
Federal Reserve Release



H.2

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

No. 24

Week Ending June 16, 2001

Testimony And Statements

Hearing on nomination -- statement by Roger W. Ferguson, Jr. before the Senate Committee on Banking, Housing, and Urban Affairs at a hearing on his nomination to a full term as a member of the Board.

- Published, June 13, 2001

Banks, Foreign

Banco de Bogota S.A., Santafe de Bogota, D.E., Colombia -- to establish an agency in Miami, Florida.

- Approved, June 11, 2001

Board Operations

Division of Monetary Affairs -- appointment of Vincent Reinhart as Director and promotion of Brian Madigan to Deputy Director.

- Approved, June 11, 2001

Office of Board Members -- appointment of Donald Kohn as Advisor to the Board for Monetary Policy.

- Approved, June 11, 2001

Office of the Secretary -- promotion of Robert deVere Frierson to Deputy Secretary of the Board and appointment of Margaret McCloskey Shanks as Assistant Secretary of the Board, effective August 6, 2001.

- Approved, June 15, 2001

Forms

Forms -- extension without revision of the Written Security Program for State Member Banks (FR 4004).

- Approved, June 14, 2001

BS&R	Banking Supervision and Regulation	RBOPS	Reserve Bank Operations and Payment
C&CA	Consumer and Community Affai	IF	International Fiance
FOMC	Federal Open Market Committ	OSDM	Office of Staff Director for Managemen

Bank Branches, Domestic

Richmond

Bank of Hampton Roads, Chesapeake, Virginia -- to establish a branch at 281 Independence Boulevard, Suite 100, Pembroke One Building, Virginia Beach.
- Approved, June 13, 2001

San Francisco

County Bank, Merced, California -- to establish a branch at 4609 Quail Lakes Drive, #5, Stockton.
- Approved, June 13, 2001

Atlanta

Fifth Third Bank, Naples, Florida -- to establish a branch at 2301 Del Prado Boulevard South, #507, Cape Coral.
- Approved, June 13, 2001

Chicago

First Bank of Berne, Berne, Indiana -- to establish a branch at 1350 West Main Street.
- Approved, June 15, 2001

Cleveland

Somerset Trust Company, Somerset, Pennsylvania -- to establish a branch at 344 Goucher Street, Johnstown.
- Approved, June 13, 2001

Bank Holding Companies

Chicago

American Bank Holdings, LLC, Cedar Falls -- to become a bank holding company through the acquisition of American Bancorporation, Cedar Falls, Iowa, and thereby acquire Cedar Valley Holding Company and Cedar Valley State Bank, Saint Ansgar.
- Withdrawn, June 4, 2001 (AC)

Bank Holding Companies

Atlanta

First Dozier Bancshares, Inc., Dozier, Alabama -- to become a bank holding company through the acquisition of The First National Bank of Dozier.

- Returned, June 15, 2001

Atlanta

Hancock Holding Company, Gulfport, Mississippi -- to merge with Lamar Capital Corporation, Purvis, and acquire Lamar Bank; and to acquire Lamar Data Solutions, Inc. and engage in data processing and data transmission services for financial institutions.

- Approved, June 15, 2001

Kansas City

Landmark Merger Company, Manhattan, Kansas -- to acquire Landmark Bancshares, Inc., Dodge City, and MNB Bancshares, Inc., Manhattan.

- Withdrawn, June 13, 2001

Minneapolis

Metro North Bancshares, Inc., Elk River, Minnesota -- to become a bank holding company through the acquisition of The Bank of Elk River.

- Approved, June 14, 2001

San Francisco

Mid-State Bancshares, Arroyo Grande, California -- waiver of application requirements in connection with the proposed merger with Americorp, Ventura, and the merger of Americorp's subsidiary, American Commercial Bank, with Mid-State Bank, Arroyo Grande.

- Granted, June 14, 2001

Kansas City

Ottawa Bancshares, Inc., Salina, Kansas -- to acquire Admire Bancshares, Inc., Emporia, and Admire Bank.

- Approved, June 12, 2001

Philadelphia

Promistar Financial Corporation, Johnstown, Pennsylvania -- to acquire FNH Corporation, Herminie, and its subsidiary, First National Bank of Herminie.

- Approved, June 11, 2001

Bank Holding Companies

Chicago

Republic Bancorp, Inc., Owosso, Michigan -- to acquire shares of Net.B@nk, Inc., Atlanta, Georgia, and thereby acquire NetBank, Alpharetta, a federal savings bank, and NetBank Partners, LLC, a nonbank subsidiary engaged in management consulting and counseling services.

