
Federal Reserve Release



H.2

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

No. 15

Week Ending April 14, 2001

Bank Holding Companies

Countrywide Credit Industries, Inc., Calabasas, California; Countrywide Financial Holding Company, Inc.; and Effinity Financial Corporation, Alexandria, Virginia -- to acquire Treasury Bank, Ltd., Washington, D.C.

- Approved, April 11, 2001

Forms

Transfer Agent Registration and Amendment Form (FR TA-1) -- extension without revision.

- Approved, April 11, 2001

International Operations

Comerica Bank, Detroit, Michigan -- to establish a branch in Toronto, Ontario, Canada.

- Approved, April 9, 2001

Regulations And Policies

Privacy Act -- amendment to the Board's Rules Regarding Access to Personal Information under the Privacy Act [Docket No. R-1102].

- Approved, April 9, 2001

System of Records -- notice and request for comment on a new system of records under the Privacy Act, entitled Protective Information System [Docket No. R-1101].

- Approved, April 9, 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

Kansas City

Bank of Colorado, Fort Lupton, Colorado -- to establish a branch at 1609 East Harmony, Fort Collins.
- Approved, April 11, 2001

Chicago

Baylake Bank, Sturgeon Bay, Wisconsin -- to establish a branch at 211 Commerce Drive, Luxemburg.
- Approved, April 12, 2001

Atlanta

Colonial Bank, Montgomery, Alabama -- to establish a branch at 3250 Village Walk Circle, Naples, Florida.
- Approved, March 27, 2001 (AC)

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish branches at 1000 Bryn Mawr Road, North Middletown Township, Pennsylvania, and at 6560 Carlisle Pike, Silver Spring.
- Approved, April 12, 2001

Dallas

Texas Bank, Weatherford, Texas -- to establish a branch at 2817 Fort Worth Highway, Hudson Oaks.
- Approved, April 12, 2001

Bank Holding Companies

San Francisco

Coast Bancorp, San Luis Obispo, California -- to become a bank holding company through a corporate reorganization with respect to Coast National Bank.
- Approved, April 12, 2001

Bank Holding Companies

Chicago

FBOP Corporation, Oak Park, Illinois -- to acquire PBOC Holdings, Inc., Los Angeles, California, and Peoples Bank of California.
- Approved, April 11, 2001

Atlanta

FGB Bankshares, Inc., Hammond, Louisiana -- to acquire First Guaranty Bank.
- Returned, April 12, 2001

Atlanta

First Security Group, Inc., Chattanooga, Tennessee -- commitment waiver request.
- Granted, April 10, 2001

Kansas City

Gideon Management LLC, Topeka, Kansas -- to become a bank holding company through the acquisition of Gideon Enterprises LP and Silver Lake Bank.
- Withdrawn, April 12, 2001

Chicago

Northern Trust Corporation, Chicago, Illinois -- to engage, through Northern Trust Global Advisors, Inc., Stamford, Connecticut, in acting as a commodity pool operator and commodity trading advisor.
- Withdrawn, April 2, 2001 (AC)

Change In Bank Control

Kansas City

1889 Bancshares, Inc., Nevada, Missouri -- change in bank control.
- Permitted, April 13, 2001

Kansas City

First Antlers Bancorporation, Inc., Antlers, Oklahoma -- change in bank control.
- Permitted, April 13, 2001

Competitive Factors Reports

Richmond

Bank of America, National Association, Charlotte, North Carolina -- report on competitive factors of the proposed merger with NationsBank Trust Company of New York, New York, New York.
- Submitted, April 11, 2001

Richmond

Branch Banking and Trust Company, Winston-Salem, North Carolina -- reports on competitive factors of the proposed mergers with The First National Bank and Trust Company, Athens, Tennessee; BankFirst, Knoxville; and BankFirst Trust Company.
- Submitted, April 11, 2001

Atlanta

Community First Bank, Carrollton, Georgia -- report on competitive factors of the proposed merger with Douglas Federal Bank, FSB, Douglasville.
- Submitted, April 10, 2001

Dallas

First National Bank of Bellaire, Houston, Texas -- report on competitive factors of the proposed acquisition of a branch of Katy Bank, N.A., Katy, at 2117 Fry Road.
- Submitted, April 12, 2001

Dallas

First National Bank of Borger, Borger, Texas -- report on competitive factors of the proposed merger with Citizens National Bank of Childress, Childress.
- Submitted, April 10, 2001

