
Federal Reserve Release



H.2

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

No. 24

Week Ending June 14, 2003

Testimony And Statements

Natural Gas Supply and Demand -- statement by Chairman Greenspan before the House Committee on Energy and Commerce.

- Published, June 10, 2003

Regulations And Policies

Regulatory Review -- request for comment on interagency review of regulations to reduce regulatory burden on depository institutions.

- Announced, June 3, 2003 (AC)

Enforcement

The Marathon Bank, Winchester, Virginia -- written agreement with the Federal Reserve Bank of Richmond and issuance of a cease and desist order against Lori H. Staples, a former vice president and institution-affiliated party of The Marathon Bank.

- Announced, June 13, 2003

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

Adams Bank & Trust, Ogallala, Nebraska -- to establish a branch at 265 Cheyenne Mountain Boulevard East, Colorado Springs, Colorado.

- Approved, June 13, 2003

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish a branch at 2355 South Ferdon Boulevard, Crestview, Florida.

- Approved, June 12, 2003

Atlanta

Colonial Bank, Montgomery, Alabama -- to establish a branch at 856 3rd Avenue South, Naples, Florida.

- Approved, June 11, 2003

San Francisco

Solano Bank, Vacaville, California -- to establish a branch at 1411 Oliver Road, Fairfield.

- Approved, June 12, 2003

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish branches at 1470 West Grand Parkway South, Katy, Texas, and 13703 I-10 West, San Antonio.

- Approved, June 12, 2003

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 1610 East Joppa Road, Baltimore, Maryland, and at the intersection of Park and Stockton Streets, Jacksonville, Florida.

- Approved, June 9, 2003

Kansas City

WestStar Bank, Vail, Colorado -- to establish a branch at 4600 South Ulster Street, Denver.

- Approved, June 11, 2003

Bank Holding Companies

Kansas City

Bank Vest, Inc., Denver, Colorado -- to become a bank holding company through the acquisition of an interest in BW Holdings, Inc., Castle Rock, and BankWest.

- Withdrawn, June 10, 2003

San Francisco

CalWest Bancorp, Inc., Rancho Santa Margarita, California -- to become a bank holding company through the acquisition of South County Bank, N.A.

- Approved, June 13, 2003

Minneapolis

Centra Ventures, Inc., St. Cloud, Minnesota -- to acquire Falcon National Bank, Foley.

- Approved, June 13, 2003

Atlanta

Central Georgia Banking Company, Cochran, Georgia -- to become a bank holding company through the acquisition of State Bank of Cochran.

- Approved, June 13, 2003

New York

Danran Holdings Ltd., Tel Aviv, Israel; Shamdar Holdings Ltd., Elran (D.D.) Investments Ltd., and Elran (D.D.) Holdings Ltd. -- to become bank holding companies through the acquisition of control of Signature Bank, New York, New York, and to engage in certain nonbanking activities.

- Approved, June 13, 2003

Kansas City

Denison Bancshares, Inc. of Holton, Holton, Kansas -- to acquire Countryside Bank, Meriden.

- Approved, June 9, 2003

Kansas City

Equity Bancshares, Inc., Wichita, Kansas -- to become a bank holding company through the acquisition of National Bank of Andover, Andover.

- Approved, June 11, 2003

Bank Holding Companies

Dallas

First Crockett Bancshares, Inc., Crockett, Texas, and Crockett Delaware Bancshares, Inc., Wilmington, Delaware -- to become bank holding companies through the acquisition of First National Bank of Crockett.

- Approved, June 11, 2003

Dallas

First National Monahans Bancshares, Inc., Monahans, Texas -- to merge with First Haskell Bancorp, Inc., Lubbock, and First National Bank.

- Withdrawn, June 9, 2003

St. Louis

Guaranty Federal Bancshares, Inc., Springfield, Missouri -- to become a bank holding company through the conversion of its subsidiary, Guaranty Federal Savings Bank, to a state-chartered bank, to be known as Guaranty Bank.

