
Federal Reserve Release



H.2

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

No. 33

Week Ending August 14, 2004

Discount Rates

Discount and Advance Rates -- increase in the primary credit rate from 2-1/4 percent to 2-1/2 percent by twelve Federal Reserve Banks.

- Approved, August 10, 2004

Forms

Forms -- final Board review to extend with revision the Interagency Notice of Change in Bank Control (FR 2081a), Interagency Notice of Change in Director or Senior Executive Officer (FR 2081b), and Interagency Biographical and Financial Report (FR 2081c).

- Approved, August 11, 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

Bank of Alabama, Birmingham, Alabama -- to establish a branch at 2123 Whitesburg Drive, Huntsville.

- Withdrawn, August 10, 2004

Richmond

The Bank of Floyd, Floyd, Virginia -- to establish a branch at 1634 West Main Street, Salem.

- Approved, August 11, 2004

San Francisco

Liberty Bank, South San Francisco, California -- to establish a branch at 251 Lytton Avenue, Palo Alto.

- Approved, August 11, 2004

San Francisco

Oak Valley Community Bank, Oakdale, California -- to establish a branch at 2001 Geer Road, Turlock.

- Approved, August 9, 2004

Richmond

Old Line Bank, Waldorf, Maryland -- to establish a branch at 1641 State Route 3 North, Crofton.

- Approved, August 13, 2004

New York

Solvay Bank, Solvay, New York -- to establish a branch at Glenn Crossing Plaza, 7421 Oswego Road, Liverpool.

- Approved, August 13, 2004

Richmond

Virginia Commerce Bank, Arlington, Virginia -- to establish a branch at 2401 Mount Vernon Avenue, Alexandria.

- Approved, August 12, 2004

Bank Branches, Domestic

Chicago

Warren Bank, Warren, Michigan -- to establish a branch at 31800 Van Dyke Avenue.
- Approved, August 12, 2004

Bank Holding Companies

Kansas City

Astra Financial Corporation, Prairie Village, Kansas -- to acquire shares of First Missouri Bancshares, Inc., Brookfield, Missouri, and thereby acquire First Missouri National Bank.
- Approved, August 12, 2004

Dallas

Austin Bancorp, Inc., Jacksonville, Texas -- for Austin Bancorp, Inc. and its parent holding companies, Jane Austin Chapman Limited Partnership, LP and JSA Family Limited Partnership, to acquire shares of First National Bank, Bullard.
- Approved, August 11, 2004

Boston

Boston Private Financial Holdings, Inc., Boston, Massachusetts -- to acquire an additional interest in Bingham, Osborn & Scarborough LLC, San Francisco, California.
- Approved, August 10, 2004

San Francisco

Bridge Bancorp, San Jose, California -- to become a bank holding company and to acquire Bridge Bank, N.A.
- Approved, August 11, 2004

Secretary

Capital City Bank Group, Inc., Tallahassee, Florida -- to acquire Farmers & Merchants Bank, Dublin, Georgia, and for Capital City Bank, Tallahassee, to merge with Farmers & Merchants Bank and thereby establish branches.
- Approved, August 12, 2004

St. Louis

German American Bancorp, Jasper, Indiana -- to acquire shares of American Community Bancorp, Inc., Evansville, and thereby acquire Bank of Evansville, National Association.
- Approved, August 11, 2004

Bank Holding Companies

Cleveland

Morgan Bancorp, Inc., Hudson, Ohio -- to become a bank holding company and to acquire Morgan Bank, N.A.

- Approved, August 10, 2004

Philadelphia

Penn Liberty Financial Corp, Wayne, Pennsylvania -- to become a bank holding company and to acquire Penn Liberty Bank.

- Approved, August 9, 2004

Bank Mergers

Chicago

Citizens Bank, Flint, Michigan -- to merge with F&M Bank-Wisconsin, Kaukauna, Wisconsin, and thereby establish branches.

- Approved, August 13, 2004

Kansas City

Community Banks of Colorado, Greenwood Village, Colorado -- to purchase certain assets and assume certain liabilities of Community Banks of the Rockies, La Jara, and thereby establish branches.

