Forms

Foreign Banking Organization Reports -- initial review of proposals to extend with revision the Annual Report of Foreign Banking Organizations (FR Y-7) and to implement the Capital and Asset Report for Foreign Banking Organizations (FR Y-7Q), Financial Statements of U.S. Nonbank Subsidiaries Held by Foreign Banking Organizations (FR Y-7N), and Abbreviated Financial Statements of U.S. Nonbank Subsidiaries Held by Foreign Banking Organizations (FR Y-7NS).
- Proposed, August 12, 2002

U.S. Banking Organization Reports -- initial review of proposals to extend with revision the Quarterly Financial Statements of Nonbank Subsidiaries of Bank Holding Companies (FR Y-11Q), Report of Condition for Foreign Subsidiaries of U.S. Banking Organizations (FR 2314a), and Financial Information for Foreign Subsidiaries of U.S. Banking Organizations (FR 2314c), which would be changed to Abbreviated Financial Statements of Foreign Subsidiaries of U.S. Banking Organizations (FR 2314S); to discontinue the Annual Financial Statements of Nonbank Subsidiaries of Bank Holding Companies (FR Y-11I) by replacing it with Abbreviated Financial Statements of U.S. Nonbank Subsidiaries of U.S. Bank Holding Companies (FR Y-11S); and to discontinue the Report of Condition for Foreign Subsidiaries of U.S. Banking Organizations (FR 2314b).
- Proposed, August 12, 2002

Regulations And Policies

Policy Statement on Payments System Risk -- decision not to pursue two proposed policy options that would lower self-assessed net debit caps and eliminate two-week average caps, and reject all payments with settlement-day finality that would cause an institution to exceed its daylight overdraft capacity level (Docket No. R-1111).
- Approved, August 14, 2002
Bank Branches, Domestic

Atlanta

Colonial Bank, Montgomery, Alabama -- to establish a branch at 15285 Collier Boulevard, Naples, Florida.
- Approved, August 15, 2002

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at Center Street, Chardon, and branches at 1076 and 1068 High Street, Wadsworth.
- Approved, August 14, 2002

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 134 West Michigan Street, Jackson.
- Approved, August 13, 2002

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 5217 Harvey Street, Norton Shores.
- Approved, August 14, 2002

Kansas City

First United Bank, Englewood, Colorado -- to establish a branch in the 100 block of South Wilcox Street, Castle Rock.
- Approved, August 16, 2002

Kansas City

Pleasanton State Bank, Pleasanton, Nebraska -- to establish a branch at 6005 Second Avenue West, Kearney.
- Approved, August 16, 2002

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 921 South Range Avenue, Denham Springs, Louisiana.
- Approved, August 16, 2002
Bank Holding Companies

New York
Barclays PLC, London, England, and Barclays Bank PLC -- to engage, directly and through Identrus, LLC, New York, New York, in data processing and data transmission activities.
- Approved, August 15, 2002

New York
Bayerische Hypo- und Vereinsbank AG, Munich, Germany -- to engage, directly and through Identrus, LLC, New York, New York, in data processing and data transmission activities.
- Approved, August 15, 2002

Kansas City
BOK Financial Corporation, Tulsa, Oklahoma -- to acquire TW Interim National Bank, Houston, Texas, and Bank of Tanglewood, National Association.
- Approved, August 15, 2002

Richmond
Community First Financial Corporation, Lynchburg, Virginia -- to acquire an interest in Highlands Community Bank, Covington, a de novo bank.
- Approved, August 13, 2002

Dallas
CU Delaware Financial Corporation, Dover, Delaware -- to become a subsidiary holding company of CU Bank Shares, Inc., Farmers Branch, Texas, through the acquisition of Town North Bank, National Association.
- Registration granted, August 14, 2002

Kansas City
First York Ban Corp., York, Nebraska -- to increase its investment in NebraskaLand Financial Services, Inc., North Platte.
- Approved, August 15, 2002

Chicago
Goodenow Bancorporation, Okoboji, Iowa -- to engage de novo in extending credit and servicing loans.
- Approved, August 12, 2002
Bank Holding Companies

Chicago

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to acquire Mississippi Valley Bancshares, Inc., St. Louis, Missouri, and thereby acquire Southwest Bank of St. Louis; Southwest Bank, Belleville, Illinois; and Southwest Bank of Phoenix, Phoenix, Arizona, and their nonbanking subsidiaries.
- Approved, August 13, 2002

