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# Federal Reserve Release

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

*No. 11*

*Week Ending March 15, 2003*

### **Bank Holding Companies**

Forest Merger Corporation, Arlington, Virginia, and FBR TRS Holdings, Inc. -- to become bank holding companies through the acquisition of Friedman, Billings, Ramsey Group, Inc. through a corporate reorganization, and election to become financial holding companies.

- Approved, March 13, 2003

M&T Bank Corporation, Buffalo, New York, and Manufacturers & Traders Trust Company -- to merge with Allfirst Financial Inc., Baltimore, Maryland, and to acquire certain nonbanking subsidiaries of Allfirst; and for Manufacturers & Traders Trust Company to merge with Allfirst Bank.

- Approved, March 11, 2003

### **Banks, Foreign**

The Wakashio Bank, Limited, Tokyo, Japan -- to become a bank holding company by merging with Sumitomo Mitsui Banking Corporation and acquiring Manufacturers Bank, Los Angeles, California, and to establish branches in New York, Los Angeles, and San Francisco.

- Approved, March 13, 2003

### **Currency**

U.S. Efforts to Confront Global Counterfeiting -- joint report to the Congress on the success of efforts to combat international counterfeiting of U.S. currency.

- Published, March 14, 2003

### **Regulations And Policies**

Regulation Y -- publication for comment of a proposed amendment to expand the scope of commodity derivative activities permissible for bank holding companies.

- Approved, March 10, 2003

### **Enforcement**

Banco Bilbao Vizcaya Argentario, S.A. and its New York branch and Miami agency -- written agreement dated June 12, 2000, terminated February 21, 2003.

- Announced, March 7, 2003 (AC)

Banco Popular de Puerto Rico, Hato Rey, Puerto Rico -- written agreement dated March 9, 2000, terminated January 16, 2003.

- Announced, March 7, 2003 (AC)

**Enforcement**

Bank of Rogers, Rogers, Arkansas -- cease and desist order dated July 12, 2001, terminated December 12, 2002.

- Announced, March 7, 2003 (AC)

Belmont Bancorp, St. Clairsville, Ohio -- written agreement dated August 3, 1999, terminated January 10, 2003.

- Announced, March 7, 2003 (AC)

Cerritos Valley Bancorp, Artesia, California, and Cerritos Valley Bank -- written agreement dated October 15, 2001, terminated August 14, 2002.

- Announced, March 7, 2003 (AC)

CSB Bancorp, Inc., Millersburg, Ohio -- written agreement dated November 22, 2000, terminated June 17, 2002.

- Announced, March 7, 2003 (AC)

The Daiwa Bank, Limited Osaka, Japan, and Daiwa Bank and Trust Company, New York, New York -- enforcement actions dated February 2, 1996, terminated September 25, 2002.

- Announced, March 7, 2003 (AC)

First Bank, Creve Coeur, Missouri -- issuance of a consent order of assessment of a civil money penalty.

- Announced, March 13, 2003

First Security Bancshares, Inc., Lake Park, Iowa, and Security State Bank, Milford -- written agreement dated August 6, 1999, terminated September 25, 2002.

- Announced, March 7, 2003 (AC)

First Western Bank, Cooper City, Florida -- issuance of consent orders against James C. Agee and Michael Sahlgren, institution-affiliated parties.

- Announced, March 5, 2003 (AC)

Grimes Capital Corporation, Houston, Texas -- written agreement dated July 14, 1999, terminated November 4, 2002.

- Announced, March 7, 2003 (AC)

**Enforcement**

Guaranty Financial Corporation, Charlottesville, Virginia, and Guaranty Bank -- written agreement dated October 26, 2000, terminated October 23, 2002.

- Announced, March 7, 2003 (AC)

MSB Shares, Inc., Jonesboro, Arkansas, and Midsouth Bank -- issuance of an order to cease and desist and of prohibition against Terry Frierson, a former chief executive officer, president, and institution-affiliated party.

- Announced, March 13, 2003

Valley Independent Bank, El Centro, California -- written agreement dated January 8, 2001, terminated October 31, 2002.

