
Federal Reserve Release



H.2

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

No. 30

Week Ending July 24, 2004

Bank Holding Companies

Barclays Bank PLC, London, England -- to engage in limited physical commodity trading activities complementary to the financial activity of engaging as principal in commodity derivatives.

- Approved, July 21, 2004

North Fork Bancorporation, Inc., Melville, New York -- to acquire GreenPoint Financial Corp., New York, and its subsidiary, GreenPoint Bank; and to acquire a nonbanking subsidiary of GreenPoint Financial Corp. and thereby engage in permissible community development activities.

- Approved, July 19, 2004

Board Operations

Division of Research and Statistics -- appointment of Douglas Elmendorf as Assistant Director and Chief, Macroeconomic Analysis Section; Diana Hancock as Assistant Director and Chief, Monetary and Financial Studies Section; and Dan Sichel as Assistant Director with oversight responsibility for the Fiscal Analysis Section; promotion of J. Nellie Liang to Assistant Director, Capital Markets Section; Wayne Passmore to Assistant Director, Household and Real Estate Finance Section; and David Reifschneider and William Wascher to Deputy Associate Director.

- Approved, July 19, 2004

Forms

Forms -- final Board review to extend without revision the Request for Extension of Time to Dispose of Assets Acquired in Satisfaction of Debts Previously Contracted (FR 4006) and Report of Selected Balance Sheet Items for Discount Window Borrowers (FR 2046).

- Approved, July 21, 2004

Regulations And Policies

Regulation CC (Availability of Funds and Collection of Checks) -- amendments to implement the Check 21 Act (Docket No. R-1176).

- Approved, July 22, 2004

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

The Adirondack Trust Company, Saratoga Springs, New York -- to establish a branch at 100 Saratoga Boulevard.

- Approved, July 22, 2004

St. Louis

Allied Bank, Mulberry, Arkansas -- to establish a branch at 115 Highway 71 North, Alma.

- Approved, July 20, 2004

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish branches at 2198 A1A South, St. Augustine Beach, Florida, 10349 Narcoossee Road, Orlando, and 601 East Emory Road, Knoxville, Tennessee.

- Approved, July 21, 2004

Atlanta

The Brand Banking Company, Lawrenceville, Georgia -- to establish a mobile branch to serve the Gwinnett County area.

- Approved, July 21, 2004

Chicago

North Shore Community Bank & Trust, Wilmette, Illinois -- to establish a branch at 4343 West Peterson Avenue, Chicago.

- Approved, July 20, 2004

Richmond

RBC Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 5320 Flynn Crossing Drive, Alpharetta, Georgia.

- Approved, July 19, 2004

Bank Branches, Domestic

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at the northeast corner of Carroll Road and Highway 114, Southlake, Texas.

- Approved, July 22, 2004

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish branches at 1155 Chastain Road, Northwest, Kennesaw, Georgia; 3065 Lawrenceville Highway, Lawrenceville; and 3072 Old Norcross Road, Duluth.

- Approved, July 22, 2004

Chicago

Town & Country Bank of Springfield, Springfield, Illinois -- to establish a branch at 2601 North Dirksen Parkway.

- Approved, July 22, 2004

Richmond

Union Bank and Trust Company, Bowling Green, Virginia -- to establish a branch at 6479 Mechanicsville Turnpike, Mechanicsville.

- Approved, July 19, 2004

San Francisco

Valley Independent Bank, El Centro, California -- to establish a branch at 3400 Inland Empire Boulevard, Ontario.

- Approved, July 21, 2004

Bank Holding Companies

Richmond

Coastal South Bancshares, Inc., Hilton Head Island, South Carolina -- to become a bank holding company and to acquire CoastalStates Bank.

- Approved, July 23, 2004

Cleveland

F.N.B. Corporation, Hermitage, Pennsylvania -- to acquire Slippery Rock Financial Corporation, Slippery Rock, and its subsidiary, First National Bank of Slippery Rock.

- Returned, July 22, 2004

Bank Holding Companies

Atlanta

PCNB Bancshares, Inc., Bremen, Georgia -- to become a bank holding company and to acquire Peoples Community National Bank.

