
Federal Reserve Release



H.2

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

No. 3

Week Ending January 20, 2001

Regulations And Policies

Basel Capital Accord -- interagency request for comment on the Basel Committee on Banking Supervision's proposed amendment of the 1988 international capital adequacy framework.

- Announced, January 16, 2001

Deterrence of money laundering -- interagency guidance and Federal Reserve supervisory letter on enhanced scrutiny for transactions that may involve the proceeds of foreign official corruption.

- Announced, January 16, 2001

Information security standards -- final interagency guidelines for safeguarding confidential customer information and rescission of the Year 2000 safety and soundness standards [Docket No. R-1073].

- Approved, December 20, 2000 (AC)

Regulation H -- joint final rule establishing alternative criteria for certain large banks to control a financial subsidiary [Docket No. R-1066].

- Approved, January 17, 2001

Enforcement

Bank of Greenville, Greenville, West Virginia -- written agreement dated January 12, 2001, with the Federal Reserve Bank of Richmond and the West Virginia Division of Banking.

- Announced, January 18, 2001

H.2 Actions under delegated authority

January 14, 2001 to January 20, 2001

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

Bank Branches, Domestic

San Francisco

Bank of the Orient, San Francisco, California -- to establish a branch at 18605 E. Gale Avenue, City of Industry.
- Approved, January 12, 2001 (AC)

Secretary

Old Kent Bank, Grand Rapids, Michigan -- to establish branches at 935 Union Lake Road, White Lake Township, and 7700 Nemco Way, Brighton.
- Approved, January 17, 2001

San Francisco

Pacific Liberty Bank, Huntington Beach, California -- to establish a branch at 1600 Springdale Street.
- Approved, January 17, 2001

St. Louis

Pulaski Bank and Trust Company, Little Rock, Arkansas -- to establish a branch at Markham and Monroe Streets.
- Approved, January 18, 2001

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 207 Russell Parkway, Warner Robins.
- Approved, January 19, 2001

Bank Holding Companies

Chicago

ANB Bancorp, Inc., Atlanta, Illinois -- to become a bank holding company through the acquisition of Atlanta National Bank.
- Approved, January 19, 2001

Bank Holding Companies

Atlanta

Cumberland Bancorp, Inc., Nashville, Tennessee -- waiver of application in connection with the acquisition of Cumberland Interim Bank, Brentwood.
- Granted, January 17, 2001

Dallas

Dickinson Holdings, Inc., Dickinson, Texas, and Dickinson Holdings of Delaware, Inc., Wilmington, Delaware -- for Dickinson Holdings of Delaware, Inc. to become a bank holding company through the acquisition of The Citizens State Bank of Dickinson, Dickinson, Texas, and League City Bank and Trust, League City; and for Dickinson Holdings, Inc. to become a bank holding company through the acquisition of all three institutions.
- Approved, January 17, 2001

San Francisco

Eldorado Bancshares, Inc., Laguna Hills, California -- relief from a commitment.
- Granted, January 3, 2001 (AC)

San Francisco

Frontier Financial Corporation, Everett, Washington -- to merge with Interbancorp, Inc., Duvall, and thereby acquire Inter Bank.
- Approved, January 18, 2001

San Francisco

Gateway Bancorp, LLC, Santa Ana, California -- to become a bank holding company through the acquisition of Bank of Lakewood, Lakewood, and to acquire Mission Hills Mortgage Company, Santa Ana.
- Approved, January 18, 2001

Minneapolis

Glacier Bancorp, Inc., Kalispell, Montana -- to acquire WesterFed Financial Corporation, Missoula, and Western Security Bank and thereby engage in operating a savings association.
- Approved, January 19, 2001

Bank Holding Companies

Chicago

Indiana United Bancorp, Greensburg, Indiana -- to acquire Regional Federal Savings Bank, New Albany.
- Approved, January 16, 2001

