
Federal Reserve Release



H.2

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

No. 5

Week Ending February 3, 2001

Bank Holding Companies

The Chase Manhattan Corporation, New York, New York -- commenter's request for reconsideration of the Board's approval of the application to acquire J.P. Morgan & Co., Inc.

- Denied, January 30, 2001

Board Operations

Officer appointment -- appointment of Christine M. Fields as Assistant Director in the Management Division.

- Approved, December 21, 2000 (AC)

Discount Rates

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

- Approved, January 31, 2001

Discount Rates -- decrease from 5-1/2 percent to 5 percent by the Federal Reserve Bank of Kansas City.

- Approved, February 1, 2001

Regulations And Policies

Subprime Lending -- interagency guidance to strengthen the examination and supervision of institutions with significant subprime lending programs.

- Announced, January 31, 2001

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

Bank Branches, Domestic

Secretary

AmSouth Bank, Birmingham, Alabama -- to establish a branch at 4334 Ringgold Road, Chattanooga, Tennessee.

- Approved, January 31, 2001

Kansas City

Gold Bank, Hennessey, Oklahoma -- to establish a branch at 10900 Hefner Pointe Drive, Oklahoma City.

- Approved, January 29, 2001

Dallas

PNB Financial Bank, Lubbock, Texas -- to establish a mobile branch serving temporary locations in Travis, Williamson, and Hayes Counties.

- Approved, January 30, 2001

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a mobile branch serving the Texas counties of Tarrant, Dallas, Collin, and Denton from a base branch at 1521 North Cooper, Suite 100, Arlington, Texas.

- Approved, January 18, 2001 (AC)

Richmond

Valley Bank, Roanoke, Virginia -- to establish a branch at 1518 Hershberger Road, N.W.

- Approved, January 30, 2001

Bank Holding Companies

Chicago

Admiral Family Banks, Inc., Alsip, Illinois -- to acquire Federated Bancorp, Inc., Onarga, and thereby acquire Federated Bank.

- Withdrawn, February 1, 2001

Bank Holding Companies

Kansas City

American National Corporation, Omaha, Nebraska -- to acquire American National Bank, Lincoln.

- Approved, January 31, 2001

Richmond

Century Bancshares, Inc., Washington, D.C. -- to merge with GrandBanc, Inc., Rockville, Maryland.

- Approved, January 29, 2001

Kansas City

Colorado Business Bankshares, Inc., Denver, Colorado -- to acquire First Capital Bank of Arizona, Phoenix, Arizona.

- Approved, January 31, 2001

Richmond

Gateway Financial Corporation, Elizabeth City, North Carolina -- to become a bank holding company through the acquisition of Gateway Bank and Trust Co.

- Approved, February 2, 2001

Richmond

Highlands Bancshares, Inc., Petersburg, West Virginia -- to retain Highlands Bankshares Trust Company.

- Approved, February 1, 2001

San Francisco

Humboldt Bancorp, Eureka, California -- to merge with Tehama Bancorp, Red Bluff, and indirectly acquire additional shares of Bancorp Financial Services, Sacramento.

- Approved, February 1, 2001

Secretary

Mid-America Bancorp, Louisville, Kentucky -- to acquire MAB Investment Group, Inc. and thereby engage in financial and investment advisory activities and management consulting activities.

- Approved, January 31, 2001

Bank Holding Companies

San Francisco

New Corporation, Oakland, California -- to become a bank holding company through the acquisition of Met Financial Corporation, and its subsidiary, Metropolitan Bank.
- Withdrawn, January 31, 2001

St. Louis

Republic Bancorp, Inc., Louisville, Kentucky -- to acquire Republic Bank & Trust Company of Indiana, Clarksville, Indiana, a de novo institution.
- Approved, February 1, 2001

St. Louis

Security Bancshares, Inc., Witt, Illinois -- to become a bank holding company through the acquisition of Security National Bank.
- Approved, February 2, 2001

San Francisco

Sierra Bancorp, Porterville, California -- to become a bank holding company through the corporate reorganization of Bank of the Sierra.
- Approved, February 2, 2001

Atlanta

SouthTrust Corporation, Birmingham, Alabama, and SouthTrust Bank of Alabama, Inc. -- waiver of application in connection with the proposed merger of SouthTrust Bank of Alabama with Bayshore National Bank, La Porte, Texas, a subsidiary of Bay Bancshares, Inc.
- Granted, February 2, 2001