Chicago

Liberty Bank, FSB, Arnolds Park, Iowa -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of two branches of Firststar Bank, National Association, Cincinnati, Ohio.
- Submitted, April 9, 2001

Atlanta

The Park Avenue Bank, Valdosta, Georgia -- report on competitive factors of the proposed merger with Friendship Community Bank, Ocala, Florida.
- Submitted, April 10, 2001

Competitive Factors Reports

Chicago

State Financial Bank, National Association, Hales Corners, Wisconsin -- report on competitive factors of the proposed merger with Liberty Bank, Milwaukee.
- Submitted, April 9, 2001

Minneapolis

Stockman Bank of Montana, Miles City, Montana -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of five Montana branches of Western Security Bank, Missoula, and one branch of Glacier Bank, Kalispell.
- Submitted, April 11, 2001

Philadelphia

Sun Bank, Selinsgrove, Pennsylvania -- report on competitive factors of the proposed merger with Guaranty Bank, N.A., Shamokin.
- Submitted, April 9, 2001

Chicago

United Bank of Iowa, Ida Grove, Iowa -- report on competitive factors of the proposed merger with Alliance Bank, Rockwell City.
- Submitted, April 9, 2001

Extensions Of Time

San Francisco

Gateway Bancorp, Santa Ana, California -- extension to July 18, 2001, to acquire Mission Hills Mortgage Corporation and shares of Bank of Lakewood, Lakewood.
- Granted, April 10, 2001

Minneapolis

Waumandee Bancshares, Ltd., Waumandee, Wisconsin -- extension to July 13, 2001, to acquire Waumandee State Bank.
- Granted, April 13, 2001

Financial Holding Companies

Boston

Damariscotta Bankshares, Inc., Damariscotta, Maine -- election to become a financial holding company.

- Effective, April 12, 2001

Atlanta

First Community Bancorp, Inc., Pahokee, Florida -- election to become a financial holding company.

- Effective, April 13, 2001

St. Louis

NBC Capital Corporation, Starkville, Mississippi -- election to become a financial holding company.

- Effective, April 9, 2001

Membership

Kansas City

American Exchange Bank, Elmwood, Nebraska -- membership in the Federal Reserve System.

- Approved, April 10, 2001

Regulations And Policies

Secretary

Regulation Y -- technical amendments to the financial holding company provisions of Regulation Y to restore provisions that were adopted in December 2000, and inadvertently deleted from the Code of Federal Regulations [Docket Nos. R-1078 and R-1094].

- Approved, April 9, 2001

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, April 14, 2001

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

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

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, April 14, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Communications, People's Republic of China, to establish a representative office in Los Angeles, California.*	Newspaper – N/Avail
Branch	Manufacturers and Traders Trust Company to establish a branch office in the Mid-City Plaza at 955-969 Payne Avenue, City of North Tonawanda, Niagara county, New York.	Newspaper – N/Avail
Branch	Banca Intesa, S.p.A., Milan, Italy, to establish branches in New York, New York, and Chicago, Illinois, and an agency in Los Angeles, California.	Newspaper – N/Avail
Branch	Bayerische Hypo- und Vereinsbank Aktiengesellschaft, Munich, Germany, to establish additional branches at 622 Third Avenue and 245 Park Avenue, both in New York, New York.	Newspaper - N/Avail
Representative Office	China Merchants Bank, Shenzhen, People's Republic of China, to establish a representative office in New York, New York.	Newspaper – N/Avail

* 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)	C.C. Bancorp, Inc., Little Valley, New York, to become a bank holding company by acquiring 100 percent of the shares of Cattaraugus County Bank, Little Valley, New York.	Newspaper – N/Avail Fed Reg – 04/23/2001

* 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>
4c8	Banco Espirito Santo, S.A., Lisbon, Portugal, et al., after-the-fact notice regarding the direct and indirect acquisitions of certain voting securities of Finet.com, Inc., and thereby engage in certain activities relate4d to extending credit.
4c8	Banco Espirito Santo, S.A., Lisbon, Portugal, et. Al., after-the-fact notice regarding acquisition of certain securities, and their intention to acquire additional securities, of Clarity Incentive Systems, Inc., and thereby engage in certain data processing and management consulting and counseling activities.
25	Citibank, N.A., New York, New York, and Citibank Overseas Investment Corporation, New Castle, Delaware, to make an investment pursuant to Section 25 of the Federal Reserve Act.
25	Citigroup Inc., New York, New York, and Travelers Group International LLC, New York, New York, to make an investment pursuant to Section 25 of the Federal Reserve Act.

