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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. 25*

*Week Ending June 23, 2001*

### **Testimony And Statements**

Condition of the U.S. banking system -- statement by Chairman Greenspan before the Senate Committee on Banking, Housing, and Urban Affairs.

- Published, June 20, 2001

### **Forms**

Forms -- extension with revision of the Condition Reports for Foreign Subsidiaries of U.S. Banking Organizations (FR 2314 a/b/c), Consolidated Report of Condition and Income for Edge and Agreement Corporations (FR 2886b), and discontinuance of the Annual Survey of Eligible Bankers Acceptances (FR 2006).

- Approved, June 21, 2001

### **Regulations And Policies**

Regulation W (Transactions between Banks and their Affiliates) -- amendment to the request for comment on the proposed new Regulation W, issued on May 2, 2001, to seek comment on an additional exemption from the requirements of section 23A of the Federal Reserve Act [Docket No. R-1103].

- Approved, June 19, 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**

#### Kansas City

Bank of Colorado, Fort Lupton, Colorado -- to establish a mobile branch of the branch at 1609 East Harmony Road, Fort Collins, to serve Larimer and Weld Counties.  
- Approved, June 22, 2001

#### Dallas

Falcon International Bank, Laredo, Texas -- to establish a branch at 19230 Oak Parkway, San Antonio.  
- Withdrawn, June 20, 2001

#### Minneapolis

Farmers State Bank, Victor, Montana -- to establish a branch at 716 South 1st Street, Hamilton.  
- Approved, June 22, 2001

### **Bank Holding Companies**

#### Chicago

Bancshares Holding Corp., Downers Grove, Illinois -- to become a bank holding company through the acquisition of The Bank of Commerce, and for Commerce Investments I, Oak Brook Terrace; Commerce Investments II; and Commerce Investments III to become bank holding companies through the acquisition of shares of Bancshares Holding Corp.  
- Withdrawn, June 22, 2001

#### Secretary

Citigroup Inc., New York, New York; Citigroup Holdings Company, Wilmington, Delaware; and Citicorp, New York -- commenter's request to extend the comment period in connection with the application to acquire shares of Grupo Financiero Banamex-Accival, S.A. de C.V., Mexico City, Mexico, and thereby acquire all of its banking and nonbanking subsidiaries.  
- Denied, June 20, 2001

### **Bank Holding Companies**

#### Richmond

Crescent Financial Corporation, Cary, North Carolina -- to become a bank holding company through the acquisition of Crescent State Bank.

- Approved, June 18, 2001

#### Dallas

First National Bank Group, Inc., Edinburg, Texas -- to acquire Alamo Corporation of Texas, Alamo, and Alamo Bank of Texas.

- Approved, June 19, 2001

#### Richmond

Greer Bancshares Incorporated, Greer, South Carolina -- to become a bank holding company through the acquisition of Greer State Bank.

- Approved, June 21, 2001

#### Kansas City

Guaranty Corporation, Denver, Colorado -- to acquire shares of AMG/Guaranty Corporation, Englewood, and thereby engage in trust activities.

- Approved, June 18, 2001

#### Chicago

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to acquire CyberBills, Inc., San Jose, California, a provider of online management consulting services, through Marshall & Ilsley's subsidiary, Metavante Corporation, Brown Deer, Wisconsin.

- Approved, June 18, 2001

#### Dallas

Sterling Bancshares, Inc., Houston, Texas -- to acquire Lone Star Bancorporation, Inc., Houston; Lone Star Bancorp of Delaware, Inc., Wilmington, Delaware; and Lone Star Bank, Houston.

- Approved, June 20, 2001

#### St. Louis

Timberland Bancshares, Inc., El Dorado, Arkansas -- to become a bank holding company through the acquisition of Timberland Bank.