Chicago

Thumb National Bank and Trust Company Employee Stock Ownership Plan, Pigeon, Michigan -- to become a bank holding company through the acquisition of shares of Thumb Bancorp, Inc. and thereby acquire Thumb National Bank and Trust Company.
- Approved, February 1, 2001

Kansas City

Viking Corporation, Omaha, Nebraska -- to acquire additional shares of K.B.J. Enterprises, Inc., Omaha, and thereby acquire Sibley State Bank, Denison, Iowa.
- Approved, January 31, 2001

Bank Holding Companies

Kansas City

Waukomis Bancshares, Inc., Yukon, Oklahoma -- to become a bank holding company through the acquisition of Covington First State Bancshares, Inc., Covington, and First State Bank.

- Approved, February 1, 2001

San Francisco

Zions Bancorporation, Salt Lake City, Utah -- waiver of application in connection with the proposed merger of its subsidiary, California Bank & Trust, San Diego, California, with Eldorado Bank, Laguna Hills, a subsidiary of Eldorado Bancshares, Inc.

- Withdrawn, January 30, 2001

Bank Mergers

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to merge with Bayshore National Bank, La Porte, Texas.

- Approved, February 2, 2001

Banks, Foreign

Richmond

Allied Irish Banks, p.l.c., Dublin, Ireland -- to establish a representative office in San Francisco, California.

- Approved, February 1, 2001

New York

WestDeutsche Landesbank Girozentrale, Dusseldorf, Germany -- to acquire Boullioun Aviation Services, Inc., Bellevue, Washington, and thereby engage in equipment and aircraft leasing advisory activities.

- Approved, February 1, 2001

Banks, State Member

Dallas

Bank of the West, El Paso, Texas -- to engage in de novo trust activities.

- Approved, January 30, 2001

Change In Bank Control

Dallas

Citizens National Bancshares of Bossier, Inc., Bossier City, Louisiana -- change in bank control.

- Permitted, February 2, 2001

Chicago

FNB Holding Co., West Des Moines, Iowa -- change in bank control.

- Permitted, January 31, 2001

Competitive Factors Reports

San Francisco

American General Bank, FSB, Midvale, Utah -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the San Clemente, California, branch of FirstPlus Bank, Irvine, California.

- Submitted, February 1, 2001

Chicago

Associated Bank Green Bay, National Association, Green Bay, Wisconsin -- report on competitive factors of the proposed merger with Associated Bank Milwaukee, Milwaukee; Associated Bank North, Wausau; Associated Bank South Central, Madison; Associated Bank, National Association, Neenah; and Associated Bank Lakeshore National Association, Manitowoc.

- Submitted, January 29, 2001

Richmond

Branch Banking and Trust Company of Virginia, Richmond, Virginia -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of FCNB Bank, Frederick, Maryland.

- Submitted, February 2, 2001

Competitive Factors Reports

Richmond

Branch Banking and Trust Company, Winston-Salem, North Carolina -- report on competitive factors of the proposed mergers with First National Bank of Northwest Georgia, Calhoun, Georgia; Hardwick Bank & Trust Company, Dalton; Wayne National Bank, Jesup; Metter Banking Company, Metter; and First Bulloch Bank & Trust Company, Statesboro.

- Submitted, February 2, 2001

Cleveland

Cape Coral National Bank, Cape Coral, Florida, and First National Bank of Ft. Meyers, Fort Meyers -- report on competitive factors of the proposed merger with First National Bank of Naples, Naples, and related transactions.

- Submitted, February 1, 2001

Chicago

First National Bank and Trust Company of Beloit, Beloit, Wisconsin -- report on competitive factors of the proposed merger with Macktown State Bank, Rockton, Illinois.

- Submitted, January 29, 2001

Atlanta

Metro Savings Bank, FSB, Orlando, Florida -- report on competitive factors of a proposed change in bank control.

- Submitted, January 31, 2001

Cleveland

Progressive Bank, N.A., Wheeling, West Virginia -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the New Martinsville branch of United National Bank, Parkersburg.

- Submitted, February 1, 2001

Cleveland

Reeves Bank, Beaver Falls, Pennsylvania -- report on competitive factors of the proposed merger with First National Bank of Pennsylvania, Hermitage.

- Submitted, February 1, 2001

Competitive Factors Reports

Dallas

State National Bank of West Texas, Lubbock, Texas -- report on competitive factors of the proposed merger with State National Bank of West Texas, Abilene.

