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# Federal Reserve Release

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*H.2*

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

*No. 46*

*Week Ending November 16, 2002*

**Testimony And Statements**

Monetary policy and the economic outlook -- statement by Chairman Greenspan before the Joint Economic Committee, U.S. Congress, November 13, 2002.

- Published, November 13, 2002

## H.2 Actions under delegated authority

November 10, 2002 to November 16, 2002

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

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

### **Bank Branches, Domestic**

#### Richmond

Bank of Clarke County, Berryville, Virginia -- to establish a branch at 3360 Valley Pike, Winchester.

- Approved, November 14, 2002

#### San Francisco

Bank of Ephraim, Ephraim, Utah -- to establish a branch at 747 North Main Street.

- Approved, November 14, 2002

#### Richmond

Gateway Bank & Trust Co., Elizabeth City, North Carolina -- to establish a branch at 575 Cedar Road, Chesapeake, Virginia.

- Approved, November 14, 2002

#### Dallas

Legacy Bank of Texas, Plano, Texas -- to establish a branch at State Highway 289 and FM 720, Frisco.

- Approved, November 14, 2002

#### Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish a branch at 7025 North Scottsdale Road, Scottsdale, Arizona.

- Approved, November 13, 2002

#### Philadelphia

Premier Bank, Doylestown, Pennsylvania -- to establish a branch at 801 Old York Road, Abington.

- Approved, November 13, 2002

#### Minneapolis

Ronan State Bank, Ronan, Montana -- to establish a branch at 1124 Highway 93 South, Suite C.

- Approved, November 12, 2002

### **Bank Holding Companies**

#### Kansas City

Adbanc, Inc., Ogallala, Nebraska -- to acquire shares of VBI, Inc., Colorado Springs, Colorado.

- Approved, November 12, 2002

#### Chicago

BTC Financial Corporation, Des Moines, Iowa -- to acquire Midamerica Financial Corporation and thereby indirectly acquire Bankers Trust Company, N.A., Cedar Rapids, a de novo bank.

- Approved, November 12, 2002

#### Kansas City

Craco, Inc., Vinita, Oklahoma -- to retain First Acquisition Corporation and thereby engage indirectly in leasing and lease financing of personal property.

- Approved, November 15, 2002

#### Director, BS&R

Gateway Bancshares, Inc., Ringgold, Georgia -- registration as a transfer agent.

- Approved, November 14, 2002

#### Chicago

Michigan Heritage Bancorp, Inc., Farmington Hills, Michigan -- to engage in the origination of residential mortgages and home equity loans through the acquisition of MHB Financial, LLC.

- Returned, November 11, 2002

#### New York

Provident Financial Services, Inc., Jersey City, New Jersey -- to become a bank holding company through the acquisition of The Provident Bank on its conversion from a mutual to a stock savings bank.

- Approved, November 12, 2002

### **Bank Holding Companies**

#### Secretary

Royal Bank of Canada, Montreal, Canada, RBC Centura Banks, Inc., Rocky Mount, North Carolina, and RBC Centura Bank -- commenter's request to extend the comment period on the application to merge with Admiralty Bancorp, Inc., Palm Beach, Florida, and Admiralty Bank.

- Denied, November 14, 2002

#### Secretary

The Royal Bank of Scotland Group plc, Edinburgh, Scotland, The Royal Bank of Scotland plc, and RBSG International Holdings; Citizens Financial Group, Inc., Providence, Rhode Island; and Citizens Bank of Pennsylvania, Philadelphia, Pennsylvania -- waiver of application in connection with the acquisition of Commonwealth Bancorp, Norristown.

- Granted, November 12, 2002

### **Banks, Foreign**

#### New York

UBS AG, Zurich, Switzerland -- to establish an additional branch in New York, New York.

- Approved, November 14, 2002

### **Banks, Nonmember, And Miscellaneous Institutions**

#### Director, BS&R

Promistar Trust Company, Johnstown, Pennsylvania -- transfer agent registration.

- Withdrawn, November 14, 2002

### **Change In Bank Control**

#### Kansas City

First Independent Bancorp, Inc., Chickasha, Oklahoma -- change in bank control.

