43324	The Exchange Bank 235 Main Street Luckey, OH 43443	06/04/2001	08/13/2001	S		X

Section VI – CRA examinations scheduled for Fourth Quarter of 2001

<i>Institution</i>	<i>Location</i>
The Twin Valley Bank	Two East Dayton Street West Alexandria, OH 45381
The First State Bank of West Manchester	101 North Main Street West Manchester, OH 45382
The Custar State Bank	22973 Defiance Pike Custar, OH 43511
The Hamler State Bank	210 Randolph Street Hamler, OH 43524-0358
The Metamora State Bank	120 East Main Street Metamora, OH 43540-0270

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, August 18, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Southern Financial Bank, Warrenton, Virginia, to establish a branch at 300 East Market Street, Charlottesville, Virginia.*	Newspaper - 08/27/2001
Branch	Resource Bank, Virginia Beach, Virginia, to establish a branch at 8730 Stony Point Parkway, Suite 100, Richmond, Virginia.*	Newspaper - 08/31/2001
Branch	Albemarle First Bank, Charlottesville, Virginia, to establish a branch at U. S. 29 North, 8260 Seminole Trail, Ruckersville, Virginia.*	Newspaper - 09/01/2001

*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 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>
911825	Heritage Bank and Trust 200 East Plume Street Norfolk, Virginia 23510-1721	06/18/2001	08/17/2001	S		X

Section VI – CRA examinations scheduled for Fourth Quarter of 2001

<i>Institution</i>	<i>Location</i>
The Patapsco Bank	Dundalk, Maryland
Farmers & Mechanics Bank	Frederick, Maryland
Virginia Commerce Bank	Arlington, Virginia

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, August 18, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 1100 Ridgeway Loop, Memphis, Tennessee.	08/14/2001*
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 3577 Hacks Cross Road, Memphis, Tennessee.	08/16/2001*
Branch	SouthTrust Corporation, Birmingham, Alabama, to establish a branch located at 2625 Weston Road, Weston, Florida, to be known as the Weston Branch.	08/10/2001*

*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>
CIC	West Baton Rouge Bancshares, Inc., Port Allen, Louisiana, after-the-fact notification filed by Paul B. Landry, Jr. Charitable Remainder Trust, Mr. Herman Joseph Lowe, and Ms. Sylvia Rodriguez, to retain 16.60 percent of the outstanding shares of West Baton Rouge Bancshares, Inc., and its subsidiary, Bank of West Baton Rouge, both of Port Allen, Louisiana	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>
COM	CNB Holdings, Inc., Alpharetta, Georgia, commitment waiver request.

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 Third Quarter of 2001

<i>Institution</i>	<i>Location</i>
Bank Independent	Sheffield, Alabama
Transatlantic Bank	Miami, Florida
The Bank	Birmingham, Alabama
Bank of St. Petersburg	St. Petersburg, Florida
Mobile Bank	Grand Bay, Alabama
Insurors Bank	Nashville, Tennessee
American Bank & Trust of Polk County	Lake Wales, Florida

Section VI – CRA examinations scheduled for Third Quarter of 2001

<i>Institution</i>	<i>Location</i>
Regions Bank	Birmingham, Alabama
Peoples Bank & Trust Company	Selma, Alabama
First Gulf Bank	Gulf Shores, Alabama

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, August 18, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Citizens Bank, Flint, Michigan, for prior approval to establish a branch at 2285 Cedar Street, Holt, Michigan.*	Newspaper – 8/31/2001
18(c) & Branches	First Farmers Bank & Trust Company, Converse, Indiana, for prior approval to acquire the Greentown, Logansport, Peru, Roann and Wabash offices of Lake City Bank, Warsaw, Indiana and thereby to establish branches at 520 W. Main Street, Greentown, Indiana, 3910 E. Market Street, Logansport, Indiana, 2 N. Broadway, Peru, Indiana, 110 Chippewa Street, Roann, Indiana and 1004 N. Cass Street, Wabash, Indiana.*	Newspaper – 8/23/2001
Branch	Johnson Bank, Racine, Wisconsin, for prior approval to establish a branch at 441 Lake Avenue, Racine, Wisconsin.*	Newspaper – 8/22/2001
18(c) & Branches	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, for prior approval to merge with National City Bank of Minneapolis, Minneapolis, Minnesota and thereby to establish branches at 651 Nicollet Mall, Minneapolis, Minnesota and 3905 West 69th Street, Edina, Minnesota.*	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)	Bank Iowa Holding Company, Clarinda, Iowa, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Farmers State Bank, Schleswig, Iowa.*	Fed Reg – 8/27/2001 Newspaper – 9/01/2001
4(c)(8)	Chemical Financial Corporation, Midland, Michigan, for prior approval to acquire 100 percent of the voting shares of Bank West Financial Corporation, Grand Rapids, Michigan and thereby indirectly acquire Bank West, Grand Rapids, Michigan and to acquire 100 percent of the voting shares of Sunrise Mortgage Company, Grand Rapids, Michigan (a wholly-owned subsidiary of Bank West), and thereby to engage in extending credit and servicing loans.*	Fed Reg – 8/17/2001 Newspaper – 8/19/2001

