
Federal Reserve Release



H.2

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

No. 5

Week Ending February 2, 2002

Testimony And Statements

Antiterrorism Initiatives -- statement by Richard Spillenkothen, Director, Division of Banking Supervision and Regulation, before the Senate Committee on Banking, Housing, and Urban Affairs.

- Published, January 29, 2002

Bank Holding Companies

Wesbanco, Inc., Wheeling, West Virginia -- commenter's request for reconsideration of the Board's approval of the applications to acquire American Bancorporation, to merge their subsidiary banks, and to establish branches.

- Denied, February 1, 2002

Regulations And Policies

Financial Institutions Examinations -- report to Congress on interagency efforts to coordinate examinations as required by section 305 of the Riegle Community Development and Regulatory Improvement Act.

- Approved, January 10, 2002 (AC)

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

Bank Branches, Domestic

Chicago

Bank Iowa, Altoona, Iowa -- to establish a branch at 215 West Second Street North, Newton.

- Approved, January 30, 2002

Kansas City

First United Bank, Englewood, Colorado -- to establish mobile branches at 730 17th Street, Denver, and 1310 United Heights, Colorado Springs.

- Approved, February 1, 2002

Richmond

Gateway Bank & Trust Co., Elizabeth City, North Carolina -- to establish a branch at 3600 North Croatian Highway, Kitty Hawk.

- Approved, January 30, 2002

Kansas City

Gold Bank, Leawood, Kansas -- to establish a branch at 15203 West 119th Street, Olathe.

- Approved, January 30, 2002

Kansas City

Security State Bank, Basin, Wyoming -- to establish a branch at 725 Big Horn Avenue, Worland.

- Approved, January 30, 2002

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 4100 Northview Drive, Bowie, Maryland.

- Approved, January 29, 2002

Bank Holding Companies

Atlanta

The Banc Corporation, Birmingham, Alabama -- to acquire CF Bancshares, Inc., Port St. Joe, Florida, and Citizens Federal Savings Bank of Port St. Joe; and for its subsidiary, The Bank, Warrior, Alabama, to merge with Citizens Federal Savings Bank of Port St. Joe.

- Approved, January 31, 2002

Secretary

BNP Paribas, Paris, France, and BancWest Corporation, Honolulu, Hawaii -- commenters' requests for extensions of the comment period on the application to acquire United California Bank, Los Angeles, California.

- Denied, January 30, 2002

New York

Discount Bancorp, Inc., New York, New York -- to establish a subsidiary bank in Luxembourg.

- Withdrawn, January 28, 2002

St. Louis

First Service Financial Company, Crestwood, Missouri -- to become a bank holding company through the acquisition of FirstService Bank.

- Approved, February 1, 2002

Kansas City

New Frontier Bancorp, Greeley, Colorado -- to become a bank holding company through the reorganization of New Frontier Bank.

- Approved, February 1, 2002

Minneapolis

Northern Plains Investment, Inc., Jamestown, North Dakota -- to increase its interest in North Star Holding Company, Inc.

- Approved, February 1, 2002

Bank Holding Companies

Chicago

ULLICO Inc., Washington, D.C. -- to become a bank holding company through the acquisition of Amalgamated Investments Company, Chicago, Illinois, and Amalgamated Bank of Chicago; and election to become a financial holding company.
- Withdrawn, December 31, 2001 (AC)

Bank Mergers

St. Louis

Bank of Mulberry, Mulberry, Arkansas -- to merge with Bank of Mansfield, Mansfield, and thereby establish a branch.
- Approved, January 28, 2002

Cleveland

The State Bank and Trust Company, Defiance, Ohio -- to acquire certain assets and assume certain liabilities of The Oakwood Deposit Bank Company, Oakwood, and thereby establish branches.
- Approved, February 2, 2002

Competitive Factors Reports

Atlanta

BankAtlantic, a Federal Savings Bank, Fort Lauderdale, Florida -- report on competitive factors of the proposed merger with Community Savings, F.A., North Palm Beach.
- Submitted, January 30, 2002

Richmond

Branch Banking and Trust Company, Winston-Salem, North Carolina -- report on competitive factors of the proposed merger with Community First Bank, Carrollton, Georgia.
- Submitted, January 30, 2002

Richmond

Capital Bank, Raleigh, North Carolina -- report on competitive factors of the proposed merger with Community Savings Bank, Inc., SSB, Burlington.
- Submitted, February 1, 2002

