
Federal Reserve Release



H.2

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

No. 26

Week Ending June 30, 2001

Bank Holding Companies

BB&T Corporation, Winston-Salem, North Carolina -- to acquire F&M National Corporation, Winchester, Virginia, and its subsidiary banks; and to acquire F&M's nonbanking subsidiaries, F&M Trust Company, Winchester, and Johnson Mortgage Company, LLC, Newport News, and thereby engage in trust company and mortgage banking activities.

- Approved, June 25, 2001

SunTrust Banks, Inc., Atlanta, Georgia -- commenter's request for review of the decision by the Federal Reserve Bank of Atlanta to accept for processing the application for the proposed merger with or acquisition of Wachovia Corporation, Winston-Salem, North Carolina.

- Denied, June 28, 2001

Banks, Foreign

Banco Pastor, S.A., A Coruna, Spain -- to establish an agency in Miami, Florida.

- Announced, June 28, 2001

Banks, State Member

Central State Bank, Muscatine, Iowa -- to purchase the assets and assume the liabilities of the Muscatine branch of Commercial Federal Bank, Omaha, Nebraska.

- Approved, June 25, 2001

Discount Rates

Discount Rates -- decrease from 3-1/2 percent to 3-1/4 percent by the Federal Reserve Banks of Boston, New York, Philadelphia, Atlanta, Chicago, Dallas, and San Francisco; by the Federal Reserve Banks of Cleveland, Richmond, Minneapolis, and Kansas City, effective June 28, 2001, and by the Federal Reserve Bank of St. Louis, effective June 29.

- Approved, June 27, 2001

Regulations And Policies

Host state lending ratios under the Riegle-Neal Interstate Banking and Branching Efficiency Act -- interagency release of the host state loan-to-deposit ratios used by the banking agencies to determine compliance with prohibition against establishing or acquiring interstate branches for the purpose of deposit production.

- Published, June 28, 2001

Enforcement

Banco Mercantil, C.A., S.A.C.A., New York Agency, New York, New York -- order of prohibition against Nelly Kann de Gouverneur, a former employee and institution-affiliated party.

- Announced, June 21, 2001 (AC)

BS&R	Banking Supervision and Regulator	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

Chicago

Blencoe State Bank, Blencoe, Iowa -- to establish a branch at 21947 State Highway 175, Onawa.

- Approved, June 29, 2001

Secretary

Centura Bank, Rocky Mount, North Carolina -- to establish branches at 2149 Valley Gate Drive, Fayetteville; 8809 Six Forks Road, Raleigh; and 2314 College Road, Wilmington.

- Approved, June 28, 2001

Atlanta

First Bank and Trust Company of Tennessee, Johnson City, Tennessee -- to establish a branch at 1108 East Stone Drive, Kingsport.

- Approved, June 25, 2001

Boston

Merrill Merchants Bank, Bangor, Maine -- to establish a branch at 58 Elm Street, Waterville.

- Approved, June 25, 2001

San Francisco

Mid-Peninsula Bank, Palo Alto, California -- to establish a branch at 874 Fourth Street, Suite E, San Rafael.

- Approved, June 25, 2001

St. Louis

MidSouth Bank, Jonesboro, Arkansas -- to establish a branch at 601 Holman Street, Brookland.

- Withdrawn, June 26, 2001

Bank Branches, Domestic

Atlanta

Riverside Bank of the Gulf Coast, Cape Coral, Florida -- to establish a branch at 15280 McGregor Boulevard, Fort Myers.
- Approved, June 26, 2001

Chicago

Royal American Bank, Inverness, Illinois -- to establish a branch at 645 Tollgate Road, Elgin.
- Approved, June 27, 2001

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 657 Fairview Road, Simpsonville, South Carolina.
- Approved, June 28, 2001

Kansas City

SpiritBank, Tulsa, Oklahoma -- to establish a branch at 520 South Knoblock Street, Stillwater.
- Approved, June 25, 2001

Kansas City

WestStar Bank, Vail, Colorado -- to establish a branch at 2448 R Road, Grand Junction.
- Approved, June 25, 2001

Bank Holding Companies

San Francisco

The Bank of East Asia, Limited, Hong Kong, and East Asia Holding Company, Inc., New York, New York -- to become bank holding companies through the acquisition of Grand National Bank, Alhambra, California.
- , June 29, 2001

Boston

Cambridge Financial Group, Inc., Cambridge, Massachusetts -- to retain 87.75 percent of Cambridge Appleton Trust, N.A.
- Approved, June 28, 2001