- Permitted, November 15, 2002

#### Minneapolis

Johnson Holdings, Inc., Isanti, Minnesota -- change in bank control.

- Permitted, November 15, 2002

### **Change In Bank Control**

#### Atlanta

Saint Martin Bancshares, Inc., Saint Martinville, Louisiana -- change in bank control.  
- Permitted, November 15, 2002

### **Competitive Factors Reports**

#### San Francisco

First National Bank, Rancho Santa Fe, California -- reports on competitive factors of the proposed merger with Bank of Coronado, Coronado.  
- Submitted, November 12, 2002

#### Dallas

The Jacksboro National Bank, Jacksboro, Texas -- report on competitive factors of the proposed merger with JNB Merger Corporation.  
- Submitted, November 13, 2002

### **Extensions Of Time**

#### Dallas

Cen-Tex Bancshares, Inc., Austin, Texas, and Cen-Tex Intermediate Holding Company, Inc., Wilmington, Delaware -- extension to January 24, 2003, to become a bank holding company through the acquisition of Community State Bank.  
- Granted, November 15, 2002

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, November 16, 2002

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

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

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

| <i>Type</i> | <i>Application</i>  | <i>Ending date of comment period</i>        |
|-------------|---|---|
| 4(c)(8)     | Putnam Bancorp MHC, Inc. and PSB Holdings, Inc., both of Putnam, Connecticut - to become mutual and stock holding companies, respectively, through the reorganization of Putnam Savings Bank, Putnam, Connecticut | Newspaper - 12/09/2002<br>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 to 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 First Quarter of 2003

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| <i>Institution</i>                  | <i>Location</i>       |
|-------------------------------------|-----------------------|
| State Street Bank and Trust Company | Boston, Massachusetts |

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



## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, November 16, 2002

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

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

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

| <i>Type</i> | <i>Application</i> | <i>Ending date of<br/>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.

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**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<br/>number</i> | <i>Institution/Location</i> | <i>Examination<br/>date</i> | <i>CRA<br/>public date</i> | <i>CRA<br/>rating</i> | <i>Exam type</i> |             |
|------------------------|-----------------------------|-----------------------------|----------------------------|-----------------------|------------------|-------------|
|                        |                             |                             |                            |                       | <i>LrgBk</i>     | <i>SmBk</i> |
| None                   |                             |                             |                            |                       |                  |             |

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## Section VI – CRA examinations scheduled for First Quarter of 2003

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| <i>Institution</i>              | <i>Location</i>  |
|---------------------------------|--|
| The Adirondack Trust Co.        | 473 Broadway, Saratoga Springs, NY 12866               |
| Community Bank of Bergen County | 125 West Pleasant Avenue, Maywood, NY 07607            |
| Greenwich Bank & Trust Co.      | 115 East Putnam Avenue, Greenwich, CT 06830            |
| Great Eastern Bank              | 235 5 <sup>th</sup> Avenue, New York, NY 10016         |
| HSBC                            | 452 Fifth Avenue, New York, NY 10018                   |
| United Trust Bank               | 1130 Route 22 East, PO Box 6000, Bridgewater, NJ 08807 |

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# District 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, November 16, 2002

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

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| <i>Type</i> | <i>Application</i> | <i>Ending date of<br/>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<br/>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<br/>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, November 16, 2002

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

| <i>Type</i> | <i>Application</i>   | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Branch      | Notice by Fifth Third Bank, Michigan, Grand Rapids, MI to establish a branch at 1114 North Mission St., Mt. Pleasant, MI.*                             | Newspaper - 11/02/2002               |
| Branch      | Notice by Fifth Third Bank, Cincinnati, OH to establish a branch at State Route 301 (Abbe Rd.) and Route 254 adjacent to I-90, Sheffield Village, OH.* | Newspaper - 11/25/2002               |

\* Subject to the provisions of the Community Reinvestment Act.

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

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

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

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

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

| <i>Type</i> | <i>Application</i> | <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.

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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.