- Approved, June 11, 2003

Chicago

Heartland Financial USA, Inc., Dubuque, Iowa -- to engage in financial advisory services and leasing activities through its subsidiary, HTLF Capital Corp.

- Approved, June 11, 2003

Dallas

Inwood Bancshares, Inc., Dallas, Texas -- to engage de novo in financial and investment advisory activities through Inwood Asset Management, Inc.

- Approved, June 13, 2003

Secretary

M&T Bank Corporation, Buffalo, New York -- to acquire M&T Trust Company of Delaware, Millsboro, Delaware, a de novo trust company, and thereby provide trust company services.

- Approved, June 9, 2003

Bank Holding Companies

General Counsel

Munchener Ruckversicherungs-Gesellschaft Aktiengesellschaft, Munich, Germany -- request for a temporary exemption under the Bank Holding Company Act to retain an interest in Commerzbank Capital Markets Corporation, New York, New York.
- Granted, June 9, 2003

New York

Munchener Ruckversicherungs-Gesellschaft Aktiengesellschaft, Munich, Germany -- to retain shares of Commerzbank AG and Pacific Union Bank, Los Angeles, California.
- Approved, June 9, 2003

Cleveland

NHB Financial, Inc., Newell, West Virginia -- to acquire Northern Hancock Bank and Trust.
- Withdrawn, June 11, 2003

Chicago

Spector Properties, Inc., Chicago, Illinois -- relief from a commitment.
- Granted, June 12, 2003

Richmond

Tidelands Bancshares, Inc., Mount Pleasant, South Carolina -- to become a bank holding company through the acquisition of Tidelands Bank, a de novo bank.
- Approved, June 11, 2003

Banks, State Member

Director, BS&R

Chesapeake Bank, Kilmarnock, Virginia -- transfer agent registration.
- Withdrawn, June 10, 2003

Competitive Factors Reports

San Francisco

FirstBank Northwest, Lewiston, Idaho -- report on competitive factors of the proposed merger with Pioneer Bank, A Federal Savings Bank, Baker City, Oregon.
- Submitted, June 12, 2003

Competitive Factors Reports

Dallas

Homeland Bancshares, Inc., Columbia, Louisiana -- report on competitive factors of the proposed acquisition of Homeland Federal Savings Bank.

- Submitted, June 11, 2003

San Francisco

Pacific Western National Bank, Santa Monica, California -- report on competitive factors of the proposed merger with Verdugo Banking Company, Glendale.

- Submitted, June 9, 2003

San Francisco

United Commercial Bank, San Francisco, California -- report on competitive factors of the proposed merger with First Continental Bank, Rosemead.

- Submitted, June 13, 2003

Extensions Of Time

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to September 13, 2003, to acquire an interest in The ANB Corporation and its subsidiaries, The ANB Delaware Corporation and American National Bank.

- Granted, June 11, 2003

Dallas

Legacy Bank of Texas, Plano, Texas -- extension to June 6, 2004, to establish a branch at Josey Lane and Hebron Parkway, Carrollton.

- Granted, June 11, 2003

Financial Holding Companies

St. Louis

Home Bancshares, Inc., Conway, Arkansas -- election to become a financial holding company.

- Effective, June 12, 2003

Financial Holding Companies

St. Louis

TCBancorp, Inc., North Little Rock, Arkansas -- election to become a financial holding company.

- Effective, June 12, 2003

International Operations

Director, BS&R

Franklin Resources, Inc., San Mateo, California -- to invest in Franklin Templeton Fiduciary Bank & Trust Company, Ltd., Nassau, Bahamas, a de novo foreign bank.