- Approved, June 11, 2001

Director, BS&R

SunTrust Banks, Inc., Atlanta, Georgia -- request for relief from certain joint venture commitments.

- Granted, June 15, 2001

San Francisco

Washington First Financial Group, Inc., Seattle, Washington -- to become a bank holding company through the acquisition of Washington First International Bank.

- Approved, June 8, 2001 (AC)

Banks, Foreign

Chicago

ABN AMRO Bank N.V., Amsterdam, The Netherlands -- to establish a branch at 680 Fifth Avenue, New York, New York.

- Approved, June 15, 2001

New York

Banco Bradesco S.A., Osasco, Brazil -- to engage de novo through its subsidiary, Bradesco Securities, Inc., New York, New York, in financial and investment advisory activities and securities brokerage and riskless principal services.

- Approved, June 13, 2001

Banks, Nonmember, And Miscellaneous Institutions

Dallas

Consolidated Graphics, Inc., Houston, Texas -- deregistration under Regulation U.

- Approved, June 12, 2001

Banks, Nonmember, And Miscellaneous Institutions

Kansas City

ONECCU Federal Credit Union, Oklahoma City, Oklahoma -- deregistration under Regulation U.

- Approved, June 14, 2001

Banks, State Member

Director, BS&R

AmSouth Bank, Birmingham, Alabama -- request for relief from a commitment in connection with the application to establish Cahaba International Inc. and to invest in its de novo subsidiary, Cahaba International Ltd., Hamilton, Bermuda.

- Granted, June 14, 2001

Competitive Factors Reports

San Francisco

American Commercial Bank, Ventura, California -- report on competitive factors of the proposed merger with Mid-State Bank, Arroyo Grande.

- Submitted, June 15, 2001

Philadelphia

Delaware City Bank, Delaware City, Delaware -- report on competitive factors of the proposed merger with Sun National Bank, Delaware, Wilmington.

- Submitted, June 14, 2001

Cleveland

The First National Bank of New Holland, New Holland, Ohio -- report on competitive factors of the proposed merger with CFF Interim National Bank.

- Submitted, June 12, 2001

San Francisco

First Security Trust Company of Nevada, Las Vegas, Nevada -- reports on competitive factors of the proposed merger with Wells Fargo Bank Nevada, N.A.

- Submitted, June 13, 2001

Competitive Factors Reports

Atlanta

Frontier National Bank, Sylacauga, Alabama -- report on competitive factors of the proposed purchase of assets and assumption of certain liabilities of three branches of First Bank of Childersburg, Vincent.
- Submitted, June 13, 2001

Atlanta

The Park Avenue Bank, Valdosta, Georgia -- report on competitive factors of the proposed purchase of assets and assumption of deposit liabilities of Richmond Hill Bank, Richmond Hill, and to establish a branch.
- Submitted, June 13, 2001

Atlanta

Vision Bank, Gulf Shores, Alabama -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Foley, Alabama, branch of Union Planters Bank, N.A., Memphis, Tennessee.
- Submitted, June 13, 2001

Financial Holding Companies

Chicago

Byron Bancshares, Inc., Byron, Illinois -- election to become a financial holding company.
- Effective, June 14, 2001

Minneapolis

Faribault Bancshares, Inc., Faribault, Minnesota -- election to become a financial holding company.
- Effective, June 14, 2001

Philadelphia

Fidelity D&D Bancorp, Inc., Dunmore, Pennsylvania -- election to become a financial holding company.
- Effective, June 15, 2001

Financial Holding Companies

Chicago

Main Street Trust, Inc., Champaign, Illinois -- election to become a financial holding company.

- Effective, June 14, 2001

Boston

Northfield MHC, Northfield, Vermont, and Northfield Bancorp, Inc. -- elections to become financial holding companies.

- Effective, June 15, 2001

Atlanta

P.C.B. Bancorp, Inc., Largo, Florida -- election to become a financial holding company.