- Submitted, January 31, 2001

New York

The Warwick Savings Bank, Warwick, New York -- report on competitive factors of the proposed acquisition of the Carmel branch of Country Bank, Carmel.

- Submitted, February 1, 2001

Atlanta

Whitney National Bank, New Orleans, Louisiana -- report on competitive factors of the proposed acquisition of American Bank, Houston, Texas.

- Submitted, January 29, 2001

Extensions Of Time

Director, BS&R

FleetBoston Financial Corporation, Boston, Massachusetts -- extension to March 31, 2001, to complete certain divestitures in connection with the merger of Fleet Financial Group, Inc. with BankBoston Corporation.

- Granted, January 30, 2001

Director, BS&R

U.S. Bancorp, Minneapolis, Minnesota -- extension to January 24, 2002, to fulfill a commitment to conform an investment in Capital Fund 85 Limited Partnership, Des Moines, Iowa.

- Granted, January 29, 2001

Financial Holding Companies

Richmond

Gateway Financial Corporation, Elizabeth City, North Carolina -- election to become a financial holding company.

- Effective, February 2, 2001

Membership

Richmond

Gateway Bank and Trust Co., Elizabeth City, North Carolina -- to become a member of the Federal Reserve System.

- Approved, February 2, 2001

Regulations And Policies

FOMC

Short-term Interest Rates -- decrease in the target for the federal funds rate from 6 percent to 5-1/2 percent.

- Approved, January 31, 2001

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, February 3, 2001

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	
4(j)(5)	Boston Private Financial Holdings, Inc., Boston, Massachusetts - notification to acquire E.R. Taylor Investments, Inc., Concord, New Hampshire	

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

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

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, February 3, 2001

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)(a)	Boiling Springs, MHC Boiling Springs Bancorp, both of Rutherford, New Jersey, to acquire Ridgewood Financial, MHC, Ridgewood Financial, Inc. and its wholly-owned subsidiary, Ridgewood Savings Bank of NJ, all of Ridgewood, New Jersey.	Newspaper – 02/26/01 Fed Reg – 03/02/01
3(a)(3)/3(a)(5)	Financial Institutions, Inc., Warsaw, New York, to acquire Bath National Corporation, and its wholly-owned subsidiary, Bath National Bank, both of Bath, New York.	Newspaper – 02/14/2001 Fed Reg – 02/16/2001

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	
Investment	Chase Manhattan Bank, New York, New York, to make an additional investment in its subsidiaries: Chemical Finance Ltd., Chase EU Holdings Ltd., and Robert Fleming & Co., all of the United Kingdom.	N/Avail

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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<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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, February 3, 2001

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, February 3, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Received application from Andover Bank, Andover, OH on 01/29/2001 of its intent to establish a branch at 1630 West 19 th Street, Ashtabula, OH.	02/08/2001
18(c) Branch	Received application from Wesbanco Bank, Wheeling, WV on 01/29/2001 to merge with Belington Bank, Belington, WV and incident thereto establish branches.	02/26/2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1) 3(a)(5)	Received application from Wesbanco, Inc., and FBI Corporation, both of Wheeling, WV on 01/29/2001 of their intent to acquire Freedom Bancshares, Inc., Belington, WV	Newspaper – 02/26/2001

Section III – Applications subject to Federal Register notice only

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

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

<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 Second Quarter of 2001

<i>Institution</i>	<i>Location</i>
The Savings Bank and Trust Company	101 West market Street, Orrville, OH 44667-0108
Wesbanco Bank, Wheeling	1 Bank Plaza, Wheeling, WV 26003-3565
The Exchange Bank	235 Main Street, Luckey, OH 43443
The Marblehead Bank	709 West Main, Marblehead, OH 43440-2199

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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, February 3, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Centura Bank, Rocky Mount, North Carolina, to establish a branch at 1424 North Howe Street, Southport, North Carolina.*	Newspaper - 02/26/2001
Branch	Centura Bank, Rocky Mount, North Carolina, to establish a branch at 2040 Coliseum Drive, Unit #17, Hampton, Virginia.*	Newspaper - 02/26/2001

*Subject to the provisions of the Community Reinvestment Act.