Atlanta

N W Services Corporation, Ringgold, Georgia -- to acquire The Bank of Sharon, Sharon, Tennessee.
- Returned, August 13, 2002

Secretary

The Royal Bank of Scotland Group plc, Edinburgh, Scotland -- to engage through Identrus LLC, New York, New York, in data processing and data transmission activities.
- Approved, August 14, 2002

San Francisco

Security Pacific Bancorp, Ontario, California -- to engage in nonbanking activities through the formation of Security Pacific Finance Company.
- Approved, August 15, 2002

Richmond

United Financial, Inc., Graham, North Carolina -- to become a bank holding company through the acquisition of Alamance National Bank.
- Approved, August 13, 2002

Banks, Foreign

Director, BS&R

- Approved, August 13, 2002
Banks, State Member

New York

- Withdrawn, August 15, 2002

Change In Bank Control

Boston

Mystic Financial, Inc., Medford, Massachusetts -- change in bank control.
- Permitted, August 16, 2002

Minneapolis

Western Holding Company of Wolf Point, Wolf Point, Montana -- change in bank control.
- Permitted, August 16, 2002

Competitive Factors Reports

Minneapolis

Alerus Financial, N.A., Grand Forks, North Dakota -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Fargo branch of BNC National Bank, Tempe, Arizona.
- Submitted, August 12, 2002

Kansas City

Bank of Norfolk, Norfolk, Nebraska -- report on competitive factors of the proposed merger with Columbus Federal Savings Bank, Columbus.
- Submitted, August 12, 2002

Kansas City

Citizens Bank, N.A., Fort Scott, Kansas -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Iola branch of Intrust Bank, National Association, Wichita.
- Submitted, August 13, 2002
Competitive Factors Reports

Kansas City
Community National Bank, Chanute, Kansas -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Eureka branch of Intrust Bank, National Association, Wichita.
- Submitted, August 13, 2002

Kansas City
First Bank and Trust Company, Cozad, Nebraska -- report on competitive factors of the proposed merger with First National Bank of Otis, Otis, Colorado.
- Submitted, August 12, 2002

Kansas City
First National Bank of Yuma, Yuma, Colorado -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of First National Bank of Otis, Otis.
- Submitted, August 13, 2002

San Francisco
First National Bank, San Diego, California -- report on competitive factors of the proposed merger with Generations Trust Bank, N.A., Long Beach.
- Submitted, August 12, 2002

New York
First Niagara Bank, Lockport, New York -- report on competitive factors of the proposed merger with Cortland Savings Bank, Cortland, and Cayuga Bank, Auburn.
- Submitted, August 16, 2002

San Francisco
- Submitted, August 12, 2002

Dallas
Interstate Bank, SSB, Perryton, Texas -- report on competitive factors of the proposed merger with New ISB Bank, SSB.
- Submitted, August 14, 2002
Competitive Factors Reports

Minneapolis

Merchants Bank, National Association, La Crescent, Minnesota -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities by a newly chartered Merchants Bank in connection with the relocation of the main office of the existing Merchants Bank, National Association, to Onalaska, Wisconsin.
- Submitted, August 15, 2002

Atlanta

Northwest Georgia Bank, Ringgold, Georgia -- report on competitive factors of the proposed merger with The Bank of Sharon, Sharon, Tennessee, as part of a corporate reorganization.
- Submitted, August 14, 2002

St. Louis

Planters Bank, Inc., Hopkinsville, Kentucky -- report on competitive factors of the proposed merger with City State Bank, Martin, Tennessee.
- Submitted, August 15, 2002

Financial Holding Companies

Chicago

Ambank Holdings, Inc., Rock Island, Illinois -- election to become a financial holding company.
- Effective, August 14, 2002

International Operations

New York

- Approved, August 15, 2002

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting of June 25-26, 2002.
- Published, August 15, 2002
## Applications and notifications filed during the week ending Saturday, August 17, 2002

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

<table>
<thead>
<tr>
<th>Type</th>
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### Section II – Applications subject to both newspaper and Federal Register notice

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<th>Type</th>
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<tr>
<td>3(a)(1)</td>
<td>Bridgewater Financial, MHC, Raynham, Massachusetts - application to become a bank holding company through the acquisition of Bridgewater Savings Bank, Raynham, Massachusetts</td>
<td>Newspaper - N/Avail</td>
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<td>Fed Reg - N/Avail</td>
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### Section III – Applications subject to Federal Register notice only

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

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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.