Bank Holding Companies

Boston

Camden National Corporation, Camden, Maine -- to acquire Acadia Trust, National Association, Portland, and Gouws Capital Management, Inc.
- Approved, June 29, 2001

Cleveland

Community First Financial Bancorp, New Holland, Ohio -- to become a bank holding company through the acquisition of The First National Bank of New Holland.
- Approved, June 25, 2001

Atlanta

Financial Investors of the South, Birmingham, Alabama -- to acquire Capital Bank, Montgomery, a de novo bank.
- Approved, June 29, 2001

Dallas

First National Bancshares of Huntsville, Huntsville, Texas -- to become a bank holding company through the acquisition of Huntsville Delaware Holdings, Inc., Wilmington, Delaware, and First National Bank of Huntsville, Huntsville; and for Huntsville Delaware Holdings, Inc. to become a bank holding company through the acquisition of First National Bank of Huntsville.
- Approved, June 29, 2001

Secretary

First Union Corporation, Charlotte, North Carolina -- extension to July 2, 2001, to receive comments from several commenters on the proposed acquisition of Wachovia Corporation, Winston-Salem.
- Granted, June 26, 2001

Atlanta

Florida Coastline Community Group, Inc., Miami, Florida -- to become a bank holding company through the acquisition of Florida Coastline National Bank, a de novo bank.
- Returned, June 25, 2001

Bank Holding Companies

Kansas City

Geneva State Company, Geneva, Nebraska -- to acquire shares of Grafton State Bank, Grafton.

- Approved, June 27, 2001

Dallas

Mason National Bank Employee Stock Ownership Plan, Mason, Texas -- to become a bank holding company through the acquisition of Mason National Bancshares of Nevada, Inc., Carson City, Nevada; Mason National Bancshares, Inc., Mason, Texas, and Mason National Bank.

- Approved, June 27, 2001

Chicago

Northview Financial Corporation, Northfield, Illinois -- to retain a 50-percent interest owned by its subsidiary, Northview Bank & Trust, in Northview Mortgage, LLC and thereby engage in extending credit and servicing loans.

- Approved, June 21, 2001 (AC)

Boston

Norway Bancorp, MHC, Norway, Maine, and Norway Bancorp, Inc. -- to increase their ownership interest in Financial Institution Services Corp., Lewiston.

- Approved, June 29, 2001

Chicago

Piper Holdings, Inc., Covington, Indiana -- to become a bank holding company through the acquisition of The Fountain Trust Company.

- Withdrawn, June 28, 2001

St. Louis

Porter Bancorp, Inc., Shepherdsville, Kentucky -- to acquire USAccess Holdings, Inc., Louisville, a de novo organization; for USAccess Holdings, Inc. to become a bank holding company through the acquisition of USAccess Bank, Inc., Louisville; and for Porter Bancorp, Inc., USAccess Holdings, Inc., and USAccess Bank to acquire Interim Henry County Bank, Inc., Pleasureville.

- Approved, June 29, 2001

Bank Holding Companies

Philadelphia

PSB Bancorp, Inc., Philadelphia -- to acquire Jade Financial Corp., Feasterville.
- Approved, June 26, 2001

Secretary

SunTrust Banks, Inc., Atlanta, Georgia -- commenter's request to extend the comment period on the proposed merger with or acquisition of Wachovia Corporation, Winston-Salem, North Carolina.
- Granted, June 29, 2001

Dallas

TRB Bancorp, Inc., Dallas, Texas -- to become a bank holding company through the acquisition of Greenbelt Bancshares, Inc., Quanah, and The Security National Bank in Quanah.
- Approved, June 27, 2001

Banks, Foreign

Chicago

Bank of Montreal, Montreal Canada, and Bankmont Financial Corp., Chicago, Illinois -- to acquire First National Bancorp, Inc., Joliet, Illinois, and First National Bank of Joliet.
- Approved, June 22, 2001 (AC)

Chicago

Bank of Montreal, Montreal, Canada, -- to establish Harris Joliet Bankcorp, Chicago, Illinois, and through Bankcorp acquire First National Bancorp, Inc., Joliet, and First National Bank of Joliet; and for Bankcorp to become a bank holding company.
- Approved, June 22, 2001 (AC)

Boston

The Royal Bank of Scotland Group PLC, Edinburgh, Scotland -- to engage in securities brokerage and riskless principal activities through its subsidiary, Coutts Securities Inc.
- Approved, June 21, 2001 (AC)

Banks, State Member

Atlanta

Bank Independent, Sheffield, Alabama -- to acquire the Tuscumbia and Sheffield branches of Union Planters Bank, N.A., Memphis, Tennessee.

