
Federal Reserve Release



H.2

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

No. 35

Week Ending August 28, 2004

Regulations And Policies

Host state lending ratios -- interagency release of the host state loan-to-deposit ratios used by the banking agencies to determine compliance with the Riegle-Neal Interstate Banking and Branching Efficiency Act.

- Published, August 26, 2004

Enforcement

Garden City Bancshares, Inc., Garden City, Missouri -- issuance of a consent notice of prohibition against Kenneth M. Matzdorff, the majority shareholder and a former officer and director.

- Announced, August 24, 2004

The NorCrown Trust, Livingston, New Jersey -- issuance of a consent notice of prohibition against Charles Kushner, an institution-affiliated party.

- Announced, August 24, 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

Richmond

EagleBank, Bethesda, Maryland -- to establish a branch at 1425 K Street Northwest, Washington, D.C.

- Approved, August 24, 2004

St. Louis

First Bank, St. Louis, Missouri -- to establish a branch at 221 Salt Lick Road, St. Peters.

- Approved, August 25, 2004

Chicago

The Onsted State Bank, Onsted, Michigan -- to establish a branch at 112 South Main Street.

- Approved, August 27, 2004

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch on Highway 124, Snellville, Georgia.

- Approved, August 27, 2004

Atlanta

Riverside Bank of the Gulf Coast, Cape Coral, Florida -- to establish a branch at 9885 Collier Boulevard, Naples.

- Approved, August 27, 2004

Cleveland

Sky Bank, Salineville, Ohio -- to establish a branch at The Clintonville Financial Center, 3416 North High Street, Columbus.

- Approved, August 24, 2004

Atlanta

Sterling Bank, Lantana, Florida -- to establish a branch at 550 Southeast 9th Street, Delray Beach.

- Approved, August 24, 2004

Bank Branches, Domestic

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 2250 North Orange Blossom Trail, Orlando, Florida.

- Approved, August 24, 2004

Bank Holding Companies

Kansas City

Eastman Acquisition Holding Company, Ponca City, Oklahoma -- to become a bank holding company and to acquire Eastman National Bancshares, Inc., Newkirk, and Eastman National Bank of Newkirk.

- Approved, August 27, 2004

Atlanta

First National Bankers Bankshares, Inc., Baton Rouge, Louisiana -- to acquire Alabama Bankers Bank, Birmingham, Alabama, a de novo bank.

- Approved, August 24, 2004

St. Louis

Progress Acquisition, Inc., Sullivan, Missouri -- to become a bank holding company and to acquire Progress Bancshares, Inc. and Progress Bank of Missouri.

- Approved, August 23, 2004

New York

Provident Bancorp, Inc., Montebello, New York -- waiver of application in connection with mergers involving the subsidiary banks of Provident Bancorp, Inc. and Warwick Community Bancorp, Inc., Warwick.

- Granted, August 19, 2004 (AC)

Secretary

The Royal Bank of Scotland Group plc, Edinburgh, Scotland; The Royal Bank of Scotland plc, RBSG International Holdings Ltd., and Citizens Financial Group, Inc., Providence, Rhode Island -- to acquire Lynk Systems, Inc., Atlanta, Georgia, and thereby provide merchant transaction processing services, automated teller machine services, and stored-value debit card services.

- Approved, August 23, 2004

Bank Holding Companies

Dallas

Texas Country Bancshares, Inc., Brady, Texas -- to acquire Clarity Holdings, Inc., Uvalde, and National American Bank.
- Approved, August 24, 2004

Kansas City

UCSB Financial Corporation, Fort Wayne, Indiana -- to become a bank holding company and to acquire shares of Uinta County State Bank, Mountain View, Wyoming.
- Approved, August 23, 2004

Bank Mergers

Richmond

Union Bank and Trust Company, Bowling Green, Virginia -- to merge with Guaranty Bank, Charlottesville, and thereby establish a branch.
- Approved, August 27, 2004

