
Federal Reserve Release



H.2

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

No. 36

Week Ending September 6, 2003

Enforcement

Gold Banc Corporation, Leawood, Kansas, and Gold Bank -- written agreement with the Federal Reserve Bank of Kansas City and the Kansas Office of the State Bank Commissioner.

- Announced, September 2, 2003

Ridgedale State Bank, Minnetonka, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis, and issuance of a cease and desist order against Robert C. Arneson, president and a director of Ridgedale State Bank.

- Announced, September 2, 2003

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

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish branches at 5221 Clark Road, Sarasota, Florida; 4501 Cortez Road West, Bradenton; and 5089 East State Road 64.
- Approved, September 4, 2003

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish branches at 4535 South Florida Avenue, Lakeland, Florida; 2630 East Highway 50, Clermont; 10670 U.S. Highway 441, Leesburg; and 140 Carillon Parkway, St. Petersburg.
- Approved, September 5, 2003

Richmond

First Charter Bank, Charlotte, North Carolina -- to establish a branch at the intersection of Highways 16 and 73, Denver.
- Approved, September 5, 2003

San Francisco

Heritage Bank of Commerce, San Jose, California -- to establish a branch at 15575 Los Gatos Boulevard, Suite C, Los Gatos.
- Approved, September 4, 2003

Chicago

Johnson Bank, Racine, Wisconsin -- to establish a branch at 207 Pine Avenue West, Menomonie.
- Approved, September 2, 2003

St. Louis

Legacy Bank & Trust Company, Plato, Missouri -- to establish a branch at 721 North Main Street, Mountain Grove.
- Approved, September 3, 2003

Bank Branches, Domestic

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish a branch at 11915 Elm Creek Boulevard, Maple Grove, Minnesota.
- Approved, September 4, 2003

Atlanta

Regions Bank, Birmingham, Alabama -- to establish branches at 1425 East Mitchell Hammock Road, Oviedo, Florida; 5641 Clark Road, Sarasota; the intersection of Military Trail and University Boulevard, Jupiter; 3994 Frontage Road, Fayetteville, Arkansas; 3110 Bill Foster Memorial Highway, Cabot; 200 East Martin Luther King Boulevard, Suite 100, Chattanooga, Tennessee; 155 Franklin Road, Suite 105, Brentwood; 100 Main Street, Ft. Worth, Texas; the intersection of Anderson Mill Road and Highway 183, Austin; and 652 Haywood Road, Greenville, South Carolina.
- Approved, September 5, 2003

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 11230 Elm Lane, Charlotte, North Carolina.
- Approved, September 3, 2003

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish branches at 2347 East-West Connector, Austell, Georgia; and 11560 Medlock Bridge Road, Duluth.
- Approved, September 5, 2003

Richmond

Virginia Community Bank, Louisa, Virginia -- to establish a branch at the intersection of U.S. Routes 15 and 250, Zion Crossroads.
- Approved, September 4, 2003

Bank Holding Companies

Atlanta

Citizens Effingham Bancshares, Inc., Springfield, Georgia -- commitment waiver request.
- Granted, September 4, 2003

Bank Holding Companies

Kansas City

InfiCorp Holdings, Inc., Atlanta, Georgia -- to become a bank holding company through the retention of shares of InfiBank, N.A. on its conversion to a full-service bank; for First National of Nebraska, Inc., Omaha, Nebraska, to retain its ownership of InfiCorp Holdings, Inc.; and for Lauritzen Corporation to indirectly retain its ownership of InfiCorp Holdings, Inc. through retention of shares of First National of Nebraska, Inc., Omaha.
- Approved, September 4, 2003

Atlanta

KSB Bancorp, Inc., Kaplan, Louisiana -- to become a bank holding company through the acquisition of Kaplan State Bank.
- Approved, September 5, 2003

Atlanta

Liberty Shares, Inc., Hinesville, Georgia -- to acquire Cumberland National Bank, St. Mary's.
- Approved, September 2, 2003

Richmond

Mount Hope Bankshares, Inc., Mount Hope, West Virginia -- to become a bank holding company through the acquisition of Bank of Mount Hope, Inc.
- Approved, September 4, 2003

Kansas City

Page Bancshares, Inc., Liberty, Missouri -- to become a bank holding company through the acquisition of Griffin Bancshares, Inc., Cameron, and thereby acquire Pony Express Bank, Braymer.
- Approved, September 4, 2003

Banks, State Member

Chicago

The Northern Trust Company, Chicago, Illinois, and The Northern Trust International Banking Corporation -- to make investments in several foreign organizations.
- Withdrawn, September 4, 2003