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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, November 16, 2002

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

| <i>Type</i> | <i>Application</i>  | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| Branch      | Farmers & Mechanics Bank, Frederick, Maryland, to establish a branch at 1800 Rockville Pike, Rockville, Maryland.*                        | Newspaper - 11/22/2002               |
| Branch      | Farmers & Mechanics Bank, Frederick, Maryland, to establish a branch at 401 North Washington Street, Rockville, Maryland.*                | Newspaper - 11/22/2002               |
| Branch      | Farmers & Mechanics Bank, Frederick, Maryland, to establish a branch at 5279 Buckeystown Pike, Frederick, Maryland.*                      | Newspaper - 11/22/2002               |
| Branch      | Four Oaks Bank & Trust Company, Four Oaks, North Carolina, to establish a branch at 101 Avent Ferry Road, Holly Springs, North Carolina.* | Newspaper - 11/29/2002               |
| Branch      | Community First Bank, Lynchburg, Virginia, to establish a branch at 8509 Timberlake Road, Lynchburg, Virginia.*                           | Newspaper - 11/30/2002               |

\*Subject to the provisions of the Community Reinvestment Act.

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

| <i>Type</i> | <i>Application</i>   | <i>Ending date of comment period</i>        |
|-------------|--|---|
| 4(c)(8)     | BB&T Corporation, Winston-Salem, North Carolina, to acquire up to 19.99% of the voting shares of Equitable Bank, Wheaton, Maryland.* | Fed Reg - N/Avail<br>Newspaper - 12/14/2002 |

\*Subject to the provision of the Community Reinvestment Act.

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

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

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

| <i>Type</i> | <i>Application</i> |
|-------------|--------------------|
| None        |                    |

#### Section V – Availability of CRA public evaluations

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

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

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

**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> |
| 506922             | Sandy Spring Bank<br>17801 Georgia Avenue<br>Olney, Maryland 20832               | 08/12/2002              | 11/16/2002             | S                 | X                |             |
| 1434826            | BankAnnapolis<br>1000 Bestgate Road, Suite 400<br>Annapolis, Maryland 21401-3030 | 08/12/2002              | 11/16/2002             | S                 |                  | X           |

#### Section VI – CRA examinations scheduled for First Quarter of 2003

| <i>Institution</i>                | <i>Location</i>      |
|-----------------------------------|----------------------|
| The Annapolis Banking & Trust Co. | Annapolis, Maryland  |
| The Forest Hill State Bank        | Bel Air, Maryland    |
| NBRS Financial                    | Rising Sun, Maryland |
| AmericasBank                      | Towson, Maryland     |
| Old Line Bank                     | Waldorf, Maryland    |



**Section VI – CRA examinations scheduled for First Quarter of 2003**

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| <i>Institution</i>             | <i>Location</i>           |
|--------------------------------|---------------------------|
| Four Oaks Bank & Trust Company | Four Oaks, North Carolina |
| The Bank of Currituck          | Moyock, North Carolina    |
| Virginia Heartland Bank        | Fredericksburg, Virginia  |
| Peoples Bank of Virginia       | Richmond, Virginia        |
| Valley Bank                    | Roanoke, Virginia         |
| Southern Financial Bank        | Warrenton, Virginia       |

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## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, November 16, 2002

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

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

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

| <i>Type</i> | <i>Application</i>   | <i>Ending date of comment period</i>       |
|-------------|--|--|
| 3(a)(3)     | CenterState Banks of Florida, Inc., Winter Haven, Florida, to acquire CenterState Bank of Florida, Winter Haven, Florida.*                       | Newspaper-11/22/2002<br>Fed Reg-12/02/2002 |
| 3(a)(1)     | Neighbors Bancshares, Inc., Roswell, Georgia, to become a bank holding company by acquiring Neighbors Bank, Roswell, Georgia (in organization).* | Newspaper-N/Avail<br>Fed Reg-12/13/2002    |

\*Subject to provisions of the Community Reinvestment Act

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

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

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

| <i>Type</i> | <i>Application</i>   |
|-------------|--|
| COM         | Resource Bankshares, Inc., Mandeville, Louisiana, commitment waiver request.   |
| Membership  | Suncoast National Bank, Sarasota, Florida, to become a member of the Federal Reserve System. The resulting name of bank will be Suncoast Bank. |

