
Federal Reserve Release



H.2

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

No. 32

Week Ending August 7, 2004

Bank Holding Companies

Popular, Inc., San Juan, Puerto Rico, Popular International Bank, Inc., and Popular North America, Inc., Mt. Laurel, New Jersey -- to acquire Quaker City Bancorp, Inc., Whittier, California, and Quaker City Bank; and for Banco Popular North America, New York, New York, to merge with Quaker City Bank, Whittier.

- Approved, August 5, 2004

Bank Mergers

Gateway Bank & Trust Co., Elizabeth City, North Carolina -- to acquire three branches of Provident Bank of Maryland, Baltimore, Maryland, in Elizabeth City, North Carolina, Emporia, Virginia, and Suffolk.

- Approved, August 3, 2004

Regulations And Policies

Disputed Consumer Information -- request for comment on a study being conducted by the Board on investigations of disputed consumer information reported to consumer reporting agencies (Docket No. OP-1209).

- Approved, August 5, 2004

Enforcement

Traders Bank, Spencer, West Virginia -- written agreement with the Federal Reserve Bank of Richmond and the West Virginia Division of Banking.

- Announced, August 2, 2004

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

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

Bank Branches, Domestic

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish a branch at 6310 Gunn Highway, Tampa, Florida.

- Approved, August 3, 2004

New York

The Bank of New York, New York, New York -- to establish a branch at 1886 Eastchester Road, Bronx.

- Approved, August 4, 2004

New York

Bank of Smithtown, Smithtown, New York -- to establish a branch at 100 Motor Parkway, Hauppauge.

- Approved, August 6, 2004

Richmond

Bank of the James, Lynchburg, Virginia -- to establish a branch at 828 Main Street.

- Approved, August 5, 2004

Cleveland

The Croghan Colonial Bank, Fremont, Ohio -- to establish a mobile branch to serve Sandusky, Seneca, Erie, Ottawa, Huron, Wood, Lucas, and Hancock Counties.

- Approved, August 5, 2004

Chicago

Farmers & Merchants Savings Bank, Manchester, Iowa -- to establish a branch at 220 West Main Street, Anamosa, and to increase its investment in bank premises.

- Approved, August 5, 2004

San Francisco

Farmers and Merchants Bank of Central California, Lodi, California -- to establish a branch at 2401 West Turner Road, Suite 280.

- Approved, August 4, 2004

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish branches at 19 North Poplar Street, Oxford; and 707 Grant Street, Pittsburgh, Pennsylvania.

- Approved, August 5, 2004

St. Louis

Heber Springs State Bank, Heber Springs, Arkansas -- to establish a branch at the intersection of Highways 5 and 36, Rose Bud.

- Approved, August 6, 2004

Chicago

HomeFederal Bank, Columbus, Indiana -- to establish a branch at 1510 West Southport Road, Indianapolis.

- Approved, August 5, 2004

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- for its subsidiary, M&T Bank, to establish a seasonal-use, limited branch at York Technical Institute, 1405 Williams Road, Springettsbury Township, Pennsylvania.

- Approved, August 2, 2004

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 15 Bull Street, Savannah, Georgia.

- Approved, August 5, 2004

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 10100 Forest Hill Boulevard, Wellington, Florida, and One South Dixie Highway, Lake Worth.

- Approved, August 5, 2004

Bank Holding Companies

Philadelphia

Abington Mutual Holding Company, Jenkintown, Pennsylvania, and Abington Community Bancorp, Inc. -- to become bank holding companies in connection with the reorganization of Abington Savings Bank from a state-chartered mutual savings bank to a state-chartered stock savings bank.

- Withdrawn, August 4, 2004

Chicago

AmTrust, Inc., Dubuque, Iowa -- to engage de novo in extending credit and servicing loans.

- Withdrawn, August 3, 2004

Minneapolis

Crosstown Holding Company, Blaine, Minnesota -- to acquire State Bank of Loretto, Loretto.

- Approved, August 4, 2004

St. Louis

First Banks, Inc., St. Louis, Missouri -- to acquire shares of Community West Bancshares, Goleta, California, and thereby acquire Goleta National Bank.

