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# Federal Reserve Release

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

*No. 23*

*Week Ending June 9, 2001*

**Banks, Foreign**

Bank Austria Aktiengesellschaft, Vienna, Austria -- to establish branches in Greenwich, Connecticut, and New York, New York.

- Approved, June 4, 2001

RHEINHYP Rheinische Hypothekenbank, AG, Frankfurt am Main, Germany -- to establish a representative office in New York, New York.

- Approved, June 4, 2001

**Enforcement**

Incus Co., Ltd., Tortola, British Virgin Islands, and Carlos Hank Rhon, an institution-affiliated party of Incus Co. and Laredo National Bancshares, Laredo, Texas. -- settlement of administrative enforcement proceeding.

- Announced, May 31, 2001 (AC)

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

**Bank Branches, Domestic**

## Secretary

Allfirst Bank, Baltimore, Maryland -- to establish a branch at 3995 Carlisle Road, Dover, Pennsylvania.

- Approved, June 1, 2001 (AC)

## Philadelphia

Ameriserv Financial Bank, Johnstown, Pennsylvania -- to establish a branch at 231 State Street, Harrisburg.

- Approved, June 4, 2001

## Chicago

Bank of Washtenaw, Saline, Michigan -- to establish a branch at 250 West Eisenhower, Ann Arbor.

- Approved, June 4, 2001

## Kansas City

Bunceton State Bank, Bunceton, Missouri -- to establish a branch at 301 East Broadway, Ashland.

- Approved, June 7, 2001

## Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 6945 and 6953 Ridge Road, Parma.

- Approved, June 4, 2001

## Chicago

La Salle State Bank, La Salle, Illinois -- to establish a branch at 901 Wenzel Road, Peru.

- Approved, June 8, 2001

## Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish branches at 1999 Lake Road, Hiram, Georgia, and 900 Eagles Landing Parkway, Stockbridge.

- Approved, June 4, 2001

### **Bank Branches, Domestic**

#### Chicago

Tri-County Bank, Brown City, Michigan -- to establish a branch at 2575 Van Dyke, Marlette.

- Approved, June 8, 2001

### **Bank Holding Companies**

#### Chicago

Advantage Bancorp, Woodbury, Minnesota -- to become a bank holding company through the acquisition of First Choice Bank, a de novo bank, Geneva, Illinois.

- Approved, June 8, 2001

#### Atlanta

Appalachian Bancshares, Inc., Ellijay, Georgia -- request for waiver of a commitment.

- Returned, June 8, 2001

#### Chicago

CIB Marine Bancshares, Inc., Pewaukee, Wisconsin -- to acquire Citrus Financial Services, Inc., Vero Beach, Florida, and Citrus Bank, N.A.

- Approved, June 5, 2001

#### Secretary

Citigroup Inc., New York, New York -- commenter's request to extend the comment period on the application to acquire European American Bank, Uniondale.

- Denied, June 5, 2001

#### Atlanta

Georgia Banking Company, Inc., Atlanta, Georgia -- to become a bank holding company through the acquisition of Georgia Banking Company.

- Withdrawn, June 7, 2001

#### Dallas

GNB Bancshares, Inc., Gainesville, Texas, and Guaranty National Bancshares, Inc., Wilmington, Delaware -- to acquire First Bank and Trust, a de novo bank, Ennis, Texas.

- Approved, June 6, 2001

### **Bank Holding Companies**

#### Chicago

Henry State Bancorp, Inc., Henry, Illinois -- to become a bank holding company through the acquisition of Henry State Bank.

- Withdrawn, June 5, 2001

#### Chicago

Hustisford Community Bancorp, Inc., Hustisford, Wisconsin -- to become a bank holding company through the acquisition of Hustisford State Bank.

- Approved, June 5, 2001

#### Secretary

Northern Trust Corporation, Chicago, Illinois -- to acquire shares of Gateway Solutions, LLC, Chicago, and engage in providing data processing services.

