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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. 43*

*Week Ending October 27, 2001*

**Bank Holding Companies**

International Bancshares Corporation, Laredo, Texas -- to acquire National Bancshares Corporation of Texas, San Antonio, and thereby acquire NBC Bank, N.A., Eagle Pass.  
- Approved, October 26, 2001

North Fork Bancorporation, Inc., Melville, New York -- to acquire Commercial Bank of New York, New York City.  
- Approved, October 22, 2001

**Forms**

Forms -- discontinuance of the Daily Advance Report of Deposits (FR 2000).  
- Approved, October 23, 2001

**Enforcement**

McIlroy Bank and Trust, Fayetteville, Arkansas -- consent order of assessment of a civil money penalty.  
- Announced, October 25, 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**

## Cleveland

Apple Creek Banking Company, Apple Creek, Ohio -- to establish a branch at 105 Second Avenue, Northeast, Beach City.

- Approved, October 23, 2001

## Chicago

Bank of Geneva, Geneva, Indiana -- to establish a branch at 105 West Main Street, Saratoga.

- Approved, October 26, 2001

## Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish branches at 412 Main Street and 3075 Mallory Lane, Franklin, Tennessee.

- Approved, October 24, 2001

**Bank Holding Companies**

## Richmond

Catawba Valley Bankshares, Inc., Hickory, North Carolina -- to acquire First Gaston Bank of North Carolina, Gastonia.

- Approved, October 24, 2001

## Atlanta

FirstCity Bancorp, Inc., Gibson, Georgia -- to become a bank holding company through the acquisition of FirstCity Bank.

- Approved, October 26, 2001

## San Francisco

GBC Bancorp, Los Angeles, California -- waiver of application requirements in connection with the proposed merger of GBC Bancorp's subsidiary bank, General Bank, with Liberty Bank and Trust, Boston, Massachusetts.

- Granted, October 26, 2001

### **Bank Holding Companies**

#### San Francisco

Hemet Bancorp, Hemet, California -- to become a bank holding company through the acquisition of The Bank of Hemet.

- Approved, October 25, 2001

#### Cleveland

Parkvale Financial Corporation, Monroeville, Pennsylvania -- waiver of application requirement in connection with the proposed merger of Parkvale's subsidiary saving bank, Parkvale Savings Bank, with Second National Bank of Masontown, Masontown.

- Approved, October 23, 2001

#### Dallas

South Plains Financial, Inc., Lubbock, Texas, and South Plains Delaware Financial Corporation, Dover, Delaware -- to acquire Zia Financial Corporation, Ruidoso, New Mexico, and City Bank New Mexico; and for Zia Financial Corporation to become a bank holding company through the acquisition of City Bank New Mexico.

- Approved, October 24, 2001

#### Kansas City

Southern Colorado National Bancorp, Inc., Pueblo, Colorado -- to become a bank holding company through the acquisition of Southern Colorado National Bank.

- Approved, October 26, 2001

#### Minneapolis

Venture Bancshares, Inc., Bloomington, Minnesota -- to become a bank holding company through the acquisition of Venture Bank, a de novo bank.

- Approved, October 22, 2001

### **Bank Mergers**

#### San Francisco

Business Bank of California, San Bernardino, California -- to merge with Metro Commerce Bank, San Rafael.

- Approved, October 25, 2001

### **Banks, Foreign**

#### Atlanta

Banco de Credito e Inversiones, S.A., Santiago, Chile -- to convert its state-chartered agency at 701 Brickell Avenue, Suite 1450, Miami, Florida, to a state-chartered international branch.

- Approved, October 23, 2001

### **Change In Bank Control**

#### Chicago

APM Bancorp, Inc., Buffalo, Iowa -- change in bank control.

- Permitted, October 23, 2001

#### Boston

Central Bancorp, Inc., Somerville, Massachusetts -- change in bank control.

- Permitted, October 23, 2001

#### Minneapolis

WCB Bancshares, Inc., Oakdale, Minnesota -- change in bank control.

