
Federal Reserve Release



H.2

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

No. 34

Week Ending August 25, 2001

Bank Holding Companies

Citigroup Inc., New York, New York -- request for exemption from section 23A of the Federal Reserve Act to transfer certain assets of Associates First Capital Corporation, Irving, Texas.
- Granted, August 24, 2001

Discount Rates

Discount Rates -- decrease from 3-1/4 percent to 3 percent by the Federal Reserve Banks of Boston, New York, Philadelphia, Richmond, Chicago, Kansas City, Dallas, and San Francisco.
- Approved, August 21, 2001

Discount Rates -- decrease from 3-1/4 percent to 3 percent by the Federal Reserve Banks of Minneapolis and St. Louis.
- Approved, August 22, 2001

Discount Rates -- decrease from 3-1/4 percent to 3 percent by the Federal Reserve Banks of Cleveland and Atlanta.
- Approved, August 23, 2001

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

Bank Branches, Domestic

New York

Banco Popular North America, New York, New York -- to establish a branch at 6744 Hillcroft Avenue, Houston, Texas.

- Approved, August 20, 2001

Philadelphia

First Heritage Bank, Wilkes-Barre, Pennsylvania -- to establish a branch at 685 Wyoming Avenue, Kingston Borough.

- Approved, August 20, 2001

Kansas City

Gold Bank, Leawood, Kansas -- to establish a branch at 1201 Northwest Briarcliff Parkway, Kansas City, Missouri.

- Approved, August 21, 2001

Kansas City

Legacy Bank, Hinton, Oklahoma -- to establish a branch at 13216 N. MacArthur, Oklahoma City.

- Approved, August 22, 2001

St. Louis

Midwest BankCentre, St. Louis, Missouri -- to establish a limited service branch at 14901 North Outer Forty Road.

- Approved, August 20, 2001

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 3577 Hacks Cross Road, Memphis, Tennessee.

- Approved, August 21, 2001

Bank Branches, Domestic

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 60 Sixes Road, Canton; 4290 Bells Ferry Road, Kennesaw; 5550 Chamblee Dunwoody, Dunwoody; 7950 Jones Branch Road, McLean, Virginia; 8858 Waltham Woods Drive, Carney, Maryland; 4211 Mountain Road, Pasadena; and 1780 Forest Drive, Annapolis.
- Approved, August 21, 2001

Bank Holding Companies

Director, BS&R

Amicus Holdings, Inc., Falls Church, Virginia -- to acquire Amicus Bank, Toronto, Canada.
- Approved, August 21, 2001

Chicago

Chemical Financial Corporation, Midland, Michigan -- to acquire Bank West Financial Corporation, Grand Rapids, and Bank West and to acquire Sunrise Mortgage Company and thereby engage in extending credit and servicing loans.
- Approved, August 22, 2001

Dallas

Eden Financial Corporation, San Angelo, Texas, and K&T Financial Corporation, Dover, Delaware -- waiver of application to acquire State Finance Company, San Angelo, and thereby engage in extending credit and servicing loans.
- Granted, August 23, 2001

Philadelphia

Harleysville National Corporation, Harleysville, Pennsylvania -- to acquire HNC Reinsurance Company, Phoenix, Arizona, and thereby engage in credit life reinsurance activities.
- Approved, August 24, 2001

San Francisco

Humboldt Bancorp, Eureka, California -- to acquire WEBLOCKBOX, Inc., El Dorado Hills, and thereby engage in data processing activities.
- Returned, August 23, 2001

Bank Holding Companies

Atlanta

Regions Financial Corporation, Birmingham, Alabama -- to merge with Park Meridian Financial Corporation, Charlotte, North Carolina.
- Approved, August 23, 2001

Chicago

River Valley Bancorp, Inc., Eldridge, Iowa -- to acquire shares of Southeast Security Bank, Mediapolis.
- Withdrawn, August 23, 2001

Minneapolis

Western Bancorporation, Inc., Duluth, Minnesota -- to acquire Cass Lake Company, Cass Lake, and First National Bank of Cass Lake and to engage in insurance agency activities in a town with a population not exceeding 5,000.
- Approved, August 24, 2001

