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# Federal Reserve Release

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

*No. 28*

*Week Ending July 12, 2003*

### **Testimony And Statements**

Monetary Policy Objectives -- statement by Chairman Greenspan before the House Committee on Financial Services on July 15, and the Senate Committee on Banking, Housing, and Urban Affairs on July 16, 2003.

- Authorized, July 9, 2003

Natural Gas Supply -- statement by Chairman Greenspan before the Senate Committee on Energy and Natural Resources.

- Published, July 10, 2003

### **Bank Branches, Domestic**

Mainstreet Bank, Bunceton, Missouri -- to establish a branch at 101 Main Street and to redesignate as its main office the existing branch at 301 East Broadway, Ashland.

- Approved, July 11, 2003

### **Regulations And Policies**

Basel Capital Accord -- interagency advance notice of proposed rulemaking to solicit public comment on the implementation of the New Basel Capital Accord in the United States, and proposal to solicit public comment on draft interagency supervisory guidance on internal ratings-based systems and advanced measurement approaches for measuring operational risks.

- Approved, July 11, 2003

Monetary Policy -- report to Congress.

- Authorized, July 8, 2003

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|-----------------|------------------------------------|--------------|---|
| <b>BS&amp;R</b> | Banking Supervision and Regulation | <b>RBOPS</b> | Reserve Bank Operations and Payment Systems |
| <b>C&amp;CA</b> | Consumer and Community Affairs     | <b>IF</b>    | International Finance                       |
| <b>FOMC</b>     | Federal Open Market Committee      | <b>OSDM</b>  | Office of Staff Director for Management     |

**Bank Branches, Domestic**

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish a branch at 1420 U.S. Highway 1 South, St. Augustine, Florida.  
- Approved, July 9, 2003

Atlanta

Colonial Bank, Montgomery, Alabama -- to establish a branch at 900 Village Trail, Port Orange, Florida.  
- Approved, July 10, 2003

Chicago

Comerica Bank, Detroit, Michigan -- to establish a branch at 2615 Lake Lansing, Lansing.  
- Approved, July 11, 2003

Cleveland

Community Trust Bank, Inc., Pikeville, Kentucky -- to establish branches at 185 Pasedena Drive, Suite 100, Lexington, and 527 Versailles Road, Frankfort.  
- Approved, July 11, 2003

St. Louis

Eagle Bank and Trust Company, Little Rock, Arkansas -- to establish a branch in a shopping center at the northwest corner of Maumelle and Vestal Boulevards, North Little Rock.  
- Approved, July 10, 2003

Atlanta

First Florida Bank, Naples, Florida -- to establish a branch at 8801 Tamiami Trail East.  
- Approved, July 11, 2003

Chicago

Harris Trust and Savings Bank, Chicago, Illinois -- to establish a branch at 352 East Illinois Street.  
- Approved, July 10, 2003

**Bank Branches, Domestic**

Minneapolis

The Northwestern Bank, Chippewa Falls, Wisconsin -- to establish a branch at 2901 Mall Drive, Eau Claire.  
- Approved, July 8, 2003

**Bank Holding Companies**

San Francisco

America Bancshares, Inc., Newport, Minnesota -- to become a bank holding company through the acquisition of Sun County Bank, Victorville, California.  
- Approved, July 9, 2003

Atlanta

F.N.B. Corporation, Naples, Florida -- to acquire shares of Sun Bancorp, Inc., Lewisburg, Pennsylvania, and Sun Bank.  
- Approved, July 11, 2003

Minneapolis

Franklin Bancorp, Inc., dba Sunrise Community Banks, St. Paul, Minnesota -- to purchase participations in loans originated by its affiliate banks.  
- Approved, July 8, 2003

Richmond

Frederick County Bancorp, Inc., Frederick, Maryland -- to become a bank holding company through the acquisition of Frederick County Bank.  
- Approved, July 10, 2003

St. Louis

Harrodsburg First Financial Bancorp, Inc., Harrodsburg, Kentucky; and Independence Bancorp, New Albany, Indiana -- to acquire I-Bank, Louisville, Kentucky, a de novo bank.  
- Approved, July 10, 2003

