
Federal Reserve Release



H.2

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

No. 8

Week Ending February 24, 2001

Regulations And Policies

Regulation Y -- extension to May 1, 2001, for comments on the proposal to add real estate brokerage and management as permissible activities for bank and financial holding companies.

- Approved, February 20, 2001

H.2 Actions under delegated authority

February 18, 2001 to February 24, 2001

BS&R	Banking Supervision and Regulatio	RBOPS	Reserve Bank Operations and Payment
C&CA	Consumer and Community Affai	IF	International Fiance
FOMC	Federal Open Market Committ	OSDM	Office of Staff Director for Managemen

Bank Branches, Domestic

Dallas

Bank of Commerce, McLean, Texas -- to establish a branch at 800 South Monroe Street, Amarillo.

- Approved, February 21, 2001

San Francisco

Business Bank of Nevada, Las Vegas, Nevada -- to establish a branch at 2690 East Sunset Road.

- Withdrawn, February 23, 2001

Chicago

First American Bank, Carpentersville, Illinois -- to establish a branch at the southeast corner of Meacham and Biesterfield Roads, Elk Grove Village.

- Approved, February 21, 2001

New York

Orange County Trust Company, Middletown, New York -- to establish a branch at Big V Town Centre, Route 32, Vails Gate.

- Approved, February 22, 2001

San Francisco

Pacific Mercantile Bank, Newport Beach, California -- to establish branches at 949 South Coast Drive, Suite 105, Costa Mesa, and 9720 Wilshire Boulevard, Suite 100, Beverly Hills.

- Approved, February 21, 2001

Bank Holding Companies

Director, BS&R

The Chase Manhattan Bank, New York, New York -- waiver of remainder of notification period to make an investment through its subsidiary, Chase Manhattan International Finance Ltd., in the following subsidiaries, all in London, England: Chemical Finance Ltd., Chase EU Holdings Ltd., and Robert Fleming & Co.

- Granted, February 20, 2001

Bank Holding Companies

Atlanta

Coast Community Bancshares, Inc. Employee Stock Ownership Plan, Biloxi, Mississippi, and Community Bancshares of Mississippi, Inc., Brandon -- waiver of a commitment.
- Withdrawn, February 13, 2001 (AC)

Secretary

Fifth Third Bancorp, Cincinnati, Ohio -- commenter's request to extend the comment period for the proposed acquisition of Old Kent Financial Corporation, Grand Rapids, Michigan.
- Denied, February 14, 2001 (AC)

Atlanta

PB Financial Services Corporation, Inc., Duluth, Georgia -- waiver of commitment.
- Withdrawn, February 20, 2001

Atlanta

Persons Banking Co., Inc., Lithonia, Georgia -- to acquire The Farmers Bank, Forsyth.
- Withdrawn, February 23, 2001

Minneapolis

Rivers Ridge Holding Company, Sartell, Minnesota -- to engage de novo in leasing personal or real property through BankVista Leasing Company.
- Withdrawn, February 22, 2001

Atlanta

South Alabama Bancorporation, Inc., Mobile, Alabama -- to merge with The Peoples BancTrust Company, Inc., Selma, and thereby acquire The Peoples Bank and Trust Company.
- Withdrawn, February 20, 2001

Bank Mergers

Secretary

The Dakota Western Bank, Bowman, North Dakota -- to merge with West River State Bank, Hettinger, and establish a branch.
- Approved, February 22, 2001

Bank Mergers

Chicago

Security State Bank, New Hampton, Iowa -- to merge with Security State Bank, Calmar, and establish branches.

- Approved, February 20, 2001

Banks, Foreign

Chicago

National Australia Bank Limited, Melbourne, Australia -- to acquire through its subsidiary, 02-e Limited, shares of thinkorswim, Inc., a de novo corporation in Delaware, and thereby engage in providing electronic retail securities brokerage services.

- Approved, February 16, 2001 (AC)

Banks, State Member

Chicago

Bankers' Bank, Madison, Wisconsin -- to establish BB Syndication Services, Inc. as a financial subsidiary.

- Approved, February 20, 2001

Cleveland

Iron and Glass Bank, Pittsburgh, Pennsylvania -- to purchase certain assets and assume the deposits of the Bethel Park branch of First Commonwealth Bank, Indiana, all in Pennsylvania.

