
Federal Reserve Release



H.2

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

No. 25

Week Ending June 21, 2003

Testimony And Statements

Basel Capital Accord -- statement on Basel II by Vice Chairman Ferguson before the Senate Committee on Banking, Housing, and Urban Affairs.

- Published, June 18, 2003

Basel Capital Accord -- statement on Basel II and H.R. 2043 by Vice Chairman Ferguson before the Subcommittee on Financial Institutions and Consumer Credit, House Committee on Financial Services.

- Published, June 19, 2003

Board Operations

Division of Monetary Affairs -- promotion of James Clouse to Deputy Associate Director and appointments of Cheryl Edwards as Assistant Director and Athanasios Orphanides as Advisor.

- Approved, June 16, 2003

Forms

Forms -- extension with revision of the Quarterly Report of Interest Rates on Selected Direct Consumer Installment Loans (FR 2835), Quarterly Report of Credit Card Plans (FR 2835a), and Bank Holding Company Report of Insured Depository Institutions' Section 23A Transactions with Affiliates (FR Y-8); and extension without revision of the Senior Loan Officer Opinion Survey on Bank Lending Practices (FR 2018), and Senior Financial Officer Survey (FR 2023).

- Approved, June 18, 2003

Forms -- to conduct the fourth quinquennial Survey of Small Business Finances (FR 3044); and to extend with revision the Monthly Survey of Industrial Electricity Use (FR 2009a,b,c), Report of Repurchase Agreements (RPs) on U.S. Government and Federal Agency Securities with Specified Holders (FR 2415), Report of Transaction Accounts, Other Deposits and Vault Cash (FR 2900), Report of Certain Eurocurrency Transactions (FR 2950/2951), Annual Report of Total Deposits and Reservable Liabilities (FR 2910a), Allocation of Low Reserve Tranche and Reservable Liabilities Exemption (FR 2930/2930a), and Report of Foreign (Non-U.S.) Currency Deposits (FR 2915).

- Approved, June 19, 2003

Regulations And Policies

Credit Card Operations -- annual report to Congress on The Profitability of Credit Card Operations of Depository Institutions.

- Approved, June 19, 2003

Enforcement

Southern Commercial Bank, St. Louis, Missouri -- written agreement with the Federal Reserve Bank of St. Louis.

- Announced, June 16, 2003

BS&R Banking Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 11501 East 76th Street North, Owasso, Oklahoma.
- Approved, June 18, 2003

Secretary

Capital City Bank, Tallahassee, Florida -- to establish branches at 3515 Apalache Parkway, 6691 Thomasville Road, and 14302 Spring Hill Drive, Spring Hill.
- Approved, June 19, 2003

Minneapolis

First Interstate Bank, Billings, Montana -- to establish a branch at 202 West Main Street, Bozeman.
- Approved, June 18, 2003

Minneapolis

Peoples Bank of Wisconsin, Hayward, Wisconsin -- to establish a branch at 13827 West County Road B.
- Approved, June 20, 2003

St. Louis

Premier Bank of Jacksonville, Jacksonville, Illinois -- to establish a branch at 203 South Miller Street, Waverly.
- Approved, June 18, 2003

Bank Holding Companies

Dallas

Afin, Ltd., Cleburne, Texas, and Avest, Inc. -- to become bank holding companies through the acquisition of shares of Grandview Bancshares, Inc., Grandview, and First State Bank.
- Approved, June 19, 2003

Bank Holding Companies

Dallas

AIM Bancshares, Inc., Levelland, Texas -- to become a bank holding company through the acquisition of shares of The First National Bank of Littlefield, Littlefield.

- Approved, June 20, 2003

San Francisco

American Premier Bancorp, Arcadia, California -- to become a bank holding company through the acquisition of American Premier Bank, a de novo bank.

- Approved, June 19, 2003

Chicago

Bank One Corporation, Chicago, Illinois -- to invest in community development activities.

- Approved, June 20, 2003

St. Louis

Business Bancshares, Inc., St. Louis, Missouri -- to become a bank holding company through the acquisition of The Business Bank of St. Louis, Clayton.

- Approved, June 19, 2003

Dallas

Clyde Delaware Financial Corporation, Dover, Delaware -- to become a subsidiary holding company of Clyde Financial Corporation, Clyde, Texas, through the acquisition of The Peoples State Bank.