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)	Eagle Bancshares, Inc., Cashton, Wisconsin, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Cashton Bancshares, Inc., Cashton, Wisconsin and thereby indirectly acquire Bank of Cashton, Cashton, Wisconsin.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	Grant County State Bancshares, Inc. Employees Stock Ownership Plan, Swayzee, Indiana, for prior approval to acquire an additional 1,300 shares (1.97 percent), for a total ownership of 21,113 shares (31.99 percent) of the voting shares of Grant County State Bancshares, Inc., Swayzee, Indiana and thereby indirectly acquire Grant County State Bank, Swayzee, Indiana.*	Fed Reg – 8/24/2001 Newspaper – 8/13/2001
3(a)(3)	Kerndt Bank Services, Inc., Lansing, Iowa, for prior approval to acquire 100 percent of the voting shares of Westmont Corporation, West Union, Iowa, and thereby indirectly acquire Farmers Savings Bank, West Union, Iowa.*	Fed Reg – 8/27/2001 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 – 7/10/2001
3(a)(1)	MB-MidCity, Inc., Chicago, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of MB Financial, Inc., Chicago, Illinois and Manufacturers National Corporation, Chicago, Illinois and thereby indirectly acquire Manufacturers Bank, Chicago, Illinois; 100 percent of the voting shares of MidCity Financial Corporation, Chicago, Illinois and thereby indirectly acquire First National Bank of Elmhurst, Elmhurst, Illinois, Mid-City National Bank of Chicago, Chicago, Illinois, First National Bank of Morton Grove, Morton Grove, Illinois and Union Bank and Trust Company, Oklahoma City, Oklahoma and 100 percent of the voting shares of Abrams Centre Bancshares, Inc., Dallas, Texas and thereby indirectly acquire Abrams Centre National Bank, Dallas, Texas.*	Fed Reg – 8/10/2001 Newspaper – 8/11/2001
3(a)(3)	Mid-Iowa Bancshares Co., Algona, Iowa, for prior approval to acquire in excess of 5% but not to exceed 10% of Horizon Bank (in organization), Encino, California.*	Fed Reg – 9/11/2001 Newspaper – N/Avail
3(a)(3)	Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois, for prior approval to acquire an additional 19.69 percent, for a total of 47 percent, of the voting shares of Oswego Bancshares, Inc., Oswego, Illinois and thereby indirectly acquire Oswego Community Bank, Oswego, Illinois.*	Fed Reg – 9/04/2001 Newspaper – 9/03/2001
3(a)(3)	Panhandle Aviation, Inc., Clarinda, Iowa, for prior approval to acquire 100 percent of the voting shares of Bank Iowa Holding Company, Clarinda, Iowa, and thereby indirectly acquire Farmers State Bank, Schleswig, Iowa.*	Fed Reg – 8/27/2001 Newspaper – 9/01/2001

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)	Piper Holdings, Inc., Covington, Indiana, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The Fountain Trust Company, Covington, Indiana.*	Fed Reg – 7/30/2001 Newspaper – 8/10/2001
3(a)(3)	River Valley Bancorp, Inc., Eldridge, Iowa, for prior approval to acquire 80.95 percent of the voting shares of Southeast Security Bank, Mediapolis, Iowa.*	Fed Reg – 8/27/2001 Newspaper – 8/25/2001
CC	Notification by John G. Rosholt, of a Change in Control to retain control, and by Gary C. Rosholt to acquire control, of Rosholt Bancorporation, Inc., Rosholt, Wisconsin.	Fed Reg – 8/27/2001 Newspaper – N/Avail
3(a)(1)	WB Bancshares, Inc., Bloomington, Wisconsin, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Woodhouse and Bartley Bank, Bloomington, Wisconsin.*	Fed Reg – 9/10/2001 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)	MB-MidCity, Inc., Chicago, Illinois, for prior approval to acquire 60 percent of the voting shares of Summit MFR Leasing LLC, Cincinnati, Ohio and Sentry Lease Equity Pool 2000-1, LLC, Salt Lake City, Utah and thereby engage in leasing personal or real property.	Fed Reg – 8/10/2001

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.

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, August 18, 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 Central Bank and Trust (dba Arvest Bank), Little Rock, Arkansas, to establish a branch at 3217 North Reynolds Road, Bryant, Arkansas.*	9/10/2001

* 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>
CIC	Notice involving Fredonia Valley Bancorp, Inc., Fredonia, Kentucky, by Frances Young Trigg, Lexington, Kentucky, to retain up to 13.38 percent.	Newspaper – N/Avail 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 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>
1213777	Truman Bank, St. Louis, Missouri	4/23/2001	8/16/2001	S		X

Section VI – CRA examinations scheduled for Fourth Quarter of 2001

<i>Institution</i>	<i>Location</i>
Citizens Bank	Batesville, Arkansas
First Financial Bank	El Dorado, Arkansas
Heber Springs State Bank	Heber Springs, Arkansas
Citizens Bank and Trust Company	Van Buren, Arkansas