Change In Bank Control

Atlanta

Paragon Commercial Corporation, Raleigh, North Carolina -- to retain control of Paragon Commercial Corporation.
- Withdrawn, August 27, 2004

Minneapolis

Philip Bancorporation, Inc., Philip, South Dakota -- change in bank control.
- Permitted, August 26, 2004

Competitive Factors Reports

Kansas City

First Bank and Trust Company, Cozad, Nebraska -- report on competitive factors of the proposed merger with Farmers State Bank, Eustis.
- Submitted, August 27, 2004

Competitive Factors Reports

St. Louis

First Citizens Bank, Shepherdsville, Kentucky -- report on competitive factors of the proposed assumption of certain deposits of Bank One, National Association, Chicago, Illinois.

- Submitted, August 27, 2004

Extensions Of Time

Richmond

Frederick County Bank, Frederick, Maryland -- extension to December 4, 2005, to establish a branch at 200 Commerce Drive, Walkersville.

- Granted, August 25, 2004

Financial Holding Companies

New York

Evans Bancorp, Inc., Angola, New York -- election to become a financial holding company.

- Effective, August 25, 2004

New York

RSI Bancorp, Inc., Rahway, New Jersey, and RSI Bancorp, MHC -- elections to become financial holding companies.

- Effective, August 24, 2004

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, August 28, 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) & 3(a)(5)	Eastern Bank Corporation, Boston, Massachusetts - to merge with Plymouth Bancorp, Inc., Wareham, Massachusetts and thereby acquire 100% of the voting shares of Plymouth Savings Bank, Wareham, Massachusetts	Newspaper – 09/20/2004 Fed Reg – 09/20/2004

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>	<i>Ending date of comment period</i>
Foreign Branch	Webster Bank, National Association, Waterbury, Connecticut - to open a Cayman Islands branch on Grand Cayman in the British West Indies pursuant to Subpart A, section 211.3(b)(2) of Regulation K	

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 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, August 28, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	JP Morgan Chase Bank, New York, New York, to establish a branch office at 11521 North FM 620, Austin Travis County, Texas.	Newspaper – 09/24/2004
Branch	JP Morgan Chase Bank, New York, New York, to establish a branch office at 405 Lexington Avenue, New York, New York.	Newspaper – 09/25/2004
Branch	JP Morgan Chase Bank, New York, New York, to establish a branch office at 330 Plandome Road, Manhasset, Nassau County, New York.	Newspaper – 09/25/2004

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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>
Investment	JP Morgan Chase Bank (“JMPCB”) to acquire control of two Edge corporation, Bank One International Holdings Corporation (“BOIHC”) and Bank One International Corporation, and one Agreement corporation, BIL International Holdings, all of Chicago, Illinois, pursuant to Section 211.5(e) of Regulation K. In addition, JPMCB has also provided notice of its intention to make an investment in its subsidiary Edge Corporation, J.P. Morgan International Inc. (“JPMII”), New York, New York and for JPMII to make an additional investment in its subsidiary Edge Corporation, J.P. Morgan International Finance Ltd., Newark, Delaware and BOIHC.

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

Section VI – CRA examinations scheduled for Third Quarter of 2004

<i>Institution</i>	<i>Location</i>
Sleepy Hollow Bank	49 Beekman Avenue, Sleepy Hollow, New York 10591
BDP Bank	90 Broad Street, 5 th Floor, New York, New York 10004
Banco Popular de Puerto Rico	209 Munoz Rivera Avenue, San Juan, Puerto Rico 00918

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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, August 28, 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 – 09/04/2004 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.

