
Federal Reserve Release



H.2

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

No. 1

Week Ending January 6, 2001

Board Operations

Equal employment opportunity -- interim rule with request for comment on revised Rules Regarding Equal Opportunity [Docket No. R-1096].

- Approved, January 2, 2001

Discount Rates

Discount Rates -- decrease from 6 percent to 5-3/4 percent by the Federal Reserve Banks of New York, Cleveland, Atlanta, St. Louis, Kansas City, Dallas, and San Francisco.

- Approved, January 3, 2001

Discount Rates -- decrease from 5-3/4 percent to 5-1/2 percent by the Federal Reserve Banks of Boston, New York, Philadelphia, Cleveland, Richmond, Atlanta, Chicago, St. Louis, Minneapolis, Kansas City, Dallas, and San Francisco.

- Approved, January 4, 2001

Forms

Forms -- extension without revision of Domestic Branch Notification (FR 4001); Investment in Bank Premises Notification (FR 4014); Reports Related to Securities of State Member Banks as Required by Regulation H; and Semiannual Report of Derivatives Activity (FR 2436).

- Approved, January 4, 2001

General Accounting Office

General Accounting Office -- response to GAO correspondence entitled "Bank Regulators' Evaluation of Electronic Signature Systems."

- Approved, January 2, 2001

H.2 Actions under delegated authority

December 31, 2000 to January 6, 2001

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

Bank Branches, Domestic

Secretary

AmSouth Bank, Birmingham, Alabama -- to establish a branch at 12720 Atlantic Boulevard, Jacksonville, Florida.
- Approved, January 2, 2001

Secretary

Centura Bank, Rocky Mount, North Carolina -- to establish branches at 50001 Governors Drive, Chapel Hill, and 3012 Pacific Avenue, Virginia Beach, Virginia.
- Approved, January 4, 2001

Richmond

The First Bank and Trust Company, Lebanon, Virginia -- to establish a branch at 396 South High Street, Harrisonburg.
- Approved, January 4, 2001

Kansas City

Legacy Bank, Hinton, Oklahoma -- to establish a branch at 1401 S. Broadway, Marlow.
- Approved, January 2, 2001

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 301 Summit Boulevard.
- Approved, January 4, 2001

San Francisco

The Vintage Bank, Napa, California -- to establish a branch at 1065 Main Street, St. Helena.
- Approved, January 3, 2001

Richmond

Virginia Commerce Bank, Arlington, Virginia -- to establish a branch at 2030 Old Bridge Road, Lakeridge.
- Approved, January 4, 2001

Bank Holding Companies

Chicago

Comerica Incorporated, Detroit, Michigan -- to acquire shares of Imperial Bancorp, Inglewood, California, and thereby acquire Imperial Bank.
- Approved, January 5, 2001

San Francisco

Eggemeyer Advisory Corp., Rancho Sante Fe, California; WJR Corp.; Castle Creek Capital, LLC; and Castle Creek Capital Partners Funds I, IIa, and IIb, LP -- to acquire interests in Ruidoso Bank Corporation, Ruidoso, New Mexico, and thereby acquire interests in Ruidoso State Bank.
- Approved, January 3, 2001

Cleveland

Fifth Third Bancorp, Cincinnati, Ohio -- to acquire Capital Holdings, Inc., Sylvania; and for Fifth Third Bank of Western Ohio, Dayton, to merge with Capital Bank, N.A., Sylvania, and thereby establish branches.
- Approved, January 5, 2001

Chicago

First Mid-Illinois Bancshares, Inc., Mattoon, Illinois -- waiver of application in connection with the acquisition of American Bank of Illinois, Highland.
- Returned, January 3, 2001

Richmond

First Union National Bank, Charlotte, North Carolina -- for its subsidiary, First Union Commercial Corporation, to acquire its Edge corporation subsidiary, First Fidelity International Bank.
- Approved, December 31, 2000

Dallas

State National Bancshares, Inc., Lubbock, Texas -- to acquire Ruidoso Bank Corporation, Ruidoso, New Mexico, and Ruidoso State Bank.
- Approved, January 3, 2001

Dallas

Triple J Financial, Inc., Claude, Texas -- to become a bank holding company through the acquisition of First Caprock Bancshares, Inc., and First National Bank of Claude.
- Approved, January 5, 2001

Bank Holding Companies

Kansas City

United Nebraska Financial Company, Grand Island, Nebraska -- to acquire shares of Desert Valley National Bank, Cave Creek, Arizona.
- Approved, January 4, 2001