Change In Bank Control

St. Louis

Casey County Bancorp, Inc., Liberty, Kentucky -- change in bank control notices.
- Permitted, August 20, 2001

Minneapolis

The First and Farmers Bank Holding Company, Portland, North Dakota -- change in bank control.
- Permitted, August 24, 2001

Atlanta

Vernon Bancshares, Inc., Leesville, Louisiana -- change in bank control.
- Permitted, August 17, 2001 (AC)

Competitive Factors Reports

Atlanta

Bank of Pensacola, Pensacola, Florida -- report on competitive factors of the proposed merger with First American Bank of Pensacola, N.A.
- Submitted, August 22, 2001

Competitive Factors Reports

Chicago

Chemical Bank West, Cadillac, Michigan -- report on competitive factors of the proposed merger with Bank West, Grand Rapids.
- Submitted, August 22, 2001

St. Louis

Enterprise Banking, N.A., Overland Park, Kansas -- report on competitive factors of the proposed merger with Enterprise Bank, Clayton, Missouri.
- Submitted, August 22, 2001

Atlanta

First National Trust Company, Hermitage, Pennsylvania -- report on competitive factors of the proposed establishment of FN Interim Trust Company to facilitate the merger with Promistar Trust Company, Johnstown.
- Submitted, August 15, 2001 (AC)

Atlanta

Guaranty Bank of Mamou, Mamou, Louisiana -- report on competitive factors of the proposed merger with The Federal Savings Bank of Evangeline Parish, Ville Platte.
- Submitted, August 22, 2001

Atlanta

Guaranty Capital Corporation, Mamou, Louisiana -- report on competitive factors of the proposed merger of GCC Federal Savings Bank, an interim savings bank, with The Federal Savings Bank of Evangeline Parish, Ville Platte.
- Submitted, August 22, 2001

Atlanta

Hancock Bank, Gulfport, Mississippi -- report on competitive factors of the proposed merger with The Lamar Bank, Purvis.
- Submitted, August 15, 2001 (AC)

Atlanta

Promistar Bank, Johnstown, Pennsylvania -- report on competitive factors of the proposed merger with First National Bank of Pennsylvania, Greenville.
- Submitted, August 15, 2001 (AC)

Competitive Factors Reports

Atlanta

Prosperity Bank of St. Augustine, St. Augustine, Florida -- report on competitive factors of the proposed purchase of assets and assumption of deposit liabilities of the Palatka branch of SunTrust Bank, Atlanta, Georgia.

- Submitted, August 17, 2001 (AC)

Kansas City

Summit Bank, Tulsa, Oklahoma -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Tulsa branch of First United Bank and Trust Company, Durant.

- Submitted, August 22, 2001

San Francisco

SunFirst Bank, St. George, Utah -- report on competitive factors of the proposed assumption of deposits of the 10 North 400 East, St. George branch of Associates Capital Bank, Salt Lake City.

- Submitted, August 23, 2001

Extensions Of Time

Director, BS&R

BNP Paribas, Paris, France -- extension to August 26, 2002, to divest of certain investments.

- Granted, August 14, 2001 (AC)

Atlanta

Commercial Bank, Harrogate, Tennessee -- extensions to August 31, 2002, to establish a branch at Kingston Pike and Debusk Lane, Knoxville, and to increase its investment in bank premises.

- Granted, August 22, 2001

Financial Holding Companies

Philadelphia

Franklin Financial Services Corporation, Chambersburg, Pennsylvania -- election to become a financial holding company.

- Effective, August 24, 2001

Financial Holding Companies

San Francisco

Washington First Financial Group, Inc., Seattle, Washington -- election to become a financial holding company.

- Effective, August 24, 2001

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting of June 26-27, 2001.

- Published, August 23, 2001

FOMC

Short-term Interest Rates -- decrease in the target for the federal funds rate from 3-3/4 percent to 3-1/2 percent.

