
Federal Reserve Release



H.2

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

No. 17

Week Ending April 24, 2004

Testimony And Statements

Condition of the U.S. Banking System -- statement by Chairman Greenspan before the Senate Committee on Banking, Housing, and Urban Affairs.

- Published, April 20, 2004

Economic Outlook -- statement by Chairman Greenspan before the Joint Economic Committee.

- Published, April 21, 2004

Regulations And Policies

Policy Statement on Payments System Risk -- publication for comment of proposed revisions to Part II of the statement addressing risk management in payments and securities settlement systems. (Docket No. OP-1191).

- Approved, April 20, 2004

BS&R Banking Supervision and Regulation
C & CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish a branch at 16645 Fishhawk Boulevard, Lithia, Florida.
- Approved, April 19, 2004

Secretary

Comerica Bank, Detroit, Michigan -- to establish a branch at 108 West Highland Road, Howell.
- Approved, April 21, 2004

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish branches at 1943 Cedar Street, Holt, and 29 West Division Street, Chicago, Illinois.
- Approved, April 21, 2004

Kansas City

First Bank of Turley, Tulsa, Oklahoma -- to establish a branch at 1602 West Rogers Boulevard, Skiatook, and to increase its investment in bank premises.
- Approved, April 22, 2004

Secretary

Iron and Glass Bank, Pittsburgh, Pennsylvania -- to establish a branch at 3 Park Manor Drive, Robinson Township.
- Approved, April 21, 2004

New York

JPMorgan Chase Bank, New York, New York -- to establish branches at 3610 McKinney Avenue, Dallas, Texas, and 8901 North Tarrant Parkway, North Richland Hills.
- Approved, April 23, 2004

Bank Branches, Domestic

Kansas City

Pinnacle Bank, Papillion, Nebraska -- to establish a branch at 16821 Audrey Street, Omaha.

- Approved, April 22, 2004

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 1711 North Loop 336 West, Conroe, Texas.

- Approved, April 19, 2004

Cleveland

Sky Bank, Salineville, Ohio -- to establish branches at 4078 Powell Road, Powell, and 30400 Detroit Road, Westlake.

- Approved, April 23, 2004

Bank Holding Companies

St. Louis

American Community Bancorp, Inc., Evansville, Indiana -- to become a bank holding company and to acquire Bank of Evansville, National Association.

- Approved, April 23, 2004

Dallas

AmFin Holding Company, Silver City, New Mexico -- to become a bank holding company and to acquire AmBank.

- Approved, April 23, 2004

Secretary

Capital One Financial Corporation, McLean, Virginia -- commenter's request for extension of the comment period on the application to become a bank holding company and to amend the charter of its subsidiary, Capital One Bank, Glen Allen.

- Denied, April 20, 2004

San Francisco

Cathay General Bancorp, Los Angeles, California -- to acquire shares of Broadway Financial Corporation and thereby acquire Broadway Federal Bank, FSB.

- Withdrawn, April 21, 2004

Bank Holding Companies

San Francisco

CBOA Financial, Inc., Tucson, Arizona -- to become a bank holding company and to acquire Commerce Bank of Arizona.

- Approved, April 21, 2004

St. Louis

Central Banccompany, Jefferson City, Missouri -- to acquire Community Bancs of Oklahoma, Inc., Tulsa, Oklahoma, and Community Bank & Trust Company.

- Approved, April 21, 2004

Chicago

Community State Bank Employee Stock Ownership Plan and Trust, Union Grove, Wisconsin -- to acquire additional shares of Union Bancorporation, Inc. and thereby acquire Community State Bank.

- Approved, April 23, 2004

Philadelphia

National Penn Bancshares, Inc., Boyertown, Pennsylvania -- to acquire Peoples First, Inc., Oxford, and The People's Bank of Oxford.

- Approved, April 23, 2004

Atlanta

Parish National Corporation, Covington, Louisiana -- to become a bank holding company and to acquire Parish National Bank, Bogalusa.