- Registration granted, June 19, 2003

Dallas

Inwood Bancshares, Inc., Dallas, Texas, and Inwood Delaware, Inc., Dover, Delaware -- to acquire WB&T Bancshares, Inc., Duncanville, Texas, WB&T Delaware, Inc., and Western Bank & Trust Company.

- Approved, June 19, 2003

Chicago

Northview Financial Corporation, Northfield, Illinois -- to acquire Northview Mortgage, LLC from Northview Bank & Trust and thereby engage in extending credit and servicing loans.

- Approved, June 18, 2003

Bank Holding Companies

Boston

Provident Bancorp, Amesbury, Massachusetts -- relief from a commitment.
- Granted, June 19, 2003

Chicago

The ShoreBank Corporation, Chicago, Illinois -- to conduct through a subsidiary financial and investment advisory activities, private placement services, and certain administrative services.
- Approved, June 20, 2003

Kansas City

Steele Street State Bank Corporation, Denver, Colorado -- to become a bank holding company through the acquisition of Steele Street State Bank, a de novo bank.
- Approved, June 18, 2003

Philadelphia

The Union National Financial Corporation, Mount Joy, Pennsylvania -- to acquire shares of Plane Street Housing, LP, Columbia.
- Withdrawn, June 17, 2003

Change In Bank Control

Dallas

Groom Bancshares, Inc., Groom, Texas -- change in bank control.
- Permitted, June 17, 2003

San Francisco

Valley Bancorp, Henderson, Nevada -- change in bank control.
- Permitted, June 20, 2003

Competitive Factors Reports

Atlanta

Bank of Alapaha, Alapaha, Georgia -- report on competitive factors of the proposed merger with Alapaha Interim Company.
- Submitted, June 18, 2003

Competitive Factors Reports

St. Louis

Bank of Brinkley, Brinkley, Arkansas -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Brinkley branch of First Community Bank, Jonesboro.

- Submitted, June 18, 2003

Kansas City

The First National Bank and Trust Company of Vinita, Vinita, Oklahoma -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of The First National Bank of Grove, Grove.

- Submitted, June 17, 2003

Richmond

First-Citizens Bank & Trust Company, Raleigh, North Carolina -- report on competitive factors of the proposed merger with Avery County Bank, Newland.

- Submitted, June 16, 2003

Kansas City

The McCook National Bank, McCook, Nebraska -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of Commercial Bank, Stratton.

- Submitted, June 18, 2003

San Francisco

San Joaquin Bank, Bakersfield, California -- report on competitive factors of the proposed merger with San Joaquin Merger Corp.

- Submitted, June 20, 2003

San Francisco

Sun Country Bank, Victorville, California -- report on competitive factors of the proposed merger with SCB Merger Company, Newport, Minnesota.

- Submitted, June 19, 2003

Dallas

Texas Capital Bank, National Association, Dallas, Texas -- report on competitive factors of the proposed acquisition of Bluebonnet Savings Bank, FSB.

- Submitted, June 19, 2003

Extensions Of Time

Secretary

Citibank, N.A., New York, New York -- extension of time for Citibank Overseas Investment Corporation, New Castle, Delaware, to divest its interest in certain property.
- Granted, June 9, 2003 (AC)

New York

J.P. Morgan Chase & Co., New York, New York, and JPMorgan Chase Bank -- extensions of time to invest through subsidiaries in J.P. Morgan Securities Limited.
- Granted, June 17, 2003

Chicago

PrairieLand Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois -- extension to September 20, 2003, to increase its ownership of PrairieLand Bancorp, Inc. and thereby acquire Farmers and Merchants State Bank.
- Granted, June 19, 2003

Richmond

Wachovia Bank, National Association, Charlotte, North Carolina -- extension to June 17, 2004, to convert its Shanghai, China, representative office to a branch.
- Granted, June 16, 2003

Financial Holding Companies

Chicago

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- election to become a financial holding company.
- Effective, June 18, 2003

International Operations

New York

CLS Bank International, New York, New York -- to amend its articles of association and to increase the number of shares of outstanding capital stock.
- Approved, June 18, 2003