## 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.

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

**O = Outstanding**

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**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<br/>number</i> | <i>Institution/Location</i>   | <i>Examination<br/>date</i> | <i>CRA<br/>public date</i> | <i>CRA<br/>rating</i> | <i>Exam type</i> |             |
|------------------------|---|-----------------------------|----------------------------|-----------------------|------------------|-------------|
|                        |   |                             |                            |                       | <i>LrgBk</i>     | <i>SmBk</i> |
| 823638                 | First Bank of Coastal Georgia<br>Post Office Box 8<br>Pembroke, Georgia 31321<br>(912) 653-4396 | 08/19/2002                  | 11/13/2002                 | O                     |                  | X           |

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## Section VI – CRA examinations scheduled for First Quarter of 2003

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| <i>Institution</i>                | <i>Location</i>          |
|-----------------------------------|--------------------------|
| Premier Bank                      | Brentwood, Tennessee     |
| Century Bank of Florida           | Miami, Florida           |
| Riverside bank of Central Florida | Winter Park, Florida     |
| Aliant Bank                       | Alexander City, Alabama  |
| Capital Bank                      | Montgomery, Alabama      |
| Park Avenue Bank                  | Valdosta, Georgia        |
| Compass Bank                      | Birmingham, Alabama      |
| Cavalry Bank                      | Murfreesboro, Tennessee  |
| Harris Trust Bank                 | West Palm Beach, Florida |
| Bank of Dadeville                 | Dadeville, Alabama       |
| Bank of Gueydan                   | Gueydan, Louisiana       |

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**Section VI – CRA examinations scheduled for First Quarter of 2003**

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| <i>Institution</i>       | <i>Location</i> |
|--------------------------|-----------------|
| Merchants & Farmers Bank | Eutaw, Alabama  |

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

# District 7

## Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, November 16, 2002

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

| <i>Type</i>    | <i>Application</i>   | <i>Ending date of comment period</i> |
|----------------|--|--------------------------------------|
| Branch         | Ames Community Bank, Ames, Iowa, to establish a branch facility to be located at 107 Main Street, Ames, Iowa, concurrently with the relocation of the main office to 1200 South Duff, Ames, Iowa.* | Newspaper – 11/22/2002               |
| 18C & Branches | M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to merge with Southwest Bank of Phoenix, Phoenix, Arizona and thereby establish a branch at 2222 East Camelback Road, Phoenix, Arizona.*         | 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)     | Herky Hawk Financial Corp., Monticello, Iowa, to acquire 100 percent of Munter Agency, Inc., Strawberry Point, Iowa, and thereby indirectly acquire Union Bank & Trust Company, Strawberry Point, Iowa.*  | Fed Reg – 11/22/2002<br>Newspaper – N/Available |
| 3(a)(3)     | Prairieland Employee Stock Ownership Plan, Bushnell, Illinois, to increase its ownership of Prairieland Bancorp, Inc., Bushnell, Illinois, from 44.73 percent to 49.77 percent, and thereby indirectly acquire Farmers and Merchants State Bank, Bushnell, Illinois.* | Fed Reg – 12/13/2002<br>Newspaper – 12/16/2002  |

\* Subject to the provisions of the Community Reinvestment Act

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

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

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

| <i>Type</i> | <i>Application</i> |
|-------------|--------------------|
| None        |                    |

**Section V – Availability of CRA public evaluations**

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

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**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> |
| 879747             | The Farmers State Bank of Waupaca<br>112 W. Fulton<br>Waupaca, Wisconsin 54981<br>(715) 258-1400 | 07/01/2002              | 11/14/2002             | S                 |                  | X           |

**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, November 16, 2002

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

| <i>Type</i> | <i>Application</i>  | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| Branch      | Fifth Third Bank, Kentucky, Inc., Louisville, Kentucky, to establish a branch facility to be located at 1580 Leestown Road, Lexington, Kentucky.* | Newspaper – 12/06/2002               |

