
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 24, 2002

Board Operations

Association of Bank Supervisors of the Americas, Mexico City, Mexico --
authorization for a Board representative to serve as Chairman of the ASBA.
- Approved, August 22, 2002

BS&R Banking Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

Richmond

Citizens Community Bank, South Hill, Virginia -- to establish a branch at 4209 Gasburg Road, Gasburg.

- Approved, August 21, 2002

Richmond

Highlands Union Bank, Abingdon, Virginia -- to establish a branch at State Highway 394 and Blountville Boulevard, Bristol, Tennessee.

- Approved, August 20, 2002

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish seasonal limited branches at Gettysburg College, 300 North Washington Street, Gettysburg, Pennsylvania; Dickinson College, North College and Louther Streets, Carlisle; Messiah College, One College Avenue, Upper Allen Township; Penn State Berks Campus, Tulpehocken Road, Spring Township; and Penn State Mont Alto Campus, One Campus Drive, Mont Alto.

- Approved, August 20, 2002

Kansas City

Platte Valley State Bank and Trust Company, Kearney, Nebraska -- to establish a branch at 920 Diers Avenue, Grand Island.

- Approved, August 22, 2002

Dallas

PNB Financial Bank, Lubbock, Texas -- to establish a mobile branch to provide deposit-related services in the bank's market area, including Collin, Dallas, and Denton Counties.

- Approved, August 21, 2002

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 7539 Spring Hill Drive, Spring Hill, Florida.

- Approved, August 22, 2002

Bank Branches, Domestic

Richmond

Resource Bank, Virginia Beach, Virginia -- to establish a branch at One Columbus Center.

- Approved, August 22, 2002

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 1855 East Main Street, Spartanburg, South Carolina.

- Approved, August 20, 2002

Bank Holding Companies

Kansas City

Bethlehem Financial Corporation, Belen, New Mexico -- to become a bank holding company through the acquisition of Bank of Belen.

- Withdrawn, August 23, 2002

New York

Cera Stichting VZW, Leuven, Belgium; Cera Beheersmaatschappij N.V., Cera Holding CV, Almancora COMM. VA, Almanij N.V., KBC Bankverzekeringsholding N.V., and KBC Bank N.V. -- to become bank holding companies through the acquisition of LBS Bank, New York, New York.

- Approved, August 22, 2002

Chicago

CIB Marine Bancshares, Inc., Pewaukee, Wisconsin -- to engage in factoring accounts receivable through the acquisition of CIB Marine Commercial Finance, LLC.

- Withdrawn, August 22, 2002

Chicago

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to acquire through Metavante Corporation assets of Spectrum EBP, LLC, Atlanta, Georgia.

- Approved, August 21, 2002

Bank Holding Companies

Boston

Randolph Bancorp, Stoughton, Massachusetts -- to form a mutual bank holding company through the acquisition of Randolph Savings Bank, Randolph.

- Approved, August 19, 2002

Director, BS&R

The South Financial Group, Inc., Greenville, South Carolina, and Carolina First Bank -- relief from certain commitments.

- Granted, August 23, 2002

Bank Mergers

Kansas City

First Bank of Medicine Lodge, Medicine Lodge, Kansas -- to purchase certain assets and assume certain liabilities of the Ottawa branch of Intrust Bank, National Association, Wichita.

- Withdrawn, August 20, 2002

Banks, State Member

Director, BS&R

Regions Bank, Mobile, Alabama -- transfer agent registration.

- Approved, August 21, 2002

Change In Bank Control

St. Louis

Cardinal Bancorp, Inc., St. Louis, Missouri -- change in bank control.

- Permitted, August 23, 2002

Minneapolis

Financial Services of Lowry, Inc., Lowry, Minnesota -- change in bank control.

- Permitted, August 19, 2002

St. Louis

First Service Bancshares, Inc., Dermott, Arkansas -- change in bank control.

