
Federal Reserve Release



H.2

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

No. 27

Week Ending July 5, 2003

Bank Holding Companies

The Royal Bank of Scotland Group plc, Edinburgh, Scotland, The Royal Bank of Scotland, and RBSG International Holdings Ltd; and Citizens Financial Group, Inc., Providence, Rhode Island -- to acquire Port Financial Corp., Brighton, Massachusetts, and its subsidiary, Cambridgeport Bank, Cambridge; and acquire Port Financial Corp.'s investment in Cambridge Bancorp and its subsidiary, Cambridge Trust Company.
- Approved, June 30, 2003

The Royal Bank of Scotland Group plc, Edinburgh, Scotland, The Royal Bank of Scotland, and RBSG International Holdings Ltd; and Citizens Financial Group, Inc., Providence, Rhode Island -- commenter's request to extend the comment period on the applications to acquire Port Financial Corp., Brighton, Massachusetts, and its subsidiary, Cambridgeport Bank, Cambridge; and acquire Port Financial Corp.'s investment in Cambridge Bancorp and its subsidiary, Cambridge Trust Company.
- Denied, July 2, 2003

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

Bank Branches, Domestic

Atlanta

Colonial Bank, Montgomery, Alabama -- to establish a branch at 1691 Michigan Avenue, Miami Beach, Florida.

- Approved, July 3, 2003

Kansas City

Community Banks of Colorado, Greenwood Village, Colorado -- to establish a branch at 277 Broadway, Suite C, Denver.

- Withdrawn, July 3, 2003

Atlanta

First Community Bank of Central Alabama, Wetumpka, Alabama -- to establish a branch at 1875 Kowaliga Road, Eclectic.

- Approved, July 3, 2003

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a full-service branch at 830 Eighth Avenue, New York, and a limited branch at 111 Court Street, Watertown.

- Approved, July 3, 2003

St. Louis

Pulaski Bank and Trust Company, Little Rock, Arkansas -- to establish a branch at 4415 East McCain, North Little Rock.

- Approved, July 2, 2003

Bank Holding Companies

Minneapolis

Allied Equity Holding Corporation, Denver, Colorado -- to become a bank holding company through the acquisition of Western Dakota Holding Company, Timber Lake, South Dakota.

- Returned, June 30, 2003

Bank Holding Companies

San Francisco

The Bank Holdings, Reno, Nevada -- to become a bank holding company through the acquisition of Nevada Security Bank.

- Approved, July 1, 2003

Cleveland

Columbia Bancorp, Inc., Cincinnati, Ohio -- to become a bank holding company through the acquisition of Columbia Savings Bank.

- Approved, June 30, 2003

San Francisco

Continental Bancorporation, Salt Lake City, Utah -- to become a bank holding company through the acquisition of Continental Bank, a de novo bank.

- Approved, July 3, 2003

Atlanta

Integrity Bancshares, Inc., Alpharetta, Georgia -- commitment waiver request.

- Returned, July 1, 2003

Chicago

Midwest Banc Holdings, Inc., Melrose Park, Illinois -- to acquire CoVest Bancshares, Inc., Des Plaines, and thereby acquire CoVest Banc, National Association, and for Midwest Banc Holdings' subsidiary, Midwest Bank and Trust Company, Elmwood Park, to merge with CoVest Bancshares' subsidiary, CoVest Banc, National Association and thereby establish branches at 749 Lee Street, Des Plaines; 2601 West Schaumburg, Schaumburg; and 770 West Dundee Road, Arlington Heights.

- Withdrawn, July 3, 2003

Kansas City

Weed Investment Group, Inc., Cheyenne Wells, Colorado -- to become a bank holding company through the acquisition of Eastern Colorado Bank.

- Approved, July 1, 2003

Change In Bank Control

Richmond

Consolidated Bank and Trust Company, Richmond, Virginia -- change in bank control.
- Permitted, July 1, 2003

Minneapolis

Financial Services of St. Croix Falls, Inc., St. Croix Falls, Wisconsin -- change in bank control.
- Permitted, July 1, 2003

Atlanta

First Security Bankshares, Inc., Lavonia, Georgia -- to retain control of First Security Bankshares, Inc. and its subsidiary, Northeast Georgia Bank.
- Permitted, June 30, 2003

