
Federal Reserve Release



H.2

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

No. 18

Week Ending May 4, 2002

Regulations And Policies

Regulation C -- delay of the effective date of data collection amendments from January 1, 2003, to January 1, 2004.

- Approved, May 2, 2002

Securities Regulation

Structural Change in the Government Securities Market: Issues and Options -- interagency white paper on possible structural changes in the settlement of government securities transactions.

- Proposed, April 29, 2002

BS&R Banking Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

Secretary

AmSouth Bank, Birmingham, Alabama -- to establish a branch at 4965 Highway 17, Helena.

- Approved, May 1, 2002

Kansas City

Anadarko Bank and Trust Company, Anadarko, Oklahoma -- to establish a branch at 324 West Main Street, Binger.

- Approved, May 1, 2002

Secretary

The F&M Bank and Trust Company, Tulsa, Oklahoma -- to establish a branch at 12400 East 96th Street North, Owasso.

- Approved, May 3, 2002

Kansas City

First Bank of Medicine Lodge, Medicine Lodge, Kansas -- to establish a branch at 328 East Main Street, Gardner.

- Approved, May 1, 2002

Atlanta

First Florida Bank, Naples, Florida -- to establish a branch at 972 A Orange Avenue, Winter Park.

- Approved, April 18, 2002 (AC)

Richmond

Monarch Bank, Chesapeake, Virginia -- to establish a branch at 3701 Pacific Avenue, Virginia Beach.

- Approved, May 3, 2002

Secretary

RBC Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 100 Schenck Parkway, Biltmore Park, Suite 160, Asheville.

- Approved, May 2, 2002

Bank Branches, Domestic

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at N.C. State Highway 106 and West Spring Street, Highlands, North Carolina.

- Approved, April 29, 2002

Richmond

The Bank of Williamsburg, Williamsburg, Virginia -- to establish a branch at 610 Thimble Shoals Drive, Suite 102, Newport News.

- Approved, May 1, 2002

Richmond

United Bank, Inc., Parkersburg, West Virginia -- to establish a branch at 1504 Tusawilla Hills, Charles Town.

- Approved, May 1, 2002

Bank Holding Companies

Cleveland

Charter One Financial, Inc., Cleveland, Ohio, and Charter-Michigan Bancorp, Dearborn, Michigan -- to acquire Charter National Bancorp, Taylor, and thereby acquire Charter Bank, Wyandotte.

- Approved, May 1, 2002

San Francisco

Community Valley Bancorp, Chico, California -- to become a bank holding company through the acquisition of Butte Community Bank.

- Approved, May 1, 2002

Minneapolis

Empire Federal Bancorp, Inc., Livingston, Montana -- to become a bank holding company through the acquisition of Montana First National Bancorporation, Kalispell, Montana, and thereby indirectly acquire Montana First National Bank; and to retain ownership of Empire Bank, a federal savings bank.

- Withdrawn, May 1, 2002

Bank Holding Companies

St. Louis

First Citizens Bancshares, Inc., Dyersburg, Tennessee -- to acquire Metropolitan Bancshares, Inc., Munford, and thereby acquire The Munford Union Bank.
- Approved, May 1, 2002

New York

First Niagara Financial Group, Inc., Lockport, New York, and First Niagara Financial Group, MHC -- relief from certain commitments.
- Granted, May 1, 2002

Minneapolis

Marshall Bancorp, Inc., Minneapolis, Minnesota -- to become a bank holding company through the acquisition of Norkitt Bancorp, Inc., Hallock, and thereby indirectly acquire Northwestern State Bank of Hallock.
- Approved, April 30, 2002

Dallas

Miami-Nevada, Inc., Carson City, Nevada -- to become a bank holding company through the acquisition of First State Bank, Miami, Texas.
- Approved, May 2, 2002

Chicago

Nicolet Bankshares, Inc., Green Bay, Wisconsin -- to become a bank holding company through the acquisition of Nicolet National Bank.
- Approved, May 1, 2002