International Operations

Boston

State Street Corporation, Boston, Massachusetts -- for State Street Bank GmbH, Munich, Germany, to establish branches in Milan, Italy, and Vienna, Austria.
- Approved, June 19, 2003

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, June 21, 2003

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)	Clinton Financial Services, MHC and Wachusett Financial Services, Inc., both of Clinton, Massachusetts – application to become a mutual bank holding company and a stock bank holding company, respectively, through the acquisition of Clinton Savings Bank, Clinton, Massachusetts	Newspaper – N/Avail Fed Reg – N/Avail

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, June 21, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a full-service branch to be located at 830 Eighth Avenue, New York, New York.	Newspaper – 06/30/2003

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>
Other Foreign	Deutsche Bank Trust Company Americas, New York, New York, to amend the Articles of Association and thereby change the name of its wholly-owned subsidiary, Deutsche Bank Private Banking International Corporation to Deutsche Bank International Corporation.	
Investment	Safra National Bank of New York, New York, New York, to invest in a newly-formed bank subsidiary to be chartered in The Commonwealth of the Bahamas.	

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 scheduled for Quarter of

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, June 21, 2003

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, June 21, 2003

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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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, June 21, 2003

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 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 130 South Bond Street Bel Air, Maryland 21014-3836	04/07/2003	06/19/2003	S	X	

Section VI – CRA examinations scheduled for

Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, June 21, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 1420 US Highway South, St. Augustine, Florida, to be known as the St. Augustine Road Branch.*	Newspaper-07/02/2003
Branch	Colonial Bank, Montgomery, Alabama, to establish a branch located at 1691 Michigan Avenue, Miami Beach, Florida.*	Newspaper-06/27/2003

*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)	Alapaha Holding Company, Alapaha, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Bank of Alapaha, Alapaha, Georgia.*	Newspaper- 07/15/2003 Fed Reg-07/10/2003
3(a)(1)	Community Banks of Georgia, Inc., Jasper, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Community Bank of Pickens County, Jasper, Georgia.*	Newspaper-07/07/2003 Fed Reg-07/10/2003
3(a)(1)	Marco Community Bancorp, Inc., Marco Island, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of Marco Community Bank, Marco Island, Florida (in organization).*	Newspaper-N/Avail Fed Reg-07/18/2003
3(a)(1)	Traditions Bancshares, Inc., Cullman, Alabama, to become a bank holding company by acquiring 100 percent of the outstanding shares of Traditions Bank, Cullman, Alabama (in organization).*	Newspaper-07/11/2003 Fed Reg-07/10/2003
CIC	Vernon Bancshares, Inc., Leesville, Louisiana, prior notification by Gregory Dale Lord to acquire 1.374 percent of the outstanding shares of Vernon Bancshares, Inc., and its subsidiary, The Vernon Bank, both of Leesville, Louisiana.	Newspaper-07/06/2003 Fed Reg-07/10/2003

*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>
None	Cherokee Banking Company, Canton, Georgia, commitment waiver request.

Section V – Availability of CRA public evaluations

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

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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