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**

Institution *Location*

None

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, April 14, 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, April 14, 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>	
SRNEW	Received notice of intent to purchase and redeem shares of its common stock from St. Henry Bank, St. Henry, OH.	

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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, April 14, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Virginia Commerce Bank, Arlington, Virginia, to establish a branch at The Spectrum at Reston Town Center, intersection of Baron Cameron Avenue and Fountain Drive, Reston, Virginia.*	Newspaper - 05/01/2001

*Subject to the provisions of the Community Reinvestment Act.

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

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

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	
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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, April 14, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Merger & Branch	Citizens First State Bank of Walnut, Walnut, Illinois, for prior approval to acquire the Wyanet, Illinois branch of Peoples National Bank of Kewanee, Kewanee, Illinois and thereby to establish a branch at 135 Main Street, Wyanet, Illinois.*	Newspaper – N/Avail
Merger	The Farmers Bank of Mt. Pulaski, Mt. Pulaski, Illinois, for prior approval to acquire the Mt. Pulaski, Illinois branch office of Citizens National Bank, Macomb, Illinois.*	Newspaper – 4/16/2001
Merger & Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, for prior approval to acquire of the Phoenix, Arizona branch of Harris Trust Bank of Arizona, Scottsdale, Arizona and thereby to establish a branch at 19828 North 27th Avenue, 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)(1)	Ameriana Bancorp, New Castle, Indiana, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Ameriana Bank and Trust, SB, New Castle, Indiana (formerly known as Ameriana Bank & Trust of Indiana).*	Fed Reg – 5/14/2001 Newspaper – N/Avail
3(a)(1)	American National Bank of Beaver Dam Employee Stock Ownership Trust, Beaver Dam, Wisconsin, for prior approval to become a bank holding company through the acquisition of 30 percent of the voting shares of Ambanc Financial Services, Inc., Beaver Dam, Wisconsin and thereby indirectly acquire American National Bank of Beaver Dam, Beaver Dam, Wisconsin and Bank of Helenville, Helenville, Wisconsin.*	Fed Reg – 4/25/2001 Newspaper – 4/21/2001

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) & 4(c)(8)	First Indiana Corporation, Indianapolis, Indiana, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First Indiana Bank, National Association (in organization), Indianapolis, Indiana; to engage in community development activities through its wholly-owned subsidiary, Pioneer Service Corporation; and in the following nonbanking activities through its wholly-owned subsidiary, Somerset Financial Services, LLC, Indianapolis, Indiana: financial and investment advisory activities; management consulting and counseling activities; real estate and personal property appraising related to extending of credit and data processing and to acquire 100 percent of the voting shares of First Indiana Bank, FSB, Indianapolis, Indiana.*	Fed Reg – 5/04/2001 Newspaper – N/Avail
3(a)(3)	Foresight Financial Group, Inc., Rockford, Illinois, for prior approval to acquire 100 percent of the voting shares of Lena Bancorp, Inc., Lena, Illinois and thereby indirectly acquire Lena State Bank, Lena, Illinois.*	Fed Reg – 5/11/2001 Newspaper – N/Avail
3(a)(3)	Heartland Bancorp, Inc., Bloomington, Illinois, for prior approval to acquire 100 percent of the voting shares of Chenoa Corporation, Chenoa, Illinois and thereby indirectly acquire Bank of Chenoa, Chenoa, Illinois.*	Fed Reg – 5/03/2001 Newspaper – 4/30/2001
3(a)(3)	Mahaska Investment Company ESOP, Oskaloosa, Iowa, for prior approval to acquire an additional 30,000 shares, or 0.76% of the voting shares of Mahaska Investment Company, Oskaloosa, Iowa.*	Fed Reg – 5/10/2001 Newspaper – N/Avail
4(c)(8)	MB Financial, Inc., Chicago, Illinois and Manufacturers National Corporation, Chicago, Illinois, for prior approval to acquire 100 percent of the voting shares of FSL Holdings, Inc., South Holland, Illinois and thereby indirectly acquire First Savings & Loan Association of South Holland, South Holland, Illinois, and thereby engage in the operation of a savings association.*	Fed Reg – 4/20/2001 Newspaper – 4/16/2001
3(a)(3)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, for prior approval to acquire 100 percent of the voting shares of M&I Bank of Mayville (in organization), Mayville, Wisconsin.*	Fed Reg – 4/27/2001 Newspaper – 4/26/2001
3(a)(3)	Peotone Bancorp, Inc., Peotone, Illinois, for prior approval to acquire 20.62 percent of the voting shares of SouthwestUSA Corporation, Las Vegas, Nevada and thereby indirectly acquire SouthwestUSA Bank (in organization), Las Vegas, Nevada.*	Fed Reg – 4/13/2001 Newspaper – 4/14/2001
CIC	Notification by Todd R. Nicklaus and Greg P. Nicklaus, of a Change in Control to acquire an additional 53.25 percent of the outstanding voting shares of River Valley Bancorporation, Inc., Merrill, Wisconsin.	Fed Reg – 4/17/2001 Newspaper – 4/09/2001
CIC	Notification by John Manning, Lynette Manning, George Manning, Ona Manning, Ann Manning, David Manning, Janet Manning, Albert Manning, Kim Manning, Matthew Manning, Judith Manning, and Elizabeth Manning Edwards, of a Change in Control to retain ownership of Van Buren Bancorporation, Keosauqua, Iowa.	Fed Reg – 4/09/2001 Newspaper – 4/13/2001