- Approved, July 19, 2004

Dallas

Southwest Bancorporation of Texas, Inc., Houston, Texas, and Southwest Holdings Delaware, Inc., Wilmington, Delaware -- to acquire Klein Bancshares, Inc., Houston, and indirectly acquire Klein Bancshares of Delaware, Inc., Wilmington, and Klein Bank, Klein, Texas.

- Approved, July 21, 2004

St. Louis

Sun Financial Corporation, St. Peters, Missouri -- to acquire shares of Citizens Home Bank, Greenfield.

- Approved, July 21, 2004

Secretary

SunTrust Banks, Inc., Atlanta, Georgia, and SunTrust Bank Holding Company, Orlando, Florida -- commenter's request to extend the comment period on the application to acquire National Commerce Financial Corporation, Memphis, Tennessee.

- Denied, July 22, 2004

Bank Mergers

Cleveland

Whitaker Bank, Lexington, Kentucky -- to merge with Mount Sterling Bank, Inc., Mount Sterling, and Morehead Bank, Inc., Morehead.

- Approved, July 21, 2004

Change In Bank Control

Chicago

Wellington Bancorp, Inc., Springfield, Illinois -- change in bank control.

- Permitted, July 22, 2004

Competitive Factors Reports

Chicago

Bank of Wausau, Wausau, Wisconsin -- report on competitive factors of the proposed merger with New Bank of Wausau.

- Submitted, July 19, 2004

Atlanta

BankTrust of Florida, Wewahitchka, Florida -- report on competitive factors of the proposed merger with Vision Bank, FSB, Panama City.

- Submitted, July 21, 2004

Atlanta

Colonial Bank, National Association, Montgomery, Alabama -- report on competitive factors of the proposed merger with Premier Service Corporation, Clearwater, Florida, in connection with a corporate reorganization.

- Submitted, July 21, 2004

San Francisco

Community National Bank, Escondido, California -- report on competitive factors of the proposed merger with Cuyamaca Bank, N.A., Santee.

- Submitted, July 19, 2004

Atlanta

First Federal Savings & Loan Association of Lake Charles, Lake Charles, Louisiana -- report on competitive factors of the proposed merger with First Federal Savings & Loan Association of Allen Parish, Oakdale.

- Submitted, July 19, 2004

San Francisco

Kaiser Federal Bank, Pasadena, California -- report on competitive factors of the proposed purchase of the Panorama City branch of Pan American Bank, FSB, Burlingame.

- Submitted, July 19, 2004

Chicago

MFB Financial, Mishawaka, Indiana -- report on competitive factors of the proposed purchase of certain assets and assumption of liabilities of Sobieski Bank, South Bend.

- Submitted, July 19, 2004

Competitive Factors Reports

New York

North Fork Bank, Mattituck, New York -- report on competitive factors of the proposed merger with GreenPoint Bank, New York.
- Submitted, July 20, 2004

Minneapolis

Premier Bank, Rock Valley, Iowa -- report on competitive factors of the proposed merger with State Bank of Hudson, Hudson, South Dakota.
- Submitted, July 23, 2004

Atlanta

Premier Bank, Tallahassee, Florida -- report on competitive factors of the proposed merger with Premier Interim Company.
- Submitted, July 21, 2004

Kansas City

The Rawlins National Bank, Rawlins, Wyoming -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Community Banks of Southern Colorado, Rocky Ford, Colorado.
- Submitted, July 22, 2004

Extensions Of Time

Richmond

Community Bank of Tri-County, Waldorf, Maryland -- extension to August 26, 2005, to establish a branch at 200 Market Square Drive, Prince Frederick.
- Granted, July 23, 2004

Chicago

CSBC Financial Corporation, Cropsey, Illinois -- extension to November 6, 2004, to become a bank holding company and to acquire Citizens State Bank of Cropsey.
- Granted, July 22, 2004

Extensions Of Time

Kansas City

The Farmers State Bank of Fort Morgan Colorado Employee Stock Ownership Plan,
Fort Morgan, Colorado -- extension to November 18, 2004, to acquire shares of FSB
Bancorporation, Inc., parent of Farmers State Bank.

