
Federal Reserve Release



H.2

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

No. 38

Week Ending September 20, 2003

Bank Holding Companies

Cathay Bancorp, Inc., Los Angeles, California -- to merge with GBC Bancorp and thereby acquire its subsidiary, General Bank.

- Approved, September 15, 2003

Enforcement

Allfirst Financial Inc., Baltimore, Maryland; Allfirst Bank; and Allied Irish Banks, p.l.c., Dublin, Ireland. -- written agreement dated May 15, 2003, terminated February 24, 2003.

- Announced, September 15, 2003

Olathe Bancorporation, Inc., Olathe, Colorado -- written agreement dated September 12, 2000, terminated July 11, 2003.

- Announced, September 15, 2003

The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- written agreement dated July 12, 2002, terminated September 12, 2003.

- Announced, September 15, 2003

Premier Bank, Denver, Colorado -- issuance of a cease and desist order against Craig Van Stone, a former senior vice president, chief financial officer, and cashier.

- Announced, September 11, 2003 (AC)

ShoreBank Cleveland, Cleveland, Ohio -- written agreement dated August 21, 1998, terminated August 21, 2003.

- Announced, September 15, 2003

United Central Bank, Garland, Texas -- cease and desist order dated October 26, 2000, terminated August 29, 2003.

- Announced, September 15, 2003

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

New York

The Adirondack Trust Company, Saratoga Springs, New York -- to establish a branch at 220 Church Street, Saratoga County.

- Approved, September 15, 2003

Chicago

Ames Community Bank, Ames, Iowa -- to establish a branch at 604 North Highway 69, Huxley.

- Approved, September 19, 2003

Atlanta

Compass Bank, Birmingham, Alabama -- to establish a branch at 8100 East Freeway, Houston, Texas.

- Approved, September 17, 2003

Chicago

Hinsbrook Bank and Trust, Willowbrook, Illinois -- to establish a branch at 200 Village Drive, Downers Grove.

- Approved, September 15, 2003

New York

JPMorgan Chase Bank, New York, New York -- to establish a branch at 10611 Broadway Street, Pearland, Texas.

- Approved, September 18, 2003

San Francisco

North Valley Bank, Redding, California -- to establish a branch at 480 South Pioneer Avenue, Woodland, and to increase its investment in bank premises.

- Approved, September 19, 2003

Secretary

RBC Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 2255 Glades Road, Suite 307E, Boca Raton, Florida.

- Approved, September 17, 2003

Bank Holding Companies

Atlanta

The Colonial BancGroup, Inc., Montgomery, Alabama -- to merge with Sarasota Bancorporation, Inc., Sarasota, Florida, and thereby acquire its subsidiary, Sarasota Bank.

- Approved, September 17, 2003

Chicago

Kankakee Bancorp, Inc., Kankakee, Illinois -- to become a bank holding company by merging with Aviston Financial Corporation, Aviston, and thereby acquiring State Bank of Aviston; to retain control of KFS Bank, F.S.B., Kankakee, and thereby operate a savings association; to engage in real estate appraisal services and brokerage activities through KFS Services Corp, a subsidiary of KFS Bank, F.S.B.; and to become a financial holding company.

- Approved, September 18, 2003

Atlanta

RB Bancorporation, Athens, Alabama -- to become a bank holding company through the acquisition of Reliance Bank.

- Approved, September 19, 2003

Boston

The Siwooganock Holding Company, Inc., Lancaster, New Hampshire -- to become a bank holding company through the acquisition of The Siwooganock Bank and to acquire shares of Lancaster National Bank.

- Approved, September 17, 2003

Bank Mergers

Kansas City

The Ravenna Bank, Ravenna, Nebraska -- to merge with Pleasanton State Bank, Pleasanton, and establish branches.

- Approved, September 17, 2003

Bank Premises

Kansas City

The Bank at Broadmoor, Colorado Springs, Colorado -- to increase its investment in bank premises.

- Approved, September 16, 2003

Cleveland

The Farmers Citizens Bank, Bucyrus, Ohio -- to invest in bank premises.

- Approved, September 17, 2003

Change In Bank Control

Philadelphia

Asian Financial Corporation, Philadelphia, Pennsylvania -- change in bank control.

- Permitted, September 15, 2003

Kansas City

Grand Lake Bancorp, Inc., Tulsa, Oklahoma -- change in bank control.

- Permitted, September 17, 2003

Competitive Factors Reports

Chicago

Associated Bank, National Association, Green Bay, Wisconsin -- report on competitive factors of the proposed merger with Associated Bank Illinois, National Association, Rockford, Illinois.