Kansas City

Lauritzen Corporation, Omaha, Nebraska -- to acquire shares of First National of Nebraska, Inc. and thereby acquire shares of its subsidiary banks.  
- Withdrawn, July 8, 2003

### **Bank Holding Companies**

#### Atlanta

Liberty Financial Services, Inc., New Orleans, Louisiana -- to acquire First American Bank, Jackson, Mississippi.  
- Approved, July 8, 2003

#### Secretary

Mercantile Bankshares Corporation, Baltimore, Maryland -- to merge with F&M Bancorp, Frederick; and for F&M's subsidiary bank, Farmers & Mechanics Bank, to merge with Mercantile's subsidiary bank, Fredericktown Bank & Trust Company, and to purchase certain assets and assume certain liabilities of the Mt. Airy branch of Mercantile's subsidiary bank, Westminster Union Bank, Westminster.  
- Approved, July 8, 2003

#### Atlanta

Nexity Financial Corporation, Birmingham, Alabama -- request for relief from a commitment.  
- Withdrawn, July 8, 2003

#### Boston

Peoples Bancorp, MHC, Holyoke, Massachusetts -- to become a mutual bank holding company through the acquisition of PeoplesBank.  
- Approved, July 7, 2003

### **Bank Mergers**

#### Philadelphia

Atlantic Central Bankers Bank, Camp Hill, Pennsylvania -- to merge with ACB Bank, Carlstadt, New Jersey.  
- Approved, July 11, 2003

### **Banks, Foreign**

#### New York

Bank of Cyprus, Nicosia, Cyprus -- to establish a branch in New York, New York.  
- Withdrawn, July 9, 2003

### **Banks, Foreign**

#### Director, BS&R

Barclays PLC, London, England, and Barclays Bank PLC -- relief from a commitment.  
- Granted, July 11, 2003

### **Change In Bank Control**

#### Minneapolis

Clarkfield Holding Company, Clarkfield, Minnesota -- change in bank control.  
- Permitted, July 9, 2003

#### Chicago

Hawthorn Corporation, Mundelein, Illinois -- change in bank control.  
- Permitted, July 11, 2003

#### Atlanta

Horizon BanCorp, Inc., Decatur, Georgia -- to retain control of Horizon BanCorp and Horizon Bank.  
- Permitted, July 9, 2003

#### Atlanta

JBC Bancshares, Inc., Jasper, Georgia -- notices of change in bank control and retention of shares of JBC Bancshares and Jasper Banking Company.  
- Permitted, July 11, 2003

#### Chicago

TNB Bancorp, Inc., Tuscola, Illinois -- change in bank control.  
- Permitted, July 9, 2003

#### Kansas City

Washington 1st Banco, Inc., Washington, Kansas -- change in bank control  
- Permitted, July 8, 2003

### **Competitive Factors Reports**

#### St. Louis

Bank of Montgomery County, Wellsville, Missouri -- report on competitive factors of the proposed acquisition of the Middleton branch of First Bank, Creve Coeur.  
- Submitted, July 11, 2003

### **Competitive Factors Reports**

#### Secretary

Citizens Business Bank, Ontario, California -- report on competitive factors of the proposed acquisition of Kaweah National Bank, Visalia.

- Submitted, July 11, 2003

#### Boston

Clinton Savings Bank, Clinton, Massachusetts -- report on competitive factors of the proposed reorganization into a mutual holding company and transference of assets and liabilities to an affiliated stock savings bank.

- Submitted, July 10, 2003

#### Atlanta

First Financial Bank, Bessemer, Alabama -- report on competitive factors of the proposed purchase of loans and assumption of deposits of the Centreville branch of First Federal of the South, Sylacauga.

- Submitted, July 9, 2003

#### Minneapolis

First National Bank of Montana, Inc., Libby, Montana -- report on competitive factors of the proposed merger with Montana First National Bank, Kalispell.