- Approved, August 21, 2001

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, August 25, 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)	The Royal Bank of Scotland Group plc, Edinburgh, Scotland, The Royal Bank of Scotland plc, Edinburgh, Scotland, RBSG International Holdings Ltd., Edinburgh, Scotland, and Citizens Financial Group, Inc., Providence, Rhode Island to acquire Citizens Bank of Pennsylvania, Philadelphia, Pennsylvania (in formation) and Citizens Bank, Wilmington, Delaware (in formation) pursuant to section 3(a)(3) of the Bank Holding Company Act of 1956, as amended. The nucleus of the two new bank subsidiaries would be the existing mid-Atlantic retail branch network and other banking operations of Mellon Financial Corporation, Pittsburgh, Pennsylvania.	Newspaper - 09/09/2001 Fed Reg – 09/11/2001

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

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, August 25, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Representative Office	Banca Comerciala Romana S.A., Bucharest, Romania, to establish a representative office in New York, New York.*	Newspaper – N/Avail
Representative Office	Royal Bank of Canada, Montreal, Canada, to establish a representative office in Wilmington, Delaware.*	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
Branch	The Chase Manhattan Bank, New York, New York, to open and occupy a <i>de novo</i> branch office at The Hub shopping center, Fulton and Bell Streets, Hempstead, New York.*	Newspaper – 09/14/2001

* 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>
3(a)(3)	Citigroup Holding Company, Wilmington, Delaware, Citigroup Inc. and Citicorp, both of New York, New York, to acquire all of the outstanding shares of Hurley State Bank, Sioux Falls, South Dakota.*	Newspaper – 08/30/2001 Fed Reg – 09/04/2001

* 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

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

Section V – Availability of CRA public evaluations

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

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

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

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, August 25, 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>
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.

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

Section VI – CRA examinations scheduled for Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, August 25, 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)	Received application from Whitaker Bank Corporation of Kentucky, Lexington, KY on 08/17/2001 to acquire 100% of the voting shares of Citizens National Bank & Trust of Hazard, Hazard, KY.*	Newspaper – 09/17/2001
3(a)(5)	Received application from Second Bancorp Incorporated, Warren, OH on 08/23/2001 to acquire 100% of the voting shares of Commerce Exchange Corporation, Beachwood, OH.*	Not Yet Known #

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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, August 25, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	New Peoples Bank, Inc., Honaker, Virginia, to establish a branch at 1221 Stafford Drive, Princeton, West Virginia.*	Newspaper - 09/05/2001

*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>
3(a)(3)	FNB Corporation, Christiansburg, Virginia, to acquire 100% of the voting shares of FNB Southwest, National Association, Roanoke, Virginia (a converting federal savings bank presently known as Southwest Virginia Savings Bank).*	Fed Reg - 09/18/2001 Newspaper - 09/07/2001

*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

<i>Type</i>	<i>Application</i>
25	Bank of America, National Association, Charlotte, North Carolina, to establish a branch office in Madrid, Spain.

Section V – Availability of CRA public evaluations

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
517423	Consolidated Bank and Trust Company 320 North 1 st Street Richmond, Virginia 23219	06/18/2001	08/22/2001	S		X
2897736	CommerceFirst Bank 1804 West Street Annapolis, Maryland 21401	06/18/2001	08/24/2001	S		X

Section VI – CRA examinations scheduled for Quarter of

Institution *Location*

None

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, August 25, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Colonial Bank, Montgomery, Alabama, to merge with Manufacturers Bank of Florida, Tampa, Florida.	09/26/2001*

