



**STATE OF ILLINOIS
OFFICE OF BANKS AND REAL ESTATE
BUREAU OF BANKS AND TRUST COMPANIES
REGULATORY REPORT**

**George H. Ryan - Governor
William A. Darr - Commissioner
Scott D. Clarke - Assistant Commissioner**

REGULATORY REPORT

FOR THE MONTH OF JANUARY, 2002

The following regulatory actions were taken by or filed with the State of Illinois, Office of Banks and Real Estate, Bureau of Banks and Trust Companies, during the month ending with the date listed above. The actions include those involving state chartered banks, foreign banking offices, corporate fiduciaries, and foreign bank representative offices.

The Regulatory Report is published monthly by the State of Illinois, Office of Banks and Real Estate, Bureau of Banks and Trust Companies. Copies of this report are also available from our web site at www.obre.state.il.us.

Questions concerning the contents of this report may be addressed to the Corporate Activities Section at (312) 793-7073.

APPLICATION FOR APPROVAL OF PURCHASE OF SUBSTANTIALLY ALL TRUST ASSETS AND ASSUMPTION OF SUBSTANTIALLY ALL TRUST LIABILITIES OF A TRUST COMPANY		
<i>Name/Address of Corporate Fiduciary Selling Trust Assets and Liabilities</i>	<i>Name/Address of Person Purchasing Trust Assets and Liabilities</i>	<i>Date/Status</i>
None		
APPLICATION FOR CERTIFICATE OF AUTHORITY – FOREIGN BANKING OFFICE		
<i>Name of Institution</i>	<i>Address</i>	<i>Date/Status</i>
None		
APPLICATION TO AMEND CERTIFICATE OF AUTHORITY - FOREIGN BANKING OFFICE		
<i>Name of Institution/Address</i>	<i>Change</i>	<i>Date/Status</i>
The Sanwa Bank, Limited 10 South Wacker Drive Suite 1825 Chicago, IL 60606	UFJ Bank, Limited	01/15/2002-Effective
APPLICATION FOR CERTIFICATE OF AUTHORITY TO ACCEPT AND EXECUTE TRUSTS - FOREIGN CORPORATE FIDUCIARY		
<i>Name of Institution</i>	<i>Address</i>	<i>Date/Status</i>
None		
APPLICATION TO AMEND CERTIFICATE OF AUTHORITY TO ACCEPT AND EXECUTE TRUSTS - FOREIGN CORPORATE FIDUCIARY		
<i>Name of Institution/Address</i>	<i>Change</i>	<i>Date/Status</i>

None		
APPLICATION FOR CERTIFICATE OF AUTHORITY TO ACCEPT AND EXECUTE TRUSTS - STATE BANK		
<i>Name of Institution</i>	<i>Address/ County</i>	<i>Date/ Status</i>
None		
APPLICATION TO AMEND CERTIFICATE OF AUTHORITY TO ACCEPT AND EXECUTE TRUSTS - STATE BANK		
<i>Name of Institution/ Address</i>	<i>Change</i>	<i>Date/ Status</i>
None		
APPLICATION FOR CERTIFICATE OF AUTHORITY TO ACCEPT AND EXECUTE TRUSTS - STATE SAVINGS BANK		
<i>Name of Institution</i>	<i>Address/ County</i>	<i>Date/ Status</i>
None		
APPLICATION TO AMEND CERTIFICATE OF AUTHORITY TO ACCEPT AND EXECUTE TRUSTS - STATE SAVINGS BANK		
<i>Name of Institution</i>	<i>Address/ County</i>	<i>Date/ Status</i>
None		
APPLICATION FOR CERTIFICATE OF AUTHORITY TO ACCEPT AND EXECUTE TRUSTS - ILLINOIS TRUST COMPANY		
<i>Name of Institution</i>	<i>Address/ County</i>	<i>Date/ Status</i>
None		
APPLICATION TO AMEND CERTIFICATE OF AUTHORITY TO ACCEPT AND EXECUTE TRUSTS – ILLINOIS TRUST COMPANY		
<i>Name of Institution</i>	<i>Address/ County</i>	<i>Date/ Status</i>
None		
APPLICATION FOR EMERGENCY ACQUISITIONS (Section 31)		
<i>Applicant Institution</i>	<i>Address</i>	<i>Date/ Status</i>
None		
APPLICATION FOR LICENSE TO OPERATE A FOREIGN BANK REPRESENTATIVE OFFICE		
<i>Name of Institution/ Address</i>	<i>Country / State Of Domicile</i>	<i>Date/ Status</i>
The Royal Bank of Scotland plc Regus Business Centres 200 S. Wacker Dr., 31 st Floor Chicago, IL 60606	United Kingdom	01/08/2002-Approved
RBC Centura Bank 125 S. Wacker Drive, #650 Chicago, IL 60606 Cook	North Carolina	01/23/2002-Received
APPLICATION FOR THE USE OF THE WORD “BANK”, “BANKER”, OR “BANKING” IN CONNECTION WITH A BUSINESS NOT ENGAGED IN BANKING		
<i>Name of Institution</i>	<i>Address</i>	<i>Date/Status</i>
Lancaster Mortgage Bankers,	250 Moonachie Road	01/31/2002-Received