- Announced, March 7, 2003 (AC)

**BS&R** Banking Supervision and Regulation  
**C&CA** Consumer and Community Affairs  
**FOMC** Federal Open Market Committee

**RBOPS** Reserve Bank Operations and Payment Systems  
**IF** International Finance  
**OSDM** Office of Staff Director for Management

**Bank Branches, Domestic**

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish a branch at 5218 Hickory Hollow Boulevard, Antioch, Tennessee.

- Approved, March 14, 2003

Richmond

Cecil Federal Bank, Elkton, Maryland -- to establish a branch at 56 Rising Sun Towne Center, Rising Sun.

- Approved, March 11, 2003

**Bank Holding Companies**

Kansas City

ABM Holding Company, Miltonvale, Kansas -- to become a bank holding company through the acquisition of Citizens State Bank.

- Approved, March 12, 2003

San Francisco

American Pacific Bancorp, Portland, Oregon -- to become a bank holding company through the acquisition of American Pacific Bank.

- Withdrawn, March 13, 2003

Atlanta

Bank of Commerce Holdings, Inc., Sarasota, Florida -- to become a bank holding company through the acquisition of The Bank of Commerce.

- Approved, March 14, 2003

Cleveland

Key Equipment Finance International Inc., Superior, Colorado -- to make equity investments and establish two subsidiaries, Key Nova Scotia Funding Company, Halifax, Nova Scotia, Canada; and Key Canada Funding Ltd., Calgary.

- Approved, March 14, 2003

### **Bank Holding Companies**

#### Secretary

The Northern Trust Company, Chicago, Illinois -- to acquire Legacy South, Inc., Atlanta, Georgia, through its subsidiary, Northern Trust Bank, Federal Savings Bank, Bloomfield Hills, Michigan.

- Approved, March 10, 2003

#### San Francisco

Palm Desert Investments, Palm Desert, California -- relief from certain commitments.

- Granted, March 14, 2003

#### Boston

Putnam Bancorp MHC, Inc., Putnam, Connecticut, and PSB Holdings -- to become mutual and stock holding companies, respectively, through the reorganization of Putnam Savings Bank.

- Approved, March 11, 2003

#### Chicago

Standard Bancshares, Inc., Hickory Hills, Illinois -- to acquire East Side Bancorporation, Inc., Chicago, and thereby acquire BankChicago.

- Approved, March 10, 2003

#### Richmond

Virginia Financial Group, Inc., Culpeper, Virginia -- to acquire shares of Albemarle First Bank, Charlottesville.

- Withdrawn, March 13, 2003

#### Minneapolis

Waumandee Bancshares, Ltd., Waumandee, Wisconsin -- to acquire Waumandee State Bank.

- Approved, March 11, 2003

### **Bank Mergers**

#### St. Louis

First Bank, St. Louis, Missouri -- to merge with First Bank & Trust, San Francisco, California, and retain its branches.

- Approved, March 14, 2003

### **Bank Mergers**

#### Chicago

First Banking Center, Burlington, Wisconsin -- to purchase the assets and assume the liabilities of the Walworth branch of North Shore Bank, FSB, Brookfield.

- Approved, March 10, 2003

#### Atlanta

United Community Banks, Inc., Blairsville, Georgia -- to merge with First Georgia Holding, Inc., Brunswick, and thereby acquire its subsidiary, First Georgia Bank.

- Approved, March 14, 2003

### **Bank Premises**

#### Richmond

The Bank of Marion, Marion, Virginia -- to increase its investment in bank premises.

- Approved, March 10, 2003

### **Change In Bank Control**

#### Chicago

Centre I Bancorp, Inc., Beloit, Wisconsin -- change in bank control.

- Permitted, March 11, 2003

#### Atlanta

FBT Bancorp, Baton Rouge, Louisiana -- change in bank control.

