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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. 30*

*Week Ending July 28, 2001*

### **Testimony And Statements**

Federal Deposit Insurance Reform -- statement by Governor Meyer before the Subcommittee on Financial Institutions and Consumer Credit of the House Committee on Financial Services.

- Published, July 26, 2001

Monetary Policy Objectives -- statement by Chairman Greenspan before the Senate Committee on Banking, Housing, and Urban Affairs.

- Published, July 24, 2001

### **Forms**

Forms -- extension of the Report of Selected Balance Sheet Items for Discount Window Borrowers (FR 2046), the Annual Report on Status of Disposition of Assets Acquired in Satisfaction of Debts Previously Contracted (FR 4006), and the Notice of Branch Closure (FR 4031); and reinstatement of the Report of Terms of Credit Card Plans (FR 2572).

- Approved, July 26, 2001

### **Enforcement**

Bankers Trust Company, New York, New York -- issuance of a cease and desist order against Kenneth Goglia, a former managing director and institution-affiliated party.

- Announced, July 23, 2001

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|-----------------|------------------------------------|--------------|---|
| <b>BS&amp;R</b> | Banking Supervision and Regulation | <b>RBOPS</b> | Reserve Bank Operations and Payment     |
| <b>C&amp;CA</b> | Consumer and Community Affairs     | <b>IF</b>    | International Finance                   |
| <b>FOMC</b>     | Federal Open Market Committee      | <b>OSDM</b>  | Office of Staff Director for Management |

**Bank Branches, Domestic**

Atlanta

MetroBank of Dade County, Miami, Florida -- to establish a branch at 4699 Nob Hill Road, Sunrise.

- Approved, July 25, 2001

**Bank Holding Companies**

St. Louis

BankStar, Inc., St. Louis, Missouri -- to acquire Pacific BankStar, Inc., and thereby acquire its subsidiary bank, Bank Star, Pacific.

- Approved, July 26, 2001

Director, BS&R

Fifth Third Bancorp, Cincinnati, Ohio -- modification of a commitment.

- Approved, July 26, 2001

Atlanta

RCK, Inc., Jacksonville, Florida -- to become a bank holding company through the acquisition of CenterBank of Jacksonville, National Association, a de novo bank.

- Approved, July 24, 2001

Atlanta

Sweetwater Financial Group, Inc., Powder Springs, Georgia -- to become a bank holding company through the acquisition of Georgian Bank, a de novo bank.

- Withdrawn, July 27, 2001

Director, BS&R

Wells Fargo Bank Minnesota, N.A., Minneapolis, Minnesota -- request for an exemption from section 23A of the Federal Reserve Act with respect to a corporate restructuring of certain activities by Wells Fargo & Company, San Francisco, California.

- Granted, July 27, 2001

### **Bank Mergers**

#### Chicago

1st Source Bank, South Bend, Indiana -- to acquire the LaPorte and Michigan City branches of Citizens Financial Services, FSB, Munster, and thereby establish branches.

- Approved, July 27, 2001

### **Banks, State Member**

#### Dallas

Falcon International Bank, Laredo, Texas -- to purchase certain assets and assume certain liabilities of National Bank & Trust, La Grange, and thereby establish a branch in San Antonio; and to engage in trust activities.

- Approved, July 25, 2001

### **Change In Bank Control**

#### Atlanta

FCB Financial, Inc., Tampa, Florida -- change in bank control.

- Permitted, July 27, 2001

#### Minneapolis

Hartland Bancshares, Inc., Hartland, Minnesota -- change in bank control.

- Permitted, July 24, 2001

#### St. Louis

Pocahontas Bankstock, Inc., Pocahontas, Arkansas -- change in bank control.

- Permitted, July 27, 2001

#### Atlanta

Vernon Bancshares, Inc., Leesville, Louisiana -- change in bank control.

- Withdrawn, July 6, 2001 (AC)

### **Competitive Factors Reports**

#### San Francisco

Bank of Hawaii Credit Card, N.A., Phoenix, Arizona -- report on competitive factors of the proposed merger with Bank of Hawaii, Honolulu, Hawaii.

- Submitted, July 26, 2001

**Competitive Factors Reports**

Boston

Berlin City Bank, Berlin, New Hampshire -- report on competitive factors of the proposed purchase of the branch at 76 Main Street, Littleton, of the Bank of New Hampshire, National Association, Farmington.