- Submitted, July 8, 2003

#### Atlanta

First National Bank of the Pine Belt, Laurel, Mississippi -- report on competitive factors of the proposed merger with First National Bank of Southern Mississippi, Hattiesburg.

- Submitted, July 9, 2003

#### Minneapolis

First National Bank, Ft. Pierre, South Dakota -- report on competitive factors of the proposed merger with Arapahoe Bank and Trust, Englewood, Colorado.

- Submitted, July 10, 2003

#### Atlanta

First State Bank of Fort Lauderdale, Fort Lauderdale, Florida -- report on competitive factors of a proposed change in bank control.

- Submitted, July 9, 2003

### **Competitive Factors Reports**

#### Philadelphia

Keystone Savings Bank, Bethlehem, Pennsylvania -- report on competitive factors of the proposed merger with Nazareth National Bank and Trust Company, Nazareth.  
- Submitted, July 8, 2003

#### Minneapolis

Rural American Bank-East Grand Forks, East Grand Forks, Minnesota -- report on competitive factors of the proposed merger with Community National Bank of Grand Forks, Grand Forks, North Dakota.  
- Submitted, July 11, 2003

#### Philadelphia

Sharon Savings Bank, Darby, Pennsylvania -- report on competitive factors of the proposed merger with Sharon Interim Two as part of a mutual holding company conversion and reorganization.  
- Submitted, July 8, 2003

#### Boston

Siwooganock Bank, Lancaster, New Hampshire -- report on competitive factors of the proposed merger with The Siwooganock Interim Bank.  
- Submitted, July 7, 2003

#### Philadelphia

Univest National Bank and Trust Co., Souderton, Pennsylvania -- report on competitive factors of the proposed merger with Suburban Community Bank, Chalfont.  
- Submitted, July 10, 2003

#### Cleveland

World Financial Network National Bank, Gahanna, Ohio -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of Granite National Bank, Bowling Green.  
- Submitted, July 9, 2003



**Financial Holding Companies**

Richmond

Blue Ridge Bankshares, Inc., Luray, Virginia -- election to become a financial holding company.

- Effective, July 11, 2003

**International Operations**

Cleveland

Key Equipment Finance International Inc., Superior, Colorado -- to make an investment in its subsidiary, Key Equipment Finance Finland Oy, Helsinki, Finland.

- Approved, July 9, 2003

Richmond

Wachovia Bank, National Association, Charlotte, North Carolina -- to amend the articles of association of its Edge corporation subsidiary, Wachovia International Banking Corporation.

- Approved, July 10, 2003

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, July 12, 2003

### Section I – Applications subject to newspaper notice only

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

### Section III – Applications subject to Federal Register notice only

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

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

| <i>Type</i> | <i>Application</i>   |  |
|-------------|--|--|
| Reg K       | State Street International Holdings, Boston, Massachusetts – to make investments in International Fund Services (Ireland) Limited, Dublin, Ireland and Offshore Financial Solutions, Ltd., Cayman Island |  |

## Section V – Availability of CRA public evaluations

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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.

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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          |                             |                    |                    |               |                  |             |

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, July 12, 2003

#### Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i>   | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Branch      | HBOS Treasury Services PLC, London, England, to establish a branch office at 565 Fifth Avenue, New York, New York. | Newspaper – N/A                      |
| Branch      | Gjensidige Nor Sparebank ASA, Oslo, Norway, to establish a branch office at 200 Park Avenue, New York, New York.   | Newspaper – N/A                      |

#### 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

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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.

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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          |                             |                    |                    |               |                  |             |

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## Section VI – CRA examinations scheduled for Quarter of

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

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# District 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, July 12, 2003

### Section I – Applications subject to newspaper notice only

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

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

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

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### Section III – Applications subject to Federal Register notice only

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

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

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

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## Section V – Availability of CRA public evaluations

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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.