<table>
<thead>
<tr>
<th>RSSD number</th>
<th>Institution/Location</th>
<th>Examination date</th>
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Section VI – CRA examinations scheduled for Quarter of

<table>
<thead>
<tr>
<th>Institution</th>
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<tbody>
<tr>
<td>None</td>
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## District 2

**Federal Reserve Bank of New York**

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<th>Type</th>
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<tr>
<td>18c/Membership</td>
<td>Fuji Bank and Trust Company, New York, New York, to merge with The Industrial Bank of Japan Trust Company, New York, New York, and to become a state member bank.</td>
<td>Newspaper – 09/14/2002</td>
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### Section II – Applications subject to both newspaper and Federal Register notice

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<tr>
<td>3a1/3a3/4c8</td>
<td>NSB Holding Corp., and Northfield Holdings Corp., both of Staten Island, New York, to acquire Liberty Bank, Avenel, New Jersey, through the mergers of Liberty Bank into Northfield Savings Bank; Liberty Bancorp, Inc. into Northfield Holdings Corp. and Liberty Bancorp MHC into NSB Holding Corp.*</td>
<td>Newspaper – N/A Fed. Reg. – N/A</td>
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* Subject to the Community Reinvestment Act.

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

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Section VI – CRA examinations scheduled for Fourth Quarter of 2002

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gotham Bank of New York</td>
<td>1412 Broadway, New York, New York 10018</td>
<td></td>
</tr>
<tr>
<td>First State Bank of Canisteo</td>
<td>3 Main Street, Canisteo, New York 14823</td>
<td></td>
</tr>
<tr>
<td>Alden State Bank</td>
<td>13216 Broadway, Alden, New York 14004</td>
<td></td>
</tr>
<tr>
<td>Deutsche Bank Trust Company Americas</td>
<td>31 West 52nd Street, New York, New York</td>
<td></td>
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<tr>
<td>Industrial Bank of Japan</td>
<td>1251 Avenue of the Americas, New York, New York 10020</td>
<td></td>
</tr>
<tr>
<td>Banco Popilat North America</td>
<td>400 West North Avenue, Chicago, Illinois 60639</td>
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### District 3

**Federal Reserve Bank of Philadelphia**

Applications and notifications filed during the week ending Saturday, August 17, 2002

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

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Section VI – CRA examinations scheduled for Fourth Quarter of 2002

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<tr>
<td>Pocono Community Bank</td>
<td>Strousburg, PA</td>
</tr>
<tr>
<td>Lebanon Valley Farmers Bank</td>
<td>Lebanon, PA</td>
</tr>
</tbody>
</table>

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

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<tr>
<td>*3(a)(1)</td>
<td>Application by Deerfield Bancshares, Inc., Clarksburg, OH to acquire the outstanding voting shares of The Clarksburg Commercial Bank, Clarksburg, OH.</td>
<td>Fed Reg – 09/16/2002 Newspaper – N/Avail</td>
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### Section III – Applications subject to Federal Register notice only

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<tr>
<td>Reg. K</td>
<td>Prior notice by KRM Holdings, Inc., Albany, NY a direct subsidiary of KeyBank and KeyCorp, both of Cleveland, OH to invest up to an additional $100 million in KRM Leasing, Ltd., Hamilton, Bermuda, a wholly-owned subsidiary.</td>
</tr>
<tr>
<td>Reg. K</td>
<td>Prior notice by PNC Bank, N.A., Pittsburgh, PA to acquire indirectly through BlackRock Overseas Investment Corporation, New York, NY (an indirect edge corporation of PNC Bank, N.A.) 100 percent of the outstanding voting shares of a de novo foreign company, BlackRock Japan Co., Ltd., Tokyo, Japan.</td>
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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:

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

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<tr>
<td>Iron and Glass Bank</td>
<td>1114 East Carson Street, Pittsburgh, PA 15203-1187</td>
<td></td>
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<tr>
<td>North Side Deposit Bank and Trust Company</td>
<td>4125 Hamilton Avenue, Cincinnati, OH 45223</td>
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<tr>
<td>The Corn City State Bank</td>
<td>120 West Main Street, Deshler, OH 43516</td>
<td></td>
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<tr>
<td>Genoa Banking Company</td>
<td>801 Main Street, Genoa, OH 43430</td>
<td></td>
</tr>
<tr>
<td>The Andover Bank</td>
<td>19 Public Square, Andover, OH 44004</td>
<td></td>
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<tr>
<td>Hocking Valley Bank</td>
<td>7 West Stimson, Athens, OH 45701</td>
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</table>
District 5
Federal Reserve Bank of Richmond
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<tbody>
<tr>
<td>Branch</td>
<td>Second Bank and Trust, Culpeper, Virginia, to establish a branch at 1807 Seminole Trail, Charlottesville, Virginia.*</td>
<td>Newspaper - 08/26/2002</td>
</tr>
</tbody>
</table>

*Subject to the provisions of the Community Reinvestment Act.