- Submitted, July 24, 2001

Richmond

Branch Banking and Trust Company, Winston-Salem, North Carolina -- report on competitive factors of the proposed merger with Century South Bank of the Carolinas, FSB, Waynesville; Century South Bank of Alabama, Oxford, Alabama; Century South Bank of Polk County, Copperhill, Tennessee; Century South Bank of Fannin County, N.A., Blue Ridge, Georgia; Century South Bank of Dahlonega, Dahlonega; Century South Bank of Danielsville, Danielsville; Century South Bank of Dawsonville, Dawsonville; Century South Bank of Ellijay, Ellijay; Century South Bank of Northeast Georgia, N.A., Gainesville; Century South Bank of Central Georgia, N.A., Macon; Century South Bank of the Coastal Region, N.A., Savannah; and Century South Bank of Lavonia, Lavonia.

- Submitted, July 24, 2001

St. Louis

Charter Pacific Bank, Agoura Hills, California -- report on competitive factors of the proposed merger with First Bank & Trust, San Francisco.

- Submitted, July 25, 2001

St. Louis

First Security State Bank of Charleston, Charleston, Missouri -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Charleston branch of Union Planters Bank, N.A., Memphis, Tennessee.

- Submitted, July 25, 2001

Richmond

Harrington Bank, FSB, Chapel Hill, North Carolina -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Chapel Hill branch of Harrington Bank, FSB, Richmond, Indiana.

- Submitted, July 24, 2001

### **Competitive Factors Reports**

#### Atlanta

Liberty Bank and Trust Company, New Orleans, Louisiana -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of two branches of Schwegmann Bank and Trust Company, Harvey.  
- Submitted, July 24, 2001

#### Richmond

MountainBank, Hendersonville, North Carolina -- report on competitive factors of the proposed merger with Premier Mortgage Associates, Inc., Greenwood, South Carolina.  
- Submitted, July 27, 2001

#### San Francisco

U.S. Bank, National Association, Minneapolis, Minnesota -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of 20 branches of Pacific Century Bank, N.A., Los Angeles, California.  
- Submitted, July 25, 2001

### **Extensions Of Time**

#### Chicago

CIB Marine Bancshares, Inc., Pewaukee, Wisconsin -- extension to December 5, 2001, to acquire Citrus Financial Services, Inc., Vero Beach, Florida, and Citrus Bank, N.A.  
- Granted, July 25, 2001

#### Cleveland

Fifth Third Bancorp, Cincinnati, Ohio, and Fifth Third Bank -- extensions to November 1, 2001, for Fifth Third Bancorp to acquire USB, Inc., Milwaukee, Wisconsin, and for Fifth Third Bank, Cincinnati, Ohio, to merge with Universal Savings Bank, F.A., Milwaukee, Wisconsin, and thereby establish branches.  
- Granted, July 26, 2001

#### Chicago

Prairie Bank and Trust Company, Bridgeview, Illinois -- extension to August 14, 2002, to establish a branch at the corner of Illinois Route 59 and Andrew Road, Plainfield.  
- Granted, July 26, 2001

**Extensions Of Time**

Chicago

Thumb National Bank and Trust Company Employee Stock Ownership Plan, Pigeon, Michigan -- extension to November 1, 2001, to become a bank holding company through the acquisition of shares of Thumb Bancorp, Inc., and thereby acquire Thumb National Bank and Trust Company.

- Granted, July 24, 2001

**Financial Holding Companies**

Philadelphia

First Chester County Corporation, West Chester, Pennsylvania -- election to become a financial holding company.

- Effective, July 23, 2001

San Francisco

First Independent Investment Group, Inc., Vancouver, Washington -- election to become a financial holding company.

- Effective, July 25, 2001

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, July 28, 2001

### 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, July 28, 2001

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

| <i>Type</i>           | <i>Application</i>   | <i>Ending date of comment period</i> |
|-----------------------|--|--------------------------------------|
| Representative Office | China Merchants Bank, Shenzhen, People's Republic of China, to establish a representative office in New York, New York.*   | Newspaper – N/Avail                  |
| Representative Office | Banca Comerciala Romana S.A., Bucharest, Romania, to establish a representative office in New York, New York.*   | Newspaper – N/Avail                  |
| Branch                | NCF Bank Plc (formerly known as Nordea Companies Finland (NCF) Plc formerly known as MeritaNordbanken Plc), to establish a state-licensed branch at 437 Madison Avenue, New York, New York.* | Newspaper – N/Avail                  |

\* Subject to the provisions of the Community Reinvestment Act

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

| <i>Type</i>     | <i>Application</i>   | <i>Ending date of comment period</i>           |
|-----------------|--|--|
| 3(a)(1)/3(a)(3) | North Fork Bancorporation, Inc. and its wholly-owned subsidiary, North Fork Bank, both of Melville, New York, to acquire Commercial Bank of New York, New York, New York.* | Newspaper – 07/28/2001<br>Fed Reg – 07/30/2001 |

\* Subject to the provisions of the Community Reinvestment Act

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

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

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

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

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**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.