Minneapolis

Peoples State Bancorp, Inc., Munising, Michigan -- to become a bank holding company through the acquisition of Peoples State Bank of Munising.
- Approved, May 3, 2002

Boston

South Coastal Holdings MHC, Inc., Rockland, Massachusetts -- to become a bank holding company through the acquisition of South Coastal Bank.
- Approved, May 2, 2002

Bank Holding Companies

Minneapolis

State Bancshares of Ulen, Inc., Dilworth, Minnesota -- to acquire K Roberts Inc., Hendrum, and thereby indirectly acquire Viking Bank.
- Approved, May 3, 2002

Banks, National

Director, BS&R

City National Bank & Trust Company of Gloversville, Gloversville, New York -- transfer agent registration.
- Withdrawn, April 30, 2002

Banks, Nonmember, And Miscellaneous Institutions

Director, BS&R

Brenton Banks, Inc., Des Moines, Iowa -- transfer agent registration.
- Withdrawn, April 30, 2002

Secretary

First American Wealth Management Group, Urbandale, Iowa -- transfer agent registration.
- Approved, April 30, 2002

Director, BS&R

Marshall & Ilsley Trust Company National Association, Milwaukee, Wisconsin -- transfer agent registration.
- Withdrawn, April 30, 2002

Banks, State Member

New York

JPMorgan Chase Bank, New York, New York -- to acquire APEX Property Exchange, Inc., Hanover, Massachusetts, and engage in financial and investment advisory and leasing activities.
- Withdrawn, April 29, 2002

Banks, State Member

Director, BS&R

Morgan Guaranty Trust Company of New York, New York, New York -- transfer agent registration.

- Withdrawn, April 30, 2002

Director, BS&R

RBC Centura Bank, Rocky Mount, North Carolina -- exemption from section 23A of the Federal Reserve Act for RBC Centura Banks, Inc. to contribute the shares of its nonbank subsidiaries, Prism Mortgage Company, Chicago, Illinois, and RBC Trade Finance (USA) Inc., Burlington, Massachusetts, to RBC Centura Bank as part of a corporate restructuring.

- Granted, May 3, 2002

Change In Bank Control

Chicago

CJSB Bancorporation, Columbus Junction, Iowa -- change in bank control.

- Permitted, May 3, 2002

Dallas

First San Benito Bancshares Corporation, San Benito, Texas -- change in bank control.

- Permitted, May 3, 2002

Kansas City

K.B.J. Enterprises, Inc., Omaha, Nebraska, and Sibley State Bank, Sibley, Iowa -- change in bank control.

- Withdrawn, May 2, 2002

Minneapolis

Menahga Bancshares, Inc., Menahga, Minnesota -- change in bank control.

- Permitted, April 29, 2002

Competitive Factors Reports

Cleveland

American Savings Bank, FSB, Portsmouth, Ohio -- report on competitive factors of the proposed merger with Waverly Building & Loan Company, Waverly.

- Submitted, April 30, 2002

Competitive Factors Reports

Boston

Banknorth National Association, Portland, Maine -- report on competitive factors of the proposed merger with Ipswich Savings Bank, Ipswich, Massachusetts.
- Submitted, April 30, 2002

Cleveland

Charter One Financial, Inc., Cleveland, Ohio -- report on competitive factors of the proposed merger with Charter Bank, Wyandotte, Michigan.
- Submitted, May 2, 2002

San Francisco

First Bank & Trust, San Francisco, California -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Denton and Garland, Texas, branches of Jefferson Heritage Bank, Denton.
- Submitted, May 1, 2002

Secretary

The Frost National Bank, San Antonio, Texas -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Harlingen branch of JPMorgan Chase Bank, New York, New York.
- Submitted, May 2, 2002

Cleveland

The Guernsey Bank, Worthington, Ohio, a de novo bank -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Franklin County branch of The Guernsey Bank, a Federal Savings Bank, Cambridge.
- Submitted, May 1, 2002

