
Federal Reserve Release



H.2

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

No. 46

Week Ending November 15, 2003

Bank Holding Companies

AllNations Bancorporation, Inc., Shawnee, Oklahoma -- to become a bank holding company through the acquisition of The First National Bank of Calumet, Calumet.

- Approved, November 12, 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

Bank of Rogers, Rogers, Arkansas -- to establish a branch at 3706 Pinnacle Hills Boulevard.

- Approved, November 14, 2003

Chicago

HomeFederal Bank, Columbus, Indiana -- to establish a branch at 8740 South Emerson Avenue, Indianapolis.

- Approved, November 10, 2003

Cleveland

The Killbuck Savings Bank Company, Killbuck, Ohio -- to establish a branch at 4900 Oak Street, Berlin.

- Approved, November 12, 2003

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 2970 Horizon Road, Rockwall, Texas.

- Approved, November 12, 2003

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 5445 Glenside Drive, Suite 100, Richmond, Virginia.

- Approved, November 14, 2003

Bank Holding Companies

Chicago

Chemical Financial Corporation, Midland, Michigan -- to acquire Caledonia Financial Corporation and thereby acquire State Bank of Caledonia, Caledonia.

- Approved, November 14, 2003

Bank Holding Companies

Dallas

City Delaware Bancorp, Inc., Dover, Delaware -- to become a subsidiary holding company of City Bancorp, Inc., Wellington, Texas, through the acquisition of Community Bank.

- Registration granted, November 13, 2003

New York

ESB Acquisition Corp., New York, New York -- to become a bank holding company through the acquisition of Emigrant Bancorp.

- Approved, November 14, 2003

Atlanta

Integrity Bancshares, Inc., Alpharetta, Georgia -- commitment waiver request.

- Withdrawn, November 10, 2003

St. Louis

Iuka Bancshares, Inc., Iuka, Illinois -- to become a bank holding company through the acquisition of The Iuka State Bank.

- Approved, November 14, 2003

Atlanta

Unity Holdings, Inc., Cartersville, Georgia -- commitment waiver request.

- Approved, November 13, 2003

Chicago

Wintrust Financial Corporation, Lake Forest, Illinois -- to acquire Beverly Bank & Trust Company, National Association, Chicago, a de novo bank.

- Approved, November 14, 2003

Bank Mergers

Boston

State Street Bank and Trust Company, Boston, Massachusetts -- to purchase certain assets and assume certain liabilities of the Pompton Lakes, New Jersey, branch of The Trust Company of New Jersey, Jersey City.

- Approved, November 12, 2003

Banks, Nonmember, And Miscellaneous Institutions

New York

Banco Santander Central Hispano International, Miami, Florida -- to increase its capital stock.

- Approved, November 12, 2003

Change In Bank Control

Dallas

Alamo Corporation of Texas, Alamo, Texas -- change in bank control.

- Permitted, November 10, 2003

Competitive Factors Reports

Chicago

Bank One, National Association, Chicago, Illinois -- report on competitive factors of the proposed merger with BOM COMLOAN, Incorporated, Henderson, Nevada, and MPR, Inc., Chicago.

- Submitted, November 12, 2003

St. Louis

First Security Bank, Searcy, Arkansas -- report on competitive factors of the proposed purchase of certain assets and assumption of liabilities of The First National Bank of Springdale, Springdale.

- Submitted, November 13, 2003

Chicago

First State Bank of Monticello, Monticello, Illinois -- report on competitive factors of the proposed merger with First State Bank, Atwood.

- Submitted, November 14, 2003

St. Louis

The Iuka State Bank, Iuka, Illinois -- report on competitive factors of the proposed merger with Iuka Interim Bank.

- Submitted, November 14, 2003

Competitive Factors Reports

Chicago

Manson State Bank, Manson, Iowa -- report on competitive factors of the proposed assumption of the deposit liabilities of the Manson branch of First Federal Savings Bank of the Midwest, Storm Lake.

- Submitted, November 13, 2003

Chicago

Mutual Bank, Harvey, Illinois -- report on competitive factors of the proposed merger with Security Bank of DuPage, Naperville.

- Submitted, November 12, 2003

Dallas

Rio Bank, McAllen, Texas -- report on competitive factors of the proposed merger with Rio Interim Corp.

- Submitted, November 14, 2003

Extensions Of Time

Chicago

Merchants & Manufacturers Bancorporation, Inc., Brookfield, Wisconsin -- extension to February 21, 2004, to acquire Random Lake Bancorp, Limited, Random Lake, and thereby acquire Wisconsin State Bank.

