
Federal Reserve Release



H.2

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

No. 15

Week Ending April 13, 2002

Bank Holding Companies

SinoPac Holdings, Taipei, Taiwan -- to acquire Bank SinoPac and thereby become a bank holding company through the indirect acquisition of its U.S. subsidiary bank, Far East National Bank, Los Angeles, California.

- Approved, April 11, 2002

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

Bank Branches, Domestic

Richmond

CapitalBank, Greenwood, South Carolina -- to establish a branch at 1722 North Main Street, Anderson.

- Approved, April 9, 2002

Chicago

Comerica Bank, Detroit, Michigan -- to establish branches at 1277 East M-36, Pinckney and 10059 Highland Road, Howell.

- Approved, April 12, 2002

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish branches at 30700 Van Dyke Avenue, Warren; 31700 14 Mile Road, West Bloomfield; and 1620 North Telegraph Road, Dearborn.

- Approved, April 9, 2002

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 9151 Warren Parkway, Frisco, Texas.

- Approved, April 11, 2002

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 109 Royal Palm Way, Palm Beach, Florida.

- Approved, April 9, 2002

San Francisco

Union Bank of California, National Association, San Francisco, California -- to establish a branch in Calgary, Canada.

- Approved, April 9, 2002

Bank Branches, Domestic

St. Louis

The Vine Street Trust Company, Owensboro, Kentucky -- to establish a branch at 3285 Blazer Parkway, Lexington.
- Approved, April 11, 2002

Bank Holding Companies

St. Louis

ESB Bancorp, Inc., Elberfeld, Indiana -- to become a bank holding company through the acquisition of The Elberfeld State Bank.
- Withdrawn, April 10, 2002

Richmond

First Citizens Bancorporation of South Carolina, Inc., Columbia, South Carolina -- to acquire shares of Bank of Wilmington, Wilmington, North Carolina.
- Approved, April 11, 2002

Cleveland

First Financial Bancorp, Hamilton, Ohio -- to engage de novo in providing investment advisory services to open-end investment companies and certain administrative and other services for mutual funds through First Financial Capital Advisors, LLC.
- Approved, April 8, 2002

Chicago

Hometown Community Bancorp, Inc., Morton, Illinois -- to become a bank holding company through the acquisition of Hometown Independent Bancorp, Inc. and thereby indirectly acquire Morton Community Bank.
- Returned, April 11, 2002

St. Louis

Liberty Bancshares, Inc., Jonesboro, Arkansas -- to become a bank holding company through the acquisition of The Bank of Jonesboro.
- Approved, April 5, 2002 (AC)

Change In Bank Control

St. Louis

Century Bancshares, Inc., Gainesville, Missouri -- change in bank control.
- Permitted, April 8, 2002

Atlanta

Citizens Bancorporation, Inc., Plaquemine, Louisiana -- change in bank control.
- Permitted, April 8, 2002

Kansas City

Falcon Bancorp, Inc., Anadarko, Oklahoma -- change in bank control.
- Permitted, April 12, 2002

St. Louis

Midwest Community Bancshares, Inc., Marion, Illinois -- change in bank control.
- Permitted, April 9, 2002

Atlanta

The Southern Bancorp, Inc. Employee Stock Ownership Plan, Marietta, Georgia --
change in bank control.
- Withdrawn, April 8, 2002

Competitive Factors Reports

New York

Atlantic Bank of New York, New York, New York -- report on competitive factors of
the proposed merger with Yonkers Federal Savings & Loan, Yonkers.
- Submitted, April 11, 2002

Chicago

Capstone Bank, National Association, Watseka, Illinois -- report on competitive factors
of the proposed purchase of certain assets and assumption of certain liabilities of the
Hoopston, Potomac, and Rankin branches of Old National Bank, Evansville.
- Submitted, April 10, 2002

Competitive Factors Reports

Kansas City

First National Bank in Belleville, Belleville, Kansas -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Abilene and Chapman branches of Community Bank, Chapman.

- Submitted, April 8, 2002

Minneapolis

First Security Bank, Bozeman, Montana -- report on competitive factors of the proposed merger with First State Bank of Fort Benton, Fort Benton.

- Submitted, April 10, 2002

Kansas City

Shamrock Bank, National Association, Coalgate, Oklahoma -- report on competitive factors of the proposed merger with First Bank of Apache, Apache; Bryan County National Bank, Caddo; and Clayton State Bank, Clayton.