Kansas City

Nebraska Bankshares, Inc., Farnam, Nebraska -- to acquire additional shares of Stockmens Financial Corporation, Rapid City, South Dakota, and thereby increase its ownership interest in Security First Bank, Sidney, Nebraska, and BankWest, Castle Rock, Colorado.
- Approved, January 18, 2001

Chicago

Northstar Financial Group, Inc., Bad Axe, Michigan -- to become a bank holding company through the acquisition of Northstar Bank, a de novo bank.
- Approved, January 16, 2001

Minneapolis

Remada Holdings, Inc., Minnetonka, Minnesota -- to become a bank holding company through the acquisition of Claremont Financial Services, Inc., St. Paul, and Alliance Bank of Blooming Prairie, Blooming Prairie.
- Approved, January 19, 2001

Bank Mergers

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to purchase certain assets and assume certain liabilities of three Panama City Beach, Florida, branches of First Union National Bank, Charlotte, North Carolina, and thereby establish a branch at 200 South Arnold Road, Panama City Beach.
- Approved, January 19, 2001

Banks, Nonmember, And Miscellaneous Institutions

Kansas City

Liberty Media Corporation, Englewood, Colorado -- registration under Regulation U.
- Approved, January 19, 2001

Banks, State Member

Kansas City

SpiritBank, Tulsa, Oklahoma -- to engage de novo in trust activities.
- Approved, January 19, 2001

Change In Bank Control

Cleveland

Bluegrass Bancshares, Inc., Lexington, Kentucky -- change in bank control.
- Permitted, January 16, 2001

Cleveland

CB Bancorp, Inc., Higginsport, Ohio -- change in bank control.
- Permitted, January 19, 2001

Kansas City

Garvin County Bancshares, Inc., Wynnewood, Oklahoma -- change in bank control.
- Permitted, January 17, 2001

St. Louis

Hardin County Bancshares, Inc., Savannah, Tennessee -- change in bank control.
- Permitted, January 18, 2001

New York

Patriot National Bancorp, Inc., Stamford, Connecticut -- change in bank control.
- Permitted, January 12, 2001 (AC)

Atlanta

Tennessee State Bancshares, Inc., Pigeon Forge, Tennessee -- change in bank control.
- Permitted, January 17, 2001

Dallas

Throckmorton Bancshares, Inc., Throckmorton, Texas -- change in bank control.
- Permitted, January 18, 2001

Competitive Factors Reports

San Francisco

Affinity Bank, Ventura, California -- report on competitive factors of the proposed acquisition of the Irvine branch of FirstPlus Bank, Tustin.

- Submitted, January 18, 2001

Kansas City

American National Bank and Trust Company, Sapulpa, Oklahoma -- report on competitive factors of the proposed merger with Heritage Bank, Mannford.

- Submitted, January 17, 2001

Chicago

Blackhawk State Bank, Milan, Illinois -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Silvis, Colona, and Moline branches of Old Kent Bank, Grand Rapids, Michigan.

- Submitted, January 18, 2001

Kansas City

Commerce Bank, National Association, Kansas City, Missouri -- report on competitive factors of the proposed merger with Commerce Bank, National Association, Breckenridge Hills.

- Submitted, January 17, 2001

Kansas City

Cornerstone Bank, National Association, York, Nebraska -- report on competitive factors of the proposed merger with The First National Bank of Stromsburg, Stromsburg.

- Submitted, January 17, 2001

Chicago

Farmers State Bank of Somonauk, Somonauk, Illinois -- report on competitive factors of the proposed merger with Millbrook-Newark Bank, Newark.

- Submitted, January 18, 2001

Atlanta

Fidelity Bankshares II, Inc., West Palm Beach, Florida -- report on competitive factors of the proposed acquisition of Fidelity Federal Bank and Trust.

