
Federal Reserve Release



H.2

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

No. 40

Week Ending October 4, 2003

Bank Holding Companies

Citigroup Inc., New York, New York -- to engage in physical commodity trading activities on a limited basis as an activity complementary to a financial activity.

- Approved, October 1, 2003

Board Operations

Budget Objective -- for 2004 and 2005.

- Approved, October 1, 2003

Regulations And Policies

Regulation D -- final rule implementing the annual adjustment of the low reserve tranche and reserve requirement exemption for 2004 and announcing the deposit reporting cutoff level beginning September 2004.

- Approved, September 29, 2003

Enforcement

First Charter Bank, Charlotte, North Carolina -- written agreement with the Federal Reserve Bank of Richmond and the Office of the North Carolina Commissioner of Banks.

- Announced, October 3, 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

Atlanta

Bank of Saint Petersburg, Saint Petersburg, Florida -- to establish a branch at 4105 North Himes Avenue, Tampa.
- Approved, October 2, 2003

Cleveland

Fifth Third Bank, Indiana, Indianapolis, Indiana -- to establish a branch at 6026 Lima Road, Fort Wayne.
- Approved, October 3, 2003

Dallas

The First State Bank, Granger, Texas -- to establish a branch at 222 Clark Street, Bartlett.
- Approved, September 30, 2003

Chicago

Irwin Union Bank and Trust Company, Columbus, Indiana -- to establish a branch at 107 North State Road 135, Greenwood.
- Approved, October 2, 2003

Chicago

North Shore Community Bank & Trust, Wilmette, Illinois -- to establish a branch at 300 South Wacker Drive, Chicago.
- Approved, September 29, 2003

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 4020 Preston Road, Plano, Texas.
- Approved, September 29, 2003

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 6029 Luther Lane, Dallas, Texas.
- Approved, October 2, 2003

Bank Branches, Domestic

Chicago

Royal American Bank, Inverness, Illinois -- to retain a branch at 1730 Park Street, Naperville.

- Approved, October 2, 2003

Cleveland

Sky Bank, Salineville, Ohio -- to establish a branch at 215 Three Springs Drive, Weirton, West Virginia.

- Approved, October 1, 2003

St. Louis

Southern Bank of Commerce, Paragould, Arkansas -- to establish a branch at 1000 North Main, Leachville.

- Approved, October 3, 2003

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 700 South Federal Highway, Suite 100, Boca Raton, Florida.

- Approved, October 1, 2003

Bank Holding Companies

St. Louis

Carlinville National Bank Shares, Inc., Carlinville, Illinois -- to acquire Cornerstone Bank & Trust, National Association, Carrollton.

- Approved, September 30, 2003

St. Louis

Mercantile Bancorp, Inc., Quincy, Illinois -- to acquire shares of NorthStar Bancshares, Inc., Kansas City, Missouri, and thereby acquire NorthStar Bank, National Association.

- Approved, October 2, 2003

Bank Holding Companies

New York

Munchener Ruckversicherungs-Gesellschaft Aktiengesellschaft in Munchen, Munich, Germany -- to acquire shares of Hypo Real Estate Holding AG and thereby engage in nonbanking activities through its subsidiary, Hypo Real Estate Capital Corporation, Wilmington, Delaware.

- Approved, September 29, 2003

Richmond

MVB Financial Corp., Fairmont, West Virginia -- to become a bank holding company through the acquisition of The Monongahela Valley Bank, Inc.

- Approved, October 2, 2003

Cleveland

Sky Financial Group, Inc., Bowling Green, Ohio -- to acquire GLB Bancorp, Inc., Mentor.

- Approved, October 3, 2003

Minneapolis

Tomah Bancshares, Inc., Tomah, Wisconsin -- to become a bank holding company through the acquisition of Wabeno Bancorporation, Inc., Venice, Florida, and its subsidiary, Timberwood Bank, Wabeno, Wisconsin.

- Approved, October 3, 2003

New York

Trustcompany Bancorp, Jersey City, New Jersey -- to become a bank holding company with respect to The Trust Company of New Jersey.

- Approved, October 1, 2003

Bank Mergers

St. Louis

The Farmers & Merchants Bank, Stuttgart, Arkansas -- to purchase the assets and assume the liabilities of the Des Arc branch of Union Planters Bank, National Association, Memphis, Tennessee, and thereby establish a branch.