- Submitted, April 8, 2002

Kansas City

TeamBank, National Association, Paola, Kansas -- report on competitive factors of the proposed merger with Community Bank, Chapman.

- Submitted, April 8, 2002

Extensions Of Time

Chicago

East Side Bancorporation, Inc., Chicago, Illinois -- extension to October 20, 2002, to purchase loan participations from its subsidiary bank, BankChicago, and thereby engage in extending credit and servicing loans.

- Granted, April 11, 2002

Financial Holding Companies

San Francisco

Town Center Bancorp, Portland, Oregon -- election to become a financial holding company.

- Effective, April 11, 2002

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, April 13, 2002

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, April 13, 2002

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> |
|-------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Commitment | New York Community Bancorp, Inc., Westbury, New York requests for relief from its commitment to cease or restructure certain subsidiaries made in connection with the acquisition of Haven Bancorp, Inc., Westbury, New York. |

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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, April 13, 2002

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, April 13, 2002

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

The federal bank regulators use the following four 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, April 13, 2002

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, April 13, 2002

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 | Broadstreet, Inc., Atlanta, Georgia (BHC), prior change in control notice by Robert C. Glustrom and Michael K. Sandberg to collectively acquire 100 percent of the outstanding shares of common stock of BHC, and Rick H. Singer to acquire 100 percent of the Class A voting stock of BHC. | Fed Reg – 05/02/2002 |

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 | PB Financial Services Corporation, Duluth, Georgia, commitment waiver request. | |

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

| <i>Type</i> | <i>Application</i> |
|-------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3(a)(1) | People’s Community Bancshares, Inc., Sarasota, Florida, notice to become a bank holding company by acquiring People’s Community Bank of the West Coast, Sarasota, Florida. |
| FBSEA | Bancolumbia S.A., Medellin, Colombia, to establish an international branch to be located in Miami, Florida. |

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> |
| 237936 | Peoples Bank & Trust Company Post Office Box 799 Selma, Alabama 36702 (344) 875-1000 | 11/05/2001 | 04/09/2002 | O | 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, April 13, 2002

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) | Ames National Corporation, Ames, Iowa, to acquire 100 percent of United Bank & Trust N.A., Marshalltown, Iowa (in organization).* | Fed Reg – 04/23/2002 Newspaper – 05/04/2002 |
| 3(a)(3) | Metropolitan Bank Group, Inc., Chicago, Illinois, Metropolitan Bancorp, Inc., Chicago, Illinois and Plaza Bancorp, Inc., Norridge, Illinois, to acquire 100 percent of Firstcom Bancorp, Inc., Chicago, Illinois and thereby indirectly acquire The First Commercial Bank, Chicago, Illinois.* | Fed Reg – 04/23/2002 Newspaper – N/Avail |
| 3(a)(1) & 4(c)(8) | Peoples Bancorp., Rock Valley, Iowa, to become a bank holding company by acquiring 100 percent of Peoples Bank, Rock Valley, Iowa and to retain Peoples Financial Inc., Rock Valley, Iowa and thereby engage in insurance activities.* | Fed Reg – 04/24/2002 Newspaper – 05/03/2002 |
| 3(a)(1) | Schaumburg Bancshares, Inc., Hinsdale, Illinois, to become a bank holding company by acquiring 100 percent of First Schaumburg Bancorporation, Inc., Schaumburg, Illinois and thereby indirectly acquire Heritage Bank of Schaumburg, Schaumburg, Illinois.* | Fed Reg – 05/06/2002 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) | DMB Corporation, Inc., DeForest, Wisconsin, proposes to acquire 100 percent of DMB LANtech Services, LLC, DeForest, Wisconsin, and thereby to engage in data processing activities. |
| 4(c)(8) | First Midwest Financial, Inc., Storm Lake, Iowa, proposes to engage in trust company activities. |

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> |
| 651541 | Iowa State Bank & Trust 55 S. 4 th Street Fairfield, Iowa 52556 (641) 472-1329 | 11/27/2001 | 4/10/2002 | S | | X |
| 574949 | Farmers & Merchants Bank 123 W. Huron Street Berlin, Wisconsin 54923 (920) 361-1454 | 11/27/2001 | 4/12/2002 | S | | X |
| 612346 | Bank Iowa 1805 N. Broadway Street Red Oak, Iowa 51566 (712) 623-6960 | 12/10/2001 | 4/12/2002 | S | | X |