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, June 21, 2003

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)	Alpha Financial Group, Inc., Employee Stock Ownership Plan, Toluca, Illinois, to acquire an additional 3,388 or 3.25 percent of Alpha Financial Group, Inc. and thereby indirectly acquire Alpha Community Bank, both of Toluca, Illinois.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1)	Community State Bank Employee Stock Ownership Plan & Trust, Union Grove, Wisconsin, to become a bank holding company through the retention of at least 29.59 percent of the voting shares of Union Bancorporation, Inc., Union Grove, Wisconsin, and thereby indirectly acquire Community State Bank, Union Grove, Wisconsin.*	Fed Reg – 07/17/2003 Newspaper – N/Avail
CIC	Notice by John J. Reilly, Glencoe, Illinois, to purchase 169,642 shares or 23.56 percent voting control of Hawthorn Corporation, Mundelein, Illinois, and thereby indirectly acquire Hawthorn Bank, Mundelein, Illinois.	Fed Reg – 06/05/2003 Newspaper – N/Avail
3(a)(1) & 4(c)(8)	Kankakee Bancorp, Inc., Kankakee, Illinois, to become a bank holding company by merging with Aviston Financial Corporation, Aviston, Illinois, and thereby indirectly acquiring 100 percent of the voting shares of State Bank of Aviston, Aviston, Illinois; to retain control of KFS Bank, F.S.B., Kankakee, Illinois, and thereby operate a savings association; to engage in real estate appraisal services through KFS Service Corp., Kankakee, Illinois, a wholly-owned subsidiary of KFS Bank F.S. B., Kankakee, Illinois, and to engage in securities brokerage activities through KFS Insurance Agency, Inc., Kankakee, Illinois, a wholly-owned subsidiary of KFS Service Corp., Kankakee, Illinois, which is a wholly-owned subsidiary of KFS Bank, F.S.B., Kankakee, Illinois.*	Fed Reg – 07/12/2003 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>
CIC	Notice by Tim Lapke of Logan, Iowa; John Lapke of Logan, Iowa; and Chris Hartwig of Missouri Valley, Iowa, to gain control of Logan Bancorporation, Inc., Logan, Iowa, through the acquisition of stock coupled with the redemption of holding company stock; and thereby indirectly acquiring control of First National Bank of Logan, Logan, Iowa.	Fed Reg – 06/12/2003 Newspaper – N/Avail
CIC	Notice by David A. Bochnowski, to acquire up to 10.73 percent of the voting shares of NorthWest Indiana Bancorp, Munster, Indiana, and thereby indirectly control Peoples Bank SB, Munster, Indiana.	Fed Reg – N/Avail Newspaper – N/Avail
CIC	Notice by Boulevard Financial, LP (proposed family limited partnership), to gain control of more than 25 percent of the outstanding shares of TNB Bancorp, Inc., Tuscola, Illinois, and thereby indirectly acquire Tuscola National Bank, Tuscola, Illinois.	Fed Reg – 06/30/2003 Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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NI = Needs to improve

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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>
590248	Town & Country Bank 1925 S. MacArthur Blvd. Springfield, Illinois 62704 (217) 698-4238	03/10/2003	06/19/2003	S		X

Section VI – CRA examinations scheduled for Quarter of

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, June 21, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Eagle Bank and Trust Company, Little Rock, Arkansas, to establish a branch facility to be located in a shopping center on the northwest corner of Maumelle Boulevard and Vestal Boulevard, North Little Rock, Arkansas.*	Newspaper – 07/07/2003
Branch	Pulaski Bank and Trust Company, Little Rock, Arkansas, to establish a branch facility to be located at 4415 East McCain, North Little Rock, Arkansas. *	Newspaper – 06/27/2003

* Subject to the provisions of the Community Reinvestment Act

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD</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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, June 21, 2003

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)	First Advantage Bancshares, Coon Rapids, Minnesota, to become a bank holding company by acquiring 100 percent of First Advantage Bank, Coon Rapids, Minnesota, a de novo bank.*	Fed Reg – 07/15/2003 Newspaper – 07/14/2003
3(a)(3)	Marquette Financial Companies, Minneapolis, Minnesota proposes to acquire 100% of the voting shares of Valley Bancorp, Inc., Phoenix, Arizona, and thereby indirectly acquire Valley Bank of Arizona, Phoenix, Arizona.*	Fed Reg – 07/10/2003 Newspaper – 07/10/2003
CIC	Retroactive Change in control notice by the Harris Family Trust, Jay S. Harris, James K. Harris and Julie K. Taylor, as trustees, to retain control of Yellowstone Holding Company, Columbus, Montana, and thereby indirectly retain control of Yellowstone Bank, Laurel, Montana.	Fed Reg – 07/07/2003 Newspaper – 06/30/2003

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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S = Satisfactory

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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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, June 21, 2003