- Granted, July 23, 2004

Membership

Kansas City

The First National Bank of Calumet, Calumet, Oklahoma -- to retain membership in the
Federal Reserve System on conversion from a national to a state charter.

- Approved, July 23, 2004

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, July 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>
4(c)(8)	Boston Private Financial Holdings, Inc., Boston, Massachusetts - to acquire an additional 10% interest in Bingham, Osborn & Scarborough LLC, San Francisco, California pursuant to section 4(j) of the Bank Holding Company Act of 1956, as amended	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.

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, July 24, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Banco De Chile, Santiago, Chile, to convert its Miami, Florida Agency to a Branch.	Newspaper - N/Avail
FBSEA	Banco Del Estado De Chile, Santiago, Chile, to establish a state-licensed branch in New York, New York.	Newspaper - 7/30/2004

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>
INV	Citibank Overseas Investment Corporation, New Castle, Delaware, 30 days' Prior Notice for investment, with respect to Citigroup (Jersey) Limited, Jersey, Channel Islands.

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, July 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

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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, July 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)	First Citizens Banc Corp, Sandusky, Ohio, to acquire 100 percent of FNB Financial Corporation and its wholly-owned subsidiary, First National Bank of Shelby, both of Shelby, Ohio.	Newspaper - N/Avail Fed Reg - N/Avail
*3(a)(1)	Morgan Bancorp, Inc., Hudson, Ohio, to become a bank holding company by acquiring 100 percent of Morgan Bank, N.A., Hudson, Ohio.	Newspaper - N/Avail Fed Reg - 08/05/2004

*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>
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>LrgBk</i>	<i>SmBk</i>
2836306	Buckeye Community Bank 105 Sheffield Center Lorain, Ohio 44055	05/10/2004	07/21/2004	S		X
612618	Provident Bank 1 East Fourth Street Cincinnati, Ohio 45202-3799	03/28/2004	07/21/2004	O	X	

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, July 24, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	People's Community Bank, Montross, Virginia, to establish a branch at 10899 Tidewater Trail, Fredericksburg, Virginia.*	Newspaper – 08/06/2004
Branch	EagleBank, Bethesda, Maryland, to establish a branch at 1425 K Street, NW, Washington, D. C.*	Newspaper – 08/19/2004

*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>
CIC	Mr. Charles E. Mahan, IV, Fayetteville, West Virginia, to retain 15.77% of the voting shares of FCNB Bancorp, Inc., Fayetteville, West Virginia.*	Fed Reg – 08/11/2004 Newspaper – 08/15/2004

*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

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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

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

District 6

Federal Reserve Bank of Atlanta

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

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 15 Bull Street, Savannah, Georgia.*	Newspaper - 07/29/2004
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch at Forest Hill Boulevard, Wellington, Florida, to be known as the Wellington Mall Office.*	Newspaper - 07/30/2004
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch at One South Dixie Highway, Lake Worth, Florida, to be known as the Downtown Lake Worth Office.*	Newspaper - 07/30/2004

*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>
3(a)(3)	First National Bankers Bankshares, Inc., Baton Rouge, Louisiana, to acquire 100 percent of the outstanding shares of Alabama Bankers Bank, Birmingham, Alabama (in organization).*	Newspaper - 08/19/2004 Fed Reg - 08/06/2004
CIC	Paragon Commercial Corporation, Raleigh, North Carolina, after-the-fact change in control notice filed by Mr. William B. Greene, Jr., Gray, Tennessee, to retain control of 25.92 percent of the outstanding common stock of Paragon Commercial Corporation, and its subsidiary, Paragon Commercial Bank, both of Raleigh, North Carolina. Mr. Greene controls 6.95 percent individually and 18.97 percent in his capacity as controlling shareholder of BancTenn Corp., Kingsport, Tennessee.	Newspaper - 08/02/2004 Fed Reg - 07/28/2004
3(a)(3)	Vision Bancshares, Inc., Gulf Shores, Alabama, to acquire 100 percent of the outstanding shares of BankTrust of Florida, Wewahitchka, Florida.*	Newspaper - 08/15/2004 Fed Reg - 08/23/2004