- Submitted, January 17, 2001

Competitive Factors Reports

Philadelphia

Juniper Bank, Wilmington, Delaware -- report on competitive factors of the proposed merger with First Bank, CBC, Maryville, Missouri.
- Submitted, January 18, 2001

Chicago

United Bank of Iowa, Ida Grove, Iowa -- report on competitive factors of the proposed merger with United Bank of Iowa, Carroll.
- Submitted, January 18, 2001

Secretary

Zions First National Bank, Salt Lake City, Utah -- report on competitive factors of the proposed merger with Draper Bank & Trust, Draper.
- Submitted, January 19, 2001

Extensions Of Time

Minneapolis

First Bancshares Corporation, Gladstone, Michigan -- extension to April 19, 2001, to acquire additional shares of Baybank Corporation.
- Granted, January 18, 2001

Chicago

Spectrum Bancorporation, Inc., Omaha, Nebraska -- extension to May 27, 2001, to acquire Great Western Securities, Inc.
- Granted, January 5, 2001 (AC)

San Francisco

The Sumitomo Bank Limited, Osaka, Japan -- extension to April 20, 2001, to acquire Manufacturers Bank, Los Angeles, California, in connection with the merger with The Sakura Bank, Limited, Tokyo, Japan.
- Granted, January 17, 2001

Financial Holding Companies

St. Louis

National Banking Corp., North Little Rock, Arkansas -- election to become a financial holding company.
- Effective, January 19, 2001

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, January 20, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Regulation K	The Royal Bank of Scotland plc, Edinburgh, Scotland to establish a state-licensed representative office in Houston, Texas	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>
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, January 20, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Sparkasse Stockerau AG, Vienna, Austria, to establish federal branches in Greenwich, Connecticut, and New York, New York, and representative offices in San Francisco, California, and Atlanta, Georgia.*	Newspaper – N/Avail
FBSEA	RheinHyp Rheinische Hypothekbank, AG, Frankfurt, Germany, to establish a representative office in New York, New York.*	Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)/3(a)(5)	Financial Institutions, Inc., Warsaw, New York, to acquire Bath National Corporation, and its wholly-owned subsidiary, Bath National Bank, both of Bath, New York.	Newspaper – 02/14/2001 Fed Reg – 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.

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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 First Quarter of 2001

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, January 20, 2001

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	TheBancorp.com, Inc., Wilmington, DE, to acquire G & L Holding Group Inc., Pensacola, FL, and its subsidiary bank G & L Bank.	Newspaper: 02/13/01 Fed. Reg. N/Avail

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, January 20, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Received application from Iron & Glass Bank, Pittsburgh, PA on 01/17/2001 of its intent to acquire select assets and purchase the deposit liabilities of the Bethel Park, PA branch of Reliable Savings Bank.	02/15/2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Received application from F.N.B. Corporation, Hermitage, PA on 01/18/2001 of its intent to acquire Citizens Community Bancorp, Inc., and its bank subsidiary Citizens Community Bank of Florida, both located in Marco Island, FL.	Not Yet Known#
3(a)(5)	Received application from F.N.B. Corporation, Hermitage, PA on 01/18/2001 of its option to acquire up to 19.9% of the voting shares of Citizens Community Bancorp, Inc., and its bank subsidiary Citizens Community Bank of Florida, both located in Marco Island, FL.	Not Yet Known#

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Received application from F.N.B. Corporation, Hermitage, PA on 01/18/2001 of its intent to acquire the non-bank subsidiaries of Citizens Community Bancorp, Inc., Marco Island, FL.	Not Yet Known#

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

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

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

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, January 20, 2001

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	First Bancorp, Troy, North Carolina, to merge with Century Bancorp, Inc., Thomasville, North Carolina.*	Fed Reg - 02/09/2001 Newspaper - 02/10/2001
3(a)(1)	Southern Community Financial Corporation, Winston-Salem, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Southern Community Bank and Trust, Winston-Salem, North Carolina.*	Fed Reg - N/Avail Newspaper - 02/15/2001

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
4(c)(8)	Highlands Bankshares, Inc., Petersburg, West Virginia, to retain Highlands Bankshares Trust Company, Petersburg, West Virginia.