Competitive Factors Reports

New York

Chohung Bank of New York, New York, New York -- report on competitive factors of the proposed merger with California Chohung Bank, Los Angeles, California.
- Submitted, January 30, 2002

Philadelphia

College Interim Savings Bank, Princeton, New Jersey -- report on competitive factors of the proposed merger with College Savings Bank.
- Submitted, January 31, 2002

St. Louis

First National Bank of Eastern Arkansas, Forrest City, Arkansas -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Earle and Marion branches of First State Bank, Parkin.
- Submitted, January 29, 2002

Dallas

The First National Bank of Quitman, Quitman, Texas -- report on competitive factors of the proposed acquisition of the Quitman and Mineola branches of Austin Bank, National Association, Jacksonville.
- Submitted, February 1, 2002

Atlanta

First State Bank of Bibb County, West Blocton, Alabama -- report on competitive factors of the proposed merger with First Federal Savings Bank, Bessemer.
- Submitted, January 30, 2002

Richmond

Madison and Bradford Federal Savings and Loan Association, Inc., Rosedale, Maryland -- report on competitive factors of the proposed merger with Bohemian American Federal Savings and Loan Association, Inc., Forest Hill.
- Submitted, January 30, 2002

Chicago

MB Financial Bank, N.A., Chicago, Illinois -- report on competitive factors of the proposed merger with First National Bank of Lincolnwood, Lincolnwood.
- Submitted, January 30, 2002

Competitive Factors Reports

Richmond

Mercantile-Safe Deposit and Trust Company, Baltimore, Maryland -- report on competitive factors of the proposed merger with The Sparks State Bank, Sparks.
- Submitted, January 31, 2002

San Francisco

New CCB Bank, Sonora, California -- report on competitive factors of the proposed merger with Central California Bank.
- Submitted, January 31, 2002

New York

Oritani Savings Bank, Hackensack, New Jersey -- report on competitive factors of the proposed merger with Hamilton Savings Bank, Union City.
- Submitted, January 28, 2002

Philadelphia

Peoples National Interim Bank, Norwich, New York -- report on competitive factors of the proposed merger with Peoples National Bank, Hallstead, Pennsylvania.
- Submitted, January 28, 2002

Cleveland

Progressive Bank, N.A., Wheeling, West Virginia -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the New Martinsville branch of Wheeling National Bank, St. Clairesville, Ohio.
- Submitted, January 29, 2002

Richmond

Randolph Bank & Trust Company, Asheboro, North Carolina -- report on competitive factors of the proposed merger with The Morris Plan Savings Bank, SSB, Burlington.
- Submitted, January 31, 2002

Chicago

Signal Bank National Association, Eagan, Minnesota -- report on competitive factors of the proposed merger with Associated Bank Minnesota, Minneapolis, and Signal Bank South National Association, Red Wing.
- Submitted, January 30, 2002

Competitive Factors Reports

Chicago

Traverse City State Bank, Traverse City, Michigan -- report on competitive factors of the proposed merger with TCSB Interim Bank.

- Submitted, January 30, 2002

New York

The Trust Company of New Jersey, Jersey City, New Jersey -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of seven supermarket branches in Palisades Park, Wayne, Hackensack, Brick, Bound Brook, Nanuet, and Monsey of New York Community Bank, Westbury, New York.

- Submitted, January 30, 2002

Richmond

Wachovia Bank, National Association, Winston-Salem, North Carolina -- report on competitive factors of the proposed merger with First Union National Bank, Charlotte.

- Submitted, January 28, 2002

Extensions Of Time

Secretary

Citibank, N.A., New York, New York -- extensions to January 27, February 25, and March 16, 2003, for its subsidiaries, Citibank Overseas Investment Corporation, New Castle, Delaware, and Citicorp Finance (Thailand) Limited, Bangkok, Thailand, to divest interests in certain properties.

- Granted, January 31, 2002

Director, BS&R

Citigroup Inc., New York, New York -- extension to August 3, 2002, to conform the portfolio investments of Banco Nacional de Mexico, S.A., Mexico City, Mexico, to the requirements of Regulation K.

- Granted, February 1, 2002

Chicago

East Side Bancorporation, Inc., Chicago, Illinois -- extension to April 20, 2002, to purchase loan participations from its subsidiary bank, BankChicago, and thereby engage in extending credit and servicing loans.