*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>
CIC	Coastal Commerce Bancshares, Inc., Kaplan, Louisiana, after-the-fact notification filed by J. Vernon Johnson to retain 12.8 percent of the outstanding shares of Coastal Commerce Bancshares, Inc., and its subsidiary, Kaplan State Bank, both of Kaplan, Louisiana	Fed Reg – 09/13/2001
3(a)(5)	Whitney Holding Corporation, New Orleans, Louisiana, to merge with Redstone Financial, Inc., Houston, Texas, and thereby acquire Northwest Bank, N.A., Houston, Texas.	Newspaper – 9/15/2001*
3(a)(1)	United Bancshares, Inc., New Orleans, Louisiana, to become a bank holding company by acquiring United Bank and Trust, New Orleans, Louisiana.	Fed Reg – 09/24/2001*
CIC	Capital City Bank Group, Inc., Tallahassee, Florida, after-the-fact notification filed by Robert Hill Smith, William Godfrey Smith, Jr., Patricia Hill Smith, Paula Peters Smith, Virginia Austin Smith, Jennifer Wilson Smith, Warren Hamilton Smith, William Godfrey Smith, III, The VAS Trust, The WHS Trust, The JWS Trust, The WGS III Trust, 2S Partnership, and WGS Trust, to retain 10.85 percent of the outstanding shares of Capital City Bank Group, Inc., Tallahassee, Florida. Total ownership is 34.42 percent.	Fed Reg – 09/18/2001
3(a)(1)	Grand Bankshares, Inc., West Palm Beach, Florida, to become a bank holding company by acquiring Grand Bank of Florida, West Palm Beach, Florida.	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)(5)	The Colonial BancGroup, Inc., Montgomery, Alabama, to merge with Manufacturers Bancshares, Inc., and thereby acquire Manufacturers Bank of Florida, both of Tampa, Florida.	Fed Reg – 09/28/2001*
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, and D. Terry Tillman, 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
3(a)(1)	Medley Group, Inc., Dothan, Alabama, to become a bank holding company by acquiring Bonifay Holding Company, Inc., Bonifay, Florida.	Fed Reg – 08/10/2001*

*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>
Foreign	Banco de Credito Inversiones, S.A., Santiago, Chile, to convert its existing Florida chartered international bank agency into a Florida chartered international bank branch.

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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, August 25, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Citizens Bank, Flint, Michigan, for prior approval to establish a branch at 2285 Cedar Street, Holt, Michigan.*	Newspaper – 8/31/2001
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 – 8/23/2001
Branch	Johnson Bank, Racine, Wisconsin, for prior approval to establish a branch at 441 Lake Avenue, Racine, Wisconsin.*	Newspaper – 8/22/2001
Branch	Johnson Bank, Racine, Wisconsin, for prior approval to establish a branch at 525 Junction Road, Madison, Wisconsin.*	Newspaper – 8/21/2001
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)	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 – 8/27/2001 Newspaper – 9/01/2001
3(a)(1)	Eagle Bancshares, Inc., Cashton, Wisconsin, for prior approval to become a bank holding company through the acquisition of 100 percent of the outstanding shares of Cashton Bancshares, Inc., Cashton, Wisconsin and thereby indirectly Bank of Cashton, Cashton, Wisconsin.*	Fed Reg – 9/20/2001 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)	Grant County State Bancshares, Inc. Employees Stock Ownership Plan, Swayzee, Indiana, for prior approval to acquire an additional 1,300 shares (1.97 percent), for a total ownership of 21,113 shares (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 Newspaper – 8/13/2001
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 – 8/27/2001 Newspaper – N/Avail
3(a)(3)	Mid-Iowa Bancshares Co., Algona, Iowa, for prior approval to acquire in excess of 5% but not to exceed 10% of Horizon Bank (in organization), Encino, California.*	Fed Reg – 9/11/2001 Newspaper – N/Avail
3(a)(3)	Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois, for prior approval to acquire an additional 19.69 percent, for a total of 47 percent, of the voting shares of Oswego Bancshares, Inc., Oswego, Illinois and thereby indirectly acquire Oswego Community Bank, Oswego, Illinois.*	Fed Reg – 9/04/2001 Newspaper – 9/03/2001
3(a)(3)	Panhandle Aviation, Inc., Clarinda, Iowa, for prior approval to acquire 100 percent of the voting shares of Bank Iowa Holding Company, Clarinda, Iowa, and thereby indirectly acquire Farmers State Bank, Schleswig, Iowa.*	Fed Reg – 8/27/2001 Newspaper – 9/01/2001
3(a)(3)	River Valley Bancorp, Inc., Eldridge, Iowa, for prior approval to acquire 80.95 percent of the voting shares of Southeast Security Bank, Mediapolis, Iowa.*	Fed Reg – 8/27/2001 Newspaper – 8/25/2001
CC	Notification by John G. Rosholt, of a Change in Control to retain control, and by Gary C. Rosholt to acquire control, of Rosholt Bancorporation, Inc., Rosholt, Wisconsin.	Fed Reg – 8/27/2001 Newspaper – N/Avail
3(a)(1)	WB Bancshares, Inc., Bloomington, Wisconsin, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Woodhouse and Bartley Bank, Bloomington, Wisconsin.*	Fed Reg – 9/10/2001 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>
4(c)(8)	Oswego Bancshares, Inc., Oswego, Illinois, for prior approval to guarantee the borrowings by Oswego Community Bank Employees Stock Ownership Plan.