- Approved, February 22, 2001

Change In Bank Control

Chicago

Community Grain Co., Coon Rapids, Iowa -- change in bank control.

- Permitted, February 22, 2001

Competitive Factors Reports

Richmond

Branch Banking and Trust Company, Winston-Salem, North Carolina -- report on competitive factors of the proposed merger with First National Bank of Effingham, Springfield, Georgia.

- Submitted, February 21, 2001

Competitive Factors Reports

Philadelphia

Commerce Bank/Central, National Association, Flemington, New Jersey -- report on competitive factors of the proposed merger with Commerce Bank, National Association, Cherry Hill.

- Submitted, February 22, 2001

Dallas

First Federal Bank, Roswell, New Mexico -- report on competitive factors of the proposed acquisition of the Capitan and Carrizozo branches of Ruidoso State Bank, Ruidoso.

- Submitted, February 23, 2001

St. Louis

First Lancaster Federal Savings Bank, Lancaster, Kentucky -- report on competitive factors of the proposed merger with Central Kentucky Federal Savings Bank, Danville.

- Submitted, February 20, 2001

San Francisco

First Security Bank of Nevada, Mesquite, Nevada -- report on competitive factors of the proposed consolidation with Wells Fargo Bank Nevada, N.A., Las Vegas.

- Submitted, February 20, 2001

Boston

Gardiner Savings Institution Federal Savings Bank, Gardiner, Maine -- report on competitive factors of the proposed merger with Augusta Federal Savings Bank, Augusta.

- Submitted, February 14, 2001 (AC)

Secretary

National Bank of Arizona, Tucson, Arizona -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of nine Arizona branches of Pacific Century Bank, National Association, Encino, California.

- Submitted, February 21, 2001

San Francisco

Timberline Community Bank, Yreka, California -- report on competitive factors of the proposed merger with PremierWest Bank, Medford, Oregon.

- Submitted, February 20, 2001

Extensions Of Time

Richmond

FNB Corporation, Christiansburg, Virginia -- extension to May 20, 2001, to acquire CNB Holdings, Inc., Pulaski.
- Granted, February 20, 2001

Dallas

Keene Bancorp, Inc. Employee Stock Ownership Plan and Trust, Keene, Texas -- extension to May 30, 2001, to acquire Keene Bancorp, Inc.; First State Bank; and Nichols Bancshares, Inc., Dover, Delaware.
- Granted, February 22, 2001

Financial Holding Companies

Chicago

Galva Investment, Inc., Galva, Illinois -- election to become a financial holding company.
- Effective, February 20, 2001

Chicago

Johnson International, Inc., Racine, Wisconsin -- election to become a financial holding company.
- Effective, February 20, 2001

Cleveland

Peoples National Bancshares, New Lexington, Ohio -- election to become a financial holding company.
- Effective, February 16, 2001 (AC)

Chicago

Tower Financial Corporation, Fort Wayne, Indiana -- election to become a financial holding company.
- Effective, February 23, 2001

Minneapolis

Wilcox Bancshares, Inc., Grand Rapids, Minnesota -- election to become a financial holding company.
- Effective, February 20, 2001

Membership

Philadelphia

Landmark Community Bank, Pittston, Pennsylvania -- to become a member of the Federal Reserve System.

- Approved, February 16, 2001 (AC)

Secretary

United Bank of El Paso del Norte, El Paso, Texas -- to become a member of the Federal Reserve System and to establish a branch.

- Approved, February 21, 2001

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, February 24, 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, February 24, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBRO-BD	Bank of Communications, People's Republic of China, to establish a representative office in Los Angeles, California	Newspaper – N/A

* 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>
BKBRX	Abby National Treasury Services plc, London, United Kingdom, to establish a branch in Stamford, Connecticut.	N/A

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, February 24, 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

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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 4
Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, February 24, 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.

