
Federal Reserve Release



H.2

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

No. 28

Week Ending July 10, 2004

Bank Holding Companies

Capital One Financial Corporation, McLean, Virginia -- to become a bank holding company on the conversion of its subsidiary, Capital One Bank, Glen Allen, from a limited-purpose, credit-card bank to a full-service bank, and retain certain nonbanking subsidiaries and thereby engage in certain permissible nonbanking activities; and request for relief from commitments in connection with the establishment of a branch in London, United Kingdom.

- Approved, July 6, 2004

Regulations And Policies

Community Reinvestment Act -- publication for comment of a joint interim rule to make technical revisions to conform Community Reinvestment Act regulations to recent changes in standards for defining metropolitan statistical areas and census tracts.

- Approved, June 30, 2004 (AC)

New Bank Holding Company Rating System -- publication for comment of a new system for rating bank holding companies to more accurately reflect current supervisory practices.

- Approved, July 9, 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

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 100 West Shawnee Street, Muskogee, Oklahoma.

- Approved, July 8, 2004

New York

Bank of Smithtown, Smithtown, New York -- to establish a branch at 61 Shore Road, Port Washington.

- Approved, July 9, 2004

Richmond

CommerceFirst Bank, Annapolis, Maryland -- to establish a branch at 4451 Parliament Place, Lanham.

- Approved, July 7, 2004

Chicago

DeMotte State Bank, DeMotte, Indiana -- to establish a branch at 5650 State Road 10, Roselawn.

- Approved, July 6, 2004

Atlanta

First Commercial Bank of Cullman County, Good Hope, Alabama -- to establish a branch at 19129 U.S. Highway 31, Vinemont.

- Approved, July 9, 2004

Atlanta

First Community Bank, DeBary, Florida -- to establish a branch at 941 Village Trail, Port Orange.

- Approved, July 9, 2004

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 3340 Cobb Parkway, Acworth, and 220 South Main Street, Blacksburg, Virginia.

- Approved, July 9, 2004

Bank Holding Companies

Atlanta

Buckhead Community Bancorp, Inc., Atlanta, Georgia -- commitment waiver request.
- Granted, July 8, 2004

Kansas City

Davis Bancorporation, Inc., Davis, Oklahoma -- to acquire shares of Century Capital Financial, Inc., Kilgore, Texas, and its subsidiaries, Century Capital Financial-Delaware, Inc., Wilmington, Delaware, and City National Bank, Kilgore.
- Approved, July 9, 2004

Dallas

E J Financial Corp., Dallas, Texas -- to become a bank holding company and to acquire Franklin National Bankshares, Inc., Mount Vernon, and indirectly acquire Franklin National Delaware Bankshares, Inc., Dover, Delaware, and Franklin National Bank, Mount Vernon.
- Approved, July 7, 2004

San Francisco

Eggemeyer Advisory Corp., Rancho Santa Fe, California, WJR Corp., Castle Creek Capital LLC, Castle Creek Capital Partners Fund I, LP, Castle Creek Capital Partners Fund IIa, LP, and Castle Creek Capital Partners Fund IIb, LP -- to acquire shares of State National Bancshares, Inc., Lubbock, Texas, and indirectly acquire Mercantile Bank Texas, Fort Worth; and for State National Bancshares, Inc. to acquire Mercantile Bank Texas.
- Approved, July 8, 2004

Kansas City

First Centralia Bancshares, Inc., Centralia, Kansas -- to acquire, directly and indirectly, shares of Century Capital Financial, Inc., Kilgore, Texas, and its subsidiaries, Century Capital Financial-Delaware, Inc., Wilmington, Delaware, and City National Bank, Kilgore; and FBC Financial Corporation, Claremore, Oklahoma, and its subsidiary thrift, 1st Bank of Oklahoma.
- Approved, July 9, 2004

Bank Holding Companies

Kansas City

Morrill Bancshares, Inc., Merriam, Kansas -- to acquire, directly and indirectly, shares of Century Capital Financial, Inc., Kilgore, Texas, and its subsidiaries, Century Capital Financial-Delaware, Inc., Wilmington, Delaware, and City National Bank, Kilgore; and FBC Financial Corporation, Claremore, Oklahoma, and its subsidiary thrift, 1st Bank Oklahoma.