- Effective, June 1, 2001 (AC)

Membership

Richmond

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

- Approved, June 15, 2001

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, June 16, 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, June 16, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Representative Office	Icici Ltd., Mumbai, India, to establish a representative office in New York, New York.*	Newspaper – 06/21/2001
Representative Office	China Merchants Bank, Shenzhen, People's Republic of China, to establish a representative office in New York, New York.*	Newspaper – N/Avail
Representative Office	Banca Comerciala Romana S.A., Bucharest, Romania, to establish a representative office in New York, New York.*	Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Citigroup, Inc., Citigroup Holdings Company, and Citicorp, all of New York, New York, to indirectly acquire all of the shares of California Commerce Bank, Los Angeles, California, a state-chartered.*	Newspaper – 07/01/2001 Fed Reg – 07/09/2001

* 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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S = Satisfactory

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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</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, June 16, 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, June 16, 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.

The federal bank regulators use the following four 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, June 16, 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 8809 Six Forks Road, Raleigh, North Carolina.*	Newspaper - 06/22/2001
Branch	Centura Bank, Rocky Mount, North Carolina, to establish a branch at 2314 North College Road, Wilmington, North Carolina.*	Newspaper - 06/22/2001
Branch	Centura Bank, Rocky Mount, North Carolina, to establish a branch at 2149 Valley Gate Drive, Fayetteville, North Carolina.*	Newspaper - 06/24/2001
Branch	Metro-County Bank of Virginia, Inc., Mechanicsville, Virginia, to establish a branch at 300 England Street, Ashland, Virginia.*	Newspaper - 06/29/2001
Branch	Alliance Bank Corporation, Fairfax, Virginia, to establish a branch at 9150 Manassas Drive, Manassas Park, Virginia.*	Newspaper - 06/29/2001

*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 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>
47377	*Southern Financial Bank 37 East Main Street Warrenton, Virginia 20186	03/05/2001	06/08/2001	S	X	
196426	*Bank of Northumberland, Incorporated 358 Northumberland Highway Heathsville, Virginia 22473	04/09/2001	06/09/2001	O		X
723822	Virginia Bank & Trust Company 336 Main Street Danville, Virginia 24541	04/09/2001	06/16/2001	S		X

*Inadvertently omitted from bulletin for week ending June 9, 2001.

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, June 16, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Commercial Bank, Harrogate, Tennessee, to merge with Middle Federal Bank, FSB, Middlesboro, Kentucky.	06/10/2001*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 3760 Sixes Road, Suite 110, Canton, Georgia, to be known as The Market @Bridgemill Publix In-Store Branch.	06/10/2001*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 4290 Bells Ferry Road, Kennesaw, Georgia, to be known as the Orchard Square Publix In-Store Branch.	06/10/2001*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 5550 Chamblee Dunwoody, Dunwoody, Georgia, to be known as the Dunwoody Hall Publix In-Store Branch.	06/10/2001*

*Subject to provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Commercial Bancgroup, Inc., Harrogate, Tennessee, to merge with Cumberland Mountain Bancshares, Inc., Middlesboro, Kentucky, and thereby acquire Middle Federal Bank, FSB, Middlesboro, Kentucky.	Fed Reg - 07/13/2001*

*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>
Member	Tennessee State Bank, Pigeon Forge, Tennessee, to become a member of the Federal Reserve System.