LLC	Moonachie, New Jersey 07074	
APPLICATION FOR THE USE OF THE WORD "TRUST", "TRUSTEE", OR "FIDUCIARY" WITH A BUSINESS NOT ENGAGED IN BANKING OR AS A CORPORATE FIDUCIARY		
<i>Name of Institution</i>	<i>Address</i>	<i>Date/Status</i>
BancTrust, Inc.	8804 Gross Point Road Skokie, IL 60077	01/07/2002-Approved
APPLICATION TO ESTABLISH A CORPORATE FIDUCIARY BRANCH		
<i>Establishing Corporate Fiduciary</i>	<i>Address</i>	<i>Date/Status</i>
None		
APPLICATION TO ESTABLISH A SUBSIDIARY OF AN ILLINOIS CORPORATE FIDUCIARY		
<i>Name of Institution/Address</i>	<i>Name of Subsidiary/Address</i>	<i>Date/Status</i>
None		
APPLICATION TO FORM AN ILLINOIS TRUST COMPANY		
<i>Name of Institution</i>	<i>Address</i>	<i>Date/Status</i>
None		
APPLICATION TO PURCHASE TREASURY STOCK		
<i>Name of Bank</i>	<i>Address/County</i>	<i>Date/Status</i>
None		
APPROVAL TO MEET LESS THAN 12 BOARD MEETINGS PER YEAR		
<i>Name Of Institution</i>	<i>Address/County</i>	<i>Date/Status</i>
The State Bank of Annawan	302 West Front Street Annawan, IL 61234 Henry	01/02/2002-Approved
State Street Trust Company	10 South Wacker Drive Suite 3250 Chicago, IL 60606	01/15/2002-Approved
CERTIFICATE OF AUTHORITY TO ACCEPT AND EXECUTE TRUSTS TRANSFERRED DUE TO MERGER		
<i>COA Transferred From</i>	<i>COA Transferred To</i>	<i>Date/Status</i>
None		
CHANGE IN AUTHORIZED CAPITAL STOCK		
<i>Name of Bank/Address / County</i>	<i>Change</i>	<i>Date/Status</i>
Citizens State Bank of Cropsey Cropsey, IL 61731 McLean	Eliminate Cumulative Voting & Increase stock from 5,000 shares to 11,666 shares	1/29/2002-Received
State Bank of the Lakes 440 Lake Street Antioch, IL 60002 Lake	Reverse Stock Split	01/31/2002-Received