- Permitted, March 11, 2003

### **Competitive Factors Reports**

#### Kansas City

The American National Bank of Cheyenne, Cheyenne, Wyoming -- report on competitive factors of the proposed merger with The Bank of Laramie, N.A., Laramie; Stockgrowers State Bank, N.A., Worland; and Wyoming Bank and Trust Company, N.A., Buffalo.

- Submitted, March 12, 2003

#### Kansas City

First American Bank, Stonewall, Oklahoma -- report on competitive factors of the proposed merger with First American Bancorp, Inc.

- Submitted, March 13, 2003

### **Competitive Factors Reports**

#### Dallas

Franklin Bank, S.S.B., Austin, Texas -- report on competitive factors of the proposed merger with Highland Lakes Bank, Kingsland.  
- Submitted, March 14, 2003

#### Chicago

Mid America Bank, FSB, Clarendon Hills, Illinois -- report on competitive factors of the proposed purchase of the Chicago branch of UmbrellaBank, FSB, Chicago.  
- Submitted, March 12, 2003

#### St. Louis

National Bank of Commerce, Memphis, Tennessee -- report on competitive factors of the proposed merger with BancMortgage Financial Corp., Atlanta, Georgia.  
- Submitted, March 13, 2003

#### Chicago

Northern Trust Bank, Federal Savings Bank, Bloomfield Hills, Michigan -- report on competitive factors of the proposed merger with Legacy South, Inc., Atlanta, Georgia.  
- Submitted, March 11, 2003

#### Dallas

Prosperity Bank, El Campo, Texas -- report on competitive factors of the proposed merger with Abrams Centre National Bank, Dallas.  
- Submitted, March 13, 2003

#### Chicago

Standard Bank and Trust Company, Hickory Hills, Illinois -- report on competitive factors of the proposed merger with BankChicago, Chicago.  
- Submitted, March 11, 2003

#### Chicago

Standard Bank and Trust Company, Hickory Hills, Illinois -- report on competitive factors of the proposed purchase of deposits and assumption of liabilities of the Dolton branch of UmbrellaBank, FSB, Chicago.  
- Submitted, March 12, 2003



### **Extensions Of Time**

#### Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to June 13, 2003, to acquire shares of The A.N.B. Corporation, A.N.B. Delaware Corporation, and American National Bank.

- Granted, March 11, 2003

#### Secretary

M&T Bank Corporation, Buffalo, New York, and Olympia Financial Corp. -- extension to December 31, 2003, for their subsidiary, Manufacturers and Traders Trust Company, to divest certain investments.

- Granted, February 21, 2003 (AC)

#### Richmond

Sandy Spring Bank, Olney, Maryland -- extension to August 8, 2003, to establish a branch at 8921 Fingerboard Road, Frederick.

- Granted, March 10, 2003

### **International Operations**

#### Atlanta

Compass Bank, Birmingham, Alabama -- to establish a branch at Grand Cayman, Grand Cayman Island.

- Approved, March 13, 2003

#### Richmond

Wachovia Bank, National Association, Charlotte, North Carolina -- to amend the articles of association of its Edge corporation subsidiary, First Union International Banking Corporation.

- Approved, March 11, 2003

### **Membership**

#### Minneapolis

BANKFIRST, Sioux Falls, South Dakota -- withdrawal from membership in the Federal Reserve System.

- Withdrawn, March 10, 2003

**Membership**

Kansas City

Cottonwood Valley Bank, Cedar Point, Kansas -- to become a member of the Federal Reserve System.

- Approved, March 13, 2003

**Regulations And Policies**

Director, C&CA

Regulation C -- publication for comment of proposed amendments to the official staff commentary.

- Announced, March 3, 2003 (AC)

**District 1**  
**Federal Reserve Bank of Boston**

**Applications and notifications filed during the week ending Saturday, March 15, 2003**

**Section I – Applications subject to newspaper notice only**

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

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

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

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**Section III – Applications subject to Federal Register notice only**

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

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

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| <i>Type</i> | <i>Application</i> |  |
|-------------|--------------------|--|
| None        |                    |  |

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## Section V – Availability of CRA public evaluations

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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.

