
Federal Reserve Release



H.2

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

No. 19

Week Ending May 11, 2002

Enforcement

Banco Mercantil, C.A., S.A.C.A., New York, New York -- issuance of a cease and desist order against Pedro Cabrera, a former employee of Banco Mercantil's New York agency.

- Announced, May 10, 2002

Bank of the Orient, San Francisco, California -- issuance of a cease and desist order.

- Announced, May 10, 2002

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

Bank Branches, Domestic

Richmond

Alliance Bank Corporation, Fairfax, Virginia -- to establish a branch at 11730 Plaza America Drive, Reston.

- Approved, May 6, 2002

Richmond

Bruceton Bank, Bruceton Mills, West Virginia -- to establish a branch at 102 Venture Drive, Morgantown.

- Approved, May 8, 2002

San Francisco

Community Bank of Nevada, Las Vegas, Nevada -- to establish a branch at 400 South Fourth Street.

- Approved, May 8, 2002

Atlanta

Compass Bank, Birmingham, Alabama -- to establish mobile branches to serve certain cities in Alabama, Arizona, Colorado, Florida, New Mexico, and Texas.

- Approved, May 9, 2002

Philadelphia

Equity Bank, Marlton, New Jersey -- to establish a branch at Marter Avenue and Marne Highway, Moorestown.

- Approved, May 8, 2002

Cleveland

Fifth Third Bank Western Michigan, Grand Rapids, Michigan -- to establish a branch at 410 South Greenville West Drive, Greenville.

- Approved, May 6, 2002

Chicago

First Midwest Bank, Buffalo Grove, Illinois -- to establish a branch at 555 West Dundee Road.

- Approved, May 7, 2002

Bank Branches, Domestic

Richmond

Sandy Spring Bank, Olney, Maryland -- to establish a branch at 8921 Fingerboard Road, Frederick.

- Approved, May 8, 2002

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 720 Dacula Road, Dacula.

- Approved, May 10, 2002

Bank Holding Companies

St. Louis

Allegiant Bancorp, Inc., St. Louis, Missouri -- to establish Allegiant Capital Corporation and thereby engage indirectly in real estate and personal property appraising, financial and investment advisory activities, and acting as agent for the private placement of securities.

- Approved, May 6, 2002

Chicago

Ames National Corporation, Ames, Iowa -- to acquire United Bank & Trust N.A., Marshalltown, a de novo bank.

- Approved, May 9, 2002

Richmond

Community First Financial Corporation, Lynchburg, Virginia -- to become a bank holding company through the acquisition of Community First Bank.

- Approved, May 6, 2002

Philadelphia

First Leesport Bancorp, Inc., Wyomissing, Pennsylvania -- to acquire shares of Liberty Centre Bancorp, Pottsville, and thereby acquire shares of Liberty Savings Bank, FSB and engage in owning, controlling, and operating a savings association.

- Approved, May 7, 2002

Kansas City

First York Ban Corp., York, Nebraska -- to acquire additional shares of NebraskaLand Financial Services, Inc., North Platte.

- Approved, May 8, 2002

Bank Holding Companies

Kansas City

Lauritzen Corporation, Omaha, Nebraska -- to acquire shares of First National of Nebraska, Inc.

- Approved, May 8, 2002

Chicago

Metropolitan Bank Group, Inc., Chicago, Illinois; Metropolitan Bancorp, Inc.; and Plaza Bancorp, Inc., Norridge -- to acquire Firstcom Bancorp, Inc., Chicago, and thereby indirectly acquire First Commercial Bank.

- Approved, May 7, 2002

San Francisco

Pacific State Bancorp, Stockton, California -- to become a bank holding company through the acquisition of Pacific State Bank.

- Approved, May 7, 2002

Atlanta

The PB Financial Services Corporation, Duluth, Georgia -- waiver of a commitment.

- Granted, May 10, 2002

Chicago

Peoples Bancorp, Rock Valley, Iowa -- to become a bank holding company through the acquisition of Peoples Bank, and to retain Peoples Financial Inc. and thereby engage in insurance activities.

- Approved, May 8, 2002

Bank Mergers

Chicago

Midwest Bank and Trust Company, Elmwood Park, Illinois -- to merge with Midwest Bank of Hinsdale, Hinsdale, and Midwest Bank of McHenry County, Union, and thereby establish branches.