Change In Bank Control

Chicago

Ambank Holdings, Inc., Rock Island, Illinois -- change in bank control.
- Permitted, September 5, 2003

Chicago

Great Western Bancorporation, Inc., Omaha, Nebraska -- change in bank control.
- Permitted, September 5, 2003

Competitive Factors Reports

Kansas City

De Witt State Bank, De Witt, Nebraska -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the Pickrell branch of Pinnacle Bank, Papillion, under the charter and title of De Witt State Bank.
- Submitted, September 3, 2003

Kansas City

Farmers Bank of Cook, Cook, Nebraska -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the Wymore branch of Pinnacle Bank, Papillion under the charter and title of Farmers Bank of Cook.
- Submitted, September 3, 2003

Chicago

The First National Bank of Ottawa, Ottawa, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of two Streator branches of First Midwest Bank, Itasca.
- Submitted, September 4, 2003

Atlanta

FSGBank, National Association, Chattanooga, Tennessee -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of three branches of National Bank of Commerce, Memphis.
- Submitted, August 27, 2003 (AC)

Competitive Factors Reports

Atlanta

Interim Bank, N.A., Savannah, Georgia -- report on competitive factors of the proposed merger with First National Bank, Folkston.

- Submitted, September 2, 2003

Chicago

MAF Bancorp Incorporated, Clarendon Hills, Illinois -- report on competitive factors of the proposed merger with St. Francis Capital Corporation, Milwaukee, Wisconsin, and its subsidiary, St. Francis Bank, F.S.B.

- Submitted, September 4, 2003

Secretary

Wells Fargo Bank, National Association, San Francisco, California -- reports on competitive factors of the proposed acquisition of Wells Fargo Bank Northwest, National Association, Ogden, Utah, and the proposed merger with Wells Fargo Banks in Alaska, Arizona, Colorado, Illinois, Indiana, Iowa, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Ohio, South Dakota, Texas, Wisconsin, and Wyoming.

- Submitted, September 5, 2003

Extensions Of Time

Atlanta

Neighbors Bancshares, Inc., Roswell, Georgia -- extension to December 18, 2003, to become a bank holding company through the acquisition of Neighbors Bank, a de novo bank.

- Granted, September 5, 2003

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, September 6, 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</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, September 6, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Bank Hapoalim B.M., Tel Aviv, Israel to upgrade its Miami, Florida agency to a branch.	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>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4C8	Munchener Ruckversicherungs-Gesellschaft Aktiengesellschaft, Munich, Germany, to acquire 26.27 percent of the shares of Hypo Real Estate Holding AG, Munich, Germany, (“REH AG”) and thereby engage in non-banking activities through REH AG’s indirect subsidiary Hypo Real Estate Capital Corporation, Wilmington, Delaware.	Fed Reg – 09/22/2003

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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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, September 6, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	East Penn Bank, Emmaus, PA, to establish a branch office at 502 State Road, Borough of Emmaus, Lehigh County, PA.	Newspaper – 10/06/2003

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>	
None		

Section V – Availability of CRA public evaluations

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<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, September 6, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C & Branch	Applications by Fifth Third Bank, Michigan, Grand Rapids, Michigan to effect an internal reorganization and acquire through merger, Fifth Third Bank, Northern Kentucky, Covington, Kentucky; Fifth Third Bank, Kentucky, Louisville, Kentucky; Fifth Third Bank, Florida, Naples, Florida; and Fifth Third Bank, Indiana, Indianapolis, Indiana; and to establish branch facilities.	Newspaper – 09/18/2003
Branch	Applications by Fifth Third Bank, Grand Rapids, Michigan, to establish one branch office in Michigan and four branch offices in Illinois.	Newspaper – 09/12/2003
Branch	Applications by Fifth Third Bank, Indiana, Indianapolis, Indiana, to establish five branch offices.	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 of Change in Bank Control by Laurie L. McClellan and Walter L. McClellan of their intent to acquire ownership and control of up to 20.97 percent of the outstanding voting shares of Consumer Bancorp, Inc., Minerva, Ohio.	Newspaper – N/Avail Fed Reg – N/Avail
3A3, 18C, & Branch	Application by Sky Financial Group, Inc., Bowling Green, Ohio to acquire GLB Bancorp, Inc., Mentor, Ohio, and Sky Bank, Salineville, Ohio, to acquire by merger, Great Lakes Bank, Mentor, Ohio, and establish branches therein. (Previously submitted during the week ending August 30, 2003)	Newspaper – 09/25/2003 Fed Reg – 09/26/2003

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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SN = Substantial noncompliance

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
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, September 6, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 2255 Glades Road, Suite 307E, Boca Raton, Florida.*	Newspaper – 09/12/2003

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.