- Approved, June 4, 2001

#### Atlanta

Old Florida Bankshares, Inc., Fort Myers, Florida -- to become a bank holding company through the acquisition of Old Florida Bank.

- Approved, June 8, 2001

#### San Francisco

Puget Sound Financial Services, Inc., Fife, Washington -- to become a bank holding company through the acquisition of Fife Commercial Bank.

- Approved, June 4, 2001

#### Dallas

Republic Bancshares of Texas, Inc., Houston, Texas -- to become a bank holding company through the acquisition of RBT Holdings, Inc., Dover, Delaware, and Republic National Bank, Houston, and for RBT Holdings, Inc. to become a bank holding company through the acquisition of Republic National Bank.

- Approved, June 8, 2001

#### Secretary

Southern Development Bancorporation, Inc., Arkadelphia, Arkansas -- to acquire Delta Bank and Trust, Drew, Mississippi.

- Approved, June 7, 2001

### **Bank Holding Companies**

#### Atlanta

Wewahitchka State Bank Employee Stock Ownership Plan, Wewahitchka, Florida -- to retain shares of Gulf Coast Community Bancshares, Inc.  
- Approved, June 5, 2001

### **Banks, Foreign**

#### New York

Banco Espirito Santo, S.A., Lisbon, Portugal; E.S. Control Holding S.A., Luxembourg, Luxembourg, Espirito Santo Financial Group S.A., E.S. International Holding S.A.; Espirito Financial (Portugal) Sociedade Gestora de Participacoes Sociais, S.A., Lisbon, Portugal, Bespar Sociedade Gestora de Participacoes Sociais, S.A.; and Caisse de Credit Agricole, Paris, France -- to retain securities of Clarity Incentive Systems, Inc., New York, New York acquire additional securities of Clarity Incentive Systems, Inc. and thereby continue to engage in data processing and management consulting and counseling activities; and retain securities of Finet.com, Inc. and thereby engage in certain activities related to extending credit.  
- Approved, June 8, 2001

### **Banks, State Member**

#### Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to purchase certain assets and assume certain liabilities of Fifth Third Bank, Southwest FSB, Scottsdale, Arizona, and thereby establish nine branches.  
- Approved, June 8, 2001

#### San Francisco

United Security Bank, Fresno, California -- to make a community development and public welfare investment in California Corporate Tax Credit Fund VI, LP.  
- Approved, June 7, 2001

### **Change In Bank Control**

#### San Francisco

Business Bank Corporation, Las Vegas, Nevada, and Business Bank of Nevada -- change in bank control.  
- Permitted, June 4, 2001

### **Change In Bank Control**

#### Cleveland

- NSD Bancorp, Inc., Pittsburgh, Pennsylvania -- change in bank control.
- Returned, June 8, 2001

### **Competitive Factors Reports**

#### Philadelphia

- E TRADE Bank, Arlington, Virginia -- report on competitive factors of the proposed acquisition of deposit accounts from Advanta National Bank, Wilmington, Delaware.
- Submitted, June 5, 2001

#### Kansas City

- First National Bank of Flagler, Flagler, Colorado -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Wiggins, Colorado, branch of Vectra Bank Colorado, National Association, Farmington, New Mexico.
- Submitted, June 7, 2001

#### Philadelphia

- Fulton Financial Advisors, National Association, Lancaster, Pennsylvania -- report on competitive factors of the proposed acquisition of the trust business of The Drivers & Merchants Bank, York.
- Submitted, June 7, 2001

#### Dallas

- Ouachita Independent Bank, West Monroe, Louisiana -- report on competitive factors of the proposed purchase of the Bastrop branches of First Guaranty Bank, Hammond.
- Submitted, June 7, 2001

#### San Francisco

- PremierWest Bank, Medford, Oregon -- report on competitive factors of the proposed merger with Leader Mortgage Loan Corporation.
- Submitted, June 6, 2001