- Withdrawn, May 9, 2002

Bank Mergers

Richmond

Virginia Heartland Bank, Fredericksburg, Virginia -- to merge with Caroline Savings Bank, Bowling Green.
- Approved, May 9, 2002

Banks, State Member

New York

JPMorgan Chase Bank, New York, New York -- to extend the corporate existence of J.P. Morgan Chase International Inc. for 20 years.
- Approved, May 8, 2002

Change In Bank Control

Atlanta

First Bancshares of Baton Rouge, Inc., Baton Rouge, Louisiana -- change in bank control.
- Permitted, May 6, 2002

San Francisco

San Juan Bank Holding Company, Friday Harbor, Washington -- change in bank control.
- Permitted, May 7, 2002

Competitive Factors Reports

Chicago

Amicus FSB, Cicero, Illinois -- report on competitive factors of the proposed merger with CIBC National Bank, Maitland, Florida.
- Submitted, May 8, 2002

Chicago

BankIllinois, Champaign, Illinois -- report on competitive factors of the proposed merger with First Trust Bank of Shelbyville, Shelbyville.
- Submitted, May 8, 2002

San Francisco

Butte Community Bank, Paradise, California -- report on competitive factors of the proposed merger with Butte Merger Company, Chico.
- Submitted, May 9, 2002

Competitive Factors Reports

Kansas City

Central Bank of Kansas City, Kansas City, Missouri -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Archie, Harrisonville, and Kansas City, branches of Horizon National Bank, Leawood, Kansas.
- Submitted, May 8, 2002

San Francisco

Dillard National Bank, Gilbert, Arizona -- report on competitive factors of the proposed merger with Dillard National Bank, Baton Rouge, Louisiana.
- Submitted, May 9, 2002

Chicago

Farmers & Merchants State Bank, Waterloo, Wisconsin -- report on competitive factors of the proposed merger with New Farmers & Merchants State Bank.
- Submitted, May 8, 2002

Richmond

First Federal Savings and Loan Association of Charleston, Charleston, South Carolina -- report on competitive factors of the proposed merger with Peoples First Federal Savings and Loan Association of South Carolina, Conway.
- Submitted, May 10, 2002

Kansas City

First National Bank of Yuma, Yuma, Colorado -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Yuma branch of Centennial Bank of the West, Fort Collins.
- Submitted, May 7, 2002

Kansas City

Horizon National Bank, Leawood, Kansas -- report on competitive factors of the proposed merger with Winterset State Bank, Harrisonville, Missouri.
- Submitted, May 8, 2002

San Francisco

Jackson Federal Bank, Fullerton, California -- report on competitive factors of the proposed acquisition of a branch of Fremont Investment and Loan, Anaheim.
- Submitted, May 9, 2002

Competitive Factors Reports

Atlanta

NetBank, Alpharetta, Georgia -- report on competitive factors of the proposed assumption of certain deposit liabilities of Cardinal Bank, N.A., Fairfax, Virginia.
- Submitted, May 8, 2002

Cleveland

Northwest Savings Bank, Warren, Pennsylvania -- report on competitive factors of the proposed merger with Prestige Bank, FSB, Pittsburgh.
- Submitted, May 7, 2002

San Francisco

Pacific State Bank, Stockton, California -- report on competitive factors of the proposed merger with PSB Merger Corporation.
- Submitted, May 9, 2002

Chicago

Peoples Trust Company, Linton, Indiana -- report on competitive factors of the proposed merger with Old National Bank, Evansville.
- Submitted, May 8, 2002

Dallas

State Bank, La Grange, Texas -- report on competitive factors of the proposed merger with First Federal Savings Bank, Bryan.
- Submitted, May 6, 2002

St. Louis

Union Planters Bank, National Association, Memphis, Tennessee -- report on competitive factors of the proposed merger with Jefferson Heritage Bank, Denton, Texas.
- Submitted, May 7, 2002

Secretary

Wells Fargo Bank South Dakota, National Association, Sioux Falls, South Dakota; and Wells Fargo Bank Iowa, National Association, Des Moines, Iowa -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Marquette Bank, National Association, Rogers, Minnesota.
- Submitted, May 10, 2002

Extensions Of Time

Director, BS&R

Bay View Capital Corporation, San Mateo, California -- extension to November 1, 2002, to divest certain impermissible equity interests in connection with its acquisition of Franchise Mortgage Acceptance Corporation, Los Angeles.
- Granted, May 10, 2002