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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
214722	Chesapeake Bank 97 North Main Street Kilmarnock, Virginia 22482	06/23/2003	09/07/2003	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, September 6, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at 8100 East Freeway, Houston, Texas, to be known as the Houston-East Freeway Branch.*	Newspaper-09/09/2003
Branch	The Peachtree Bank, Duluth, Georgia, to establish a branch located at 695 Mansell Road, Suite 110, Roswell, Georgia.*	Newspaper-09/17/2003
18(c)	Regions Bank, Birmingham, Alabama, to acquire certain assets and assume certain deposit liabilities of three branches of Inter Savings Bank, FSB, Edina, Minnesota. The Branches to be acquire are located at 500 N. Miramar Avenue, Indialantic, Florida, 4805 Babcock Street, N.E., Palm Bay, Florida, and 305 E. North Park Street, Okeechobee, Florida.*	Newspaper-10/02/2003
OAKAR	Regions Bank, Birmingham, Alabama, to acquire certain assets and assume certain deposit liabilities of three branches of Inter Savings Bank, FSB, Edina, Minnesota. The Branches to be acquire are located at 500 N. Miramar Avenue, Indialantic, Florida, 4805 Babcock Street, N.E., Palm Bay, Florida, and 305 E. North Park Street, Okeechobee, Florida.*	Newspaper-10/02/2003
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 4020 Preston Road, Plano, Texas.*	Newspaper-09/23/2003
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 9811 Brook Road, Glen Allen, Virginia, to be known as the Virginia Center Station Office.*	Newspaper-09/05/2003

*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)(5)	BancTrust Financial Group, Inc., Mobile, Alabama to merge with CommerceSouth, Inc., Eufaula, Alabama, and thereby directly acquire its subsidiary, CommerceSouth Bank, Eufaula, Alabama.*	Newspaper-10/02/2003 Fed Reg-09/29/2003
3(a)(5)	Greene County Bancshares, Inc., Greenville, Tennessee, to merge with Independent Bankshares Corporation, Gallatin, Tennessee, and thereby directly acquire its subsidiary banks, First Independent Bank, Gallatin, Tennessee, and Rutherford Bank & Trust Company, Murfreesboro, Tennessee.*	Newspaper-N/Avail Fed Reg-09/06/2003
3(a)(1)	RB Bancorporation, Athens, Alabama, to become a bank holding company by acquiring 100 percent of Reliance Bank, Athens, Alabama.*	Newspaper-09/13/2003 Fed Reg-09/15/2003

*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>
MIRA	F.N.B. Corporation, Naples, Florida, request to exempt Mr. John W. Ballantine from the provisions of the Management Interlock Revisions Act, and allow him to continue his duties as a director.
COM	Mountain National Bancshares, Inc., Sevierville, Tennessee, commitment waiver request.

Section V – Availability of CRA public evaluations

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<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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, September 6, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Ames Community Bank, Ames, Iowa, to establish a branch facility at 604 N. Highway 69, Huxley, Iowa.*	Newspaper – N/Avail
18C	Baylake Bank, Sturgeon Bay, Wisconsin, to acquire the assets and assume the liabilities of the branch office of M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin located at 1334 Ellis Street, Kewaunee, Wisconsin.*	Newspaper – N/Avail
Branch	The Farmers and Mechanics Bank, Galesburg, Illinois, to establish a branch facility to be located at 1202 North Henderson Street, Galesburg, Illinois.*	Newspaper – 09/02/2003
Branch	Hinsbrook Bank and Trust, Willowbrook, Illinois, to establish a branch facility to be located at 200 Village Drive, Downers Grove, Illinois.*	Newspaper – 09/08/2003
Branch	Irwin Union Bank and Trust Company, Columbus, Indiana, to establish a branch facility to be located at 107 N. State Road 135, Suite 201, Greenwood, Indiana.*	Newspaper – 09/15/2003
18C	Rolling Hills Bank and Trust, Atlantic, Iowa, to purchase the assets and assume liabilities of the Walnut, Iowa, and Atlantic, Iowa branch offices of American Interstate bank, Manning, Iowa.*	Newspaper – N/Avail
18C & Branches	Southwest Bank of St. Louis, St. Louis, Missouri, to merge with Southwest Bank, Belleville, Illinois, and thereby to establish a branch at 2 Carlyle Park Drive, Belleville, Illinois.*	Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Alfred H. Peterson, III and Jane E. Peterson, Brighton, Michigan to retain control of 11.24 percent of the outstanding shares of FNB Financial Corporation, Three Rivers, Michigan, and thereby indirectly control The First National Bank of Three Rivers, Three Rivers, Michigan.	Fed Reg – N/Avail Newspaper – 09/17/2003
CIC	Notice by Frances E. Powers, Defiance, Iowa, to acquire an additional 49.78 percent and thereby control 52.44 percent of Union Bancorporation, Defiance, Iowa, and thereby indirectly control Defiance State Bank, Defiance, Iowa.	Fed Reg – 09/22/2003 Newspaper – 08/14/2003