- Granted, February 1, 2002

Financial Holding Companies

San Francisco

Greater Bay Bancorp, Palo Alto, California -- election to become a financial holding company.

- Effective, February 1, 2002

Dallas

Texas Heritage Bancshares, Inc., Hondo, Texas, and Texas Heritage Bancshares of Delaware, Inc., Wilmington, Delaware -- election to become financial holding companies.

- Effective, January 31, 2002

International Operations

Richmond

Bank of America, N.A., Charlotte, North Carolina -- to expand foreign equity underwriting authority through certain foreign subsidiaries.

- Approved, February 1, 2002

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on December 11, 2001.

- Published, January 31, 2002

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, February 2, 2002

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, February 2, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	HSBC Bank USA, Buffalo, New York, to establish branches in Portland, Oregon and Seattle, Washington (formerly held by HSBC Bank Canada, Vancouver, Canada).*	Newspaper – 02/06/2002
Branch	Peapack-Gladstone Bank, Gladstone, New Jersey to establish a branch office at 58 Mountain Blvd, in Warren, New Jersey.*	Newspaper – 02/02/2002
Branch	Artesa Banking Corporation S.A., Brussels, Belgium, to establish a state-licensed branch in New York, New York. *	Newspaper – 02/06/02

* 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)(a)	EuroBancshares, Inc., Hato Rey, Puerto Rico, to acquire 100 percent of the issued and outstanding shares of the common stock of Eurobank, Hato Rey, Puerto Rico.	Newspaper – 03/01/2002 Fed Reg – 03/01/2002
3(a)(1)/3(a)(3)	Chinatrust Commercial Bank, Ltd., Taipei, China, to acquire indirectly 100% of the voting shares of Chinatrust Commercial Bank, Ltd., Taipei, Taiwan, and thereby become a bank holding company through the indirect ownership of Chinatrust Bank, Torrance, California.*	Newspaper – 02/11/2002 Fed Reg – 02/11/2002
4(c)(8)	R&G Financial Corporation, San Juan, Puerto Rico, to acquire The Crown Group, Inc., a savings and loan bank holding company, and indirectly acquire control of its thrift subsidiary, Crown Bank, a federal savings bank, both of Casselberry, Florida.*	Newspaper – 02/15/2002 Fed Reg – N/Avail
3(a)(5) 3(a)(3) 18c	United National Bancorp, Bridgewater, New Jersey, to acquire Vista Bancorp, Inc., and Vista Bank, N.A. both of Phillipsburg, New Jersey.	Newspaper – N/A Fed Reg – N/A

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

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

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, February 2, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Community Bank and Trust Company, Clarks Summit, PA, to establish a branch office located at the corner of Seventh Avenue & Lackawanna Avenue, Scranton, PA.	02/13/2002

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

Section VI – CRA examinations scheduled for Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, February 2, 2002

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.

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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>
581116	The Custar State Bank	11/19/2001	01/30/2002	S		X

Section VI – CRA examinations scheduled for Quarter of

Institution *Location*

None

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, February 2, 2002

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)	CNB Bancorp, Inc., Windsor, Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of Citizens National Bank (in organization), Windsor, Virginia.*	Fed Reg - 03/01/2002 Newspaper - 03/06/2002
CIC	C. Edward Floyd to increase his ownership to 14.83% in Sun BankShares, Murrells Inlet, South Carolina.*	Fed Reg - N/Avail 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>	
None		

Section V – Availability of CRA public evaluations

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

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

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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 Second Quarter of 2002

<i>Institution</i>	<i>Location</i>
Bank of Eastern Shore	Cambridge, Maryland
Southern Community Bank and Trust	Winston-Salem, North Carolina
Pamplico Bank & Trust Company	Pamplico, South Carolina
Union Bank and Trust Company	Bowling Green, Virginia
Second Bank & Trust	Culpeper, Virginia
Virginia Community Bank	Louisa, Virginia
Metro-County Bank of Virginia, Inc.	Mechanicsville, Virginia
The Freedom Bank of Virginia	Vienna, Virginia
Resource Bank	Virginia Beach, Virginia
Northern Neck State Bank	Warsaw, Virginia
The Marathon Bank	Winchester, Virginia
The Bank of Romney	Romney, West 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, February 2, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 260-1 st Avenue South, St. Petersburg, Florida, to be known as the St. Petersburg, Remote Drive-Thru.	02/14/2002*
Branch	The Park Avenue Bank, Valdosta, Georgia, to establish a branch located at 4058 Continental Drive, Oakwood, Georgia.	02/07/2002*
Branch	The Bank of Nashville, Nashville, Tennessee, to establish a branch located at 3169 Lebanon Pike, Nashville, Tennessee.	02/07/2002*