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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, July 28, 2001

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

| <i>Type</i> | <i>Application</i>  | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| Branch      | First Heritage Bank, Wilkes-Barre, PA, to establish a branch office at 685 Wyoming Avenue, Kingston Borough, Luzerne County, PA | Newspaper: 08/13/2001                |

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

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--------------------------------------|
| 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)     | Harleysville National Corporation, Harleysville, PA, to acquire a de novo subsidiary HNC Reinsurance Company, Phoenix, AZ. | 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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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, July 28, 2001

### 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 5

## Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, July 28, 2001

### 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<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> |
| 2897763                | Hanover Bank<br>8071 Mechanicsville Turnpike<br>Mechanicsville, Virginia 23111 | 05/14/2001                  | 07/25/2001                 | S                     |                  | X           |

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## Section VI – CRA examinations scheduled for

## Quarter of

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*Institution*

*Location*

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None

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## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, July 28, 2001

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

| <i>Type</i> | <i>Application</i>  | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| Branch      | SunTrust Bank, Atlanta, Georgia, to establish a branch located at 8858 Waltham Woods Drive, Carney, Maryland, to be known as the Carney Safeway Office. | 08/01/2001*                          |
| Branch      | SunTrust Bank, Atlanta, Georgia, to establish a branch located at 4211 Mountain Road, Pasadena, Maryland, to be known as the Pasadena Safeway Office.   | 08/01/2001*                          |
| Branch      | SunTrust Bank, Atlanta, Georgia, to establish a branch located at 1780 Forest Drive, Annapolis, Maryland, to be known as the Annapolis Safeway Office.  | 08/01/2001*                          |

\*Subject to provisions of the Community Reinvestment Act

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

| <i>Type</i> | <i>Application</i>  | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| 3(a)(5)     | First Pulaski National Corporation, Pulaski, Tennessee, to merge with Belfast Holding Company, and thereby directly acquire Bank of Belfast, both of Belfast, Tennessee.  | Fed Reg – 08/27/2001*                |
| CIC         | Bonifay Holding Company, Inc., Bonifay, Florida, prior notification filed by Guy F. Medley, Michael A. Medley, J. Dennis DuRant, Robert A. Bowen, M. Shay McCormick, Bobby L. George, Wilhelmina P. Belcer, Don W. Hersman, James F. Adams, Orilious G. Banks, Robert E. Black, Franklin L. Fisher, Brian K. James, Michael P. McCann, Rupert E. Phillips, Claude C. Royster III, D. Terry Tillman, and Charles R. Vawter, to collectively acquire 100 percent of the outstanding shares of Bonifay Holding Company, Inc., and its subsidiary, The Bank of Bonifay, both of Bonifay, Florida. | Newspaper – 07/20/2001               |

\*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>  |
|------------------|---|
| OTHER<br>FOREIGN | AmSouth Bank, Birmingham, Alabama, to establish a new foreign subsidiary, to be located in Hong Kong, and thereby engage in issuing import commercial letters of credit to beneficiaries in Asia. |