\* Subject to the provisions of the Community Reinvestment Act

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

| <i>Type</i> | <i>Application</i>  | <i>Ending date of comment period</i>           |
|-------------|---|--|
| CIC         | Notice by Robert Lee Riley, Holliday, Missouri, to gain control of Paris Bancshares, Inc., Paris, Missouri. (Previously submitted during the week ending November 9, 2002)  | Newspaper – 12/06/2002<br>Fed Reg – 11/29/2002 |
| 3A1         | Tate Interim, Inc., Senatobia, Mississippi, to become a bank holding company by acquiring 100 percent of the voting shares of Tate Financial Corporation, Senatobia, Mississippi, and thereby indirectly acquire its subsidiary bank, Senatobia Bank, Senatobia, Mississippi. (Previously submitted during the week ending November 9, 2002)* | Newspaper – 12/05/2002<br>Fed Reg – 12/12/2002 |
| CIC         | Notice by immediate family members consisting of Terry E. Forcht, Marion C. Forcht, Theodore B. Forcht, Rodney S. Shockley, and Laurie S. Shockley, acting in concert to retain control of Campbellsville Bancorp, Inc., Corbin, Kentucky. (Previously submitted during the weeks ending October 26, 2002 and November 2, 2002)               | Newspaper - 12/03/2002<br>Fed Reg – 11/18/2002 |
| CIC         | Notice by immediate family members consisting of Terry E. Forcht, Marion C. Forcht, Theodore B. Forcht, Rodney S. Shockley, and Laurie S. Shockley, acting in concert to retain control of Green County Bancshares, Inc., Corbin, Kentucky. (Previously submitted during the weeks ending October 26, 2002 and November 2, 2002)              | Newspaper – 12/03/2002<br>Fed Reg – 11/18/2002 |

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

| <i>Type</i> | <i>Application</i>   | <i>Ending date of comment period</i>           |
|-------------|--|--|
| CIC         | Notice by immediate family members consisting of Terry E. Forcht, Marion C. Forcht, Theodore B. Forcht, Rodney S. Shockley, and Laurie S. Shockley, acting in concert to retain control of PRP Bancorp, Inc., Corbin, Kentucky. (Previously submitted during the weeks ending October 26, 2002 and November 2, 2002)   | Newspaper 12/03/2002<br>Fed Reg – 11/18/2002   |
| 3A1         | Central Missouri Shares, Inc., Lebanon, Missouri, to become a bank holding company by acquiring 100 percent of Central Shares, Inc., Lebanon, Missouri, and thereby indirectly acquiring its subsidiary bank, Central Bank, Lebanon, Missouri.*  | Newspaper – 12/08/2002<br>Fed Reg – 12/12/2002 |
| 3A1         | Marshfield Investment Company Employee Stock Ownership Plan and Trust, Springfield, Missouri, to become a bank holding company by acquiring 30 percent of Marshfield Investment Company, Springfield, Missouri, and thereby indirectly acquire its subsidiary banks, Metropolitan National Bank, Springfield, Missouri, First National Bank, Lamar, Missouri, and Bank of Kimberling City, Kimberling City, Missouri.* | Newspaper – 12/07/2002<br>Fed Reg – 12/06/2002 |

\* Subject to the provisions of the Community Reinvestment Act

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

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

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

| <i>Type</i> | <i>Application</i>  |
|-------------|---|
| 3A1         | G.L. Smith & Associates, Inc., Louisville, Kentucky, to become a bank holding company by acquiring 100 percent of First Bank, Inc., Louisville, Kentucky. |



## 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<br/>number</i> | <i>Institution/Location</i> | <i>Examination<br/>date</i> | <i>CRA<br/>public date</i> | <i>CRA<br/>rating</i> | <i>Exam type</i> |             |
|------------------------|-----------------------------|-----------------------------|----------------------------|-----------------------|------------------|-------------|
|                        |                             |                             |                            |                       | <i>LrgBk</i>     | <i>SmBk</i> |
| None                   |                             |                             |                            |                       |                  |             |

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## Section VI – CRA examinations scheduled for First Quarter of 2003