- Submitted, September 18, 2003

San Francisco

Cathay Bank, Los Angeles, California -- report on competitive factors of the proposed merger with General Bank.

- Submitted, September 17, 2003

St. Louis

Community Bank of Southern Indiana, New Albany, Indiana -- report on competitive factors of the proposed merger with Community Bank of Kentucky, Inc., Bardstown, Kentucky.

- Submitted, September 16, 2003

Competitive Factors Reports

Dallas

First Security State Bank, Cranfills Gap, Texas -- report on competitive factors of the proposed acquisition of a branch of The Bank, Weatherford, at 1201 North Brazos, Whitney.

- Submitted, September 17, 2003

Secretary

Southern Bank and Trust Company, Mount Olive, North Carolina -- report on competitive factors of the proposed purchase of the Norlina branch of RBC Centura Bank, Rocky Mount.

- Submitted, September 17, 2003

Chicago

State Bank of Aviston, Aviston, Illinois -- report on competitive factors of the proposed merger with KFS Bank, F.S.B., Kankakee.

- Submitted, September 19, 2003

San Francisco

Sterling Financial Corporation, Spokane, Washington -- report on competitive factors of the proposed acquisition of Klamath First Bancorp, Inc., Klamath Falls, Oregon, and the proposed merger of Klamath First Federal Savings and Loan Association with Sterling Savings Bank, Spokane.

- Submitted, September 15, 2003

Dallas

TexStar National Bank, Universal City, Texas -- report on competitive factors of the proposed acquisition of branches of Surety Bank, N.A., Fort Worth, at 600 Pat Booker Road; 9154 FM 78, Converse; 1012 IH 35-S, New Braunfels; and 426 Wolfe Street, San Antonio.

- Submitted, September 17, 2003

San Francisco

Wilshire State Bank, Los Angeles, California -- report on competitive factors of the proposed merger with Arlington National Bank, Arlington, Texas.

- Submitted, September 15, 2003

Extensions Of Time

Atlanta

Capital City Bank, Tallahassee, Florida -- extension to April 16, 2004, to establish a branch at 10290 Regency Park Boulevard, Port Richey.

- Granted, September 16, 2003

Atlanta

Newnan Coweta Bank, Newnan, Georgia -- extension to January 10, 2004, to establish a branch at 38 LaGrange and 41 Greenville Streets.

- Granted, September 18, 2003

Chicago

Prairieland Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois -- extension to December 20, 2003, to increase its ownership of Prairieland Bancorp, Inc. and thereby acquire Farmers and Merchants State Bank.

- Granted, September 19, 2003

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, September 20, 2003

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, September 20, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Credit Agricole S.A., and SAS Rue la Boetie, both of Paris, France to engage in certain lending, investment advisory and futures commission merchant activities through the U.S. subsidiaries of Credit Lyonnais S.A., Paris, France.	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)	ESB Acquisition Corp., New York, New York to become a bank holding company through the acquisition of 100 percent of the outstanding shares of Emigrant Bancorp, New York, New York.	Newspaper – N/Avail Fed. Reg. – 10/17/2003

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, September 20, 2003

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>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, September 20, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Applications by Fifth Third Bank, Grand Rapids, Michigan, to establish one branch office in Michigan and four branch offices in Illinois.	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)	Application by PNC Financial Services Group, Inc., Pittsburgh, PA to acquire United National Bancorp, Bridgewater, NJ and its subsidiary bank, United Trust Bank, Bridgewater, NJ.	Newspaper – 10/16/2003 Fed Register – N/Avail
4(c)(8)	Application by Colonial Banc Corp., Eaton, OH, to acquire The Oculina Bank, Fort Pierce, FL.	Newspaper – N/Avail Fed Register – N/Avail

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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>
2347044	Ohio Heritage Bank 200 Main Street Croshocton, Ohio 43812	06/23/2003	09/15/2003	S		X

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, September 20, 2003

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, September 20, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 34 N Barrett Square, Panama City Beach, Florida, to be known as the Rosemary Beach Branch.*	Newspaper-10/02/2003
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 2520 Countryside Boulevard, Clearwater, Florida, to be known as the Countryside Branch.*	Newspaper-10/02/2003
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 6120 NW 1st Place, Gainesville, Florida, to be known as the Oaks Mall Branch.*	Newspaper-10/02/2003
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 500 North Akard, Dallas, Texas.*	Newspaper-09/20/2003
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 1799 Briarcliff Road, N.E., Atlanta, Georgia, to be known as the Sage Hill Office.*	Newspaper-10/01/2003
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at and 4751 New Broad Street, Orlando, Florida, to be known as the Baldwin Park Office.*	Newspaper-10/01/2003