- Granted, November 14, 2003

Atlanta

Total Bancshares Corporation, Miami, Florida -- extension to February 28, 2004, to become a bank holding company through the acquisition of TotalBank.

- Granted, November 12, 2003

Financial Holding Companies

Chicago

United Community Financial Corporation, Grand Rapids, Michigan -- election to become a financial holding company.

- Effective, November 10, 2003

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, November 15, 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	Kenneth R. Lehman and Joan Abercrombie Lehman – to acquire up to 25% of the outstanding shares of the common stock of Service Bancorp, Inc., Medway, Massachusetts	Newspaper – N/Avail Fed Reg – 12/04/2003
3(a)(3) & 3(a)(5)*	Bank of America Corporation, Charlotte, North Carolina – application to acquire FleetBoston Financial Corporation, Boston, Massachusetts	Newspaper – 12/14/2003 Fed Reg – 12/15/2003
3(a)(3)*	FleetBoston Financial Corporation, Boston, Massachusetts – to acquire up to 19.9% of the outstanding shares of Bank of America Corporation, Charlotte, North Carolina	Newspaper – 12/14/2003 Fed Reg 12/15/2003

*Comments should be directed to: A. Linwood Gill, III, Vice President, Federal Reserve Bank of Richmond, P.O. Box 27622, Richmond, Virginia 23261, Phone # 804-697-8237.

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Boston Private Financial Holdings, Inc., Boston, Massachusetts – notification to acquire a 20% interest in Bingham, Osborn & Scarborough, LLC, San Francisco, California	Fed Reg – 12/02/2003

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

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 First Quarter of 2004

<i>Institution</i>	<i>Location</i>
Marblehead Savings Bank	Marblehead, Massachusetts

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, November 15, 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>
4c8	Bayerische Hypo- und Vereninsbank AG, Munich, Germany and Munchener Ruchversicherungs-Gesellschaft AG, Munich, Germany, to engage in the following activities through their non-controlling investment in Identrus, LLC, a Delaware limited liability company, following the acquisition by Identrus of eFinance Corporation, San Francisco, California.	Fed Reg – N/Avail

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 3

Federal Reserve Bank of Philadelphia

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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, November 15, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Application by Savings Bank & Trust, Wadsworth, Ohio, to establish a branch at 3333 Massillon Road, Green, Ohio.	Newspaper – 11/07/2003
Branch	Application by Western Reserve Bank, Medina, Ohio, to establish branch at 8747 Brecksville Road, Brecksville, Ohio.	Newspaper – 11/17/2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	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 – 12/04/2003 Fed Reg – 12/01/2003

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>	<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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					<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, November 15, 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 3645 Clemmons Road, Clemmons, North Carolina.*	Newspaper – 11/21/2003
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 741 Westinghouse Boulevard, Charlotte, North Carolina.*	Newspaper – 11/21/2003
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 14400 New Falls of Neuse Road, Raleigh, North Carolina.*	Newspaper – 11/21/2003
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 4 Pope Avenue, Hilton Head, South Carolina.*	Newspaper – 11/21/2003

*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)	Bank of America Corporation, Charlotte, North Carolina, to acquire up to 19.9% of the voting shares of FleetBoston Financial Corporation, Boston, Massachusetts.*	Fed Reg – 12/15/2003 Newspaper – 12/14/2003
3(a)(5)	Bank of America Corporation, Charlotte, North Carolina, to merge with FleetBoston Financial Corporation, Boston, Massachusetts.*	Fed Reg – 12/15/2003 Newspaper – 12/14/2003

*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>
4(c)(8)	Carolina Financial Corporation, Charleston, South Carolina, to purchase certain assets and assume certain liabilities of Crescent Mortgage Services, Inc., Atlanta, Georgia.	Fed Reg – 12/04/2003

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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					<i>LrgBk</i>	<i>SmBk</i>
417676	Putnam County Bank 2761 Main Street Hurricane, West Virginia 25526	08/25/2003	11/09/2003	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, November 15, 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 795 W. State Road 434, Longwood, Florida, to be known as the East Longwood Branch.*	Newspaper – 11/25/2003
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 4900 Falls of Neuse Road, Suite 100, Raleigh, North Carolina.*	Newspaper – 11/17/2003

*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)	Alabama National BanCorporation, Birmingham, Alabama to merge with Cypress Bankshares, Inc., and thereby acquire its subsidiary, Cypress Bank, both of Palm Coast, Florida.*	Newspaper – N/Avail Fed Reg – 12/05/2003

*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>
COM	CNLBancshares, Inc., Orlando, Florida, commitment waiver request.