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| <i>Institution</i>                       | <i>Location</i>         |
|--|-------------------------|
| Du Quoin State Bank                      | Du Quoin, Illinois      |
| The Farmers Bank                         | Hardinsburg, Kentucky   |
| Leitchfield Deposit Bank & Trust Company | Leitchfield, Kentucky   |
| Fifth Third Bank, Kentucky, Inc.         | Louisville, Kentucky    |
| Lindell Bank & Trust Company             | St. Louis, Missouri     |
| BankTennessee                            | Collierville, Tennessee |
| Bank of Dyer                             | Dyer, Tennessee         |

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

## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, November 16, 2002

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

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

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

| <i>Type</i> | <i>Application</i>   | <i>Ending date of comment period</i>           |
|-------------|--|--|
| 3(a)(1)     | Community Financial Corporation, Owatonna, Minnesota, to become a bank holding company by acquiring 100 percent of the voting shares of Community Bank Owatonna, Owatonna, Minnesota, a de novo bank.*   | Fed Reg – 10/25/2002<br>Newspaper – 10/18/2002 |
| 3(a)(3)     | State Bankshares, Inc., Fargo, North Dakota, to acquire 100% of State Bank of Moorhead, Moorhead, Minnesota.*  | Fed Reg – 11/01/2002<br>Newspaper – N/Avail    |
| CIC         | Notice by Patrick A. Wick, Turtle Lake, Wisconsin to acquire control of Turtle Bancshares, Inc., Turtle Lake, Wisconsin, and thereby indirectly acquire control of Bank of Turtle Lake, Turtle Lake, Wisconsin.  | Fed Reg – 12/02/2002<br>Newspaper – N/Avail    |
| CIC         | Change in control notice by Todd Haugan, Long Lake, Minnesota, Tom P. Kell, Duluth, Minnesota and Richard Lefcowitz, Minong, Wisconsin to retain control of Superior Financial Holding, Inc., Two Harbors, Minnesota, and thereby indirectly retain control of the Lake Bank, National Association, Two Harbors, Minnesota.  | Fed Reg – 11/19/2002<br>Newspaper – N/Avail    |
| CIC         | Change in control notice for David A. Beito, Trustee of the David A. Beito 2002 GST Trust A, Kathryn A. Beito 2002 GST Trust A, Laura E. Beito 2002 GST Trust A, David A. Beito 2002 GST Trust B, Kathryn A. Beito 2002 GST Trust B, and Laura E. Beito 2002 GST Trust B to acquire control of GATO Holdings, Inc., Thief River Falls, Minnesota, and thereby indirectly gain control of Northern Stock Bank of Thief River Falls, Thief River Falls, Minnesota. | Fed Reg – 12/02/2002<br>Newspaper – 11/26/2002 |

\*Subject to the provisions of the Community Reinvestment Act

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

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

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

| <i>Type</i> | <i>Application</i> |
|-------------|--------------------|
| None        |                    |

**Section V – Availability of CRA public evaluations**

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

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

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 First Quarter of 2003**

| <i>Institution</i>                  | <i>Location</i>             |
|-------------------------------------|-----------------------------|
| Community Bank Chaska               | Chaska, Minnesota           |
| Farmers State Bank of Madelia, Inc. | Madelia, Minnesota          |
| American Bank                       | St Paul, Minnesota          |
| Montana State Bank                  | Plentywood, Montana         |
| First Citizens Bank of Polson       | Polson, Montana             |
| Lake County Bank                    | St Ignatius, Montana        |
| First Interstate Bank               | Billings, Montana           |
| The First State Bank of Malta       | Malta, Montana              |
| Pioneer Bank and Trust              | Belle Fourche, South Dakota |
| The Northwestern Bank               | Chippewa Falls, Wisconsin   |

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

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Written comments regarding the CRA performance of these institutions should be directed to Mr. James Colwell at the Federal Reserve Bank of Minneapolis, Banking Supervision Department. P. O. Box 291, Minneapolis, Minnesota 55480-0291.