- Approved, April 20, 2004

San Francisco

Security Pacific Bancorp, Ontario, California -- to acquire through its subsidiary, Network Finance, Inc., an interest in Genuine Home Loans, Pasadena, and thereby engage in mortgage lending activities.

- Withdrawn, April 21, 2004

Atlanta

Southern Community Bancshares, Inc., Fayetteville, Georgia -- commitment waiver request.

- Granted, April 20, 2004

Bank Holding Companies

Atlanta

Southern Heritage Bancshares, Inc., Cleveland, Tennessee -- to become a bank holding company and to acquire Southern Heritage Bank.

- Withdrawn, April 23, 2004

Banks, Foreign

Director, BS&R and General Counsel

Credit Agricole S.A., Paris, France -- to be relieved from certain commitments, to operate temporary offices, and to apply to establish an office after-the-fact.

- Granted, April 15, 2004 (AC)

Change In Bank Control

Minneapolis

Anchor Bancorp, Inc., Wayzata, Minnesota -- change in bank control.

- Permitted, April 23, 2004

Competitive Factors Reports

Richmond

Bank of America, National Association, Charlotte, North Carolina -- report on competitive factors of the proposed merger with Bank of America Technology and Operations, Inc.

- Submitted, April 23, 2004

Atlanta

Bank of North Georgia, Alpharetta, Georgia -- report on competitive factors of the proposed merger with Mountain National Bank, Tucker, and Charter Bank and Trust Company, Marietta.

- Submitted, April 20, 2004

Chicago

Bridgeview Bancorp, Inc., Bridgeview, Illinois -- report on competitive factors of the proposed acquisition of the Mokena branch of First East Side Savings Bank, Chicago.

- Submitted, April 20, 2004

Competitive Factors Reports

Kansas City

Emprise Bank, Wichita, Kansas -- report on competitive factors of the proposed merger with Emprise Bank, N.A., Hays.
- Submitted, April 22, 2004

Chicago

Lincoln Savings Bank, Cedar Falls, Iowa -- report on competitive factors of the proposed merger with the Tama branch of TSB Bank, Marshalltown.
- Submitted, April 20, 2004

Chicago

MB Financial Bank, National Association, Chicago, Illinois -- report on competitive factors of the proposed merger with First Security Federal Savings Bank.
- Submitted, April 20, 2004

Richmond

The National Bank of Blacksburg, Blacksburg, Virginia -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of Community National Bank, Pulaski.
- Submitted, April 23, 2004

Chicago

National City Bank of Michigan/Illinois, Bannockburn, Illinois -- report on competitive factors of the proposed merger with Allegiant Bank, St. Louis, Missouri.
- Submitted, April 20, 2004

Cleveland

Northwest Savings Bank, Warren, Pennsylvania -- report on competitive factors of the proposed merger with Leeds Federal Savings Bank, Baltimore, Maryland.
- Submitted, April 21, 2004

Kansas City

Silver Acquisition Corporation, Leawood, Kansas -- report on competitive factors of the proposed merger with Gold Bank.
- Submitted, April 22, 2004

Competitive Factors Reports

Atlanta

United Commercial Bank, Atlanta, Georgia -- report on competitive factors of the proposed merger with UCB Interim Corporation.

- Submitted, April 20, 2004

Extensions Of Time

Atlanta

Community Bank of Georgia, Inc., Baxley, Georgia -- extension to August 6, 2004, to become a bank holding company and to acquire Community Bank of Georgia, a de novo bank.

- Granted, April 21, 2004

Atlanta

Compass Bank, Birmingham, Alabama -- extension to May 9, 2005, to establish mobile branches to serve the following areas: Birmingham, Huntsville, Mobile, Montgomery, Tuscaloosa; Scottsdale, Arizona, Tempe, Tucson; Denver, Colorado, Boulder, Colorado Springs, Fort Collins; Gainesville, Florida, Jacksonville, Pensacola, Fort Walton Beach, Saint Augustine; Albuquerque, New Mexico; Dallas, Texas, Houston, and San Antonio.

