

considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the office of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than May 13, 2003.

A. Federal Reserve Bank of Minneapolis (Richard M. Todd, Vice President and Community Affairs Officer) 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291:

1. *Danny Jo McLeod*, Horace, North Dakota; to acquire control of Quality Bankshares, Inc., Fingal, North Dakota, and thereby indirectly acquire control of Fingal State Bank, Fingal, North Dakota.

B. Federal Reserve Bank of Kansas City (James Hunter, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *William Frederick Budde and Frank Frederick Budde*, Walton, Kansas; to retain control of J&M Bancshares, Inc., Walton, Kansas, and thereby indirectly retain control of The Walton State Bank, Walton, Kansas.

2. *Edward Carlson Rolfs, as co-trustee of CKI Management Trust, general partner of Central of Kansas, LP*, Junction City, Kansas; to acquire control of Central of Kansas, Inc., Junction City, Kansas, and thereby indirectly acquire control of Central National Bank, Junction City, Kansas.

Board of Governors of the Federal Reserve System, April 23, 2003.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 03-10420 Filed 4-25-03; 8:45 am]

BILLING CODE 6210-01-S

FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States. Additional information on all bank holding companies may be obtained from the National Information Center website at www.ffiec.gov/nic/.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than May 22, 2003.

A. Federal Reserve Bank of Boston (Richard Walker, Community Affairs Officer) 600 Atlantic Avenue, Boston, Massachusetts 02106-2204:

1. *Peoples Bancorp, MHC*, Holyoke, Massachusetts; to become a bank holding company by acquiring 100 percent of the voting shares of PeoplesBank, Holyoke, Massachusetts. PeoplesBank currently operates as Peoples Savings Bank.

B. Federal Reserve Bank of New York (Betsy Buttrill White, Senior Vice President) 33 Liberty Street, New York, New York 10045-0001:

1. *The Adirondack Trust Company Trust Employee Stock Ownership Trust*, Saratoga Springs, New York; to become a bank holding company by acquiring and retaining more than 25 percent of the voting shares of 473 Broadway Holding Corporation, Saratoga Springs, New York, and thereby directly and indirectly acquire shares of The Adirondack Trust Company, Saratoga Springs, New York.

C. Federal Reserve Bank of Kansas City (James Hunter, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Gemini Bancshares, Inc.*, Monument, Colorado; to become a bank holding company by acquiring 100 percent of the voting shares of Integrity Bank and Trust, Monument, Colorado.

Board of Governors of the Federal Reserve System, April 22, 2003.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 03-10315 Filed 4-25-03; 8:45 am]

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FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States. Additional information on all bank holding companies may be obtained from the National Information Center website at <http://www.ffiec.gov/nic>.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than May 23, 2003.

A. Federal Reserve Bank of Kansas City (James Hunter, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Equity Bancshares, Inc.*, Wichita, Kansas; to become a bank holding company by acquiring 100 percent of the voting shares of National Bank of Andover, Andover, Kansas.

Board of Governors of the Federal Reserve System, April 23, 2003.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 03-10419 Filed 4-25-03; 8:45 am]

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