*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>
None	

Section V – Availability of CRA public evaluations

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

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					<i>LrgBk</i>	<i>SmBk</i>
None						

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

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

District 7

Federal Reserve Bank of Chicago

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

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18c & Branches	Citizens Bank, Flint, Michigan, to merge with F&M Bank-Wisconsin, Kaukauna, Wisconsin, and thereby to establish 51 branches.*	Newspaper – N/Avail
Branch	Farmers & Merchants Savings Bank, Manchester, Iowa, to establish a branch facility to be located at 220 West Main Street, Anamosa, Iowa.*	Newspaper – 08/02/2004
18c & Branches	Iowa State Bank, Hull, Iowa, to purchase the assets and assume the liabilities of the Orange City, Iowa, and Sheldon, Iowa, branch offices of First Federal Bank, Sioux City, Iowa, and thereby to establish branch offices at 104 1st Street SE, Orange City, Iowa, and 1201 Second Avenue, Sheldon, Iowa.*	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)(5)	Wintrust Financial Corporation, Lake Forest, Illinois, to acquire 100 percent of the voting shares of Town Bankshares, Ltd., Delafield, Wisconsin, and thereby indirectly acquire Town Bank, Delafield, Wisconsin.*	Fed Reg – 08/23/2004 Newspaper – 08/09/2004

* 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>
4(c)(8)	Amtrust, Inc., Dubuque, Iowa, to engage de novo in extending credit and servicing loans.	Fed Reg – 08/06/2004

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>
FBSEA	ABN AMRO Bank N.V., Amsterdam, The Netherlands, to establish a temporary branch office to be located at ABN AMRO Plaza, 540 West Madison, Chicago, Illinois, pursuant to Section 211.24(a)(5) of Reg. K.

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
264941	Bank of Elmwood 2704 Lathrop Avenue Racine, Wisconsin 53408 (262) 554-5321	01/20/2004	07/14/2004	O		X
2636083	Paramount Bank 31000 Northwestern Highway Farmington Hills, Michigan 48334 (248) 538-8600	12/09/2002	07/13/2004	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, July 24, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Heber Springs State Bank, Heber Springs, Arkansas, to establish a branch facility to be located at the northeast corner of Highway 5 and Highway 36, Rose Bud, Arkansas.*	Newspaper – 08/03/2004

* 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>
3A3	Century Bancshares, Inc., Gainesville, Missouri ("Century"), to acquire additional shares, and thereby retain approximately 24 percent ownership, of Ozarks Heritage Financial Group, Inc., Gainesville, Missouri ("Ozarks") and thereby indirectly retain ownership of Legacy Bank & Trust Company, Plato, Missouri. Concurrently with this transaction, Century and Ozarks propose to acquire 100 percent of The Citizens Bank of Sparta, Sparta, Missouri. (Previously reported during the week ended July 17, 2004.)*	Newspaper - 08/06/2004 Fed Reg – 08/16/2004
3A3	German American Bancorp, Jasper, Indiana, to acquire 9.9 percent of American Community Bancorp, Inc., Evansville, Indiana, and thereby indirectly acquire Bank of Evansville, N.A., Evansville, Indiana. (Previously reported during the week ended July 10, 2004.)*	Newspaper – 08/08/2004 Fed Reg – 08/06/2004
3A3	Liberty Bancshares, Inc., Jonesboro, Arkansas, to acquire 26.34 percent of Russellville Bancshares, Inc., Jonesboro, Arkansas, and thereby indirectly acquire First Arkansas Valley Bank, Russellville, Arkansas. (Previously reported during the week ended July 17, 2004.)*	Newspaper – 08/14/2004 Fed Reg – 08/17/2004
3A3	Maries County Bancorp, Inc., Vienna, Missouri ("Bancorp"), to acquire additional shares of Branson Bancshares, Inc., Branson, Missouri ("Bancshares"), and thereby indirectly acquire Branson Bank, Branson, Missouri. The acquisition will result in Bancorp's ownership of 9.02 percent of Bancshares stock.*	Newspaper – 08/20/2004 Fed Reg – 08/20/2004

* 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>
Premises	Farmers Bank & Trust Company, Blytheville, Arkansas, to increase its investment in premises in the amount of \$2,066,989, for pro forma investment in premises of \$7.05 million, representing 179 percent of capital stock and surplus.