*Subject to provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Greene County Bancshares, Inc., Greeneville, Tennessee, to merge with Independent Bankshares Corporation, Gallatin, Tennessee, and thereby acquire its subsidiary banks, First Independent Bank, Gallatin, Tennessee, and Rutherford Bank & Trust Company, Murfreesboro, Tennessee.*	Newspaper-09/29/2003 Fed Reg-09/26/2003
3(a)(1)	Floridian Community Holdings, Inc., to become a bank holding company by acquiring 100 percent of Floridian Community Bank, Inc., both of Davie, Florida.*	Newspaper-N/Avail Fed Reg-N/Avail

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

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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>
2914820	RBC Centura Card Bank 3475 Piedmont Road, Suite 300 Atlanta, Georgia 30305 (770) 384-1070	05/27/2003	09/17/2003	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, September 20, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C	Baylake Bank, Sturgeon Bay, Wisconsin, to acquire the assets and assume the liabilities of the branch office of M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin located at 1334 Ellis Street, Kewaunee, Wisconsin.*	Newspaper – 09/15/2003
Branch	Citizens Bank, Flint, Michigan, to establish a branch facility to be located at 900 Tower Drive, Suite 100, Troy, Michigan.*	Newspaper – 10/10/2003
18C & Branches	Rolling Hills Bank and Trust, Atlantic, Iowa, to purchase the assets and assume liabilities of the Walnut, Iowa, and Atlantic, Iowa branch offices of American Interstate bank, Manning, Iowa, and thereby to establish a branch at 10 West 6th Street, Atlantic, Iowa and at 300 Antique City Drive, Walnut, Iowa.*	Newspaper – N/Avail
Branch	Salin Bank and Trust Company, Indianapolis, Indiana to establish a branch facility to be located at 351 Sagamore Parkway West, West Lafayette, Indiana.*	Newspaper – 09/19/2003
18C & Branches	Southwest Bank of St. Louis, St. Louis, Missouri, to merge with Southwest Bank, Belleville, Illinois, and thereby to establish a branch at 2 Carlyle Park Drive, Belleville, Illinois.*	Newspaper – 09/18/2003

* 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)	Northwest Financial Corp., Spencer, Iowa, to acquire 100 percent of the voting shares of First Heartland Bancorp., Sioux Center, Iowa, and thereby indirectly acquire First National Bank of Sioux Center, Sioux Center, Iowa.*	Fed Reg – 10/14/2003 Newspaper – N/Avail
CIC	Notice by Jason Christopher Nicholas, Atlantic, Iowa, to retain control of 19.01 percent of Whitney Corporation of Iowa, Atlantic, Iowa, and thereby indirectly acquire First Whitney Bank and Trust, Atlantic, Iowa.	Fed Reg – 09/29/2003 Newspaper – 09/25/2003

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)	Wintrust Financial Corporation, Lake Forest, Illinois, to acquire 100 percent of the voting shares of Village Bancorp, Inc., Arlington Heights, Illinois, and thereby indirectly acquire Village Bank and Trust of Arlington Heights, Arlington Heights, Illinois.*	Fed Reg – 10/09/2003 Newspaper – 10/09/2003

* 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>
Withdrawal from Membership	First American Bank, Carpentersville, Illinois, notification of withdrawal of membership from the Federal Reserve System.

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
475345	Huron Community Bank 301 E. Newman Street East Tawas, Michigan 48730 (517) 362-6103	06/09/2003	09/17/2003	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, September 20, 2003

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)	Covenant Financial Corporation, Clarksdale, Mississippi, to become a bank holding company by acquiring 100 percent of Covenant Bank, Clarksdale, Mississippi.*	Newspaper – 10/13/2003 Fed Reg – 10/17/2003

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, September 20, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C & Branch	Peoples State Bank of Truman, Inc., Truman, Minnesota, to merge with Martin County National Bank of Fairmont, Fairmont, Minnesota, and thereby establish a branch at 105 Lake Avenue, Fairmont, Minnesota.*	Newspaper - 10/04/2003

*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.

