
Federal Reserve Release



H.2

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

No. 22

Week Ending May 31, 2003

Regulations And Policies

Anti-Money Laundering Requirements -- final interagency rule on customer identification requirements under the Bank Secrecy Act and request for comment on a proposed amendment to Regulation K to require Edge and agreement corporations and U.S. branches, agencies, and other offices of foreign banks supervised by the Board to establish programs to ensure compliance with the Bank Secrecy Act.

- Approved, April 15, 2003 (AC)

Enforcement

Brickyard Bancorp, Inc., Lincolnwood, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, May 29, 2003

NAB Bank, Chicago, Illinois -- written agreement with the Federal Reserve Bank of Chicago and the Illinois Office of Banks and Real Estate.

- Announced, May 29, 2003

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

Chicago

The Bank of Illinois in Normal, Normal, Illinois -- to establish a mobile branch to serve the Bloomington and Normal areas.

- Approved, May 30, 2003

Atlanta

Compass Bank, Birmingham, Alabama -- to establish a branch at 4408 Bryant Irvin Road, Fort Worth, Texas.

- Approved, May 30, 2003

Minneapolis

Dacotah Bank, Aberdeen, South Dakota -- to establish a branch at 125 Main Street, Rapid City.

- Approved, May 28, 2003

Richmond

Highlands Union Bank, Abingdon, Virginia -- to establish a branch at 100 West Main Street, Banner Elk, North Carolina.

- Approved, May 30, 2003

St. Louis

Patriot Bank, Millington, Tennessee -- to establish a branch at 354 Byhalia Road, Collierville.

- Approved, May 29, 2003

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 12821 Braemar Village Plaza, Bristow, Virginia, and 1275 K Street, Northwest, Washington, D.C.

- Approved, May 29, 2003

Chicago

Tower Bank & Trust Company, Fort Wayne, Indiana -- to establish a branch at Lower Huntington and Old Trail Roads.

- Approved, May 27, 2003

Bank Holding Companies

Secretary

Alabama National Bancorporation, Birmingham, Alabama -- to acquire Millennium Bank, Gainesville, Florida.

- Approved, May 27, 2003

Atlanta

Carver Financial Corporation, Savannah, Georgia -- to become a bank holding company through the acquisition of The Carver State Bank.

- Withdrawn, May 29, 2003

Atlanta

Coast Financial Holdings, Inc., Bradenton, Florida -- commitment waiver request.

- Withdrawn, May 29, 2003

Kansas City

Gemini Bancshares, Inc., Monument, Colorado -- to become a bank holding company through the acquisition of Integrity Bank and Trust.

- Approved, May 30, 2003

Dallas

Premier Bancshares, Inc., Dallas, Texas -- for Premier Bancshares, Inc., Premier Delaware Bancshares, Inc., Dover, Delaware, and Synergy Financial Group, Waco, Texas, to become bank holding companies through the acquisition of Synergy Bank, SSB.

- Approved, May 29, 2003

Bank Mergers

New York

JPMorgan Chase Bank, New York, New York -- to assume certain trust funds of Citizens Bank of Connecticut, New London, Connecticut; Citizens Bank of Massachusetts, Boston, Massachusetts; Citizens Bank New Hampshire, Manchester, New Hampshire; Citizens Bank of Pennsylvania, Philadelphia, Pennsylvania; and Citizens Bank of Rhode Island, Providence, Rhode Island.

- Approved, May 29, 2003

Banks, Foreign

Director, BS&R

HSH Nordbank Aktiengesellschaft, Hamburg and Kiel, Germany -- to establish a branch in New York, New York.

- Approved, May 30, 2003

Change In Bank Control

Kansas City

Central of Kansas, Inc., Junction City, Kansas -- change in bank control.

- Permitted, May 28, 2003

St. Louis

Hometown Bancorp, Inc., Milan, Tennessee -- change in bank control.

- Permitted, May 29, 2003

Kansas City

J&M Bancshares, Inc., Walton, Kansas -- change in bank control.

- Permitted, May 28, 2003

Chicago

Logan Bancorporation, Inc., Logan, Iowa -- change in bank control.

- Withdrawn, May 27, 2003

Competitive Factors Reports

Richmond

Chevy Chase Bank, FSB, McLean, Virginia -- report on competitive factors of the proposed purchase of certain assets and assumption of certain deposits of FBR National Bank & Trust, Bethesda, Maryland.

- Submitted, May 29, 2003

Secretary

Citibank, N.A., New York, New York -- report on competitive factors of the proposed merger with Citibank (New York State), Pittsford.

- Submitted, May 30, 2003

Competitive Factors Reports

Minneapolis

State Bank of Fargo, Fargo, North Dakota -- report on competitive factors of the proposed merger with State Bank of West Fargo, West Fargo, and State Bank of Moorhead, Moorhead, Minnesota.