- Permitted, October 26, 2001

### **Competitive Factors Reports**

#### San Francisco

Affinity Bank, Ventura, California -- report on competitive factors of the proposed merger with Westcoast Savings and Loan Association, Seal Beach.

- Submitted, September 28, 2001 (AC)

#### Dallas

The American National Bank of Texas, Terrell, Texas -- report on competitive factors of the proposed acquisition of the Rowlett and Rockwall branches of Jefferson Heritage Bank, Denton.

- Submitted, October 25, 2001

#### San Francisco

Bank of Fairfield, Fairfield, Washington -- report on competitive factors of the proposed merger with Fairfield-Waverly Insurance Agency, Inc.

- Submitted, October 22, 2001

### **Competitive Factors Reports**

#### Chicago

Bank of Monticello, Monticello, Wisconsin -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of Associated Bank, National Association, Green Bay.

- Submitted, October 26, 2001

#### St. Louis

Eagle Bank and Trust Company of Missouri, Hillsboro, Missouri -- report on competitive factors of the proposed merger with Perry County Savings Bank, FSB, Perryville.

- Submitted, October 26, 2001

#### Chicago

Exchange State Bank, Collins, Iowa -- report on competitive factors of the proposed merger with Exchange State Bank, Exira.

- Submitted, October 24, 2001

#### Minneapolis

First National Bank in Brookings, Brookings, South Dakota -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Sterling Bank and Trust, FSB, Southfield, Michigan.

- Submitted, October 24, 2001

#### St. Louis

Lima Interim Bank, National Association, White Hall, Illinois -- report on competitive factors of the proposed merger with White Hall National Bank.

- Submitted, October 24, 2001

#### Richmond

MountainBank, Hendersonville, North Carolina -- report on competitive factors of the proposed merger with First Western Bank, Burnsville.

- Submitted, October 22, 2001

#### San Francisco

Northrim Bank, Anchorage, Alaska -- report on competitive factors of the proposed merger with Northrim Interim Bank.

- Submitted, October 22, 2001

### **Competitive Factors Reports**

#### Chicago

Northwest Federal Savings Bank, Spencer, Iowa -- report on competitive factors of the proposed purchase of the Belmont branch of Commercial Federal Bank, a Federal Savings Bank, Omaha, Nebraska.  
- Submitted, October 26, 2001

#### Minneapolis

Security State Bank of Hunter, Hunter, North Dakota -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Hillsboro branch of Bremer Bank, National Association, Grand Forks.  
- Submitted, October 23, 2001

### **Extensions Of Time**

#### Chicago

AmericaUnited Bancorp, Inc., Schaumburg, Illinois -- extension to February 4, 2002, to acquire National Bancorp, Inc., Sycamore, and thereby indirectly acquire American National Bank of DeKalb County.  
- Granted, October 23, 2001

#### Atlanta

Employee Stock Ownership Trust of People's Bank and Trust Company of Pickett County, Byrdstown, Tennessee -- extension to January 29, 2002, to acquire shares of Upper Cumberland Bancshares, Inc.  
- Granted, October 25, 2001

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, October 27, 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>	
Reg K	Fleet National Bank, Providence, Rhode Island - application to establish Fleet Overseas Capital, LLC (FOC) as an Agreement corporation, to lend \$25 million to FOC, and for FOC to engage in leasing activities	



**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, October 27, 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	Hamburgische Landesbank-Girozentrale, Hamburg, Germany, to establish a representative office in New York, New York.*	Newspaper – N/Avail
Branch	Banque Sudameris, Paris, France, to convert its Miami agency into a branch.*	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>
None		

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

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

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

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

## Section V – Availability of CRA public evaluations

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

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**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, October 27, 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>	
Member	Equity Bank, Marlton NJ, to become a member of the Federal Reserve System.	