Richmond

Virginia Capital Bancshares, Inc., Fredericksburg, Virginia -- to become a bank holding company through the acquisition of Fredericksburg State Bank.
- Approved, January 3, 2001

Change In Bank Control

Dallas

FSB Bancshares, Inc., Clute, Texas -- change in bank control.
- Permitted, January 4, 2001

St. Louis

HBancorporation, Inc., Lawrenceville, Illinois -- change in bank control.
- Withdrawn, January 3, 2001

Minneapolis

Security Bancshares, Inc., Dunseith, North Dakota -- change in bank control.
- Withdrawn, January 5, 2001

Competitive Factors Reports

Dallas

First Community Bank, N.A., Houston, Texas -- report on competitive factors of the proposed merger with FC Interim Bank, N.A.
- Submitted, January 3, 2001

Richmond

First Community Bank, N.A., Lexington, South Carolina -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Chapin branch of Newberry Federal Savings Bank, Newberry.
- Submitted, January 5, 2001

Competitive Factors Reports

Dallas

First Prosperity Bank, El Campo, Texas -- report on competitive factors of the proposed merger with Heritage Bank, Wharton.

- Submitted, January 3, 2001

Atlanta

State Bank of Cochran, Cochran, Georgia -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of Knight State Bank, Dexter, and its Dublin branch, and thereby establish branches.

- Submitted, January 3, 2001

Extensions Of Time

Chicago

Alpena Banking Corporation, Alpena, Michigan -- extension to April 5, 2001, to become a bank holding company through the acquisition of The Bank of Alpena, a de novo bank.

- Granted, January 5, 2001

Chicago

Bank One Corporation, Chicago, Illinois -- extension to April 5, 2001, to engage in controlling certain private investment funds, engaging in derivative transactions, providing investment advice and administrative services to private investment funds, and providing commodity trading advice and acting as a commodity pool operator.

- Granted, January 5, 2001

Financial Holding Companies

Director, BS&R

Deutsche Bank AG, Frankfurt, Germany -- relief from certain commitments.

- Granted, January 4, 2001

San Francisco

Independent Financial Network, Coos Bay, Oregon, and Security Bank Holding Company Employee Stock Ownership Plan -- election to become financial holding companies.

- Effective, January 5, 2001

Membership

Atlanta

Farmers & Merchants Bank, Eatonton, Georgia -- membership in the Federal Reserve System.

- Approved, January 3, 2001

Atlanta

The Farmers Bank, Union Point, Georgia -- membership in the Federal Reserve System.

- Approved, January 3, 2001

Regulations And Policies

FOMC

Short-term interest rates -- decrease in the target for the federal funds rate from 6-1/2 percent to 6 percent.

- Approved, January 3, 2001

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, January 6, 2001

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for 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, January 6, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Sparkasse Stockerau AG, Vienna, Austria, to establish federal branches in Greenwich, Connecticut, and New York, New York, and representative offices in San Francisco, California, and Atlanta, Georgia.*	Newspaper – N/Avail
FBSEA	RheinHyp Rheinische Hypothekenbank, AG, Frankfurt, Germany, to establish a representative office in New York, New York.*	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>
Change in Control	Change in Bank Control with regard to Warwick Community Bancorp, Inc. Employee Stock Ownership Plan to acquire up to 10.32 percent of the outstanding stock of Warwick Community Bancorp, Inc., Warwick, New York.*	Newspaper – N/Avail Fed Reg – 01/03/2001
3(a)(1)/3(a)(5)	Chinatrust Commercial Bank, Ltd, Taipei, Taiwan, to indirectly acquire 100 percent of the shares of Chinatrust Bank (U.S.A.), Torrance, California.*	Newspaper – 01/15/2001 Fed Reg – 01/19/2001

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Westdeutsche Landesbank Girozentrale, Dusseldorf, Germany, to acquire Boullion Aviation Services, Inc., Bellevue, Washington.	Fed Reg – 01/29/2001

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

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

Section V – Availability of CRA public evaluations

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

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

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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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, January 6, 2000

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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<i>RSSD 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>
2791281	Republic First Bank of Delaware Wilmington, De	06/12/2000	12/14/2000	S	X	
1216321	First Republic Bank Philadelphia, PA	04/10/2000	9/22/2000	S	X	
2785477	Asian Bank Philadelphia, PA	05/22/2000	8/30/2000	S		X
2580243	American Bank Allentown, PA	4/17/2000	10/12/2000	S		X
692115	Summit Bank Bethlehem, PA	8/28/2000	8/28/2000	O	X	

