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# Federal Reserve Release

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

*No. 21*

*Week Ending May 26, 2001*

**Bank Holding Companies**

CB&T Bancshares, Inc., Vivian, Louisiana -- to become a bank holding company through the acquisition of Citizens Bank & Trust Company.

- Approved, May 21, 2001

Royal Bank of Canada, Montreal, Canada, and Rock Merger Subsidiary, Inc., Raleigh, North Carolina -- to become bank holding companies through the acquisition of Centura Banks, Inc., and Centura Bank, both in Rocky Mount, North Carolina, and to acquire Centura's nonbanking subsidiaries and thereby engage in extending credit and servicing loans.

- Approved, May 21, 2001

**International Operations**

Bank of America, N.A., Charlotte, North Carolina -- for its London branch to establish Chelsea Investments Limited, George Town, Grand Cayman, Cayman Islands.

- Approved, May 21, 2001

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

**Bank Branches, Domestic**

Secretary

AmSouth Bank, Birmingham, Alabama -- to establish branches at 1420 U.S. Highway 431, Anniston, and 12268 San Jose Boulevard, Jacksonville, Florida.  
- Approved, May 24, 2001

St. Louis

Arvest Bank, Fort Smith, Arkansas -- to establish a branch at 4800 Kelley Highway.  
- Approved, May 23, 2001

Richmond

First Virginia Bank-Hampton Roads, Norfolk, Virginia -- to establish a branch at 21st Street and Colonial Avenue.  
- Approved, May 24, 2001

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 1769 Route 52, Fishkill.  
- Approved, May 24, 2001

Richmond

The Marathon Bank, Winchester, Virginia -- to establish a branch at 139 North Cameron Street.  
- Approved, May 24, 2001

Cleveland

North Side Deposit Bank and Trust Company, Cincinnati, Ohio -- to establish a mobile branch to operate in Hamilton, Butler, Clermont, and Warren Counties.  
- Approved, May 22, 2001

Kansas City

Sylvan State Bank, Sylvan Grove, Kansas -- to relocate its main office from 1st and Main, Sylvan Grove, to 11120 West 135th Street, Overland Park, and to retain the former location as a branch.  
- Approved, May 24, 2001

**Bank Branches, Domestic**

St. Louis

The Vine Street Trust Company, Lexington, Kentucky -- to relocate its main office from 360 East Vine Street, Lexington, to 230 Frederica Street, Owensboro, and to retain the former location as a branch.

- Approved, May 23, 2001

**Bank Holding Companies**

Chicago

Ameriana Bancorp, New Castle, Indiana -- to become a bank holding company through the acquisition of Ameriana Bank & Trust, SB.

- Approved, May 21, 2001

Atlanta

Capital Bancorp, Inc., Nashville, Tennessee -- to become a bank holding company through the acquisition of Capital Bank & Trust Company.

- Approved, May 23, 2001

Secretary

First Financial Bankshares, Inc., Abilene, Texas -- to acquire City Bancshares, Inc., Mineral Wells, City National Bank of Mineral Wells, and City Delaware Financial Corporation, Dover, Delaware.

- Approved, May 25, 2001

Chicago

First Merchants Corporation, Muncie, Indiana -- to acquire Francor Financial, Inc., Wabash, and Frances Slocum Bank and Trust Company.

- Approved, May 25, 2001

Kansas City

First Muskogee Financial Corporation, Muskogee, Oklahoma -- to become a bank holding company through the acquisition of First National Bank of Muskogee.

- Approved, May 23, 2001

Kansas City

First National Bank Holding Company, Longmont, Colorado -- to acquire First State Bancorp of the Rockies, Fort Collins, and First State Bank of Fort Collins.