Financial Holding Companies

Secretary

Heartland BancCorp, Gahanna, Ohio -- election to become a financial holding company.
- Effective, May 8, 2002

Richmond

RBC Centura Banks, Inc., Rocky Mount, North Carolina -- election to become a financial holding company.
- Effective, May 10, 2002

San Francisco

San Juan Bank Holding Company, Friday Harbor, Washington -- election to become a financial holding company.
- Effective, May 8, 2002

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, May 11, 2002

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, May 11, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FRBO-BD	Union Bank of Israel Ltd., Tel Aviv, Israel, to establish a representative office in New York, New York.	Newspaper – N/A

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>	<i>Ending date of comment period</i>
WAIVR10	China Trust Holdings Corp., New York, New York, requests a waiver from filing an application to acquire Chinatrust Savings Bank of Washington which will simultaneously merge with and into Chinatrust Bank (USA), Torrance, California.	

Section V – Availability of CRA public evaluations

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

Section VI – CRA examinations scheduled for Third Quarter of 2002

<i>Institution</i>	<i>Location</i>
Bank of Cattaraugus	24 Main Street, Cattaraugus, NY 14719
Bank of Millbrook	Franklin Avenue, Box AF, Millbrook, NY 12545
Bank of Smithtown	One East Main Street, Smithtown, NY 11787

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, May 11, 2002

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	
Foreign Branch	MBNA America Bank, N.A, Wilmington, DE to establish a branch office of MBNA Europe Bank, Limited in Madrid, Spain, pursuant to Section 211.3(b)(2) of Regulation K.	

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, May 11, 2002

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	
3(a)(1)	Received notice from Bankers Bancshares, Inc., Gahanna, Ohio, proposes to become a bank holding company by acquiring 100 percent of the outstanding voting shares of Great Lakes Bankers' Bank, Gahanna, Ohio	

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.

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.

<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>
614313	The State Bank and Trust Company 401 Clinton Street Defiance, OH 43512	01/28/2002	04/25/2002	S	X	

Section VI – CRA examinations scheduled for

Quarter of

Institution

Location

None

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, May 11, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The Freedom Bank of Virginia, Vienna, Virginia, to operate a mobile branch by providing a courier service to pick up non-cash deposits from business customers at locations in Washington, D. C., and the Northern Virginia area, including the counties of Fairfax, Prince William, Arlington, and Loudoun.*	Newspaper - 05/21/2002
Branch	First Capital Bank, Glen Allen, Virginia, to establish a branch at 1580 Koger Center Boulevard, Richmond, Virginia.*	Newspaper - 05/24/2002

*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)	North State Bancorp, Raleigh, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of North State Bank, Raleigh, North Carolina.*	Fed Reg - 05/20/2002 Newspaper - 05/12/2002
3(a)(3)	First Citizens Bancorporation of South Carolina, Inc., Columbia, South Carolina, to acquire up to 10% of the outstanding shares of Trinity Bank, Monroe, North Carolina.*	Fed Reg - 05/31/2002 Newspaper - 05/31/2002
3(a)(5)	FNB Corp., Asheboro, North Carolina, to acquire Rowan Bancorp, Inc., China Grove, North Carolina.*	Fed Reg - 06/10/2002 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)	First Mariner Bancorp, Baltimore, Maryland, to engage de novo in consumer lending and related insurance activities through Finance Maryland, LLC, Baltimore, Maryland.	Fed Reg - 05/29/2002

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)	Allied Irish Banks, p.l.c., Dublin, Ireland, and Allfirst Financial, Inc., Baltimore, Maryland, to acquire up to 14% of the voting securities of Clarity Incentive Systems, Inc., New York, New York.	Fed Reg - 05/30/2002

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

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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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, May 11, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AuburnBank, Auburn, Alabama, to establish a branch located inside the Super Wal-Mart Store at 2900 Pepperell Parkway, Opelika, Alabama.	05/17/2002*
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 1280 Dogwood Drive, Conyers, Georgia.	05/17/2002*