- Granted, April 20, 2004

San Francisco

Far East National Bank, Los Angeles, California -- extension to February 28, 2005, to establish a branch in Ho Chi Minh City, Vietnam.

- Granted, April 21, 2004

Kansas City

First Centralia Bancshares, Inc., Centralia, Kansas -- extension to July 29, 2004, to acquire, directly and indirectly, voting shares in Century Capital Financial, Inc., Kilgore, Texas, and its subsidiary bank, City National Bank; and FBC Financial Corporation, Claremore, Oklahoma, and its subsidiary thrift, 1st Bank Oklahoma.

- Granted, April 19, 2004

Chicago

First Midwest Bank, Itasca, Illinois -- extension to July 21, 2004, to establish branches at 19305 Sandlake Road, Lindenhurst, and 11155 180th Street, Orland Park.

- Granted, April 23, 2004

Financial Holding Companies

Richmond

Harbor Bankshares Corporation, Baltimore, Maryland -- election to become a financial holding company.

- Effective, April 23, 2004

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, April 24, 2004

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD 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 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, April 24, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	FirstBank, San Juan, Puerto Rico, to establishment of an agency in the state of Florida.	Newspaper – 05/01/2004
Branch	Adirondack Bank, Utica, New York, requests to establish a branch located at 500 East Main Street, Little Falls, New York.	Newspaper – 04/16/2004

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3a3, 3a5, & 4c8	North Fork Bancorporation, Melville, New York, to merge with GreenPoint Financial Corp., and indirectly acquire GreenPoint Bank and GreenPoint Community Development Corp., all of New York, New York.	Newspaper – 05/19/2004 Fed Reg – 05/17/2004
4c8	Popular Inc and Popular International Bank, both of San Juan, Puerto Rico, and Popular North America, Mount Laurel, New Jersey, to acquire indirect control of Quaker City Bancorp, Whittier, California.	Newspaper – N/Avail Fed Reg – 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.

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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>
3506	Interchange Bank, Saddle Brook, New Jersey.	10/20/2003	04/14/2004	S	X	

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, April 24, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bryn Mawr Trust Company, Bryn Mawr, PA, to establish a branch office located at 237 North Pottstown Pike, Exton, West Whiteland Township, Chester County PA.	Newspaper – 05/07/2004

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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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

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, April 24, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*18(c) & Branch	Merger of State National Bank of Frankfort, Frankfort, KY, and First National Bank & Trust Company, Georgetown, KY, into Whitaker Bank, National Association, Lexington, KY	Newspaper – 05/02/2004

*Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*3(a)(1)	Citizens Bancshares, Inc., Bluffton, Ohio, proposes to become a bank holding company through the acquisition of The Citizens National Bank, Bluffton, Ohio.	Newspaper – 05/01/2004 Fed Reg – 04/30/2004
CIC	Notice of Change in Bank Control by the Clay and Bernice Corman Family Control Group, Nicholasville, Kentucky, to retain 17.78% of the voting shares of Citizens National Bancshares, Inc., Nicholasville, Kentucky.	Newspaper – 04/14/2004 Fed Reg – N/Avail
*3(a)(3) & 3(a)(5)	Applications by Fifth Third Bancorp and Fifth Third Financial Corporation, its wholly-owned subsidiary, both of Cincinnati, Ohio, to acquire Franklin Financial Corporation and its sole subsidiary bank, Franklin National Bank, both of Franklin, Tennessee.	Newspaper – 04/11/2004 Fed Reg – 04/15/2004
*3(a)(5)	Huntington Bancshares Incorporated, Columbus, Ohio, to acquire Unizan Financial Corp., Canton, Ohio.	Newspaper – 04/28/2004 Fed Reg – 04/23/2004
*3(a)(5) & 4(c)(8)	National City Corporation, Cleveland, Ohio, to acquire 100 percent of Provident Financial Group, Inc., Cincinnati, Ohio, and thereby indirectly acquire Provident Bank, Cincinnati, Ohio.	Newspaper – 03/22/2004 Fed Reg – 03/19/2004