- Approved, June 20, 2001

**Bank Holding Companies**

Chicago

WFC, Inc., Waukon, Iowa -- to engage in making and servicing loans.  
- Approved, June 18, 2001

**Banks, Nonmember, And Miscellaneous Institutions**

Dallas

Bank of DeSoto N.A. Employee Stock Ownership Trust, DeSoto, Texas -- to acquire D Bancorp, Inc. and Bank of DeSoto, National Association.  
- Approved, June 20, 2001

**Banks, State Member**

Richmond

Central Virginia Bank, Powhatan, Virginia -- to purchase certain assets and assume certain liabilities of the Richmond branch of Guaranty Bank, Charlottesville.  
- Approved, June 18, 2001

Dallas

Falcon International Bank, Laredo, Texas -- to purchase the assets and assume the liabilities of a branch of National Bank and Trust, La Grange.  
- Withdrawn, June 20, 2001

Kansas City

Gold Bank, Leawood, Kansas -- to merge with Provident Bank, F.S.B., St. Joseph, Missouri.  
- Approved, June 19, 2001

**Change In Bank Control**

Dallas

Bosque Corporation, Meridian, Texas -- change in bank control.  
- Permitted, June 22, 2001

### **Competitive Factors Reports**

#### Philadelphia

American General Bank, FSB, Midvale, Utah -- report on competitive factors of the proposed merger with AIG Federal Savings Bank, Wilmington, Delaware.

- Submitted, June 20, 2001

#### Boston

Danvers Savings Bank, Danvers, Massachusetts -- report on competitive factors of the proposed merger with Revere Federal Savings Bank, Revere.

- Submitted, June 20, 2001

#### Minneapolis

Farmers State Bank, Victor, Montana -- report on competitive factors of the proposed merger with Hamilton Mortgage Corporation, Hamilton.

- Submitted, June 21, 2001

#### Dallas

First National Bank of Huntsville, Huntsville, Texas -- report on competitive factors of the proposed merger with New Huntsville Bank, N.A.

- Submitted, June 19, 2001

#### Minneapolis

Firstar Bank National Association, Cincinnati, Ohio -- report on competitive factors of the proposed merger with U.S. Bank National Association, Minneapolis, Minnesota; U.S. Bank National Association OR, Canby, Oregon; and U.S. Bank National Association MT, Billings, Montana.

- Submitted, June 22, 2001

#### Minneapolis

Marquette Capital Bank, National Association, Wayzata, Minnesota -- report on competitive factors of the proposed merger with Meridian Capital Bank, National Association, Milwaukee, Wisconsin.

- Submitted, June 18, 2001

### **Competitive Factors Reports**

#### Minneapolis

U.S. Bank National Association ND, Fargo, North Dakota -- report on competitive factors of the proposed merger with Firststar Bank U.S.A. National Association, Waukegan, Illinois.  
- Submitted, June 19, 2001

#### Richmond

Wachovia Bank, National Association, Winston-Salem, North Carolina -- report on competitive factors of the proposed merger with Republic Security Bank, West Palm Beach, Florida.  
- Submitted, June 22, 2001

### **Extensions Of Time**

#### Chicago

Amana Bancshares, Inc., Southfield, Michigan -- extension to September 22, 2001, to become a bank holding company through the acquisition of Amana Bank, a de novo bank, Dearborn.  
- Granted, June 21, 2001

#### Kansas City

Sylvan State Bank, Sylvan Grove, Kansas -- extension to September 30, 2001, to acquire Centerville State Bank, Centerville.  
- Granted, June 19, 2001

### **Membership**

#### Atlanta

Capital Bank, Montgomery, Alabama -- to become a member of the Federal Reserve System.  
- Approved, June 18, 2001

#### Chicago

Northview Bank & Trust, Northfield, Illinois -- to become a member of the Federal Reserve System.  
- Approved, June 20, 2001

**Membership**

Dallas

Oglesby State Bank, Oglesby, Texas -- to become a member of the Federal Reserve System.