- Approved, June 29, 2001

Boston

Boston Safe Deposit and Trust Company, Boston, Massachusetts -- to make a community development investment in the series D equity equivalent notes of Boston Community Loan Fund, Inc., and to retain a community development investment in Massachusetts Housing Equity Fund 2000 LLC.

- Approved, June 28, 2001

Secretary

Central Savings Bank, Sault Sainte Marie, Michigan -- to purchase certain assets and assume certain liabilities of the St. Ignace and Mackinac Island branches of North Country Bank & Trust, Traverse City.

- Approved, June 29, 2001

Philadelphia

First Penn Bank, Philadelphia, Pennsylvania -- to merge with IGA Federal Savings Bank, Feasterville.

- Approved, June 26, 2001

Change In Bank Control

Minneapolis

Belle Fourche Bancshares, Inc., Belle Fourche, South Dakota -- change in bank control.

- Withdrawn, June 29, 2001

Competitive Factors Reports

Kansas City

Bank of Leigh, Leigh, Nebraska -- report on competitive factors of the proposed purchase of certain assets and assumption of the deposits of the Creston branch of Pinnacle Bank, Papillion.

- Submitted, June 29, 2001

Competitive Factors Reports

Chicago

Bank One, National Association, Chicago, Illinois -- report on competitive factors of the proposed merger with Bank One, Florida, Venice, Florida.

- Submitted, June 27, 2001

Chicago

Bank One, Utah, National Association, Salt Lake City, Utah -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of First USA Financial Services, Inc., Salt Lake City, Utah.

- Submitted, June 27, 2001

St. Louis

Exchange Bank, Mayfield, Kentucky -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of branches of Union Planters Bank, N.A., Memphis, Tennessee, in Beaver Dam, Central City, Greenville, Hartford, Livermore, and Morgantown, all in Kentucky.

- Submitted, June 25, 2001

Kansas City

First National Bank, Julesburg, Colorado -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Julesburg branch of Bank of Colorado, Fort Lupton.

- Submitted, June 29, 2001

Minneapolis

First State Bank of Alexandria-Carlos, Alexandria, Minnesota -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Miltona branch of Lake Country State Bank, Long Prairie.

- Submitted, June 27, 2001

Kansas City

First Western National Bank, La Jara, Colorado -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of 1st Financial Bank, Overland Park, Kansas.

- Submitted, June 29, 2001

Competitive Factors Reports

Richmond

The Heritage Bank, Lucama, North Carolina -- report on competitive factors of the proposed merger with Pine Level Bank, Pine Level.

- Submitted, June 25, 2001

New York

Hudson United Bank, Mahwah, New Jersey -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of First International Bank, Hartford, Connecticut.

- Submitted, June 25, 2001

Kansas City

Intrust Bank, N.A., Wichita, Kansas -- report on competitive factors of the proposed merger with Will Rogers Bank, Oklahoma City, Oklahoma.

- Submitted, June 29, 2001

San Francisco

Klamath First Federal Savings and Loan Association, Klamath Falls, Oregon -- report on competitive factors of the proposed acquisition of 13 Oregon and Washington branches of Washington Mutual, Inc., Seattle, Washington.

- Submitted, June 28, 2001

New York

NBT Bank, National Association, Norwich, New York -- report on competitive factors of the proposed purchase and assumption of certain deposit liabilities of the Oneonta branch of Mohawk Community Bank in Martin's Food Supermarket, Amsterdam.

- Submitted, June 25, 2001

New York

New York Community Bank, Flushing, New York -- report on competitive factors of the proposed merger with Richmond County Savings Bank, Staten Island.

- Submitted, June 28, 2001

Competitive Factors Reports

Boston

Park West Bank and Trust Company, West Springfield, Massachusetts -- report on competitive factors of the proposed merger with Cargill Bank of Connecticut, Danielson, Connecticut.

- Submitted, June 26, 2001

Chicago

Peoples Savings Bank, Indianola, Iowa -- report on competitive factors of the proposed merger with the Lacona and Milo, Iowa, branches of Union Planters Bank, N.A., Memphis, Tennessee.

- Submitted, June 27, 2001

Chicago

Pontiac National Bank, Pontiac, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Gridley branch of Amcore Bank, National Association, Rockford.

- Submitted, June 29, 2001

Philadelphia

Progress Bank, Blue Bell, Pennsylvania -- report on competitive factors of the proposed acquisition of the Hunterdon County, New Jersey, and Bucks County, Pennsylvania, branches of Main Street Bank, Reading.

- Submitted, June 26, 2001

Kansas City

Security National Bank, Manhattan, Kansas -- report on competitive factors of the proposed merger with Landmark Federal Savings Bank, Dodge City.