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)	Hume Bancshares Acquisition Corp., St. Louis, Missouri, to become a bank holding company through the acquisition of 100 percent of the voting shares of Hume Bancshares, Inc., Hume, Missouri, parent of Hume Bank, Hume, Missouri.	Newspaper - N/Avail Fed Reg - N/Avail
3(a)(1)	Canon Bank Corporation, Canon City, Colorado, to become a bank holding company through the acquisition of 80 percent of the voting shares of Canon National Bank, Canon City, Colorado.	Newspaper - N/Avail Fed Reg - 07/18/2003
3(a)(3)	Peoples Bancshares, Inc., Kansas City, Missouri, to acquire an additional 22.87 percent, for a total of 68.7 percent of the voting shares of MidAmerican Bancshares, Inc., Harrisonville, Missouri, parent of Allen Bank and Trust Company, Harrisonville, Missouri.	Newspaper - N/Avail Fed Reg- 07/12/2003
3(a)(3)	Platte County Bancshares, Inc., Platte City, Missouri, to acquire an additional 6.2 percent, for a total of 18.7 percent of the voting shares of MidAmerican Bancshares, Inc., Harrisonville, Missouri, parent of Allen Bank and Trust Company, Harrisonville, Missouri.	Newspaper - N/Avail Fed Reg - 07/12/2003
CIC	Notice by Robin K. Buerge, individually and the following notificants acting in concert: Robin K. Buerge Revocable Trust, Tulsa, Oklahoma; Steven Buerge Voting Trust, Fort Scott, Kansas, Robin K. Buerge, Trustee; and APB Investments, LLC, Tulsa, Oklahoma, Robin K. Buerge, Manager, to acquire control of Grand Lake Bancorp, Inc., parent of Grand Lake Bank, both in Tulsa, Oklahoma	Newspaper - N/Avail Fed Reg - 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>
CIC	Notice by Patricia Jean Verzani, Helena, Montana, to acquire control of First State Bancorp, Inc., Randolph, Nebraska, parent of First State Bank, Randolph, Nebraska.	Newspaper - 07/09/2003 Fed Reg - 07/07/2003
CIC	Notice by 2003 Voting Trust Agreement and its trustees; Forest Levan Kelly, Oliver Tracy Kelly and Albert Charles Kelly, all of Bristow, Oklahoma; William Royce Kelly, Tulsa, Oklahoma; and Allison Asbury Kelly, Okemah, Oklahoma, to acquire control of Spirit Bankcorp, Inc., Bristow, Oklahoma, parent of SpiritBank, Tulsa, Oklahoma.	Newspaper - N/Avail Fed Reg - 06/23/2003

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	Kearney State Bank & Trust Company, Kearney, Nebraska, to become a member of the Federal Reserve System.

Section V – Availability of CRA public evaluations

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

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>
1386251	BancFirst 101 N. Broadway Oklahoma City, Oklahoma 73102-8405	03/10/2003	06/20/2003	S	X	

Section VI – CRA examinations scheduled for Quarter of

Institution *Location*

None

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, June 21, 2003

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	James F. Justiss, III, Jena, LA, only notificant, to acquire an interest in JBI Financial Corporation, Jena, LA.	Fed Reg – 07/02/2003 Newspaper – 07/11/2003

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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<i>RSSD 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>
706151	The State Bank of Texas 3330 Antoine Houston, Texas 77092-7040	10/07/2002	06/20/2003	S		X

Section VI – CRA examinations scheduled for

Quarter of

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, June 21, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Business Bank of Nevada, Las Vegas, Nevada, to establish a branch office at 1662 Highway 395, Suite 105, Minden, Nevada.*	Newspaper – 06/23/2003
Branch	Idaho Banking Company, Boise, Idaho, to establish a branch office at 1875 S. Eagle Road, Meridian, Idaho.*	Newspaper – 06/11/2003

* 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)	Wells Fargo & Company, San Francisco, California, to acquire 100 percent of Two Rivers Corporation, Grand Junction, Colorado, and thereby indirectly acquire Bank of Grand Junction, Grand Junction, Colorado.*	Newspaper – 07/19/2003 Fed Reg - 07/21/2003

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
Member	NorthStar Bank, Seattle, Washington, to become a member of the Federal Reserve System

Section V – Availability of CRA public evaluations

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

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					<i>LrgBk</i>	<i>SmBk</i>
2685764	First State Bank 822 N. Humphreys Flagstaff, AZ 86001 (928) 213-8888	03/03/2003	06/16/2003	S		X
877369	Valley Independent Bank 7111 N. Fresno, Suite 100 El Centro, CA 93720 (559) 490-4245	02/03/2003	06/19/2003	S	X	

Section VI – CRA examinations scheduled for Quarter of

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