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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. 28*

*Week Ending July 14, 2001*

### **Testimony And Statements**

Consumer Rental Purchase Agreement Act -- statement by Dolores Smith, Director, Division of Consumer and Community Affairs, before the Subcommittee on Financial Institutions and Consumer Credit of the House Committee on Financial Services.

- Published, July 12, 2001

Monetary Policy -- semiannual report to the Congress.

- Authorized, July 11, 2001

Monetary Policy -- statement by Chairman Greenspan before the House Committee on Financial Services on July 18, 2001.

- Authorized, July 12, 2001

### **Bank Mergers**

The Chase Manhattan Bank, New York, New York -- to merge with Chase Bank of Texas-San Angelo, National Association, San Angelo, Texas.

- Approved, July 9, 2001

### **Regulations And Policies**

Retail Fees and Services of Depository Institutions -- annual report to Congress.

- Approved, July 13, 2001

### **Enforcement**

Bank of Rogers, Rogers, Arkansas -- issuance of a cease and desist order.

- Announced, July 12, 2001

U.S. Trust Corporation, New York, New York, and United States Trust Company of New York -- issuance of a cease and desist order and assessment of a civil money penalty by the Board and the New York State Banking Department.

- Announced, July 13, 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 Affai	<b>IF</b>	International Fiance
<b>FOMC</b>	Federal Open Market Committ	<b>OSDM</b>	Office of Staff Director for Managemen

**Bank Branches, Domestic**

## Secretary

Allfirst Bank, Baltimore, Maryland -- to establish a branch at 43911 Farmwell Hunt Plaza, Ashburn, Virginia.

- Approved, July 11, 2001

## Chicago

Comerica Bank, Detroit, Michigan -- to establish a branch at 66900 Gratiot, Richmond.

- Approved, July 13, 2001

## Chicago

Commercial Trust & Savings Bank, Storm Lake, Iowa -- to acquire the Storm Lake branch of Commercial Federal Bank, FSB, Omaha, Nebraska, and thereby establish a branch at 1250 North Lake Avenue, Storm Lake.

- Approved, July 13, 2001

## Atlanta

Compass Bank, Birmingham, Alabama -- to establish branches at the intersections of Ray and 56th Streets, Chandler, Arizona; Interstate 35 and FM 1604, San Antonio, Texas; and Champions and Cypresswood Drives, Houston.

- Approved, July 12, 2001

## New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 855 Franklin Avenue, Garden City.

- Approved, July 12, 2001

## Kansas City

Pinnacle Bank, Torrington, Wyoming -- to establish a branch at 3610 Dell Range Boulevard, Unit A5, Cheyenne.

- Approved, July 9, 2001

### **Bank Branches, Domestic**

#### Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 2400 East Plano Parkway, Plano, Texas.

- Approved, July 12, 2001

#### Chicago

Titonka Savings Bank, Titonka, Iowa -- to purchase the Thompson and Forest City, both in Iowa, branches of Commercial Federal Bank, FSB, Omaha, Nebraska, and thereby establish a branch at 155 Jackson Street, Thompson, and relocate a branch to 102 North Clark Street, Forest City.

- Approved, July 12, 2001

### **Bank Holding Companies**

#### Kansas City

1st Financial Bancshares, Inc., Shawnee Mission, Kansas -- to waive application requirements in connection with the acquisition of The Rio Grande County Bank, Del Norte, Colorado, by 1st Financial Bank, Overland Park, Kansas.

- Approved, July 2, 2001 (AC)

#### Atlanta

Appalachian Bancshares, Inc., Ellijay, Georgia -- waiver of commitment.

- Withdrawn, July 11, 2001

#### San Francisco

Cascade Financial Corporation, Everett, Washington -- to become a bank holding company through the conversion of its subsidiary, Cascade Bank, from a federal stock savings bank to a state nonmember commercial bank; and election to become a financial holding company.

- Approved, July 9, 2001

#### Secretary

Citigroup Inc. and Citicorp, New York, New York, and Citigroup Holdings Company, Wilmington, Delaware -- commenter's request to extend the comment period on the proposed acquisition of Grupo Financiero Banamex-Accival, S.A. de C.V., Mexico City, Mexico, and its banking and nonbanking subsidiaries.