Kansas City

Great Plains Bancshares, Inc., Hollis, Oklahoma -- to retain control of Great Plains Bancshares, Inc. and its subsidiary, Great Plains National Bank, Elk City.
- Permitted, July 1, 2003

Chicago

Logan Bancorporation, Inc., Logan, Iowa -- change in bank control.
- Permitted, June 30, 2003

Competitive Factors Reports

San Francisco

American Express Personal Trust Services, FSB, Minneapolis, Minnesota -- report on competitive factors of the proposed purchase of certain assets and assumption of certain deposit liabilities of American Express Centurion Bank, Salt Lake City, Utah.
- Submitted, July 3, 2003

Dallas

Community Bank and Trust, SSB, Beaumont, Texas -- report on competitive factors of the proposed merger with Community Interim Bank & Trust, SSB, Tyler, and of the proposed merger of Community Interim Bank & Trust with Secured Trust Bank.
- Submitted, July 3, 2003

Competitive Factors Reports

New York

Community Bank, National Association, Canton, New York -- report on competitive factors of the proposed acquisition of Ogdensburg Federal Savings and Loan Association, Ogdensburg.
- Submitted, July 2, 2003

Kansas City

Firstier Bank, Louisville, Colorado -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of Enterprise Bank, Omaha, Nebraska.
- Submitted, July 2, 2003

St. Louis

Independence Bank, New Albany, Indiana -- report on competitive factors of the proposed merger with I-Bank, Louisville, Kentucky, a de novo bank.
- Submitted, June 30, 2003

San Francisco

Nara Bank, National Association, Los Angeles, California -- report on competitive factors of the proposed merger with Asiana Bank, Sunnyvale.
- Submitted, July 2, 2003

San Francisco

Nara Merger Sub, Inc., Los Angeles, California -- report on competitive factors of the proposed merger with Asiana Bank, Sunnyvale.
- Submitted, July 3, 2003

Dallas

Secured Trust Bank, Tyler, Texas -- report on competitive factors of the proposed merger with Community Bank & Trust, SSB.
- Submitted, July 1, 2003

Atlanta

Trustmark National Bank, Jackson, Mississippi -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of seven branches of The Bank, Birmingham, Alabama.
- Submitted, July 2, 2003

Extensions Of Time

Secretary

Citibank, N.A., New York, New York -- extensions of time for its subsidiaries, CitiCapital Ltd., Bangkok, Thailand, and Saudi American Bank, Riyadh, Saudi Arabia, to divest their interests in certain properties.

- Granted, July 2, 2003

Membership

New York

The Redwood National Bank, Watertown, New York -- to become a member of the Federal Reserve System on conversion from a national to a state bank.

- Approved, June 30, 2003

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, July 5, 2003

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)	Beverly Financial MHC, Beverly, Massachusetts – application to become a mutual holding company through the acquisition of 100% of the voting shares of Beverly Co-operative Bank, Beverly, Massachusetts	Newspaper – 08/01/2003 Fed Reg – 07/28/2003

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, July 5, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Manufacturers and Traders Trust Company, buffalo, New York, to establish a seasonal-use limited branch office at St. John Fisher College, 3690 East Avenue, Rochester, New York.	Newspaper – 07/12/2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3A5	Lakeland Bancorp, Oak Ridge, New Jersey to merge with CSB Financial, Teaneck, New Jersey.	Newspaper – 07/16/2003 Fed. Reg. – 07/31/2003

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	Country Bank Holding Company, Inc., New York, New York, to become a one-bank holding company with respect to Country Bank, New York, New York.

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None						

Section VI – CRA examinations scheduled for Quarter of

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

District 3

Federal Reserve Bank of Philadelphia

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Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

Section VI – CRA examinations scheduled for Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, July 5, 2003

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	KeyCorp, a financial holding company, Cleveland, Ohio, requests approval to retain its current investments in and expand community development investments up to 15 percent of its total consolidated capital stock and surplus, pursuant to section 4(c)(8) of the Bank Holding Company Act, under the "Procedures for non banking proposals" as described in section 225.24 of Regulation Y.	Fed Reg - 07/15/2003

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

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

Section V – Availability of CRA public evaluations

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<i>RSSD 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>
90627	Chippewa Valley Bank 20 South Main Street Rittman, Ohio 44270	04/07/2003	07/02/2003	O		X

Section VI – CRA examinations scheduled for

Quarter of

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

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, July 5, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Clarke County, Berryville, Virginia, to establish a branch at 1879 Berryville Pike, Winchester, Virginia.*	Newspaper – 07/17/2003