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, June 16, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Blencoe State Bank, Blencoe, Iowa, for prior approval to establish a branch at 21947 State Highway 175, Onawa, Iowa.*	Newspaper – 6/22/2001
18(c)	Cedar Rapids Bank and Trust Company, Cedar Rapids, Iowa, for prior approval to acquire the Cedar Rapids, Iowa branch office of Quad City Bank and Trust Company, Bettendorf, Iowa.*	Newspaper – N/Avail
18(c) & Branch	Central State Bank, Muscatine, Iowa, for prior approval to acquire the Muscatine, Iowa branch of Commercial Federal Bank, FSB, Omaha, Nebraska and thereby to establish a branch at 2400 Second Avenue, Muscatine, Iowa.*	Newspaper – 6/05/2001
18(c) & Branch	Central Trust & Savings Bank, Cherokee, Iowa, for prior approval to acquire the assets and liabilities of First Federal Bank, Sioux City, Iowa and thereby to establish a branch at 2 Bow Drive, Cherokee, Iowa.*	Newspaper – N/Avail
18(c) & Branch	Commercial Trust & Savings Bank, Storm Lake, Iowa, for prior approval to acquire the Storm Lake, Iowa branch office of Commercial Federal Bank, FSB, Omaha, Nebraska and thereby to establish a branch at 1250 N. Lake Avenue, Storm Lake, Iowa.*	Newspaper – N/Avail
Branch	Royal American Bank, Inverness, Illinois, for prior approval to establish a branch at 645 Tollgate Road, Elgin, Illinois.*	Newspaper – 6/20/2001
18(c) & Branches	Titonka Savings Bank, Titonka, Iowa, for prior approval to purchase the Forest City, Iowa and Thompson, Iowa branches of Commercial Federal Bank, FSB, Omaha, Nebraska and thereby to establish a branch at 155 Jackson Street, Thompson, Iowa and to relocate their branch located at 101 N. Clark Street, Forest City, Iowa to 102 N. Clark Street, Forest City, Iowa.*	Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	American Bank Holdings, LLC., Cedar Falls, Iowa, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of American Bancorporation, Cedar Falls, Iowa, and thereby indirectly Cedar Valley Holding Company, Cedar Falls, Iowa, and Cedar Valley State Bank, Saint Ansgar, Iowa.*	Fed Reg – 7/06/2001 Newspaper – N/Avail
3(a)(1)	Bancshares Holding Corp., Downers Grove, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The Bank of Commerce, Downers Grove, Illinois and by Commerce Investments I, Commerce Investments II and Commerce Investments III, all located at Oak Brook Terrace, Illinois, for prior approval to become a bank holding company through the acquisition of 27.87 percent of the voting shares of Bancshares Holding Corp., Downers Grove, Illinois and thereby indirectly acquire The Bank of Commerce, Downers Grove, Illinois.*	Fed Reg – 6/22/2001 Newspaper – 6/17/2001
3(a)(5) & 3(a)(1)	Bank of Montreal, Montreal, Canada and Bankmont Financial Corp., Chicago, Illinois, for prior approval to acquire 100 percent of the voting shares of First National Bancorp, Inc., Joliet, Illinois and thereby indirectly acquire First National Bank of Joliet, Joliet, Illinois; Bank of Montreal, Montreal, Canada and Harris Joliet Bankcorp, Inc., Chicago, Illinois, for prior approval to acquire 100 percent of the voting shares of First National Bancorp, Inc., Joliet, Illinois and thereby indirectly acquire First National Bank of Joliet, Joliet, Illinois and by Harris Joliet Bankcorp, Inc., Chicago, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bancorp, Inc., Joliet, Illinois and thereby indirectly acquire First National Bank of Joliet, Joliet, Illinois.*	Fed Reg – 6/15/2001 Newspaper – 6/16/2001
3(a)(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 and to acquire 100 percent of the voting shares of First Indiana Bank, FSB, Indianapolis, Indiana..*	Fed Reg – 5/04/2001 Newspaper – 4/30/2001
3(a)(5)	Harvard Bancorp, Inc., Harvard, Illinois, for prior approval to acquire 100 percent of the voting shares of Hebron Bancshares, Inc., Hebron, Illinois and thereby indirectly acquire Hebron State Bank, Hebron, Illinois.*	Fed Reg – 7/02/2001 Newspaper – 6/30/2001
3(a)(5)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, for prior approval to acquire 100 percent of the voting shares of National City Bancorporation, Minneapolis, Minnesota and thereby indirectly acquire National City Bank of Minneapolis, Minneapolis, Minnesota.*	Fed Reg – 7/02/2001 Newspaper – N/Avail

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)	Quad City Holdings, Inc., Moline, Illinois, for prior approval to acquire 100 percent of the voting shares of Cedar Rapids Bank and Trust Company (in organization), Cedar Rapids, Iowa.*	Fed Reg – 7/09/2001 Newspaper – N/Avail
CIC	Notification by William Robert Phelps, Fairmont, MN, of a Change in Control, for approval to retain his current 25.31 percent of the outstanding voting shares of Swea City Bancorporation, Inc., Estherville, Iowa.	Fed Reg – 5/31/2001 Newspaper – 6/15/2001

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	First Indiana Corporation, Indianapolis, Indiana, for prior approval 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.	Fed Reg – 5/04/2001
4(c)(8)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, for prior approval to acquire 100 percent of the voting shares of Diversified Business Credit, Inc., Minneapolis, Minnesota and thereby to engage in extending credit and servicing loans.	Fed Reg – 7/02/2001
4(c)(8)	Northview Financial Corporation, Northfield, Illinois, for prior approval to retain 50 percent interest in Northview Mortgage, LLC, Northfield, Illinois and thereby engage in extending credit and servicing loans through its subsidiary, Northview Bank & Trust. Northfield, Illinois.	Fed Reg – 6/18/2001

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

<i>Type</i>	<i>Application</i>
Membership	Cedar Rapids Bank and Trust Company (in organization), Cedar Rapids, Iowa, for prior approval to become a member of the Federal Reserve System.
4(c)(8)	WFC, Inc., Waukon, Iowa, for prior approval to engage in making and servicing loans.