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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          |                             |                    |                    |               |                  |             |

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 4

### Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, July 12, 2003

#### Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i>   | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Branch      | Notification by the Ohio Heritage Bank, Coshocton, Ohio, to establish a branch at 113 Fourth Street, NW, New Philadelphia, Ohio. | Newspaper - 06/28/2003               |

#### 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> |
|-------------|--|--------------------------------------|
| 4(c)(8)     | KeyCorp, a financial holding company, Cleveland, Ohio, requests approval to retain its current investments in and expand community development investments up to 15 percent of its total consolidated capital stock and surplus, pursuant to section 4(c)(8) of the Bank Holding Company Act, under the "Procedures for non banking proposals" as described in section 225.24 of Regulation Y. | Fed Register - 07/15/2003            |

#### 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

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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.

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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          |                             |                    |                    |               |                  |             |

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, July 12, 2003

#### Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i>  | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| Branch      | Albemarle First Bank, Charlottesville, Virginia, to establish a branch in the General Electric Fanuc Office Park located at Route 29 North and Highway 606, Charlottesville, Virginia.*   | Newspaper – 07/22/2003               |
| Branch      | First Charter Bank, Charlotte, North Carolina, to establish a branch at the intersection of Highways 16 and 73, Denver, North Carolina.*  | Newspaper – 07/25/2003               |
| 18(c)       | Second Bank & Trust, Culpeper, Virginia, to purchase certain assets and assume certain liabilities of the Woodstock, Virginia, branch office of First Virginia Bank-Blue Ridge, Staunton, Virginia*   | Newspaper – 08/11/2003               |
| 18(c)       | Planters Bank and Trust Company of Virginia, Staunton, Virginia, to purchase certain assets and assume certain liabilities of two branch offices located in Covington, Virginia; one located in Rocky Mount, Virginia; one located in Wirtz, Virginia; one located in Tazewell, Virginia; and one located in Cedar Bluff, Virginia, of First Virginia Bank-Southwest, Roanoke, Virginia; and the Farmville, Virginia, branch office of First Virginia Bank-Colonial, Richmond, Virginia.* | Newspaper – 08/11/2003               |

\*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>  |
|-------------|---|
| 3(a)(1)     | DeKalb Bankshares, Inc., Camden, South Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Bank of Camden, Camden, South Carolina. |

**Section V – Availability of CRA public evaluations**

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

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

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> |
| 658924             | Farmers & Miners Bank<br>403 West Morgan Avenue<br>Pennington Gap, Virginia 24277 | 04/21/2003              | 07/06/2003             | S                 |                  | X           |

**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 12, 2003

#### Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i>   | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Branch      | Compass Bank, Birmingham, Alabama, to establish a branch located at the intersection of Antoine Drive and Tomball Parkway (Highway 249), Houston, Texas, to be known as the Houston – Antoine Branch.* | Newspaper-07/17/2003                 |
| Branch      | Regions Bank, Birmingham, Alabama, to establish a branch located at 1425 East Mitchell Hammock Road, Oviedo, Florida.*   | Newspaper-07/11/2003                 |
| 18(c)       | Red River Bank, Alexandria, Louisiana, to merge with Bank of Lecompte, Lecompte, Louisiana.*   | Newspaper-08/03/2003                 |

\*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)     | Citizens Banking Corporation, Frostproof, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of Citizens Bank of Frostproof, Frostproof, Florida.*   | Newspaper-N/Avail<br>Fed Reg-08/08/2003    |
| 3(a)(1)     | Federation de caisses Desjardins du Quebec, Levis, Quebec, Canada, to become a bank holding company by acquiring 100 percent of the outstanding shares of Desjardins Bank, N.A., Hallandale, Florida (upon conversion from an FSB).* | Newspaper-07/31/2003<br>Fed Reg-07/25/2003 |
| 3(a)(1)     | La Caisse centrale Desjardins du Quebec, Montreal, Quebec, Canada, to become a bank holding company by acquiring 100 percent of the outstanding shares of Desjardins Bank, N.A., Hallandale, Florida (upon conversion from an FSB).* | Newspaper-07/31/2003<br>Fed Reg-07/25/2003 |
| 3(a)(1)     | Desjardins FSB Holdings, Inc., Wilmington, Delaware, to become a bank holding company by acquiring 100 percent of the outstanding shares of Desjardins Bank, N.A., Hallandale, Florida (upon conversion from an FSB).*               | Newspaper-07/31/2003<br>Fed Reg-07/25/2003 |