- Approved, July 9, 2004

San Francisco

Pacific International Bancorp, Inc., Seattle, Washington -- to become a bank holding company and to acquire shares of Pacific International Bank.

- Approved, July 9, 2004

Director, BS&R

Royal Bank of Canada, Montreal, Canada, RBC Centura Banks, Inc., Rocky Mount, North Carolina, and RBC Centura Bank -- relief from a commitment.

- Granted, July 6, 2004

Secretary

Wesbanco, Inc., Wheeling, West Virginia -- to acquire Western Ohio Financial Corporation, Springfield, Ohio; and for Wesbanco Bank, Inc. to merge with Cornerstone Bank, Springfield, and operate its existing locations as branches of Wesbanco Bank.

- Approved, July 6, 2004

Banks, Nonmember, And Miscellaneous Institutions

Director, BS&R

American Financial Group, Inc., Cincinnati, Ohio -- relief from commitments with respect to Provident Financial Group, Inc.

- Granted, July 6, 2004

Change In Bank Control

Richmond

First Clay County Banc Corporation, Clay, West Virginia -- to retain shares of First Clay County Banc Corporation.

- Permitted, July 9, 2004

Change In Bank Control

Kansas City

Hugoton Bancshares, Inc., Hugoton, Kansas -- change in bank control.
- Permitted, July 8, 2004

Chicago

Ridgestone Financial Services, Inc., Brookfield, Wisconsin -- to retain control of
Ridgestone Financial Services, Inc.
- Permitted, July 9, 2004

Competitive Factors Reports

Dallas

AmBank, Silver City, New Mexico -- report on competitive factors of the proposed
merger with AmBank Interim Bank.
- Submitted, July 6, 2004

Kansas City

Central National Bank, Junction City, Kansas -- report on competitive factors of the
proposed acquisition of the Beloit branch of Landmark National Bank, Manhattan.
- Submitted, July 7, 2004

Chicago

Dunlap Bank, Dunlap, Illinois -- report on competitive factors of the proposed merger
with Bartonville Bank, Bartonville.
- Submitted, July 8, 2004

New York

Fairport Savings Bank, Fairport, New York -- report on competitive factors of the
proposed mergers with Fairport Interim Bank I and Fairport Interim Bank II as part of
the conversion of Fairport Savings Bank to a mutual holding company, FSB Community
Banshares, MHC.
- Submitted, July 7, 2004

Competitive Factors Reports

St. Louis

First Bankers Trust Company, National Association, Quincy, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of five branches of UnionBank, Streator.

- Submitted, July 6, 2004

St. Louis

Hancock Bank & Trust Company, Hawesville, Kentucky -- report on competitive factors of the proposed merger with Breckinridge Bank, Cloverport.

- Submitted, July 6, 2004

Chicago

MainSource Bank, Greensburg, Indiana -- report on competitive factors of the proposed merger with First Community Bank and Trust, Bargersville.

- Submitted, July 8, 2004

Chicago

MainStreet Financial Corporation, MHC, Hastings, Michigan -- report on competitive factors of the proposed acquisition of MainStreet Savings Bank, FSB.

- Submitted, July 8, 2004

Dallas

State Bank, La Grange, Texas -- report on competitive factors of the proposed acquisition of the Caldwell and Lexington branches of Central Bank, Houston.

- Submitted, July 9, 2004

Chicago

UnionBank, Streator, Illinois -- report on competitive factors of the proposed merger with UnionFinancial Services & Trust Company, Ottawa.

- Submitted, July 8, 2004

Extensions Of Time

Chicago

Delafield State Bank, Delafield, Wisconsin -- extension to October 17, 2004, for Town Bank (formerly Delafield State Bank) to establish a branch at 10 West Mifflin Street, Madison.

- Granted, July 8, 2004

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- extension to November 4, 2004, to establish branches at Houghton Road and Broadway Boulevard, Tucson, Arizona; 13926 West Bell Road, Surprise; 91st Avenue and Union Hills Drive, Peoria; and Coratra and Silverbell Roads, Catalina.

- Granted, July 9, 2004

Financial Holding Companies

Director, BS&R

DZ Bank AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main, Germany -- election to be treated as a financial holding company.