*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)	The South Financial Group, Inc., Greenville, South Carolina, to acquire 9.9% of the voting securities of Florida Banks, Inc., Jacksonville, Florida.*	Fed Reg – 08/04/2003 Newspaper – 07/27/2003
3(a)(5)	The South Financial Group, Inc., Greenville, South Carolina, to acquire MountainBank Financial Corporation, Hendersonville, North Carolina.*	Fed Reg – 08/04/2003 Newspaper – 07/27/2003

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
3(a)(1)	Old Line Bancshares, Inc., Waldorf, Maryland, to become a bank holding company through the acquisition of 100% of the voting shares of Old Line Bank, Waldorf, Maryland.

Section V – Availability of CRA public evaluations

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

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
3101775	Peoples Bank of Virginia 2702 Parham Road Richmond, Virginia 23294	04/14/2003	06/30/2003	S		X
2303086	Valley Bank 36 Church Avenue, SW Roanoke, Virginia 24011	04/14/2003	06/30/2003	S		X
1193543	Virginia Heartland Bank 4700 Harrison Road Fredericksburg, Virginia 22408	03/31/2003	07/02/2003	S		X

Section VI – CRA examinations scheduled for Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, July 5, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at 3150 48 th Street, Suite 175, Phoenix, Arizona, to be known as the Phoenix-One Compass Center Branch.*	Newspaper-07/8/2003

*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)(3)	Liberty Shares, Inc., Hinesville, Georgia, to acquire 100 percent of the outstanding shares of Cumberland National Bank, St. Marys, Georgia.*	Newspaper-08/08/2003 Fed Reg-N/Avail

*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>	<i>Ending date of comment period</i>
COM	Appalachian Bancshares, Inc., Ellijay, Georgia, commitment waiver request.	

Section V – Availability of CRA public evaluations

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

Section VI – CRA examinations scheduled for Quarter of

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, July 5, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Baylake Bank, Sturgeon Bay, Wisconsin, to establish a branch facility to be located at 1450 Scheuring Road, De Pere, Wisconsin.*	Newspaper – 06/30/2003
Branch	First Bank & Trust, Evanston, Illinois, to establish a branch facility to be located at 824 Emerson Street, Evanston, Illinois.*	Newspaper – 07/14/2003

* 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 John J. Reilly, Glencoe, Illinois, to purchase 169,642 shares or 23.56 percent voting control of Hawthorn Corporation, Mundelein, Illinois, and thereby indirectly acquire Hawthorn Bank, Mundelein, Illinois.	Fed Reg – 06/05/2003 Newspaper – N/Avail
3(a)(3)	Heartland Financial USA, Inc., Dubuque, Iowa, to acquire 80 percent of Arizona Bank & Trust (in organization), Mesa, Arizona.*	Fed Reg – 07/28/2003 Newspaper – N/Avail
3(a)(1)	Kankakee Bancorp, Inc., Kankakee, Illinois, to become a bank holding company by merging with Aviston Financial Corporation, Aviston, Illinois, and thereby indirectly acquiring 100 percent of the voting shares of State Bank of Aviston, Aviston, Illinois; to retain control of KFS Bank, F.S.B., Kankakee, Illinois, and thereby operate a savings association; to engage in real estate appraisal services through KFS Service Corp., Kankakee, Illinois, a wholly-owned subsidiary of KFS Bank F.S. B., Kankakee, Illinois, and to engage in securities brokerage activities through KFS Insurance Agency, Inc., Kankakee, Illinois, a wholly-owned subsidiary of KFS Service Corp., Kankakee, Illinois, which is a wholly-owned subsidiary of KFS Bank, F.S.B., Kankakee, Illinois.*	Fed Reg – 07/12/2003 Newspaper – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Scott and Nancy Taylor, Estherville, Iowa, to acquire an additional 42,500 shares of NorthStar Bancshares, Inc., Estherville, Iowa, and thereby increase their ownership from 2.51% to 15.44%.	Fed Reg – 07/21/2003 Newspaper – N/Avail
CIC	Notice by David A. Bochnowski, to acquire up to 10.73 percent of the voting shares of NorthWest Indiana Bancorp, Munster, Indiana, and thereby indirectly control Peoples Bank SB, Munster, Indiana.	Fed Reg – 07/15/2003 Newspaper – 07/14/2003
CIC	Notice by Boulevard Financial, LP (proposed family limited partnership), to gain control of more than 25 percent of the outstanding shares of TNB Bancorp, Inc., Tuscola, Illinois, and thereby indirectly acquire Tuscola National Bank, Tuscola, Illinois.	Fed Reg – 06/30/2003 Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