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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          |                             |                    |                    |               |                  |             |

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## Section VI – CRA examinations scheduled for

## Quarter of

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| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
| None               |                 |

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## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, March 15, 2003

#### Section I – Applications subject to newspaper notice only

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

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

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

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#### Section III – Applications subject to Federal Register notice only

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

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

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| <i>Type</i> | <i>Application</i> |  |
|-------------|--------------------|--|
| None        |                    |  |

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## Section V – Availability of CRA public evaluations

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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.

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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          |                             |                    |                    |               |                  |             |

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## Section VI – CRA examinations scheduled for Quarter of

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| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
| None               |                 |

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# District 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, March 15, 2003

### Section I – Applications subject to newspaper notice only

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

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

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

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### Section III – Applications subject to Federal Register notice only

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

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

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| <i>Type</i> | <i>Application</i> |  |
|-------------|--------------------|--|
| None        |                    |  |

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## Section V – Availability of CRA public evaluations

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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.

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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          |                             |                    |                    |               |                  |             |

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## Section VI – CRA examinations scheduled for Quarter of

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| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
| None               |                 |

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## District 4

### Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, March 15, 2003

#### 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> |
|-------------|---|--------------------------------------|
| 4(c)(8)     | Wayne Bancorp, Wooster, Ohio, proposes to engage in permissible finance company activities through the acquisition of Access Financial Corp., Massillon, Ohio, pursuant to section 4(c)(8) of the Bank Holding Company Act. | Fed Reg - 03/31/2003                 |

#### 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

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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<br/>number</i> | <i>Institution/Location</i>                                 | <i>Examination<br/>date</i> | <i>CRA<br/>public date</i> | <i>CRA<br/>rating</i> | <i>Exam type</i> |             |
|------------------------|---|-----------------------------|----------------------------|-----------------------|------------------|-------------|
|                        |   |                             |                            |                       | <i>LrgBk</i>     | <i>SmBk</i> |
| 230610                 | Hocking Valley Bank<br>7 West Stimson<br>Athens, Ohio 45701 | 12/16/2002                  | 03/11/2003                 | S                     |                  | X           |
| 27614                  | The Andover Bank<br>19 Public Square<br>Andover, Ohio 44003 | 12/02/2002                  | 03/13/2003                 | S                     |                  | X           |

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## Section VI – CRA examinations scheduled for

## Quarter of

| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
| None               |                 |

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## District 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, March 15, 2003

#### Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i>  | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| Branch      | Potomac Bank of Virginia , Vienna, Virginia, to establish a branch at 9910 Main Street, Fairfax, Virginia, and to subsequently designate this location as the bank' s main office location. The old main office at 133 Maple Avenue, East, Vienna, Virginia, would be retained as a branch but would be relocated to 414 Maple Avenue, East, Vienna, Virginia.* | Newspaper – 03/28/2003               |

\*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)     | BB&T Corporation, Winston-Salem, North Carolina, to acquire First Virginia Banks, In c., Falls Church, Virginia.*   | Fed Reg – N/Avail<br>Newspaper – 04/09/2003 |
| CIC         | Richmond Community Hospital Foundation, Richmond, Virginia, to acquire up to 21.3% of the voting shares of Consolidated Bank and Trust Company, Richmond, Virginia. | Fed Reg – N/Avail<br>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)     | BB&T Corporation, Winston-Salem, North Carolina, to acquire First Virginia Banks, In c., Falls Church, Virginia, and thereby engage in certain nonbanking activities. | Fed Reg – N/Avail                    |

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

| <i>Type</i> | <i>Application</i>   |
|-------------|--|
| 4(c)(8)     | FNB Corp., Asheboro, North Carolina, to acquire Dover Mortgage Company, Charlotte, North Carolina. |

#### 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<br/>number</i> | <i>Institution/Location</i> | <i>Examination<br/>date</i> | <i>CRA<br/>public date</i> | <i>CRA<br/>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 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, March 15, 2003