- Denied, July 9, 2001

### **Bank Holding Companies**

#### San Francisco

Clark County Bancorporation, Vancouver, Washington -- to become a bank holding company through the acquisition of Bank of Clark County.

- Approved, July 11, 2001

#### Atlanta

Cumberland Bancorp, Inc., Nashville, Tennessee -- waiver of a commitment.

- Approved, July 13, 2001

#### Director, BS&R

Fifth Third Bancorp, Cincinnati, Ohio -- relief from a certain commitment in connection with the acquisition of Old Kent Financial Corporation, Grand Rapids, Michigan.

- Granted, July 12, 2001

#### Chicago

First Indiana Corporation, Indianapolis, Indiana -- to become a bank holding company through the acquisition of First Indiana Bank, National Association, a de novo bank; and to engage through its subsidiary, Somerset Financial Services, LLC, in financial and investment advisory activities, management consulting and counseling activities, and real estate and personal property appraising related to extending credit.

- Approved, July 10, 2001

#### Secretary

First Union Corporation, Charlotte, North Carolina -- commenter's request to extend the comment period on the proposed acquisition of Wachovia Corporation, Winston-Salem.

- Denied, July 10, 2001

#### Atlanta

Florida Coastline Community Group, Inc., Miami, Florida -- to become a bank holding company through the acquisition of Florida Coastline National Bank, a de novo bank.

- Approved, July 12, 2001

#### Philadelphia

Franklin Financial Services Corporation, Chambersburg, Pennsylvania -- to acquire shares of American Home Bank, National Association, Lancaster.

- Approved, July 9, 2001

### **Bank Holding Companies**

#### Chicago

Harvard Bancorp, Inc., Harvard, Illinois -- to acquire Hebron Bancshares, Inc., Hebron, and Hebron State Bank.

- Approved, July 10, 2001

#### Chicago

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to acquire National City Bancorporation, Minneapolis, Minnesota, and thereby acquire National City Bank of Minneapolis; and to acquire Diversified Business Credit, Inc. and thereby engage in extending credit and servicing loans.

- Approved, July 9, 2001

#### Kansas City

Meader Insurance Agency, Inc., Waverly, Kansas -- waiver of application requirements in connection with the acquisition of The Rio Grande County Bank, Del Norte, Colorado, by Meader's subsidiaries, 1st Financial Bancshares, Inc., Shawnee Mission, and 1st Financial Bank, Overland Park,

- Granted, July 12, 2001

#### Atlanta

SouthTrust Corporation, Birmingham, Alabama, and SouthTrust of Alabama, Inc. -- waiver of application requirements in connection with the proposed merger of SouthTrust of Alabama's subsidiary, SouthTrust Bank, with CENIT Bank, Norfolk, Virginia, and SouthTrust Corporation, Birmingham, with CENIT Bancorp, Inc., Norfolk.

- Approved, July 9, 2001

### **Bank Mergers**

#### Kansas City

1st Financial Bank, Overland Park, Kansas -- to merge with The Rio Grande County Bank, Del Norte, Colorado, to retain its branches, and to establish a de novo branch at 9892 Rosemont Avenue, Lone Tree.

- Withdrawn, July 7, 2001 (AC)

### **Bank Mergers**

#### St. Louis

Bank of Louisville, Louisville, Kentucky -- to merge with Bank of Louisville FSB, La Grange, and retain its branches.

- Approved, July 9, 2001

#### Chicago

Central Trust & Savings Bank, Cherokee, Iowa -- to acquire the assets and liabilities of First Federal Bank, Sioux City, and thereby establish a branch.

- Approved, July 10, 2001

#### St. Louis

English State Bank, English, Indiana -- to merge with Peoples Trust Bank Company, Corydon, and retain its branches.

- Approved, July 11, 2001

#### Minneapolis

Glacier Bank of Whitefish, Whitefish, Montana -- to merge with Glacier Bank of Eureka, Eureka, and thereby establish a branch.

- Approved, July 12, 2001

### **Banks, Foreign**

#### Boston

Anglo Irish Bank Corporation PLC, Dublin, Ireland -- to establish a representative office in New York, New York.

- Approved, July 12, 2001

### **Change In Bank Control**

#### Atlanta

Eufaula BancCorp, Inc., Eufaula, Alabama -- change in bank control.

- Permitted, July 13, 2001

#### St. Louis

First Nokomis Bancorp, Inc., Nokomis, Illinois -- change in bank control.