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

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<tr>
<td>3(a)(3)</td>
<td>TransCommunity Bankshares Incorporated, Richmond, Virginia, to acquire 100% of the voting shares of Bank of Goochland, National Association, Goochland, Virginia (in organization).*</td>
<td>Fed Reg - N/Avail Newspaper - 09/09/2002</td>
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*Subject to the provisions of the Community Reinvestment Act.

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

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<th>Examination date</th>
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<tbody>
<tr>
<td>164331</td>
<td>Logan Bank &amp; Trust Company</td>
<td>06/10/2002</td>
<td>08/16/2002</td>
<td>S</td>
<td>X</td>
</tr>
<tr>
<td></td>
<td>43 Washington Avenue</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Logan, West Virginia 25601</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Section VI – CRA examinations scheduled for Fourth Quarter of 2002

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frederick County Bank</td>
<td>Frederick, Maryland</td>
</tr>
<tr>
<td>Citizens Bank &amp; Trust Co.</td>
<td>Blackstone, Virginia</td>
</tr>
<tr>
<td>The Bank of Floyd</td>
<td>Floyd, Virginia</td>
</tr>
<tr>
<td>Rockingham Heritage Bank</td>
<td>Harrisonburg, Virginia</td>
</tr>
<tr>
<td>First Bank and Trust Company</td>
<td>Lebanon, Virginia</td>
</tr>
<tr>
<td>The Middleburg Bank</td>
<td>Middleburg, Virginia</td>
</tr>
<tr>
<td>Shore Bank</td>
<td>Onley, Virginia</td>
</tr>
<tr>
<td>Farmers Bank</td>
<td>Windsor, Virginia</td>
</tr>
<tr>
<td>The Traders Bank</td>
<td>Spencer, West Virginia</td>
</tr>
</tbody>
</table>
District 6
Federal Reserve Bank of Atlanta
Applications and notifications filed during the week ending Saturday, August 17, 2002

Section I – Applications subject to newspaper notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch</td>
<td>AmSouth Bank, Birmingham, Alabama, to establish a branch located at 8455 Tuttle Avenue, Sarasota, Florida, to be known as the University Parkway Branch.</td>
<td>08/27/2002*</td>
</tr>
<tr>
<td>Branch</td>
<td>AmSouth Bank, Birmingham, Alabama, to establish a branch located at 2531 John Hawkins Parkway, Hoover, Alabama, to be known as the Trace Crossings Branch.</td>
<td>08/27/2002*</td>
</tr>
<tr>
<td>Branch</td>
<td>AmSouth Bank, Birmingham, Alabama, to establish a branch located at 2320 South U.S. Highway 77, Lynn Haven, Florida, to be known as the Lynn Haven Branch.</td>
<td>08/27/2002*</td>
</tr>
<tr>
<td>Branch</td>
<td>AmSouth Bank, Birmingham, Alabama, to establish a branch located at 200 Grand Boulevard, Destin, Florida, to be known as the Baytowne Branch</td>
<td>08/27/2002*</td>
</tr>
<tr>
<td>Branch</td>
<td>AmSouth Bank, Birmingham, Alabama, to establish a branch located at 440 N. Ocoee Street, Cleveland, Tennessee, to be known as the Ocoee Street Drive-Thru Branch.</td>
<td>08/27/2002*</td>
</tr>
<tr>
<td>Branch</td>
<td>SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 1855 East Main Street, Suite 24, Spartanburg, South Carolina.</td>
<td>08/14/2002*</td>
</tr>
<tr>
<td>Branch</td>
<td>Regions Bank, Birmingham, Alabama, to establish a branch located at 7539 Spring Hill Drive, Spring Hill, Florida.</td>
<td>08/16/2002*</td>
</tr>
<tr>
<td>Branch</td>
<td>SunTrust Bank, Atlanta, Georgia, to establish a branch located at 5885 Cumming Highway, Buford, Georgia, to be known as the Sugar Hill Corners In-Store Office.</td>
<td>08/29/2002*</td>
</tr>
</tbody>
</table>