Dallas

Minden Bancorp, Inc., Minden, Louisiana -- report on competitive factors of the proposed merger with Minden Building and Loan Association.
- Submitted, April 17, 2002 (AC)

Cleveland

Peoples Bank, National Association, Marietta, Ohio -- report on competitive factors of the proposed merger with The Guernsey Bank, a Federal Savings Bank, Cambridge.
- Submitted, May 1, 2002

Competitive Factors Reports

Boston

Providian Bank, Salt Lake City, Utah -- report on competitive factors of the proposed merger with Providian National Bank, Tilton, New Hampshire.

- Submitted, May 3, 2002

Extensions Of Time

New York

Greater Community Bancorp, Totowa, New Jersey -- extension to August 1, 2002, to increase its ownership in 1st Constitution Bancorp, Cranbury.

- Granted, April 30, 2002

Minneapolis

West End Financial Corp., Bessemer, Michigan -- extension to August 3, 2002, to acquire Gogebic Range Bank.

- Granted, May 3, 2002

Financial Holding Companies

New York

Popular, Inc., San Juan, Puerto Rico; Popular International Bank, Inc.; and Popular North America, Inc., Mt. Laurel, New Jersey -- elections to become financial holding companies.

- Effective, April 30, 2002

Membership

Chicago

Grundy County National Bank, Morris, Illinois -- to become a member of the Federal Reserve System.

- Approved, May 3, 2002

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, May 4, 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, May 4, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	JP Morgan Chase Bank, New York, New York, to establish a branch office in The Centre at River Oaks Shopping Center, 2435 West Alabama, Houston, Texas.	Newspaper – 06/01/2002
Branch	Great Eastern Bank, Flushing, New York, to establish a branch office at 5501 8 th Avenue, Brooklyn, New York.	Newspaper – 05/29/2002
Branch	Bank of Smithtown, Smithtown, New York, to establish a branch at 293 Route 25A, Rocky Point, Suffolk County.	Newspaper – 05/15/2002
Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a limited branch office at Brink's Incorporated, 652 Kent Avenue, Brooklyn, New York.	Newspaper – 05/13/2002

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

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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, May 4, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The Bryn Mawr Trust Company to establish a branch office located at 3601 West Chester Pike, Newtown Square, PA	05/17/2002
18(c)	Founders Bank, Bryn Mawr, PA, to merge with and into Equity Bank, Marlton, NJ.	05/20/2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Peter DePaul, to purchase up to 19.9% of Madison Bancshares Group, Ltd., Blue Bell, PA.	Newspaper: 05/14/2002 Fed. Reg.: N/Avail

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD</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, May 4, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The Croghan Colonial Bank, Fremont, OH to establish a branch at an IGA store at 3994 East Harbor Road, Port Clinton, OH.*	05/11/2002
Branch	The Fifth Third Bank Western Michigan, Grand Rapids, MI to establish a branch facility 4675 44 th Street, Kentwood, MI.*	04/13/2002
Branch	The Fifth Third Bank, Cincinnati, OH to establish a branch facility at 7132 Hamilton Avenue, Cincinnati, OH.*	05/07/2002
Branch	The Fifth Third Bank, Cincinnati, OH to establish a branch facility at the northeast corner of Aurora Road and Crow Drive, Macedonia, OH.*	04/20/2002

* 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>
None		

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD 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>
443625	The Ottoville Bank Company 161 West Third Street Ottoville, OH 45876	02/25/2002	05/01/2002	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, May 4, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Peoples Bank of Virginia, Richmond, Virginia, to establish a branch at 7071 Commons Plaza, Chesterfield, Virginia.*	Newspaper - 05/16/2002
Branch	BankAnnapolis, Annapolis, Maryland, to establish a branch inside the Baywoods of Annapolis retirement community located at 7101 Bayfront Drive, Annapolis, Maryland.*	Newspaper - 05/17/2002
Branch	Allfirst Bank, Baltimore, Maryland, to establish a branch at 10697 Braddock Road, Fairfax, Virginia.*	Newspaper - 05/17/2002
Branch	James Monroe Bank, Arlington, Virginia, to establish a drive-in branch facility at 10 West Market Street, Leesburg, Virginia.*	Newspaper - 05/22/2002

