
Federal Reserve Release



H.2

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

No. 3

Week Ending January 19, 2002

Bank Mergers

Banco Popular de Puerto Rico, Hato Rey, Puerto Rico -- to acquire certain assets and assume certain liabilities of three branches of Banco Bilbao Vizcaya Argentaria Puerto Rico, San Juan, in Orocovis, Ciales, and Adjuntas.
- Approved, January 14, 2002

Enforcement

Dexia, S.A., Brussels, Belgium; Dexia Bank Belgium, S.A.; and Dexia Credit Local de France, Paris, France -- issuance of an order of assessment of a civil money penalty.
- Announced, January 14, 2002

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

Bank Branches, Domestic

New York

Banco Popular North America, New York, New York -- to establish a branch at 148 Ferry Street, Newark, New Jersey.

- Approved, January 15, 2002

Kansas City

Community Banks of Colorado, Greenwood Village, Colorado -- to establish a branch at 255 Bold Rivers Road, Basalt.

- Approved, January 15, 2002

Minneapolis

First American Bank & Trust, Madison, South Dakota -- to establish a branch at Highway 12 and 12th Street, Watertown.

- Approved, January 16, 2002

Chicago

Hinsdale Bank & Trust Company, Hinsdale, Illinois -- to establish a branch at 17 E. Burlington Avenue, Riverside, Illinois.

- Approved, January 14, 2002

New York

HSBC Bank USA, Buffalo, New York -- to establish a branch at 3410-3418 Broadway, New York.

- Approved, January 18, 2002

St. Louis

Midwest BankCentre, St. Louis, Missouri -- to establish a limited-service branch at 13590 South Outer Forty Road, Chesterfield.

- Approved, January 18, 2002

Bank Holding Companies

Dallas

Andrews Holding Company, Inc., Andrews, Texas -- to become a bank holding company through the acquisition of Commercial State Bank.

- Approved, January 16, 2002

Dallas

Baylor Bancshares, Inc., Seymour, Texas, and Baylor Delaware Corporation, Inc., Wilmington, Delaware -- to acquire Citizens State Bank, Princeton, Texas.

- Approved, January 17, 2002

Richmond

First Charter Corporation, Charlotte, North Carolina -- to retain an interest in Catawba Valley Bancshares, Inc., Hickory.

- Approved, January 18, 2002

Kansas City

First National of Illinois, Inc., Omaha, Nebraska, and First National of Nebraska, Inc. -- for First National of Illinois, Inc. to become a bank holding company through the acquisition of Castle Bank, N.A., DeKalb, Illinois; and for First National of Nebraska, Inc., Omaha, Nebraska, to acquire First National of Illinois, Inc.

- Approved, January 16, 2002

St. Louis

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

- Approved, January 15, 2002

Atlanta

People's Community Bancshares, Inc., Sarasota, Florida -- to become a bank holding company through the acquisition of People's Community Bank of the West Coast.

- Returned, January 16, 2002

Atlanta

Southern Bancorp, Inc., Marietta, Georgia -- commitment waiver request.

- Granted, January 14, 2002

Bank Holding Companies

Chicago

TCSB Bancorp, Inc., Traverse City, Michigan -- to become a bank holding company through the acquisition of Traverse City State Bank.

- Withdrawn, January 11, 2002 (AC)

Bank Mergers

Dallas

Security State Bank of Pecos, Pecos, Texas -- to purchase certain assets and assume certain liabilities of the branch of Bank of Sierra Blanca, Sierra Blanca, at Highway 80 and FM 1111, and thereby establish a branch.

- Approved, January 18, 2002

Change In Bank Control

Kansas City

Commerce Bankshares, Inc., Aurora, Colorado -- change in bank control.

- Permitted, January 14, 2002

Chicago

Shannon Bancorp, Inc., Shannon, Illinois -- change in bank control.

- Permitted, January 15, 2002

Philadelphia

Union Bancorp, Inc., Pottsville, Pennsylvania -- change in bank control.

- Permitted, January 14, 2002

Competitive Factors Reports

Richmond

Branch Banking and Trust Company of Virginia, Richmond, Virginia -- report on competitive factors of the proposed merger with F&M Trust Company, Winchester.

- Submitted, January 14, 2002

Richmond

Cardinal Bank, National Association, Fairfax, Virginia -- report on competitive factors of the proposed merger with Cardinal Bank-Manassas/Prince William, National Association, Manassas.