- Permitted, August 22, 2002

Change In Bank Control

Dallas

InterContinental Bank Shares Corporation, San Antonio, Texas -- change in bank control.
- Permitted, August 19, 2002

Boston

Port Financial Corp, Brighton, Massachusetts -- change in bank control.
- Permitted, August 22, 2002

Competitive Factors Reports

Richmond

Branch Banking and Trust Company, Winston-Salem, North Carolina -- report on competitive factors of the proposed merger with First South Bank, Tallahassee, Florida.
- Submitted, August 23, 2002

San Francisco

Community Bank, Joseph, Oregon -- report on competitive factors of the proposed merger with Community State Savings Bank, Walla Walla, Washington.
- Submitted, August 20, 2002

Richmond

Guaranty Bank and Trust Company, Huntington, West Virginia -- report on competitive factors of the proposed merger with Guaranty Interim Bank.
- Submitted, August 19, 2002

Cleveland

Kenwood Savings Bank, Cincinnati, Ohio -- report on competitive factors of the proposed merger with Fort Washington Trust Company.
- Submitted, August 19, 2002

St. Louis

The Peoples State Bank of Newton, Illinois, Newton, Illinois -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of The First National Bank of Sumner, Sumner.
- Submitted, August 22, 2002

Competitive Factors Reports

St. Louis

The Weakley County Bank, Dresden, Tennessee -- reports on competitive factors of the proposed purchase of assets and assumption of liabilities of the Sharon, Greenfield, Lexington, and Jackson branches of Northwest Georgia Bank, Ringgold, Georgia; and of the Martin, Tennessee, and Dyersburg branches of Planters Bank, Inc., Hopkinsville, Kentucky.

- Submitted, August 20, 2002

Extensions Of Time

St. Louis

Midwest Bankers' Bancorporation, Inc., Jefferson City, Missouri -- extension to October 31, 2002, to acquire Nebraska Bankers' Bank, National Association, Lincoln, Nebraska.

- Granted, August 21, 2002

San Francisco

Sunstate Bancshares, Inc., Casa Grande, Arizona -- extension to December 23, 2002, to acquire an interest in Sunstate Bancshares Mortgages, LLC, and thereby engage in lending activities.

- Granted, August 19, 2002

International Operations

New York

J.P. Morgan Chase & Co., New York, New York -- to invest through the London branch of JPMorgan Chase Bank in certain Brazilian funds.

- Withdrawn, August 22, 2002

Membership

Atlanta

Peachtree Bank, Duluth, Georgia -- membership in the Federal Reserve System.

- Approved, August 22, 2002

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, August 24, 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, August 24, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3a1	Provident Financial Services, Inc., Jersey City, New Jersey, to become a bank holding company by acquiring the stock of The Provident Bank, Jersey City, New Jersey.	Newspaper – N/A

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>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

Institution

Location

None

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, August 24, 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.

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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</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 24, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	North Side Deposits Bank and Trust Company, Cincinnati, OH to establish a branch at 11628 Springfield Pike, Springdale, OH.*	09/04/2002
Branch	North Side Deposit Bank and Trust Company, Cincinnati, OH to establish a branch at the corner of Shepard Farm and Union Centre Road, West Chester, OH.*	09/02/2002

* 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>
3(a)(1)	Application by Deerfield Bancshares, Inc., Clarksburg, OH to acquire The Clarksburg Commercial Bank, Clarksburg, OH pursuant to Section 3(a)(1) of the Bank Holding Act.*	Newspaper: 09/16/2002 Fed Register : Not Known

* 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.

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, August 24, 2002

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 157 Tazewell Mall Circle, Tazewell, Virginia.*	Newspaper - 09/18/2002

*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>
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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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>
693224	Union Bank and Trust Company 211 North Main Street Bowling Green, Virginia 22427 -9417	05/13/2002	08/17/2002	S	X	

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, August 24, 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)(1)	Wheeler Bancshares, Inc., Alamo, Georgia, to become a bank holding company by acquiring Wheeler County State Bank, Alamo, Georgia.*	Newspaper– 09/15/2002 Fed Reg – 09/16/2002

*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>
4(c)(8)	Landmark Financial Holding Company, Sarasota, Florida, proposes to engage indirectly, in originating, processing, and closing residential mortgage loans for sale in the secondary market through LandMark Mortgage of Florida, LP, Sarasota, Florida, pursuant to section 225.28(b)(1) of Regulation Y. Landmark Mortgage of Florida is a joint venture company, which is 49.5 percent owned by Landmark Financial Holding Company.	09/13/2002