CHANGE IN DIRECTORS OR SENIOR EXECUTIVE OFFICERS		
<i>Name of Bank/ Address / County</i>	<i>Change</i>	<i>Date/ Status</i>
Citizens Community Bank of Decatur 3795 N. Woodford Decatur, IL 62526 Macon	Senior Executive Officer	01/07/2002-Received
Citizens Community Bank of Decatur 3795 N. Woodford Decatur, IL 62526 Macon	Senior Executive Officer	01/07/2002-Received
Community Bank of Lemont 1229 State Street Lemont, IL 60439 Cook	Director: Quintin T. Harmon	01/08/2002-Received
Community Bank of Lemont 1229 State Street Lemont, IL 60439 Cook	Director: Vytenis K. Lietuvninkas	01/08/2002-Received
United Community Bank of Lisle 1026 Ogden Avenue Lisle, IL 60532 DuPage	Senior Executive Officer	01/28/2002-Received
CHANGE IN LEGAL NUMBER OF DIRECTORS		
<i>Name of Bank/ Address / County</i>	<i>Change</i>	<i>Date/ Status</i>
None		
CHANGE OF CONTROL – STATE BANK		
<i>Name of Bank/ Address / County</i>	<i>Change</i>	<i>Date/ Status</i>
Illinois Community Bank 1300 N. Keller Drive Effingham, IL 62401 Effingham	Illini Corporation to acquire control of Illinois Community Bank.	01/03/2002-Received
Marquette Bank Illinois 21 East Main Street Galesburg, IL 61401 Knox	Central Bancshares, Inc., Muscatine, Iowa, to acquire control of Marquette Bank Illinois.	01/04/2002-Received
Marquette Bank Monmouth 100 South Main Street Monmouth, IL 61462-0260 Warren	Wells Fargo & Company to acquire control of Marquette Bank Monmouth.	01/31/2002-Approved
Marquette Bank Morrison 100 W. Lincolnway Morrison, IL 61270 Whiteside	Wells Fargo & Company to acquire control of Marquette Bank Morrison	01/31/2002-Approved
CHANGE OF CONTROL - CORPORATE FIDUCIARY		
<i>Name of Institution/ Address</i>	<i>Current Owner/ Resulting Owner</i>	<i>Date/ Status</i>

None		
CHANGE OF LOCATION – FOREIGN BANKING OFFICE		
<i>Name of Bank/ Current Address</i>	<i>Resulting Address</i>	<i>Date/ Status</i>
None		
CHANGE OF LOCATION - FOREIGN BANK REPRESENTATIVE OFFICE		
<i>Name of Institution/ Current Address</i>	<i>Resulting Address</i>	<i>Date/ Status</i>
None		
CHANGE OF LOCATION - CORPORATE FIDUCIARY		
<i>Name of Institution/ Current Address</i>	<i>Resulting Address</i>	<i>Date/ Status</i>
None		
CHANGE OF LOCATION - STATE BANK		
<i>Name of Bank/ Address / County</i>	<i>Resulting Address</i>	<i>Date/ Status</i>
None		
CHANGE OF NAME - CORPORATE FIDUCIARY		
<i>Current Name/ Address / County</i>	<i>Resulting Name</i>	<i>Date/ Status</i>
The Chicago Trust Company 171 North Clark Street Chicago, Illinois 60601	ABN AMRO Trust Services Company 161 North Clark Street Chicago, IL 60601 *The physical location of headquarters will not change – only the mailing address of 161 North Clark Street, Chicago, IL, 60601 will be used.	01/01/2002-Effective
CHANGE OF NAME - FOREIGN BANK REPRESENTATIVE OFFICE		
<i>Current Name/ Address / County</i>	<i>Resulting Name</i>	<i>Date/ Status</i>
None		
CHANGE OF NAME - FOREIGN BANKING OFFICE		
<i>Current Name/ Address</i>	<i>Resulting Name</i>	<i>Date/ Status</i>
None		
CHANGE OF NAME - STATE BANK		
<i>Current Name/ Address / County</i>	<i>Resulting Name</i>	<i>Date/ Status</i>
None		
CHARTER ISSUED		