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	East Side Bancorporation, Inc., Chicago, Illinois, notification of intent to purchase loan participations from its subsidiary bank, BankChicago, Chicago, Illinois, and thereby to engage in extending credit and servicing loans.	Fed Reg – 4/11/2001

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

<i>Type</i>	<i>Application</i>
Membership	Sand Ridge Bank, Highland, Indiana, for prior approval to become a member of the Federal Reserve System.
Regulation K	ABN AMRO Bank N.V., Amsterdam, The Netherlands, for prior approval to establish a branch at 680 Fifth Avenue, New York, New York.

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>
349044	M&I Bank South Central 205 N. Second Street Watertown, Wisconsin 53094 (920) 261-7102	12/04/2000	4/10/2001	S	X	

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

Institution

Location

None

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, April 14, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch, Branch	Notices by Vine Street Trust Company, Lexington, Kentucky, to relocate its main office from 360 East Vine Street, Lexington, Kentucky, to 230 Frederica Street, Owensboro, Kentucky, and to retain the former main office location as a branch facility.*	Newspaper – 5/18/2001

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Notice by Southern Development Bancorporation, Arkadelphia, Arkansas, to acquire Delta Bank and Trust of Drew, Drew, Mississippi.*	Newspaper – 5/11/2001 Fed Reg – 5/14/2001

* 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>
3(a)(5)(C)	Notice by Farmers Financial Corporation, Milton, Kentucky, to acquire Farmers Bank of Milton, Milton, Kentucky.

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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, April 14, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
5(d)(3) & BKBR	Valley Bank of Helena, Helena, Montana, to purchase certain assets and assume certain liabilities of the Helena and East Helena, Montana branches of Western Security Bank, Missoula, Montana, a federal savings bank, and incident thereto establish two branches.*	5/1/ 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)	BNCCORP, Inc., Bismarck, North Dakota, for prior approval to acquire 100% of the voting shares of BNC National Bank of Arizona, Tempe, Arizona, a de novo bank.*	Fed. Reg. – 5/7/2001 Newspaper – 5/7/2001
CIC	Kent V. Lovell to become a co-trustee of the Voting Trust Agreement that controls the McIntosh County Bank Holding Company, Inc., Ashley, North Dakota.	Fed. Reg. – 5/3/2001 Newspaper – N/Avail.

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, April 14, 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 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, April 14, 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)	Industry Bancshares, Inc., Industry, TX, to acquire Coupland Bancshares, Inc., Coupland, TX, Coupland Bancshares – Nevada, Inc., Carson City, NV, and Coupland State Bank, Coupland, TX* (previously reported the week ending April 7, 2001)	Fed Reg – 05/07/2001 Newspaper – 05/14/2001

*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>	<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:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, April 14, 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	Peter Eliades, Las Vegas, Nevada, retroactive notice to retain 10.69 percent of Business Bank Corporation, Las Vegas, Nevada.*	Newspaper – N/Avail Fed Reg. – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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	