- Submitted, June 29, 2001

Extensions Of Time

Chicago

Lone Tree Service Company, Lone Tree, Iowa -- extension to September 30, 2001, to engage de novo in lending activities.

- Granted, June 28, 2001

International Operations

Dallas

Texas Capital Bank, N.A., Dallas, Texas -- to establish a branch in the Cayman Islands.
- Approved, June 29, 2001

Membership

Chicago

Marquette National Bank, Chicago, Illinois -- to remain a member of the Federal Reserve System after its conversion from a national to a state charter.
- Approved, June 26, 2001

Regulations And Policies

FOMC

Short-term Interest Rates -- decrease in the target for the federal funds rate from 4 percent to 3-3/4 percent.
- Approved, June 27, 2001

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, June 30, 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 30, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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)(1)/3(a)(3)	North Fork Bancorporation, Inc. and its wholly-owned subsidiary, North Fork Bank, both of Melville, New York, to acquire Commercial Bank of New York, New York, New York.*	Newspaper – N/Avail Fed Reg – 07/30/2001
3(a)(3)	Canadian Imperial Bank of Commerce, CIBC World Markets Inc., both of Toronto, Canada, CIBC Delaware Holdings Inc., New York, New York, and Amicus Holdings Inc., Cicero, Illinois, to acquire 95% of the Series C Preferred Stock and up to 51% of the total voting shares of Juniper Financial Corp., Wilmington, Delaware.*	Newspaper – N/Avail Fed Reg – 07/26/2001

* 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>
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 30, 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 30, 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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, June 30, 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)	Maryland Bankcorp, Inc., Lexington Park, Maryland, to become a bank holding company through the acquisition of 100% of the voting shares of Maryland Bank & Trust Company, N.A., Lexington Park, Maryland.*	Fed Reg - 07/27/2001 Newspaper - 07/29/2001

*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</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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, June 30, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 657 Fairview Road, Simpsonville, South Carolina.	06/20/2001*

*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>
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>
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 30, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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 Trust & Savings Bank, Cherokee, Iowa, for prior approval to acquire certain assets and assume certain 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) & Branches	Comerica Bank-California, San Jose, California, for prior approval to merge with Imperial Bank, Inglewood, California and thereby to establish 15 branches.*	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
18(c) & Branch	1 st Source Bank, South Bend, Indiana, for prior to merge with and thereby establish two branch offices at LaPorte, Indiana, and Michigan City, Indiana.*	Newspaper – N/Avail
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)	American Community Financial, Inc., Woodstock, Illinois, for prior approval to become a bank holding company through the acquisitions of 100 percent of the voting shares of American Community Bank & Trust, Woodstock, Illinois.*	Fed Reg – 7/30/2001 Newspaper – N/Avail
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
4(c)(8)	Hasten Bancshares, Indianapolis, Indiana, for prior approval to acquire 100 percent of the voting shares of Harrington Financial Group, Inc., Overland Park, Kansas, and thereby indirectly acquire Harrington Bank, FSB, Overland Park, Kansas.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1)	Henry State Bancorp, Inc., Henry, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Henry State Bank, Henry, Illinois.*	Fed Reg – N/Avail Newspaper – N/Avail
CC	Notification by Charles Weldon Morrison of a Change in Control of Lamoine Bancorp, Inc., LaHarpe, Illinois.	Fed Reg – N/Avail Newspaper – N/Avail
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
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 – 07/09/2001
3(a)(1)	Speer Bancshares, Inc., Speer, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of State Bank of Speer, Speer, Illinois.*	Fed Reg – 07.20/2001 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>
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 – 07/02/2001

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

<i>Type</i>	<i>Application</i>
Commitment Modification	Comerica Incorporated, Detroit, Michigan, for prior approval to be released from the commitments with respect to their ownership of greater than 5 percent of NYCE.
4(c)(8)	Northern Trust Corporation, Chicago, Illinois, for prior approval to engage indirectly through Northern Trust Global Advisors, Inc., Stamford, Connecticut, in the nonbanking activity of acting as a general partner of private equity funds.
4(c)(8)	Northern Trust Corporation, Chicago, Illinois, for prior approval to engage indirectly through Northern Trust Global Advisors, Inc., Stamford, Connecticut, in the nonbanking activity of commodity pool operator and commodity trading advisor 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:

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.

Section V – Availability of CRA public evaluations

<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>
968436	Midwest Bank & Trust Co. 1606 N. Harlem Avenue Elmwood Park, Illinois 60707 (708) 456-4700	09/25/2000	06/25/2001	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 30, 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.