*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>
CIC	Michael Leo Middleton, individually and together with members of his immediate family, to control 11.96% of the voting shares of Tri-County Financial Corporation, Waldorf, Maryland.*	Fed Reg - 05/20/2002 Newspaper - 05/21/2002
4(c)(8)	Royal Bank of Canada, Montreal, Canada, and RBC Centura Banks, Inc., Rocky Mount, North Carolina, to acquire Eagle Bancshares, Inc., Tucker, Georgia.*	Fed Reg - 05/24/2002 Newspaper - 05/26/2002
3(a)(1)	Access National Corporation, Chantilly, Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of Access National Bank, Chantilly, Virginia.*	Fed Reg - 05/28/2002 Newspaper - 05/20/2002
3(a)(3)	First Citizens Bancorporation of South Carolina, Inc., Columbia, South Carolina, to acquire up to 10% of the outstanding shares of Trinity Bank, Monroe, North Carolina.*	Fed Reg - 05/31/2002 Newspaper - N/Avail
3(a)(5)	Community Bankshares, Inc., Orangeburg, South Carolina, to merge with Ridgeway Bancshares, Inc., Ridgeway, South Carolina.*	Fed Reg - 05/31-2002 Newspaper - 06/07/2002

*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>
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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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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, May 4, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 1511 N. Westshore Boulevard, Tampa, Florida.	05/08/2002*
Branch	Orion Bank, Naples, Florida, to establish a branch located at 1790 Main Street, Sarasota, Florida, to be known as the Downtown Sarasota Office.	05/15/2002*
Branch	Orion Bank, Naples, Florida, to establish a branch located at 8181 South Tamiami Trail, to be known as the South Beneva Office.	05/15/2002*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 415 U.S. Highway 41, Lady Lake, Florida, to be known as the Lady Lake Branch.	05/09/2002*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 8785 Branch Avenue, Clinton, Maryland, to be known as the Clinton Crossing Safeway Office.	05/16/2002*

*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)	Gwinnett Commercial Group, Inc., Lawrenceville, Georgia, to merge with Embry Bankshares, Inc., and thereby acquire Embry Bank, both of Lawrenceville, Georgia.	N/Avail*
3(a)(1)	BankFIRST Bancorp, Inc., Winter Park, Florida, to become a bank holding company by acquiring BankFIRST, Winter Park, Florida.	Fed Reg – 05/28/2002*

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Indian River Banking Company, Vero Beach, Florida, after-the-fact change in control notice by Greene Revocable Trust U/A/D 8-29-90 Barnette Ellis Green, Jr. & Hariot Hughes Greene, Co-Trustees; Hariot H. Greene Revocable Trust U/A/D 6-29-99 Barnette Ellis Greene, Jr. & Hariot Hughes Greene, Co-Trustees; Jack Irvine Greene; Janie Elizabeth Greene; Ellis Sutherland Greene and Kathleen Farrell Greene; Griffin Aubrey Greene and Camille Koby Greene; Griffin Aubrey Greene; Kelly Foster Greene; Kelly Foster Greene and Linda Cook Greene; Scott Hughes Steiger Irrevocable Trust II U/A/D 1-10-89 Griffin Aubrey Greene and Janie Elizabeth Greene, Trustees; Derek Brian Steiger Irrevocable Trust II U/A/D 1-10-89 Griffin Aubrey Greene and Janie Elizabeth Greene, Trustees; Jasaline Celeste Greene Trust U/A/D 8-29-90 Ellis Sutherland Greene and Janie Elizabeth Greene, Trustees; Amanda Kathleen Greene Trust U/A/D 8-29-90 Ellis Sutherland Greene and Janie Elizabeth Greene, Trustees; Kolby Barnette Greene Trust U/A/D 11-12-98 Kelly Foster Greene and Janie Elizabeth Greene, Trustees; Kylee Joyce Greene Trust U/A/D 3-24-00 Kelly Foster Greene and Janie Elizabeth Greene Trustees; Greene Girls Properties, LLP; Greene Groves & Ranch, LTD; Camille Koby Greene, IRA; Jack Irvine Greene, IRA; Griffin Aubrey Greene; Whitney C. Greene; Lyndal M. Greene; Aubrey L. Greene; Anabelle G. Greene, all of Vero Beach, Florida, to retain approximately 11.8 percent of the outstanding shares of Indian River Banking Company and its wholly owned subsidiary, Indian River National Bank, Vero Beach, Florida.	Newspaper – 05/09/2002