- Approved, June 22, 2001



# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, June 23, 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, June 23, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Representative Office	China Merchants Bank, Shenzhen, People's Republic of China, to establish a representative office in New York, New York.*	Newspaper – N/Avail
Representative Office	Banca Comerciala Romana S.A., Bucharest, Romania, 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)	Canadian Imperial Bank of Commerce, CIBC World Markets Inc., both of Toronto, Canada, CIBC Delaware Holdings Inc., New York, New York, and Amicus Holdings Inc., Cicero, Illinois, to acquire 95% of the Series C Preferred Stock and up to 51% of the total voting shares of Juniper Financial Corp., Wilmington, Delaware.*	Newspaper – N/Avail 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

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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 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, June 23, 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, June 23, 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 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>
627023	The Savings Bank and Trust Company Orrville, Ohio 44667	04/09/2001	06/26/2001	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 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, June 23, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Centura Bank, Rocky Mount, North Carolina, to establish a branch at 1730 Dickerson Boulevard, Suite A, Monroe, North Carolina.*	Newspaper - 06/27/2001
Branch	The Bank of Romney, Romney, West Virginia, to establish a branch at 63 Winchester Street, Paw Paw, West Virginia.*	Newspaper - 06/28/2001
Branch	Farmers & Mechanics Bank, Frederick, Maryland, to establish a branch at 206 Ridgeville Boulevard, Mt. Airy, Maryland.*	Newspaper - 06/30/2001
Branch	Allfirst Bank, Baltimore, Maryland, to establish a branch at 43911 Farmwell Hunt Plaza, Ashburn, Virginia.*	Newspaper - 07/06/2001
18(c)	Centura Bank, Rocky Mount, North Carolina, to acquire certain assets and assume certain liabilities of Security First Network Bank, Atlanta, Georgia.*	Newspaper - 07/21/2001

\*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>
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 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>
809324	The Annapolis Banking and Trust Company 236 Main Street Annapolis, Maryland 21401	04/02/2001	06/17/2001	S	X	

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

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

## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, June 23, 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)	Central Alabama Bancshares, Inc., Wetumpka, Alabama, to become a bank holding company by acquiring First Community Bank of Central Alabama, Wetumpka, Alabama.	N/Avail*
3(a)(1)	Florida Coastline Community Group, Inc., Miami, Florida, to become a bank holding company by acquiring Florida Coastline National Bank, Miami, Florida (in organization).	N/Avail*
CIC	The Bonifay Holding Company, Inc., Bonifay, Florida, prior notification filed by Guy F. Medley, Michael A. Medley, J. Dennis DuRant, Robert A. Bowen, M. Shay McCormick, Bobby L. George, Wilhelmina P. Belcer, Don W. Hersman, James F. Adams, Orilious G. Banks, Robert E. Black, Franklin L. Fisher, Brian K. James, Michael P. McCann, Rupert E. Phillips, Claude C. Royster III, D. Terry Tillman, and Charles R. Vawter, to collectively acquire 100 percent of the outstanding shares of Bonifay Holding Company, Inc., and its subsidiary, The Bank of Bonifay, both of Bonifay, Florida.	N/Avail*
3(a)(1)	Newnan Coweta Bancshares, Inc., Newnan, Georgia, to become a bank holding company by acquiring Newnan Coweta Bank, Newnan, Georgia.	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	First Community Bank of Central Alabama, Wetumpka, Alabama, to become a member of the Federal Reserve System.
Foreign	Caja de Ahorros y Monte de Piedad de Madrid, Madrid, Spain, to establish an international bank agency in Miami, Florida.