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>
61645	M&I Central State Bank 50 Pearl Avenue Oshkosh, Wisconsin 54901 (920) 236-5300	12/20/1999	6/12/2001	S	X	
130943	Irwin Union Bank & Trust 500 Washington Street Columbus, Indiana 47201-0929 (812) 372-0111	10/10/2000	6/12/2001	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, June 16, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Notice by MidSouth Bank, Jonesboro, Arkansas, to establish a branch at 601 Holman Street, Brookland, Arkansas.*	6/12/2001
18(c)	Notice by English State Bank, English, Indiana, to merge with Peoples Trust Bank Company, Corydon, Indiana. The surviving entity will be renamed Community First Bank and will be located in Corydon, Indiana. (Previously submitted during the week ending June 2, 2001).*	6/29/2001

* 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	Notice involving First Nokomis Bancorp, Inc., Nokomis, Illinois, by Scherrie V. Giamanco, Springfield, Illinois, to retain 10.32 percent.	Newspaper – 6/30/2001 Fed Reg – 7/3/2001
3(a)(3)	Notice by North Little Rock Bancshares, Inc., North Little Rock, Arkansas to acquire 5.69 percent of the Class A voting shares of Russellville Bancshares, Inc., Jonesboro, Arkansas. (Previously submitted during the week ending June 9, 2001).*	Newspaper – 7/3/2001 Fed Reg – 7/13/2001
3(a)(1)	Notice by Peoples Home Holding, Inc., Greenbrier, Arkansas, to acquire 80 percent of The Peoples Bank, Portland, Arkansas. (Previously submitted during the week ending June 2, 2001).*	Newspaper – 7/6/2001 Fed Reg – 7/2/2001
CIC	Notice involving Bancshares of Gleason, Inc., Gleason, Tennessee, by Alan Owen, Robert Owen and Eric Owen, as a control group, to retain 18.13 percent. (Previously submitted during the week ending May 19, 2001).	Newspaper – 6/14/2001 Fed Reg – 6/6/2001

* 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:

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>
458357	Bank of Ste. Genevieve Sainte Genevieve, Missouri	2/12/2001	6/12/2001	S		X

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, June 16, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & BRANCH	Glacier Bank of Whitefish, Whitefish, Montana, to merge with Glacier Bank of Eureka, Eureka, Montana, and incident thereto establish a branch in Eureka, Montana.*	07/09/2001
5(d)(3) & BRANCH	First Security Bank of Missoula, Missoula, Montana to purchase certain assets and assume certain liabilities of the Missoula and Hamilton, Montana branches of Western Security Bank, Billings, Montana, and incident thereto establish five branches in Missoula and Hamilton, Montana.*	07/02/2001
5(d)(3) & BRANCH	Glacier Bank, Kalispell, Montana, to purchase certain assets and assume certain liabilities of the Kalispell, Butte, and Anaconda, Montana branches of Western Security Bank, Billings, Montana, and incident thereto establish two branches in Butte and Anaconda, Montana.*	07/02/2001
BRANCH	Farmers State Bank, Victor, Montana, to establish a branch at 716 South 1 st Street, Hamilton, Montana.*	06/15/2001
5(d)(3)	Big Sky Western Bank, Big Sky, Montana, to purchase certain assets and assume certain liabilities of the Bozeman, Montana branch of Western Security Bank, Billings, Montana.*	07/02/2001

*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>
3(a)(5)	Citizens State Bancorporation, Grafton, North Dakota, for prior approval to merge with Walhalla Bank Holding Company, Walhalla, North Dakota, and Ideal Bancshares, Inc., West Fargo, North Dakota.*	Fed. Reg. – 07/09/2001 Newspaper – 07/13/2001
3(a)(3)	Farmers State Corporation, Mankato, Minnesota, to acquire 100% of the voting shares of Owatonna Bancshares, Inc., Owatonna, Minnesota.*	Fed. Reg. – 07/13/2001 Newspaper – 07/06/2001
3(a)(3)	First Western Bancorp, Inc., Huron, South Dakota, to acquire at least 74.8% of the voting shares of American Bank Shares, Inc., Rapid City, South Dakota.*	Fed. Reg. – N/Avail. 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

