
Federal Reserve Release



H.2

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

No. 16

Week Ending April 20, 2002

Testimony And Statements

Monetary policy and the economic outlook -- statement by Chairman Greenspan before the Joint Economic Committee, U.S. Congress, April 17, 2002.

- Published, April 17, 2002

Bank Holding Companies

Charter One Financial, Inc., Cleveland, Ohio, and Charter-Michigan Bancorp, Inc., Dearborn, Michigan -- to acquire Charter One Bank, N.A., Cleveland, on the conversion of Charter One Bank, F.S.B. to a national bank and for Charter-Michigan Bancorp, Inc. to become a bank holding company.

- Approved, April 19, 2002

Chinatrust Financial Holding Company, Ltd, Taipei, Taiwan -- to become a bank holding company through the acquisition of Chinatrust Commercial Bank, Taipei, and its subsidiary bank, Chinatrust Bank (U.S.A.), Torrance, California.

- Approved, April 18, 2002

Board Operations

Equal employment opportunity -- delegation of authority to the Administrative Governor to take final action on matters that involve the merits of EEO complaints.

- Approved, April 15, 2002

Forms

Forms -- extension of the Bank Holding Company Application and Notifications (FR Y-3, FR Y-3N, and FR Y-4), six reports regarding certain extensions of credit secured by margin stock (FR G-1, FR G-2, FR G-3, FR G-4, FR T-4, and FR U-1), the Annual Daylight Overdraft Capital Report for U.S. Branches and Agencies of Foreign Banks (FR 2225), and the Report on Net Debit Cap (FR 2226).

- Approved, April 11, 2002 (AC)

Forms -- extension, with revision, of the Interagency Bank Merger Act Application (FR 2070).

- Approved, April 18, 2002

Regulations And Policies

Parallel-owned banking organizations -- joint interagency statement on the characteristics of parallel-owned banking organizations, the risks associated with them, and the agencies' approach for supervising those risks.

- Approved, April 18, 2002

Risk-based capital guidelines of Regulations H and Y -- amendments to the risk-based capital guidelines for state member banks and bank holding companies regarding the risk weighting of claims on securities firms.

- Announced, April 9, 2002 (AC)

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

Bank Branches, Domestic

Kansas City

Arvest State Bank, Tulsa, Oklahoma -- to establish branches at 218 South Memorial Drive and 3233 South Yale Avenue.

- Approved, April 15, 2002

Richmond

Farmers & Mechanics Bank, Frederick, Maryland -- to establish a branch at 2151 Warwick Way, Marriottsville.

- Approved, April 17, 2002

Richmond

Gateway Bank & Trust Co., Elizabeth City, North Carolina -- to establish a branch at 111 Gainsborough Square, Chesapeake, Virginia.

- Approved, April 17, 2002

Richmond

Southern Community Bank and Trust, Winston-Salem, North Carolina -- to establish a branch in the North Main Village Shopping Center, 205 Neal Place, Suite 105, High Point.

- Approved, April 18, 2002

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 201 Main Street, Piedmont.

- Approved, April 18, 2002

Richmond

Union Bank and Trust Company, Bowling Green, Virginia -- to establish a branch at 5510 Morris Road, Thornburg.

- Approved, April 18, 2002

Bank Branches, Domestic

Atlanta

United Bank of the Gulf Coast, Sarasota, Florida -- to establish a branch at 26th Street and Manatee Avenue, Bradenton.

- Approved, April 17, 2002

Bank Holding Companies

Commerce Bancshares, Inc., Franklin, Tennessee -- to acquire Citizens Corporation and thereby engage in making, acquiring, brokering, or servicing loans or other extensions of credit; and providing credit insurance and data processing services.

- Withdrawn, April 18, 2002

Boston

Hoosac Financial Services, Inc., North Adams, Massachusetts -- to merge with Williamstown Mutual Holding Company, Williamstown, and thereby acquire Williamstown Savings Bank and to form a mid-tier stock holding company, Mountainone Financial Partners, Inc., North Adams.

- Approved, April 15, 2002

Dallas

Outsource Holdings, Inc., Lubbock, Texas -- to become a bank holding company through the acquisition of Outsource Delaware Holdings, Inc., Dover, Delaware, and First Citizens Bank, National Association, Dallas, Texas; for Outsource Delaware Holdings, Inc. to become a bank holding company through the acquisition of First Citizens Bank, National Association; and for Outsource Holdings, Inc. to acquire Jefferson Mortgage Services, Inc., Dallas, and Orr Lease, Inc. and thereby engage in extending credit, servicing loans, and leasing personal or real property.