#### 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, to establish a branch located at 360 W. State Road 436, Altamonte Springs, Florida, to be known as the Altamonte Branch.*  | Newspaper-03/21/2003                 |
| Branch      | AmSouth Bank, Birmingham, Alabama, to establish a branch located at 4095 Millenia Boulevard, Orlando, Florida, to be known as the Millenia Mall.*   | Newspaper-03/21/2003                 |
| Branch      | AmSouth Bank, Birmingham, Alabama, to establish a branch located at 130 St. Johns Common Road, Jacksonville, Florida, to be known as the County Road 210.*  | Newspaper-03/25/2003                 |
| Branch      | AmSouth Bank, Birmingham, Alabama, to establish a branch located at 8350 Millicent Way, Shreveport, Louisiana, to be known as the Southeast Shreveport Branch.*   | Newspaper-03/26/2003                 |
| Branch      | Compass Bank, Birmingham, Alabama, to establish a branch located at the intersection of 4th Street Northwest and Griegos Road Northwest, Albuquerque, New Mexico, to be known as the Albuquerque - Griegos Branch.* | Newspaper-03/18/2003                 |
| Branch      | Compass Bank, Birmingham, Alabama, to establish a branch located at the intersection of Cinco Ranch Boulevard and South Mason Road, Houston, Texas, to be known as the Houston - Cinco Ranch Branch.*               | Newspaper-03/18/2003                 |
| Branch      | Compass Bank, Birmingham, Alabama, to establish a branch located at the intersection of McCart Avenue and Sycamore School Road, Ft. Worth, Texas, to be known as the Forth Worth - McCart Branch.*                  | Newspaper-03/18/2003                 |
| Branch      | Compass Bank, Birmingham, Alabama, to establish a branch located at the intersection of West Magee Road and North LaCholla Boulevard, Tucson, Arizona, to be known as the Tucson- LaCholla Branch.*                 | Newspaper-03/18/2003                 |
| Branch      | Compass Bank, Birmingham, Alabama, to establish a branch located at the intersection of Barker Cypress Road and State Highway 529, Houston, Texas, to be known as the Houston - Barker Cypress Branch.*             | Newspaper-03/18/2003                 |

\*Subject to provisions of the Community Reinvestment Act

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

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| <i>Type</i> | <i>Application</i>  | <i>Ending date of comment period</i>       |
|-------------|---|--|
| 3(a)(3)     | Community Bancshares of Mississippi, Inc., Brandon, Mississippi, to acquire at least 80 percent of the outstanding shares of First Lucedale Bancorp, Inc., and its subsidiary, First National Bank of Lucedale, both of Lucedale, Mississippi.*   | Newspaper-04/11/2003<br>Fed Reg-N/Avail    |
| CIC         | Prior change in control notice by Neil D. McCurry, Jr., Liane McCurry, J. Steadman McCurry, Neil D. McCurry, Sr., and Bettye S. McCurry, collectively as the McCurry Family Group, to acquire an additional 3.69 percent of the outstanding shares of People's Community BancShares, Inc., Sarasota, Florida. Total ownership will equal 11.78 percent. | Newspaper-03/27/2003<br>Fed Reg-03/26/2003 |

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\*Subject to provisions of the Community Reinvestment Act

## Section III – Applications subject to Federal Register notice only

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

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

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| <i>Type</i> | <i>Application</i> |
|-------------|--------------------|
| None        |                    |

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## Section V – Availability of CRA public evaluations

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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**

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**Section V – Availability of CRA public evaluations**

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

| <i>RSSD<br/>number</i> | <i>Institution/Location</i> | <i>Examination<br/>date</i> | <i>CRA<br/>public date</i> | <i>CRA<br/>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, March 15, 2003