- Approved, May 22, 2001

**Bank Holding Companies**

Richmond

First Virginia Banks, Inc., Falls Church, Virginia -- to merge with James River Bankshares, Inc., Suffolk.  
- Approved, May 24, 2001

Atlanta

GB&T Bancshares, Inc., Gainesville, Georgia -- to merge with Community Trust Financial Services Corporation, Hiram, and thereby acquire its banking and nonbanking subsidiaries: Community Trust Bank; Community Loan Company, Inc., Cartersville, and thereby engage in extending credit and servicing loans, credit insurance, and tax planning and preparation services; Metroplex Appraisals, Inc., Hiram, and thereby engage in real estate and personal property appraising; and Cash Transactions, LLC, Dallas, and thereby engage in data processing activities.  
- Approved, May 24, 2001

Dallas

Henderson Citizens Bancshares, Inc., Henderson, Texas, and Henderson Citizens Delaware Bancshares, Inc., Dover, Delaware -- to acquire Rusk County Bancshares, Inc., Henderson, Texas, Peoples State Bank, and Rusk Delaware Financial Corporation, Dover, Delaware.  
- Approved, May 21, 2001

Chicago

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to acquire, through its subsidiary, Metavante Corporation, assets of Derivion Corporation, Atlanta, Georgia, a provider of e-bill presentment and payment technology services.  
- Approved, May 21, 2001

Atlanta

Milstar Financial, Inc., Miami Beach, Florida -- to become a bank holding company through the acquisition of shares of First Western Bank, Cooper City.  
- Approved, May 22, 2001

Richmond

Paragon Commercial Corporation, Raleigh, North Carolina -- to become a bank holding company through the acquisition of Paragon Commercial Bank.  
- Approved, May 25, 2001

**Bank Holding Companies**

Dallas

Quinlan Bancshares, Inc., Quinlan, Texas -- to acquire Lone Oak Financial Corporation, Lone Oak, and Lone Oak State Bank.  
- Approved, May 24, 2001

St. Louis

The Bank of Mulberry Employee Stock Ownership Trust, Mulberry, Arkansas, and ACME Holding Company, Inc. -- to acquire shares of Mansfield Bankstock, Inc., Mansfield, and thereby acquire Bank of Mansfield; and for The Bank of Mulberry Employee Stock Ownership Trust to increase its ownership in ACME.  
- Approved, May 23, 2001

**Bank Mergers**

Kansas City

Gold Bank, Leawood, Kansas -- to purchase the assets and assume the liabilities of the Leawood branch of North American Savings, FSB, Grandview, Missouri, and thereby establish a branch.  
- Approved, May 25, 2001

**Change In Bank Control**

Atlanta

Citizens Corporation, Columbia, Mississippi -- change in bank control.  
- Permitted, May 25, 2001

San Francisco

Great Basin Financial Corporation, Elko, Nevada -- change in bank control.  
- Withdrawn, May 21, 2001

Minneapolis

Hartland Bancshares, Inc., Hartland, Minnesota -- change in bank control.  
- Withdrawn, May 24, 2001

Chicago

River Valley Bancorporation, Inc., Merrill, Wisconsin -- change in bank control.  
- Permitted, May 21, 2001

### **Change In Bank Control**

#### Atlanta

Sequatchie Valley Bancshares, Inc., Dunlap, Tennessee -- change in bank control.  
- Permitted, May 25, 2001

#### St. Louis

St. Peter Bancshares, Inc., St. Peter, Illinois -- change in bank control.  
- Withdrawn, May 23, 2001

### **Competitive Factors Reports**

#### Cleveland

Anderson Bank Company, Cincinnati, Ohio -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Amelia branch of Towne Bank, Cincinnati.  
- Submitted, May 24, 2001

#### Cleveland

The Bank of Whitesburg, Whitesburg, Kentucky -- report on competitive factors of the proposed merger with Whitaker Bank, N.A., Lexington.  
- Submitted, May 17, 2001 (AC)

#### Richmond

Branch Banking and Trust Company of South Carolina, Greenville, South Carolina -- report on competitive factors of the proposed merger with First Federal Bank, Spartanburg.  
- Submitted, May 24, 2001

#### Richmond

Branch Banking and Trust Company of Virginia, Richmond, Virginia -- report on competitive factors of the proposed merger with Fredericksburg State Bank, Fredericksburg.  
- Submitted, May 24, 2001

#### Atlanta

Charlotte State Bank, Port Charlotte, Florida -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of the Port Charlotte branch of BankAtlantic, FSB, Fort Lauderdale.  
- Submitted, May 22, 2001