- Approved, April 15, 2002

Atlanta

People's Community BancShares, Inc., Sarasota, Florida -- to become a bank holding company through the acquisition of People's Community Bank of the West Coast.

- Returned, April 15, 2002

Bank Holding Companies

Minneapolis

Plato Holdings, Inc., St. Paul, Minnesota -- to become a bank holding company through the acquisition of Drake Bank, a de novo bank.

- Approved, April 19, 2002

San Francisco

Plumas Bancorp, Quincy, California -- to become a bank holding company through the acquisition of Plumas Bank.

- Approved, April 17, 2002

Chicago

Schaumburg Bancshares, Inc., Hinsdale, Illinois -- to become a bank holding company through the acquisition of First Schaumburg Bancorporation, Inc., Schaumburg, and thereby indirectly acquire Heritage Bank of Schaumburg.

- Returned, April 12, 2002 (AC)

San Francisco

Temecula Valley Bancorp, Temecula, California -- to become a bank holding company through the acquisition of Temecula Valley Bank.

- Approved, April 17, 2002

Bank Mergers

Chicago

State Bank of Howards Grove, Howards Grove, Wisconsin -- to assume medical savings account deposits from Citizens Bank of Pennsylvania, Philadelphia, Pennsylvania.

- Approved, April 16, 2002

Banks, Foreign

New York

Bayerische Hypo-Und Vereinsbank AG, Munich, Germany, Allianz AG, and Munchener Ruckversicherungs-Gesellschaft Aktiengesellschaft in Munchen -- to engage in certain nonbanking activities through Identrus, LLC in connection with Identrus's acquisition of Digital Signature Trust Company.

- Approved, April 16, 2002

Change In Bank Control

Kansas City

Myers Bancshares, Inc., Alva, Oklahoma -- change in bank control.
- Permitted, April 16, 2002

Competitive Factors Reports

Richmond

Baltimore County Savings Bank, F.S.B., Baltimore, Maryland -- report on competitive factors of the proposed merger with Heritage Savings Bank, F.S.B., Lutherville.
- Submitted, April 17, 2002

St. Louis

First National Bank in Olney, Olney, Illinois -- report on competitive factors of the proposed acquisition of the Oblong and Robinson, Illinois, branches of Old National Bank, Evansville, Indiana.
- Submitted, April 16, 2002

San Francisco

First Savings Bank of Renton, Renton, Washington -- report on competitive factors of the proposed merger with Renton Interim Merger Savings Bank (Interim Two).
- Submitted, April 16, 2002

St. Louis

Simmons First Bank of South Arkansas, Lake Village, Arkansas -- report on competitive factors of the proposed acquisition of the Monticello branch of Heartland Community Bank, Camden.
- Submitted, April 16, 2002

Dallas

West Texas National Bank, Alpine, Texas -- report on competitive factors of the proposed merger with West Texas Interim National Bank, Midland.
- Submitted, April 17, 2002

International Operations

Kansas City

Bank of Oklahoma, National Association, Tulsa, Oklahoma -- to establish a branch in Grand Cayman, Cayman Islands, British West Indies.

- Approved, April 17, 2002

Membership

Dallas

Citizens State Bank, Princeton, Texas -- to become a member of the Federal Reserve System.

- Approved, April 18, 2002

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, April 20, 2002

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		

V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

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

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, April 20, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	JP Morgan Chase Bank request permission to open and occupy a de novo branch office at 2551 Broadway, New York, New York.	Newspaper – 04/27/2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3A1	CSB Financial Corp., (“Financial”) Teaneck, New Jersey, to become a bank holding company with respect to community State Bank, Teaneck, New Jersey, and notice by the Lindenbaum Group and Basswood Partners LLC, which upon the bank holding company formation, will own approximately 22.6 percent of Financial, upon the conversion of bank shares to Financial’s shares.	Newspaper – 04/30/2002 Fed. Reg. – 04/19/2002
3A1	NorCrown Bancorp, Livingston, New Jersey, to become a one-bank holding company for NorCrown Bank, Livingston, New Jersey.	Fed. Reg. – N/A Newspaper – N/A

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4C8	Dresdner Bank Aktiengesellschaft, Frankfurt, Germany, Dresdner Bank Lateinamerika Aktiengesellschaft, Hamburg, Germany, and Allianz Aktiengesellschaft, Munich, Germany, to acquire Vestrust Securities LLC, Coral Gables, Florida, and thereby engage in financial and investment advisory activities and agency transactional services for customer investments.	Fed. Reg. – N/A