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, January 6, 2001

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Received application from Fifth Third Bancorp, Cincinnati, OH on 01/05/2001 to acquire Old Kent Financial Corporation, Grand Rapids, MI and its bank subsidiaries.	Fed Reg – 01/26/2001
3(a)(5)	Received application from Park National Corporation, Newark, OH on 01/02/2001 to acquire Security Banc Corporation, Springfield, OH and its bank subsidiaries.	Newspaper – 01/31/2001

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)	Received application from Fifth Third Bancorp, Cincinnati, OH on 01/05/2001 to acquire the non-bank subsidiaries of Old Kent Financial Corporation, Grand Rapids, MI.	01/26/2001
4(c)(8)	Received application from Park National Corporation, Newark, OH on 01/02/01 to acquire the non-bank subsidiary of Security Banc Corporation, Springfield, OH.	Not Yet Known

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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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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, January 6, 2001

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for 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, January 6, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Colonial Bank, Montgomery, Alabama, to establish a branch located at 27200 Riverview Center Boulevard, Bonita Springs, Florida.	01/05/2001*
18(c)	SouthTrust Bank, Birmingham, Alabama, to merge with Bayshore National Bank, La Porte, Texas.	01/29/2001*

*Subject to provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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>
WAIVR	SouthTrust Corporation, Birmingham, Alabama, application waiver request for the proposed merger with Bay Bancshares, Inc., and indirect acquisition of Bayshore National Bank, both of La Porte, Texas.

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

<i>Type</i>	<i>Application</i>
Foreign	Banco Pastor, S.A., Coruna, Spain, to establish an international bank agency located in Miami, Florida.