*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)(5)	Regions Financial Corporation, Birmingham, Alabama, to merge with Brookhollow Bancshares, Inc., and thereby acquire Brookhollow National Bank, both of Dallas, Texas.	Fed Reg – 03/04/2002*

*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>
Membership	Rivoli Bank & Trust, Macon, Georgia, 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.

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NI = Needs to improve

SN = Substantial noncompliance

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

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

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

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, February 2, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Byron Center State Bank, Byron Center, Michigan, for prior approval to establish branches at 1963 Baldwin, Jenison, Michigan and 1146 Superior Street, Wayland, Michigan.*	Newspaper – 02/04/2002
Branch	Farmers & Merchants Savings Bank, Manchester, Iowa, for prior approval to establish a branch office at 200 1st Street, S.W., Cedar Rapids, Iowa.*	Newspaper – 01/31/2002
18(c) & Branches	Johnson Bank, Racine, Wisconsin, for prior approval to merge with Johnson Bank Hayward, Hayward, Wisconsin and thereby to establish branches at Hwy 63 North, Hayward, Wisconsin, 209 Dakota South, Hayward, Wisconsin, 340 S. Main Street, Rice Lake, Wisconsin and 329 S. River Street, Spooner, Wisconsin.*	Newspaper – N/Avail
18(c) & Branches	Town & Country Bank of Springfield, Springfield, Illinois, for prior approval to merge with Bank of Palmyra, Palmyra, Illinois and thereby to establish a branch at 322 N. Main Street, Palmyra, Illinois.*	Newspaper – N/Avail
Branch	Valley Ridge Bank, Kent City, Michigan, for prior approval to establish a branch at 1423 W. Main Street, Fremont, Michigan.*	Newspaper – 01/31/2002

* 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)	Central Bancshares, Inc., Muscatine, Iowa, for prior approval to acquire 100 percent of the voting shares of Marquette Bank Illinois, Galesburg, Illinois.*	Fed Reg – 02/08/2002 Newspaper – 02/04/2002
3(a)(5)	First Merchants Corporation, Muncie, Indiana, for prior approval to acquire 100 percent of the voting shares of Lafayette Bancorporation, Lafayette, Indiana and thereby indirectly acquire Lafayette Bank and Trust Company, Lafayette, Indiana.*	Fed Reg – 02/11/2002 Newspaper – N/Avail

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)	Grant County State Bancshares, Inc. Employees Stock Ownership Plan, Swayzee, Indiana, for prior approval to acquire additional shares to increase control from 31.99 percent to 33.28 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 – 02/25/2002 Newspaper – 02/18/2002
3(a)(3)	Illini Corporation, Springfield, Illinois, for prior approval to acquire 100 percent of the voting shares of Illinois Community Bancorp, Inc., Effingham, Illinois and thereby indirectly acquire Illinois Community Bank, Effingham, Illinois.*	Fed Reg – 02/04/2002 Newspaper – 02/07/2002
3(a)(5)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, for prior approval to acquire 100 percent of the voting shares of Century Bancshares, Inc., Eden Prairie, Minnesota and thereby indirectly acquire Century Bank, National Association, Eden Prairie, Minnesota.*	Fed Reg – 02/04/2002 Newspaper – 01/27/2002
3(a)(1) & 4(c)(8)	Savanna-Thomson Investment, Inc., Fulton, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Thomson Investment Company, Inc., Thomson, Illinois and thereby indirectly acquire Savanna State Bank, Savanna, Illinois and Thomson State Bank, Thomson, Illinois and thereby to engage in the activity of making and servicing loans through the establishment of Thomson LLC, Fulton, Illinois.*	Fed Reg – N/Avail Newspaper – N/Avail
CC	Notification by John T. Dancer, of a Change in Control to retain 32.67 percent of Stockbridge Bancorporation, Inc., Stockbridge, Michigan.	Fed Reg – 02/15/2002 Newspaper – 02/09/2002

* 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)	National Bancshares, Inc., Bettendorf, Iowa, for prior approval to engage in the permissible nonbanking activity of community development.