Name Of Bank	Address/ County	Date/ Status
None		
CONVERSION - RESULTING NATIONAL BANK		
Current Bank Name/ Resulting Bank Name	Address/ County	Date/ Status
None		
CONVERSION - RESULTING STATE BANK		
Current Bank Name/ Resulting Bank Name	Address/ County	Date/ Status
None		
LIMITATION OF DIRECTOR LIABILITY AGREEMENT		
Name of Bank	Address/ County	Date/ Status
None		
MERGER - INTERIM BANK		
Name of Bank/ Address / County	Change	Date/ Status
Peoples State Bank 105 South Adams Manito, IL 61546 Mason	Form PSB Interim Bank to merge with and into Peoples State Bank.	01/02/2002-Effective
Pacific Global Bank 2323 South Wentworth Avenue Chicago, IL 60616 Cook	Form PGB Interim Bank to merge with and into Pacific Global Bank.	01/18/2002-Received
1 st State Bank of Mason City 123 West Elm Street Mason City, IL 62664 Mason	Form Mason City State Bank to merge with and into 1 st State Bank of Mason City.	01/31/2002-Effective
MERGER - MID TIER BANK HOLDING COMPANY		
Merging Institution/ Address / County	Resulting Institution/ Address / County	Date/ Status
None		
MERGER - RESULTING FEDERAL SAVINGS BANK		
Merging Bank/ Address / County	Resulting Bank/ Address / County	Date/ Status
MERGER - RESULTING NATIONAL BANK		
Merging Bank/ Address / County	Resulting Bank/ Address / County	Date/ Status
None		
MERGER - RESULTING STATE BANK		
Merging Bank/ Address / County	Resulting Bank/ Address / County	Date/ Status

Bank of Palmyra 305 North Main Street Palmyra, IL 62674 Macoupin	Town & Country Bank of Springfield 1925 South Macarthur Boulevard Springfield, IL 62705 Sangamon	01/16/2002-Received
The State Bank of Hammond Third & B Streets Hammond, IL 61929 Piatt	First State Bank of Monticello 201 West Main Street Monticello, IL 61856 Piatt	01/23/2002-Effective
Orangeville Community Bank 401 South Church Street Orangeville, IL 61060 Stephenson	State Bank Winslow-Warren 233 Carver Street Winslow, IL 61089-0188 Stephenson	01/24/2002-Received
Valley State Bank 500 East LeClaire Road Eldridge, Iowa 52748 Merger of Valley State Bank with and into State Bank of Latham with resulting name of Valley Bank and resulting main banking premises to be located at 2500 41 st Street, Moline, IL 61265, Rock Island County.	State Bank of Latham 2500 41 st Street Moline, IL 61265 Rock Island	01/31/2002-Effective

**NOTICE OF INTENT TO
ESTABLISH A BANK BRANCH – STATE BANK**

<i>Name of Bank/ City</i>	<i>Address/ County</i>	<i>Date/ Status</i>
Morton Community Bank Morton	306 North Main Street Roanoke, IL 61561 Woodford	01/02/2002-Acknowledged
Morton Community Bank Morton	617 W. Garfield Avenue Bartonville, IL 61607 Peoria	01/14/2002-Acknowledged
North Community Bank Chicago	2000 West Division Street Chicago, IL 60622 Cook	01/09/2002-Acknowledged
Westbank Westchester	456 East Veterans Parkway Suite 100 Yorkville, IL 60560 Kendall	01/18/2002-Acknowledged
Citizens Community Bank Mascoutah	Courier Service – St. Clair County area.	01/23/2002-Acknowledged
United Community Bank Oakwood	821 North Vermilion Danville, IL 61832 Vermilion	01/24/2002-Acknowledged
Lakeside Bank Chicago	2200 S. Archer Avenue Chicago, IL 60616 Cook	01/30/2002-Received
The Elgin State Bank Elgin	2300 Randall Road Carpentersville, IL 60110 Kane	01/30/2002-Acknowledged
Middletown State Bank	2 nd and Macon Street	01/31/2002-Acknowledged