- Permitted, July 9, 2001

### **Competitive Factors Reports**

#### Cleveland

Advance Financial Bancorp, Wellsburg, West Virginia -- report on competitive factors of the proposed acquisition of Bridgeport Savings and Loan Association, Bridgeport, Ohio, and merger of Advance Financial Savings Bank, FSB, Wellsburg.  
- Submitted, July 11, 2001

#### Chicago

American Community Bank & Trust, Woodstock, Illinois -- report on competitive factors of the proposed merger with Republic Bank of Woodstock, an interim bank.  
- Submitted, July 12, 2001

#### Cleveland

Bank One, National Association, Columbus, Ohio -- report on competitive factors of the proposed merger with First Chicago NBD Mortgage Company, Troy, Michigan, and Banc One Mortgage Corporation, Indianapolis, Indiana.  
- Submitted, July 11, 2001

#### Chicago

Citizens State Bank, Sheldon, Iowa -- report on competitive factors of the proposed merger with Farmers Savings Bank, Boyden, and Boyden Bancorp.  
- Submitted, July 12, 2001

#### Cleveland

ESB Financial Corporation, Ellwood City, Pennsylvania -- report on competitive factors of the proposed acquisition of Workingmens Savings Bank, FSB, Pittsburgh, and merger with ESB Bank, FSB, Ellwood City.  
- Submitted, July 11, 2001

#### St. Louis

Farmers State Bank of Hoffman, Hoffman, Illinois -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Hoyleton, Illinois, branch of Union Planters Bank, N.A., Memphis, Tennessee.  
- Submitted, July 11, 2001



### **Competitive Factors Reports**

#### Chicago

First Indiana Bank, National Association, Indianapolis, Indiana, a de novo bank -- report on competitive factors of the proposed merger with First Indiana Bank, FSB.  
- Submitted, July 11, 2001

#### Dallas

First National Bank in Cisco, Cisco, Texas -- report on competitive factors of the proposed merger with Interim FNB National Bank.  
- Submitted, July 11, 2001

#### St. Louis

The First National Bank of Columbia, Columbia, Kentucky -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Burkesville, Kentucky, branch of Union Planters Bank, N.A., Memphis, Tennessee.  
- Submitted, July 13, 2001

#### Minneapolis

First Security Bank, Bozeman, Montana -- report on competitive factors of the proposed purchase of certain assets and assumption of liabilities of the West Yellowstone branch of First Interstate Bank, Billings.  
- Submitted, July 10, 2001

#### Kansas City

First State Bank, Gothenburg, Nebraska -- report on competitive factors of the proposed merger with the Omaha branch of First American Savings Bank.  
- Submitted, July 12, 2001

#### Chicago

First USA Bank, National Association, Wilmington, Delaware -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Bank One, National Association, Chicago, Illinois.  
- Submitted, July 12, 2001

### **Competitive Factors Reports**

#### Atlanta

First Volunteer Bank of Tennessee, Chattanooga, Tennessee -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of the Monterey branch of Union Planters Bank, N.A., Memphis.

- Submitted, July 11, 2001

#### Kansas City

First Western National Bank, La Jara, Colorado -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Valley Bank and Trust Company, Scottsbluff, Nebraska.

- Submitted, July 11, 2001

#### Chicago

Harvard State Bank, Harvard, Illinois -- report on competitive factors of the proposed merger with Hebron State Bank, Hebron.

- Submitted, July 10, 2001

#### Atlanta

Horizon Bank, FSB, Pembroke Pines, Florida -- report on competitive factors of the proposed merger with Horizon Interim Savings Bank.

- Submitted, July 12, 2001

#### St. Louis

Peoples Bank of Senatobia, Senatobia, Mississippi -- report on competitive factors of the proposed merger with First Tennessee Bank, N.A., Memphis, Tennessee.

- Submitted, July 11, 2001

#### Minneapolis

Premier Bank Metro South, Farmington, Minnesota -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Albertville branch of Security State Bank of Maple Lake, Maple Lake.