- Submitted, January 14, 2002

Competitive Factors Reports

Dallas

Citizens State Bank, Princeton, Texas -- report on competitive factors of the proposed merger with Baylor Acquisition Corporation, Seymour.
- Submitted, January 14, 2002

Secretary

City National Bank, Beverly Hills, California -- report on competitive factors of the proposed merger with CivicBank of Commerce, Oakland.
- Submitted, January 14, 2002

Minneapolis

First Independent Bank, Russell, Minnesota -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Marshall branch of United Prairie Bank-Slayton, Slayton.
- Submitted, January 18, 2002

Dallas

First State Bank, Temple, Texas -- report on competitive factors of the proposed acquisition of the branch of First Bank of Texas, Tomball, at 101 East Henry, Hamilton.
- Submitted, January 15, 2002

Chicago

Marshall Savings Bank, FSB, Marshall, Michigan -- report on competitive factors of the proposed acquisition of the Marshall branch of TCF National Bank, Minneapolis, Minnesota.
- Submitted, January 15, 2002

Philadelphia

Willow Grove Bank, Willow Grove, Pennsylvania -- report on competitive factors of the proposed merger with Willow Grove Interim Federal Savings Association, Willow Grove Bancorp Interim Federal Savings Association, and Willow Grove MHC Interim Savings Association.
- Submitted, January 14, 2002

Extensions Of Time

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to March 13, 2002, to acquire The ANB Corporation, The ANB Delaware Corporation, and The American National Bank of Texas.

- Granted, January 16, 2002

Chicago

Ames National Corporation, Ames, Iowa -- extension to April 5, 2002, to increase and retain its investment in Mahaska Investment Company, Oskaloosa, and thereby acquire Midwest Federal Savings and Loan Association of Eastern Iowa, Burlington, and Central Valley Bank, Ottumwa.

- Granted, January 2, 2002 (AC)

Secretary

Citibank, N.A., New York, New York -- extension to December 1, 2002, for its subsidiaries, Citibank Overseas Investment Corporation, New Castle, Delaware, and Citibank Espana, SA, Madrid, Spain, to divest interests in certain properties.

- Granted, January 15, 2002

Chicago

River Valley Bancorp, Inc., Eldridge, Iowa -- extension to April 5, 2002, to acquire State Bank of Latham, Latham, Illinois.

- Granted, January 2, 2002 (AC)

Membership

Dallas

Sun Bank, Sunray, Texas -- membership in the Federal Reserve System.

- Approved, January 18, 2002

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, January 19, 2002

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Dorothy M. Mawn, Woburn, Massachusetts; James Lawrence Mawn, Malden, Massachusetts; Russell A. Mawn, Vestavia Hills, Alabama; the Thomas M. Mawn, Jr., Trust Fund B, Woburn, Massachusetts; and Mary Elizabeth Mawn-Ferullo, Woburn, Massachusetts; acting in concert; to acquire voting shares of Northern Bancorp, Inc., Woburn, Massachusetts, and thereby indirectly acquire Northern Bank and Trust Company, Woburn, Massachusetts	Newspaper – N/Avail Fed Reg – 01/29/2002
CIC	James J. Mawn, Gloucester, Massachusetts; Rita M. Mawn, Naples, Florida; Rita M. Barger, Manlius, New York; Sheila E. Carpenter, San Antonio, Texas; James J. Mawn, Jr., Charlestown, Massachusetts; Alicia J. Mawn-Mahlau, and Sam A. Mawn-Mahlau, both of Winchester, Massachusetts; Louise S. McDonough, Woburn, Massachusetts; Mary E. Negri, Woburn, Massachusetts; Mary Catherine Riley, Princeton, New Jersey; and the Mawn Family Limited Partnership, Woburn, Massachusetts; acting in concert; to acquire voting shares of Northern Bancorp, Inc., Woburn, Massachusetts, and thereby indirectly acquire Northern Bank and Trust Company, Woburn, Massachusetts	Newspaper – N/Avail Fed Reg – 01/29/2002

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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, January 19, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C, MBR	Industrial Bank of Japan Trust Company, New York, New York to merge with IBJ Whitehall Bank and Trust, New York, New York.	01/18/2002
BKBR	JP Morgan Chase Bank, New York, New York, to establish a branch office at 300 Crescent Court, Suite 400, Dallas, Texas.	02/16/2002
BKBR	JP Morgan Chase Bank, New York, New York, to establish a branch office at 744 Broad Street, Newark, New Jersey.	02/11/2002