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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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, August, 28, 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, MI, to establish a branch facility at 13904 Shelbyville Road, Louisville, KY.	Newspaper – 09/02/2004
*Branch	Fifth Third Bank, Cincinnati, OH, to establish a branch facility at 306 Clinton Street, Defiance, OH.	Newspaper – 08/08/2004
*Branch	Fifth Third Bank, Cincinnati, OH, to establish a branch facility at 1236 South Main Street, Bryan, OH.	Newspaper – 09/08/2004

*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 – 08/11/2004 Fed Reg – 08/12/2004
*3(a)(5)	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, NA, McLean, Virginia.	Newspaper – N/Avail Fed Reg – 09/09/2004
*3(a)(3)	S&T Bancorp, Inc., Indiana, Pennsylvania, proposes to acquire up to 24.99 percent of the voting shares outstanding of Allegheny Valley Bancorp, Inc., Pittsburgh, Pennsylvania.	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>
Investment	Key Bank, NA, Cleveland, OH, to make additional investments in all Edge and agreement corporation subsidiaries totaling \$300 million or 14.39% of capital and surplus, pursuant to section 211.5(h) of Regulation K.
Investment	KRM Holdings, Inc., Albany, NY, (agreement corporation) to make additional investments in KRM Leasing, Ltd., Hamilton, Bermuda, up to \$256 million pursuant to section 211.9(f) of Regulation K.

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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, August 28, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	River City Bank, Mechanicsville, Virginia, to provide a courier service to pick up noncash deposits from business customers at locations in the city of Richmond, and in the counties of Hanover, Henrico and Chesterfield.*	Newspaper – 09/07/2004
Branch	Middleburg Bank, Middleburg, Virginia, to establish a branch at 1779 Fountain Drive, Reston, Virginia.*	Newspaper – 09/07/2004
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 790 Gateway Drive, Altamonte Springs, Florida.*	Newspaper – 09/10/2004
Branch	Gateway Bank & Trust Co., Elizabeth City, North Carolina, to establish a branch at 100 Moyock Commons Drive, Moyock, North Carolina.*	Newspaper – 09/10/2004
Branch	Gateway Bank & Trust Co., Elizabeth City, North Carolina, to establish a branch at 1580 Laskin Road, Virginia Beach, Virginia.*	Newspaper – 09/10/2004
Branch	Gateway Bank & Trust Co., Elizabeth City, North Carolina, to establish a branch at 2098 Princess Anne Road, Virginia Beach, Virginia.*	Newspaper – 09/10/2004

*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

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					<i>LrgBk</i>	<i>SmBk</i>
254547	Southern Community Bank and Trust 4701 Country Club Road Winston-Salem, North Carolina 27104	06/07/2004	08/28/2004	S	X	

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 28, 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 120 E. Main Street, Suite B, Pensacola, Florida.*	Newspaper – 09/02/2004
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 15320 IH 35 North, Selma, Texas.*	Newspaper – 08/31/2004
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 701 E. Beltline Road, Cedar Hill, Texas.*	Newspaper – 08/31/2004
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 101 East IH 20, Arlington, Texas.*	Newspaper – 08/31/2004
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 4020 Beltline Road, Addison, Texas.*	Newspaper – 08/31/2004
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 208NC Highway 54, Durham, North Carolina.*	Newspaper – 08/31/2004
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 8740 Mitchell Boulevard, New Port Richey, Florida.*	Newspaper – 09/02/2004
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 6114 Ridgewood Road, Jackson, Mississippi.*	Newspaper – 09/02/2004
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at the intersection of State and Ellis Roads, Fayetteville, Georgia, to be known as the Fayetteville Office.*	Newspaper – 09/02/2004
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 942 Highway 81 East, McDonough, Georgia, to be known as the McDonough West Office.*	Newspaper – 09/02/2004
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at the intersection of Windward Parkway and McGinnis Ferry, Alpharetta, Georgia, to be known as the Windward/McGinnis Office.*	Newspaper – 09/02/2004
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 1037- 1039 Light Street, Baltimore, Maryland, to be known as the Federal Hill Office.*	Newspaper – 09/08/2004