#### 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)     | Iroquois Bancorp, Inc., Gilman, Illinois, to acquire 42.19 percent of the voting shares of JW Bancorp, Inc., Winchester, Illinois, and thereby indirectly acquire John Warner Financial Corporation, Clinton, Illinois and The John Warner Bank, Clinton, Illinois.*                  | Fed Reg – 03/24/2003<br>Newspaper – 03/24/2003 |
| 3(a)(1)     | JW Bancorp, Inc., Winchester, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of John Warner Financial Corporation, Clinton, Illinois, and thereby indirectly acquire The John Warner Bank, Clinton, Illinois.*                              | Fed Reg - 03/24/2003<br>Newspaper – 03/24/2003 |
| CIC         | Notice by Ronald W. Plassman, Fort Wayne, Indiana, to acquire an additional 1,360 shares or 34 percent and thereby increase his aggregate ownership to 54 percent, of Knisely Financial Corp., Butler, Indiana, and thereby indirectly acquire Knisely Bank, Butler, Indiana.         | Fed Reg – 02/24/2003<br>Newspaper – N/Avail    |
| 3(a)(1)     | PSB Group, Inc., Madison Heights, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of Peoples State Bank, Hamtramck, Michigan.*   | Fed Reg – 04/11/2003<br>Newspaper – 04/06/2003 |
| 4(c)(8)     | Standard Bancshares, Inc., Hickory Hills, Illinois, to acquire 100 percent of the voting shares of Security Financial Bancorp, Inc., St. John, Indiana, and thereby indirectly acquire Security Federal Bank and Trust, St. John, Indiana, and thereby operate a savings association. | Fed Reg – N/Avail<br>Newspaper – N/Avail       |

\* Subject to the provisions of the Community Reinvestment Act



**Section III – Applications subject to Federal Register notice only**

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

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

| <i>Type</i> | <i>Application</i> |
|-------------|--------------------|
| None        |                    |

**Section V – Availability of CRA public evaluations**

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
| None               |                 |

## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, March 15, 2003

#### Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of<br/>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<br/>comment period</i> |
|-------------|--|--|
| CIC         | Notice by Steven Earl Shock, Poplar Bluff, Missouri, to become trustee and thereby gain control of Midwest Bancorporation, Inc. and Affiliates ESOP, Poplar Bluff, Missouri. The ESOP is a bank holding company by virtue of its ownership of 42.24 percent of Midwest Bancorporation, Inc., Poplar Bluff, Missouri.   | Newspaper – N/Avail<br>Fed Reg – N/Avail |
| CIC         | Notice by R.W. Butler Irrevocable Family Trust #1, Little Rock, Arkansas, to increase its control of First Paris Holding Company, Paris, Arkansas. Also, by Beth Eaton, Little Rock, Arkansas, Patricia Butler, Little Rock, Arkansas, and James T. Butler, Harrisburg, Arkansas, as trustees, to increase their individual direct and indirect ownership, control or the power to vote. | Newspaper – N/Avail<br>Fed Reg – N/Avail |

#### Section III – Applications subject to Federal Register notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of<br/>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 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, March 15, 2003

#### Section I – Applications subject to newspaper notice only

| <i>Type</i>  | <i>Application</i>   | <i>Ending date of comment period</i> |
|--------------|--|--------------------------------------|
| 18c & Branch | First State Bank Southwest, Pipestone, Minnesota, to purchase the assets and assume the liabilities of the Edgerton and Leota, Minnesota, offices of Bremer Bank, National Association, Marshall, Minnesota, and incident thereto establish a branch facility at 423 Main Street, Leota, Minnesota.* | 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>      |
|-------------|---|---|
| CIC         | Change in control notice by Curtis J. Neumann to gain control of First Hawley Bancshares, Inc. Hawley, Minnesota, and thereby indirectly gain control of First National Bank, Hawley, Minnesota.  | Fed Reg- 03/31/2003<br>Newspaper- N/Avail |
| CIC         | Change in control notice by Helen M. Olson to gain control of First Hawley Bancshares, Inc. Hawley, Minnesota, and thereby indirectly gain control of First National Bank, Hawley, Minnesota.   | Fed Reg-03/31/2003<br>Newspaper- N/Avail  |
| CIC         | Change in control notice by the Neumann Family Limited Partnership of Detroit Lakes, Minnesota to gain control of First Hawley Bancshares, Inc. Hawley, Minnesota, and thereby indirectly gain control of First National Bank, Hawley, Minnesota. | Fed Reg- 03/31/2003<br>Newspaper- N/Avail |

\*Subject to the provisions of the Community Reinvestment Act.