## Section V – Availability of CRA public evaluations

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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**

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**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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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, October 27, 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 5(d)(3)	Received application from Sky Bank, Ohio Bank Region, Findlay, OH on 10/24/2001 to merge with Sky Bank, Mid Am Region, Toledo, OH and Sky Bank, Salineville, OH and, incident thereto, establish branches.	11/18/2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Received application from Community Trust Bancorp, Inc, Pikeville, KY on 10/23/2001 to acquire Citizens National Bank & Trust of Hazard, Hazard, KY.	Newspaper - 11/23/2001
3(a)(1)	Received application from HFB Financial Corporation, Middlesboro, KY on 10/25/2001 to acquire Home Federal Bank Corporation, Middlesboro, KY.	Fed Reg - 11/26/2001

#### 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.

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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<i>RSSD 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>
645625	WesBanco Bank, Inc. 1 Bank Plaza Wheeling, WV 26003	05/07/2001	10/25/2001	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 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, October 27, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	United Bank, Fairfax, Virginia, to merge with Century National Bank, Washington, D. C.*	Newspaper - 11/10/2001

\*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)(5)	United Bankshares, Inc., Charleston, West Virginia, to merge with Century Bancshares, Inc., Washington, D. C.*	Fed Reg - 11/02/2001 Newspaper - 11/10/2001
3(a)(5)	FNB Corporation, Christiansburg, Virginia, to merge with Salem Community Bankshares, Inc., Salem, Virginia.*	Fed Reg – 11/08/2001 Newspaper - N/Avail
3(a)(1)	Tri-County Bancorp, Inc., West Union, West Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of West Union Bank, West Union, West Virginia.*	Fed Reg - N/Avail Newspaper - N/Avail

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

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

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



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

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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 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						

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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 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, October 27, 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 337 E. Ridgeville Boulevard, Mt. Airy, Maryland, to be known as the Mt. Airy Safeway In-Store Office.	10/31/2001*
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 868 Church Street North, Concord, North Carolina, to be known as the Concord Office.	10/26/2001*
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 19631 West Catawba Avenue, Cornelius, North Carolina, to be known as the Cornelius Office.	10/26/2001*

\*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>
3(a)(1)	Grand Bankshares, Inc., West Palm Beach, Florida, to become a bank holding company by acquiring Grand Bank & Trust of Florida, West Palm Beach, Florida.	09/28/2001*

\*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>
COM	Georgia Bancshares, Inc., Fayetteville, Georgia, commitment waiver request.

**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>
1407521	Bank of Nashville Post Office Drawer 198986 Nashville, Tennessee 37219 (615) 271-2000	07/09/2001	10/25/2001	S		X