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*18(c) & 3(a)(1)	North Valley Bancshares, Inc., Zanesville, OH to acquire North Valley Bank, Zanesville, OH pursuant to Section 3(a)(1) of the Bank Holding Company Act and North Valley Bank, Zanesville, OH to merge with North Valley Interim Bank, Zanesville, OH pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper – N/Avail Fed Reg – N/Avail
*18(c), *3(a)(5), & *Branch	Sky Financial Group, Inc., Bowling Green, Ohio, to acquire Second Bancorp, Incorporated, Warren, Ohio.	Newspaper – 04/26/2004 Fed Reg – 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>
Member	Morehead Bank, Inc., Morehead, Kentucky, to become a member of the Federal Reserve System.
Member	Mount Sterling Bank, Inc., Mount Sterling, Kentucky, to become a member of the Federal Reserve System.
Member	Peoples Bank and Trust Company of Madison County, Berea, Kentucky, to become a member of the Federal Reserve System.
Member	Whitaker Bank, Inc., Lexington, Kentucky, to become a member of the Federal Reserve System.

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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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 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, April 24, 2004

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	The South Financial Group, Inc., Greenville, South Carolina, to acquire 100% of the voting shares of CNB Florida Bancshares, Inc., Jacksonville, Florida.*	Fed Reg – 05/10/2004 Newspaper – 05/09/2004
3(a)(5)	The South Financial Group, Inc., Greenville, South Carolina, to acquire 100% of the voting shares of Florida Banks, Inc., Jacksonville, Florida.*	Fed Reg – 05/10/2004 Newspaper – 05/09/2004

*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.

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 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, April 24, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Pointe Bank, Boca Raton, Florida, to establish a branch located at 165 East Boca Raton Road, Boca Raton, Florida.*	Newspaper – 04/26/2004
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 1805 Thomason Drive, Opelika, Alabama.*	Newspaper – 04/23/2004
Branch	Sterling Bank, Lantana, Florida, to establish a branch located at 1201 South Andrews Avenue, Fort Lauderdale, Florida.*	Newspaper – 04/30/2004
Branch	TransAtlantic Bank, Miami, Florida, to establish a branch located at 1666 Kennedy Causeway, North Bay Village, Florida.*	Newspaper – 04/26/2004
18(c)	Cumberland Bank South, Franklin, Tennessee, to merge with Cumberland Bank, Carthage, Tennessee.*	Newspaper – 05/21/2004

*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>
CIC	American Bancorp, Inc., Opelousas, Louisiana, prior change in control notice filed by Salvador Lawrence Diesi, Sr., Elaine Diesi Ardoin, Joseph William Diesi, Joseph Charles Diesi, Sr., Samuel Charles Diesi, Joseph Charles Diesi, Jr., and Linda Diesi Cornette, all of Opelousas, Louisiana, Frank James Diesi, II, and Thomas Robert Diesi, both of Breaux Bridge, Louisiana, and Salvador Lawrence Diesi, Jr., Lafayette, Louisiana, to collectively acquire 13.71 percent of the outstanding shares of American Bancorp, Inc., Opelousas, Louisiana. Total pro forma ownership will be 40.30 percent.	Newspaper – 05/10/2004 Fed Reg – 05/06/2004
3(a)(5)	Citizens Banking Corporation, Frostproof, Florida, to merge with American Banking Corporation, and thereby directly acquire its subsidiary, American Bank and Trust Company, both of Lake Wales, Florida.*	Newspaper – 05/08/2004 Fed Reg – 05/06/2004

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)	Upton Bankshares, Inc., Thomaston, Georgia, to merge with First Polk Bankshares, Inc., and thereby directly acquire its subsidiary, First National Bank of Polk County, both of Cedartown, Georgia.*	Newspaper – N/Avail Fed Reg – N/Avail

*Subject to provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
3(a)(1)	Southern Heritage Bancshares, Inc., Cleveland, Tennessee, notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Southern Heritage Bank, Cleveland, Tennessee.
4(c)(8)	SunTrust Banks, Inc., Atlanta, Georgia, along with its subsidiary, Trusco Capital Management, Inc., Atlanta, Georgia, to acquire 100 percent of Seix Investment Advisors Inc., Woodcliff Lake, New Jersey, and thereby engage in financial and investment advisory activities.