- Effective, July 8, 2004

Membership

Richmond

Southside Bank, Tappahannock, Virginia -- to become a member of the Federal Reserve System.

- Approved, July 9, 2004

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, July 10, 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

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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		

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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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, July 10, 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		

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None						

Section VI – CRA examinations scheduled for Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, July 10, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*Branch	Croghan Colonial Bank, Fremont, OH to initiate a mobile branch service throughout the Sandusky, Seneca, Erie, Ottawa, Huron, Wood, Lucas, and Hancock County, OH areas.	Newspaper – 07/23/2004
*Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 707 Grant Street, Pittsburgh, PA.	Newspaper – 07/15/2004
*Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 19 North Poplar Street, Oxford, OH.	Newspaper – 07/15/2004

*Subject to the provisions of the Community Reinvestment Act.

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*3(a)(1)	Morgan Bancorp, Inc., Hudson, Ohio, to become a bank holding company by acquiring 100 percent of Morgan Bank, N.A., Hudson, Ohio.	Newspaper – N/Avail Fed Reg – N/Avail
*3(a)(5) & 4(c)(8)	National City Corporation, Cleveland, OH, to acquire Wayne Bancorp, Inc., Wooster, Ohio, pursuant to sections 3 and 4 of the Bank Holding Company Act.	Newspaper – N/Avail Fed Reg – 07/16/2004

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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					<i>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, July 10, 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 the James, Lynchburg, Virginia, to establish a branch at 828 Main Street, Lynchburg, Virginia.*	Newspaper – 07/28/2004

*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		

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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, July 10, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 2198 A1A South, St. Augustine Beach, Florida, to be known as the St. Augustine Beach Branch.*	Newspaper – 07/15/2004
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 601 E. Emory Road, Knoxville, Tennessee, to be known as the Emory Road Branch.*	Newspaper – 07/15/2004
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 10349 Narcoossee Road, Orlando, Florida, to be known as the Moss Park Branch.*	Newspaper – 07/15/2004
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at the northeast corner of Carroll Road and Highway 114, Southlake, Texas.*	Newspaper – 07/15/2004
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 111 Orville Road, Baltimore, Maryland, to be known as the Waterview Towne Centre Office.*	Newspaper – 07/23/2004
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 1155 Chastain Road, NW, Kennesaw, Georgia.*	Newspaper – 07/17/2004
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 3065 Lawrenceville, Georgia.*	Newspaper – 07/17/2004
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 3072 Old Norcross Road, Duluth, Georgia.*	Newspaper – 07/17/2004
18(c)	Capital City Bank, Tallahassee, Florida, to merge with Farmers and Merchants Bank, Dublin, Georgia.*	Newspaper – N/Avail

*Subject to provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	First National Bankers Bankshares, Inc., Baton Rouge, Louisiana, to acquire 100 percent of the outstanding shares of Alabama Bankers Bank, Birmingham, Alabama (in organization).*	Newspaper – 07/30/2004 Fed Reg – 08/06/2004

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	BancTenn Corporation, Kingsport, Tennessee, to acquire up to 20 percent of the outstanding shares of Paragon Commercial Corporation, and its subsidiary, Paragon Commercial Bank, both of Raleigh, North Carolina.*	Newspaper – N/Avail Fed Reg – 08/06/2004
3(a)(3)	Capital City Bank Group, Inc., Tallahassee, Florida, to acquire 100 percent of the outstanding shares of Farmers and Merchants Bank, Dublin, Georgia.*	Newspaper – N/Avail Fed Reg – 08/06/2004
CIC	Paragon Commercial Corporation, Raleigh, North Carolina, after-the-fact change in control notice filed by Mr. William B. Greene, Jr., Gray, Tennessee, to retain control of 25.92 percent of the outstanding common stock of Paragon Commercial Corporation, and its subsidiary, Paragon Commercial Bank, both of Raleigh, North Carolina. Mr. Greene controls 6.95 percent individually and 18.97 percent in his capacity as controlling shareholder of BancTenn Corp., Kingsport, Tennessee.	Newspaper – N/Avail Fed Reg – 08/06/2004
3(a)(5)	MidSouth Bancorp, Inc., Lafayette, Louisiana, to merge with Lamar Bancshares, Inc., Beaumont, Texas, and thereby acquire Lamar Delaware Financial Corporation, Dover, Delaware, and Lamar Bank, Beaumont, Texas.*	Newspaper – 07/29/2004 Fed Reg – 08/02/2004
3(a)(3)	Vision Bancshares, Inc., Gulf Shores, Alabama, to acquire 100 percent of the outstanding shares of BancTrust of Florida, Wewahitchka, Florida.*	Newspaper – N/Avail Fed Reg – 07/16/2004

*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>
COM	West Metro Financial Services, Inc., Dallas, Georgia, commitment relief request.