- Approved, August 4, 2004

San Francisco

First National Bank Holding Company, Scottsdale, Arizona -- to acquire First Capital Bank of New Mexico, FSB, Albuquerque, New Mexico, and thereby operate a savings association.

- Withdrawn, August 2, 2004

Secretary

MidSouth Bancorp, Inc., Lafayette, Louisiana -- to acquire Lamar Bancshares, Inc., Beaumont, Texas, Lamar Bank, and Lamar Delaware Financial Corporation, Dover, Delaware.

- Approved, August 6, 2004

Bank Holding Companies

Secretary

Mitsubishi Tokyo Financial Group, Inc., Tokyo, Japan, and The Bank of Tokyo-Mitsubishi, Ltd. -- to acquire shares of The Clearing House Payments Company, LLC, New York, New York, and thereby engage in electronic funds transfer, check-clearing settlement, and data processing activities.

- Approved, August 6, 2004

San Francisco

North Valley Bancorp, Redding, California -- to acquire Yolo Community Bank, Woodland.

- Approved, August 3, 2004

Dallas

Texas United Bancshares, Inc., La Grange, Texas, and Texas United Nevada, Carson City, Nevada -- to acquire by merger GNB Bancshares, Inc., Gainesville, Texas, and indirectly acquire Guaranty National Bancshares, Inc., Wilmington, Delaware, and GNB Financial, N.A., Gainesville.

- Approved, August 4, 2004

Secretary

Wachovia Corporation, Charlotte, North Carolina -- commenter's request to extend the comment period on the application to acquire SouthTrust Corporation, Birmingham, Alabama.

- Denied, August 5, 2004

Atlanta

West Metro Financial Services, Inc., Dallas, Georgia -- relief from a commitment.

- Granted, August 6, 2004

Bank Mergers

Kansas City

Community Banks of Colorado, Greenwood Village, Colorado -- to purchase certain assets and assume certain liabilities of Community Banks of Southern Colorado, Rocky Ford, and establish six branches.

- Approved, August 5, 2004

Bank Premises

St. Louis

Farmers Bank and Trust Company, Blytheville, Arkansas -- to increase its investment in bank premises.

- Approved, August 5, 2004

Banks, Foreign

Director, BS&R

ABN AMRO Bank, N.V., Amsterdam, The Netherlands -- to operate a temporary branch pursuant to Regulation K.

- Approved, August 5, 2004

Competitive Factors Reports

Minneapolis

21st Century Bank, Ham Lake, Minnesota -- report on competitive factors of the proposed merger with State Bank of Loretto, Loretto.

- Submitted, August 3, 2004

Minneapolis

American Bank of the North, Nashwauk, Minnesota -- report on competitive factors of the proposed merger with the Chisholm branch of Associated Bank Minnesota, National Association, Minneapolis.

- Submitted, August 5, 2004

Chicago

Arizona Bank & Trust, Mesa, Arizona -- report on competitive factors of the proposed merger with Colonial Trust Company, Phoenix.

- Submitted, August 4, 2004

Atlanta

Everbank, Jacksonville, Florida -- report on competitive factors of the proposed acquisition of deposit accounts from Pan American Bank, FSB, Burlingame, California.

- Submitted, August 2, 2004

Competitive Factors Reports

Chicago

The First National Bank and Trust Company of Rochelle, Rochelle, Illinois -- report on competitive factors of the proposed purchase of certain assets and certain deposit liabilities of the Rochelle and Oregon branches of Blackhawk State Bank, Beloit, Wisconsin.

- Submitted, August 4, 2004

Kansas City

First National Bank of Wyoming, Laramie, Wyoming -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Community Banks of the Rockies, La Jara, Colorado.

- Submitted, August 3, 2004

San Francisco

North Valley Bank, Redding, California -- report on competitive factors of the proposed merger with Yolo Community Bank, Woodland.

- Submitted, August 5, 2004

Chicago

Philo Exchange Bank, Philo, Illinois -- report on competitive factors of the proposed merger with The State Bank of Allerton, Allerton.

- Submitted, August 4, 2004

Atlanta

Union Planters Bank, National Association, Memphis, Tennessee -- report on competitive factors of the proposed merger with Union Planters Mortgage, Inc., Hattiesburg, Mississippi, in connection with a corporate reorganization.