- Approved, June 13, 2003

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, June 14, 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

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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		

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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 Quarter of

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, June 14, 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

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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, June 14, 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>	
Investment	Prior notice by Key Equipment Finance International, Inc., Superior, Colorado (an indirect subsidiary of KeyBank, N.A. and KeyCorp, Inc., a financial holding company, both located in Cleveland, Ohio) of its intent to invest up to \$1,500,000 in its wholly-owned subsidiary, Key Equipment Finance Finland Oy, Helsinki, Finland, pursuant to section 211.91(f) of Regulation K	

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
783910	North Valley Bank 2775 Maysville Pike Zanesville, Ohio 43701	03/31/2003	06/12/2003	O		X

Section VI – CRA examinations scheduled for

Quarter of

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

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, June 14, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Gateway Bank & Trust Company, Elizabeth City, North Carolina, to acquire certain assets and assume the deposit liabilities of the Elizabeth City, North Carolina, branch office of National Bank of Commerce, Memphis, Tennessee, d.b.a. Central Carolina Bank.*	Newspaper – 07/10/2003

*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>	
3(a)(1)	Frederick County Bancorp, Inc., Frederick, Maryland, to become a bank holding company through the acquisition of 100% of the voting shares of Frederick County Bank, Frederick, Maryland.	

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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SN = Substantial noncompliance

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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>
None						

Section VI – CRA examinations scheduled for Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, June 14, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at the northeast corner of the intersection of 7 th Street and Union Hills Drive, Phoenix, Arizona, to be known as the Phoenix-Union Branch.*	Newspaper-06/19/2003
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at the intersection of East Skyline Drive and North Campbell Avenue, Tucson, Arizona, to be known as the Tucson-Skyline Branch.*	Newspaper-06/19/2003
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 2925 S. Loop 256, Palestine, Texas.*	Newspaper-06/19/2003
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at the intersection of Deerfoot Parkway and Old Springville Road, Trussville, Alabama.*	Newspaper-06/19/2003
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 105 Cobblestone Village Drive, St. Augustine, Florida, to be known as the Cobblestone Village Branch.*	Newspaper-06/20/2003
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 5801 W. Hillsborough Boulevard, to be known as the Parkland Office.*	Newspaper-06/18/2003
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 1022 W. Main Street, Charlottesville, Virginia, to be known as the University Corner Office.*	Newspaper-06/18/2003
Branch	Palm Beach County Bank, Boynton Beach, Florida, to establish a branch located at 2390 North Federal Highway, Boca Raton, Florida.*	Newspaper-06/21/2003
Branch	First Community Bank of Central Alabama, Wetumpka, Alabama, to establish a branch located at 1875 Kowaliga Road, Eclectic, Alabama.*	Newspaper-06/20/2003

*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>
3(a)(1)	Alapaha Holding Company, Alapaha, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Bank of Alapaha, Alapaha, Georgia.*	Newspaper-N/Avail Fed Reg-07/10/2003
3(a)(1)	Community Banks of Georgia, Inc., Jasper, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Community Bank of Pickens County, Jasper, Georgia.*	Newspaper-N/Avail Fed Reg-07/10/2003

*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>
COM	Coast Financial Holdings, Inc., Bradenton, Florida, commitment waiver request.
COM	Nexity Financial Corporation, Birmingham, Alabama, commitment waiver request.