### **Competitive Factors Reports**

#### Minneapolis

S&C Bank, New Richmond, Wisconsin -- report on competitive factors of the proposed mergers with S&C Bank Polk County, Balsam Lake, and S&C Bank Chippewa, Stanley.  
- Submitted, June 4, 2001

#### Dallas

Zavala County Bank, Crystal City, Texas -- report on competitive factors of the proposed merger with Zavala Bankshares Incorporated.  
- Submitted, June 4, 2001

### **Extensions Of Time**

#### San Francisco

Gateway Bancorp, Santa Ana, California -- extension to October 18, 2001, to acquire Bank of Lakewood, Lakewood, and Mission Hills Mortgage Corporation, Santa Ana.  
- Approved, June 4, 2001

### **Financial Holding Companies**

#### San Francisco

Columbia Bancorp, The Dalles, Oregon -- election to become a financial holding company.  
- Effective, June 4, 2001

#### Cleveland

Community Bancshares, Inc., McArthur, Ohio -- election to become a financial holding company.  
- Effective, June 2, 2001 (AC)

### **Membership**

#### Chicago

Comerica Bank-Texas, Dallas, Texas -- to become a member of the Federal Reserve System.  
- Approved, June 5, 2001



**Membership**

Richmond

First Charter Bank, Charlotte, North Carolina -- to become a member of the Federal Reserve System.

- Approved, June 6, 2001

Atlanta

Regions Bank, Birmingham, Alabama -- to become a member of the Federal Reserve System.

- Approved, June 7, 2001

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, June 9, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Reg K	Anglo Irish Bank Corporation plc, Dublin, Ireland – to establish a representative office in New York, New York	Newspaper – 7/5/2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Danvers Bancorp, Inc., Danvers, Massachusetts - notification to acquire Revere, MHC, Revere, Massachusetts	Newspaper - 7/5/2001 Fed Reg - N/Avail

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

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

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

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

## Section V – Availability of CRA public evaluations

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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.

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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						

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, June 9, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Representative Office	Icici Ltd., Mumbai, India, to establish a representative office in New York, New York.*	Newspaper – N/Avail
Representative Office	China Merchants Bank, Shenzhen, People's Republic of China, to establish a representative office in New York, New York.*	Newspaper – N/Avail
Representative Office	Banca Comerciala Romana S.A., Bucharest, Romania, to establish a representative office in New York, New York.*	Newspaper – N/Avail
Branch Office	Manufacturers And Traders Trust Company, Buffalo, New York, to open and occupy a branch office at 855 Franklin Avenue, Garden City, New York.*	Newspaper – 06/21/2001

\* 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)	Citigroup, Inc., Citigroup Holdings Company, and Citicorp, all of New York, New York, to indirectly acquire all of the shares of California Commerce Bank, Los Angeles, California, a state-chartered .	Newspaper – N/Avail Fed Reg – 07/09/2001

#### 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**

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

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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.

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**O = Outstanding**

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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.

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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						

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

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

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# District 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, June 9, 2001

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

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

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

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

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

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

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

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

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## Section V – Availability of CRA public evaluations

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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.

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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						

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 4

### Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, June 9, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Received notice from Fifth Third Bank, Cincinnati, OH on 06/04/2001 of its intent to establish a branch at 6945 and 6953 Ridge Road, Parma, OH.	04/30/2001
Branch	Received notice from Somerset Trust Company, Somerset, PA on 06/04/2001 of its intent to establish a branch at 344 Goucher Street, Johnstown, PA.	06/06/2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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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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.

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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						

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## Section VI – CRA examinations scheduled for Quarter of

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

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# District 5

## Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, June 9, 2001

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

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

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

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

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

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

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

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

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## Section V – Availability of CRA public evaluations

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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.