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, January 20, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Fifth Third Bank, Naples, Florida, to establish a branch located at 999 Vanderbilt Beach Road, Naples, Florida.	02/02/2001*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 4334 Ringgold Road, Chattanooga, Tennessee, to be known as the East Ridge Branch.	01/26/2001*
18(c)	Pointe Bank, Boca Raton, Florida, to acquire certain assets and assume certain liabilities of four Miami-Dade branches of Republic Bank, St. Petersburg, Florida. The branches are located at: Coral Gables Branch, 2222 Ponce de Leon Boulevard, Coral Gables, Florida, South Miami Branch, 8211 South Dixie Highway, Miami, Florida, Air Park Branch, 720 N.W. 57 th Avenue, Miami, Florida, and the Doral Branch, 9785 N.W. 41 st Street, Miami, Florida.	N/Avail*

*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)(3)	Synovus Financial Corporation, Columbus, Georgia, to acquire 5.98 percent of the outstanding shares of Juniper Financial Corporation, Wilmington, Delaware (in organization).	Fed Reg – 02/22/2001*

*Subject to provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
COM	Southern Bancorp, Inc., Marietta, Georgia, commitment waiver request.

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
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, January 20, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Elmwood, Racine, Wisconsin, for prior approval to establish a branch at State Highway 31 and Washington Road, Kenosha, Wisconsin.*	Newspaper – 01/15/2001
18c & Branch	Security State Bank, New Hampton, Iowa, for prior approval to merge with its affiliate bank, Security State Bank, Calmar, Iowa and thereby establish branch offices at 102 W. Main, Calmar, Iowa and 106 E. Main, Ossian, Iowa*	Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Admiral Family Banks, Inc., Alsip, Illinois, for prior approval to acquire 81.4 percent of the voting shares of Federated Bancorp, Inc., Onarga, Illinois, and thereby indirectly acquire Federated Bank, Onarga, Illinois.*	Fed Reg – 02/08/2001 Newspaper – 02/02/2001
3(a)(1)	Alpha Financial Group, Inc. Employee Stock Ownership Plan, Toluca, Illinois, for prior approval to become a bank holding company through the acquisition of 31.61 percent of the voting shares of Alpha Financial Group, Inc. Minonk, Illinois; and thereby indirectly acquire Alpha Community Bank, Toluca, Illinois.*	Fed Reg – 02/01/2001 Newspaper – 01/28/2001
3(a)(1)	American Bancorporation, Cedar Falls, Iowa, for prior approval to become a bank holding company through the acquisition of 100 percent of The Newburg Corporation, Saint Ansgar, Iowa, and thereby indirectly acquire Cedar Valley State Bank, Saint Ansgar, Iowa.*	Fed Reg – 02/09/2001 Newspaper – 02/02/2001
3(a)(3)	Ames National Corporation, Ames, Iowa, for permission to retain its current 5.39% investment in Mahaska Investment Company, Oskaloosa, Iowa, and thereby indirectly acquire Mahaska State Bank, Oskaloosa, Iowa and Pella State Bank, Pella, Iowa.*	Fed Reg – 02/05/2001 Newspaper – 12/31/2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Ames National Corporation, Ames, Iowa, for permission to retain its current 5.39% investment in Mahaska Investment Company, Oskaloosa, Iowa, and thereby indirectly acquire Midwest Federal Savings and Loan Association of Eastern Iowa, Burlington, Iowa, Mahaska State Bank, Oskaloosa, Iowa, Pella State Bank, Pella, Iowa and Central Valley Bank, Ottumwa, Iowa.*	Fed Reg – 02/05/2001 Newspaper – N/Avail
4(c)(8)	FBOP Corporation, Oak Park, Illinois, for prior approval to acquire 100 percent of the voting shares of PBOC Holdings, Inc., Los Angeles, California and thereby indirectly acquire Peoples Bank of California, Los Angeles, California.*	Fed Reg – 01/02/2001 Newspaper – N/Avail
3(a)(1)	First BancTrust Corporation, Paris, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First Bank & Trust, S.B., Paris, Illinois.*	Fed Reg – 01/22/2001 Newspaper – 02/12/2001