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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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 Quarter of

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, April 24, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 8660-26 Mile Road, Shelby Township, Macomb County, Michigan.*	Newspaper – 04/26/2004
18C	Community Bank (in organization), Austin, Minnesota, to purchase the assets and assume the liabilities of the Austin, Minnesota branch of Security Bank Minnesota, Albert Lea, Minnesota.*	Newspaper – N/Avail
Branch	Harris Trust and Savings Bank, Chicago, Illinois, to establish a branch facility to be located at the northwest corner of 2nd Avenue and Laurel Street, Highland Park, Illinois.*	Newspaper – N/Avail
Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish branch facilities to be located at Recker Road & East McKellips Road, Mesa, Arizona; East Allouez & CTH GV, Bellevue, Wisconsin, and 9935 Hudson Place, Woodbury, Minnesota.*	Newspaper – 05/01/2004
Branch	Quad City Bank and Trust Company, Bettendorf, Iowa, to establish a branch facility to be located at 1700 Division Street, Davenport, Iowa.*	Newspaper – 04/14/2004

* 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)	Community National Bancorporation, Waterloo, Iowa, to acquire 100 percent of Community Bank (In Organization), Austin, Minnesota.*	Fed Reg – 05/03/2004 Newspaper – N/Avail
4(c)(8)	FBOP Corporation, Oak Park, Illinois, to acquire 100 percent of the voting shares of California Savings Bank, San Francisco, California, and thereby operate a savings association.*	Fed Reg – 05/06/2004 Newspaper – 05/06/2004

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)	First Busey Corporation, Urbana, Illinois, to acquire 100 percent of the voting shares of First Capital Bankshares, Inc., Peoria, Illinois, and thereby indirectly acquire First Capital Bank, Peoria, Illinois, and Community Bank of Lemont, Lemont, Illinois.*	Fed Reg – 04/22/2004 Newspaper – 05/03/2004
CIC	Notice by Thomas M. Johannesen, Elgin, Illinois, Claire C. Johannesen, Elgin, Illinois, Mary Johannesen-Schmidt, Palatine, Illinois, Timothy P. Schmidt, Palatine, Illinois, Kathleen E. Tomei, Lake Bluff, Illinois, Richard Tomei, Lake Bluff, Illinois, Thomas M. Johannesen, Jr., Chicago, Illinois, Jennifer Johannesen, Chicago, Illinois, James Johahnnesen, Hinsdale, Illinois, Barbara Johannesen, Hinsdale, Illinois, Thomas P. Callahan, Houston, Texas, and Fran Callahan, Houston, Texas, to retain control of 25.27 percent of the outstanding voting shares of First Community Financial Corporation, Elgin, Illinois, and thereby indirectly acquire First Community Bank, Elgin, Illinois.	Fed Reg – 04/08/2004 Newspaper – 04/08/2004
3(a)(5)	Independent Bank Corporation, Ionia, Michigan, to acquire through merger North Bancorp, Inc., Gaylord, Michigan and thereby indirectly acquire First National Bank of Gaylord, Gaylord, Michigan and immediately merge with and into IBC's subsidiary, Independent Bank, Bay City, Michigan.*	Fed Reg – 05/06/2004 Newspaper – N/Avail
CIC	Notices by Franzen Limited Partnership, Itasca, Illinois; General Partner Glenn E. Mensching, Jr., Frankfort, Michigan, as trustee of the Glenn E. Mensching Jr. Trust; General Partner Jack E. Mensching, Itasca, Illinois, as trustee of the Jack E. Mensching Trust, and General Partner James R. Mensching, Itasca, Illinois, as trustee of the James R. Mensching Trust, Itasca, Illinois, to retain 32.88 percent of the outstanding voting shares of Itasca Bancorp, Inc., Itasca, Illinois, and thereby indirectly acquire Itasca Bank & Trust Co., Itasca, Illinois.	Fed Reg – 04/21/2004 Newspaper – 04/25/2004
CIC	Notice by Marantz Investments, L.P., Springfield, Illinois, with Tom E. Marantz, Springfield, Illinois, to retain 18.55 percent of the common shares outstanding of Spring Bancorp, Inc., Springfield, Illinois, and thereby to control Bank of Springfield, Springfield, Illinois, and Bank of Jacksonville, Jacksonville, Illinois.	Fed Reg – 05/03/2004 Newspaper – 05/05/2004