*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>
4(c)(8)	Black Diamond Financial Group, Inc., Tampa, Florida, to engage de novo in investment advisory activities through its wholly-owned subsidiary, Black Diamond Wealth Management, Inc., Tampa, Florida.	05/22/2002

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

<i>Type</i>	<i>Application</i>
COM	Gwinnett Commercial Group, Inc., Lawrenceville, Georgia, commitment waiver request.

Section V – Availability of CRA public evaluations

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

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					<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, May 4, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branch	First American Bank, Fort Dodge, Iowa, to merge with First American Bank, Sioux City, Iowa and thereby to establish a branch at 800 Gordon Drive, Sioux City, Iowa.*	Newspaper – N/Avail
18(c) & Branches	Midwest Bank and Trust Company, Elmwood Park, Illinois, to merge with Midwest Bank of Hinsdale, Hinsdale, Illinois and Midwest Bank of McHenry County, Union, Illinois and thereby to establish 7 branches.*	Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CC	Notice by the Friday Family (Beth Gore Friday, Mesa, Arizona; Allen Gore Friday, Atlantic, Iowa; Arthur Randall Friday, Houston, Texas; and Nola Kathleen Friday, Dallas, Texas) to retain control of Anita Bancorporation, Atlantic, Iowa and thereby to retain Rollings Hills Bank and Trust, Atlantic, Iowa.	Fed Reg – 05/14/2002 Newspaper – N/Avail
CC	Notice by David Lee Gross to acquire greater than 10 percent of the outstanding shares of First Beardstown Bancorp, Inc., Beardstown, Illinois and thereby indirectly acquire First State Bank of Beardstown, Beardstown, Illinois.	Fed Reg – 05/15/2002 Newspaper – N/Avail
3(a)(3)	Hometown Independent Bancorp, Inc. Employee Stock Ownership Plan and Trust, Morton, Illinois, for prior approval to acquire an additional 25,000 shares (6.6%) and thereby increase ownership to 37.1 percent of Hometown Independent Bancorp, Inc., Morton, Illinois, and thereby acquire Morton Community Bank, Morton, Illinois.*	Fed Reg – 05/30/2002 Newspaper – N/Avail
3(a)(1)	Franklin Bancorp, Inc., Southfield, Michigan, to become a bank holding company by acquiring 100 percent of Franklin Bank, N.A., Southfield, Michigan.*	Fed Reg – 05/15/2002 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>
CC	Notice by John R. Madden, Oak Brook, Illinois, Edward J. Madden, Chicago, Illinois, John J. Madden, LaGrange, Illinois, Martin P. Madden, LaGrange, Illinois, Lenore McCarter, LaGrange Park, Illinois, Marilyn Hessert, Cherry Hill, New Jersey, Thomas Hessert, Cherry Hill, New Jersey, Thomas Herbsrtitt Franklin Park, Illinois, Jane Lyman, Winnetka, Illinois, Julie Scanlon, Western Springs, Illinois, Debbie Maloney, Chicago, Illinois, and Amy Reardon, River Forest, Illinois; to acquire control of First Schaumburg Bancorporation, Inc., Schaumburg, Illinois; and through it to control its subsidiary, Heritage Bank of Schaumburg, Schaumburg, Illinois; by utilizing Schaumburg Bancshares, Inc., Hinsdale, Illinois. First Schaumburg Bancorporation, Inc.'s name will be changed to Schaumburg Bancshares, Inc.	Fed Reg – 05/20/2002 Newspaper – 05/20/2002
CC	Notice by Gary F. Pribyl, Cedar Rapids, Iowa, of a Change in Control, to acquire 26.82 percent of Herky Hawk Financial Corp., Monticello, Iowa, as independent trustee of an irrevocable voting trust, and thereby indirectly acquire Citizens State Bank, Monticello, Iowa.	Fed Reg – 05/22/2002 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.