#### Section III – Applications subject to Federal Register notice only

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

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

| <i>Type</i> | <i>Application</i> |
|-------------|--------------------|
| None        |                    |

**Section V – Availability of CRA public evaluations**

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

| <i>RSSD number</i> | <i>Institution/Location</i>                         | <i>Examination date</i> | <i>CRA public date</i> | <i>CRA rating</i> | <i>Exam type</i> |             |
|--------------------|---|-------------------------|------------------------|-------------------|------------------|-------------|
|                    |   |                         |                        |                   | <i>LrgBk</i>     | <i>SmBk</i> |
| 168759             | American State Bank of Olivia,<br>Olivia, Minnesota | 11/18/2002              | 03/11/2003             | 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, March 15, 2003

### Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i>  | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| Branch      | First State Bank, N.M., Taos, New Mexico, to establish a branch at 3000 Central Boulevard, SE, Albuquerque, New Mexico. | Newspaper - 03/13/2003               |

### 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)     | Steele Street Bank Corporation, Denver, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of Steele Street State Bank, Denver, Colorado (in organization). | Newspaper - 04/07/2003<br>Fed Reg - N/Avail |
| 3(a)(3)     | Central Financial Corporation, Hutchinson, Kansas, to acquire up to 45 percent of the voting shares of Mid-American Bancorp, Inc., parent of Heartland Bank, both in Jewell, Kansas.                            | Newspaper - N/Avail<br>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.

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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**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<br/>number</i> | <i>Institution/Location</i>   | <i>Examination<br/>date</i> | <i>CRA<br/>public date</i> | <i>CRA<br/>rating</i> | <i>Exam type</i> |             |
|------------------------|---|-----------------------------|----------------------------|-----------------------|------------------|-------------|
|                        |   |                             |                            |                       | <i>LrgBk</i>     | <i>SmBk</i> |
| 555658                 | Sheridan State Bank<br>29 N. Gould Street<br>Sheridan, Wyoming 82801-6316       | 12/09/2002                  | 03/10/2003                 | O                     |                  | X           |
| 12656                  | State Bank of Burden<br>333 Main Street<br>Burden, Kansas 67019                 | 12/09/2002                  | 03/11/2003                 | S                     |                  | X           |
| 255659                 | Bank of Colorado<br>1609 East Harmony Road<br>Fort Collins, Colorado 80525-3238 | 12/02/2002                  | 03/14/2003                 | 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, March 15, 2003

### Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i>   | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Branch      | Peoples Bank, Lorenzo, TX, to establish a branch at 3801 34 <sup>th</sup> Street, Lubbock, TX 79410* | Newspaper - 03/21/2003               |

\* 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

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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.

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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          |                             |                    |                    |               |                  |             |

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## Section VI – CRA examinations scheduled for Quarter of

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| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
| None               |                 |

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## District 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, March 15, 2003

#### Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i>   | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Branch      | 1 <sup>st</sup> Pacific Bank of California, San Diego, California, to establish a branch facility to be located at 8889 Rio San Diego Drive, San Diego, California.* | Newspaper – 03/18/2003               |

\* 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 by Alan Wilber Rolley, Dallas, Texas, and Blake Alan Rolley, Flagstaff, Arizona, acting in concert, to increase their ownership up to 33.06 percent of Arizona Bancshares, Inc., Flagstaff, Arizona.* | Newspaper – N/Avail<br>Fed Reg – 02/04/2003 |

\* Subject to the provisions of the Community Reinvestment Act

#### Section III – Applications subject to Federal Register notice only

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

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

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

## Section V – Availability of CRA public evaluations

---

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

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

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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.

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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          |                             |                    |                    |               |                  |             |

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## Section VI – CRA examinations scheduled for Quarter of

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| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
| None               |                 |

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