**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)     | The Desjardins Group, Montreal, Quebec, Canada, to become a bank holding company by acquiring 100 percent of the outstanding shares of Desjardins Bank, N.A., Hallandale, Florida (upon conversion from an FSB).* | Newspaper-07/31/2003<br>Fed Reg-07/25/2003 |
| 3(a)(3)     | Liberty Shares, Inc., Hinesville, Georgia, to acquire 100 percent of the outstanding shares of Cumberland National Bank, St. Marys, Georgia.*   | Newspaper-08/08/2003<br>Fed Reg-08/07/2003 |
| 3(a)(3)     | Red River Bancshares, Inc., Alexandria, Louisiana, to acquire 100 percent of the outstanding shares of Bank of Le compte, Lecompte, Louisiana.*   | Newspaper-08/03/2003<br>Fed Reg-08/07/2003 |

\*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         | Integrity Bancshares, Inc., Alpharetta, Georgia, commitment waiver request. |

## Section V – Availability of CRA public evaluations

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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.

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| <i>RSSD<br/>number</i> | <i>Institution/Location</i>   | <i>Examination<br/>date</i> | <i>CRA<br/>public date</i> | <i>CRA<br/>rating</i> | <i>Exam type</i> |             |
|------------------------|---|-----------------------------|----------------------------|-----------------------|------------------|-------------|
|                        |   |                             |                            |                       | <i>LrgBk</i>     | <i>SmBk</i> |
| 461870                 | Cavalry Bank<br>Post Office Box 188<br>Murfreesboro, Tennessee 37133-0188<br>(615) 893-1234 | 03/17/2003                  | 07/07/2003                 | S                     | X                |             |

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, July 12, 2003

#### Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i>  | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| Branch      | Pacific Global Bank, Chicago, Illinois, to establish a branch facility to be located at 2156A S. Archer Avenue, Chicago, Illinois.* | Newspaper – 07/13/2003               |

\* 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 by Harry S. Coin, Moline, Illinois, to acquire control of more than 25 percent of the outstanding shares of Ambank Holdings, Inc., Rock Island, Illinois, and thereby indirectly acquire American Bank & Trust Company, N.A., Davenport, Iowa.     | Fed Reg – N/Avail<br>Newspaper – N/Avail       |
| 3(a)(1)     | East Dubuque Bancshares, Inc., Dubuque, Iowa, to become a bank holding company when its subsidiary, East Dubuque Savings Bank, East Dubuque, Illinois, converts from a federal savings bank to a state chartered bank.*                                   | Fed Reg – N/Avail<br>Newspaper – N/Avail       |
| CIC         | Notice by Daniel A. Hamann, Omaha, Nebraska, Esther Hamann Brabec, Omaha, Nebraska, and Julie Hamann Bunderson, Elkhorn, Nebraska, both "acting in concert" and each individually to gain control of Grest Western Bancorporation, Inc., Omaha, Nebraska. | Fed Reg – N/Avail<br>Newspaper – N/Avail       |
| 3(a)(3)     | Heartland Financial USA, Inc., Dubuque, Iowa, to acquire 80 percent of Arizona Bank & Trust (in organization), Mesa, Arizona.*  | Fed Reg – 07/28/2003<br>Newspaper – 07/28/2003 |