*Subject to provisions of the Community Reinvestment Act

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
</table>

*Subject to provisions of the Community Reinvestment Act
Section III – Applications subject to Federal Register notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>RSSD number</th>
<th>Institution/Location</th>
<th>Examination date</th>
<th>CRA public date</th>
<th>CRA rating</th>
<th>Exam type</th>
</tr>
</thead>
<tbody>
<tr>
<td>749635</td>
<td>AuburnBank Post Office Drawer 3110 Auburn, Alabama 36831-3110 (334) 821-9200</td>
<td>05/06/2002</td>
<td>08/13/2002</td>
<td>S</td>
<td>X</td>
</tr>
</tbody>
</table>
### Section VI – CRA examinations scheduled for Fourth Quarter of 2002

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Community Bank of Cullman County</td>
<td>Cullman, Alabama</td>
</tr>
<tr>
<td>Orion Bank</td>
<td>Naples, Florida</td>
</tr>
<tr>
<td>Admiralty Bank</td>
<td>Palm Beach Gardens, Florida</td>
</tr>
<tr>
<td>Southwest Georgia Bank</td>
<td>Moultrie, Georgia</td>
</tr>
<tr>
<td>Rivoli Bank &amp; Trust</td>
<td>Macon, Georgia</td>
</tr>
<tr>
<td>SunTrust Bank</td>
<td>Atlanta, Georgia</td>
</tr>
<tr>
<td>Alabama Exchange Bank</td>
<td>Tuskegee, Alabama</td>
</tr>
<tr>
<td>Commercial Bank of Florida</td>
<td>Miami, Florida</td>
</tr>
<tr>
<td>Citizens Trust Bank</td>
<td>Atlanta, Georgia</td>
</tr>
<tr>
<td>Merchants &amp; Farmers Bank</td>
<td>Eutaw, Alabama</td>
</tr>
<tr>
<td>Community Bank</td>
<td>Nashville, Tennessee</td>
</tr>
<tr>
<td>Cumberland Bank</td>
<td>Carthage, Tennessee</td>
</tr>
<tr>
<td>Riverside Bank of the Gulf Coast</td>
<td>Cape Coral, Florida</td>
</tr>
<tr>
<td>First Nation Bank</td>
<td>Covington, Georgia</td>
</tr>
<tr>
<td>First Community Bank</td>
<td>DeBary, Florida</td>
</tr>
</tbody>
</table>

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.
District 7
Federal Reserve Bank of Chicago
Applications and notifications filed during the week ending Saturday, August 17, 2002

Section I – Applications subject to newspaper notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>18C &amp; Branches</td>
<td>Johnson Bank, Racine, Wisconsin, to merge with Capital Bank, Green Bay, Wisconsin and thereby to establish branches at 455 Riverdale Drive, Green Bay, Wisconsin and 840 Main Avenue, DePere, Wisconsin.*</td>
<td>Newspaper – N/Avail</td>
</tr>
<tr>
<td>Branch</td>
<td>Le Mars Bank &amp; Trust Company, Le Mars, Iowa, to establish a branch facility to be located at 1601 South Main Avenue, Sioux Center, Iowa.*</td>
<td>Newspaper – 08/22/2002</td>
</tr>
<tr>
<td>18C &amp; Branches</td>
<td>Salin Bank &amp; Trust Company, Indianapolis, Indiana, to merge with Blue River Federal Savings Bank, Edinburg, Indiana and thereby to establish branches.*</td>
<td>Newspaper – 08/16/2002</td>
</tr>
</tbody>
</table>

* Subject to the provisions of the Community Reinvestment Act

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Newspaper – 08/26/2002</td>
</tr>
<tr>
<td>3(a)(3)</td>
<td>Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois, to acquire additional shares and increase its ownership from 32.52 percent to 51 percent of the voting shares of Oswego Bancshares, Inc., Oswego, Illinois, and thereby to indirectly acquire additional voting shares of Oswego Community Bank, Oswego, Illinois.*</td>
<td>Fed Reg – 08/30/2002</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Newspaper – N/Avail</td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>Southwest Company, Oakland, Iowa, to retain 100 percent ownership of Fremont County Savings Bank, Sidney, Iowa, following its conversion from a state-chartered bank to a federal savings association, and thereby operate a savings association.*</td>
<td>Fed Reg – 8/22/2002</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Newspaper – 08/24/2002</td>
</tr>
</tbody>
</table>