- Approved, August 13, 2004

Kansas City

Farmers State Bank, Phillipsburg, Kansas -- to purchase certain assets and assume certain liabilities of the Phillipsburg branch of Landmark National Bank, Manhattan.

- Approved, August 13, 2004

Change In Bank Control

Kansas City

Davenport Community Bancshares, Inc., Davenport, Nebraska -- change in bank control.

- Permitted, August 13, 2004

Minneapolis

Lismore Financial Services, Inc., Lismore, Minnesota -- change in bank control.

- Permitted, August 12, 2004

Competitive Factors Reports

Kansas City

AccessBank, Clovis, New Mexico -- report on competitive factors of the proposed acquisition of the Sun City, Arizona branch of Matrix Capital Bank, Denver, Colorado.
- Submitted, August 10, 2004

Boston

Berkshire Bank, Pittsfield, Massachusetts -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Oriskany Falls, New York branch of The National Bank of Vernon, Vernon.
- Submitted, August 9, 2004

Atlanta

First Bank of Tennessee, Spring City, Tennessee -- report on competitive factors of the proposed merger with Peoples Bank of Polk County, Benton, in connection with a corporate reorganization.
- Submitted, August 13, 2004

Atlanta

First National Bank South, Alma, Georgia -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Folkston branch of First National Bank, Savannah.
- Submitted, August 13, 2004

New York

First Niagara Commercial Bank, Troy, New York -- report on competitive factors of the proposed merger with Hudson River Commercial Bank, New York.
- Submitted, August 10, 2004

New York

Provident Bank, Montebello, New York -- report on competitive factors of the proposed merger with The Warwick Savings Bank, Warwick, and The Towne Center Bank, Lodi, New Jersey.
- Submitted, August 10, 2004

Competitive Factors Reports

New York

Provident Municipal Bank, Montebello, New York -- report on competitive factors of the proposed merger with Warwick Commercial Bank, Warwick.

- Submitted, August 10, 2004

Extensions Of Time

St. Louis

American Community Bancorp, Inc., Evansville, Indiana -- extension to September 30, 2004, to become a bank holding company and to acquire Bank of Evansville, National Association.

- Granted, August 13, 2004

Dallas

TexasBank, Fort Worth, Texas -- extension to November 11, 2004, to merge with Northwest National Bank of Arlington, Arlington, and thereby establish a branch.

- Granted, August 10, 2004

Kansas City

Thomas H. Olson Family Limited Partnership, Lisco, Nebraska -- extension of time to fulfill a commitment.

- Granted, August 11, 2004

Membership

Chicago

Providence Bank, LLC, South Holland, Illinois -- to become a member of the Federal Reserve System.

- Withdrawn, August 13, 2004

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on June 29-30, 2004.

- Published, August 12, 2004

Regulations And Policies

Director, C&CA

Regulation Z (Truth in Lending) -- annual adjustment to the dollar amount that triggers additional disclosure requirements for home mortgage loans with fees above a certain amount (Docket No. R-1208).

- Approved, August 6, 2004 (AC)

FOMC

Short-Term Interest Rates -- increase in the target for the federal funds rate from 1-1/4 percent to 1-1/2 percent.

- Approved, August 10, 2004

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, August 14, 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</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for 4th Quarter of 2004

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, August 14, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a seasonal-use limited branch office at York Technical Institute, 3050 Hempland Road, East Hempfield Township, Lancaster County, Pennsylvania.	Newspaper – 08/28/2004

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>	
4C8	Arrow Financial Corporation, Glens Falls, New York, to acquire 100 percent of Capital Financial Group, Inc., South Glens Falls, New York.	

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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, August 14, 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)	Sterling Financial Corporation, Lancaster, PA, to acquire The Pennsylvania State Banking, Company, Camp Hill, PA.	Newspaper – N/Avail Fed Reg – 09/09/2004

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.