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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						

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, June 9, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	SouthTrust Bank, Birmingham, Alabama, to merge with CENIT Bank, Norfolk, Virginia.	07/01/2001*

\*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>
3(a)(1)	First Dozier Bancshares, Inc., Dozier, Alabama, to become a bank holding company by acquiring The First National Bank of Dozier, Dozier, Alabama.	Fed Reg – 07/13/2001
3(a)(1)	Kensington Bankshares, Inc., Spring Hill, Florida, to become a bank holding company by acquiring First Kensington Bank, Spring Hill, Florida.	N/Avail
3(a)(1)	The 2000 Williams Investment Company, LLC, to become a bank holding company by acquiring 82.8 percent of the outstanding shares of FNB Newton Bankshares, Inc., Covington, Georgia.	N/Avail
3(a)(1)	Trust B Created Under Item V of the Last Will and Testament of John Rufus Williams, Atlanta, Georgia, to become a bank holding company by acquiring 33.3 percent of the outstanding shares of FNB Newton Bankshares, Inc., Covington, Georgia.	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>
WAIVR	SouthTrust Corporation, Birmingham, Alabama, application waiver request for the proposed merger with CENIT Bancorp, Inc., and its indirect acquisition of CENIT Bank, both of Norfolk, Virginia.
Foreign	Colonial Bank, Montgomery, Alabama, to establish a foreign branch in the Cayman Islands, located on Grand Cayman B.W.I.

**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, June 9, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Regulation K	ABN AMRO Bank N.V., Amsterdam, The Netherlands, for prior approval to establish a branch at 680 Fifth Avenue, New York, New York.*	Newspaper – 6/08/2001
Branch	Blencoe State Bank, Blencoe, Iowa, for prior approval to establish a branch at 21947 State Highway 175, Onawa, Iowa.*	Newspaper – 6/22/2001
Merger & Branch	Cedar Rapids Bank and Trust Company (in organization), Cedar Rapids, Iowa, for prior approval to purchase and assume the assets and liabilities of the Cedar Rapids, Iowa branch of Quad City Bank and Trust Company, Bettendorf, Iowa and thereby to establish a branch at 221 Third Avenue SE, Cedar Rapids, Iowa.*	Newspaper - N/Avail
Merger & Branch	Central State Bank, Muscatine, Iowa, for prior approval to acquire the Muscatine, Iowa branch of Commercial Federal Bank, FSB, Omaha, Nebraska and thereby to establish a branch at 2400 Second Avenue, Muscatine, Iowa.*	Newspaper – N/Avail
Merger & Branch	Central Trust & Savings Bank, Cherokee, Iowa, for prior approval to acquire the assets and liabilities of First Federal Bank, Sioux City, Iowa and thereby to establish a branch at 2 Bow Drive, Cherokee, Iowa.*	Newspaper – N/Avail
Merger & Branch	Commercial Trust & Savings Bank, Storm Lake, Iowa, for prior approval to acquire the Storm Lake, Iowa branch office of Commercial Federal Bank, FSB, Omaha, Nebraska and thereby to establish a branch at 1250 N. Lake Avenue, Storm Lake, Iowa.*	Newspaper – N/Avail
Branch	First Bank of Berne, Berne, Indiana, for prior approval to establish a branch at 1350 W. Main Street, Berne, Indiana.*	Newspaper – 6/08/2001
Branch	La Salle State Bank, La Salle, Illinois, for prior approval to establish a branch at 901 Wenzel Road, Peru, Illinois.*	Newspaper – 6/01/2001
Branch	Royal American Bank, Inverness, Illinois, for prior approval to establish a branch at 645 Tollgate Road, Elgin, Illinois.*	Newspaper – 6/20/2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Merger & Branches	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, for prior approval to purchase certain assets and assume certain liabilities of Fifth Third Bank, Southwest F.S.B., Scottsdale, Arizona and thereby to establish nine branches at the following locations: 4835 E. Warner, Phoenix, Arizona; 270 W. Continental Road, Green Valley, Arizona; 1510 W. Southern Avenue, Mesa, Arizona; 4574 East Cactus Road, Phoenix, Arizona; 303 N. Montezuma Street, Phoenix, Arizona; 7350 East Evans Road, Scottsdale, Arizona; 2010 West Highway 89A, Sedona, Arizona; 19428 RH Johnson Boulevard, Sun City West, Arizona and 4380 N. Campbell Avenue, Tucson, Arizona.	Newspaper – 6/02/2001
Merger & Branches	Titonka Savings Bank, Titonka, Iowa, for prior approval to purchase the Forest City, Iowa and Thompson, Iowa branches of Commercial Federal Bank, FSB, Omaha, Nebraska and thereby to establish a branch at 155 Jackson Street, Thompson, Iowa and to relocate their branch located at 101 N. Clark Street, Forest City, Iowa to 102 N. Clark Street, Forest City, 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)(1)	American Bank Holdings, LLC., Cedar Falls, Iowa, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of American Bancorporation, Cedar Falls, Iowa, and thereby indirectly Cedar Valley Holding Company, Cedar Falls, Iowa, and Cedar Valley State Bank, Saint Ansgar, Iowa.*	Fed Reg – 7/06/2001 Newspaper – N/Avail
3(a)(1)	Bancshares Holding Corp., Downers Grove, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The Bank of Commerce, Downers Grove, Illinois and by Commerce Investments I, Commerce Investments II and Commerce Investments III, all located at Oak Brook Terrace, Illinois, for prior approval to become a bank holding company through the acquisition of 27.87 percent of the voting shares of Bancshares Holding Corp., Downers Grove, Illinois and thereby indirectly acquire The Bank of Commerce, Downers Grove, Illinois.*	Fed Reg – 6/22/2001 Newspaper – 6/17/2001