# District 10

## Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, November 16, 2002

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

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

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

| <i>Type</i> | <i>Application</i>  | <i>Ending date of comment period</i>            |
|-------------|---|---|
| CIC         | Notice by Stephen Randolph Buford, Sam Dunkin Buford, Gentner Frederick Drummond, all of Tulsa, Oklahoma and Sharon Buford Linsenmeyer, Beatrice, Nebraska, to acquire control of NBC Bancshares in Pawhuska, Inc., Pawhuska, Oklahoma, parent of NBC Bank, Pawhuska, Oklahoma. | Newspaper - N/Available<br>Fed Reg - 12/03/2002 |
| CIC         | Notice by Central of Kansas, LP and Edward C. Rolfs and Thomas Rolfs as co-trustees of the CKI Management Trust, all of Junction City, Kansas, to acquire control of Central of Kansas, Inc., parent of Central National Bank, both of Junction City, Kansas.                   | Newspaper - 12/04/2002<br>Fed Reg - 12/02/2002  |

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

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

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

| <i>Type</i> | <i>Application</i> |  |
|-------------|--------------------|--|
| None        |                    |  |

**Section V – Availability of CRA public evaluations**

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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 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, November 16, 2002

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

| <i>Type</i> | <i>Application</i>   | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Branch      | Texas Bank, Weatherford, TX, to establish a branch office at 207 North Denton Tap Road, Suite 100, Coppell, TX 75019 * | Newspaper - 11/28/2002               |

\*Subject to the provisions of the Community Reinvestment Act

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

| <i>Type</i> | <i>Application</i>   | <i>Ending date of comment period</i>           |
|-------------|--|--|
| CIC         | John Mark McLaughlin, San Angelo, TX, only notificant, to acquire an interest in Texas Bancorp, Inc., San Angelo, TX | Fed Reg – 12/05/2002<br>Newspaper – 11/30/2002 |

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

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

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

| <i>Type</i> | <i>Application</i> |
|-------------|--------------------|
| None        |                    |

## Section V – Availability of CRA public evaluations

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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.

---

| <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 First Quarter of 2003

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| <i>Institution</i>                     | <i>Location</i>  |
|--|--|
| Riverbend Bank<br>426057               | 2000 Handley Ederville Road<br>Fort Worth, Texas 76118 |
| United Central Bank<br>259657          | 4555 West Walnut<br>Garland, Texas 75042-5143          |
| First Bank and Trust Company<br>552657 | 109 North Main Street<br>Dawson, Texas 76639           |
| The State Bank of Texas<br>706151      | 3330 Antoine<br>Houston, Texas 77092-7040              |
| Memphis State Bank<br>495857           | 621 Noel<br>Memphis, Texas 79245-3329                  |
| Sun Bank<br>178561                     | 416 Main Street<br>Sunray, Texas 79086                 |

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



# District 12

## Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, November 16, 2002

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

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

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

| <i>Type</i> | <i>Application</i>  | <i>Ending date of comment period</i>           |
|-------------|---|--|
| CIC         | Joyce Anne Chiles, Centerville, Washington, William John Firstenburg and Bruce Edward Firstenburg, Vancouver, Washington, to acquire additional voting shares of First Independent Investment Group, Inc., Vancouver, Washington, and thereby indirectly acquire voting shares of First Independent Bank, Vancouver, Washington.* | Newspaper – N/Avail<br>Fed Reg – 12/03/2002    |
| CIC         | Nagy Family Limited Partnership I, a Washington limited partnership, Ferenc Nagy and Susanna Nagy, general partners, and Ferenc Nagy and Eva Brevick, as individuals, to acquire Viking Financial Services Corporation, and thereby indirectly acquire shares of Viking Commercial Bank, Seattle, Washington.*                    | Newspaper – 11/08/2002<br>Fed Reg – 11/12/2002 |

\* Subject to the provisions of the Community Reinvestment Act

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

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

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

| <i>Type</i> | <i>Application</i>   |
|-------------|--|
| Member      | Central California Bank, Sonora, California, 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.

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> |
| 2319676            | Community Bank of Nevada<br>1400 S. Rainbow<br>Las Vegas, Nevada 89146<br>702-878-0700 | 07/15/2002              | 11/13/2002             | S                 |                  | X           |
| 868376             | Barnes Banking Company<br>33 S. Main Street<br>Kaysville, Utah 84037<br>801-544-6424   | 07/15/2002              | 11/13/2002             | 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               |                 |