- Submitted, May 29, 2003

Minneapolis

U.S. Bank National Association ND, Fargo, North Dakota -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of U.S. Bank National Association, Cincinnati, Ohio.

- Submitted, May 27, 2003

Secretary

Union Bank of California, National Association, San Francisco, California -- reports on competitive factors of the proposed mergers with Monterey Bay Bank, Watsonville, and Monterey Bay Op Sub, LLC.

- Submitted, May 28, 2003

San Francisco

Vineyard Bank, Rancho Cucamonga, California -- report on competitive factors of the proposed merger with Southland Business Bank, Irwindale.

- Submitted, May 27, 2003

Extensions Of Time

Kansas City

AmeriBank Holding Company, Collinsville, Oklahoma -- extension to August 6, 2003, to engage in mortgage origination activities through the establishment of AmeriBank Mortgage Company, LLC.

- Granted, May 28, 2003

Richmond

Bank of Granite Corporation, Granite Falls, North Carolina -- extension to September 6, 2003, to merge with First Commerce Corporation, Charlotte, and thereby acquire First Commerce Bank.

- Granted, May 28, 2003

Extensions Of Time

Richmond

First Capital Bank, Glen Allen, Virginia -- extension to August 30, 2003, to establish a branch at 1580 Koger Center Boulevard, Richmond.

- Granted, May 27, 2003

Atlanta

Neighbors Bancshares, Inc., Roswell, Georgia -- extension to September 18, 2003, to become a bank holding company through the acquisition of Neighbors Bank, a de novo bank.

- Granted, May 29, 2003

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, May 31, 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>
None		

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, May 31, 2003

Section I – Applications subject to newspaper notice only

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

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<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		

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<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 Third Quarter of 2003

<i>Institution</i>	<i>Location</i>
JPMorgan Chase Bank	270 Park Avenue, New York, New York 10017
Orange County Trust Company	212 Dolson Avenue, Middletown, New York 10940

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 3

Federal Reserve Bank of Philadelphia

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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

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<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, May 31, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Wesbanco Bank, Inc., Wheeling, West Virginia, notice to establish a branch at 1003 Trinity Circle, Washington, PA.	Newspaper: 05/21/2003

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)	Application by Columbia Bancorp, Inc., Cincinnati, Ohio to acquire 100 percent of the voting shares of Columbia Savings Bank, Cincinnati, Ohio.	Newspaper: 06/09/2003 Fed Reg: 06/02/2003

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)	Rurban Financial Corp., - Proposal to dissolve and liquidate RFC Banking Company, a subsidiary bank, and retain shell entity as a non bank subsidiary conducting lending and loan servicing activities.	Fed Reg 06/10/2003

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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					<i>LrgBk</i>	<i>SmBk</i>
<i>None</i>						

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

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

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, May 31, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Farmers & Mechanics Bank, Frederick, Maryland, to merge with Fredericktown Bank & Trust Company, Frederick, Maryland.*	Newspaper – N/Avail
18(c)	Farmers & Mechanics Bank, Frederick, Maryland, to acquire certain assets and to assume certain liabilities of the Mount Airy, Maryland, branch office of Westminster Union Bank, Westminster, Maryland.*	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)(5)	Mercantile Bankshares Corporation, Baltimore, Maryland, to acquire F&M Bancorporation, Frederick, Maryland.*	Fed Reg – 06/30/2003 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

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<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, May 31, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Capital City Bank, Tallahassee, Florida, to establish a branch located at 3515 Apalache Parkway, Tallahassee, Florida.*	Newspaper-06/08/2003
Branch	Capital City Bank, Tallahassee, Florida, to establish a branch located at 6691 Thomasville Road, Tallahassee, Florida.*	Newspaper-06/08/2003
Branch	Colonial Bank, Montgomery, Alabama, to establish a branch located at 856 3 rd Avenue, S., Naples, Florida.*	Newspaper-06/05/2003

*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	Decatur First Bank Group, Inc., Decatur, Georgia, after-the-fact notification file by Mary Bobbie Bailey, Atlanta, Georgia, to retain 2.1 percent of the outstanding shares of Decatur First Bank Group, Inc., and Decatur First Bank, both of Decatur, Georgia. Total ownership will equal 11.3 percent.	Newspaper-06/17/2003 Fed Reg-06/17/2003
3(a)(3)	F.N.B. Corporation, Naples, Florida, to acquire up to 20% of outstanding voting shares of Sun Bancorp, Inc., and its subsidiary Sun Bank, both of Lewisburg, Pennsylvania.*	Newspaper-06/16/2003 Fed Reg-N/Avail
CIC	Prior change in control notification filed by Jasper Banking Company Employee Stock Ownership Plan, to acquire 0.10 percent of the outstanding shares of JBC Bancshares, Inc., (Bancshares), and its subsidiary, Jasper Banking Company (Bank), both of Jasper, Georgia, and an after-the-fact notification filed by James Hugh Bryan, sole trustee, to retain 10.18 percent of the outstanding shares of Bancshares, and Bank.	Newspaper-06/11/2003 Fed Reg-06/03/2003