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:

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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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, August 14, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*Branch	Fifth Third Bank, Grand Rapids, Michigan to establish a branch facility at 2300 Portage Road, Kalamazoo, Michigan	Newspaper – 08/25/2004
*Branch	Fifth Third Bank, Cincinnati, Ohio to establish a branch facility at 7730 Brandt Pike, Dayton, Ohio	Newspaper – 08/26/2004
*Branch	Sky Bank, Salineville, Ohio to establish a branch facility at The Clintonville Financial Center, 3416 North High Street, Columbus, Ohio	Newspaper – 08/17/2004

*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)(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 – 08/12/2004
*3(a)(5)	KeyCorp, Cleveland, Ohio to acquire Evertrust Financial Group, Inc., Everett, WA and its subsidiary, Evertrust Bank, Everett, WA, pursuant to sections 3(a)(5) of the Bank Holding Company Act	Newspaper – 09/08/2004 Fed Reg – 09/10/2004
*3(a)(5) & 4(c)(8)	PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, to acquire 100 percent of Riggs National Corporation, Washington, DC, and thereby indirectly acquire certain of its nonbank subsidiaries and Riggs Bank, N.A., McLean, Virginia	Newspaper – N/Avail 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>
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 4th Quarter of 2004

<i>Institution</i>	<i>Location</i>
North Side Bank and Trust Company	4125 Hamilton Avenue Cincinnati, Ohio 45223

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, August 14, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 801 Brickell Avenue, Suite 2100, Miami, Florida.*	Newspaper – 08/26/2004
Branch	The First Bank and Trust Company, Lebanon, Virginia, to establish a branch at 1555 Commerce Road, Verona, Virginia.*	Newspaper – 08/27/2004
Branch	Cecil Federal Bank, Elkton, Maryland, to establish a branch at 122 West Main Street, Cecilton, Maryland.*	Newspaper – 08/27/2004

*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	Notice of Change in Control filed by William Ray Harris, Sr., Jean Wright Harris, Michael Wesley Harris, Florence Diane Harris, Austin Ray Harris, Clayton Moore Harris, Matthew Wesley Harris, William Ray Harris, Jr., William Otis Hundley, Jr., Sandra Harris Hundley, and Joshua James Spain, all of Mineral, Virginia, to control up to 11.72% of the voting shares of Peoples Bank of Virginia, Richmond, Virginia.*	Fed Reg – 08/31/2004 Newspaper – 08/31/2004

*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.

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

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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
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, August 14, 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 400 ft. north of Ronald Regan Parkway, on Highway 123, Snellville, Georgia.*	Newspaper – 08/21/2004
Branch	Riverside Bank of the Gulf Coast, Cape Coral, Florida, to establish a branch located at 9885 Collier Boulevard, Naples, Florida.*	Newspaper – 08/23/2004
18(c)	Regions Bank, Birmingham, Alabama, to acquire certain liabilities of Union Planters Bank, N.A., Memphis, Tennessee. The liabilities assumed will be certain escrow accounts.*	Newspaper – 09/04/2004
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 4175 Old Milton Parkway, Alpharetta, Georgia.*	Newspaper – 08/14/2004
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 7237 Eastchase Parkway, Montgomery, Alabama.*	Newspaper – 08/14/2004
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 700 Hyundai Boulevard, Montgomery, Alabama.*	Newspaper – 08/14/2004
Branch	Sterling Bank, Lantana, Florida, to establish a branch located at 550 S.E. 9th Street, Delray Beach, Florida.*	Newspaper – 08/18/2004
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 624 H Street, N.W. Washington, D.C., to be known as the Chinatown Office.*	Newspaper – 08/24/2004
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 43975 Pipeline Plaza, Ashburn, Virginia, to be known as the Ashburn Center Office.	Newspaper – 08/24/2004

*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)(1)	Great Financial Corporation, Miami Lakes, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of Great Florida Bank, Miami, Florida.*	Newspaper – N/Avail Fed Reg – N/Avail