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					<i>LrgBk</i>	<i>SmBk</i>
2333298	First Bank and Trust 820 Church Street Evanston, Illinois 60201 (847) 733-7400	03/24/2003	06/30/2003	S		X
269049	City State Bank 217 W. Mulberry Street Ogden, Iowa 50212 (515) 275 – 2420	02/24/2003	07/01/2003	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, July 5, 2003

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>
3A1	Cornerstone Bancshares, Inc., Lebanon, Missouri, to become a bank holding company by acquiring 100 percent of Heritage Bank of the Ozarks, Lebanon, Missouri (in formation).*	Newspaper – 07/30/2003 Fed Reg – 08/02/2003
3A1	Peoples Bancshares Corp., Boonville, Indiana, to become a bank holding company by acquiring 100 percent of Peoples Trust & Savings Bank, Boonville, Indiana.*	Newspaper – 08/02/2003 Fed Reg – 08/02/2003
3A3	Mercantile Bancorp, Inc., Quincy, Illinois, to acquire up to 48.73 percent of Mid-America Bancorp, Inc., Leawood, Kansas, and thereby indirectly acquire Heartland Bank, Leawood, Kansas.*	Newspaper – 07/30/2003 Fed Reg – 08/02/2003
CIC	Notice by Suzanne M. Rhea, Somerville, Tennessee, to become a member of the Rhea family control group, which currently consists of Reuben S. Rhea, Sr., Reuben S. Rhea, Jr., and the Whitney Burnette Rhea Husband's Trust, through the acquisition of 2.1 percent of the outstanding voting shares of Moscow Bancshares, Inc., Moscow, Tennessee. The control group's ownership of 24.55 percent will remain unchanged.	Newspaper – 07/25/2003 Fed Reg – 07/25/2003

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

<i>Type</i>	<i>Application</i>
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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, July 5, 2003

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	Retroactive Change in control notice by the Gary M. McKellips Revocable Trust and the Debra K. McKellips Revocable Trust, to retain control of First State Banking Corp., Alcester, South Dakota, and thereby indirectly retain control of State Bank of Alcester, Alcester, South Dakota.	Fed Reg – 07/21/2003 Newspaper – N/Avail
CIC	Retroactive Change in control notice by Lynn Martin Hoghaug, Devils Lake, North Dakota, to retain control of Ramsey Financial Corporation, Devils Lake, North Dakota, and thereby indirectly retain control of The Ramsey National Bank and Trust Company of Devils Lake, Devils Lake, North Dakota.	Fed Reg – 07/21/2003 Newspaper – 07/17/2003
3(a)(1)	Tomah Bancshares, Inc., Tomah, Wisconsin, to become a bank holding company by acquiring 100 percent of Wabeno Bancorporation, Inc., Venice, Florida which owns 98.7 percent of Timberwood Bank, Wabeno, Wisconsin.*	Fed Reg – 08/02/2003 Newspaper – 08/03/2003

*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>
Investment	South Dakota Bancshares, Inc., Pierre, South Dakota, to establish SDBS Reinsurance Limited, Turks and Caicos Islands, as a subsidiary, pursuant to Section 211.9(g) of Regulation K.

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>
687250	Lake County Bank, St. Ignatius, Montana	03/17/2003	07/01/2003	S		X