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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>
615217	North Side Bank and Trust Company 4125 Hamilton Avenue Cincinnati, OH 45223	12/04/2000	02/21/2001	Sat	X	

Section VI – CRA examinations scheduled for

Quarter of

Institution

Location

None

District 5
Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, February 24, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Centura Bank, Rocky Mount, North Carolina, to establish a branch at 3201 Beechleaf Court, Raleigh, North Carolina.*	Newspaper - 03/06/2001
Branch	The Bank of Marion, Marion, Virginia, to establish a branch at 3124 Lee Highway Suite 1, Bristol, Virginia.*	Newspaper - 03/06/2001

*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>
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>	<i>Ending date of comment period</i>
None		

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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, February 24, 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 120 McFarland Boulevard, West, Northport, Alabama.	02/26/2001*
Branch	Palm Beach County Bank, Boynton Beach, Florida, to establish a branch located at 4801 Linton Boulevard, Delray Beach, Florida.	02/28/2001*

*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>
4(c)(8)	Southern Community Bancorp, Orlando, Florida, after-the-fact notification, to retain 50 percent equity interest acquired in Southern Community Banc Mortgage, LLC, Longwood, Florida, through joint venture with American Heritage Mortgage Corporation, Longwood, Florida, and thereby engage in brokering loans, pursuant to section 4(c)(8) of the Bank Holding Company Act and section 225.28(b)(1) of Regulation Y.	03/16/2001

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

<i>Type</i>	<i>Application</i>
3(a)(1)	Giant Holdings, Inc., Fort Lauderdale, Florida, notice to become a bank holding company by acquiring Landmark Bank, N.A., Fort Lauderdale, Florida.
Member	Newnan Coweta Bank, Newnan, Georgia, to become a member of the Federal Reserve System.

Section V – Availability of CRA public evaluations

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

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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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, February 24, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18c & Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, for prior approval to merge with M&I Bank of LaCrosse, LaCrosse, Wisconsin, M&I Bank South Central, Watertown, Wisconsin, M&I Bank South, Janesville, Wisconsin, M&I Bank of Mayville, Mayville, Wisconsin, M&I Community State Bank, Eau Claire, Wisconsin, M&I Bank of Southern Wisconsin, Madison, Wisconsin and M&I Thunderbird Bank, Phoenix, Arizona and thereby to establish 74 branches.*	Newspaper – 02/24/2001

* 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>
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, and Central Valley Bank, Ottumwa, Iowa.*	Fed Reg – 02/05/2001 Newspaper – 03/15/2001
3(a)(5)	AmericaUnited Bancorp, Inc., Schaumburg, Illinois, for prior approval to acquire 100 percent of the voting shares of National Bancorp, Inc., Sycamore, Illinois and thereby indirectly acquire American National Bank of DeKalb County, Sycamore, Illinois.*	Fed Reg – 03/09/2001 Newspaper – N/Avail
3(a)(1)	BSB Community Bancorporation, Inc., Benton, Wisconsin, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Benton State Bank, Benton, Wisconsin.*	Fed Reg – 02/26/2001 Newspaper – 02/21/2001
CIC	Notification by Frank D. Neese of a Change in Control, to retain control of First Community Bancshares, Inc., Bargersville, Indiana.	Fed Reg – 02/05/2001 Newspaper – 02/26/2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notification by Harry Pike Schaller of a Change in Control, that his ownership in FNC, Inc., Storm Lake, Iowa, increased from 20.8% to 39.8%.	Fed Reg – 03/02/2001 Newspaper – N/Avail
3(a)(3)	Grant County State Bancshares, Inc. Employees Stock Ownership Plan, Swayzee, Indiana, for prior approval to acquire 30.02 percent of the voting shares of Grant County State Bancshares, Inc., Swayzee, Indiana and thereby indirectly acquire Grant County State Bank, Swayzee, Indiana.*	Fed Reg – 03/19/2001 Newspaper – N/Avail
3(a)(3)	Heartland Bancorp, Inc., Bloomington, Illinois, for prior approval to acquire 100 percent of the voting shares of Court Acceptance Company, Pekin, Illinois and thereby indirectly acquire First State Bank of Pekin, Pekin, Illinois.*	Fed Reg – 03/22/2001 Newspaper – N/Avail
3(a)(3)	Ida Grove Bancshares, Inc., Ida Grove, Iowa, proposes to acquire at least 80.1% and up to 100% of Alliance Bancshares, Inc., Rockwell City, Iowa, and thereby indirectly acquire Alliance Bank, Rockwell City, Iowa.*	Fed Reg – 03/12/2001 Newspaper – 03/09/2001
3(a)(3)	United Bancorp, Inc., Tecumseh, Michigan, for prior approval to acquire 100 percent of the voting shares of United Bank & Trust-Washtenaw (in organization), Ann Arbor, Michigan.*	Fed Reg – 03/02/2001 Newspaper – 02/24/2001