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3A3A	Trustco Bank Corporation of NY, to purchase up to 9.9 percent of Troy Financial Corporation, Troy, New York.	01/27/2002
3A1A, 3A3A, 3A5A	Chinatrust Commercial Bank, Ltd., Taipei, China, to acquire indirectly 100% of the voting shares of Chinatrust Commercial Bank, Ltd., Taipei, Taiwan, and thereby become a BHC through the indirect ownership of Chinatrust Bank, Torrance, California.	N/A

* 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>
4C8ORD	Bayerische Hypo-Und Vereinsbank AG, Munich, Germany, to engage in certain nonbanking activities both directly and through Identrus LLC, New York, New York.	01/31/2002

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

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

Section V – Availability of CRA public evaluations

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

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<i>number</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

Applications and notifications filed during the week ending Saturday, January 19, 2002

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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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, January 19, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Received notice from Fifth Third Bank, Western Michigan, Grand Rapids, MI on 01/16/2002 of its intent to establish a branch at Independence Village, 2530 Marfitt Road, East Lansing, MI.*	01/15/2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Received application on 01/07/2002 from National Bancshares Corporation, Orrville, OH to acquire Peoples Financial Corporation and Peoples Federal Savings and Loan Association, both of Massillon, OH.*	Fed. Reg. – 02/08/2002

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, January 19, 2002

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	First Reliance Bancshares, Inc., Florence, South Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of First Reliance Bank, Florence, South Carolina.*	Fed Reg - 02/15/2002 Newspaper - 02/14/2002

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	<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.

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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 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>
802129	Farmers & Mechanics Bank 110 Thomas Jefferson Drive Frederick, Maryland 21702	10/09/2001	01/17/2002	O	X	

Section VI – CRA examinations scheduled for Quarter of

Institution *Location*

None

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, January 19, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 685 South Babcock Street, Melbourne, Florida, to be known as Harbor City Branch.	01/17/2002*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 233 Ponte Vedra Park Drive, Ponte Vedra, Florida, to be known as the Ponte Vedra Branch.	01/31/2002*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 12100 Lake Underhill Road, Orlando, Florida, to be known as the Waterford Lakes Branch.	01/31/2002*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 415 Sam Ridley Parkway West, Smyrna, Tennessee, to be known as the Smyrna Remote Drive-Thru.	01/31/2002*
18(c)	Colonial Bank, Montgomery, Alabama, to merge with First Mercantile Bank, N.A., Dallas, Texas.	02/13/2002*

*Subject to provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	The Colonial BancGroup, Inc., Montgomery, Alabama, to merge with Mercantile Bancorp, Inc., and thereby acquire First Mercantile Bank, N.A., both of Dallas, Texas.	Fed Reg – 02/22/2002*
3(a)(1)	Folkston Investors, LLC, Savannah, Georgia, to become a bank holding company by acquiring First National Corporation, and its subsidiary, First National Bank of Folkston, both of Folkston, Georgia.	Fed Reg – 02/15/2002*
4(c)(8)	Colony Bankcorp, Inc., Fitzgerald, Georgia, to acquire Quitman Bancorp, Inc., and its subsidiary, Quitman Federal Savings Bank, both of Quitman, Georgia, and thereby engage in operating a savings association.	Fed Reg - 02/21/2002*

*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>
WAIVR	F.N.B. Corporation, Naples, Florida, application waiver request for the proposed merger with Central Bank Shares, Inc., Orlando, Florida, and indirect acquisition of First National Bank of Florida, Naples, Florida.
WAIVR	The Colonial BancGroup, Montgomery, Alabama, application waiver request for the proposed merger with Mercantile Delaware Bancorp, Inc., Dover, Delaware, and indirect acquisition of First Mercantile Bank, N.A., Dallas, Texas.