3(a)(3)	First Capital Bankshares, Incorporated, Peoria, Illinois, for prior approval to acquire 20 percent of the voting shares of Community Bank of Lemont (in organization), Lemont, Illinois.*	Fed Reg – 01/05/2001 Newspaper – 02/04/2001
CIC	Notification by Frank D. Neese, of a Change in Control of First Community Bancshares, Inc., Bargersville, Indiana.	Fed Reg – 02/05/2001 Newspaper – N/Avail
CIC	Notification by Mary Garst and Tom Chrystal of a Change in Control of Community Grain Co., Coon Rapids, Iowa, for their ownership to increase from 23.2258% to 27.0677% following Community Grain Co.'s redemption of 44 shares of its common stock.	Fed Reg – N/Avail Newspaper – N/Avail
CIC	Notification by James Albert Kaldenberg and Caryl Kaldenberg Sharp of a Change in Control to retain current ownership of 31.81 percent and 30.08 percent, respectively, of the outstanding voting shares of First Iowa State Shares, Inc., Albia, Iowa.	Fed Reg – 01/16/2001 Newspaper – 01/22/2001
4(c)(8)	Michigan National Corporation, Farmington Hills, Michigan, for prior approval to acquire 100 percent of the voting shares of Standard Federal Bancorporation, Inc., Troy, Michigan and thereby indirectly acquire Standard Federal Bank, Troy, Michigan and thereby engage in the nonbanking activity of operating a savings association.*	Fed Reg – 01/16/2001 Newspaper – 01/12/2001
3(a)(3)	Stichting Prioriteit ABN AMRO Holding, Stichting Administratiekantoor ABN AMRO Holding, ABN AMRO Holding N.V., ABN AMRO Bank N.V., all located in Amsterdam, The Netherlands; ABN AMRO North America Holdings Company and ABN AMRO North America, Inc., both located in Chicago, Illinois, for prior approval to acquire 100 percent of the voting shares of Michigan National Corporation, Farmington Hills, Michigan, and thereby indirectly acquire Michigan National Bank, Farmington Hills, Michigan.*	Fed Reg – 01/16/2001 Newspaper – 01/12/2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notification by Lyle P. Campbell, Craig L. Campbell, Verna C. Malone and Thomas E. Malone, of a Change in Control, to acquire 53 percent of Terrapin Bancorp, Inc., Elizabeth, Illinois.	Fed Reg – 01/19/2001 Newspaper – 01/16/2001
3(a)(1)	Thumb National Bank & Trust Company Employee Stock Ownership Plan, Pigeon, Michigan, for prior approval to become a bank holding company through the acquisition of 30.52 percent of the voting shares of Thumb Bancorp, Inc., Pigeon, Michigan and thereby indirectly acquire Thumb National Bank & Trust Company, Pigeon, Michigan.*	Fed Reg – 01/29/2001 Newspaper – 01/25/2001
3(a)(1)	Worth Bancorp, Spartanburg, Indiana, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Greensfork Township State Bank, Spartanburg, Indiana.*	Fed Reg – 01/30/2001 Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Alpha Financial Group, Inc. Employee Stock Ownership Plan, Toluca, Illinois, notification of intent to acquire Alpha Insurance Services, Inc., Washburn, Illinois; and thereby indirectly engage in insurance agency activities.	Fed Reg – 02/01/2001
4(c)(8)	National Australia Bank Limited, Melbourne, Australia, notification of intent to acquire, indirectly through its wholly-owned subsidiary, 02-e Limited, up to 70 percent of the outstanding voting shares of thinkorswim, Inc., a newly formed Delaware corporation and thereby engage in providing retail securities brokerage services over the Internet.	Fed Reg – 01/26/2001
4(c)(8)	Northwest Suburban Bancorp, Inc., Mount Prospect, Illinois, notification of intent to continue to engage in purchasing loan participations from its subsidiary banks.	Fed Reg – 01/31/2001
4(c)(8)	Stichting Prioriteit ABN AMRO Holding, Stichting Administratiekantoor ABN AMRO Holding, ABN AMRO Holding N.V., ABN AMRO Bank N.V., all located in Amsterdam, The Netherlands; ABN AMRO North America Holdings Company and ABN AMRO North America, Inc., both located in Chicago, Illinois, for prior approval to acquire 100 percent of the voting shares of Independence Life Insurance Company, Phoenix, Arizona, and Independence One Capital Management Corporation, Farmington Hills, Michigan and thereby to engage in providing financial and investment advisory services.	Fed Reg – 01/16/2001