- Submitted, July 11, 2001

### **Competitive Factors Reports**

#### Atlanta

Riverside National Bank, Fort Pierce, Florida -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Port Orange and Melbourne branches of BankAtlantic of Fort Lauderdale, Fort Lauderdale.  
- Submitted, July 12, 2001

#### St. Louis

South Side National Bank in St. Louis, Missouri -- report on competitive factors of the proposed merger with Allegiant Bank.  
- Submitted, July 9, 2001

#### Chicago

State Bank of Speer, Speer, Illinois -- report on competitive factors of the proposed merger with SBS Interim Bank.  
- Submitted, July 12, 2001

#### Chicago

West Bend Savings Bank, West Bend, Wisconsin -- report on competitive factors of the proposed merger with an interim thrift institution.  
- Submitted, July 12, 2001

### **Extensions Of Time**

#### Kansas City

American Exchange Bank, Elmwood, Nebraska -- extension to October 8, 2001, to purchase Federal Reserve stock.  
- Granted, July 10, 2001

#### Kansas City

Shamrock Bancshares Employee Stock Ownership Plan, Coalgate, Oklahoma -- extension to January 31, 2002, to acquire Shamrock Bancshares, Inc.  
- Granted, July 12, 2001

#### Minneapolis

Waumandee Bancshares, Ltd., Waumandee, Wisconsin -- extension to October 13, 2001, to acquire Waumandee State Bank.  
- Granted, July 13, 2001

**Financial Holding Companies**

Cleveland

Oak Hill Financial, Inc., Jackson, Ohio -- election to become a financial holding company.  
- Effective, July 11, 2001

**Membership**

Atlanta

Tennessee State Bank, Pigeon Forge, Tennessee -- to become a member of the Federal Reserve System.  
- Approved, July 12, 2001

**Reserve Bank Operations**

General Counsel

Federal Reserve Bank of New York -- to act as fiscal agent in connection with the proposed issue of United States Dollar Bonds by the Inter-American Development Bank.  
- Approved, July 9, 2001

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, July 14, 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	Central Bancorp, Inc. (Central), Somerville, Massachusetts – notice by John D. and Joseph R. Doherty, Chairman of the Board and President, respectively, of Central, to acquire greater than 10% of the outstanding common stock of Central	Newspaper – 08/01/2001 Fed Reg – 08/02/2001

### 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>	
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 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, July 14, 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
Branch	NCF Bank Plc (formerly known as Nordea Companies Finland (NCF) Plc formerly known as MeritaNordbanken Plc), to establish a state-licensed branch at 437 Madison Avenue, New York, New York.*	Newspaper – N/Avail
Branch	Banco Popular North America, New York, New York, to establish a branch office at 6744 Hillcroft Avenue, Houston, Texas.*	Newspaper – 7/28/2001

\* 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)(1)/3(a)(3)	North Fork Bancorporation, Inc. and its wholly-owned subsidiary, North Fork Bank, both of Melville, New York, to acquire Commercial Bank of New York, New York, New York.*	Newspaper – N/Avail Fed Reg – 07/30/2001

\* 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**

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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.

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, July 14, 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, July 14, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Received notice from Chippewa Valley Bank, Rittman, OH on 07/10/2001 of its intent to establish a branch at the northwest corner of State Route 3 and Greenwich Road, Seville, OH	05/31/2001

#### 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 from Janet Williams (individually and as trustee) and members of the Williams Family in concert on 07/05/2001 to retain up to 12.2% and 35.9%, respectively, of the outstanding voting shares of NB&T Financial Group, Inc., Wilmington, OH	Not Yet Known

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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.

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

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

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

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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, July 14, 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**

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>
615329	*The Forest Hill State Bank 2334 Rock Spring Road Forest Hill, Maryland 21050	04/16/2001	07/01/2001	S	X	
926025	*F&M Bank-Central Virginia 1425 Seminole Trail Charlottesville, Virginia 22901	04/23/2001	07/07/2001	S	X	
849432	The Bank of Monroe Main Street Union, West Virginia 24983	04/30/2001	07/12/2001	S		X

\*Inadvertently omitted from bulletin for week ending July 7, 2001.

**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, July 14, 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 2400 East Plano Parkway, Plano, Texas, to be known as the Plano Parkway Branch.	06/29/2001*

\*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)(1)	Medley Group, Inc., Dothan, Alabama, to become a bank holding company by acquiring Bonifay Holding Company, Inc., Bonifay, Florida.	Not yet available*

\*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>	<i>Ending date of comment period</i>
COM	Georgia Bancshares, Inc., Fayetteville, Georgia, commitment waiver request.	