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	SBT Bancshares, Inc., Golden Meadow, Louisiana, prior change in control notice by James Bernard Cantrelle, Raceland, Louisiana, Albert Anthony Cherie, Golden Meadow, Louisiana, Huey Joseph Cherie, Cut Off, Louisiana, Eldon Joseph Frazier, Cut Off, Louisiana, and Walter Harold Maples, Grand Isle, Louisiana, to increase their collective ownership by 45.45 percent of the outstanding shares of SBT Bancshares, Inc., and its subsidiary, State Bank & Trust Company, both of Golden Meadow, Louisiana. The total ownership will equal 100 percent.	Newspaper – N/Avail Fed Reg – 08/31/2004

* 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>
State Member	Trustmark National Bank, Jackson, Mississippi, to become a member of the Federal Reserve System, upon its conversion from a national bank to a state-chartered bank. The name will be Trustmark Bank.

Section V – Availability of CRA public evaluations

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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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, August 14, 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 35 N. Lake Avenue, Suite 120, Pasadena, California.*	Newspaper – 08/23/2004
Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 2560 Dallas Parkway, Plano, Texas.*	Newspaper – 08/28/2004
18C & Branches	Iowa State Bank, Hull, Iowa, to establish branch offices at 104 1st Street SE, Orange City, Iowa, and 1201 Second Avenue, Sheldon, Iowa, and thereby to establish branch offices at 104 1st Street SE, Orange City, Iowa, and 1201 Second Avenue, Sheldon, Iowa..*	Newspaper – N/Avail
Branch	The Northern Trust Company, Chicago, Illinois, to retain its branch facility located at 250 S. Northwest Highway, Park Ridge, Illinois.*	Newspaper – 08/24/2004
Branch	The Onsted State Bank, Onsted, Michigan, to establish a branch facility to be located at 112 South Main Street, Onsted, Michigan.*	Newspaper – 08/20/2004
Branch	Warren Bank, Warren, Michigan, to establish a branch facility to be located at 31800 Van Dyke, Warren, Michigan.*	Newspaper – 08/05/2004

* 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)	Metropolitan Bank Group, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of Allegiance Community Bank, Tinley Park, Illinois.*	Fed Reg – 09/13/2004 Newspaper – 09/09/2004

* 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)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, proposes to acquire indirectly through its subsidiary, Metavante Corporation, 100 percent of Response Data Corp., Parsippany, New Jersey, and thereby engage in data processing activities.	Fed Reg – 08/30/2004

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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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 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, August 14, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C Branch	Cass Commercial Bank, Bridgeton, Missouri, to merge with Franklin Bank of California, Orange, California, and to retain the acquired facility as a branch office.*	Newspaper – 09/06/2004

* 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>
4c8	Cass Information Systems, Inc., Bridgeton, Missouri, to acquire 100 percent of Franklin Bancorp, Orange, California, and thereby indirectly acquire Franklin Bank of California, Orange, California.*	Newspaper – 09/11/2004 Fed Reg – 09/10/2004
3A3	S.Y. Bancorp, Inc., Louisville, Kentucky, to acquire 9.9 percent of Indiana Business Bank, Indianapolis, Indiana (in formation). (Previously reported during the week ended August 7, 2004.)*	Newspaper – 09/06/2004 Fed Reg – 09/02/2004
CIC	Notice by the James Stephen Turner control group, which consists of James Stephen Turner, the James Stephen Turner 1994 trust, James Stephen Turner Trustee, and Judith Turner all of Nashville, Tennessee, to retain control of FNB Financial Corporation, Scottsville, Kentucky.	Newspaper – 08/31/2004 Fed Reg – N/Avail
CIC	Notice by the Douglas E. Hazel Revocable Trust, with Douglas E. Hazel as trustee, Washington, Missouri (Douglas Trust), to become the largest individual shareholder of Cardinal Bancorp, Inc., St. Louis, Missouri. In addition, the Hazel Family, when acting as a group in concert, will gain control of Cardinal Bancorp. The Hazel Family consists of Douglas Trust, the Cynthia Hazel Gilbertson Revocable Trust, with Cynthia Hazel Gilbertson as trustee, Faribault, Minnesota, and Hazel Investments, Limited Partnership, Washington, Missouri. (Previously reported during the weeks ending July 17, 2004 and July 31, 2004.)	Newspaper – 08/23/2004 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>
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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, August 14, 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)(3)	Heritage Bancshares Group, Inc., Willmar, Minnesota, to acquire 100% of Raymond Bancshares, Inc., Raymond, Minnesota, and thereby indirectly acquire Farmers State Bank of Raymond, Raymond, Minnesota.*	Fed Reg – 08/27/2004 Newspaper – 09/03/2004