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

<i>Type</i>	<i>Application</i>
Membership	Pacific Global Bank, Chicago, Illinois, for prior approval to become a member of the Federal Reserve System.
3(a)(1) Notice	PGB Holdings, Inc., Chicago, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Pacific Global Bank, Chicago, Illinois.

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>
624246	Fort Madison Bank & Trust Co. 636 Avenue G Fort Madison, Iowa 52627 (319) 372-5164	09/17/2001	01/30/2002	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, February 2, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Arvest Bank, Rogers, Arkansas , to establish a branch office at 700 West New Hope Road, Rogers Arkansas.*	Newspaper – 2/25/2002

* 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>
4(c)(8) and U.S. Organizations Overseas Investments	Concord EFS, Inc., Memphis, Tennessee, to acquire 100 percent of Logix Companies, LLC, Longmont, Colorado, and thereby engage in check verification and data processing activities domestically. Also, Concord EFS, Inc., Memphis, Tennessee, to indirectly acquire Logix Companies' 25 percent ownership interest in TNS Smart Network, Inc., Etobicoke, Ontario, and thereby engage in certain automated teller machine processing activities abroad, pursuant to Section 211.9(a)(5) and (g) of Regulation K. (Previously submitted during the week ending January 5, 2002, but without overseas investment component.)	Fed Reg – 1/29/2002

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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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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, February 2, 2002

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 Mildred M. Hansen Trust and Mildred M. Hansen individually and as trustee of the Mildred M. Hansen Trust, to gain control of Currie Bancorporation, Inc., Currie, Minnesota.	Fed Reg – 02/11/2002 Newspaper – N/Avail.
3(a)(3)	Border Bancshares, Inc., Greenbush, MN, for prior approval to acquire 80% of the voting shares of Northern Plains Bancshares, Inc., Thief River Falls, Minnesota.*	Fed Reg – 02/28/2002 Newspaper – 02/28/2002

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, February 2, 2002

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	Forest Levan Kelly as general partner of LBK Holdings, L.P., Bristow, Oklahoma, and as trustee of the Allison Asbury Kelly Children's Trust, the Dorcas B. Kelly Trust and the Kelly Family Foundation, all of Bristow, Oklahoma; to retain voting shares of Spirit BankCorp, Inc., Bristow, Oklahoma, parent of Spirit Bank, Tulsa, Oklahoma.	Newspaper – N/Available Fed Reg – 02/22/2002

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)	Wausa Banshares, Inc., Wausa, Nebraska, for prior approval to acquire 100 percent of the voting shares of Anderson Insurance Service, Bloomfield, Nebraska; and thereby engage in general insurance activities.	Fed Reg – 02/22/2002

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

<i>Type</i>	<i>Application</i>	
Member	Butte State Bank, Butte, 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.

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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</i>	<i>SmBk</i>
733951	Citizens State Bank & Trust Company 203 N. Douglas Ellsworth, Kansas 67439-3215	11/05/2001	01/31/2002	S		X

Section VI – CRA examinations scheduled for Quarter of

Institution *Location*

None

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, February 2, 2002

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.

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

Section VI – CRA examinations scheduled for Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, February 2, 2002

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.

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

Section VI – CRA examinations scheduled for Quarter of

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, February 2, 2002

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 Bancorp, Anaheim, California, to become a bank holding company by acquiring up to 100 percent of Greater Pacific Bancshares and its wholly-owned subsidiary, Bank of Whittier, both of Whittier, California.*	Fed Reg – 2/26/2002 Newspaper – 2/24/2002

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	
Membership	Six Rivers Bank, Eureka, California, to become a member of the Federal Reserve System.	
Membership	Bank of Hawaii, Honolulu, Hawaii, to become a member of the Federal Reserve System.	

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

<i>Type</i>	<i>Application</i>
Waiver	Eggemeyer Advisory Corp., WJR Corp., Castle Creek Capital LLC, Castle Creek Capital Partners Fund I, LP, Castle Creek Capital Partners Fund IIa, LP, Castle Creek Capital Partners Fund IIb, LP, and First Community Bancorp, all of Rancho Santa Fe, California, requests waiver of any Bank Holding Company Act application requirement in connection with the proposed merger of Capital Bank of North County, Carlsbad, California, with and into Rancho Santa Fe National Bank, Rancho Santa Fe, 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.

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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</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for

Quarter of

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