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, July 28, 2001

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

| <i>Type</i>      | <i>Application</i>  | <i>Ending date of comment period</i> |
|------------------|---|--------------------------------------|
| 18(c)            | Cedar Rapids Bank and Trust Company, Cedar Rapids, Iowa, for prior approval to acquire the Cedar Rapids, Iowa branch office of Quad City Bank and Trust Company, Bettendorf, Iowa.*   | Newspaper – 8/03/2001                |
| 18(c) & Branches | First Farmers Bank & Trust Company, Converse, Indiana, for prior approval to acquire the Greentown, Logansport, Peru, Roann and Wabash offices of Lake City Bank, Warsaw, Indiana and thereby to establish branches at 520 W. Main Street, Greentown, Indiana, 3910 E. Market Street, Logansport, Indiana, 2 N. Broadway, Peru, Indiana, 110 Chippewa Street, Roann, Indiana and 1004 N. Cass Street, Wabash, Indiana.* | Newspaper – N/Avail                  |
| 18(c) & Branches | M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, for prior approval to merge with National City Bank of Minneapolis, Minneapolis, Minnesota and thereby to establish branches at 651 Nicollet Mall, Minneapolis, Minnesota and 3905 West 69th Street, Edina, 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>         |
|-------------|---|--|
| 3(a)(1)     | American Community Financial, Inc., Woodstock, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting stock of American Community Bank & Trust, Woodstock, Illinois.* | Fed Reg – 7/30/2001<br>Newspaper – 7/22/2001 |
| 3(a)(1)     | Bank Iowa Holding Company, Clarinda, Iowa, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Farmers State Bank, Schleswig, Iowa.*                               | Fed Reg – N/Avail<br>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>         |
|-------------|--|--|
| 4(c)(8)     | Chemical Financial Corporation, Midland, Michigan, for prior approval to acquire 100 percent of the voting shares of Bank West Financial Corporation, Grand Rapids, Michigan and thereby indirectly acquire Bank West, Grand Rapids, Michigan.*  | Fed Reg – 8/17/2001<br>Newspaper – N/Avail   |
| 3(a)(5)     | First Financial Corporation, Terre Haute, Indiana, for prior approval to acquire 100 percent of the voting shares of Community Financial Corp., Olney, Illinois and thereby indirectly acquire Community Bank and Trust, N.A., Olney, Illinois.*   | Fed Reg – 8/10/2001<br>Newspaper – N/Avail   |
| 3(a)(3)     | Grant County State Bancshares, Inc. Employees Stock Ownership Plan, Swayzee, Indiana, for prior approval to acquire an additional 31.99 percent of the voting shares of Grant County State Bancshares, Inc., Swayzee, Indiana and thereby indirectly acquire Grant County State Bank, Swayzee, Indiana.*   | Fed Reg – 8/24/2001<br>Newspaper – 8/13/2001 |
| 4(c)(8)     | Hasten Bancshares, Indianapolis, Indiana, for prior approval to acquire 100 percent of the outstanding common stock of Harrington Financial Group, Inc., Overland Park, Kansas, and thereby indirectly acquire Harrington Bank, FSB, Richmond, Indiana and to acquire 19.9 percent of the outstanding common stock of Harrington Financial Group, Inc., Overland Park, Kansas, and thereby indirectly acquire Harrington Bank, FSB, Richmond, Indiana.*  | Fed Reg – 8/01/2001<br>Newspaper – 7/31/2001 |
| 3(a)(3)     | Kerndt Bank Services, Inc., Lansing, Iowa, for prior approval to acquire 100 percent of the voting shares of Westmont Corporation, West Union, Iowa, and thereby indirectly acquire Farmers Savings Bank, West Union, Iowa.*   | Fed Reg – N/Avail<br>Newspaper – N/Avail     |
| CC          | Notification by Charles Weldon Morrison of a Change in Control of Lamoine Bancorp, Inc., La Harpe, Illinois.   | Fed Reg – 7/24/2001<br>Newspaper – N/Avail   |
| 3(a)(1)     | MB-MidCity, Inc., Chicago, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of MB Financial, Inc., Chicago, Illinois and Manufacturers National Corporation, Chicago, Illinois and thereby indirectly acquire Manufacturers Bank, Chicago, Illinois; 100 percent of the voting shares of MidCity Financial Corporation, Chicago, Illinois and thereby indirectly acquire First National Bank of Elmhurst, Elmhurst, Illinois, Mid-City National Bank of Chicago, Chicago, Illinois, First National Bank of Morton Grove, Morton Grove, Illinois and Union Bank and Trust Company, Oklahoma City, Oklahoma and 100 percent of the voting shares of Abrams Centre Bancshares, Inc., Dallas, Texas and thereby indirectly acquire Abrams Centre National Bank, Dallas, Texas.* | Fed Reg – 8/10/2001<br>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>         |
|-------------|---|--|
| 3(a)(3)     | Panhandle Aviation, Inc., Clarinda, Iowa, for prior approval to acquire 100 percent of the voting shares of Bank Iowa Holding Company (in organization), Clarinda, Iowa, and thereby indirectly acquire Farmers State Bank, Schleswig, Iowa.* | Fed Reg – N/Avail<br>Newspaper – N/Avail     |
| 3(a)(1)     | Piper Holdings, Inc., Covington, Indiana, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The Fountain Trust Company, Covington, Indiana.*                                 | Fed Reg – 7/30/2001<br>Newspaper – 8/10/2001 |
| 3(a)(3)     | Quad City Holdings, Inc., Moline, Illinois, for prior approval to acquire 100 percent of the voting shares of Cedar Rapids Bank and Trust Company (in organization), Cedar Rapids, Iowa*  | Fed Reg – 7/09/2001<br>Newspaper – 7/08/2001 |
| 3(a)(3)     | River Valley Bancorp, Inc., Eldridge, Iowa, for prior approval to acquire 80.95% of Southeast Security Bank, Mediapolis, Iowa.*   | Fed Reg – N/Avail<br>Newspaper – N/Avail     |
| 3(a)(1)     | Speer Bancshares, Inc., Speer, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of State Bank of Speer, Speer, Illinois.*  | Fed Reg – 7/20/2001<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)     | Chemical Financial Corporation, Midland, Michigan, for prior approval to acquire 100 percent of the voting shares of Sunrise Mortgage Company, Grand Rapids, Michigan (a wholly-owned subsidiary of Bank West), and thereby to engage in extending credit and servicing loans.                                     | Fed Reg – 8/17/2001                  |
| 4(c)(8)     | MB-MidCity, Inc., Chicago, Illinois, for prior approval to acquire 60 percent of the voting shares of Summit MFR Leasing LLC, Cincinnati, Ohio and Sentry Lease Equity Pool 2000-1, LLC, Salt Lake City, Utah and thereby engage in leasing personal or real property.   | Fed Reg – 8/10/2001                  |
| 4(c)(8)     | Northern Trust Corporation, Chicago, Illinois, for prior approval to engage indirectly through Northern Trust Global Advisors, Inc., Stamford, Connecticut, in the nonbanking activity of serving as investment advisor and in the nonbanking activities of commodity pool operator and commodity trading advisor. | Fed Reg – 7/26/2001                  |