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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD</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, June 30, 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	Joseph Manford Skophammer Trust, and Nancy Leah Skophammer to acquire control of Hartland Bancshares, Inc., Hartland, Minnesota.	Fed. Reg. – 07/16/2001 Newspaper – 07/19/2001
CIC	Notice of change in control by Fred A. Bon, Paul D. Bakkum, and Thomas W. Capouch to acquire control of First and Farmers Bank Holding Company, Portland, North Dakota.	Fed. Reg. – 07/23/2001 Newspaper – 07/13/2001
3(a)(3)	Western Bancorporation, Inc., Duluth, Minnesota, proposes to acquire 100% of the voting shares of Cass Lake Company, Cass Lake, Minnesota.	Fed. Reg. – N/Avail. Newspaper – N/Avail.

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)LLE	Western Bancorporation, Inc., Duluth, Minnesota, proposes to acquire Cass Lake Company, Cass Lake, Minnesota and thereby engage in general insurance agency activities in a place with a population of less than 5,000.	Fed. Reg. – N/Avail.

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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, June 30, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	1 st Financial Bank, Overland Park, Kansas, for prior approval to establish a de novo branch at 9892 Rosemont Avenue, Lone Tree, Colorado.	Newspaper – 07/15/2001
Branch	BancFirst, Oklahoma City, Oklahoma, for prior approval to establish a branch at 6200 Waterford Boulevard, Oklahoma City, Oklahoma.	Newspaper – 06/28/2001
Branch	Pioneer Bank and Trust Company, Ponca City, Oklahoma, for prior approval to establish a branch at 2701 North 14 th , Ponca City, Oklahoma.	Newspaper – 07/09/2001
18(c)	1 st Financial Bank, Overland Park, Kansas, for prior approval to merge with The Rio Grande County Bank, Del Norte, Colorado, and incident thereto, establish branches in Del Norte, Monte vista, Center, South Fork, and Creede, all cities of Colorado.	Newspaper – 07/15/2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Thomas G. Fitzgerald, James G. Fitzgerald, Joyce M. Fitzgerald, Jane M. Fitzgerald, the Andrew James Fitzgerald Irrevocable Trust Dated December 15, 1982, the Timothy Edward Fitzgerald Irrevocable Trust Dated May 1, 1983, the Lauren Webb Fitzgerald Irrevocable Trust Dated May 1, 1983, and the Thomas Gosselin Fitzgerald Jr. Irrevocable Trust Dated January 3, 1985, all of Inverness, Illinois, for prior approval to acquire 92.1 percent of the voting shares of First Bancorp of Durango, Inc., Durango, Colorado, parent of The First National Bank of Durango, Durango, Colorado.	Newspaper – 07/20/2001 Fed Reg – 07/16/2001

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>
BP	Bank at Broadmoor, Colorado Springs, Colorado for prior approval to invest in bank premises.

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 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, June 30, 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>
3(a)(1)	JSA Family Limited Partnership, Jacksonville, TX, to acquire Austin Bancorp, Inc., Jacksonville, TX, TEB, Inc., Shreveport, LA, Austin Bank, Texas National Association, Jacksonville, TX, Capital Bancorp, Inc., Jacinto City, TX, JACI, Inc., Wilmington, DE, Capital Bank, Jacinto City, TX, Frankston Bancorp, Inc., Frankston, TX, FDB, Inc., Dover, DE, First State Bank, Frankston, TX, and First State Bank, Athens, TX*	Fed Reg – 07/27/2001 Newspaper – 07/28/2001
3(a)(1)	Live Oak Financial Corp, Dallas, TX, to acquire Live Oak Delaware Financial Corp, Wilmington, DE, and Live Oak State Bank, Dallas, TX (de novo)*	Fed Reg – 07/30/2001 Newspaper – 07/22/2001
3(a)(1)	Live Oak Delaware Financial Corp, Wilmington, DE, to acquire Live Oak State Bank, Dallas, TX (de novo)*	Fed Reg – 07/30/2001 Newspaper – 07/22/2001

*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>
Change General Character	Falcon International Bank, Laredo, TX, for prior approval to engage in de novo trust 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.

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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>
789257	Community Bank 20045 Katy Freeway Katy, Texas 77450-2238	04/09/2001	06/30/2001	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, June 30, 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)(3)	Centennial First Financial Services, Inc., Redlands, California, to acquire Palomar Community Bank, Escondido, California.*	Newspaper – 07/23/2001 Fed Reg – 07/26/2001

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>
Waiver	Montecito Bank & Trust, Santa Barbara, California, requests a waiver of any BHC Act application requirement in connection with their proposed merger with Valley Oaks National Bank, Solvang, 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</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	