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Centra Financial Corporation-Morgantown, Inc., Morgantown, West Virginia, to become a second-tier bank holding company through the acquisition of 85.71% of the voting shares of Centra Bank, Inc., Morgantown, West Virginia.*	Fed Reg - 03/02/2001 Newspaper - 03/06/2001
3(a)(1)	Centra Financial Corporation-Martinsburg, Inc., Martinsburg, West Virginia, to become a second-tier bank holding company through the acquisition of 14.29% of the voting shares of Centra Bank, Inc., Morgantown, West Virginia.*	Fed Reg - 03/02/2001 Newspaper - 03/06/2001
3(a)(3)	Centra Financial Holdings, Inc., Morgantown, West Virginia, to acquire Centra Financial Corporation-Morgantown, Inc., Morgantown, West Virginia.*	Fed Reg - 03/02/2001 Newspaper - 03/06/2001
3(a)(3)	Centra Financial Holdings, Inc., Morgantown, West Virginia, to acquire Central Financial Corporation-Martinsburg, Inc., Martinsburg, West Virginia.*	Fed Reg - 03/02/2001 Newspaper - 03/06/2001
3(a)(3) and 4(c)(8)	BB&T Corporation, Winston-Salem, North Carolina, to acquire Century South Banks, Inc., Alpharetta, Georgia.*	Fed Reg - N/Aail 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	

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 SmBk</i>	
None						

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

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, February 3, 2001

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	South Alabama Bancorporation, Inc., Mobile, Alabama, to merge with Peoples BancTrust Company, Inc., and thereby acquire Peoples Bank & Trust Company, both of Selma, Alabama.	N/Avail*
CIC	ONB Financial Services, Inc., Ocala, Florida, after-the-fact notification filed by Mr. Donald H. Kay, Jr., Ms. Martha A. Kay, Mr. Kyle A. Kay, and Rance H. Kay to retain 46 percent of the outstanding shares of ONB Financial Services, Inc., Ocala, Florida.	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>
COM	Edison Bancshares, Inc., Fort Myers, Florida, commitment waiver request.

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>
2738857	Horizon Bank Post Office Box 14684 Bradenton, Florida 34280 (941) 753-2265	10/23/2000	01/30/2001	S		X

Section VI – CRA examinations scheduled for Quarter of

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, February 3, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Comerica Bank, Detroit, Michigan, for prior approval to establish a branch at 1255 S. Main, Chelsea, Michigan.*	Newspaper – 01/25/2001
Branch	First American Bank, Carpentersville, Illinois, for prior approval to establish a branch at the southeast corner of Meacham and Biesterfield Roads, Elk Grove Village, Illinois.*	Newspaper – 02/06/2001
18c & Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, for prior approval to merge with M&I Bank of LaCrosse, LaCrosse; M&I Bank South Central, Watertown; M&I Bank South, Janesville; M&I Bank of Mayville, Mayville; M&I Community State Bank, Eau Claire; M&I Bank of Southern Wisconsin, Madison; all of Wisconsin and M&I Thunderbird Bank, Phoenix, Arizona; and thereby establish 74 branches.*	Newspaper – N/Avail
18c & Branch	Security State Bank, New Hampton, Iowa, for prior approval to merge with Security State Bank, Calmar, Iowa and thereby establish a branch at 102 W. Main, Calmar, Iowa, and 106 E. Main, Ossian, Iowa.*	Newspaper – 02/12/2001