**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, October 27, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Alpha Community Bank, Toluca, Illinois, for prior approval to establish a mobile branch which will serve Bartonville, Bayview Gardens, East Peoria, Peoria, Peoria Heights and Spring Bay, all located in Illinois.*	Newspaper – 9/12/2001
Branch	Bank of Geneva, Geneva, Indiana, for prior approval to establish a branch at 105 West Main Street, Saratoga, Indiana.*	Newspaper – 10/20/2001
18C & Branches	Iowa State Bank, Sheldon, Iowa, for prior approval to merge with Iowa State Bank, Orange City, Iowa and thereby to establish the following branch offices: 627 2nd Ave., Sheldon, Iowa; 103 3rd Ave., Alton, Iowa; 305 Oak Street, Craig, Iowa; 105 Albany Ave., Orange City, Iowa, and 308 Main, Ireton, Iowa.*	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>
CC	Notification by R. Steven Lutterbach, of a Change in Control of Alliance Financial Corp., New Buffalo, Michigan.	Fed Reg – 11/14/2001 Newspaper – N/Avail
3(a)(1)	Allied First Bancorp, Inc., Naperville, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Allied First Bank, s.b., Naperville, Illinois.*	Fed Reg – 10/22/2001 Newspaper – N/Avail
3(a)(5)	Associated Banc-Corp., Green Bay, Wisconsin, for prior approval to acquire 100 percent of the voting shares of Signal Financial Corporation, Mendota Heights, Minnesota and thereby indirectly acquire Signal Bank National Association, Eagan, Minnesota and Signal Bank South National Association, Red Wing, Minnesota.*	Fed Reg – 10/29/2001 Newspaper – 10/19/2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Dunlap Iowa Holding Co., Dunlap, Iowa, for prior approval to acquire 100 percent of the voting shares of EWN Investments, Inc., Ute, Iowa and thereby indirectly acquire Ute State Bank, Ute, Iowa.*	Fed Reg – 11/02/2001 Newspaper – 10/27/2001
3(a)(3)	Herky Hawk Financial Corp., Monticello, Iowa, for prior approval to acquire 100 percent of the voting shares of New Vienna Savings Bank, New Vienna, Iowa and Casey State Bank, Casey, Illinois and to acquire 100 percent of the voting shares of Biggsville Financial Corporation, Biggsville, Illinois and thereby indirectly acquire First State Bank of Biggsville, Biggsville, Illinois.*	Fed Reg – 10/29/2001 Newspaper – 11/02/2001
3(a)(1)	Home Federal Bancorp, Seymour, Indiana, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Home Federal Savings Bank, Seymour, Indiana.*	Fed Reg – 11/1/3/2001 Newspaper – 11/09/2001
3(a)(1)	Lincoln Bancorp, Inc., Rochelle, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Lincoln State Bank, S.B., Rochelle, Illinois.*	Fed Reg – 10/26/2001 Newspaper – 10/24/2001
3(a)(1)	Manito Bank Services, Inc., Manito, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Peoples State Bank, Manito, Illinois.*	Fed Reg – 11/02/2001 Newspaper - 10/27/2001
CC	Notification by the Abdula Family Limited Partnership and other notificants, of a Change in Control to retain 11.30 percent ownership in Northern States Financial Corporation, Waukegan, Illinois, and to increase ownership to 11.83 percent as a result of a stock redemption by the holding company.	Fed Reg – 11/01/2001 Newspaper – 10/29/2001
3(a)(1)	Premier Holdings, Ltd., Rock Valley, Iowa, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Premier Bank, Rock Valley, Iowa.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1)	The Private Banking Company, Hartland, Wisconsin, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank of Waunakee Employee Stock Ownership Plan, Waunakee, Wisconsin and Waunakee Bank Shares, Inc., Waunakee, Wisconsin and thereby indirectly acquire Bank of Waunakee, Waunakee, Wisconsin.*	Fed Reg – N/Avail Newspaper – N/Avail
CC	Notification by Omar C. Wilhelms and Janice R. Wilhelms, of a Change in Control by Shannon Bancorp, Inc., Shannon, Illinois.	Fed Reg – N/Avail 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)(1)	Sturgis Bancorp, Inc., Sturgis, Michigan, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Sturgis Bank & Trust Company, Sturgis, Michigan.*	Fed Reg – 10/26/2001 Newspaper – 10/24/2001

\* 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)	Associated Banc-Corp., Green Bay, Wisconsin, for prior approval to acquire 100 percent of the voting shares of Signal Finance Company, Mendota Heights, Illinois and thereby to engage in extending credit and servicing loans and selling credit life and accident and health insurance in conjunction with lending and to acquire 100 percent of the voting shares of Signal Trust Company, N.A., Mendota Heights, Minnesota and thereby to engage in trust company functions.	Fed Reg – 11/07/2001
4(c)(8)	Citizens Banking Corporation, Flint, Michigan, for prior approval to acquire 100 percent of the voting shares of CB Wealth Management, National Association, Flint, Michigan.	Fed Reg – N/Avail
4(c)(8)	M.S. Investment Company, Milwaukee, Wisconsin and Mitchell Bank Holding Company, Milwaukee, Wisconsin, notification of intent to continue to engage in extending credit and servicing loans.	Fed Reg – 10/29/2001

**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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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 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						