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, May 4, 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, Fayetteville, Arkansas, to establish a branch facility to be located at 200 Commerce Street, Suite 100, Little Rock, Arkansas.*	Newspaper 05/13/2002
Branch	The Farmers & Merchants Bank, Stuttgart, Arkansas, to establish a branch facility to be located at 1950 Whitehead Drive, DeWitt, Arkansas.*	Newspaper – 05/24/2002
Branch	Fifth Third Bank, Kentucky, Inc., Louisville, Kentucky, to establish a branch facility to be located at 100 Lawson Drive, Georgetown, Kentucky.*	Newspaper – 05/24/2002

* 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>
CIC	Notice by Charles Donald Ransdell to retain control of Franklin Bancshares, Inc., Franklin, Illinois. (Previously submitted during the week ending April 27, 2002)	Newspaper – 05/27/2002 Fed Reg – 05/15/2002
3A1	First Southern Bancshares, Inc., Carbondale, Illinois, to become a bank holding company by acquiring 100 percent of Shawnee Bancshares, Inc., Grand Tower, Illinois, and thereby indirectly acquire it subsidiary bank, Shawnee State Bank, Grand Tower, Illinois.*	Newspaper – 05/30/2002 Fed Reg – 05/31/2002
3A5	South Central Bancshares, Inc., Russellville, Kentucky, to merge with Commerce Bancshares, Inc., Franklin, Tennessee, and thereby indirectly acquire Peoples State Bank of Commerce, Trenton, Tennessee.* (Previously submitted during the week ending April 27, 2002)	Newspaper – 05/31/2002 Fed Reg – 05/30/2002

* 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>
4c8	South Central Bancshares, Inc., Russellville, Kentucky, proposes to make, acquire, broker, or service loans or other extensions of credit through the acquisition of Citizens Corporation, Franklin, Tennessee. It also proposes to engage in general insurance agency services in a town of less than 5,000, through Citizens & Peoples Insurance, Inc., Grant, Alabama. Citizens & Peoples Insurance, Inc., is a subsidiary of Citizens Corporation.	Fed Reg – 05/03/2002

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.

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, May 4, 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>
3A3	Wadena Bankshares, Inc., Wadena, Minnesota, to acquire 100 percent of Baron Bancshares II, Inc., White Bear Lake, Minnesota, and thereby indirectly acquire Security State Bank of Deer Creek, Deer Creek, Minnesota.*	Newspaper-N/Avail Fed Reg-05/28/2002

* 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>
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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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>
341851	Clinton State Bank, Clinton, Minnesota	1/22/2002	4/29/2002	S		X