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
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, June 23, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Blencoe State Bank, Blencoe, Iowa, for prior approval to establish a branch at 21947 State Highway 175, Onawa, Iowa.*	Newspaper – 6/22/2001
18(c)	Cedar Rapids Bank and Trust Company, Cedar Rapids, Iowa, for prior approval to acquire the Cedar Rapids, Iowa branch office of Quad City Bank and Trust Company, Bettendorf, Iowa.*	Newspaper – N/Avail
18(c) & Branch	Central Trust & Savings Bank, Cherokee, Iowa, for prior approval to acquire the assets and liabilities of First Federal Bank, Sioux City, Iowa and thereby to establish a branch at 2 Bow Drive, Cherokee, Iowa.*	Newspaper – N/Avail
18(c) & Branches	Comerica Bank-California, San Jose, California, for prior approval to merge with Imperial Bank, Inglewood, California and thereby to establish 15 branches.*	Newspaper – N/Avail
18(c) & Branch	Commercial Trust & Savings Bank, Storm Lake, Iowa, for prior approval to acquire the Storm Lake, Iowa branch office of Commercial Federal Bank, FSB, Omaha, Nebraska and thereby to establish a branch at 1250 N. Lake Avenue, Storm Lake, Iowa.*	Newspaper – N/Avail
Branch	Royal American Bank, Inverness, Illinois, for prior approval to establish a branch at 645 Tollgate Road, Elgin, Illinois.*	Newspaper – 6/20/2001
18(c) & Branches	Titonka Savings Bank, Titonka, Iowa, for prior approval to purchase the Forest City, Iowa and Thompson, Iowa branches of Commercial Federal Bank, FSB, Omaha, Nebraska and thereby to establish a branch at 155 Jackson Street, Thompson, Iowa and to relocate their branch located at 101 N. Clark Street, Forest City, Iowa to 102 N. Clark Street, Forest City, 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)(1)	American Bank Holdings, LLC., Cedar Falls, Iowa, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of American Bancorporation, Cedar Falls, Iowa, and thereby indirectly Cedar Valley Holding Company, Cedar Falls, Iowa, and Cedar Valley State Bank, Saint Ansgar, Iowa.*	Fed Reg – 7/06/2001 Newspaper – N/Avail
3(a)(1)	American Community Financial, Inc., Woodstock, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of American Community Bank & Trust, Woodstock, Illinois.*	Fed Reg – N/Avail Newspaper – N/Avail
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 at 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 – 6/17/2001
3(a)(5)	Harvard Bancorp, Inc., Harvard, Illinois, for prior approval to acquire 100 percent of the voting shares of Hebron Bancshares, Inc., Hebron, Illinois and thereby indirectly acquire Hebron State Bank, Hebron, Illinois.*	Fed Reg – 7/02/2001 Newspaper – 6/30/2001
3(a)(5)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, for prior approval to acquire 100 percent of the voting shares of National City Bancorporation, Minneapolis, Minnesota and thereby indirectly acquire National City Bank of Minneapolis, Minneapolis, Minnesota.*	Fed Reg – 7/02/2001 Newspaper – N/Avail
3(a)(3)	Quad City Holdings, Inc., Moline, Illinois, for prior approval to acquire 100 percent of the voting shares of Cedar Rapids Bank and Trust Company (in organization), Cedar Rapids, Iowa.*	Fed Reg – 7/09/2001 Newspaper – N/Avail
3(a)(1)	Speer Bancshares, Inc., Speer, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of State Bank of Speer, Speer, Illinois.*	Fed Reg – N/Avail Newspaper – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, for prior approval to acquire 100 percent of the voting shares of Diversified Business Credit, Inc., Minneapolis, Minnesota and thereby to engage in extending credit and servicing loans.	Fed Reg – 7/02/2001
4(c)(8)	Northview Financial Corporation, Northfield, Illinois, for prior approval to retain 50 percent interest in Northview Mortgage, LLC, Northfield, Illinois and thereby engage in extending credit and servicing loans through its subsidiary, Northview Bank & Trust, Northfield, Illinois.	Fed Reg – 6/18/2001

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

<i>Type</i>	<i>Application</i>
SMBOTH	Bank One, Michigan, Detroit, Michigan, for prior approval to repay 7.25 percent of subordinated note in the amount of \$50 million due August 15, 2004, to its parent, Bank One Corporation.
3(a)(1) Notice	Piper Holdings, Inc., Covington, Indiana, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The Fountain Trust Company, Covington, Indiana.

### 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.

**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>
2744063	Tower Bank & Trust Company 116 E. Berry Street Fort Wayne, Indiana 46802 (219) 427-7000	12/04/2000	6/19/2001	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, June 23, 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)(5)	Notice by Allegiant Bancorp, Inc., St. Louis, Missouri, to acquire 100 percent of Southside Bancshares, Corp., St. Louis, Missouri.*	Newspaper – 7/20/2001 Fed Reg – 7/20/2001
3(a)(3)	Notice by Bancstar, Inc., St. Louis, Missouri, to acquire 100 percent of Pacific Bancstar, Inc., St. Louis, Missouri.*	Newspaper – 7/23/2001 Fed Reg – 7/19/2001

\* 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>
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.