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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 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, October 27, 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 Brighton Bancorp, Inc., Brighton, Tennessee, to acquire Parkin Bancorp, Inc., Parkin, Arkansas.*	Newspaper – 11/25/2001 Fed Reg – 11/23/2001

\* 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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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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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, October 27, 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)(5)	Mesaba Bancshares, Inc., Grand Rapids, Minnesota, proposes to acquire Bovey Financial Corporation, Bovey, Minnesota.*	Fed. Reg. – 11/05/2001 Newspaper – N/Avail.
CIC	Elizabeth L. Kirch to acquire control of State Bancshares of Ulen, Inc., Dilworth, Minnesota.	Fed. Reg. – 11/05/2001 Newspaper – 11/09/2001
3(a)(3)	Dakota Bancshares, Inc., Mendota Heights, Minnesota, proposes to acquire 100% of the voting shares of The Midway National Bank of St. Paul, St. Paul, Minnesota.*	Fed. Reg. – 11/15/2001 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>	<i>Ending date of comment period</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.

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**NI = Needs to improve**

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

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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>
657758	Citizens Bank & Trust Company Big Timber, Montana	07/09/2001	10/25/2001	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 10

## Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, October 27, 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)	Camargo Financial Company, Inc., Camargo, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The First State Bank, Camargo, Oklahoma.	Newspaper – 11/02/2001 Fed Reg – 11/13/2001
CIC	Jayne L. Coleman Revocable Trust, Jayne L. Coleman or Gary M. Coleman, Trustees, all of Valley Falls, Kansas, for prior approval to acquire control of Northeast Kansas Bancshares, Inc., parent of Kendall State Bank, both of Valley Falls, Kansas.	Newspaper – 11/08/2001 Fed Reg – 11/13/2001

### 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.

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

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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>
376657	Farmers State Bank 1 <sup>st</sup> Street Stanberry, Missouri 64489	07/30/2001	10/22/2001	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, October 27, 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>
4(c)(8)	East Texas Financial Corporation, Kilgore, TX, to engage in operating a savings association by acquiring East Texas Financial Services, Inc., Tyler, TX, and First Federal Savings and Loan Association, Tyler, TX*	Fed Reg – 11/23/2001 Newspaper – N/Avail
3(a)(1)	Northwest Bancshares, Inc., Roanoke, TX, to acquire Northwest Delaware, Inc., Wilmington, DE, and Northwest Bank, Roanoke, TX*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1)	Northwest Delaware, Inc., Wilmington, DE, to acquire Northwest Bank, Roanoke, TX*	Fed Reg – N/Avail Newspaper – N/Avail

\*Subject to the provisions of the Community Reinvestment Act

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

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

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

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

## Section V – Availability of CRA public evaluations

---

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

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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, October 27, 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)	National Mercantile Bancorp, Los Angeles, California, to acquire South Bay Bank, N.A., Torrance, California. *	Newspaper - 09/01/2001 Fed Reg - 09/11/2001

\* 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>
Member	Bank of Sacramento, Sacramento, California, to become a member of the Federal Reserve System.
COM	Bay View Capital Corporation, San Mateo, California, seeks extension of time to divest certain equity investments in the acquisition of Franchise Mortgage Acceptance Corporation.



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

<i>Type</i>	<i>Application</i>
Waiver	Business Bancorp, San Bernardino, California, requests a waiver of any Bank Holding Company Act application requirement in connection with the merger between Business Bancorp and MCB Financial Corporation, San Rafael, California.
Waiver	UFJ Holdings, Inc., Osaka, Japan, requests a waiver of any Bank Holding Company Act application requirement in connection with the proposed merger between The Sanwa Bank, Limited, Osaka, Japan, and The Tokai Bank, Limited, Tokyo, Japan.

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

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					<i>LrgBk</i>	<i>SmBk</i>
2914361	Solano Bank 403 Davis Street Vacaville, California 95688 (707) 452-7000	06/11/2001	10/15/2001	S		X

**Section VI – CRA examinations scheduled for**

**Quarter of**

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