* 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	

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					<i>LrgBk</i>	<i>SmBk</i>
282141	F&M Bank-Wisconsin 328 S. Saginaw Street Flint, Michigan 48502 (810) 766-7500	02/24/2003	09/02/2003	S	X	
744238	Farmers & Mechanics Bank 21 E. Main Street Galesburg, Illinois 61401 (309) 343-0002	05/12/2003	09/04/2003	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, September 6, 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>
3A1	Kampsville Bancshares, Inc., Kampsville, Illinois, to become a bank holding company by acquiring 100 percent of Bank of Kampsville, Kampsville, Illinois.*	Newspaper – 10/10/2003 Fed Reg – 10/06/2003
CIC	Notice by the William L. Wilson Trust and its trustee William Lee Wilson, both of Ava, Illinois, to increase control of Headquarters Holding Company, Ava, Illinois.	Newspaper – 09/23/2003 Fed Reg – N/Avail
CIC	Notice by Wafik William Malek, Manchester, Missouri, to retain control of Gateway Bancshares, Inc., St. Louis, Missouri.	Newspaper – 09/30/2003 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>	<i>Ending date of comment period</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, September 6, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C & Branch	Peoples State Bank of Truman, Inc., Truman, Minnesota, to merge with Martin County National Bank of Fairmont, Fairmont, Minnesota, and thereby establish a branch at 105 Lake Avenue, Fairmont, Minnesota.*	Newspaper – N/Avail

*Subject to the provisions of the Community Reinvestment Act.

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

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

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, September 6, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Exchange Bank of Missouri, Fayette, Missouri, to purchase certain assets and assume certain liabilities of the Fulton, Missouri branch of First Bank, St. Louis, Missouri.	Newspaper - 09/29/2003
Branch	Five Points Bank of Grand Island, Grand Island, Nebraska, to establish a branch at 2501 Central Avenue, Kearney, Nebraska.	Newspaper - 09/15/2003
Branch	F&M Bank and Trust Company, Tulsa, Oklahoma, to establish a branch at 200 Crescent Court, Suite 620, Dallas, Texas.	Newspaper - 09/19/2003
Branch	Citizens Security Bank and Trust Company, Bixby, Oklahoma, to establish a branch at 3601 W. Kenosha, Broken Arrow, Oklahoma.	Newspaper - 09/15/2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Richard Larry and Lois Voorhees, Omaha, Nebraska; Patricia Lee and James A. Bohart, Harvard, Nebraska; and Steven Lowe and Deborah L. Voorhees, Harvard, Nebraska; to retain control of Harvard State Company, Harvard, Nebraska, parent of Harvard State Bank, Harvard, Nebraska.	Newspaper - 09/22/2003 Fed Reg - 09/24/2003

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>
Investment in Bank Premises	Citizens Security Bank and Trust Company, Bixby, Oklahoma, to increase its investment in bank premises in the amount of \$4,080,000.

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>
701950	Kearney Commercial Bank 100 W. 92 Highway Kearney, Missouri 64060	06/02/2003	09/03/2003	S		X

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, September 6, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The Security State Bank of Pecos, Pecos, TX, to establish a permanent branch at 102 W. Avenue E, Alpine, TX 79831, with a temporary location at 402 E. Holland, Suite 200, Alpine, TX 79830*	Newspaper – 09/19/2003

*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)(1)	Vision Bancshares, Inc., Laredo, TX, to acquire Somerset Bancshares Corporation, Inc., Somerset, TX, and Somerset National Bank, Somerset, TX*	Fed Reg – N/Avail Newspaper – N/Avail

*Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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>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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, September 6, 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)	Sun West Capital Corporation, Las Vegas, Nevada, to become a bank holding company by acquiring 100 percent of Sun West Bank, Las Vegas, Nevada.*	Newspaper – N/Avail Fed Reg – 10/03/2003

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>	
4(c)(8)	Sinopac Bancorp, Los Angeles, California, Sinopac Holdings, Taipei, Taiwan, and Bank Sinopac, Taipei, Taiwan, to directly and indirectly acquire 100 percent of FENB Securities, Inc., Alhambra, California, and thereby engage in broker-dealer activities.	

Section V – Availability of CRA public evaluations

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<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	