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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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, June 16, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	SpiritBank, Tulsa, Oklahoma, for prior approval to establish a branch at 520 S. Knoblock, Stillwater, Oklahoma.	Newspaper – 06/19/2001
18(c)	Bank of Blue Valley, Overland Park, Kansas, for prior approval to purchase certain assets and assume liabilities of a branch of Citizens Bank, N.A., Fort Scott, Kansas, located at 1235 Santa Fe Road, Olathe, Kansas, and incident thereto, establish a branch at that location.	Newspaper – 07/12/2001
18(c)	Farmers Bank, In Organization, Ault, Colorado, for prior approval to merge with Farmers Bank, Ault, Colorado.	Newspaper – 07/08/2001

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)	Farmers Bank Holding Company, Ault, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Farmers Bank, In Organization, Ault, Colorado.	Newspaper – 07/08/2001 Fed Reg – 07/13/2001
CIC	Barbara M. Brown, James A. Brown, Robert E. Brown, John D. Harmon, Teresa A. Harmon, Mary C. Tracy, and Richard A. Montera, all of Eaton, Colorado, for prior approval to acquire 40.1 percent of the ownership shares of Farmers Bank Holding Company, Ault, Colorado.	Newspaper – 06/28/2001 Fed Reg – 07/03/2001

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>
Member	Farmers Bank, In Organization, Ault, Colorado, for prior approval to become a member of the Federal Reserve System.

Section V – Availability of CRA public evaluations

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

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

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

O = Outstanding

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NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, June 16, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Falcon International Bank, Laredo, TX, to purchase assets and assume liabilities of a branch from National Bank and Trust, La Grange, TX, and establish a branch office*	N/Avail
Branch	Falcon International Bank, Laredo, TX, to establish a branch office at 19230 Oak Parkway, San Antonio, TX, 78258*	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>
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.

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S = Satisfactory

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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</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, June 16, 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)	Regents Bancshares, Inc., Vancouver, Washington, to become a bank holding company by acquiring 100 percent of Regents Bank, N.A., La Jolla, California.*	Newspaper – 07/14/2001 Fed Reg – 07/13/2001
3(a)(1)	Trafalgar Holdings, LLC, Vancouver, Washington, to become a bank holding company by acquiring 60 percent of Regents Bancshares, Inc., Vancouver, Washington.*	Newspaper – 07/14/2001 Fed Reg – 07/13/2001
3(a)(1)	YNB Financial Services Corp., Yakima, Washington, to become a bank holding company by acquiring Yakima National Bank, Yakima, Washington.*	Newspaper – Not Avail Fed Reg – 07/13/2001
CIC	Joseph Willy Edmonds, Seattle, Washington, to acquire 11.8 percent of NWI Financial Corporation, Seattle, Washington.*	Newspaper – 06/25/2001 Fed Reg – 07/03/01
CIC	Terence Ray Sullivan, Carol Ann Sullivan, Patrick Sean Sullivan of Elko, Nevada, Terrance Leroy Sullivan, Deborah Ann Hall, Darren Eugene Hall, of Twin Falls, Idaho, Terrance Ryan Sullivan, Las Vegas, Nevada, Gary Phillip Sullivan, Staten Island, New York, Ralph William Farley and Iris Gertrude Farley, Laguna Woods, California, acting in concert to acquire up to 25 percent of Great Basin Financial Corporation, Elko, Nevada.*	Newspaper – Not Avail Fed Reg – Not Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
3(a)(5)(C)	Clark County Bancorporation, Vancouver, Washington, to become a bank holding company by acquiring Bank of Clark County, Vancouver, Washington.
4(c)(8)	Intermountain Community Bancorp, Sandpoint, Idaho, to engage in making, acquiring, brokering or servicing loans or other extensions of credit for the company's account or for the account of others.
COM	First Coastal Bancshares, El Segundo, California, requests relief of a debt commitment in the amount of \$1 million made in connection with the approval of the 3(a)(1) application to acquire First Coastal Bank, N.A., El Segundo, 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.

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

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SN = Substantial noncompliance

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

<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>
697763	Westamerica Bank 4550 Mangels Boulevard Fairfield, California 94858 (800) 848-1088	04/10/2000	6/12/2001	S		

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.

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

Institution

Location

None