* 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)	AmericaUnited Bancorp, Inc., Schaumburg, Illinois, notification of intent to retain and continue to engage in the activity of purchasing loan participations from its subsidiary bank and thereby engage in extending credit and servicing loans.	Fed Reg – 02/20/2001
4(c)(8)	Bank One Corporation, Chicago, Illinois, notification of intent to expand its investment in existing community development activities currently conducted by its subsidiaries.	Fed Reg – 03/13/2001
4(c)(8)	Comerica Incorporated, Detroit, Michigan, notification of intent to acquire, through NYCE Corporation, Woodcliff Lake, New Jersey, voting interests of SecureAccess Company, LLC.	Fed Reg – N/Avail

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

<i>Type</i>	<i>Application</i>
Regulation K	Comerica Bank, Detroit, Michigan, for prior approval to establish a branch office in Toronto, Canada.

Section V – Availability of CRA public evaluations

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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 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, February 24, 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)(5)(C)	Notice by Bearden Bancshares, Inc., Bearden, Arkansas, to become a bank holding company through the acquisition of Bank of Bearden, Bearden, Arkansas.	

Section V – Availability of CRA public evaluations

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None						

Section VI – CRA examinations scheduled for

Quarter of

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, February 24, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branch	Dacotah Bank, Rolla, North Dakota, to merge with First National Bank, Bowbells, North Dakota, and incident thereto establish branches in Bowbells, Minot, and Flaxton, North Dakota.	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>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)LLD	Native American Bancorporation, Co., Denver, Colorado, to engage in community development activities through Native American Community Development Corporation, Denver, Colorado.	N/Avail.

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

<i>Type</i>	<i>Application</i>
SRNEW	Northern Plains Bancshares, Inc., Thief River Falls, Minnesota, proposes to redeem 407.3 shares (31.5%) of common stock.

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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, February 24, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Sylvan State Bank, Sylvan Grove, Kansas, for prior approval to establish a branch at 917 NE Woods Chapel Road, Lee's Summit, Missouri.	Newspaper – 03/17/2001
18(c)	Sylvan State Bank, Sylvan Grove, Kansas, for prior approval to merge with Boonslick Bank, Boonville, Missouri, and thereby establish additional branches.	Newspaper – 03/17/2001

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)(1)	Cowboy State Bancorp, Inc., Ranchester, Wyoming, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Tongue River Valley Bancshares, Inc., Ranchester, Wyoming, and thereby indirectly acquire Ranchester State Bank, Ranchester, Wyoming.	Newspaper – 03/24/2001 Fed Reg – 03/22/2001
3(a)(3)	CCB Corporation, Kansas City, Missouri, for prior approval to increase its ownership interest from 34.05 percent to 45.0 percent of the voting shares of Acquisition Corporation, Leawood, Kansas.	Newspaper – 03/05/2001 Fed Reg – 03/02/2001

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)	First Ainsworth Company, Ainsworth, Nebraska, for prior approval to engage in certain lending activities.	Fed Reg – N/A

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

<i>Type</i>	<i>Application</i>
S/R	United Nebraska Financial Company, Grand Island, Nebraska, for prior approval to redeem 50,000 shares of its voting common stock.

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 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, February 24, 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)	Texas Financial Bancorporation, Inc., Minneapolis, MN, and Delaware Financial, Inc., Wilmington, DE, to acquire First National Bank of Texas, Decatur, TX* (previously reported the week ending February 17, 2001)	Fed Reg – 03/23/2001 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>
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:

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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, February 24, 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)(1)	Valley Bancorp to become a Bank Holding Company as the result of the corporate reorganization of Valley Bank, both of Henderson, Nevada.*	Newspaper – N/Avail Fed Reg. – N/A Avail
3(a)(1)	SouthWestUSA Corporation, to become a bank holding company by acquiring Southwest USA Bank (in organization), both of Las Vegas, Nevada.*	Newspaper – N/Avail Fed Reg. – 03/26/2001

* 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>
COM	First Coastal Bancshares, El Segundo, California requests a relief of a debt commitment made in connection with the application to acquire 100 percent of First Coastal Bank, National Association, El Segundo, 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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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	