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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, January 6, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Elmwood, Racine, Wisconsin, for prior approval to establish a branch at State Highway 31 and Washington Road, Kenosha, Wisconsin.*	Newspaper – 01/15/2001
18c & Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, for prior approval to merge with M&I Citizens American Bank, Merrill; M&I Central Bank & Trust, Marshfield; M&I Bank of Eagle River, Eagle River; M&I Merchants Bank, Rhinelander; M&I First American Bank, Wausau; M&I Bank, Ashland; M&I Bank, Superior; and M&I Mid State Bank, Stevens Point; all in Wisconsin, and thereby establish 36 branch offices.*	Newspaper – 01/07/2001
18c & Branch	M&I Marshall I Ilsley Bank, Milwaukee, Wisconsin, for prior approval to merge with M&I Central State Bank, Oshkosh, Wisconsin, M&I Bank of Shawano, Shawano, Wisconsin, M&I Bank Fox Valley, Appleton, Wisconsin and M&I Bank Northeast, Green Bay, Wisconsin, and thereby establish 44 branch offices.*	Newspaper – 01/08/2001
18c & Branch	Security State Bank, New Hampton, Iowa, for prior approval to merge with its affiliate bank, Security State Bank, Calmar, Iowa and thereby establish branch offices at 102 W. Main, Calmar, Iowa and 106 E. Main, Ossian, Iowa*	Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Admiral Family Banks, Inc., Alsip, Illinois, for prior approval to acquire 81.4 percent of the voting shares of Federated Bancorp, Inc., Onarga, Illinois, and thereby indirectly acquire Federated Bank, Onarga, Illinois.*	Fed Reg – N/Avail Newspaper – 02/02/2001
3(a)(1)	Alpha Financial Group, Inc. Employee Stock Ownership Plan, Toluca, Illinois, for prior approval to become a bank holding company through the acquisition of 31.61 percent of the voting shares of Alpha Financial Group, Inc. Minonk, Illinois; and thereby indirectly acquire Alpha Community Bank, Toluca, Illinois.*	Fed Reg – 02/01/2001 Newspaper – 01/28/2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3) & 4(c)(8)	Ames National Corporation, Ames, Iowa, for permission to retain its current 5.39% investment in Mahaska Investment Company, Oskaloosa, Iowa, and thereby indirectly acquire Midwest Federal Savings and Loan Association of Eastern Iowa, Burlington, Iowa, Mahaska State Bank, Oskaloosa, Iowa and Central Valley Bank, Ottumwa, Iowa.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(5)	Comerica Incorporated, Detroit, Michigan, for prior approval to acquire 100 percent of the voting shares of Imperial Bancorp, Inglewood, California and thereby indirectly acquire Imperial Bank, Inglewood, California.*	Fed Reg – 01/02/2001 Newspaper – 01/01/2001
4(c)(8)	FBOP Corporation, Oak Park, Illinois, for prior approval to acquire 100 percent of the voting shares of PBOC Holdings, Inc., Los Angeles, California and thereby indirectly acquire Peoples Bank of California, Los Angeles, California.*	Fed Reg – 01/02/2001 Newspaper – N/Avail
3(a)(1)	First BancTrust Corporation, Paris, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First Bank & Trust, S.B., Paris, Illinois.*	Fed Reg – 01/22/2001 Newspaper – 02/12/2001
3(a)(3)	First Capital Bankshares, Incorporated, Peoria, Illinois, for prior approval to acquire 20 percent of the voting shares of Community Bank of Lemont (in organization), Lemont, Illinois.*	Fed Reg – 01/05/2001 Newspaper – N/Avail
CIC	Notification by James Albert Kaldenberg and Caryl Kaldenberg Sharp of a Change in Control to retain current ownership of 31.81 percent and 30.08 percent, respectively, of the outstanding voting shares of First Iowa State Shares, Inc., Albia, Iowa.	Fed Reg – 01/16/2001 Newspaper – N/Avail
CIC	Notification by Rick R. Messerschmidt and William R. Messerschmidt, as Trustees of the Roy W. Messerschmidt 2000 Irrevocable Trust, to control up to 46.9 percent of the outstanding voting shares of FNB Holding Co., West Des Moines, Iowa.	Fed Reg – 01/10/2001 Newspaper – N/Avail
3(a)(3)	Indiana United Bancorp, Greensburg, Indiana, for prior approval to acquire 100 percent of the voting shares of Regional Federal Savings Bank, New Albany, Indiana. (Bank will convert to a state chartered commercial bank to be known as Regional Bank).*	Fed Reg – 01/11/2001 Newspaper – 01/05/2001
4(c)(8)	Michigan National Corporation, Farmington Hills, Michigan, for prior approval to acquire 100 percent of the voting shares of Standard Federal Bancorporation, Inc., Troy, Michigan and thereby indirectly acquire Standard Federal Bank, Troy, Michigan and thereby engage in the nonbanking activity of operating a savings association.*	Fed Reg – 01/16/2001 Newspaper – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Stichting Prioriteit ABN AMRO Holding, Stichting Administratiekantoor ABN AMRO Holding, ABN AMRO Holding N.V., ABN AMRO Bank N.V., all located in Amsterdam, The Netherlands; ABN AMRO North America Holdings Company and ABN AMRO North America, Inc., both located in Chicago, Illinois, for prior approval to acquire 100 percent of the voting shares of Michigan National Corporation, Farmington Hills, Michigan, and thereby indirectly acquire Michigan National Bank, Farmington Hills, Michigan.*	Fed Reg – 01/16/2001 Newspaper – N/Avail
CIC	Notification by Lyle P. Campbell, Craig L. Campbell, Verna C. Malone and Thomas E. Malone, of a Change in Control, to acquire 53 percent of Terrapin Bancorp, Inc., Elizabeth, Illinois.	Fed Reg – 01/19/2001 Newspaper – N/Avail
3(a)(1)	Thumb National Bank & Trust Company Employee Stock Ownership Plan, Pigeon, Michigan, for prior approval to become a bank holding company through the acquisition of 30.52 percent of the voting shares of Thumb Bancorp, Inc., Pigeon, Michigan and thereby indirectly acquire Thumb National Bank & Trust Company, Pigeon, Michigan.	Fed Reg – 01/29/2001 Newspaper – N/Avail
3(a)(1)	Worth Bancorp, Spartanburg, Indiana, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Greensfork Township State Bank, Spartanburg, Indiana.*	Fed Reg – 01/11/2001 Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Alpha Financial Group, Inc. Employee Stock Ownership Plan, Toluca, Illinois, notification of intent to acquire Alpha Insurance Services, Inc., Washburn, Illinois; and thereby indirectly engage in insurance agency activities.	Fed Reg – 02/01/2001
4(c)(8)	National Australia Bank Limited, Melbourne, Australia, notification of intent to acquire, indirectly through its wholly-owned subsidiary, 02-e Limited, up to 70 percent of the outstanding voting shares of thinkorswim, Inc., a newly formed Delaware corporation and thereby engage in providing retail securities brokerage services over the Internet.	Fed Reg – 01/26/2001