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

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

Section V – Availability of CRA public evaluations

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>
123646	Salin Bank & Trust Company 8455 Keystone Crossing Drive, Suite 100 Indianapolis, Indiana 46240 (317) 532-2265	05/01/2000	01/17/2001	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, January 20, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Notice by Fifth Third Bank, Kentucky, Inc., Louisville, Kentucky, to establish a branch at 828 East High Street, Lexington, Kentucky.*	1/21/2001
Branch	Notice by Midwest BankCentre, St. Louis, Missouri, to establish a limited-service branch at 4505 Parker Road, Florissant, Missouri.*	1/31/2001

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice involving Jefferson County Bancshares, Inc., Festus, Missouri, by Michael W. Walsh, St. Louis, Missouri, to retain 12.47 percent.	Newspaper – 1/31/2001 Fed Reg 2/12/2001

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
Depository Institutions Management Interlocks Act and Regulation L	Notice involving Louisville Development Bancorp, Inc., Louisville, Kentucky, by Morton Boyd and Michael Herralld requesting an exemption from the general prohibitions against management interlocks between unaffiliated depository institutions.

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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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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, January 20, 2001

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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NI = Needs to improve

SN = Substantial noncompliance

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

<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, January 20, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First American Bank and Trust Company, Purcell, Oklahoma, for prior approval to establish a branch at 2101 South Interstate 35 Frontage Road, Moore, Oklahoma.	Newspaper – 01/29/2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Farmers Financial Corporation, Bolivar, Missouri, for prior approval to become a bank holding company through the reorganization of 100 percent of the voting shares of Farmers State Bank, S/B, Schell City, Missouri.	Newspaper – N/A Fed Reg – N/A
CIC	Horace Harold Doughty and Velma Doughty, as trustees of the Harold Doughty Revocable Trust, Altus, Oklahoma, for prior approval to acquire voting shares of FSB Bancorp, Incorporated, Altus, Oklahoma.	Newspaper – 01/31/2001 Fed Reg – 02/07/2001

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
Change General Character	SpiritBank, Tulsa, Oklahoma, for prior approval to engage in de novo trust 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

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NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, January 20, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	United Bank of El Paso Del Norte, El Paso, TX, to establish a branch office at 9601 Gateway West, El Paso, TX, 79925* (de novo)	02/03/2001

*Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Sterling Bancshares, Inc., Houston, TX, and Sterling Bancorporation, Inc., Wilmington, DE, to acquire CaminoReal Bancshares, Inc., San Antonio, TX, CaminoReal Delaware, Inc., Wilmington, DE, and CaminoReal Bank, National Association, San Antonio, TX*	Fed Reg – N/Avail Newspaper – N/Avail

*Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
Member	United Bank of El Paso Del Norte, El Paso, TX, to become a member of the Federal Reserve System (de novo)

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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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, January 20, 2001

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

Section VI – CRA examinations scheduled for Quarter of

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