Section V – Availability of CRA public evaluations

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

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

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, June 14, 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 – 06/20/2003
3(a)(1)	Community State Bank Employee Stock Ownership Plan & Trust, Union Grove, Wisconsin, to become a bank holding company through the retention of at least 29.59 percent of the voting shares of Union Bancorporation, Inc., Union Grove, Wisconsin, and thereby indirectly acquire Community State Bank, Union Grove, Wisconsin.*	Fed Reg – N/Avail 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
3(a)(1) & 4(c)(8)	Kankakee Bancorp, Inc., Kankakee, Illinois, to become a bank holding company through the acquisition of 100 percent of the voting shares of State Bank of Aviston, Aviston, Illinois, and to retain control of KFS Bank, F.S.B., Kankakee, Illinois, and thereby operate a savings association; to engage in real estate appraisal services through KFS Service Corp., Kankakee, Illinois, a wholly-owned subsidiary of KFS Bank, F.S.B., Kankakee, Illinois; and to engage in securities brokerage activities through KFS Insurance Agency, Inc., Kankakee, Illinois, a wholly-owned subsidiary of KFS Service Corp., Kankakee, Illinois, which is a wholly-owned subsidiary of KFS Bank, F.S.B., Kankakee, Illinois.*	Fed Reg – 07/12/2003 Newspaper – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Tim Lapke of Logan, Iowa; John Lapke of Logan, Iowa; and Chris Hartwig of Missouri Valley, Iowa, to gain control of Logan Bancorporation, Inc., Logan, Iowa, through the acquisition of stock coupled with the redemption of holding company stock; and thereby indirectly acquiring control of First National Bank of Logan, Logan, Iowa.	Fed Reg – 06/12/2003 Newspaper – N/Avail1
CIC	Notice by Boulevard Financial, LP (proposed family limited partnership), to gain control of more than 25 percent of the outstanding shares of TNB Bancorp, Inc., Tuscola, Illinois, and thereby indirectly acquire Tuscola National Bank, Tuscola, 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	

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					<i>LrgBk</i>	<i>SmBk</i>
60545	Home Trust & Savings Bank 628 Main Street Osage, Iowa 50461 (641) 732-3763	01/07/2003	06/10/2003	S		X
74140	Isabella Bank & Trust 200 E. Broadway Mt. Pleasant, Michigan 48858 (989) 772-9471	02/03/2003	06/13/2003	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, June 14, 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

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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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, June 14, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Northwestern Bank, Chippewa Falls, Wisconsin to establish a branch facility to be located at 2901 Mall Drive, Eau Claire, Wisconsin.*	Newspaper - 06/30/2003
Branch	First Interstate Bank, Billings, Montana to establish a branch facility to be located at 202 West Main, Bozeman, Montana.*	Newspaper - 06/11/2003

*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)(1)	First Advantage Bancshares, Coon Rapids, Minnesota, to become a bank holding company by acquiring 100 percent of First Advantage Bank, Coon Rapids, Minnesota, a de novo bank.*	Fed Reg – 07/15/2003 Newspaper – N/Avail
3(a)(3)	Marquette Financial Companies, Minneapolis, Minnesota proposes to acquire 100% of the voting shares of Valley Bancorp, Inc., Phoenix, Arizona, and thereby indirectly acquire Valley Bank of Arizona, Phoenix, Arizona.*	Fed Reg – 07/10/2003 Newspaper – N/Avail
CIC	Retroactive Change in control notice by the Harris Family Trust, Jay S. Harris, James K. Harris and Julie K. Taylor, as trustees, to retain control of Yellowstone Holding Company, Columbus, Montana, and thereby indirectly retain control of Yellowstone Bank, Laurel, Montana.	Fed Reg – 07/07/2003 Newspaper – N/Avail
CIC	Change in control notice by Heidi Re Gesell, St. Paul, Minnesota, and Andrew John Gesell, Woodbury, Minnesota to gain control of Cherokee Bancshares, Inc., St. Paul, Minnesota, and thereby indirectly gain control of Cherokee State Bank of St. Paul, Minnesota.	Fed Reg – 06/27/2003 Newspaper – 07/03/2003

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	Voting Trust Agreement, Apple Valley, Minnesota, and its trustee John Finch Woodhead, Minneapolis, Minnesota, 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 – 06/24/2003 Newspaper – 06/26/2003

*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>
4(c)(8)	Franklin Bancorp, Inc., St. Paul, Minnesota, proposes to purchase participations in loans originated by its subsidiary banks.	Fed Reg – 07/02/2003
4(c)(8)	HMC Holding Company, Sioux Falls, South Dakota, proposes to retain two loans entered in its books.	Fed Reg – 07/03/2003

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

<i>Type</i>	<i>Application</i>
MIRA	Centra Ventures, Inc., St. Cloud, Minnesota, for Gerald J. Bauerly to form a director interlock with Bremer Bank, National Association, St. Cloud, Minnesota.
Member	First National Bank of Baldwin, Baldwin, Wisconsin, to be known as The First Bank of Baldwin, Baldwin, Wisconsin to convert to a state charter and become a member of the Federal Reserve System.