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

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, April 13, 2002

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 | SVB&T Corporation, French Lick, Indiana, by Douglas A. Habig to retain 16.65 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> |
|-------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|
| 4(c)(8) | Allegiant Bancorp, Inc., St. Louis, Missouri, to establish Allegiant Capital Corporation, St. Louis, Missouri, and thereby engage indirectly in real estate and personal property appraising, financial and investment advisory activities, and private-placement of securities services, as agent. | Fed Reg – 04/30/2002 |

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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, April 13, 2002

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> |
|-------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|
| 3A1 | Peoples State Bancorp, Inc., Munising, Michigan to become a bank holding company by acquiring 100 percent of Peoples State Bank of Munising, Munising, Michigan.* | Newspaper – 04/30/2002 Fed Reg – 04/26/2002 |
| 3A1 4C8 | Empire Federal Bancorp., Inc., Livingston, Montana, to become a bank holding company by acquiring 100 percent of Montana First National Bancorporation, Kalispell, and thereby indirectly acquiring Montana First National Bank, Kalispell, Montana. Empire Federal Bancorp, Inc., to retain ownership of Empire Bank, Livingston, Montana, a federal savings bank, as a non-bank activity.* | Newspaper- 05/13/2002 Fed Reg- 05/10/2002 |

*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.

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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, April 13, 2002

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> |
|-------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|
| 3a3 | Lauritzen Corporation, Omaha, Nebraska, to acquire an additional .9 percent, for a total of 24 percent, of the voting shares of First National of Nebraska, Inc., Omaha, Nebraska. | Newspaper – 05/04/2002 Fed Reg – 04/26/2002 |
| 3a3 | First York Ban Corp., York, Nebraska, to increase its ownership, from 20.13 percent to 21.88 percent, of the voting shares of NebraskaLand Financial Services, Inc., parent of NebraskaLand National Bank, both of North Platte, Nebraska. | Newspaper – 05/04/2002 Fed Reg – 05/03/2002 |
| 3a1 | First Capital Investments LLC, Lee’s Summit, Missouri, to acquire up to 24.95 percent of the voting shares of 1 st Financial Bancshares, Inc., Shawnee Mission, Kansas, parent of 1 st Financial Bank, Overland Park, Kansas; Centerville State Bank, Centerville, Kansas; and Sylvan Agency, Inc., Sylvan Grove, Kansas, an insurance agency. | Newspaper – 05/24/2002 Fed Reg – 05/10/2002 |
| 4c8 | First Capital Investments LLC, Lee’s Summit, Missouri, to acquire up to 24.95 percent of the voting shares of 1 st Financial Bancshares, Inc., Shawnee Mission, Kansas, parent of Sylvan Agency, Inc., Sylvan Grove, Kansas and thereby indirectly engage in insurance activities. | Newspaper – 05/24/2002 Fed Reg – 05/10/2002 |

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 | Community Banks of the Rockies, N.A., La Jara, Colorado, 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

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, April 13, 2002

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 | Gilbert Garza, San Benito, TX, only notificant, to acquire an interest in First San Benito Bancshares Corp, San Benito, TX | Fed Reg – 04/30/2002 Newspaper – 04/28/2002 |

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 Withdrawal | Community Bank, Katy, TX, request to voluntarily withdraw from membership in the Federal Reserve System | |

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

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

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, April 13, 2002

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|-----------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|
| Branch | Barnes Banking Company, Kaysville, Utah, to establish a branch facility to be located at 780 East Fort Union Boulevard, Midvale, Utah.* | Newspaper – 04/16/2002 |
| Branch | Community Bank of Nevada, Las Vegas, Nevada, to establish a branch facility to be located at 400 S. Fourth Street, Las Vegas, Nevada.* | Newspaper – 04/18/2002 |
| 18C | Westamerica Bank, San Rafael, California, to merge with Kerman State Bank, Kerman, California.* | Newspaper – 05/01/2002 |

* 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 | Notice by David F. Moorhouse, Friday Harbor, Washington, to increase his shares in San Juan Bank Holding Company, Friday Harbor, Washington.* | Newspaper – N/Avail Fed Reg – 04/16/2002 |

* 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.

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