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, July 5, 2003

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)	Hume Bancshares Acquisition Corp., St. Louis, Missouri, to become a bank holding company through the acquisition of 100 percent of the voting shares of Hume Bancshares, Inc., Hume, Missouri, parent of Hume Bank, Hume, Missouri.	Newspaper - 08/03/2003 Fed Reg - 07/25/2003
3(a)(1)	Coffeyville Bancorp, Inc., Coffeyville, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of CSB Bancorp, Inc., Coffeyville, Kansas, parent of Community State Bank, Coffeyville, Kansas.	Newspaper - 07/31/2003 Fed Reg - 08/02/2003
3(a)(1)	BankVest, Inc., Denver, Colorado, to become a bank holding company through the acquisition of 76.5 percent of the voting shares of BW Holdings, Inc., Castle Rock, Colorado, parent of BankWest, Castle Rock, Colorado.	Newspaper - 07/03/2003 Fed Reg - 07/03/2003
3(a)(3)	Lauritzen Corporation, Omaha Nebraska, to acquire up to 28 percent of the voting shares of First National of Nebraska, Inc., Omaha, Nebraska, parent of First National Bank of Omaha, Omaha, Nebraska; First National Bank & Trust Company of Columbus, Columbus, Nebraska; First National Bank, North Platte, Nebraska; First National Bank South Dakota, Yankton, South Dakota; Platte Valley State Bank & Trust Company, Kearney, Nebraska; Fremont National Bank & Trust Company, Fremont, Nebraska; First National Bank of Kansas, Overland Park, Kansas; First National of Colorado, Inc., Fort Collins, Colorado; First National Bank, Fort Collins, Colorado; First National Bank of Colorado, Boulder, Colorado; Union Colony Bank, Greeley, Colorado; First National of Illinois, Omaha, Nebraska; and Castle Bank N.A., Dekalb, Illinois.	Newspaper - 08/04/2003 Fed Reg - 08/02/2003

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 Sandra Kathleen Morris, Tulsa, Oklahoma, to acquire control of Green Country Bancorporation, Inc., Ketchum, Oklahoma, parent of The First State Bank, Ketchum, Oklahoma.	Newspaper - N/Available Fed Reg - 07/25/2003
CIC	Notice by the 2003 Voting Trust Agreement and its trustees: Forest Levan Kelly, Oliver Tracy Kelly, and Albert Charles Kelly of Bristow, Oklahoma; William Royce Kelly, Tulsa, Oklahoma; and Allison Asbury Kelly, Okemah, Oklahoma to acquire control of Spirit Bankcorp, Inc., Bristow, Oklahoma, parent of SpiritBank, Tulsa, Oklahoma.	Newspaper - N/Available Fed Reg - 06/23/2003

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

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NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD 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>
261557	Territory Bank 3300 W. Broadway Muskogee, Oklahoma 74401	04/14/2003	06/30/2003	S		X
738255	Ravenna Bank 423 Grand Avenue Ravenna, Nebraska 68869-1323	04/07/2003	07/03/2003	S		X

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, July 5, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C	Tradition Bank, Houston, TX, to acquire First National Bank of Bellaire, Houston, TX*	Newspaper - N/Avail
Branch	Tradition Bank, Houston, TX, to establish a branch at 5501 Bissonnet, Houston, TX, 77081*	Newspaper - N/Avail
Branch	PNB Financial Bank, Lubbock, TX, to establish a branch at 6000 Western Place Fort Worth, TX 76107*	Newspaper - 07/10/2003

* 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)	Tradition Bancshares, Inc., Houston, TX, and Tradition Bancshares of Delaware, Inc., Wilmington, DE, to acquire Tradition Bank, Houston, TX, and First National Bank of Bellaire, Houston, TX*	Fed Reg – N/Avail Newspaper – 07/24/2003

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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:

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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>
495857	Memphis State Bank 621 Noel Memphis, Texas 79245	03/24/2003	07/07/2003	S		X
552657	First Bank & Trust Company 109 North Main Street Dawson, Texas 76639	03/10/2003	07/07/2003	S		X

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

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, July 5, 2003

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)(5)	Cathay Bancorp, Inc., Los Angeles, California, to merge with GBC Bancorp, Los Angeles, California, and thereby indirectly acquire its wholly-owned subsidiary, General Bank, Los Angeles, California.*	Newspaper – N/Avail Fed Reg – 08/07/2003
CIC	Notice by Kurt S. and Judith Moylan, Barrigada Heights, Guam, to increase their ownership in Citizens Bancorp, Agana, Guam.*	Newspaper – 07/15/2003 Fed Reg – 07/21/2003
CIC	Notice by Robert Lee McKean, North Plains, Oregon, to increase his ownership in Albina Community Bancorp, Portland, Oregon.*	Newspaper – N/Avail Fed Reg – 07/17/2003

* 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>
Other	County Bank, Merced, California, to engage in community development activities by investing up to 10 percent of its capital stock and surplus in affordable housing income tax credit investments.

Section V – Availability of CRA public evaluations

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

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

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

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S = Satisfactory

NI = Needs to improve

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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	