- Approved, October 1, 2003

Bank Mergers

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to acquire through merger as part of an internal reorganization Fifth Third Bank, Northern Kentucky, Covington, Kentucky; Fifth Third Bank, Kentucky, Louisville; Fifth Third Bank, Florida, Naples, Florida; and Fifth Third Bank, Indiana, Indianapolis, Indiana, and to establish branches.
- Approved, October 3, 2003

Philadelphia

Lafayette Ambassador Bank, Easton, Pennsylvania -- to acquire the Easton and Bethlehem branches of Premier Bank, Doylestown.
- Approved, October 3, 2003

Change In Bank Control

St. Louis

Headquarters Holding Company, Ava, Illinois -- change in bank control.
- Permitted, October 2, 2003

Kansas City

International Bancshares of Oklahoma, Inc., Yukon, Oklahoma -- change in bank control.
- Permitted, October 3, 2003

Minneapolis

MSB Bankshares, Inc., Iron River, Michigan -- to retain control of MSB Bankshares, Inc. and The Miners State Bank.
- Permitted, September 29, 2003

Competitive Factors Reports

Chicago

First Community Bank & Trust, Bargersville, Indiana -- report on competitive factors of the proposed purchase of two Indianapolis branches of MainSource Bank, Greensburg.
- Submitted, September 29, 2003

Competitive Factors Reports

Kansas City

First National Bank of Omaha, Omaha, Nebraska -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Direct Merchants Credit Card Bank, National Association, Scottsdale, Arizona.
- Submitted, September 29, 2003

New York

Millington Savings Bank, Millington, New Jersey -- report on competitive factors of the proposed merger with Millington Interim Converting Bank and Millington Interim Savings Bank in connection with a reorganization from a state mutual savings bank to a federal mutual holding company.
- Submitted, October 1, 2003

San Francisco

Mission National Bank, San Francisco, California -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Pan American Bank, FSB, Burlingame.
- Submitted, October 3, 2003

Philadelphia

Sun National Bank, Vineland, New Jersey -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of eight New Jersey branches of New York Community Bank, Westbury, New York.
- Submitted, October 2, 2003

Boston

United Co-Operative Bank, West Springfield, Massachusetts -- report on competitive factors of the proposed merger with United Federal Interim Savings Bank and United Federal MHC Interim Savings Bank.
- Submitted, September 29, 2003

Philadelphia

Yardville National Bank, Yardville, New Jersey -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Lawrenceville branch of First Savings Bank, Woodbridge.
- Submitted, October 2, 2003

Extensions Of Time

Cleveland

Charter One Bank, National Association, Cleveland, Ohio -- extension of time to divest certain impermissible investments.

- Granted, October 1, 2003

New York

Danran Holdings Ltd., Tel Aviv, Israel; Shamdar Holdings Ltd.; Elran (D.D.) Investments Ltd.; and Elran (D.D.) Holdings Ltd. -- extension to December 13, 2003, to become bank holding companies through the acquisition of control of Signature Bank, New York, New York, and to engage in certain nonbanking activities.

- Granted, October 1, 2003

Atlanta

F.N.B. Corporation, Naples, Florida -- extension to January 11, 2004, to acquire shares of Sun Bancorp, Inc., Lewisburg, Pennsylvania, and Sun Bank.

- Granted, September 30, 2003

Chicago

Harris Trust and Savings Bank, Chicago, Illinois -- extension to October 10, 2004, to establish a branch at 4801 West North Avenue.

- Granted, September 30, 2003

Chicago

Harris Trust and Savings Bank, Chicago, Illinois -- extension to February 5, 2005, to establish a branch at 3601 North Halsted Avenue.

- Granted, October 3, 2003

International Operations

Director, BS&R

J.P. Morgan Chase & Co., New York, New York -- waiver of remainder of notification period for J.P. Morgan International Finance Ltd., Wilmington, Delaware, to make an investment in a newly formed special-purpose subsidiary; and modification of the aggregate investment limit of Regulation K.

- Granted, September 30, 2003

Membership

Philadelphia

First Bank of Delaware, Wilmington, Delaware -- request to waive the six-month notice of withdrawal from membership in the Federal Reserve System.