* 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>	<i>Ending date of comment period</i>
None		

Section V – Availability of CRA public evaluations

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

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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>
651457	First Security Bank of Malta	05/04/2004	08/06/2004	O		X

Section VI – CRA examinations scheduled for 4th Quarter of October 1, 2004 – December 31, 2004

<i>Institution</i>	<i>Location</i>
Rocky Mountain Bank	Billings, Montana
American State Bank of Pierre	Pierre, South Dakota
The State Bank of Ewen	Ewen, Michigan
State Bank of La Crosse	La Crosse, Wisconsin

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received, as a result of either the first publication or subsequent publications will be considered during the examination.

Written comments regarding the CRA performance of these institutions should be directed to Mr. James A. Colwell at the Federal Reserve Bank of Minneapolis, Division of Supervision, Regulation, and Credit, P. O. Box 291, Minneapolis, Minnesota 55480-0291.

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, August 14, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First State Bank N.M., Taos, New Mexico, to establish a branch at 490 East 500 South, Salt Lake City, Utah.	Newspaper – 08/10/2004
Branch	Gold Bank, Leawood, Kansas, to establish a branch at the corner of Highway 152 and Interstate 35, Liberty, Missouri.	Newspaper – 08/25/2004

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)	Wilber Co., Wilber, Nebraska, to acquire 100 percent of the voting shares of Hickman Corporation, Hickman, Nebraska, and thereby indirectly acquire First State Bank, Lincoln, Nebraska.	Newspaper – N/Avail Fed Reg – 09/03/2004
3(a)(3)	Wilber Co., Wilber, Nebraska, to acquire 100 percent of the voting shares of Yutan Bancorp., Inc., Yutan, Nebraska, and thereby indirectly acquire Bank of Yutan, Yutan, Nebraska.	Newspaper – N/Avail Fed Reg – 09/03/2004
4(c)(8)	Wilber Co., Wilber, Nebraska, to engage in insurance activities through the acquisition of Yutan Bancorp., Inc., Yutan, Nebraska, parent of Yutan Insurance Agency, Inc., Yutan, Nebraska.	Newspaper – N/Avail Fed Reg – 09/03/2004

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>
4(c)(8)	Elkcorp, Inc., Clyde, Kansas, to engage in the sale of financial analysis software.

Section V – Availability of CRA public evaluations

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

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

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SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, August 14, 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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S = Satisfactory

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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>
371362	Wellington State Bank 1000 8 th Street Wellington, Texas 79095	05/03/2004	08/14/2004	S		X

Section VI – CRA examinations scheduled for Fourth Quarter of 2004

<i>Institution</i>	<i>Location</i>
First State Bank 498456	101 West San Saba Street Menard, Texas 76859
Texas Star Bank 274164	110 East Jefferson Van Alstyne, Texas 75495
Van Horn State Bank 199463	100 East Broadway Van Horn, Texas 79855

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, August 14, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Farmers & Merchants Bank of Central California, Lodi, California, to establish a branch facility to be located at 1387 North Lower Sacramento Road, Lodi, California.*	Newspaper – 08/17/2004
Branch	Farmers & Merchants Bank of Central California, Lodi, California, to establish a branch facility to be located at 4612 McGaw Street, Stockton, California.*	Newspaper – 08/16/2004

* 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>
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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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>
697763	Westamerica Bank 4550 Mangels Boulevard Fairfield, California 94585 (707) 863-6801	04/12/2004	08/12/2004	S	X	

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.

Section VI – CRA examinations scheduled for Quarter of

Institution *Location*

None