* Subject to the provisions of the Community Reinvestment Act
Section III – Applications subject to Federal Register notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>

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:

<table>
<thead>
<tr>
<th>RSSD number</th>
<th>Institution/Location</th>
<th>Examination date</th>
<th>CRA public date</th>
<th>CRA rating</th>
<th>Exam type</th>
<th>LrgBk</th>
<th>SmBk</th>
</tr>
</thead>
<tbody>
<tr>
<td>653648</td>
<td>First American Bank</td>
<td>10/22/2001</td>
<td>08/12/2002</td>
<td>S</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1207 Central Avenue</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Fort Dodge, Iowa 50501</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(515) 573-2154</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2960742</td>
<td>Bank of Washtenaw</td>
<td>01/07/2002</td>
<td>08/12/2002</td>
<td>S</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>400 E. Michigan Avenue</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Saline, Michigan 48176</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(734) 429-3828</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Institution</td>
<td>Location</td>
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</tr>
<tr>
<td>None</td>
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<td></td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>
## District 8
### Federal Reserve Bank of St. Louis
Applications and notifications filed during the week ending Saturday, August 17, 2002

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
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- **SN** = Substantial noncompliance

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<thead>
<tr>
<th>RSSD number</th>
<th>Institution/Location</th>
<th>Examination date</th>
<th>CRA public date</th>
<th>CRA rating</th>
<th>LrgBk</th>
<th>SmBk</th>
</tr>
</thead>
</table>

Section VI – CRA examinations scheduled for Fourth Quarter of 2002

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farmers Bank and Trust Company</td>
<td>Blytheville, Arkansas</td>
</tr>
<tr>
<td>MidSouth Bank</td>
<td>Jonesboro, Arkansas</td>
</tr>
<tr>
<td>Allied Bank</td>
<td>Mulberry, Arkansas</td>
</tr>
<tr>
<td>Flora Bank and Trust</td>
<td>Flora, Illinois</td>
</tr>
<tr>
<td>The Missouri Bank</td>
<td>Warrenton, Missouri</td>
</tr>
<tr>
<td>Bank of Crockett</td>
<td>Bells, Tennessee</td>
</tr>
</tbody>
</table>

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.
# District 9

**Federal Reserve Bank of Minneapolis**

Applications and notifications filed during the week ending Saturday, August 17, 2002

## Section I – Applications subject to newspaper notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>CIC</td>
<td>Marcelle McVay, Chicago, Illinois, to retain control of Minnwest Corporation, Montevideo, Minnesota, and thereby indirectly retain control of Minnwest Bank Luverne, Luverne, Minnesota; Minnwest Bank Central, Montevideo, Minnesota; Minnwest Bank Ortonville, Ortonville, Minnesota; Minnwest Bank M.V., Redwood Falls, Minnesota; Minnwest Bank South, Tracy, Minnesota; and Minnwest Bank Sioux Falls, Sioux Falls, South Dakota.</td>
<td>Fed Reg – 08/23/2002</td>
</tr>
<tr>
<td>CIC</td>
<td>Jerry E. Gerber, Rice Lake, Wisconsin; Terry G. Gerber, Cameron, Wisconsin; Susan J. Gerber, Blaine, Minnesota; Ernest J. Gerber, Bruce, Wisconsin; Alan F. Gerber, Radisson, Wisconsin; Kathleen L. Gerber, Quincy, Massachusetts; and Holly A. Barnes, Hayward, Wisconsin, to gain control of Old Murry Bancorp, Inc., Cameron, Wisconsin, and thereby indirectly gain control of Owen-Curtiss Financial Corporation, Rice Lake, Wisconsin, which owns Brill Bancshares, Inc., Rice Lake, Wisconsin, and its subsidiary bank, Brill State Bank, Rice Lake, Wisconsin, and Gilman Corporation, Gilman, Wisconsin, which owns the State Bank of Gilman, Gilman, Wisconsin.</td>
<td>Fed Reg – 08/23/2002</td>
</tr>
</tbody>
</table>
### Section II – Applications subject to both newspaper and Federal Register notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>CIC</td>
<td>Craig L. Larson, Bismarck, North Dakota, to gain control of First Southwest Bancorporation, Bismarck, North Dakota, and thereby indirectly gain control of First Southwest Bank, Bismarck, North Dakota.</td>
<td>Fed Reg – 08/27/2002, Newspaper – N/Avail</td>
</tr>
</tbody>
</table>