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

<i>Type</i>	<i>Application</i>
COM	Gwinnett Commercial Group, Lawrenceville, Georgia, commitment waiver request.

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
808176	IBERIABANK 200 West Congress Street Lafayette, Louisiana 70502 (337) 365-2361	06/09/2003	11/11/2003	S	X	
539032	Bank Independent 710 South Montgomery Avenue Sheffield, Alabama 35660-3899 (256) 386-5000	07/28/2003	11/13/2003	S	X	

Section VI – CRA examinations scheduled for First Quarter of 2004

<i>Institution</i>	<i>Location</i>
First Navy Bank	Pensacola, Florida
Coconut Grove Bank	Miami, Florida

Section VI – CRA examinations scheduled for First Quarter of 2004

<i>Institution</i>	<i>Location</i>
Metro Bank of Dade County	Miami, Florida
The Farmers Bank	Union Point, Georgia
Red River Bank	Alexandria, Louisiana
Peoples Southern Bank	Clanton, Alabama
Commercial Bank	Harrogate, Tennessee
Central State Bank	Calera, Alabama
Tennessee State Bank	Pigeon Forge, Tennessee

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, November 15, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Marquette Bank, Chicago, Illinois, to establish a branch facility to be located at 10000 West 151st Street, Orland Park, Illinois.*	Newspaper – 11/14/2003
Branch	Marquette Bank, Chicago, Illinois, to establish a branch facility to be located at 1876 W. Airport Road, Romeoville, Illinois.*	Newspaper – 11/14/2003

* 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 Randall E. Vail, Lake Mills, Wisconsin, to increase his ownership above 25 percent of The Greenwood's Bancorporation, Inc., Lake Mills, Wisconsin, and thereby indirectly acquire The Greenwood's State Bank, Lake Mills, Wisconsin.	Fed Reg – 12/04/2003 Newspaper – N/Avail
3(a)(1)	Main Street Bancorp, Inc., Northville, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of Main Street Bank (in organization), Northville, Michigan.*	Fed Reg – N/Avail 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 Raymond Abel, Mediapolis, Iowa, to retain control of 25.62% of Mediapolis Bancorporation, Mediapolis, Iowa, and thereby indirectly acquire Mediapolis Savings Bank; notice by the Aspelmeier Family (Kenneth and Shirley Aspelmeier of Mediapolis, Iowa, and their children Lynne McBride of Waterloo, Iowa, and David Aspelmeier and his children Cade and Samuel all of West Branch, Iowa) to retain control of 29.28% Mediapolis Bancorporation, Mediapolis, Iowa, and thereby indirectly acquire Mediapolis Savings Bank. In addition, notice by Kenneth Aspelmeier to individually control 25.62% of Mediapolis Bancorporation with his wife, Shirley, and notice by the Schmidgall Family (Donald and Carol Schmidgall, Hartzell and Marian Schmidgall, Jon and Julie Schmidgall, Ronald and Jane Schmidgall all of Mediapolis, Iowa) to retain control of 27.96% of Mediapolis Bancorporation, Mediapolis, Iowa, and thereby indirectly acquire Mediapolis Savings Bank.	Fed Reg – 12/04/2003 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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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:

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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 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, November 15, 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>
3A5	Simmons First National Corporation, Pine Bluff, Arkansas, to acquire Alliance Bancorporation, Inc., Hot Springs, Arkansas, and thereby indirectly acquire Alliance Bank of Hot Springs, Hot Springs, Arkansas. (Previously submitted during the week ending November 8, 2003.)*	Newspaper – 12/03/2003 Fed Reg – 12/08/2003
3A3, 18C, and Branch	Midland States Bancorp, Inc., Effingham, Illinois ("Midland"), to acquire 100 percent of Sun Security Bank of America, Ellington, Missouri. Also Midland's subsidiary bank, Effingham State Bank, Effingham, Illinois ("Effingham Bank"), to merge with Sun Security Bank of America, Ellington, Missouri. In connection with the bank merger application, Effingham Bank to establish a branch facility to be located at 17107 Chesterfield Airport Road, Chesterfield, Missouri.*	Newspaper – 12/06/2003 Fed Reg – 12/15/2003

* 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>
Other	The Missouri Bank, Warrenton, Missouri, to expand its banking powers by exercising limited trust powers as trustee on a municipal bond issue.
Other	Truman Bank, St. Louis, Missouri, to reduce its permanent capital.