Middletown	Latham, IL 62543 Logan	
Philo Exchange Bank Philo	West Side of Route 130 Philo, IL	01/31/2002-Received
NOTICE OF INTENT TO ESTABLISH A BANK BRANCH – FOREIGN BANKING OFFICE		
<i>Name of Institution/ County/State of Domicile</i>	<i>Address</i>	<i>Date/ Status</i>
None		
NOTICE OF INTENT TO ESTABLISH A BANK SUBSIDIARY		
<i>Name of Bank/ Address / County</i>	<i>Name of Subsidiary/ Address / County</i>	<i>Date/ Status</i>
First Bank and Trust Company of Illinois 35 N. Brockway P.O. Box 249 Palatine, IL 60067 Cook	823 Armitage LLC 1056 Webster LLC 2840 Lincoln LLC South Haber LLC	01/09/2002-Acknowledged
Marquette Bank 6316 S. Western Avenue Chicago, IL 60636-2491 Cook	Marquette Insurance Services, Inc. 14475 John Humphrey Drive Orland Park, IL 60462 Cook	01/18/2002-Acknowledged
Soy Capital Bank and Trust Company 1501 E. Eldorado Street Decatur, IL 62525 Macon	J. L. Hubbard Company-Decatur 333 East Pershing Road Decatur, IL 62526	01/22/2002-Received
PERMIT TO ORGANIZE		
<i>Name of Institution/ Address / County</i>	<i>Organizers</i>	<i>Date/ Status</i>
New Covenant Community Bank Roosevelt Road and DesPlaines Avenue Forest Park, IL 60130-1706 Cook	Ivy H. Bennett Dean S. Sorensen John L. Sorensen, Jr. Pastor William S. Winston Neil F. Brodzinski	01/14/2002-Permit Issued
POSSESSION AND CONTROL OF A CORPORATE FUDICIARY		
<i>Name of Institution</i>	<i>Address</i>	<i>Date/ Status</i>
None		
SECTION 21.1 NOTICE OF AN OUT-OF-STATE BANK TO ESTABLISH/MAINTAIN A BRANCH IN THE STATE OF ILLINOIS		
<i>Name of Institution/ City/State</i>	<i>Branch Location</i>	<i>Date/ Status</i>
None		
VOLUNTARY SURRENDER OF CERTIFICATE OF AUTHORITY - FOREIGN BANKING OFFICE		
<i>Name of Institution/</i>	<i>Country / State</i>	<i>Date/</i>

<i>Address / County</i>	<i>Of Domicile</i>	<i>Status</i>
The Tokai Bank, Limited One North Franklin Street Suite 1920 Chicago, IL 60606	Japan	01/15/2002-Effective
VOLUNTARY SURRENDER OF CERTIFICATE OF AUTHORITY TO ACCEPT AND EXECUTE TRUSTS – FOREIGN CORPORATE FIDUCIARY		
<i>Name Of Bank</i>	<i>Address</i>	<i>Date/ Status</i>
None		
VOLUNTARY SURRENDER OF CERTIFICATE OF AUTHORITY TO ACCEPT AND EXECUTE TRUSTS - STATE BANK		
<i>Name Of Bank</i>	<i>Address/ County</i>	<i>Date/ Status</i>
The State Bank of Hammond *The State Bank of Hammond merged with and into First State Bank of Monticello.	Third & B Streets Hammond, IL 61929 Piatt	01/23/2002-Effective
VOLUNTARY SURRENDER OF CERTIFICATE OF AUTHORITY TO ACCEPT AND EXECUTE TRUSTS – STATE SAVINGS BANK		
<i>Name Of Bank</i>	<i>Address/ County</i>	<i>Date/ Status</i>
None		
VOLUNTARY SURRENDER OF CERTIFICATE OF AUTHORITY TO ACCEPT AND EXECUTE TRUSTS – ILLINOIS TRUST COMPANY		
<i>Name Of Institution</i>	<i>Address/ County</i>	<i>Date/ Status</i>
None		
VOLUNTARY SURRENDER OF LICENSE TO OPERATE A FOREIGN BANK REPRESENTATIVE OFFICE		
<i>Name of Institution/ Address / County</i>	<i>Country / State Of Domicile</i>	<i>Date/ Status</i>
None		