*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)	BankFIRST Bancorp, Inc., Winter Park, Florida, to become a bank holding company by acquiring BankFIRST, Winter Park, Florida.	Fed Reg – 05/28/2002*
3(a)(1)	Community First, Inc., Columbia, Tennessee, to become a bank holding company by acquiring Community First Bank & Trust, Columbia, Tennessee.	Fed Reg – 06/10/2002*
3(a)(5)	Gwinnett Commercial Group, Inc., Lawrenceville, Georgia, to merge with Embry Bankshares, Inc., and thereby acquire Embry Bank, both of Lawrenceville, Georgia.	Fed Reg – 06/06/2002*
CIC	Tennessee Commerce Bancorp, Inc., Franklin, Tennessee, prior change in control notice by Joseph R. Gregory, Kingsway, LLC, and Mary Ann Blessing, to acquire additional 2.39 percent of the outstanding shares of Tennessee Commerce Bancorp, Inc. and its subsidiary, Tennessee Commerce Bank, both of Franklin, Tennessee. Total ownership will be 12.03 percent.	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>
Membership	IberiaBank, New Iberia, Louisiana, to become a member of the Federal Reserve System.
COM	Florida Community Banks, Inc., Immokalee, Florida, request for waiver of the commitment to not incur debt.

Section V – Availability of CRA public evaluations

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

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

Section VI – CRA examinations schedule d for**Quarter of**

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, May 11, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branch	First American Bank, Fort Dodge, Iowa, to merge with First American Bank, Sioux City, Iowa and thereby to establish a branch at 800 Gordon Drive, Sioux City, Iowa.*	Newspaper – N/Avail
Branch	Goshen Community Bank, Goshen, Indiana, for prior approval to expand the current mobile branch coverage to a distance of up to a 15-mile radius from the head office.*	Newspaper – 05/15/2002
Branch	Marquette Bank, Chicago, Illinois, to establish a branch facility to be located at the northwest corner of Eola Road and Shiloh Drive, Aurora, Illinois.*	Newspaper – 5/17/2002

* 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>
CC	Notice by the Friday Family (Beth Gore Friday, Mesa, Arizona; Allen Gore Friday, Atlantic, Iowa; Arthur Randall Friday, Houston, Texas; and Nola Kathleen Friday, Dallas, Texas) to retain control of Anita Bancorporation, Atlantic, Iowa and thereby to retain Rollings Hills Bank and Trust, Atlantic, Iowa.	Fed Reg – 05/14/2002 Newspaper – N/Avail
CC	Notice by David Lee Gross to acquire greater than 10 percent of the outstanding shares of First Beardstown Bancorp, Inc., Beardstown, Illinois and thereby indirectly acquire First State Bank of Beardstown, Beardstown, Illinois.	Fed Reg – 05/15/2002 Newspaper – N/Avail
3(a)(1)	Franklin Bancorp, Inc., Southfield, Michigan, to become a bank holding company by acquiring 100 percent of Franklin Bank, N.A., Southfield, Michigan.*	Fed Reg – 06/07/2002 Newspaper – N/Avail
CC	Notice by Gary F. Pribyl, Cedar Rapids, Iowa, of a Change in Control, to acquire 26.82 percent of Herky Hawk Financial Corp., Monticello, Iowa, as independent trustee of an irrevocable voting trust, and thereby indirectly acquire Citizens State Bank, Monticello, Iowa.	Fed Reg – 05/22/2002 Newspaper – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Hometown Independent Bancorp, Inc. Employee Stock Ownership Plan and Trust, Morton, Illinois, for prior approval to acquire an additional 25,000 shares (6.6%) and thereby increase ownership to 37.1 percent of Hometown Independent Bancorp, Inc., Morton, Illinois, and thereby acquire Morton Community Bank, Morton, Illinois.*	Fed Reg – 05/30/2002 Newspaper – 06/02/2002

* 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>
Reg K	Midwest Bank and Trust Company, Elmwood Park, Illinois, to establish MBTC Investment Company I as an agreement corporation and for the investment by MBTC Investment Company I in 100 percent of the stock of MBTC Investment Company II, a corporation to be organized under the laws of Bermuda, pursuant to Section 211.4(f) of Regulation K.

Section V – Availability of CRA public evaluations

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S = Satisfactory

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					<i>LrgBk</i>	<i>SmBk</i>
945941	Byron Center State Bank 2445 84 th Street S.W. Byron Center, Michigan 49315 (616) 878-1591	11/27/2001	05/09/2002	S	X	
643340	Eastern Michigan Bank 65 N. Howard Crosswell, Michigan 48422-1222 (810) 679-2500	02/04/2002	05/10/2002	S		X

Section VI – CRA examinations scheduled for

Quarter of

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, May 11, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Fifth Third Bank, Kentucky, Inc., Louisville, Kentucky, to establish a branch facility to be located at 1700 Antonio Way, Louisville, Kentucky.*	Newspaper – 05/11/2002

* 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>
3A1 - Expedited	Monticello Bancshares, Inc., Monticello, Missouri, to become a bank holding company by acquiring 100 percent of Bank of Monticello, Monticello, Missouri.