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 Marantz Investment, L.P., Springfield, Illinois, Tom E. Marantz, Springfield, Illinois, Natalie K. Marantz, Springfield, Illinois, Marla J. Marantz, Springfield, Missouri, Melissa J. Hayner, Springfield, Illinois, Tom E. Marantz as Trustee for the Marla Marantz Trust, Tom E. Marantz as Trustee for the Tom Marantz Trust, and Marla J. Marantz as Trustee for the Marla Marantz Irrevocable Trust, to retain 33.9 percent of the common shares outstanding of Spring Bancorp, Inc., Springfield, Illinois, and thereby indirectly control Bank of Springfield, Springfield, Illinois, and Bank of Jacksonville, Jacksonville, Illinois.	Fed Reg – 05/03/2004 Newspaper – 05/05/2004

* 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)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, proposes to acquire, indirectly through its subsidiary, Metavante Corporation, certain of the assets of The Kirchman Corporation, Altamonte Springs, Florida, and thereby engage in data processing activities.	Fed Reg – N/Avail

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

<i>Type</i>	<i>Application</i>
Membership	Community Bank (in organization), Austin, Minnesota, to become a member of the Federal Reserve System.

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>
709143	Midwest Bank of Western Illinois 200 E. Broadway Monmouth, Illinois 61462 (309) 734-2265	09/29/2003	04/19/2004	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, April 24, 2004

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>
3A3	Farmers Capital Bank Corporation, Frankfort, Kentucky, to acquire 100 percent of Citizens Bank (Kentucky), Inc., Georgetown, Kentucky. (Previously submitted during the week ending April 17, 2004.)*	Newspaper – 05/20/2004 Fed Reg – 05/24/2004

* 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>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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, April 24, 2004

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	John Wesley Templer Sr. and Jacqueline Sue Templer, Amarillo, Texas, to acquire control of Western Dakota Holding Company, Timber Lake, South Dakota, and thereby indirectly acquire control of Western Dakota Bank, Timber Lake, South Dakota.	Newspaper – N/Avail Fed Reg – 05/13/2004

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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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, April 24, 2004

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Platte Valley Financial Services Companies, Inc., Scottsbluff, Nebraska, to acquire 100 percent of the voting shares of North Park Bancshares, and thereby indirectly acquire North Park State Bank, both of Walden, Colorado.	Newspaper – N/Avail Fed Reg – 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.

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NI = Needs to improve

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

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

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, April 24, 2004

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)	Vintage Shares, Inc., Waxahachie, TX, and Vintage Shares Delaware, Inc., Wilmington, DE, to acquire Vintage Bank, Waxahachie, TX*	Fed Reg – 05/21/2004 Newspaper – 05/15/2004
3(a)(1)	Vintage Shares Delaware, Inc., Wilmington, DE, to acquire Vintage Bank, Waxahachie, TX*	Fed Reg – 05/21/2004 Newspaper – 05/15/2004

* 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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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>
238755	First State Bank 101 Southeast 1 st Avenue Mineral Wells, Texas 76067	01/26/2004	04/26/2004	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, April 24, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Nacional Financiera, S.N.C., Mexico City, Mexico, requests prior approval of the Board of Governors of the Federal Reserve to establish a representative office in Santa Ana, California, pursuant to section 211.24(a)(1) of Regulation K.	Newspaper – 05/10/2004

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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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 Quarter of

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