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

<i>Type</i>	<i>Application</i>
DPC	Citibank Overseas Investment Corporation, New Castle, Delaware, on behalf of Citicorp Finance (Thailand) Limited, Bangkok, Thailand, to extend the holding period for the property located at 1241 Moo 9, Mooban Ramindra, Jorakebua, Bangkapi, Bangkok, Thailand.
DPC	Citibank Overseas Investment Corporation, New Castle, Delaware, on behalf of Saudi American Bank, Riyadh, Saudi Arabia, to extend the holding period for 46 Saudi Arabian properties.
INV	Citibank Overseas Investment Corporation, New Castle, Delaware, for its subsidiary Yonder Investment Corporation, New Castle, Delaware to make an investment in Solvay Finance (Jersey) Limited, a subsidiary of Solvay, S.A., Brussels, Belgium.

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, April 20, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Equity Bank, Marlton, NJ, to establish a branch office located at Marter Avenue and Marne Highway, Moorestown, NJ.	05/01/2002

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, April 20, 2002

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, April 20, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 100 Schenck Parkway, Biltmore Park, Suite 160, Asheville, North Carolina.*	Newspaper - 04/27/2002
Branch	United Bank, Inc., Parkersburg, West Virginia, to establish a branch at 1504 Tusawilla Hills, Charles Town, West Virginia.*	Newspaper - 04/27/2002
Branch	Bank of Williamsburg, Williamsburg, Virginia, to establish a branch at 610 Thimble Shoals Drive, Suite 102, Newport News, Virginia.*	Newspaper - 04/27/2002
Branch	Alliance Bank Corporation, Fairfax, Virginia, to establish a branch at 11730 Plaza America Drive, Reston, Virginia.*	Newspaper - 05/01/2002
Branch	Bruceton Bank, Bruceton Mills, West Virginia, to establish a branch at 102 Venture Drive, Morgantown, West Virginia.*	Newspaper - 05/03/2002

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)	North State Bancorp, Raleigh, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of North State Bank, Raleigh, North Carolina.*	Fed Reg - N/Avail Newspaper - 05/12/2002

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
3(a)(1)	Community First Financial Corporation, Lynchburg, Virginia, to become a bank holding company through the acquisition of Community First Bank, Lynchburg, Virginia.

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

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>
491822	Bank of Gassaway 700 Elk Street Gassaway, West Virginia 26624	02/04/2002	04/18/2002	S		X

Section VI – CRA examinations scheduled for Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, April 20, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, proposes to establish a branch located at 4965 Highway 17, Helena, Alabama.	04/25/2002*
Branch	SouthTrust Bank, Birmingham, Alabama, proposes to establish a branch located at 201 Main Street, Piedmont, Alabama, to be known as the Piedmont Branch.	04/05/2002*
Branch	Palm Beach County Bank, Boynton Beach, Florida, proposes to establish a branch located at 2101 Centrepark West Drive, Suite 150, West Palm Beach, Florida, to be known as the Airport Industrial Branch.	04/23/2002*
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at the southeast corner of N.C. State Highway 106 and West Spring Street, Highlands, North Carolina.	04/24/2002*
Branch	Colonial Bank, Montgomery, Alabama, to establish a branch located at 3901 Highway 78 East, Jasper, Alabama.	04/23/2002*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 720 Dacula Road, Dacula, Georgia, to be known as the Dacula Village In-Store Office.	05/03/2002*
18(c)	Regions Bank, Birmingham, Alabama, proposes to merge with Brookhollow National Bank, Dallas, Texas.	04/20/2002*