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Admiral Family Banks, Inc., Alsip, Illinois, for prior approval to acquire 100 percent of the voting shares of Federated Bancorp, Inc., Onarga, Illinois and thereby indirectly acquire Federated Bank, Onarga, Illinois.*	Fed Reg – 02/08/2001 Newspaper – 02/02/2001
3(a)(1)	Alpha Financial Group, Inc. Employee Stock Ownership Plan, Toluca, Illinois, for prior approval to become a bank holding company through the acquisition of 31.61 percent of the voting shares of Alpha Financial Group, Inc., Minonk, Illinois and thereby indirectly acquire Alpha Community Bank, Toluca, Illinois.*	Fed Reg – 02/01/2001 Newspaper – 01/28/2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	American Bancorporation, Cedar Falls, Iowa, for prior approval to become a bank holding company through the acquisition of 100 percent of The Newburg Corporation, Saint Ansgar, Iowa, and thereby indirectly acquire Cedar Valley State Bank, Saint Ansgar, Iowa.*	Fed Reg – 02/09/2001 Newspaper – 02/02/2001
3(a)(5)	AmericaUnited Bancorp, Inc., Schaumburg, Illinois, for prior approval to acquire 100 percent of the voting shares of National Bancorp, Inc., Sycamore, Illinois and thereby indirectly acquire American National Bank of DeKalb County, Sycamore, Illinois.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	Ames National Corporation, Ames, Iowa, for prior approval to retain its current 5.39 percent investment in and acquire up to 10 percent of Mahaska Investment Company, Oskaloosa, Iowa and thereby indirectly acquire Mahaska State Bank, Oskaloosa, Iowa and Pella State Bank, Pella, Iowa.*	Fed Reg – 02/05/2001 Newspaper – 12/31/2000
4(c)(8)	Ames National Corporation, Ames, Iowa, for permission to retain its current 5.39 percent investment in Mahaska Investment Company, Oskaloosa, Iowa, and thereby indirectly acquire Midwest Federal Savings and Loan Association of Eastern Iowa, Burlington, Iowa, and Central Valley Bank, Ottumwa, Iowa.*	Fed Reg – 02/05/2001 Newspaper – N/Avail
3(a)(1)	BSB Community Bancorporation, Inc., Benton, Wisconsin, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Benton State Bank, Benton, Wisconsin.*	Fed Reg – 02/26/2001 Newspaper – N/Avail
CIC	Notification by Mary Garst and Tom Chrystal of a Change in Control, for their ownership to increase from 23.2258% to 27.0677% following Community Grain Co.'s redemption of 44 shares of its common stock.	Fed Reg – 02/08/2001 Newspaper – 02/07/2001
3(a)(1)	First BancTrust Corporation, Paris, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First Bank & Trust, S.B., Paris, Illinois.*	Fed Reg – 01/22/2001 Newspaper – 02/12/2001
3(a)(3)	First Capital Bankshares, Incorporated, Peoria, Illinois, for prior approval to acquire 20 percent of the voting shares of Community Bank of Lemont (in organization), Lemont, Illinois.*	Fed Reg – 01/05/2001 Newspaper – 02/04/2001
CIC	Notification by Frank D. Neese of a Change in Control, to retain control of First Community Bancshares, Inc., Bargersville, Indiana.	Fed Reg – 02/05/2001 Newspaper – N/Avail
3(a)(1)	Thumb National Bank & Trust Company Employee Stock Ownership Plan, Pigeon, Michigan, for prior approval to become a bank holding company through the acquisition of 30.52 percent of the voting shares of Thumb Bancorp, Inc., Pigeon, Michigan and thereby indirectly acquire Thumb National Bank & Trust Company, Pigeon, Michigan.*	Fed Reg – 01/29/2001 Newspaper – 01/25/2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	United Bancorp, Inc., Tecumseh, Michigan, for prior approval to acquire 100 percent of the voting shares of United Bank & Trust-Washtenaw (in organization), Ann Arbor, Michigan.*	Fed Reg – 03/02/2001 Newspaper – N/Avail
3(a)(1)	Worth Bancorp, Spartanburg, Indiana, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Greensfork Township State Bank, Spartanburg, Indiana.*	Fed Reg – 01/30/2001 Newspaper – 01/11/2001

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Alpha Financial Group, Inc. Employee Stock Ownership Plan, Toluca, Illinois, for prior approval to acquire Alpha Insurance Services, Inc., Washburn, Illinois and thereby engage in insurance agency activities.	Fed Reg – 02/01/2001
4(c)(8)	AmericaUnited Bancorp, Inc., Schaumburg, Illinois, notification of intent to retain and continue to engage in the activity of extending credit and servicing loans.	Fed Reg – 02/20/2001
4(c)(8)	Northwest Suburban Bancorp, Inc., Mount Prospect, Illinois, notification of intent to continue to engage in purchasing loan participations from its subsidiary banks.	Fed Reg – 01/31/2001

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

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

Section V – Availability of CRA public evaluations

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

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

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank. Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 8
Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, February 3, 2001

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice involving Security Bancshares, Inc., Paris, Tennessee, by Barry P. McIntosh, Jr., Paris, Tennessee, to retain 19.57 percent. (Previously submitted during the week ending January 27, 2001.)	Newspaper – 2/6/2001 Fed Reg – 2/20/2001

Section III – Applications subject to Federal Register notice only

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

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

<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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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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, February 3, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branch	Dakota Western Bank, Bowman, North Dakota, proposes to merge with West River State Bank, Hettinger, North Dakota, and incident thereto, establish a branch at 6th and Adams Avenue, Hettinger, North Dakota.*	02/14/2001

*Subject to the provisions of the Community Reinvestment Act.