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD</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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, June 14, 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)	AllNations Bancorporation, Inc., Shawnee, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of The First National Bank of Calumet, Calumet, Oklahoma.	Newspaper - 07/11/2003 Fed Reg - 07/08/2003
CIC	Notice by Patricia Jean Verzani, Helena, Montana, to acquire control of First State Bancorp, Inc., Randolph, Nebraska, parent of First State Bank, Randolph, Nebraska.	Newspaper - N/Avail Fed Reg - 07/07/2003
CIC	Notice by Stanley Alan Judd, Faibury, Nebraska, to acquire control of Washington 1 st Banco, Inc., Washington, Kansas, parent of First National Bank, Washington, Kansas.	Newspaper - 06/12/2003 Fed Reg - 06/30/2003
CIC	Notice by the 2003 Voting Trust Agreement and its trustees: Forest Levan Kelly, Oliver Tracy Kelly and Albert Charles Kelly, all of Bristow, Oklahoma; William Royce Kelly, Tulsa, Oklahoma; and Allison Asbury Kelly, Okemah, Oklahoma, to acquire control of Spirit Bankcorp, Inc., Bristow, Oklahoma, parent of SpiritBank, Tulsa, Oklahoma.	Newspaper - N/Avail Fed Reg - 06/23/2003

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>
Member	The First National Bank of Flagler, Flagler, Colorado, to become a member of the Federal Reserve System upon its conversion from a national bank to a state chartered bank.
Premises	The Bank of Commerce, Wetumka, Oklahoma, to increase its investment in bank premises in the amount of \$1,974,000.

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, June 14, 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)	The Ginger Murchison Foundation, Athens, TX, to acquire The First National Bank of Athens, Athens, TX* (Previously reported the week ending June 7, 2003)	Fed Reg – 07/08/2003 Newspaper – 07/07/2003
CIC	James F. Justiss, III, Jena, LA, only notificant, to acquire an interest in JBI Financial Corporation, Jena, LA	Fed Reg – 07/02/2003 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>	<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.

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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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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, June 14, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Solano Bank, Vacaville, California, to establish a branch office at 1411 Oliver Road, Fairfield, California.*	Newspaper – 06/02/2003

* 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)(3)	1) Eggemeyer Advisory Corp., WJR Corp., Castle Creek Capital LLC, Castle Creek Capital Partners Fund I, L.P., Castle Creek Capital Partners Fund IIa, L.P., and Castle Creek Capital Partners Fund IIb, all of Rancho Santa Fe, California, on an aggregate basis, directly and indirectly, to acquire up to 35 percent of State National Bancshares, Inc., Lubbock, Texas, State National Bancshares of Delaware, Inc., Dover, Delaware, Independent Bankshares, Inc., Lubbock, Texas, Independent Financial Corporation, Dover, Delaware, and State National Bank, Lubbock, Texas; and 2) State National Bancshares, Inc., Lubbock, Texas, to acquire 100 percent of ANB Financial Corporation, Arlington, Texas, and indirectly acquire ANB Delaware Financial Corporation, Dover, Delaware, and Arlington National Bank, Arlington, Texas.*	Newspaper – 07/09/2003 Fed Reg – 07/08/2003

* 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>
3(a)(5)(C)	MNB Holdings Corporation, San Francisco, California, to become a bank holding company by acquiring 100 percent of Mission National Bank, San Francisco, 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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NI = Needs to improve

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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	