*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>
CIC	FirstFed Bancorp, Inc., Bessemer, Alabama, after-the-fact change in control notice filed by First Financial Fund, Inc., to retain its holdings of approximately 10.87 percent of the outstanding shares of FirstFed Bancorp, Inc., Bessemer, Alabama.	N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Georgia Central Bancshares, Inc., Social Circle, Georgia, after-the-fact change in control by Mr. Alvin Gibson to retain 14 percent of the outstanding shares of Georgia Central Bancshares, Inc., and its subsidiary, Georgia Central Bank, both of Social Circle, Georgia.	N/Avail
CIC	Indian River Banking Company, Vero Beach, Florida, after-the-fact change in control notice by Greene Revocable Trust U/A/D 8-29-90 Barnette Ellis Green, Jr. & Hariot Hughes Greene, Co-Trustees; Hariot H. Greene Revocable Trust U/A/D 6-29-99 Barnette Ellis Greene, Jr. & Hariot Hughes Greene, Co-Trustees; Jack Irvine Greene; Janie Elizabeth Greene; Ellis Sutherland Greene and Kathleen Farrell Greene; Griffin Aubrey Greene and Camille Koby Greene; Griffin Aubrey Greene; Kelly Foster Greene; Kelly Foster Greene and Linda Cook Greene; Scott Hughes Steiger Irrevocable Trust II U/A/D 1-10-89 Griffin Aubrey Greene and Janie Elizabeth Greene, Trustees; Derek Brian Steiger Irrevocable Trust II U/A/D 1-10-89 Griffin Aubrey Greene and Janie Elizabeth Greene, Trustees; Jasaline Celeste Greene Trust U/A/D 8-29-90 Ellis Sutherland Greene and Janie Elizabeth Greene, Trustees; Amanda Kathleen Greene Trust U/A/D 8-29-90 Ellis Sutherland Greene and Janie Elizabeth Greene, Trustees; Kolby Barnette Greene Trust U/A/D 11-12-98 Kelly Foster Greene and Janie Elizabeth Greene, Trustees; Kylee Joyce Greene Trust U/A/D 3-24-00 Kelly Foster Greene and Janie Elizabeth Greene Trustees; Greene Girls Properties, LLP; Greene Groves & Ranch, LTD; Camille Koby Greene, IRA; Jack Irvine Greene, IRA; Griffin Aubrey Greene; Whitney C. Greene; Lyndal M. Greene; Aubrey L. Greene; Anabelle G. Greene, all of Vero Beach, Florida, to retain approximately 11.8 percent of the outstanding shares of Indian River Banking Company and its wholly owned subsidiary, Indian River National Bank, Vero Beach, Florida.	N/Avail

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Commerce Bancshares, Inc., Franklin, Tennessee, proposes to acquire Citizens Corporation, Franklin, Tennessee, and thereby engage in making, acquiring, brokering, or servicing loans or other extensions of credit, credit insurance, and data processing activities, pursuant to sections 225.28(b)(1), 225.28(b)(11)(iii), and 225.28(b)(14) of Regulation Y.	05/07/2002

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

<i>Type</i>	<i>Application</i>
COM	Southern Bancorp, Inc., Marietta, Georgia, commitment waiver request.
3(a)(1)	Community First, Inc., Columbia, Tennessee, notice to become a bank holding company by acquiring Community First Bank & Trust, Columbia, Tennessee.

Section V – Availability of CRA public evaluations

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

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
648130	Coconut Grove Bank 2701 S. Bayshore Drive Miami, Florida 33133 (305) 858-6666	12/03/2001	04/17/2002	S	X	
701736	Brand Banking Company Post Office Box 1110 Lawrenceville, Georgia 30046 (770) 963-9225	12/03/2001	03/20/2002	S	X	
900137	United Bank and Trust Company Post Office Box 14517 St. Petersburg, Florida 33733 (813) 522-9434	12/10/2001	03/18/2002	S		X
1162558	First Gulf Bank Post Office Box 6789 Gulf Shores, Alabama 36547 (334) 968-2500	11/05/2001	03/18/2002	S	X	

Section VI – CRA examinations scheduled for

Quarter of

Institution

Location

None

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, April 20, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branch	First American Bank, Fort Dodge, Iowa, to merge with First American Bank, Sioux City, Iowa and thereby to establish a branch at 800 Gordon Drive, Sioux 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)(3)	Metropolitan Bank Group, Inc., Chicago, Illinois, Metropolitan Bancorp, Inc., Chicago, Illinois, and Plaza Bancorp, Inc., Norridge, Illinois, to acquire 100 percent of Firstcom Bancorp, Inc., Chicago, Illinois and thereby indirectly acquire The First Commercial Bank, Chicago, Illinois.*	Fed Reg – 04/23/2002 Newspaper – 04/15/2002
CC	Notice by John R. Madden, Oak Brook, Illinois; Edward J. Madden, Chicago, Illinois; and Thomas Herbstritt, Franklin Park, Illinois; to acquire control of First Schaumburg Bancorporation, Schaumburg, Illinois	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.