- Granted, September 30, 2003

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, October 4, 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

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<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		

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					<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, October 4, 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

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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, October 4, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch 18C & Branch	Application by Fifth Third Bank, Indiana, Indianapolis, IN, to establish a branch at 6131 Rothman Road, Fort Wayne, IN, Application by Sky Bank, Salineville, Ohio, for permission to merge Sky Bank with and into Great Lakes, Mentor, Ohio, concurrent with, Great Lakes Bank seeking FRS membership, changing its name to Sky Bank and moving its headquarters to Salineville, Ohio.	Newspaper - 10/04/2003 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>
3A1	Application by PSB Holdings, Inc., New Matamoras, Ohio, proposes to become a bank holding company through the acquisition of The Peoples Savings Bank, New Matamoras, Ohio.	Newspaper - N/Avail Fed Reg - N/Avail
3A1	Application by Town Square Financial Corporation, Ashland, KY, to acquire Town Square Bank, Inc., Ashland, KY.	Newspaper - N/Avail Fed Reg - N/Avail
3A3	Application by S&T Bancorp, Inc., Indiana, PA, to acquire up to 9.9% of the outstanding voting shares of IBT Bancorp, Inc., Irwin, PA.	Newspaper - 10/24/2003 Fed Reg - N/Avail
3A5	Application by PNC Financial Services Group, Inc., Pittsburgh, PA to acquire United National Bancorp, Bridgewater, NJ and its subsidiary bank, United Trust Bank, Bridgewater, NJ.	Newspaper - 10/16/2003 Fed Reg - 10/17/2003
3A5	Application by First Commonwealth Financial Corporation, Indiana, PA, to acquire Pittsburgh Financial Corp., and its subsidiary, Pittsburgh Savings Bank, both of Wexford, PA.	Newspaper - N/Avail Fed Reg - N/Avail
4c8	Application by Colonial Banc Corp., Eaton, OH, to acquire The Oculina Bank, Fort Pierce, FL.	Newspaper - N/Avail Fed Reg - 10/17/2003

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>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, October 4, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of the James, Lynchburg, Virginia, to establish a branch at Route 221 and Cloverhill Boulevard, Forest, Virginia.*	Newspaper – 10/23/2003

*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

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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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, October 4, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 5202 Cottage Hill Road, Mobile, Alabama.*	Newspaper-10/08/2003
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at Rattlesnake Hammock Road and C.R. 951, Naples, Florida, to be known as the Rattlesnake Hammock Office.*	Newspaper-10/08/2003
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 700 South Federal Highway, Suite 100, Boca Raton, Florida, to be known as the East Boca Office.*	Newspaper-09/25/2003
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 2989 PGA Boulevard, Palm Beach Gardens, Florida, to be known as the PGA Office.*	Newspaper-10/10/2003

*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)	Community Bank of Georgia, Inc., Baxley, Georgia, to become a bank holding company by acquiring Community Bank of Georgia, Baxley, Georgia (in organization).*	Newspaper-10/27/2003 Fed Reg-10/30/2003
3(a)(1)	Floridian Community Holdings, Inc., to become a bank holding company by acquiring 100 percent of Floridian Community Bank, Inc., both of Davie, Florida.*	Newspaper-10/29/2003 Fed Reg-10/23/2003

*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>
3(a)(1)	Community Trust, Inc., Ashland City, Tennessee, notice to become a bank holding company by acquiring Community Bank & Trust Company of Cheatham County, Ashland City, Tennessee.
COM	First Alliance Bank, Jacksonville, Florida, waiver request.
COM	Southern Community Bancorp, Orlando, Florida, 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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					<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, October 4, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C & Branches	First Midwest Bank, Itasca, Illinois, to merge with CoVest Banc, National Association, Des Plaines, Illinois, and thereby to establish branches at 749 Lee Street, Des Plaines, Illinois, 2601 West Schaumburg, Schaumburg, Illinois, and 770 West Dundee Road, Arlington Heights, Illinois.*	Newspaper – N/Avail
Branch	Royal American Bank, Inverness, Illinois, to retain their branch facility located at 1730 Park Street, Naperville, Illinois.*	Newspaper – 09/17/2003

* 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) & 5D3	First Midwest Bancorp, Inc., Itasca, Illinois, to acquire 100 percent of CoVest Bancshares, Inc., Des Plaines, Illinois, and thereby indirectly acquire CoVest Banc, National Association, Des Plaines, Illinois, and by First Midwest Bank, Itasca, Illinois, to retain the deposits of CoVest Banc, National Association, Des Plaines, Illinois under applicable SAIF coverage.*	Fed Reg – 10/27/2003 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