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**S = Satisfactory**

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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>
1821024	Central Bank & Trust Company Little Rock, Arkansas	2/25/2001	6/18/2001	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, June 23, 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 Western Bancorp, Inc., Huron, South Dakota, to acquire at least 74.8% of the voting shares of American Bank Shares, Inc., Rapid City, South Dakota.*	Fed. Reg. – 07/19/2001 Newspaper – 07/13/2001
CIC	Joseph Manford Skophammer Trust, and Nancy Leah Skophammer to acquire control of Hartland Bancshares, Inc., Hartland, Minnesota.	Fed. Reg. – N/Avail. Newspaper – N/Avail.
CIC	Davis Bancshares Limited Partnership to acquire control of Belle Fourche Bancshares, Inc., Belle Fourche, South Dakota.	Fed. Reg. – N/Avail. Newspaper – 07/10/2001

\*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.

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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, June 23, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Pinnacle Bank Wyoming, Torrington, Wyoming, for prior approval to establish a branch at 3610 Dell Range Boulevard, Unit A5, Cheyenne, Wyoming.	Newspaper – 06/30/2001

#### 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)	Landmark Merger Company, Manhattan, Kansas (to be renamed Landmark Bancshares, Inc.), for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of MNB Bancshares, Inc., Manhattan, Kansas.	Newspaper – 07/14/2001 Fed Reg – 07/09/2001
4(c)(8)	Landmark Bancshares, Inc., Manhattan, Kansas, for prior approval to acquire 100 percent of the voting securities of Landmark Bancshares, Inc., Dodge City, Kansas, and its subsidiary, Landmark Federal Savings Bank, Dodge City, Kansas, and thereby engage in operation of a savings association.	Newspaper – 07/14/2001 Fed Reg – 07/09/2001
CIC	Milton Allen Willnerd, Lincoln, Nebraska, for prior approval to acquire 65.1 percent of the voting shares of Wheeler County Bancshares, Inc., Ericson, Nebraska, parent of Ericson State Bank, Ericson, Nebraska.	Newspaper – 07/12/2001 Fed Reg – 07/10/2001

#### 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**

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<i>Type</i>	<i>Application</i>
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.

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**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>
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 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, June 23, 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.

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**SN = Substantial noncompliance**

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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>
260868	First Bank of Snook FM Loop 2155 Snook, Texas 77878	04/09/2001	06/23/2001	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 12

## Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, June 23, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branches	Farmers & Merchant Bank, Long Beach, California, to establish branch offices at 22400 Torrance Boulevard, Torrance, California and 27525 Indian Peak Road, Rolling Hills Estates, California.*	Newspaper – 06/28/2001

\* 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)(3)	Centennial First Financial Services, Inc., Redlands, California, to acquire Palomar Community Bank, Escondido, California.*	Newspaper – N/Avail Fed Reg – 07/26/2001
CIC	Terence Ray Sullivan, Carol Ann Sullivan, Patrick Sean Sullivan of Elko, Nevada, Terrance Leroy Sullivan, Deborah Ann Hall, Darren Eugene Hall, of Twin Falls, Idaho, Terrance Ryan Sullivan, Las Vegas, Nevada, Gary Phillip Sullivan, Staten Island, New York, Ralph William Farley and Iris Gertrude Farley, Laguna Woods, California, acting in concert to acquire up to 25 percent of Great Basin Financial Corporation, Elko, Nevada.*	Newspaper – N/Avail Fed Reg – 07/09/2001

\* 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)(5)(C)	BAC Financial, Inc., Stockton, California, to become a bank holding company by acquiring Bank of Agriculture & Commerce, Stockton, California.
COM	Zions Bancorporation, Salt Lake City, Utah and BancWest Corporation, Honolulu, Hawaii, request for relief of joint venture and data processing commitments previously made in connection with their respective investments in HONOR Technologies, Inc., Star Systems, Inc., Bank Network Securities, Inc., and Safecheck Company, LLC.

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

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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>
2352815	Business Bank Nevada 6085 West Twain Avenue Las Vegas, Nevada 89102 (702) 794-0070	01/13/2001	06/22/2001	S		X

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

#### Section VI – CRA examinations scheduled for

#### Quarter of

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