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Change in control Notice by Jeff Campbell to acquire control of Security Bancshares, Inc., Dunseith, North Dakota.	Newspaper – 01/15/2001 Fed. Reg. – 01/16/2001
3(a)(1)A	Native American Bancorporation Co., Denver, Colorado, proposes to acquire 100% of the voting shares of Blackfeet National Bank, Browning, Montana.*	Newspaper – 03/03/2001

* Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, February 3, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Community Banks of Colorado, Cripple Creek, Colorado, for prior approval to establish a branch at 101 E. Warren Avenue, Cripple Creek, Colorado.	Newspaper – 01/31/2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Bannister Bancshares, Inc., Kansas City, Missouri, for prior approval to become a bank holding company through the acquisition of 92.10 percent of the voting shares of Bannister Bank and Trust, Kansas City, Missouri.	Newspaper – 03/02/2001 Fed Reg – 03/05/2001
3(a)(3)	First Olathe Bancshares, Inc., Kansas City, Missouri, for prior approval to acquire up to 34.05 percent of the voting shares of Bannister Bancshares, Inc., Kansas City, Missouri.	Newspaper – 03/02/2001 Fed Reg – 03/05/2001
4(c)(8)	Platte Valley Financial Services Company, Scottsbluff, Nebraska, for prior approval to acquire 100 percent of the voting shares of Tri-County Bancorp, Inc., Torrington, Wyoming and thereby engage in operating a savings association.	Newspaper – 02/23/2001 Fed Reg – 02/22/2001
CIC	Glasnapp Family Limited partnership I, Mission Hills, Kansas, for prior approval to acquire voting shares of Bannister Bancshares, Inc., Kansas City, Missouri, and thereby indirectly acquire Bannister Bank and Trust, Kansas City, Missouri.	Newspaper – 02/20/2001 Fed Reg – 02/22/2001

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
4(c)(8)	Loomis Company, Loomis, Nebraska, for prior approval to acquire 100 percent of a small insurance agency, Landsmands Insurance Agency, Kimballton, Iowa, and thereby engage in insurance activities.

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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NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, February 3, 2001

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Border Capital Group, Inc., McAllen, TX, to acquire Border Capital Group of Delaware, Inc., Dover, DE, and McAllen National Bank, McAllen, TX*	Fed Reg – 03/01/2001 Newspaper – 02/25/2001
3(a)(1)	Border Capital Group of Delaware, Inc., Dover, DE, to acquire McAllen National Bank, McAllen, TX*	Fed Reg – 03/01/2001 Newspaper – 02/25/2001
3(a)(1)	Katy Bancshares, Inc., Katy, TX, to acquire Katy Bancshares of Delaware, Inc., Wilmington, DE, and Katy Bank, National Association, Katy, TX*	Fed Reg – 03/05/2001 Newspaper – 03/01/2001
3(a)(1)	Katy Bancshares of Delaware, Inc., Wilmington, DE, to acquire Katy Bank, National Association, Katy, TX*	Fed Reg – 03/05/2001 Newspaper – 03/01/2001

*Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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>
367552	First State Bank P.O. Box 60 Matador, Texas 79244-0060	09/30/2000	01/27/2001	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, February 3, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Business Bank of Nevada, Las Vegas, Nevada, to establish a branch office at 2690 East Sunset Road, Las Vegas, Nevada.*	Newspaper – 01/20/2001
Branches	Pacific Mercantile Bank, Newport Beach, California, to establish branch offices at 9720 Wilshire Blvd., Beverly Hills, California; and at 949 South Coast Drive, Costa Mesa, California.*	Newspaper – 02/15/2001
Branch	Oak Valley Community Bank, Oakdale, California, to establish a branch office at 170 Mountain Boulevard, Mammoth Lakes, California.*	Newspaper – 02/02/2001

* Subject to the provisions of the Community Reinvestment Act

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

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

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Mitsubishi Tokyo Financial Group, Inc., and The Bank of Tokyo-Mitsubishi, Ltd., both of Tokyo, Japan, to engage in nonbanking activities through the acquisition of Kokusai America Incorporated, New York, New York.	Fed Reg – N/Avail

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

<i>Type</i>	<i>Application</i>
COM	Eldorado Bancshares, Inc. requests a relief of a commitment in order to pay a cash dividend in the amount of \$807,061, or \$.05 per share to all holders of record of common stock and the holders of certain warrants.
Waiver	Premier West Bancorp, Medford, Oregon, requests a waiver of any Bank Holding Company Act application requirement in connection with their proposed merger with Timberline Bancshares, Inc., and thereby indirectly acquiring Timberline Community Bank, both of Yreka, California

Section V – Availability of CRA public evaluations

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

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

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

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