**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)     | Kankakee Bancorp, Inc., Kankakee, Illinois, to become a bank holding company by merging with Aviston Financial Corporation, Aviston, Illinois, and thereby indirectly acquiring 100 percent of the voting shares of State Bank of Aviston, Aviston, Illinois; to retain control of KFS Bank, F.S.B., Kankakee, Illinois, and thereby operate a savings association; to engage in real estate appraisal services through KFS Service Corp., Kankakee, Illinois, a wholly-owned subsidiary of KFS Bank F.S. B., Kankakee, Illinois, and to engage in securities brokerage activities through KFS Insurance Agency, Inc., Kankakee, Illinois, a wholly-owned subsidiary of KFS Service Corp., Kankakee, Illinois, which is a wholly-owned subsidiary of KFS Bank, F.S.B., Kankakee, Illinois.* | Fed Reg – 07/12/2003<br>Newspaper – N/Avail |
| CIC         | Notice by Scott and Nancy Taylor, Estherville, Iowa, to acquire an additional 42,500 shares of NorthStar Bancshares, Inc., Estherville, Iowa, and thereby increase their ownership from 2.67% to 15.44%.  | Fed Reg – 07/21/2003<br>Newspaper – N/Avail |
| 3(a)(3)     | Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois, to increase their ownership from 32.96 percent to 51 percent of Oswego Bancshares, Inc., Oswego, Illinois, and thereby indirectly acquire Oswego Community Bank, Owsego, Illinois.*  | Fed Reg – N/Avail<br>Newspaper – N/Avail    |

\* Subject to the provisions of the Community Reinvestment Act

**Section III – Applications subject to Federal Register notice only**

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

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

| <i>Type</i> | <i>Application</i>   |
|-------------|--|
| 4(c)(8)     | Hinsbrook Bancshares, Inc., Willowbrook, Illinois, proposes to engage de novo in lending activities and thereby to make a loan to an employee stock ownership plan being established for the benefit of the employees. |



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

| <i>Type</i> | <i>Application</i>  |
|-------------|---|
| 4(c)(8)     | Midamerica Financial Corporation, Des Moines, Iowa, proposes to engage denovo in investment advisory activities through Midamerica Investment Advisory Group, Inc., Des Moines, Iowa. |

**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> |
| 676245             | Security State Bank<br>201 W. Broadway<br>Eagle Grove, Iowa 50533<br>(515) 448-5111 | 03/03/2003              | 07/08/2003             | S                 |                  | X           |

**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 12, 2003

### 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         | Notice by Farbod S. Zohouri, Flowery Branch, Georgia, to gain control of Texico Bancshares Corporation, Texico, Illinois. | Newspaper – 07/31/2003<br>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

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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.

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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          |                             |                    |                    |               |                  |             |

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, July 12, 2003

#### 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         | Retroactive Change in control notice by the Gary M. McKellips Revocable Trust and the Debra K. McKellips Revocable Trust, to retain control of First State Banking Corp. Alcester, South Dakota, and thereby indirectly retain control of State Bank of Alcester, Alcester, South Dakota. | Fed Reg- 07/21/03<br>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> |
|-------------|--------------------|--------------------------------------|
| 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

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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.

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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          |                             |                    |                    |               |                  |             |

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## Section VI – CRA examinations scheduled for Quarter of

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

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# District 10

## Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, July 12, 2003

### 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)     | Lauritzen Corporation, Omaha Nebraska, to acquire up to 28 percent of the voting shares of First National of Nebraska, Inc., Omaha, Nebraska, parent of First National Bank of Omaha, Omaha, Nebraska; First National Bank & Trust Company of Columbus, Columbus, Nebraska; First National Bank, North Platte, Nebraska; First National Bank South Dakota, Yankton, South Dakota; Platte Valley State Bank & Trust Company, Kearney, Nebraska; Fremont National Bank & Trust Company, Fremont, Nebraska; First National Bank of Kansas, Overland Park, Kansas; First National of Colorado, Inc., Fort Collins, Colorado; First National Bank, Fort Collins, Colorado; First National Bank of Colorado, Boulder, Colorado; Union Colony Bank, Greeley, Colorado; First National of Illinois, Omaha, Nebraska; and Castle Bank N.A., Dekalb, Illinois. | Newspaper - 08/04/2003<br>Fed Reg - 08/02/2003 |
| CIC         | Notice by Sandra Kathleen Morris, Tulsa, Oklahoma, to acquire control of Green Country Bancorporation, Inc., Ketchum, Oklahoma, parent of The First State Bank, Ketchum, Oklahoma.   | Newspaper - 07/23/2003<br>Fed Reg - 07/25/2003 |
| CIC         | Notice by the 2003 Voting Trust Agreement and its trustees: Forest Levan Kelly, Oliver Tracy Kelly, and Albert Charles Kelly of Bristow, Oklahoma; William Royce Kelly, Tulsa, Oklahoma; and Allison Asbury Kelly, Okemah, Oklahoma, to acquire control of Spirit Bankcorp, Inc., Bristow, Oklahoma, parent of SpiritBank, Tulsa, Oklahoma.  | Newspaper - 06/23/2003<br>Fed Reg - 06/23/2003 |