- Submitted, August 2, 2004

Extensions Of Time

Philadelphia

American Bank Incorporated, Allentown, Pennsylvania -- extension to September 9, 2004, to acquire shares of PSB Bancorp, Inc., Philadelphia.

- Granted, August 5, 2004

Extensions Of Time

Director, BS&R

Citigroup Inc., New York, New York -- extension of time to conform certain investments to the requirements of Regulation K.

- Granted, August 3, 2004

St. Louis

FSB Bancshares, Inc., Henderson, Tennessee -- extension to November 1, 2004, to acquire shares of Merchants and Planters Bancshares, Inc., Toone, Tennessee, and thereby acquire Merchants and Planters Bank.

- Granted, August 5, 2004

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, August 7, 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 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 7, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Dexia Credit Local, Paris, France, to upgrade its New York agency to a branch.	Newspaper – 08/09/2004

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, August 7, 2004

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
2580243	American Bank, Allentown, PA	03/15/2004	07/02/2004	S	X	
2785477	Asian Bank, Philadelphia, PA	04/12/2004	07/15/2004	O		X

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 7, 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 1945 East Apple Avenue, Muskegon, Michigan	Newspaper – 08/14/2004
* Subject to the provisions of the Community Reinvestment Act		

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*3(a)(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)	F.N.B. Corporation, Hermitage, PA to acquire Slippery Rock Financial Corporation, Slippery Rock, PA and its wholly-owned subsidiary, The First National Bank of Slippery Rock, Slippery Rock, PA pursuant to Sections 3(a)(5) of the Bank Holding Company Act.	Newspaper – 08/13/2004 Fed Reg – 08/16/2004
*3(a)(5) & 4(c)(8)	PNC Financial Services Group, Inc., Pittsburgh, PA to acquire 100 percent of Riggs National Corporation, Washington, DC, and thereby indirectly acquire certain of its non bank 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.

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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, August 7, 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 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 7, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Alabama, Birmingham, Alabama, to establish a branch located at 2123 Whitesburg Drive, Huntsville, Alabama.*	Newspaper – 08/19/2004
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 2250 North Orange Blossom Trail, Orlando, Florida, to be known as the West College Park Office.*	Newspaper – 08/18/2004

*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)	YBHC Corp., Ponchatoula, Louisiana, to become a bank holding company by acquiring 100 percent of the outstanding shares of Your Bank, Ponchatoula, Louisiana.*	Newspaper – N/Avail Fed Reg – 09/07/2004

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)	CenterState Bank of Florida, Inc., Winter Haven, Florida, to acquire CenterState Home Loans, LLC, Orlando, Florida, and thereby engage in making, acquiring, brokering, or servicing loans or other extensions of credit.	Fed Reg – N/Avail

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

<i>Type</i>	<i>Application</i>
3(a)(1)	PrimeTrust Financial Corporation, Nashville, Tennessee, notice to become a bank holding company by acquiring 100 percent of the outstanding shares of PrimeTrust Bank, Nashville, Tennessee.

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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, August 7, 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 – 08/08/2004
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>
None		

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 – N/Avail

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

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 Fourth Quarter of 2004

<i>Institution</i>	<i>Location</i>
Pullman Bank and Trust Co.	Chicago, Illinois
Libertyville Bank & Trust Company	Libertyville, Illinois
Rushville State Bank	Rushville, Illinois
Tower Bank & Trust Company	Fort Wayne, Indiana
Salin Bank and Trust Company	Indianapolis, Indiana
Rolling Hills Bank & Trust	Atlantic, Iowa

Section VI – CRA examinations scheduled for Fourth Quarter of 2004

<i>Institution</i>	<i>Location</i>
Quad City Bank & Trust Co.	Bettendorf, Iowa
Community Bank of Boone	Boone, Iowa
Tama State Bank	Marshalltown, Iowa
Central State Bank	Muscatine, Iowa

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 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, August 7, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Bank, St. Louis, Missouri, to establish a branch facility to be located at 221 Salt Lick Road, St. Peters, Missouri.*	Newspaper – 08/21/2004