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

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, August 24, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C & Branches	Central Bank, Storm Lake, Iowa, for prior approval to acquire through merger Central Bank, Spirit Lake, Iowa and thereby to establish a branch facility at 1400 18th Street, Spirit Lake, Iowa.*	Newspaper – N/Avail
18C & Branches	Johnson Bank, Racine, Wisconsin, to merge with Capital Bank, Green Bay, Wisconsin and thereby to establish branches at 455 Riverdale Drive, Green Bay, Wisconsin and 840 Main Avenue, DePere, Wisconsin.*	Newspaper – 08/30/2002
Branch	LeMars Bank & Trust Company, LeMars, Iowa, to establish a branch facility to be located at 1601 South Main Avenue, Sioux Center, Iowa.*	Newspaper – 08/22/2002
Branch	Northside Community Bank, Gurnee, Illinois, to establish a branch facility to be located at 8060 Oakton Street, Niles, Illinois.*	Newspaper – 06/21/2002
18C & Branches	Salin Bank & Trust Company, Indianapolis, Indiana, to merge with Blue River Federal Savings Bank, Edinburg, Indiana and thereby to establish branches.*	Newspaper – 08/16/2002

*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>
3(a)(3)	Bement Bancshares, Inc., Bement, Illinois, to acquire 100 percent of CGB&L Financial Group, Inc., Cerro Gordo, Illinois and thereby indirectly acquire Cerro Gordo Building and Loan, s.b., Cerro Gordo, Illinois.*	Fed Reg – 08/30/2002 Newspaper – 08/26/2002
CC	Notice by Ross David Levin, Louis Jonathon Kolom, Shabsa Abraham Lis, Aaron L. Kolom, Sherwin Greenberg and Arthur Myer Goldrich, to gain control of First Equity Corp., Skokie, 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)(5)	Merchants and Manufacturers Bancorporation, Inc., New Berlin, Wisconsin and Merchants Merger Corp., New Berlin, Wisconsin, to merge with Fortress Bancshares, Inc., Westby, Wisconsin and Fortress Holdings, Inc., Westby, Wisconsin, and thereby indirectly acquire Fortress Bank of Westby, Westby, Wisconsin, Fortress Bank, N.A., Houston, Minnesota, and Fortress Bank of Cresco, Cresco, Iowa.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois, to acquire additional shares and increase its ownership from 32.52 percent to 51 percent of the voting shares of Oswego Bancshares, Inc., Oswego, Illinois, and thereby to indirectly acquire additional voting shares of Oswego Community Bank, Oswego, Illinois.*	Fed Reg – 08/30/2002 Newspaper – 08/31/2002
4(c)(8)	Southwest Company, Oakland, Iowa, to retain 100 percent ownership of Fremont County Savings Bank, Sidney, Iowa, following its conversion from a state-chartered bank to a federal savings association, and thereby operate a savings association.*	Fed Reg – 08/22/2002 Newspaper – 08/24/2002
CC	Notice by Ramon J. Green and Beverly J. Green, to increase their ownership of West Plains Investors, Inc., Pleasant Plains, Illinois.	Fed Reg – N/Avail Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

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 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>
968436	Midwest Bank & Trust 1606 N. Harlem Avenue Elmwood Park, Illinois 60707 (708) 456-4700	03/11/2002	08/19/2002	S	X	
433943	Washington State Bank 121 S. Marion Avenue Washington, Iowa 52353 (319) 653-2151	04/15/2002	08/21/2002	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, August 24, 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