**Competitive Factors Reports**

Cleveland

Citizens National Bank and Trust of Hazard, Hazard, Kentucky -- report on competitive factors of the proposed merger with Whitaker Bank, N.A., Lexington.  
- Submitted, May 17, 2001 (AC)

Cleveland

The Community National Bank, Franklin, Ohio -- report on competitive factors of the proposed merger with CNB Interim National Bank.  
- Submitted, May 17, 2001 (AC)

Cleveland

The First National Bank of Ottawa, Ottawa, Ohio -- report on competitive factors of the proposed merger with The Peoples Banking Company, Findlay.  
- Submitted, May 24, 2001

Atlanta

Gilmer County Bank, Ellijay, Georgia -- report on competitive factors of the proposed merger with Appalachian Community Bank, Blairsville.  
- Submitted, May 22, 2001

Minneapolis

Lincoln State Bank, Hankinson, North Dakota -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Hankinson branch of Community First National Bank, Fargo.  
- Submitted, May 23, 2001

Cleveland

The Peoples Banking Company, Findlay, Ohio -- report on competitive factors of the proposed merger with The Citizens Savings Bank Company, Pemberville.  
- Submitted, May 24, 2001

Minneapolis

Star Bank, N.A., Bertha, Minnesota -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Eagle Bend branch of Lake Country State Bank, Long Prairie.  
- Submitted, May 24, 2001



### **Competitive Factors Reports**

#### Cleveland

TFS Financial Corporation, Cleveland, Ohio -- report on competitive factors of the proposed merger with Ohio Central Savings Mutual Holding Company, Dublin.  
- Submitted, May 17, 2001 (AC)

#### Atlanta

Tri-County Bank, Trenton, Florida -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of the Newberry branch of Republic Security Bank, West Palm Beach.  
- Submitted, May 22, 2001

#### Dallas

Wells Fargo Bank Texas, N.A., San Antonio, Texas -- report on competitive factors of the proposed merger with Midland Trust Company, N.A., Midland.  
- Submitted, May 25, 2001

### **Extensions Of Time**

#### Secretary

Citibank, N.A., New York, New York -- extensions to June 22, 2002, and July 22, 2002, for its subsidiary, Citicorp Finance (Thailand) Limited, Bangkok, Thailand, to divest certain properties.  
- Granted, May 24, 2001

#### Secretary

Citibank, N.A., New York, New York -- extensions to April 1, 2002, and June 1, 2002, for its subsidiary, Citibank Espana, SA, Madrid, Spain, to divest certain properties.  
- Granted, May 24, 2001

#### Cleveland

F.N.B. Corporation, Hermitage, Pennsylvania -- extension to August 27, 2001, to acquire shares of Sun Bancorp, Selinsgrove.  
- Granted, May 17, 2001 (AC)

**Extensions Of Time**

Cleveland

Heartland Bank, Gahanna, Ohio -- extension to May 29, 2002, to establish a branch in Westerville.

- Granted, May 24, 2001

Richmond

Southern Community Financial Corporation, Winston-Salem, North Carolina -- extension to August 26, 2001, to become a bank holding company through the acquisition of Southern Community Bank and Trust.

- Granted, May 24, 2001

Chicago

Thumb National Bank and Trust Company Employee Stock Ownership Plan, Pigeon, Michigan -- extension to August 1, 2001, to become a bank holding company through the acquisition of shares of Thumb Bancorp, Inc. and thereby acquire Thumb National Bank and Trust Company.

- Granted, May 24, 2001

Director, BS&R

Wachovia Corporation, Winston-Salem, North Carolina -- extension to October 1, 2002, to divest certain real estate investments.

- Granted, May 25, 2001

**Membership**

Chicago

Comerica Bank-California, San Jose, California -- membership in the Federal Reserve System.

- Approved, May 23, 2001

Chicago

Logan County Bank, Lincoln, Illinois -- membership in the Federal Reserve System.

- Returned, May 21, 2001

Chicago

Town and Country Bank of Springfield, Springfield, Illinois -- membership in the Federal Reserve System.

- Returned, May 21, 2001

**Membership**

Chicago

Town and Country Bank, Buffalo, Illinois -- membership in the Federal Reserve System.