## 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 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, July 14, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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 – 7/08/2001
Branch	Comerica Bank, Detroit, Michigan, for prior approval to establish a branch at 66900 Gratiot, Richmond, Michigan.*	Newspaper – 7/06/2001
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 – 7/04/2001
18(c) & Branches	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 – 7/09/2001
18(c) & Branches	1st Source Bank, South Bend, Indiana, for prior approval to acquire the LaPorte and Michigan City, Indiana, branch offices of Citizens Financial Services, FSB, Munster, Indiana and thereby to establish two branch offices at 714 Lincolnway, LaPorte, Indiana and 4005 Franklin Street, Michigan City, Indiana.*	Newspaper – N/Avail
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 – 7/06/2001

\* 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)	American Community Financial, Inc., Woodstock, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting stock of American Community Bank & Trust, Woodstock, Illinois.*	Fed Reg – 7/30/2001 Newspaper – N/Avail
4(c)(8)	Chemical Financial Corporation, Midland, Michigan, for prior approval to acquire 100 percent of the voting shares of Bank West Financial Corporation, Grand Rapids, Michigan and thereby indirectly acquire Bank West, Grand Rapids, Michigan.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(5)	First Financial Corporation, Terre Haute, Indiana, for prior approval to acquire 100 percent of the voting shares of Community Financial Corp., Olney, Illinois and thereby indirectly acquire Community Bank and Trust, N.A., Olney, Illinois.*	Fed Reg – 8/10/2001 Newspaper – N/Avail
4(c)(8)	Hasten Bancshares, Indianapolis, Indiana, for prior approval to acquire 100 percent of the outstanding common stock of Harrington Financial Group, Inc., Overland Park, Kansas, and thereby indirectly acquire Harrington Bank, FSB, Richmond, Indiana and to acquire 19.9 percent of the outstanding common stock of Harrington Financial Group, Inc., Overland Park, Kansas, and thereby indirectly acquire Harrington Bank, FSB, Richmond, Indiana.*	Fed Reg – 8/01/2001 Newspaper – 7/31/2001
CC	Notification by Charles Weldon Morrison of a Change in Control of Lamoine Bancorp, Inc., La Harpe, Illinois.	Fed Reg – 7/24/2001 Newspaper – N/Avail
3(a)(1)	MB-MidCity, Inc., Chicago, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of MB Financial, Inc. and Manufacturers National Corporation, both located in Chicago, Illinois and thereby indirectly acquire Manufacturers Bank, Chicago, Illinois; 100 percent of the voting shares of MidCity Financial Corporation, Chicago, Illinois and thereby indirectly acquire First National Bank of Elmhurst, Elmhurst, Illinois, Mid-City National Bank of Chicago, Chicago, Illinois, First National Bank of Morton Grove, Morton Grove, Illinois and Union Bank and Trust Company, Oklahoma City, Oklahoma and 100 percent of the voting shares of Abrams Centre Bancshares, Inc., Dallas, Texas and thereby indirectly acquire Abrams Centre National Bank, Dallas, Texas.*	Fed Reg – 8/10/2001 Newspaper – N/Avail
3(a)(1)	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.*	Fed Reg – 7/30/2001 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 – 7/08/2001

**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>
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 – 7/20/2001 Newspaper – N/Avail

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\* 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>
4(c)(8)	MB-MidCity, Inc., Chicago, Illinois, for prior approval to acquire 60 percent of the voting shares of Summit MFR Leasing LLC, Cincinnati, Ohio and Sentry Lease Equity Pool 2000-1, LLC, Salt Lake City, Utah.	Fed Reg – 8/10/2001
4(c)(8)	Northern Trust Corporation, Chicago, Illinois, for prior approval to engage indirectly through Northern Trust Global Advisors, Inc., Stamford, Connecticut, in the nonbanking activity of serving as investment advisor and in the nonbanking activities of commodity pool operator and commodity trading advisor.	Fed Reg – 7/26/2001