**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> |
| 696056             | Citizens Bank & Trust Company<br>101 E. 6 <sup>th</sup> Street<br>Okmulgee, Oklahoma 74447-4603 | 04/14/2003              | 07/09/2003             | S                 |                  | X           |

**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 12, 2003

### Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i>   | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| 18C         | Tradition Bank, Houston, TX, to acquire First National Bank of Bellaire, Houston, TX*    | Newspaper - 07/31/2003               |
| Branch      | Tradition Bank, Houston, TX, to establish a branch at 5501 Bissonnet, Houston, TX 77081* | Newspaper - 07/31/2003               |

\*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)     | Industry Bancshares, Inc., Industry, TX, and Industry Holdings, Inc., Wilmington, DE, to acquire Fayetteville Bancshares, Inc., Fayetteville, TX, and Fayetteville Bank, Fayetteville, TX* (previously reported the week ending June 28, 2003) | Fed Reg – 07/25/2003<br>Newspaper – 07/28/2003 |

\* Subject to the provisions of the Community Reinvestment Act

### Section III – Applications subject to Federal Register notice only

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

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

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



## Section V – Availability of CRA public evaluations

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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<br/>number</i> | <i>Institution/Location</i>                                 | <i>Examination<br/>date</i> | <i>CRA<br/>public date</i> | <i>CRA<br/>rating</i> | <i>Exam type</i> |             |
|------------------------|---|-----------------------------|----------------------------|-----------------------|------------------|-------------|
|                        |   |                             |                            |                       | <i>LrgBk</i>     | <i>SmBk</i> |
| 268257                 | Community Bank<br>500 South Morgan<br>Granbury, Texas 76048 | 12/02/2002                  | 07/12/2003                 | S                     |                  | X           |
| 178561                 | Sun Bank<br>416 Main Street<br>Sunray, Texas 79086          | 04/07/2003                  | 07/12/2003                 | S                     |                  | X           |

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## Section VI – CRA examinations scheduled for

## Quarter of

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

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## District 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, July 12, 2003

#### Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i>   | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Branch      | Hanmi Bank, Los Angeles, California, to establish a branch office at 21076 Golden Springs Boulevard, Diamond Bar, California.* | Newspaper – 07/15/2003               |
| Branch      | Sunstate Bank, Casa Grande, Arizona, to establish a branch office at 902 W. Rex Allen Drive, Willcox, Arizona.*                | Newspaper – 07/11/2003               |

\* 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)     | Heritage Oaks Bancorp, Paso Robles, California, to acquire 100 percent of Hacienda Bank, Santa Maria, California.*   | Newspaper – N/Avail Fed Reg – 08/11/2003       |
| 3(a)(5)     | Cathay Bancorp, Inc., Los Angeles, California, to merge with GBC Bancorp, Los Angeles, California, and thereby indirectly acquire its wholly-owned subsidiary, General Bank, Los Angeles, California.* | Newspaper – 08/02/2003<br>Fed Reg – 08/07/2003 |
| CIC         | Notice by Robert Lee McKean, North Plains, Oregon, to increase his ownership in Albina Community Bancorp, Portland, Oregon.*   | Newspaper – N/Avail Fed Reg – 07/17/2003       |

\* Subject to the provisions of the Community Reinvestment Act

#### Section III – Applications subject to Federal Register notice only

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

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

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

#### Section V – Availability of CRA public evaluations

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

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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> |
| 33772              | Placer Sierra Bank<br>649 Lincoln Way<br>Auburn, CA 95603<br>(530) 823-7777 | 03/03/2003              | 07/09/2003             | S                 | X                |             |

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.

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

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