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
2743244	Red River Bank Post Office Box 12550 Alexandria, Louisiana 71315 (318) 561-4028	03/01/2004	07/04/2004	S		X

Section VI – CRA examinations scheduled for Quarter of

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, July 10, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Town & Country Bank of Springfield, Springfield, Illinois, to establish a branch facility to be located at 2601 North Dirksen Parkway, Springfield, Illinois.*	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>
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>
4(c)(8)	Amtrust, Inc., Dubuque, Iowa, to engage de novo in extending credit and servicing loans.	

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
451246	Wayne Bank & Trust Co. 145 W. Main Street Cambridge City, Indiana 47327 (765) 478-3561	11/17/2003	07/09/2004	S		X

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

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, July 10, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Allied Bank, Mulberry, Arkansas, to establish a branch facility to be located at 115 Highway 71 North, Alma, Arkansas.*	Newspaper – 07/15/2004

* 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	German American Bancorp, Jasper, Indiana, to acquire 9.9 percent of American Community Bancorp, Inc., Evansville, Indiana, and thereby indirectly acquire Bank of Evansville, N.A., Evansville, Indiana.*	Newspaper – N/Avail Fed Reg – 08/06/2004

* 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	

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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>
397755	Legacy Bank & Trust Company Plato, Missouri	04/05/2004	07/06/2004	S		X

Section VI – CRA examinations scheduled for

Quarter of

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, July 10, 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

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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	

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, July 10, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Farmers State Bank, Phillipsburg, Kansas, to purchase certain assets and assume certain liabilities of the Phillipsburg, Kansas branch of the Landmark National Bank, Manhattan, Kansas.	Newspaper – 08/08/2004
Branch	Citizens Bank of Edmond, Edmond, Oklahoma, to establish a branch at 855 W. Covell Road, Edmond, Oklahoma.	Newspaper – 07/10/2004

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Astra Financial Corporation, Prairie Village, Kansas, to acquire up to 16.73 percent of the voting shares of First Missouri Bancshares, Inc., Brookfield, Missouri, and thereby indirectly acquire First Missouri National Bank, Brookfield, Missouri.	Newspaper – 07/30/2004 Fed Reg – 08/05/2004
CIC	Notice by Barbro A. Lucas, Fairway, Kansas; Ann Sink, Roeland Park, Kansas; and Eva Wilkin, Olathe, Kansas, to acquire control of SCC Bancshares, Inc., Fairway, Kansas, parent of Saint Clair County State Bank, Osceola, Missouri.	Newspaper – 07/16/2004 Fed Reg – 08/05/2004

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	First National Bank of Calumet (to be known as AllNations Bank), Calumet, Oklahoma, to become a member of the Federal Reserve System.
Withdrawal from Membership	Bank of Colorado, Fort Collins, Colorado, requests to waive the 6-month notice of membership withdrawal.
Withdrawal from Membership	Western Bank, Gallup, New Mexico, requests to waive the 6-month notice of membership withdrawal.
Withdrawal from Membership	Pinnacle Bank, Torrington, Wyoming, requests to waive the 6-month notice of membership withdrawal.

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

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, July 10, 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)	JSA Family Limited Partnership, Jacksonville, TX, Jane Austin Chapman Limited Partnership, L.P., Jacksonville, TX, and Austin Bancorp, Inc., Jacksonville, TX, to acquire First National Bank, Bullard, TX*	Fed Reg – 08/06/2004 Newspaper – 08/06/2004

*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>
Member Withdrawal	First State Bank Texas, Keene, TX, request to voluntarily withdraw from membership in the Federal Reserve System

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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, July 10, 2004

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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<i>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	