* 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>
3A1	Bancorp VI, Inc., Stillwell, Kansas, to become a bank holding company by acquiring 100 percent of The First State Bank of Grand Chain, Grand Chain, Illinois. (Previously reported during the week ended July 31, 2004.)*	Newspaper – 08/26/2004 Fed Reg – 08/27/2004
3A1	Centennial Bancshares, Inc., Little Rock, Arkansas, to become a bank holding company by acquiring 100 percent of Pine State Bancshares, Inc., Kingsland, Arkansas, and thereby indirectly acquire Pine State Bank, Kingsland, Arkansas.*	Newspaper – N/Avail Fed Reg – 09/03/2004
3A1	Sterling Bancshares, Inc., Poplar Bluff, Missouri, to become a bank holding company by acquiring 100 percent of Sterling Bank, Poplar Bluff, Missouri (in formation).*	Newspaper – 09/03/2004 Fed Reg – 09/02/2004
3A3	S.Y. Bancorp, Inc., Louisville, Kentucky, to acquire 9.9 percent of Indiana Business Bank, Indianapolis, Indiana (in formation).*	Newspaper – N/Avail Fed Reg – 09/02/2004

* 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>
4c8	Cass Information Systems, Inc., Bridgeton, Missouri, to acquire substantially all of the assets of PROFITLAB, Inc., Greenville, South Carolina, and thereby engage in data processing activities.

Section V – Availability of CRA public evaluations

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

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

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 7, 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 – N/Avail
CIC	Jason B. Hauff, Grandin, North Dakota, to gain control of Hunter Holding Company, Hunter, North Dakota, and thereby indirectly gain control of Security State Bank of Hunter, Hunter, North Dakota; First State Bank of Hope, Hope, North Dakota; and First State Bank of Gackle, Gackle, North Dakota.	Fed Reg – 08/24/2004 Newspaper – 08/25/2004
CIC	Notice by Ralph D. Jones, Midland, South Dakota, to acquire control of Philip Bancorporation, Inc., Philip, South Dakota, and thereby indirectly acquire control of First National Bank in Philip, Philip, South Dakota.	Fed Reg – 08/23/2004 Newspaper – 08/18/2004

* 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>
456157	Peoples State Bank Hayward, Wisconsin	11/17/2003	08/03/2004	S		X

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 7, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Chickasha Bank and Trust Company, Chickasha, Oklahoma, to establish a branch at 5003 East Highway 37, Tuttle, Oklahoma.	Newspaper – 08/12/2004

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)	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
3(a)(3)	First Centralia Bancshares, Inc., Centralia, Kansas, to acquire up to 8.30 percent of the voting shares of Morrill Bancshares, Inc., Merriam, Kansas, and thereby indirectly acquire Morrill and Janes Bank and Trust Company, Merriam, Kansas; City National Bank, Kilgore, Texas; and 1 st Bank Oklahoma, Claremore, Oklahoma.	Newspaper – 08/30/2004 Fed Reg – 09/02/2004

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:

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>
2317672	First American State Bank 8390 E. Crescent Parkway, Suite 100 Greenwood Village, Colorado 80111	05/10/2004	08/06/2004	S		X

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 7, 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)	First Metroplex Capital, Inc., Dallas, TX, to acquire T Bank, N.A., Dallas, TX (de novo)*	Fed Reg – 09/03/2004 Newspaper – 09/02/2004

* 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>
3(a)(1)	Texas Bancshares, Inc., Snyder, TX, and Texas Financial of Delaware, Inc., Snyder, TX, to acquire Texas Savings Bank, SSB, Snyder, TX*	

* Subject to the provisions of the Community Reinvestment Act

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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, August 7, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Oak Valley Community Bank, Oakdale, California, to establish a branch facility to be located at 2001 Geer Road, Turlock, California.*	Newspaper – 08/01/2004

* 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>
Member	Bank of Whitman, Colfax, Washington, to become a member of the Federal Reserve System.
Member	East-West Bank, San Marino, California, 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 4th Quarter of 2004

<i>Institution</i>	<i>Location</i>
Auburn Community Bank	Auburn, California
Bank of Hawaii	Honolulu, Hawaii
Bank of Sacramento	Sacramento, California
Mission Community Bank	San Luis Obispo, California

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.