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, August 18, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branch	The State Savings Bank of Manistique, Manistique, Michigan, to purchase certain assets and assume certain liabilities of the Naubinway, Michigan and Curtis, Michigan branches of North Country Bank & Trust, Traverse City, Michigan and incident thereto establish branches in the Michigan communities of Naubinway and Curtis.*	N/Avail.
18(c) & Branch	BANKFIRST, Sioux Falls, South Dakota, to purchase certain assets and assume certain liabilities of the Miami, Arizona branch of Community First National Bank, Fargo, North Dakota, and immediately thereafter relocate the branch to Chandler, Arizona.*	N/Avail.
Branch	Valley Bank of Ronan, Ronan, Montana to establish a branch at 116 Main St., St. Ignatius, Montana.*	08/31/2001
5(d)(3) & Branch	Western Security Bank, Billings, Montana, to purchase certain assets and assume certain liabilities of the Billings, Montana branches of Glacier Bank, Kalispell, Montana and incident thereto establish branches at 670 Main Street, Billings, Montana and 2209 Central Avenue, Billings, Montana.*	N/Avail.
18(c) & Branch	Valley Bank of Helena, Helena, Montana, to purchase certain assets and assume certain liabilities of the Helena, Montana branch of Glacier Bank, Kalispell, Montana and incident thereto establish a branch at 611 North Montana, Helena, Montana.*	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>
CIC	Robert L. Frei to acquire control of Commercial Holding Company, Wagner, South Dakota.	Newspaper – 09/15/2001 Fed. Reg. – 09/07/2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Karlton Adam to acquire control of Blunt Bank Holding Company, Blunt, South Dakota.	Fed. Reg. – 08/28/2001 Newspaper – 09/06/2001

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.

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 Fourth Quarter of 2001

<i>Institution</i>	<i>Location</i>
Clinton State Bank	Clinton, Minnesota
North Shore Bank of Commerce	Duluth, Minnesota
Citizens State Bank of Choteau	Choteau, Minnesota
First Community Bank	Glasgow, Montana
Yellowstone Bank	Laurel, Montana
Flint Creek Valley Bank	Philipsburg, Montana
Dakota Western Bank	Bowman, North Dakota
State Bank of Alcester	Alcester, South Dakota

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Written comments regarding the CRA performance of these institutions should be directed to Ms. JoAnne Lewellen at the Federal Reserve Bank of Minneapolis, Banking Supervision Department. P. O. Box 291, Minneapolis, Minnesota 55480-0291.

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, August 18, 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)(1)	Landmark Merger Company, Manhattan, Kansas (to be renamed Landmark Bancshares, Inc., Manhattan, Kansas), for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of MNB Bancshares, Inc., Manhattan, Kansas, parent of Security National Bank, Manhattan, Kansas.	Newspaper – 07/14/2001 Fed Reg – 07/09/2001
3(a)(1)	AmeriBank Holding Company, Collinsville, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of American Bank of Oklahoma, Collinsville, Oklahoma.	Newspaper – 09/07/2001 Fed Reg – 09/04/2001
4(c)(8)	Landmark Merger Company, Manhattan, Kansas (to be renamed Landmark Bancshares, Inc., Manhattan, Kansas), for prior approval to acquire 100 percent of the voting shares of Landmark Bancshares, Inc., Dodge City, Kansas, parent of Landmark Federal Savings Bank, Dodge City, Kansas, and thereby engage in operation of a thrift.	Newspaper – 07/14/2001 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>
Membership	Saline State Bank, Wilber, Nebraska, 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 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, August 18, 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)	Olney Bancshares of Texas, Inc., Olney, TX, and Olney Bancorp of Delaware, Inc., Wilmington, DE, to acquire Friona State Bank, Friona, TX* (previously reported the week ending August 11, 2001)	Fed Reg – 09/07/2001 Newspaper – 09/05/2001

*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 Fourth Quarter of 2001

<i>Institution</i>	<i>Location</i>
Bank of Commerce 352651	201 N. Main Street McLean, Texas 79057
Falcon International Bank 564557	5219 McPherson Road Laredo, Texas 78041
Bank of the West 1447639	500 N. Mesa Street El Paso, Texas 79901-1385
First State Bank 603755	601 College Junction, Texas 76849-4624
Sanger Bank 336361	501 N. Stemmons Sanger, Texas 76266-9375
TIB The Independent Bankers Bank 529958	350 Phelp Ct. Irving, Texas 75038-0001
United Texas Bank 726953	12222 Merit Drive, Suite 100 Dallas, Texas 75251-5529

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, August 18, 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	Ronald C. LaFranchi, Coquille, Oregon, to retain 18.8 percent and to acquire additional shares of Independent Financial Network, Coos Bay, Oregon.*	Newspaper – 09/06/2001 Fed Reg – 09/04/2001

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>
4(c)(8)	Humboldt Bancorp, Eureka, California, to acquire 100 percent of WEBLOCKBOX, Inc., El Dorado Hills, California

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD</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	