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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>
289757	Merchants State Bank Freeman, South Dakota	05/27/2003	09/16/2003	S		X

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, September 20, 2003

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)	Liberty First Bancshares, Inc., Liberty, Missouri, to become a bank holding company through the acquisition of 100 percent of the voting shares of Liberty First Bank, Liberty, Missouri (in organization).	Newspaper - N/Avail Fed Reg - 10/10/2003
3(a)(3)	Country Bancshares, Inc., Jamesport, Missouri, to acquire up to 14.9 percent of the voting shares of Liberty First Bancshares, Inc., Liberty, Missouri, parent of Liberty First Bank, Liberty, Missouri (in organization).	Newspaper - N/Avail Fed Reg - 10/10/2003
3(a)(3)	First Capital Corporation, Fort Scott, Kansas, to acquire 100 percent of the voting shares of Centerville State Bank, Centerville, Kansas.	Newspaper - 8/30/2003 Fed Reg - N/Avail
3(a)(3)	First Centralia Bancshares, Inc., Centralia, Kansas, to directly acquire up to 14.33 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, parent of Century Capital Financial-Delaware, Inc., Wilmington, Delaware, parent of City National Bank, Kilgore, Texas.	Newspaper - N/Avail Fed Reg - N/Avail
3(a)(3)	First Centralia Bancshares, Inc., Centralia, Kansas, to indirectly acquire up to 35.80 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, held through Morrill Bancshares, Inc., Merriam, Kansas	Newspaper - N/Avail Fed Reg - N/Avail
3(a)(3)	First Centralia Bancshares, Inc., Centralia, Kansas, to indirectly acquire 14.33 percent of the voting shares held through Morrill Bancshares, Inc., Merriam, Kansas, interest in FBC Financial Corporation, Claremore, Oklahoma.	Newspaper - N/Avail Fed Reg - N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Morrill Bancshares, Inc., Merriam, Kansas, to directly acquire up to 35.80 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, parent of Century Capital Financial-Delaware, Inc., Wilmington, Delaware, parent of City National Bank, Kilgore, Texas.	Newspaper - N/Avail Fed Reg - N/Avail
3(a)(3)	Morrill Bancshares, Inc., to indirectly acquire up to 14.33 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, through FBC Financial Corporation, Claremore, Oklahoma.	Newspaper - N/Avail Fed Reg - N/Avail
3(a)(3)	Davis Bancorporation, Inc., Davis, Oklahoma, to directly or indirectly acquire up to 17.90 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, parent of Century Capital Financial-Delaware, Inc., Wilmington, Delaware, parent of City National Bank, Kilgore, Texas.	Newspaper - N/Avail Fed Reg - N/Avail
4(c)(8)	First Central Bancshares, Inc., Centralia, Kansas, to indirectly acquire up to 41.34 percent of FBC Financial Corporation, Claremore, Oklahoma, parent of 1st Bank Oklahoma, Claremore, Oklahoma, held through Morrill Bancshares, Inc., Merriam, Kansas.	Newspaper - N/Avail Fed Reg - N/Avail
4(c)(8)	Morrill Bancshares, Inc., to directly acquire up to 41.34 percent of the voting shares of FBC Financial Corporation, Claremore, Oklahoma, parent of 1st Bank Oklahoma, Claremore, Oklahoma.	Newspaper - N/Avail Fed Reg - N/Avail
4(c)(8)	Davis Bancorporation, Inc., Davis, Oklahoma, to directly acquire up to 13.78 percent of the voting shares of FBC Financial Corporation, Claremore, Oklahoma, parent of 1st Bank Oklahoma, Claremore, Oklahoma.	Newspaper - N/Avail Fed Reg - N/Avail
CIC	Gregg Stephen Ward and Susan Annette Ward, both of Leedey, Oklahoma, to acquire control of Camargo Financial Company, Inc., parent of First State Bank, both in Camargo, Oklahoma.	Newspaper - N/Avail Fed Reg - N/Avail

Section III – Applications subject to Federal Register notice only

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

Section IV – Applications not subject to Federal Register or news paper 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>
328450	Chickasha Bank & Trust Company 1924 S. 4 th Street Chickasha, Oklahoma 73018-5903	06/23/2003	09/19/2003	S		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, September 20, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First State Bank, Granger, TX, to establish a branch at 222 Clark Street, Bartlett, TX 76511*	Newspaper - 09/25/2003

*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)	Grant Bancshares, Inc., Natchitoches, LA, to acquire The Bank of Montgomery, Montgomery, LA*	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>
25	PNB Financial Bank, Lubbock, TX, to establish an offshore branch in the Cayman Islands

Section V – Availability of CRA public evaluations

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<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, September 20, 2003

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>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	