## 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)(5) & 3(a)(1)	Bank of Montreal, Montreal, Canada and Bankmont Financial Corp., Chicago, Illinois, for prior approval to acquire 100 percent of the voting shares of First National Bancorp, Inc., Joliet, Illinois and thereby indirectly acquire First National Bank of Joliet, Joliet, Illinois; Bank of Montreal, Montreal, Canada and Harris Joliet Bankcorp, Inc., Chicago, Illinois, for prior approval to acquire 100 percent of the voting shares of First National Bancorp, Inc., Joliet, Illinois and thereby indirectly acquire First National Bank of Joliet, Joliet, Illinois and by Harris Joliet Bankcorp, Inc., Chicago, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bancorp, Inc., Joliet, Illinois and thereby indirectly acquire First National Bank of Joliet, Joliet, Illinois.*	Fed Reg – 6/15/2001 Newspaper – 6/16/2001
3(a)(5)	Harvard Bancorp, Inc., Harvard, Illinois, for prior approval to acquire 100 percent of the voting shares of Hebron Bancshares, Inc., Hebron, Illinois and thereby indirectly acquire Hebron State Bank, Hebron, Illinois.*	Fed Reg – 7/02/2001 Newspaper – N/Avail
3(a)(5)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, for prior approval to acquire 100 percent of the voting shares of National City Bancorporation, Minneapolis, Minnesota and thereby indirectly acquire National City Bank of Minneapolis, Minneapolis, Minnesota.*	Fed Reg – 7/02/2001 Newspaper – N/Avail
3(a)(3)	Quad City Holdings, Inc., Moline, Illinois, for prior approval to acquire 100 percent of the voting shares of Cedar Rapids Bank and Trust Company (in organization), Cedar Rapids, Iowa.*	Fed Reg – 7/09/2001 Newspaper – N/Avail
4(c)(8)	Republic Bancorp, Inc., Owosso, Michigan, notification of intent to acquire more than 5 percent of the voting shares of NetBank, Inc., Alpharetta, Georgia and thereby indirectly acquire NetBank, a federal savings bank, Alpharetta, Georgia and to acquire more than 5 percent of the voting shares of NetBank Partners, LLC, Alpharetta, Georgia, a nonbank subsidiary engaged in management consulting and counseling services.*	Fed Reg – 6/04/2001 Newspaper – 5/27/2001
CIC	Notification by William Robert Phelps, Fairmont, Minnesota, of a Change in Control, for approval to retain his current 25.31 percent of the outstanding voting shares of Swea City Bancorporation, Inc., Estherville, Iowa.	Fed Reg – 5/31/2001 Newspaper – 6/15/2001