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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, July 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	The Marvin T. Loosbrock Residuary Trust U/A dated April 9, 1984; the Marvin T. Loosbrock QTIP Trust U/A dated April 9, 1984 (collectively, the "Trusts"); Lois M. Loosbrock, individually and as trustee of the Trusts; Mark L. Loosbrock, individually and as trustee of the Trusts; and Gary M. Loosbrock, individually and as trustee of the Trusts; a group acting in concert, all of Lismore, Minnesota, to gain control of Lismore Financial Services, Inc., Lismore, Minnesota, and thereby indirectly gain control of the State Bank of Lismore, Lismore, Minnesota.*	Fed Reg-08/04/2004 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>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, July 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)	UCSB Financial Corporation, Fort Wayne, Indiana, to become a bank holding company through the acquisition of up to 79 percent of the voting shares of Uinta County State Bank, Mountain View, Wyoming.	Newspaper - 08/18/2004 Fed Reg - 08/16/2004
3(a)(1)	Midwest Community Financial Corporation, Midwest City, Oklahoma, to become a bank holding company through the acquisition of up to 100 percent of the voting shares of Canute Bancshares, Inc., Clinton, Oklahoma, and thereby indirectly acquire First State Bank, Canute, Oklahoma.	Newspaper - N/Avail Fed Reg - N/Avail
3(a)(1)	Eastman Acquisition Holding Company, Ponca City, Oklahoma, to become a bank holding company through the acquisition of up to 100 percent of the voting shares of Eastman National Bancshares, Inc., Newkirk, Oklahoma, and thereby indirectly acquire Eastman National Bank of Newkirk, Newkirk, Oklahoma.	Newspaper - N/Avail Fed Reg - N/Avail
3(a)(3)	Citizens Bancshares Co., Chillicothe, Missouri, to acquire up to 12 percent of the voting shares of First Community Bancshares, Inc., Overland Park, Kansas, and thereby indirectly acquire First Community Bank, Lee's Summit, Missouri.	Newspaper - 08/11/2004 Fed Reg - 08/23/2004
CIC	Notification by Jerry Wurtele and Susan Wurtele, Nebraska City, Nebraska, to acquire control of Davenport Community Bancshares, Inc., parent of Jennings State Bank, both of Davenport, Nebraska.	Newspaper - 08/04/2004 Fed Reg - 08/09/2004

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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<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, July 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.

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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

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

District 12

Federal Reserve Bank of San Francisco

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

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Farmers and Merchants Bank of Central California, Lodi, California, to establish a branch facility to be located at 2401 W. Turner Road, Suite 280, Lodi, California.*	Newspaper – 07/30/2004

* 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>
4(c)(8)	First National Bank Holding Company, Scottsdale, Arizona, to acquire 100 percent of First Capital Bank of New Mexico, FSB, Albuquerque, New Mexico, and thereby operate a savings association.*	Newspaper – N/Avail Fed Reg – 08/17/2004

* 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>
4(c)(8)	Mitsubishi Tokyo Financial Group, Inc., Tokyo, Japan and Bank of Tokyo Mitsubishi, Ltd., Tokyo, Japan, to acquire 10 percent of the common equity interests in The Clearing House Payments Company, L.L.C., New York, New York, & thereby engage in 1) the operation of electronic funds transfer systems 2) the operation of check clearing settlement systems 3) data processing, pursuant to section 225.28(b)(14) of Regulation Y.

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 SmBk</i>
181169	Foothill Independent Bank 4550 Mangels Boulevard Fairfield, California 94585 (707) 863-6805	03/15/2004	07/12/2004	S	X

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

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