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, May 11, 2002

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>
3A3	Wadena Bankshares, Inc., Wadena, Minnesota, to acquire 100 percent of Baron Bancshares II, Inc., White Bear Lake, Minnesota, and thereby indirectly acquire Security State Bank of Deer Creek, Deer Creek, Minnesota.*	Newspaper-06/03/2002 Fed Reg-05/28/2002

* 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>
Commitment	First Integrity Bancorporation, Inc., Staples, Minnesota, requests relief from a commitment.
Commitment	Citizens Bancshares of Woodville, Inc., Woodville, Wisconsin, requests relief from two commitments.

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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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>
354253	Sunrise Bank Dakota, Onida, South Dakota	01/28/2002	05/09/2002	S		X
467957	Fulton State Bank, Fulton, South Dakota	01/21/2002	05/09/2002	S		X

Section VI – CRA examinations scheduled for

Quarter of

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, May 11, 2002

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>
3a3	Grace Investment Company, Inc., Alva, Oklahoma, to acquire 100 percent of the voting shares of Alva State Bank & Trust Company, Alva, Oklahoma.	Newspaper – 06/08/2002 Fed Reg – 06/06/2002
CIC	Mack V. Colt and Sara C. Colt, both of Prairie Village, Kansas, as co-trustees of the Mack V. Colt Trust, Prairie Village, Kansas, to acquire control of Gower Bankshares, Inc., parent of The Farmers Bank of Gower, both of Gower, Missouri.	Newspaper – N/Available Fed Reg – 05/23/2002
CIC	Mark W. Whitaker, of Wichita, Kansas, and Deanna Kay Melchert, of Edmond, Oklahoma, to acquire control of Citizens Financial Corporation, parent of Citizens State Bank, both of Liberal, Kansas.	Newspaper – N/Available Fed Reg – 05/29/2002

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD 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 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, May 11, 2002

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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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 Third Quarter of 2002

<i>Institution</i>	<i>Location</i>
Texas First Bank – Texas City 473266	3232 Palmer Highway Texas City, Texas 77590-6724
First State Bank 884358	112 West Polk Street Livingston, Texas 77351-2836
PNB Financial Bank 637451	5010 University Avenue Lubbock, Texas 79413

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, May 11, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Union Safe Deposit Bank, Stockton, California, to establish a branch facility to be located at 520 Carolyn Wetson Boulevard, Suite D, Stockton, California.*	Newspaper – 05/10/2002

* 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)	Bank of Taiwan, Taipei, Taiwan, to acquire at least 12.32 percent of the voting shares of First Financial Holding Co., Ltd., Taipei, Taiwan, and thereby indirectly acquire First Commercial Bank (USA), Alhambra, California.*	Fed Reg – 05/31/2002 Newspaper – 05/29/2002
3(a)(5)	AmericanWest Bancorporation, Spokane, Washington, to merge with Latah Bancorporation, and thereby indirectly acquire Bank of Latah, both of Latah, Washington.*	Fed Reg – 06/13/2002 Newspaper – 06/13/2002

* 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)	Capital Corp of the West, Merced, California, proposes to engage in investment advisory activities through the acquisition of Regency Investment Advisors, Fresno, California.	Fed Reg – 06/03/2002

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

<i>Type</i>	<i>Application</i>
4(c)(8)	Sunstates Bancshares Inc., Casa Grande, Arizona, to engage in lending activities by acquiring 50% of Sunstate Bancshares Mortgages, LLC, Casa Grande, Arizona, pursuant to section 4(c)(8) of the BHC Act.
3(a)(5)(C)	NorCal Community Bancorp, Alameda, California, to become a bank holding company by acquiring 100 percent of Bank of Alameda, Alameda, California.
3(a)(5)(C)	County Bancorp, Inc., Arlington, Washington, to become a bank holding company by acquiring 100 percent of North County Bank, Arlington, Washington.
COM	Palm Desert Investments, Palm Desert, California, requests, on behalf of Mr. Kevin McGuire, relief from a commitment made in connection with the Change in Bank Control Notice, which was approved on 11/26/96, in order to now incur debt of \$150,000, in connection with the purchase of additional shares of Palm Desert Investments.

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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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

Institution

Location

None