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
2577739	The Bank of Jackson Jackson, Tennessee	07/21/2003	11/13/2003	S		X

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, November 15, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First American Bank & Trust, Madison, South Dakota, proposes to establish a branch at 832 St. Joseph Street, Rapid City, South Dakota.*	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	Michael Dennis Watters, Lakeville, Minnesota, to gain control of Provincial Corp., Lakeville, Minnesota, and thereby indirectly gain control of Provincial Bank, Lakeville, Minnesota.	Fed Reg-11/17/2003 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 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>
705958	Kanabec State Bank, Mora, Minnesota	07/21/2003	11/10/2003	S		X

Section VI – CRA examinations scheduled for 1st Quarter of January 1, 2004-March 31, 2004

<i>Institution</i>	<i>Location</i>
United Bankers' Bank	Bloomington, Minnesota
First Security Bank of Malta	Malta, Montana
Community Bank, Inc.	Ronan, Montana
First Western Bank & Trust	Minot, North Dakota
Dacotah Bank	Aberdeen, South Dakota

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

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received, as a result of either the first publication or subsequent publications will be considered during the examination.

Written comments regarding the CRA performance of these institutions should be directed to Mr. Jim Colwell at the Federal Reserve Bank of Minneapolis, Supervision, Regulation and Credit Division. P. O. Box 291, Minneapolis, Minnesota 55480-0291.

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, November 15, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Community Banks of Colorado, Greenwood Village, Colorado, to establish a branch at 3473 West 32 nd Avenue, Denver, Colorado.	Newspaper - 12/09/2003

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 Christian A. Royer, St. Marys, Kansas, to acquire control of PCI Holdings, Inc., parent of St. Marys State Bank, both of St. Marys, Kansas.	Newspaper - 11/30/2003 Fed Reg - 11/28/2003

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.

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>
818353	Pioneer Bank & Trust Company 1223 E. Highland Ponca City, Oklahoma 74601	08/18/2003	11/14/2003	S	X	

Section VI – CRA examinations sche duled 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, November 15, 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)	DCB Financial Corporation, Dallas, TX, and DCB Delaware Financial Corporation, Wilmington, DE, to acquire Dallas City Bank, Dallas, TX (de novo)*	Fed Reg – N/Avail Newspaper – 12/07/2003
3(a)(1)	DCB Delaware Financial Corporation, Wilmington, DE, to acquire Dallas City Bank, Dallas, TX (de novo)*	Fed Reg – N/Avail Newspaper – 12/07/2003
3(a)(1)	Professional Capital, Inc., Dallas, TX, and Professional Capital of Delaware, Inc., Wilmington, DE, to acquire Professional Bank, National Association, Dallas, TX (de novo)*	Fed Reg – 12/15/2003 Newspaper – N/Avail
3(a)(1)	Professional Capital of Delaware, Inc., Wilmington, DE, to acquire Professional Bank, National Association, Dallas, TX (de novo)*	Fed Reg – 12/15/2003 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>
3(a)(1)	Daingerfield Holding Company, Daingerfield, TX, to acquire The National Bank of Daingerfield, Daingerfield, TX*

*Subject to the provisions of the Community Reinvestment Act

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:

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NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for First Quarter of 2004

<i>Institution</i>	<i>Location</i>
Riverbend Bank 426057	2000 Handley Ederville Road Fort Worth, Texas 76118
First State Bank of Mineral Wells 238755	101 East Hubbard Mineral Wells, Texas 76067-5319
TIB-The Independent BankersBank 529958	350 Phelps Ct. Irving, Texas 75038-0001

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, November 15, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C & Branch	North Valley Bank, Redding, California, to merge with Six Rivers Bank, Eureka, California, and to acquire eight Northern California branch offices of Six Rivers Bank.*	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>
3(a)(3)	Five Star Bancorp, Rocklin, California, to acquire 100 percent of Five Star Bank Natomas, Sacramento, California, a state nonmember bank in organization.*	Newspaper – N/Avail Fed Reg – 12/15/2003

* 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>
Other	Bank of Hawaii, Honolulu, Hawaii, to make a community development investment in the amount of \$4,000,000 in Rural Community Assistance Corporation, West Sacramento, California, a California non-profit organization.	

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

<i>Type</i>	<i>Application</i>
Other	Bank of Hawaii, Honolulu, Hawaii, to make a community development investment in the amount of \$1,000,000 in Maui Economic Opportunity, Inc., Maui, Hawaii, a Hawaii non-profit corporation.

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:

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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 1st Quarter of 2004

<i>Institution</i>	<i>Location</i>
Farmers & Merchants Bank – Central California	Lodi, California
Farmers & Merchants Bank – Rockford	Spokane, Washington
Foothill Independent Bank	Glendora, California
Frontier Bank	Everett, Washington
Westamerica Bank	San Rafael, California

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