- Returned, May 21, 2001

**District 1**  
**Federal Reserve Bank of Boston**

**Applications and notifications filed during the week ending Saturday, May 26, 2001**

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

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

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

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

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

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

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

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

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## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, May 26, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Representative Office	Icici Ltd., Mumbai, India, to establish a representative office in New York, New York.*	Newspaper – N/Avail
Representative Office	China Merchants Bank, Shenzhen, People's Republic of China, 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>
None		

#### 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)	Banco Bradesco S.A., Osasco, Brazil, to commence de novo through its subsidiary, Bradesco Securities, Inc., New York, New York, in financial and investment advisory activities and securities brokerage and riskless principal services.	Fed Reg – 06/05/2001
4(c)(8)	Dexia SA, Brussels, Belgium, proposes to acquire indirectly Artesia Mortgage Capital Corporation, Artesia North America Inc., Artesia Delaware Inc. and Artesia Mortgage CMBS, Inc., and to engage in certain nonbanking activities.	Fed Reg – N/Avail
4(c)(8)	Discount Bancorp, Inc., New York, New York, proposes to engage de novo, through IDB Mortgage Corp., in residential mortgage lending activities.	Fed Reg – N/Avail

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

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

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

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

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

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

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

- O = Outstanding**
- S = Satisfactory**
- NI = Needs to improve**
- SN = Substantial noncompliance**

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

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

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

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

# District 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, May 26, 2001

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

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

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

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

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

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

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

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

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## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 4

### Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, May 26, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Received notification from North Side Deposit Bank and Trust Company, Cincinnati, OH on 05/22/2001 of its intent to establish a mobile branch operation that will operate through Hamilton, Butler, Warren and Clermont Counties, OH.	05/12/2001

#### 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	Received notice of change in bank control on 05/24/2001 from Mr. William R, Baierl of his intent to retain control of over 10 percent of the voting shares of NSD Bancorp, Inc., Pittsburgh, PA.	Newspaper - 06/14/2001

#### 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>	
3(a)(1)	Received notice from Community First Financial Bancorp, Inc., New Holland, OH on 05/24/2001 of its intent to become a bank holding company by acquiring all the voting shares of The First National Bank of New Holland, New Holland, OH.	

## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, May 26, 2001

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

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Greer Bancshares Incorporated, Greer, South Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Greer State Bank, Greer, South Carolina.*	Fed Reg - 06/18/2001 Newspaper - 06/18/2001

\*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>	
3(a)(1)	Crescent Financial Corporation, Cary, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Crescent State Bank, Cary, North Carolina.	

## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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<i>RSSD 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>
94522	Benchmark Community Bank 100 South Broad Street Kenbridge, Virginia 23944	03/12/2001	05/26/2001	S		X

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## Section VI – CRA examinations scheduled for Quarter of

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*Institution* *Location*

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None

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## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, May 26, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 1999 Lake Road, Hiram, Georgia, to be known as the Hiram Branch.	05/30/2001*
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 900 Eagles Landing Parkway, Stockbridge, Georgia, to be known as the Eagles Landing Branch.	05/30/2001*
Branch	Fifth Third Bank, Naples, Florida, to establish a branch located at 2301 Del Prado S. #507, Cape Coral, Florida, to be known as the Cape Coral Banking Center.	06/08/2001*
Branch	Riverside Bank of the Gulf Coast, Cape Coral, Florida, to establish a branch located at 15280 McGregor Boulevard, Fort Myers, Florida.	06/21/2001*
Branch	Premier Bank of Brentwood, Brentwood, Tennessee, to establish a mobile branch located at 5217 Maryland Way, Brentwood, Tennessee, to service the Davidson and Williamson Counties.	05/11/2001*
18(c)	Bank Independent, Sheffield, Alabama, to acquire the Tuscumbia and Sheffield Offices of Union Planters Bank, N.A., Memphis, Tennessee.	06/25/2001*
18(c)	Horizon Bank, Bradenton, Florida, to acquire certain assets and assume certain liabilities of the Bradenton, Florida branches of BankAtlantic, Fort Lauderdale, Florida.	06/19/2001*

\*Subject to provisions of the Community Reinvestment act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Financial Investors of the South, Inc., Birmingham, Alabama, to acquire Capital Bank, Montgomery, Alabama (in organization).	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>
Member	Capital Bank, Montgomery, Alabama (in organization), to become a member of the Federal Reserve System.