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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
60143	Comerica Bank 500 Woodward Avenue Detroit, Michigan 48226 (248) 371-5000	05/07/2001	04/18/2002	O	X	
1864610	Lakeland Community Bank 935 W. Rollins Road Round Lake Heights, Illinois 60073 (847) 740-2265	11/27/2001	04/16/2002	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, April 20, 2002

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Douglas A. Habig to retain control of SVB&T Corporation, French Lick, Indiana. (Previously submitted during the week ending April 13, 2002)	Newspaper – 05/14/2002 Fed Reg – 05/06/2002

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4c8	Commerce Bancshares, Inc., Franklin, Tennessee, proposes to make, acquire, broker, or service loans or other extensions of credit through the acquisition of Citizens Corporation, Franklin, Tennessee. It also proposes to provide data processing services through Financial Data Technology Corporation ("Fi-data"), Franklin, Tennessee, and engage in general insurance agency services in a town of less than 5,000, through Citizens & Peoples Insurance, Inc., Grant, Alabama. Fi Data and Citizens & Peoples Insurance, Inc. are subsidiaries of Citizens Corporation.	Fed Reg – N/Avail
4c8	First Banks, Inc., St. Louis, Missouri, to indirectly engage in community development activities, through Allegiant Community Development Corporation, St. Louis, Missouri; and to indirectly engage in real estate and personal property appraising, financial and investment advisory activities, and private-placement of securities services, as agent, through Allegiant Capital Corporation, St. Louis, Missouri. Both companies are subsidiaries of Allegiant Bancorp, Inc., St. Louis, Missouri	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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, April 20, 2002

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	Alan L. Lerberg to acquire control of Peoples Bankshares, Inc, Parshall, North Dakota and thereby indirectly to acquire control of Peoples Bank and Trust, Parshall, North Dakota.	Newspaper-N/Avail Fed Reg-N/Avail

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	
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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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>
680457	The Yellowstone Bank Billings, Montana	12/24/2001	4/19/2002	S		X

Section VI – CRA examinations scheduled for Quarter of

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, April 20, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Anadarko Bank and Trust Company, Anadarko, Oklahoma, to establish a branch at 324 West Main Street, Binger, Oklahoma.	Newspaper 04/24/2002
18(c)	The State Bank, Winfield, Kansas, to purchase certain assets and assume certain liabilities of the Winfield, Kansas and Arkansas City, Kansas branches of Commerce Bank, NA, Wichita, Kansas and to operate under the charter and title of The State Bank, Winfield, Kansas.	Newspaper – 05/13/2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3a1	Brooke Holdings, Inc., Brooke Corporation, Inc. and Brooke Bancshares, Inc., all of Overland Park, Kansas, to become bank holding companies through the acquisition of 100 percent of the voting shares of Centerville State Bank, Centerville, Kansas.	Newspaper – 04/12/2002 Fed Reg – N/Available

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

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>
883959	Bank of Kremlin 102 Sixth Street Kremlin, Oklahoma 73753	01/22/2002	04/18/2002	O		X

Section VI – CRA examinations scheduled for Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, April 20, 2002

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>
4(c)(8)	Texas United Bancshares, Inc., La Grange, TX, and Texas United Nevada, Inc., Carson City, NV, to engage in operating a savings association by acquiring The Bryan-College Station FHC, Bryan, TX, and First Federal Savings Bank, FSB, Bryan, TX* (previously reported the week ending April 6, 2002)	Fed Reg – 05/06/2002 Newspaper – 05/15/2002

*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.

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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>
None						

Section VI – CRA examinations scheduled for Quarter of

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, April 20, 2002

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)	Citizens Bank Holding Company, Pocatello, Idaho, to become a bank holding company by acquiring 100 percent of Citizens Community Bank, Pocatello, Idaho.*	Newspaper – 05/13/2002 Fed Reg – 05/17/2002
3(a)(1)	Snake River Bancorp, Inc., Twin Falls, Idaho, to become a bank holding company by acquiring 100 percent of Magic Valley Bank, Twin Falls, Idaho.*	Newspaper – 05/13/2002 Fed reg – 05/17/2002
CIC	Notice by David F. Moorhouse, Friday Harbor, Washington, to increase his shares in San Juan Bank Holding Company, Friday Harbor, Washington.*	Newspaper – N/Avail Fed Reg – 4/16/2002

* 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)	Community Valley Bancorp, Chico, California, to become a bank holding company by acquiring 100 percent of Butte Community Bank, Chico, California.	

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

<i>Type</i>	<i>Application</i>
3(a)(5)(C)	Mission Bancorp, Bakersfield, California, to become a bank holding company by acquiring 100 percent of Mission Bank, Bakersfield, 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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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	