*Subject to provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
104038	Park Avenue Bank 310 North Oak Street Extension Valdosta, Georgia 31604 (229) 242-7758	02/10/2003	05/29/2003	O		X
861434	Aliant Bank Post Office Box 1237 Alexander City, Alabama 35011 (256) 329-7451	01/27/2003	05/29/2003	S	X	

Section V – Availability of CRA public evaluations

3027053	Capital Bank 4138 Carmichael Road Montgomery, Alabama 36106 (334) 395-7900	02/10/2003	05/27/2003	S	X
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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, May 31, 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)	Blackhawk Bancorp, Inc., Beloit, Wisconsin, to acquire 100 percent of the voting shares of DunC Corp., Rockford, Illinois, and thereby indirectly acquire First Bank, BC, Capron, Illinois.*	Fed Reg – 06/20/2003 Newspaper – N/Avail
CIC	Notice by John J. Reilly, Glencoe, Illinois, to purchase 169,642 shares or 23.56 percent voting control of Hawthorn Corporation, Mundelein, Illinois, and thereby indirectly acquire Hawthorn Bank, Mundelein, Illinois.	Fed Reg – 06/05/2003 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>
4c8	Heartland Financial USA, Inc., Dubuque, Iowa, proposes to engage in financial advisory services and leasing activities through its wholly-owned subsidiary, Heartland Capital Corp., Dubuque, Iowa.	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

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					<i>LrgBk</i>	<i>SmBk</i>
187947	Citizens State Bank 101 N. 15 th Street Clarinda, IA 51632 712-542-2121	01/21/2003	05/28/2003	S		X
130943	Irwin Union Bank & Trust 500 Washington Street Columbus, IN 47201 812-372-0111	08/05/2002	05/27/2003	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, May 31, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Arvest Bank, Fayetteville, Arkansas, proposes to establish a branch facility to be located at 11501 East 76th Street North, Owasso, Oklahoma.*	Newspaper – 06/13/2003

* 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	

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<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, May 31, 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)	JDOB, Inc., Sandstone, Minnesota, to acquire 80% or more of the voting shares of First National Bank of Hinckley, Hinckley, Minnesota, a <i>de novo</i> bank.*	Fed Reg – 06/12/2003 Newspaper – N/Avail
CIC	John Finch Woodhead, Delano, Minnesota, as trustee of the Cobb Limited Partnership, St. Croix Falls, Wisconsin, to gain control of Financial Services of St. Croix Falls, Inc., St. Croix Falls, Wisconsin, and thereby indirectly gain control of Eagle Valley Bank, National Association, St. Croix Falls, Wisconsin.	Fed Reg – 06/12/2003 Newspaper – 06/20/2003
CIC	Change in control notice by Mary Jane Lindholm, Clarkfield, Minnesota, to retain control of Clarkfield Holding Company, Clarkfield, Minnesota, and thereby indirectly retain control of Farmers and Merchants State Bank of Clarkfield, Clarkfield, Minnesota.	Fed Reg – 06/20/2003 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	

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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>
None						

Section VI – CRA examinations scheduled for Quarter of

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, May 31, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	WestStar Bank, Vail, Colorado, to establish a branch at 4600 South Ulster Street, Suite 800, Denver, Colorado.	Newspaper - 06/04/2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by the 2003 Voting Trust Agreement and its trustees: Forest Levan Kelly, Oliver Tracy Kelly and Albert Charles Kelly of Bristow, Oklahoma; William Royce Kelly, of Tulsa, Oklahoma; and Allison Asbury Kelly, of Okemah, Oklahoma, to acquire control of Spirit Bankcorp, Inc., Bristow, Oklahoma, parent of SpiritBank, Tulsa, Oklahoma.	Newspaper - N/Avail Fed Reg - N/Avail
CIC	Notice by The Dittman Family Trust, Lincoln, Nebraska, to retain control of Cornhusker Growth Corporation, Lincoln, Nebraska, parent of Cornhusker Bank, Lincoln, Nebraska.	Newspaper - 06/10/2003 Fed Reg - 06/16/2003

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

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

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

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, May 31, 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>
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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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, May 31, 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)(1)	American Pacific Bancorp, Portland, Oregon, to become a bank holding company by acquiring 100 percent of American Pacific Bank, Portland, Oregon.*	Newspaper – 06/21/2003 Fed Reg – 06/27/2003
3(a)(1)	Continental Bancorporation, Salt Lake City, Utah, to become a bank holding company by acquiring 100 percent of Continental Bank (in organization), Salt Lake City, Utah.*	Newspaper – 06/10/2003 Fed Reg – 06/30/2003

* 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>
Other	Hacienda Bank, Santa Maria, California, to issue \$3 million of subordinated debentures to Preferred Term Securities X, Ltd., a company with limited liability established under the laws of the Cayman Islands.

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</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	