### Section V – Availability of CRA public evaluations

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

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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>
861434	Aliant Bank P.O. Box 1237 Alexander City, Alabama 35011-1237 (205) 329-7400	01/29/2001	05/29/2001	S	X	

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

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

## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, May 26, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Regulation K	ABN AMRO Bank N.V., Amsterdam, The Netherlands, for prior approval to establish a branch at 680 Fifth Avenue, New York, New York.*	Newspaper – 6/08/2001
Branch	Bank of Washtenaw, Saline, Michigan, for prior approval to establish a branch at 250 W. Eisenhower, Ann Arbor, Michigan.*	Newspaper – 5/25/2001
Merger & Branch	Central State Bank, Muscatine, Iowa, for prior approval to acquire the Muscatine, Iowa branch of Commercial Federal Bank, FSB, Omaha, Nebraska and thereby to establish a branch at 2400 Second Avenue, Muscatine, Iowa.*	Newspaper – N/Avail
Branch	1st Source Bank, South Bend, Indiana, for prior approval to establish a branch at 265 US Highway 131, Three Rivers, Michigan.*	Newspaper – 5/21/2001
Merger & Branches	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, for prior approval to purchase certain assets and assume certain liabilities of Fifth Third Bank, Southwest F.S.B., Scottsdale, Arizona and thereby to establish nine branches at the following locations: 4835 E. Warner, Phoenix, Arizona; 270 W. Continental Road, Green Valley, Arizona; 1510 W. Southern Avenue, Mesa, Arizona; 4574 East Cactus Road, Phoenix, Arizona; 303 N. Montezuma Street, Phoenix, Arizona; 7350 East Evans Road, Scottsdale, Arizona; 2010 West Highway 89A, Sedona, Arizona; 19428 RH Johnson Boulevard, Sun City West, Arizona and 4380 N. Campbell Avenue, Tucson, Arizona.*	Newspaper – N/Avail
Branch	Tri-County Bank, Brown City, Michigan, for prior approval to establish a branch at 2575 Van Dyke, Marlette, Michigan.*	Newspaper – 6/01/2001

\* 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)(1)	Advantage Bancorp, Woodbury, Minnesota, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First Choice Bank (in organization), Geneva, Illinois.*	Fed Reg – 5/29/2001 Newspaper – 6/01/2001



## 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)	Bancshares Holding Corp., Downers Grove, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The Bank of Commerce, Downers Grove, Illinois and by Commerce Investments I, Commerce Investments II and Commerce Investments III, all located in Oak Brook Terrace, Illinois, for prior approval to become a bank holding company through the acquisition of 27.87 percent of the voting shares of Bancshares Holding Corp., Downers Grove, Illinois and thereby indirectly acquire The Bank of Commerce, Downers Grove, Illinois.*	Fed Reg – 6/22/2001 Newspaper – N/Avail
3(a)(5) & 3(a)(1)	Bank of Montreal, Montreal, Canada and Bankmont Financial Corp., Chicago, Illinois, for prior approval to acquire 100 percent of the voting shares of Harris Joliet Bankcorp, Inc., Chicago, Illinois and thereby indirectly acquire First National Bancorp, Inc., Joliet, Illinois and First National Bank of Joliet, Joliet, Illinois and by Harris Joliet Bankcorp, Inc., Chicago, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bancorp, Inc., Joliet, Illinois and thereby indirectly acquire First National Bank of Joliet, Joliet, Illinois.*	Fed Reg – 6/15/2001 Newspaper – 6/16/2001
3(a)(5)	CIB Marine Bancshares, Inc., Pewaukee, Wisconsin, for prior approval to acquire 100 percent of the voting shares of Citrus Financial Services, Inc., Vero Beach, Florida and thereby indirectly acquire Citrus Bank, N.A., Vero Beach, Florida.*	Fed Reg – 5/29/2001 Newspaper – 5/25/2001
3(a)(1)	Henry State Bancorp, Inc., Henry, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Henry State Bank, Henry, Illinois.*	Fed Reg – 5/29/2001 Newspaper – 5/26/2001
3(a)(1)	Hustisford Community Bancorp, Inc., Hustisford, Wisconsin, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Hustisford State Bank, Hustisford, Wisconsin.*	Fed Reg – 5/29/2001 Newspaper – 5/14/2001
4(c)(8)	Republic Bancorp, Inc., Owosso, Michigan, notification of intent to acquire more than 5 percent of the voting shares of NetBank, Inc., Alpharetta, Georgia and thereby indirectly acquire NetBank, a federal savings bank, Alpharetta, Georgia and to acquire more than 5 percent of the voting shares of NetBank Partners, LLC, Alpharetta, Georgia, a nonbank subsidiary engaged in management consulting and counseling services.*	Fed Reg – 6/04/2001 Newspaper – 5/27/2001
CIC	Notification by William Robert Phelps, Fairmont, Minnesota, of a Change in Control, for approval to retain his current 25.31 percent of the outstanding voting shares of Swea City Bancorporation, Inc., Estherville, Iowa.*	Fed Reg – 5/31/2001 Newspaper – N/Avail