*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)	Algiers Bancorp, Inc., Baton Rouge, Louisiana, to become a bank holding company by acquiring 100 percent of the outstanding shares of Statewide Bank, Terrytown, Louisiana (f/k/a Algiers Bank & Trust).*	Newspaper – 10/01/2004 Fed Reg – N/Avail
3(a)(1)	Cygnat Financial Corporation, Ponte Vedra Beach, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of Cygnat Private Bank, Ponte Vedra Beach, Florida.*	Newspaper – 08/13/2004 Fed Reg – 09/20/2004
3(a)(1)	Enterprise Banking Company, Inc., Stockbridge, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of The Dorsey State Bank, Abbeville, Georgia.*	Newspaper – N/Avail Fed Reg – 09/27/2004
CIC	SBT Bancshares, Inc., Golden Meadow, Louisiana, prior change in control notice by James Bernard Cantrelle, Raceland, Louisiana, Albert Anthony Cheramie, Golden Meadow, Louisiana, Huey Joseph Cheramie, 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>
None	

Section V – Availability of CRA public evaluations

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<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 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 28, 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 17011 Beach Boulevard, Huntington Beach, California.*	Newspaper – 08/23/2004
Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 201 Marcell Drive, N.E., Rockford, Michigan.*	Newspaper – 08/27/2004
Branch	1st Source Bank, South Bend, Indiana, to establish a branch facility to be located at 5637 Cleveland Road, Stevensville, Michigan.*	Newspaper – 09/03/2004
18c & Branch	First Trust and Savings Bank of Watseka, Watseka, Illinois, to merge with First National Bank of Clifton, Clifton, Illinois, and thereby to establish a branch at 145 E. 5th Avenue, Clifton, Illinois.*	Newspaper – N/Avail
Branch	Paramount Bank, Farmington Hills, Michigan, to establish a branch to be located at 39600 Garfield Road, Clinton Township, Michigan.*	Newspaper – N/Avail
Branch	Quad City Bank and Trust Company, Bettendorf, Iowa, to establish a branch facility to be located at 1322 State Street, Rockford, Illinois.*	Newspaper – 08/28/2004

* 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		

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

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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 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, August 28, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Heritage State Bank, Lawrenceville, Illinois, to establish a branch facility to be located at 1231 Hart Street, Vincennes, Indiana.	Newspaper – 09/07/2004

* 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	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. (Previously reported during the week ended July 24, 2004)*	Newspaper – 09/02/2004 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>
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>
753548	The Scott County State Bank Scottsburg, Indiana	05/24/2004	08/27/2004	S		X

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

<i>Institution</i>	<i>Location</i>
Arvest Bank	Fayetteville, Arkansas
Southern Bank of Commerce	Paragould, Arkansas
First State Bank of St. Robert	St. Robert, Missouri

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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, August 28, 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)	Timberland Bancorp, Baxter, Minnesota, to become a bank holding company by acquiring 100 percent of the outstanding common stock of Buhl Bancorporation, Inc., Buhl, Minnesota, and thereby indirectly acquire The First National Bank of Buhl, Buhl, Minnesota.	Fed Reg – 09/24/2004 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>
Investment	U.S. Bank, N.A., Cincinnati, Ohio, through NOVA European Holdings Company, Minneapolis, Minnesota, an agreement corporation, to make an investment in an indirect wholly-owned subsidiary based in Norway pursuant to section 211.9(f) of Regulation K.

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 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, August 28, 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)	Timberline Bancorporation, Grand Junction, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of Timberline Bank, Grand Junction, Colorado (in organization).	Newspaper – 09/20/2004 Fed Reg – 09/20/2004

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>
Membership	The First National Bank of Medford, Medford, Oklahoma (to be renamed Bank 7, Medford, Oklahoma), 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</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

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 28, 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	James G. Bethard, Coushatta, LA, et al, to acquire an interest in Coushatta Bancshares, Inc., Coushatta, LA	Fed Reg – N/Avail Newspaper – 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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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>
239659	First Bank 300 East 3 rd Street Burkburnett, Texas 76354	04/05/2004	08/30/2004	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, August 28, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Westamerica Bank, San Rafael, California, to establish a branch facility to be located at 5404 West Cypress Avenue, Visalia, California.*	Newspaper – 09/07/2004

* 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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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 Quarter of

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