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					<i>LrgBk</i>	<i>Smbk</i>
474946	First Bank & Trust Co. 121 Idaho Street P.O. Box 506 Glidden, Iowa 51443-0506 (712) 659-3611	06/02/2003	10/01/2003	S		X
546544	Central Bank 600 Lake Avenue Storm Lake, Iowa 50588 (712) 732-2190	04/07/2003	10/01/2003	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, October 4, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
5D3 & Branch	Arvest Bank, Fayetteville, Arkansas, to merge with Superior Bank, F.S.B., Fort Smith, Arkansas, and to retain the acquired facilities as branch offices. (Previously submitted during the week ending September 27, 2003.)*	Newspaper – 10/22/2003

* 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>
3A1	Citizens Bancshares of Sparta, Inc., Sparta, Missouri, to become a bank holding company by acquiring 100 percent of The Citizens Bank of Sparta, Sparta, Missouri. (Previously submitted during the week ending September 27, 2003.)*	Newspaper – 11/09/2003 Fed Reg – 10/30/2003
3A1	Partners Financial Holdings, Inc., Glen Carbon, Illinois, to become a bank holding company by acquiring 100 percent of Partners Bank, Glen Carbon, Illinois.	Newspaper – 10/21/2003 Fed Reg – 11/03/2003

* 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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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, October 4, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Retroactive request by American Bank of Montana, Bozeman, Montana, to retain a branch facility at 140 Baker, Whitefish, Montana.*	Newspaper – 10/06/2003

*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>
CIC	Notice by Brian Dean Wolff, Adams, Minnesota, a new member of a group acting in concert, to gain control of Adams Bancshares, Inc., Adams, Minnesota, and thereby indirectly gain control of Farmers State Bank of Adams, Adams, Minnesota.	Fed Reg- N/Avail Newspaper – N/Avail
CIC	Change in control notice by Robert M. Weiss, Shorewood, Minnesota, to acquire control of Excelsior Financial Services, Inc., Shorewood, Minnesota, and thereby indirectly acquire control of Beacon Bank, Shorewood, Minnesota.	Fed Reg- 10/15/2003 Newspaper – 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</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, October 4, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The Bank of Durango, Durango, Colorado, to establish a mobile branch to service the location at 125 Sawyer Drive, Durango, Colorado.	Newspaper - 10/05/2003
Branch	F&M Bank & Trust Company, Tulsa, Oklahoma, to establish a branch at 3811 Turtle Creek Blvd, Suite 150, Dallas, Texas.	Newspaper - 10/06/2003
Branch	Guarantee State Bank, Lawton, Oklahoma, to establish a branch at 1039 NW 63 rd Street, Oklahoma City, Oklahoma.	Newspaper - 10/17/2003

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 Gregg Stephen Ward and Susan Annette Ward, both of Leedey, Oklahoma, to acquire control of Camargo Financial Company, Inc., parent of First State Bank, both in Camargo, Oklahoma.	Newspaper - N/Avail Fed Reg - 10/14/2003
CIC	Notice by James C. Lewien, Centennial, Colorado, as co-trustee of the Kenneth J. Freund Irrevocable Trust #2, to retain control of Commerce Bankshares, Inc., Aurora, Colorado, parent of Commerce Bank, Aurora, Colorado.	Newspaper - 10/17/2003 Fed Reg - 10/17/2003

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.

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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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>
871358	Bank of Holyrood 100 Main Street Holyrood, Kansas 67450	07/28/2003	10/01/2003	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, October 4, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	PNB Financial Bank, Lubbock, TX, to establish a mobile messenger service for depositors of its proposed branch at 6000 Western Place, Fort Worth, TX 76107*	Newspaper – 10/13/2003
Branch	TexasBank, Weatherford, TX, to establish a branch at 102 North Main Street, Weatherford, TX 76086*	Newspaper – 10/10/2003

*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)	NewFirst Financial Group, Inc., El Campo, TX, and NewFirst Financial Company, Inc., Dover, DE, to acquire NewFirst National Bank, El Campo, TX*	Fed Reg – 11/03/2003 Newspaper – N/Avail
3(a)(1)	NewFirst Financial Company, Inc., Dover, DE, to acquire NewFirst National Bank, El Campo, TX*	Fed Reg – 11/03/2003 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.

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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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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, October 4, 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)(5)	Humboldt Bancorp, Roseville, California, to merge with California Independent Bancorp, Yuba City, California, and thereby indirectly acquire Feather River State Bank, Yuba City, California.*	Newspaper – 10/19/2003 Fed Reg – 10/23/2003

* 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>	<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.

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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	