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, May 4, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Bank of Medicine Lodge, Medicine Lodge, Kansas, to establish a branch at 328 E. Main Street, Gardner, Kansas.	Newspaper – 04/24/2002
Branch	Centennial Bank of the West, Fort Collins, Colorado, to establish a branch at 1401 South Taft Avenue, Loveland, Colorado.	Newspaper - 05/09/2002
Branch	Premier Bank, Lenexa, Kansas, to establish a branch at 1925 Burlington, North Kansas City, Missouri.	Newspaper - 05/15/2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3a3	J.R. Montgomery Bancorporation, Lawton, Oklahoma, to acquire an additional 11.8 percent, for a total of 50.1 percent of the voting shares of Fort Sill National Bank, Fort Sill, Oklahoma.	Newspaper – 05/18/2002 Fed Reg – 05/24/2002
3a3	Farmers State Bank of Fort Morgan Employee Stock Ownership Plan, Fort Morgan, Colorado, to acquire up to 38 percent of the voting shares of FSB Bancorporation, Inc., Fort Morgan, Colorado, parent of Farmers State Bank, Fort Morgan, Colorado.	Newspaper – 05/22/2002 Fed Reg – 05/28/2002
3a3	Meador Insurance Agency, Inc., Waverly, Kansas, to acquire up to 11.02 percent of the voting shares of 1 st Financial Bancshares, Inc., Overland Park, Kansas, parent of 1 st Financial Bank, Overland Park, Kansas; Centerville State Bank, Centerville, Kansas; and Sylvan Agency, Inc., Sylvan Grove, Kansas.	Newspaper – 06/07/2002 Fed Reg – 05/28/2002
4c8	Meador Insurance Agency, Inc., Waverly, Kansas, to acquire up to 11.02 percent of the voting shares of 1 st Financial Bancshares, Inc., Overland Park, Kansas, parent of Sylvan Agency, Inc., Sylvan Grove, Kansas and thereby indirectly engage in insurance activities.	Newspaper – 06/07/2002 Fed Reg – 05/28/2002

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

O = Outstanding

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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 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, May 4, 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)	MOW/RPW Management II, Inc., Victoria, TX, to acquire MOW/RPW II, Ltd., Victoria, TX, FVNB Corp, Victoria, TX, FVNB Delaware Corp, Wilmington, DE First Victoria National Bank, Victoria, TX, and Citizens Bank of Texas, National Association, New Waverly, TX*	Fed Reg – 06/03/02 Newspaper – 05/20/02
3(a)(1)	MOW/RPW II, Ltd., Victoria, TX, to acquire FVNB Corp, Victoria, TX, FVNB Delaware Corp, Wilmington, DE First Victoria National Bank, Victoria, TX, and Citizens Bank of Texas, National Association, New Waverly, TX*	Fed Reg – 06/03/02 Newspaper – 05/20/02

*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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, May 4, 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 David F. Moorhouse, Friday Harbor, Washington, to increase his shares in San Juan Bank Holding Company, Friday Harbor, Washington.*	Newspaper – 04/24/2002 Fed Reg – 04/16/2002
3(a)(1)	First Financial Holding Co., Ltd., Taipei, Taiwan, to become a bank holding company by acquiring 100 percent of First Commercial Bank Co., Ltd., Taipei, Taiwan, and thereby indirectly acquire First Commercial Bank (USA), Alhambra, California. Bank of Taiwan, Taipei, Taiwan, to acquire at least 12.32 percent of the voting shares of First Financial Holding Co., Ltd., Taipei, Taiwan, and First Commercial Bank (USA), Alhambra, California.*	Newspaper – 05/29/2002 Fed Reg – 05/31/2002

* 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>
4(c)(8)	Capital Corp of the West, Merced, California, proposes to engage in investment advisory activities through the acquisition of Regency Investment Advisors, Fresno, California.	

Section V – Availability of CRA public evaluations

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Third Quarter of 2002

<i>Institution</i>	<i>Location</i>
Bank of Orange County	Fountain Valley, California
Barnes Banking Company	Kaysville, Utah
Cache Valley Bank	Logan, Utah
Farmers & Merchants Bank of Long Beach	Long Beach, California
Ireland Bank	Malad City, Idaho
Pierce Commercial Bank	Tacoma, Washington

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.