* Subject to the provisions of the Community Reinvestment Act

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>4(c)(8)</td>
<td>Minnwest Corporation, Minnetonka, Minnesota proposes to engage in the businesses of extending credit and servicing loans, and leasing personal or real property through it’s newly formed subsidiary, Minnwest Finance, Inc., Minnetonka, Minnesota, which proposes to acquire certain assets of AgriVision Finance Co.</td>
</tr>
</tbody>
</table>
Section V – Availability of CRA public evaluations

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<tr>
<th>RSSD number</th>
<th>Institution/Location</th>
<th>Examination date</th>
<th>CRA public date</th>
<th>CRA rating</th>
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</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>LrgBk</td>
</tr>
</tbody>
</table>

Section VI – CRA examinations scheduled for Fourth Quarter of 2002

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Security Bank Minneapolis</td>
<td>Albert Lea, Minnesota</td>
</tr>
<tr>
<td>Community Bank Chaska</td>
<td>Chaska, Minnesota</td>
</tr>
<tr>
<td>Root River State Bank</td>
<td>Chatfield, Minnesota</td>
</tr>
<tr>
<td>Grand Marais State Bank</td>
<td>Grand Marais, Minnesota</td>
</tr>
<tr>
<td>Grand Rapids State Bank</td>
<td>Grand Rapids, Minnesota</td>
</tr>
<tr>
<td>Farmers State Bank of Madelia</td>
<td>Madelia, Minnesota</td>
</tr>
<tr>
<td>Dakota State Bank</td>
<td>Mendota Heights, Minnesota</td>
</tr>
<tr>
<td>American State Bank of Olivia</td>
<td>Olivia, Minnesota</td>
</tr>
<tr>
<td>Stockmens Bank</td>
<td>Cascade, Montana</td>
</tr>
<tr>
<td>First American Bank and Trust</td>
<td>Madison, South Dakota</td>
</tr>
<tr>
<td>Bankfirst</td>
<td>Sioux Falls, South Dakota</td>
</tr>
</tbody>
</table>
### Section I – Applications subject to newspaper notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch</td>
<td>First United Bank, Englewood, Colorado, to establish a branch in the 100 block of South Wilcox Street, Castle Rock, Colorado.</td>
<td>Newspaper - 07/02/2002</td>
</tr>
<tr>
<td>Branch</td>
<td>The Jackson State Bank &amp; Trust, Jackson, Wyoming, to establish a branch at 3300 West Village Drive, Teton Village, Wyoming.</td>
<td>Newspaper - 08/30/2002</td>
</tr>
<tr>
<td>18(c)</td>
<td>First Bank of Medicine Lodge, Medicine Lodge, Kansas, to purchase certain assets and assume certain liabilities of the Ottawa, Kansas branch of Intrust Bank, National Association, Wichita, Kansas and to operate under the charter and title of First Bank of Medicine Lodge, Medicine Lodge, Kansas.</td>
<td>Newspaper - 09/12/2002</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>3(a)(1)</td>
<td>Commercial Bancorp, Pine Bluffs, Wyoming, to become a bank holding company through the acquisition of 100 percent of the voting shares of Farmers State Bank, Pine Bluffs, Wyoming.</td>
<td>Newspaper N/Available Fed Reg - N/Available</td>
</tr>
</tbody>
</table>
### Section II – Applications subject to both newspaper and Federal Register notice

<table>
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<tr>
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<tbody>
<tr>
<td>4(c)(8)</td>
<td>Morrill Bancshares, Inc., Sabetha, Kansas, to acquire up to 43.34 percent of the voting shares of FBC Financial Corporation, Claremore, Oklahoma, a savings association.</td>
<td>Newspaper - 09/14/2002 Fed Reg - 09/06/2002</td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>Morrill Bancshares, Inc., Sabetha, Kansas, to acquire 100 percent of the voting shares of First Trust Company of Onaga, Onaga, Kansas, thereby engaging in trust company activities.</td>
<td>Newspaper - 09/14/2002 Fed Reg - 09/06/2002</td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>First Centralia Bancshares, Inc., Centralia, Kansas, in its acquisition of Morrill Bancshares, Inc., Sabetha, Kansas, to indirectly acquire up to 43.34 percent of the voting shares of FBC Financial Corporation, Claremore, Oklahoma, a savings association.</td>
<td>Newspaper - 09/14/2002 Fed Reg - 09/06/2002</td>
</tr>
<tr>
<td>4(c)(8)</td>
<td>First Centralia Bancshares, Inc., Centralia, Kansas, in its acquisition of Morrill Bancshares, Inc., Sabetha, Kansas, to indirectly acquire 100 percent of the voting shares First Trust Company of Onaga, Onaga, Kansas, thereby indirectly engaging in trust company activities.</td>
<td>Newspaper - 09/14/2002 Fed Reg - 09/06/2002</td>
</tr>
<tr>
<td>CIC</td>
<td>James Michael McAuley and Charlie Edward Blankenship, both of Norman, Oklahoma, as Trustees for the Cynthia Ann Mayes Blankenship QSST; the Catherine Suzanne Mayes McAuley QSST; and the Mava Geraldine Mayes Trust, to retain control of Consolidated Equity Corporation, Purcell, Oklahoma, parent of First American Bank &amp; Trust Company, Purcell, Oklahoma.</td>
<td>Newspaper - 08/30/2002 Fed Reg - 09/03/2002</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
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</tr>
</thead>
<tbody>
<tr>
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### Section IV – Applications not subject to Federal Register or newspaper notice