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)	Stichting Prioriteit ABN AMRO Holding, Stichting Administratiekantoor ABN AMRO Holding, ABN AMRO Holding N.V., ABN AMRO Bank N.V., all located in Amsterdam, The Netherlands; ABN AMRO North America Holdings Company and ABN AMRO North America, Inc., both located in Chicago, Illinois, for prior approval to acquire 100 percent of the voting shares of Independence Life Insurance Company, Phoenix, Arizona, and Independence One Capital Management Corporation, Farmington Hills, Michigan and thereby to engage in providing financial and investment advisory services.	Fed Reg – 01/16/2001

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD 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>
791746	First Trust & Savings Bank 100 W. Pine Street Marcus, Iowa 51035-0337 (712) 375-5511	08/28/2000	01/02/2001	S		X

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

Institution

Location

None

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, January 6, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Notice by Pulaski Bank and Trust Company, Little Rock, Arkansas, to establish a branch at Markham and Monroe Streets, Little Rock, Arkansas.*	1/15/2001
Branch	Notice by Heber Springs State Bank, Heber Springs, Arkansas, to establish a branch at Highway 5 and Highway 36, Rose Bud, Arkansas.*	1/18/2001

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3), 3(a)(3)	Companion notices by The Lea M. McMullan Trust, Shelbyville, Kentucky, and Citizens Union Bancorp of Shelbyville, Inc., Shelbyville, Kentucky, to acquire Dupont State Bank, Dupont, Indiana (Previously submitted during the weeks ending December 16 and December 23, 2000. Resubmitted here because the newspaper notice was republished, resulting in a revised public comment period).*	Newspaper – 1/21/2001 Fed Reg – 1/19/2001
3(a)(3)	Notice by Midwest Community Bancshares, Inc., Marion, Illinois, to acquire Egyptian State Bank, Carrier Mills, Illinois (Previously submitted during the week ending December 30, 2000).*	Newspaper – 1/31/2001 Fed Reg – 2/1/2001
3(a)(3)	Notice by Republic Bancorp, Inc., Louisville, Kentucky, to acquire Republic Bank & Trust Company of Indiana, Clarksville, Indiana (in organization) (Previously submitted during the week ending December 30, 2000).*	Newspaper – 1/26/2001 Fed Reg – 1/26/2001

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
3(a)(5)(C)	Notice by Security Bancshares, Inc., Witt, Illinois, to acquire Security National Bank, Witt, Illinois.

Section V – Availability of CRA public evaluations

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, January 6, 2001

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Frandsen Financial Corporation, Forest Lake, Minnesota, to acquire 100% of the shares of Oslo Bancorporation, Inc., Oslo, Minnesota.*	Newspaper – 01/30/2001 Fed Reg – 02/01/2001

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, January 6, 2001

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	
3(a)(1)	Farmers Financial Corporation, Bolivar, Missouri, to become a bank holding company through the reorganization of 100 percent of the voting shares of Farmers State Bank, S/B, Schell City, Missouri.	

Section V – Availability of CRA public evaluations

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<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, January 6, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First National Bank West Texas, Hale Center, TX, to establish a branch office at 701 Main Street, Hale Center, TX, 79041*	01/08/2001

*Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Citizens National Bank of Bossier City Employee Stock Ownership Plan, Bossier City, LA, to acquire an interest in Citizens National Bancshares of Bossier, Inc., Bossier City, LA	Fed Reg – 01/25/2001 Newspaper – N/Avail

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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>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, January 6, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	M&I Thunderbird Bank, Phoenix, Arizona, to establish a branch office at 7702 East Doubletree Ranch Road, Scottsdale, Arizona.*	Newspaper – 01/04/2001

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Franklin Resources, Inc., San Mateo, California, to acquire Fiduciary Trust Company International, New York, New York.*	Newspaper – N/Avail Fed Reg – 01/29/2001
3(a)(5)	Humboldt Bancorp, Eureka, California, to merge with Tehama Bancorp, Red Bluff, California.*	Newspaper – 11/22/2000 Fed Reg – 11/24/2000

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Humboldt Bancorp, Eureka, California, to acquire the remaining 50% of the outstanding shares of Bancorp Financial Services, Inc., Sacramento, California.	Fed Reg – 11/24/2000

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

<i>Type</i>	<i>Application</i>
COM	Eldorado Bancshares, Inc., Laguna Hills, California, request for relief of commitment in order to pay a cash dividend in the amount of \$707,061.35, or \$.05 per share to all holders of record of common stock.

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
868376	Barnes Banking Co 33 South Main Street Kaysville, Utah 84037-1922 (801) 544-3424	08/28/2000	01/02/2001	S	X	

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

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

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