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, August 25, 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>
CIC	Notice involving Planters Holding Company, Indianola, Mississippi, by William T. Robinson, Jr., Indianola, Mississippi, to retain up to 12.2 percent.	Newspaper – N/Avail Fed Reg. – N/Avail

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
123440	Eagle Bank & Trust Company Little Rock, Arkansas	4/16/2001	8/22/2001	S		X

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, August 25, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branch	The State Savings Bank of Manistique, Manistique, Michigan, to purchase certain assets and assume certain liabilities of the Naubinway, Michigan and Curtis, Michigan branches of North Country Bank & Trust, Traverse City, Michigan and incident thereto establish branches in the Michigan communities of Naubinway and Curtis.*	09/16/2001
18(c) & Branch	BANKFIRST, Sioux Falls, South Dakota, to purchase certain assets and assume certain liabilities of the Miami, Arizona branch of Community First National Bank, Fargo, North Dakota, and immediately thereafter relocate the branch to Chandler, Arizona.*	N/Avail.
5(d)(3) & Branch	Western Security Bank, Billings, Montana, to purchase certain assets and assume certain liabilities of the Billings, Montana branches of Glacier Bank, Kalispell, Montana and incident thereto establish branches at 670 Main Street, Billings, Montana and 2209 Central Avenue, Billings, Montana.*	N/Avail.
5(d)(3) & Branch	Valley Bank of Helena, Helena, Montana, to purchase certain assets and assume certain liabilities of the Helena, Montana branch of Glacier Bank, Kalispell, Montana and incident thereto establish a branch at 611 North Montana, Helena, Montana.*	N/Avail.
Branch	The Peninsula Bank, Ishpeming, Michigan, proposes to establish branches at 102 N. Front Street and 1414 W. Fair Avenue, both of Marquette, Michigan.*	08/31/2001

*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.

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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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, August 25, 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>
None		

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, August 25, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Texas Bank, Weatherford, TX, to establish a branch office at 225 East Spring Street, Weatherford, TX, 76086*	09/05/2001

*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>
CIC	Eugene A. Ludwig, Washington, D.C., and Evan G. Galbraith, New York, NY, acting as voting trustees, to acquire an interest in Laredo National Bancshares, Inc., Laredo, TX (previously reported the week ending August 4, 2001)	Fed Reg – 08/28/2001 Newspaper – 08/23/2001
CIC	Warren A. Armstrong, La Grange, TX, et al, acting in concert through a voting and stock restriction agreement, to acquire an interest in La Grange Bancshares, Inc., La Grange, TX	Fed Reg – N/Avail Newspaper – 09/10/2001
3(a)(3)	International Bancshares Corp, Laredo, TX, and IBC Subsidiary Corporation, Wilmington, DE, to acquire National Bancshares Corporation of Texas, San Antonio, TX, NBT of Delaware, Inc., Wilmington, DE, and NBC Bank, National Association, Eagle Pass, TX*	Fed Reg – N/Avail Newspaper – 09/06/2001

*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

<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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, August 25, 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>
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>	
Waiver	Umpqua Holdings Corporation, Portland, Oregon, to merge with Independent Financial Network, Inc., Coos Bay, Oregon (“IFN”), and thereby acquire IFN’s subsidiary banks, Independent Financial Network Bank, McKenzie State Bank, Lincoln Security Bank, Oregon State Bank, Family Security Bank, and Pacific State Bank, which will be merged with and into Umpqua Bank, Roseburg, Oregon.	
3(a)(5)(C)	Alliance Bancshares California to become a bank holding company as a result of a corporate reorganization of Alliance Bank, both of Culver City, California.	

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	