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					<i>LrgBk</i>	<i>SmBk</i>
420457	Southern Commercial Bank St. Louis, Missouri	4/29/2002	8/19/2002	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 24, 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)	First Sleepy Eye Bancorporation, Inc., Sioux Falls, South Dakota, to acquire 96 percent of Stearns Bank Canby National Association, Canby, Minnesota.	Fed Reg – 09/09/2002 Newspaper – N/Avail
CIC	Kenneth D. and Suzanne M. Roeder, De Smet, South Dakota to gain control of Kingsbury Bank Holding Company, De Smet, South Dakota, and thereby indirectly gain control of Peoples State Bank, De Smet, South Dakota.	Fed Reg – 08/23/2002 Newspaper – N/Avail
CIC	Marcelle McVay, Chicago, Illinois, to retain control of Minnwest Corporation, Montevideo, Minnesota, and thereby indirectly retain control of Minnwest Bank Luverne, Luverne, Minnesota; Minnwest Bank Central, Montevideo, Minnesota; Minnwest Bank Ortonville, Ortonville, Minnesota; Minnwest Bank, M.V., Redwood Falls, Minnesota; Minnwest Bank South, Tracy, Minnesota; and Minnwest Bank Sioux Falls, Sioux Falls, South Dakota.	Fed Reg – 08/23/2002 Newspaper – N/Avail
CIC	Jerry E. Gerber, Rice Lake, Wisconsin; Terry G. Gerber, Cameron, Wisconsin; Susan J. Gerber, Blaine, Minnesota; Ernest J. Gerber, Bruce, Wisconsin; Alan F. Gerber, Radisson, Wisconsin; Kathleen L. Gerber, Quincy, Massachusetts; and Holly A. Barnes, Hayward, Wisconsin, to gain control of Old Murry Bancorp, Inc., Cameron, Wisconsin, and thereby indirectly gain control of Owen-Curtiss Financial Corporation, Rice Lake, Wisconsin, which owns Brill Bancshares, Inc., Rice Lake, Wisconsin, and its subsidiary bank, Brill State Bank, Rice Lake, Wisconsin, and Gilman Corporation, Gilman, Wisconsin, which owns the State Bank of Gilman, Gilman, Wisconsin.	Fed Reg – 08/23/2002 Newspaper – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Craig L. Larson, Bismarck, North Dakota, to gain control of First Southwest Bancorporation, Bismarck, North Dakota, and thereby indirectly gain control of First Southwest Bank, Bismarck, North Dakota.	Fed Reg – 08/27/2002 Newspaper – N/Avail
CIC	Gary A. Gerber, Rick H. Gerber, Jim E. Gerber, all of Exeland, Wisconsin; and Mahala A. Earnhart, Hewitt, Wisconsin, to gain control of Chippewa Valley Agency, Ltd., Winter, Wisconsin, and thereby indirectly gain control of Chippewa Valley Bank, Winter, Wisconsin.	Fed Reg – 08/30/2002 Newspaper – 08/20/2002
3A1	Eagle Community Bancshares, Inc, Brooklyn Park, Minnesota, to become a bank holding company by acquiring 100% of Eagle Community Bank, Maple Grove, Minnesota, a de novo bank.	Fed Reg – 09/20/2002 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>
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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, August 24, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Pinnacle Bank, Papillion, Nebraska, to merge with the Wymore State Bank, Wymore, Nebraska and incident thereto, to establish a branch.	Newspaper - 09/06/2002
18(c)	First Bank of Medicine Lodge, Medicine Lodge, Kansas, to purchase certain assets and assume certain liabilities of the Ottawa, Kansas branch of Intrust Bank, National Association, Wichita, Kansas and to operate under the charter and title of First Bank of Medicine Lodge, Medicine Lodge, Kansas.	Newspaper - 09/20/2002

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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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>
857950	Pleasanton State Bank 102 N. Sycamore Pleasanton, Nebraska 68866	05/28/2002	08/20/2002	O		X

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 24, 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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, August 24, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The Hongkong Chinese Bank, Ltd., Hong Kong, to acquire the New York federal insured branch and the Los Angeles federal limited branch offices of CITIC Ka Wah Bank, Limited, Hong Kong.	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)	Sumitomo Mitsui Financial Group, Inc., Tokyo, Japan, to become a bank holding company by acquiring 100 percent of Manufacturers Bank, Los Angeles, California.*	Newspaper – N/Avail Fed Reg – 9/23/2002

* 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>
4(c)(8)	Sumitomo Mitsui Financial Group, Inc., Tokyo, Japan, to engage in nonbanking activities through the acquisition of SMBC Capital Markets, Inc., SMBC Leasing and Finance, Inc., SMBC Securities, Inc., Daiwa SB Investments (USA), Ltd., and JRI America, Inc., all of New York, New York.	Fed Reg – 9/23/2002

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

<i>Type</i>	<i>Application</i>
SMB Other	Santa Lucia Bank, Atascadero, California, to issue subordinated notes with an aggregate value of up to \$2 million.

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>
181169	Foothill Independent Bank 510 S. Grand Avenue Glendale, CA 91741 (626) 963-8551	04/22/2002	08/20/2002	S	X	

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.

Section VI – CRA examinations scheduled for

Quarter of

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