**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)     | RNB Corporation, Brazil, Indiana, notification of intent to purchase stock in Independent Bankers Life Reinsurance Company of Indiana Ltd. and thereby to engage in the reinsuring of credit life, accident and health insurance. | Fed Reg – N/Avail                    |

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

| <i>Type</i> | <i>Application</i>  |
|-------------|---|
| Membership  | Cedar Rapids Bank and Trust Company (in organization), Cedar Rapids, Iowa, for prior approval to 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 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**

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*Institution*

*Location*

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None

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## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, July 28, 2001

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

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

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

| <i>Type</i> | <i>Application</i>   | <i>Ending date of comment period</i>       |
|-------------|--|--|
| 3(a)(3)     | Notice by First Banks, Inc., St. Louis, Missouri, to acquire Allegiant Bancorp, Inc., St. Louis, Missouri* | Newspaper: 8/31/2001<br>Fed Reg: 8/24/2001 |

\* Subject to the provisions of the Community Reinvestment Act

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

| <i>Type</i> | <i>Application</i>   | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| 4(c)(8)     | Notice by Gideon Bancshares Company, Dexter, Missouri, to engage in a retail brokerage operation | Fed Reg: 8/6/2001                    |

#### 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.

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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 9

## Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, July 28, 2001

### 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<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> |
| 920854                 | Pioneer Bank<br>Mapleton, Minnesota | 4/23/2001                   | 7/26/2001                  | S                     |                  | X           |

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## Section VI – CRA examinations scheduled for Quarter of

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*Institution* *Location*

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None

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# District 10

## Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, July 28, 2001

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

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

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

| <i>Type</i> | <i>Application</i>  | <i>Ending date of comment period</i>            |
|-------------|---|---|
| 3(a)(1)     | FlatIrons Bank Holding Company, Loveland, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of FlatIrons Bank, Boulder, Colorado (in organization).   | Newspaper – 08/31/2001<br>Fed Reg – 08/27/2001  |
| 3(a)(3)     | Stamford Banco, Inc., Stamford, Nebraska, for prior approval to acquire an additional 16.7 percent, for a total of 33.32 percent of the voting shares of First Gothenburg Bancshares, Inc., Gothenburg, Nebraska, parent of First State Bank, Gothenburg, Nebraska. | Newspaper – N/Available<br>Fed Reg – 08/09/2001 |

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

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

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

| <i>Type</i> | <i>Application</i> |  |
|-------------|--------------------|--|
| 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.

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| <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> |
| 321255                 | First American Bank<br>Main & High School<br>Stonewall, Oklahoma 74871      | 04/23/2001                  | 07/18/2001                 | S                     |                  | X           |
| 767255                 | Lamar Bank and Trust Company<br>1000 Broadway<br>Lamar, Missouri 64759-1455 | 04/30/2001                  | 07/25/2001                 | S                     |                  | X           |
| 328151                 | Citizens State Bank<br>201 Starr Avenue<br>Miltonvale, Kansas 67466         | 05/07/2001                  | 07/26/2001                 | S                     |                  | X           |

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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 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, July 28, 2001

### 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 12

## Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, July 28, 2001

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

| <i>Type</i> | <i>Application</i>  | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| Branch      | Farmers & Merchants Bank of Central California, Lodi, California, to establish a branch office to be known as Lincoln Center Branch, 205 Lincoln Center, Stockton, California.* | Newspaper – 08/02/2001               |

\* 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**

---

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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