Section V – Availability of CRA public evaluations

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NI = Needs to improve

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

Institution

Location

None

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, January 19, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank Iowa, Altoona, Iowa, for prior approval to establish a branch at 215 West Second Street North, Newton, Iowa.*	Newspaper – 01/23/2002
Branch	Comerica Bank, Detroit, Michigan, for prior approval to establish a branch at the intersection of Grand River and Latson Roads, Genoa Township, Michigan.*	Newspaper – 01/17/2002
Branch	Comerica Bank, Detroit, Michigan, for prior approval to establish a branch at 1237 South Lapeer Road, Lake Orion, Michigan.*	Newspaper – 12/21/2001
18(c) & Branch	Town & Country Bank of Springfield, Springfield, Illinois, for prior approval to merge with Bank of Palmyra, Palmyra, Illinois and thereby to establish a branch at 322 N. Main Street, Palmyra, 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>
3(a)(3)	Central Bancshares, Inc., Muscatine, Iowa, for prior approval to acquire 100 percent of the voting shares of Marquette Bank Illinois, Galesburg, Illinois.*	Fed Reg – 02/08/2002 Newspaper – 02/04/2002
CC	Notification by CoVest Bancshares, Inc. Employee Stock Ownership Plan Trust, Paul A. Larsen, James L. Roberts and Barbara A. Buscemi, Trustees, of a Change in Control of CoVest Bancshares, Inc., Des Plaines, Illinois.	Fed Reg – 01/16/2002 Newspaper – 01/09/2002
CC	Notification by Brian and Elizabeth Riddell, as general partners of Riddell Family Limited Partnership and William and Linda Biles for prior approval to each own 50% of First Heartland Bancorp., Sioux Center, Iowa.	Fed Reg – 01/17/2002 Newspaper – 01/16/2002

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)	First Merchants Corporation, Muncie, Indiana, for prior approval to acquire 100 percent of the voting shares of Lafayette Bancorporation, Lafayette, Indiana and thereby indirectly acquire Lafayette Bank and Trust Company, Lafayette, Indiana.*	Fed Reg – 02/11/2002 Newspaper – N/Avail
4(c)(8)	First Mutual of Richmond, Inc., Richmond, Indiana and Richmond Mutual Bancorporation, Inc., Richmond, Indiana, for prior approval to acquire 100 percent of the voting shares of AmTrust Capital Corp., Peru, Indiana and thereby indirectly acquire American Trust Federal Savings Bank, Peru, Indiana and Indiana Financial Service Corporation, Peru, Indiana.*	Fed Reg – 01/14/2002 Newspaper – 01/14/2002
3(a)(3)	Illini Corporation, Springfield, Illinois, for prior approval to acquire 100 percent of the voting shares of Illinois Community Bancorp, Inc., Effingham, Illinois and thereby indirectly acquire Illinois Community Bank, Effingham, Illinois.*	Fed Reg – 02/04/2002 Newspaper – 02/07/2002
CC	Notification by Douglas & Mary Kapnick, Mary E. Kapnick Trust, Douglas L. Kapnick Trust and Elmer L. Kapnick Trust, of a Change in Control of Lenawee Bancorp, Inc., Adrian, Michigan.	Fed Reg – 01/23/2002 Newspaper – 01/20/2002
3(a)(5)	Macatawa Bank Corporation, Holland, Michigan, for prior approval to acquire 100 percent of the voting shares of Grand Bank Financial Corporation, Grand Rapids, Michigan and thereby indirectly acquire Grand Bank, Grand Rapids, Michigan.*	Fed Reg – 01/18/2002 Newspaper – 01/16/2002
3(a)(5)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, for prior approval to acquire 100 percent of the voting shares of Richfield State Agency, Inc., Richfield, Minnesota and thereby indirectly acquire Richfield Bank & Trust Co., Richfield, Minnesota.*	Fed Reg – 01/18/2002 Newspaper – 01/11/2002
3(a)(5)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, for prior approval to acquire 100 percent of the voting shares of Century Bancshares, Inc., Eden Prairie, Minnesota and thereby indirectly acquire Century Bank, National Association, Eden Prairie, Minnesota.*	Fed Reg – 02/04/2002 Newspaper – 01/27/2002
3(a)(3)	River Valley Bancorp, Inc., Eldridge, Iowa, for prior approval to acquire 100 percent of the outstanding voting shares of State Bank of Seaton, Seaton, Illinois.*	Fed Reg – 01/14/2002 Newspaper – 01/11/2002

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
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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>
465243	Garrett State Bank 120 W. King Garrett, Indiana 46738 (219) 357-3133	10/29/2001	01/15/2002	S		X
991340	1 st Source Bank 100 N. Michigan South Bend, Indiana 46601 (219)235-2000	06/11/2001	01/17/2002	S	X	

Section VI – CRA examinations scheduled for**Quarter of**

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, January 19, 2002

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice involving First National Corporation of Wynne, Wynne, Arkansas, by First National Bank of Wynne ESOP, Wynne, Arkansas, to retain 10.26 percent. (Previously submitted during the week ending January 12, 2002)	Newspaper – 1/31/2002 Fed Reg – 1/31/2002