<table>
<thead>
<tr>
<th>Type</th>
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<tbody>
<tr>
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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.

<table>
<thead>
<tr>
<th>RSSD number</th>
<th>Institution/Location</th>
<th>Examination date</th>
<th>CRA public date</th>
<th>CRA rating</th>
<th>Exam type</th>
</tr>
</thead>
<tbody>
<tr>
<td>989758</td>
<td>BankWest of Kansas</td>
<td>05/20/2002</td>
<td>08/14/2002</td>
<td>O</td>
<td>X</td>
</tr>
<tr>
<td></td>
<td>924 Main Street</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Goodland, Kansas 67735-2941</td>
<td></td>
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</tr>
</tbody>
</table>

Section VI – CRA examinations scheduled for

None
# District 11

**Federal Reserve Bank of Dallas**

Applications and notifications filed during the week ending Saturday, August 17, 2002

## Section I – Applications subject to newspaper notice only

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

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<tr>
<th>RSSD number</th>
<th>Institution/Location</th>
<th>Examination date</th>
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<tr>
<td>None</td>
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Section VI – CRA examinations scheduled for Fourth Quarter of 2002

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Bank</td>
<td>300 East 3rd Street, Burkburnett, Texas 76354-3496</td>
</tr>
<tr>
<td>239659</td>
<td></td>
</tr>
<tr>
<td>Community Bank</td>
<td>500 South Morgan, Granbury, Texas 76048-1960</td>
</tr>
<tr>
<td>268257</td>
<td></td>
</tr>
</tbody>
</table>

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.
Section I – Applications subject to newspaper notice only

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<tbody>
<tr>
<td>Foreign Branch</td>
<td>The Hongkong Chinese Bank, Ltd., Hong Kong, to acquire the New York federal insured branch and the Los Angeles federal limited branch offices of CITIC Ka Wah Bank, Limited, Hong Kong.</td>
<td>Newspaper – N/Avail</td>
</tr>
</tbody>
</table>

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

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<tr>
<td>3(a)(1)</td>
<td>Sumitomo Mitsui Financial Group, Inc., Tokyo, Japan, to become a bank holding company by acquiring 100 percent of Manufacturers Bank, Los Angeles, California.</td>
<td>Newspaper – N/Avail                                          Federal Reg – N/Avail</td>
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* Subject to the provisions of the Community Reinvestment Act

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<th>CRA rating</th>
<th>LrgBk</th>
<th>SmBk</th>
</tr>
</thead>
<tbody>
<tr>
<td>144968</td>
<td>Bay Bank of Commerce 14th E. 14th Street San Leandro, CA 94577 (510) 357-2265</td>
<td>11/26/2001</td>
<td>08/12/2002</td>
<td>S</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>172363</td>
<td>Coast Commercial Bank 740 Front Street Santa Cruz, CA 95060 (831) 458-4500</td>
<td>11/26/2001</td>
<td>08/12/2002</td>
<td>S</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>2473354</td>
<td>Idaho Banking Company 6010 Fairview Avenue Boise, Idaho 83704 (208) 472-4700</td>
<td>04/22/2002</td>
<td>08/13/2002</td>
<td>S</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>1156539</td>
<td>Mid-Peninsula Bank 420 Cowper Street Palo Alto, California 94301 (650) 323-7421</td>
<td>11/26/2001</td>
<td>08/12/2002</td>
<td>O</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Institution</td>
<td>Location</td>
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