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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>
429535	Bartonville Bank 5600 S. Adams Street Bartonville, Illinois 61607 (309) 697-2100	01/08/2001	07/12/2001	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 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, July 14, 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)	Notice by First Banks, Inc., St. Louis, Missouri, to acquire 100 percent of Charter Pacific Bank, Agoura Hills, California.*	Newspaper – 8/6/2001 Fed Reg – 8/9/2001
3(a)(3)	Companion notice by First Banks America, Inc., St. Louis, Missouri, to acquire 100 percent of Charter Pacific Bank, Agoura Hills, California.*	Newspaper – 8/6/2001 Fed Reg – 8/9/2001
CIC	Notice involving Casey County Bancorp, Inc., Liberty, Kentucky, by David F. McAnelly, Liberty, Kentucky, to retain up to 10.42 percent.	Newspaper – N/Avail Fed Reg – N/Avail
CIC	Notice involving Casey County Bancorp, Inc., Liberty, Kentucky, by Robert T. Rousey and June Rousey, Liberty, Kentucky, as a control group, to retain 13.28 percent.	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>
Membership	Notice by Warren Bank and Trust Company, Warren, Arkansas, to become a state-chartered 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.

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 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, July 14, 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)	Douglas County Bancshares, Inc., Alexandria, Minnesota, proposes to become a bank holding company through the acquisition of 100% of the voting shares of Neighborhood National Bank, Alexandria, Minnesota, a de novo bank.*	Fed. Reg. – 08/03/2001 Newspaper - N/Avail.
3(a)(3)	Western Bancorporation, Inc., Duluth, Minnesota, proposes to acquire 100% of the voting shares of Cass Lake Company, Cass Lake, Minnesota.*	Fed. Reg. – 08/02/2001 Newspaper – 07/31/2001
3(a)(3)	Dacotah Banks, Inc., Aberdeen, South Dakota, proposes to acquire F&M Bank Holding Company of Valley City, Inc., Valley City, North Dakota.*	Fed. Reg. – 08/06/2001 Newspaper – 08/10/2001

\*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.

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, July 14, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Community Banks of Southern Colorado, Rocky Ford, Colorado, for prior approval to purchase certain assets and assume certain liabilities of the First National Bank in Walsenburg, Walsenburg, Colorado.	Newspaper – 07/23/2001

#### 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)	Cornerstone Bancshares, Inc., Overland Park, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Cornerstone Bank, Overland Park, Kansas (in organization).	Newspaper – 08/10/2001 Fed Reg – 08/06/2001

#### 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>	
Member	Cornerstone Bank, Overland Park, Kansas (in organization), for prior approval to become a member of the Federal Reserve System.	

## 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 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, July 14, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Falcon International Bank, Laredo, TX, to purchase assets and assume liabilities of a branch from National Bank and Trust, La Grange, TX, and establish a branch office* (previously reported the week ending June 30, 2001)	07/07/2001
Branch	Falcon International Bank, Laredo, TX, to establish a branch office at 19230 Oak Parkway, San Antonio, TX, 78258* (previously reported the week ending June 30, 2001)	07/07/2001

\*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)	Spector Holdings Management, L.L.C., San Antonio, TX, to acquire Spector Holdings Limited Partnership, San Antonio, TX, Luling Bancshares, Inc., Luling, TX, Luling Delaware Financial Corporation, Dover, DE, and Citizens State Bank of Luling, Luling, TX*	Fed Reg – 08/06/2001 Newspaper – 08/04/2001
3(a)(1)	Spector Holding Limited Partnership, San Antonio, TX, to acquire Luling Bancshares, Inc., Luling, TX, Luling Delaware Financial Corporation, Dover, DE, and Citizens State Bank of Luling, Luling, TX*	Fed Reg – 08/06/2001 Newspaper – 08/04/2001
3(a)(1)	Luling Bancshares, Inc., Luling, TX, to acquire Luling Delaware Financial Corporation, Dover, DE, and Citizens State Bank of Luling, Luling, TX*	Fed Reg – 08/06/2001 Newspaper – 08/04/2001
3(a)(1)	Luling Delaware Financial Corporation, Dover, DE, to acquire Citizens State Bank of Luling, Luling, TX*	Fed Reg – 08/06/2001 Newspaper – 08/04/2001

\*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**

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 12

## Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, July 14, 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)	BNP Paribas, Paris, France, to increase their ownership from 45 percent to 100 percent of BancWest Corporation, Honolulu, Hawaii, and thereby indirectly acquire Bank of the West, San Francisco, California, and First Hawaiian Bank, Honolulu, Hawaii.*	Newspaper –N/Avail Fed Reg – 08/10/2001

\* 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.

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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