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

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

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

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

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<i>Type</i>	<i>Application</i>
Membership	Comerica Bank-Texas, Dallas, Texas, for prior approval to become a member of the Federal Reserve System.
S/R	Harbor Springs Financial Corporation, Harbor Springs, Michigan, notification of intent to redeem 1,040 Class A shares and 9,360 Class B shares of stock.
4(c)(8)	Northern Trust Corporation, Chicago, Illinois, notification of intent to acquire 20 percent of the outstanding voting membership interests of Gateway Solutions, LLC, Chicago, Illinois and thereby to engage in the business of providing lockbox processing services to financial institutions.
Membership	Northview Bank & Trust, Northfield, Illinois, for prior approval to become a member of the Federal Reserve System.
S/R	Shorebank Corporation, Chicago, Illinois, notification of intent to redeem 79.12 shares of stock.

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### Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

<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>
2808808	Elkhart Community Bank 303 S. Third Street Elkhart, Indiana 46516 (219) 295-9600	12/04/2000	5/25/2001	S		X
929044	Freedom Security Bank 140 Holiday Road Coralville, Iowa 52241 (319) 688-9005	1/22/2001	5/25/2001	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, May 26, 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>
CIC	Notice involving Village Bancshares, Inc., Springfield, Missouri, by William Ray Foster, to acquire up to 10.49 percent.	Newspaper – 6/20/2001 Fed Reg – 6/14/2001
CIC	Notice involving First Security, Inc., Owensboro, Kentucky, by Howard R. Sanders, to acquire up to 13.5 percent. (Previously submitted during the week ending May 12, 2001).	Newspaper – 6/3/2001 Fed Reg – 6/5/2001
3(a)(1)	Notice by Timberland Bancshares, Inc., Eldorado, Arkansas, to acquire Timberland Bank, Eldorado, Arkansas. (Previously submitted during the week ending May 12, 2001).*	Newspaper – 6/8/2001 Fed Reg – 6/15/2001

\* 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>	<i>Ending date of comment period</i>
None		

## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
773247	Effingham State Bank Effingham, Illinois	2/12/2001	5/25/2001	S		X

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## Section VI – CRA examinations scheduled for

## Quarter of

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

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## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, May 26, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)& BKBR	Central Savings Bank, Sault Ste. Marie, Michigan to purchase the assets and assume the liabilities of the St. Ignace and Mackinaw Island, Michigan branches of North Country Bank and Trust, Traverse City, Michigan, and incident thereto establish branches in St. Ignace and Mackinaw Island, Michigan.*	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)(1)A	West End Financial Corp., Bessemer, Michigan, proposes to acquire control of 100% of the voting shares of Gogebic Range Bank, Bessemer, Michigan, a de novo bank.*	Fed. Reg. – 06/18/2001 Newspaper – 06/22/2001

\*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>	<i>Ending date of comment period</i>
3(a)(1)RN	Metro North Bancshares, Inc., Elk River, Minnesota, proposes to acquire 100% of the voting shares of The Bank of Elk River, Elk River, Minnesota.	

## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 10

### Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, May 26, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bunceton State Bank, Bunceton, Missouri, for prior approval to establish a branch at 301 East Broadway, Ashland, Missouri.	Newspaper – 05/31/2001
18(c)	Gold Bank, Leawood, Kansas, for prior approval to merge with Provident Bank, F.S.B., Saint Joseph, Missouri, and thereby establish an additional branch.	Newspaper – 06/15/2001

#### 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)(1)	Trinidad Capital Corporation, Trinidad, Colorado, for prior approval to become a bank holding company through the acquisition of 90 percent of the voting shares of International Bank, Trinidad, Colorado.	Newspaper – N/Available Fed Reg – N/Available
3(a)(1)	Millennium Bancorp, Inc., Edwards, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Millennium Bank, Edwards, Colorado, a de novo bank.	Newspaper – N/Available Fed Reg – N/Available
3(a)(3)	Geneva State Company, Geneva, Nebraska, for prior approval to acquire 73 percent of the voting shares of Grafton State Bank, Grafton, Nebraska.	Newspaper – N/Available Fed Reg – 06/22/2001
3(a)(3)	Raton Capital Corporation, Raton, New Mexico, for prior approval to acquire 100 percent of the voting shares of Trinidad Capital Corporation, Trinidad, Colorado.	Newspaper – N/Available Fed Reg – N/Available

#### 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)	Guaranty Corporation, Denver, Colorado, for prior approval to acquire 17.5 percent of the voting shares of AMG/Guaranty Corporation, Englewood, Colorado, which in turn will own a trust only national bank.	Fed Reg – 06/12/2001



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

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<i>Type</i>	<i>Application</i>
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None
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**Section V – Availability of CRA public evaluations**

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

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

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

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

- O = Outstanding**
- S = Satisfactory**
- NI = Needs to improve**
- SN = Substantial noncompliance**

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

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

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

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<i>Institution</i>	<i>Location</i>
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None
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# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, May 26, 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>
CIC	Thomas Curtis Darden, Lubbock, TX, et al, to acquire an interest in Kenco Bancshares, Inc., Jayton, TX	Fed Reg – 06/12/2001 Newspaper – N/Avail
3(a)(1)	Mason National Bank Employee Stock Ownership Plan, Mason, TX, to acquire Mason National Bancshares, Inc., Mason, TX, Mason National Bancshares of Nevada, Inc., Carson City, NV, and Mason National Bank*	Fed Reg – 06/22/2001 Newspaper – 06/15/2001
CIC	Jimmie Michael Luecke, Giddings, TX, et al, to acquire an interest in Giddings Bancshares, Inc., Giddings, TX	Fed Reg – 06/12/2001 Newspaper – N/Avail
3(a)(1)	TRB Bancorp, Inc., Dallas, TX, to acquire Greenbelt Bancshares, Inc., Quanah, TX, and The Security National Bank in Quanah, Quanah, TX* (previously reported the week ending May 19, 2001)	Fed Reg – 06/18/2001 Newspaper – 06/24/2001
3(a)(3)	First National Bank Group, Edinburg, TX, to acquire Alamo Corporation of Texas, Inc., Alamo, TX, and Alamo Bank of Texas, Alamo, TX* (previously reported the week ending May 19, 2001)	Fed Reg – 06/14/2001 Newspaper – 06/12/2001
CIC	Eugene J. Allen and Virginia Allen, Meridian, TX, co-trustees of the Eugene J. Allen Living Trust, to acquire an interest in Bosque Corp, Meridian, TX	Fed Reg – 06/18/2001 Newspaper – N/Avail

\*Subject to the provisions of the Community Reinvestment Act

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

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

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

<i>Type</i>	<i>Application</i>
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>
935858	Colorado Valley Bank 143 North Main Street La Grange, Texas 78945-2616	02/26/2001	05/26/2001	S		X

**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, May 26, 2001

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

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

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

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

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

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

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

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

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