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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>
341646	Area Bank Owensboro, Kentucky	8/13/2001	1/14/2002	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, January 19, 2002

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Edward T. Christian Revocable Trust dated October 23, 2001 to retain control of Kiester Investments, Inc., Kiester, Minnesota.	Fed Reg – 01/28/2002 Newspaper – 01/30/2002
CIC	Notice by Catherine and Kim Jackson to gain control of Graham Shares of Waverly, Inc., Waverly, Minnesota.	Fed Reg – 01/31/2002 Newspaper – 01/30/2002
3(a)(1)	Credit Riviere Bancorporation, Inc., Austin, Texas, proposes to become a bank holding company through the acquisition of 100% of the voting shares of First State Bank of Sinai, Sinai, South Dakota.*	Fed Reg – 02/15/2002 Newspaper – 02/15/2002
CIC	Notice by Mildred M. Hansen Trust and Mildred M. Hansen individually and as trustee of the Mildred M. Hansen Trust, to gain control of Currie Bancorporation, Inc., Currie, Minnesota.	Fed Reg – 02/11/2002 Newspaper – N/Avail.
3(a)(3)	Frandsen Financial Corporation, Arden Hills, Minnesota, for prior approval to acquire 100% of the voting shares of Community National Corporation, Grand Forks, North Dakota.*	Fed Reg – N/Avail. Newspaper – 02/25/2002

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
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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SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for **Quarter of**

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, January 19, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Gold Bank, Leawood, Kansas, for prior approval to establish a branch at 15203 W. 119th Street, Olathe, Kansas.	Newspaper – 01/23/2002

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)	Riverdale Bancshares, Inc., Riverdale, Nebraska, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of State Bank of Riverdale, Riverdale, Nebraska	Newspaper – 02/11/2001 Fed Reg – 02/11/2002
3(a)(3)	Lauritzen Corporation, Omaha, Nebraska, for prior approval to acquire an additional 1.54 percent, for a total of 23.03 percent of the voting shares of First National of Nebraska, Inc., Omaha, Nebraska.	Newspaper – 02/11/2002 Fed Reg – 02/04/2002
3(a)(3)	Central Financial Corporation, Hutchinson, Kansas, for prior approval to acquire up to 40 percent of the voting shares of Bank of Nevada, Las Vegas, Nevada.	Newspaper – 02/15/2002 Fed Reg – 02/15/2002
3(a)(3)	First York BanCorp, Inc., York, Nebraska, for prior approval to acquire 100 percent of the voting shares of K.L. & D.M., Inc., Polk, Nebraska, parent of Citizens State Bank, Polk, Nebraska, and Stewart Insurance Agency, Inc., Polk, Nebraska.	Newspaper – 01/26/2002 Fed Reg – 01/28/2002
CIC	Richard S. Nelson, Powell, Wyoming, to acquire control of First Company, Powell, Wyoming, parent of First National Bank and Trust Company, Powell, Wyoming.	Newspaper – N/Available Fed Reg – 02/05/2002
CIC	Edward Palmer Milbank, Chillicothe, Missouri, to acquire control of IFB Holdings, Inc., Chillicothe, Missouri; and thereby indirectly acquire Investors Federal Bank, National Association, Chillicothe, Missouri	Newspaper – N/Available Fed Reg – N/Available

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
900258	Oregon Trail Bank Wyoming & Whalen Guernsey, Wyoming 82214	10/29/2001	01/17/2002	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, January 19, 2002

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Outsource Holdings, Inc., Lubbock, TX, to acquire Outsource Delaware Holdings, Inc., Lubbock, TX, and First Citizens Bank, N.A., Dallas, TX*	Fed Reg – 02/15/2002 Newspaper – N/Avail
3(a)(1)	Outsource Delaware Holdings, Inc., Lubbock, TX, to acquire First Citizens Bank, N.A., Dallas, TX*	Fed Reg – 02/15/2002 Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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>
352651	Bank of Commerce 201 N. Main St. McLean, Texas 79057	10/01/2001	01/22/2002	S		X

Section VI – CRA examinations scheduled for

Quarter of

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, January 19, 2002

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Sinopac Holdings, Taipei, Taiwan, to become a bank holding company by acquiring Far East National Bank, Los Angeles, California.*	Newspaper – N/Avail Fed Reg – 2/11/2002

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	<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		