\* 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)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, for prior approval to acquire 100 percent of the voting shares of Diversified Business Credit, Inc., Minneapolis, Minnesota and thereby to engage in extending credit and servicing loans.	Fed Reg – 7/02/2001
4(c)(8)	Northview Financial Corporation, Northfield, Illinois, for prior approval to retain 50 percent interest in Northview Mortgage, LLC, Northfield, Illinois and thereby engage in extending credit and servicing loans through its subsidiary, Northview Bank & Trust. Northfield, Illinois.	Fed Reg – 6/18/2001

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

<i>Type</i>	<i>Application</i>
Membership	Cedar Rapids Bank and Trust Company (in organization), Cedar Rapids, Iowa, for prior approval to become a member of the Federal Reserve System.
Membership	Marquette National Bank, Chicago, Illinois, for prior approval to become a member of the Federal Reserve System.
4(c)(8)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, for prior approval to acquire, indirectly through its subsidiary, Metavante Corporation, all of the assets of CyberBills, Inc., San Jose, California, a leading provider of online bill management solutions with operations in San Jose, California, Henderson, Nevada and Hyderabad, India.
4(c)(8)	WFC, Inc., Waukon, Iowa, for prior approval to engage in making and servicing loans.

## Section V – Availability of CRA public evaluations

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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.

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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						

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, June 9, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
5(d)(3)	Notice by Bank of Louisville, Louisville, Kentucky, to merge with Bank of Louisville, F.S.B., La Grange, Kentucky.*	Newspaper – 7/3/2001

\* 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)	Notice by North Little Rock Bancshares, Inc., North Little Rock, Arkansas to acquire 5.69 percent of the Class A voting shares of Russellville Bancshares, Inc., Jonesboro, Arkansas.*	Newspaper – 7/3/2001 Fed Reg – N/Avail
CIC	Notice involving Pocahontas Bankstock, Inc., Pocahontas, Arkansas, by B. Franklin Bigger, to retain 16.97 percent.	Newspaper – N/Avail Fed Reg – 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

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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.

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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>
997650	City Bank & Trust Company, Moberly, Missouri	1/16/2001	6/5/2001	S	X	
941541	Peoples Bank of Altenburg, Altenburg, Missouri	1/29/2001	6/8/2001	S		X

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## Section VI – CRA examinations scheduled for

## Quarter of

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

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## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, June 9, 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	Glacier Bank of Whitefish, Whitefish, Montana, to merge with Glacier Bank of Eureka, Eureka, Montana, and incident thereto establish a branch in Eureka, Montana.*	N/Avail.
18(c) & BRANCH	First Security Bank of Missoula, Missoula, Montana to purchase certain assets and assume certain liabilities of the Missoula and Hamilton, Montana branches of Western Security Bank, Billings, Montana, and incident thereto establish five branches in Missoula and Hamilton, Montana.*	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)(5)	Citizens State Bancorporation, Grafton, North Dakota, for prior approval to merge with Walhalla Bank Holding Company, Walhalla, North Dakota, and Ideal Bancshares, Inc., West Fargo, North Dakota.*	Fed. Reg. – N/Avail. Newspaper – 07/13/2001

\*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>
SMBOTH	Glacier Bank of Whitefish, Whitefish, Montana, to reduce the amount of its capital stock.
SMBOTH	Glacier Bank of Eureka, Eureka, Montana, to reduce the amount of its capital 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 10

### Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, June 9, 2001

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

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	WestStar Bank, Vail, Colorado, for prior approval to establish a branch at 2448 F. Road, Grand Junction, Colorado.	Newspaper – 06/18/2001

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

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Landmark Bancshares, Inc., Manhattan, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of MNB Bancshares, Inc., Manhattan, Kansas.	Newspaper – N/Available Fed Reg – 07/09/2001
4(c)(8)	Landmark Bancshares, Inc., Manhattan, Kansas, for prior approval to acquire 100 percent of the voting securities of Landmark Bancshares, Inc., Dodge City, Kansas, and its subsidiary, Landmark Federal Savings Bank, Dodge City, Kansas, and thereby engage in operation of a savings association.	Newspaper – N/Available Fed Reg – 07/09/2001
CIC	Nancy Jones, Trustee of the Gwendolyn Jones Irrevocable Trust, Encino, California, for prior approval to acquire 14.7 percent of the voting shares of First Altus Bancorp, Inc., Altus, Oklahoma.	Newspaper – 06/25/2001 Fed Reg – 06/26/2001
CIC	Iron Mound Investments, L.L.C., Steven C. Davis, Gail Davis, Ernest R. Davis, Shirley A. Davis, Ricky J. Davis, Pam Davis, Kenny R. Davis, and Gina Davis, all of Guthrie, Oklahoma, for prior approval to acquire 12.14 percent of the ownership shares of First National Bancshares, Inc., Edmond, Oklahoma, parent company of First National Bank of Edmond, Edmond, Oklahoma.	Newspaper – 06/2/2001 Fed Reg – 06/26/2001

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**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 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, June 9, 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>
CIC	Thomas Curtis Darden, Lubbock, TX, et al, to acquire an interest in Kenco Bancshares, Inc., Jayton, TX (previously reported the week ending May 26, 2001)	Fed Reg – 06/12/2001 Newspaper – 06/21/2001
3(a)(1)	County Bancshares, Inc., Orange, TX, to acquire Newton Bancshares, Inc., Newton, TX, Newton Delaware Financial Corporation, Dover, DE, and First National Bank of Newton, Newton, TX* (previously reported the week ending June 2, 2001)	Fed Reg – 06/28/2001 Newspaper – 07/02/2001

\*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>
Member	Oglesby State Bank, Oglesby, TX, to become a member of the Federal Reserve System

## Section V – Availability of CRA public evaluations

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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.

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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.

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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						

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, June 9, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	County Bank, Merced, California, to establish a branch office at 4609 Quail Lakes Drive, Stockton, California.*	Newspaper – 06/08/2001
Branch	Mid-Peninsula Bank, Palo Alto, California, to establish a branch office at 874 Fourth Street, San Rafael, California.*	Newspaper – 06/20/2001

\* 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)	Regents Bancshares, Inc., Vancouver, Washington, to become a bank holding company by acquiring 100 percent of Regents Bank, N.A., La Jolla, California.*	Newspaper – Not Avail Fed. Reg – Not Avail
3(a)(1)	Trafalgar Holdings, LLC, Vancouver, Washington, to become a bank holding company by acquiring 60 percent of Regents Bancshares, Inc., Vancouver, Washington.*	Newspaper – Not Avail Fed. Reg – Not Avail
CIC	Joseph Willy Edmonds, Seattle, Washington, to acquire 11.8 percent of NWI Financial Corporation, Seattle, Washington*	Newspaper – 06/25/2001 Fed. Reg – Not 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>
Waiver	Mid-State Bancshares, Arroyo Grande, California, requests waiver of any Bank Holding Company Act application requirement in connection with its proposed merger with Americorp, Ventura, California. Simultaneously, Mid-State Bank and American Commercial Bank will merge, with Mid-State Bank as the survivor Bank.

**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	