
Federal Reserve Release



H.2

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

No. 24

Week Ending June 12, 2004

Bank Holding Companies

Mountain Home Bancshares, Inc., Mountain Home, Arkansas -- to acquire Pocahontas Bankstock, Inc., Pocahontas, and Bank of Pocahontas.

- Approved, June 7, 2004

National City Corporation, Cleveland, Ohio -- to acquire Provident Financial Group, Inc., Cincinnati, The Provident Bank, and Provident Investment Advisors, Inc., a nonbank subsidiary.

- Approved, June 7, 2004

Forms

Forms -- final Board review of a proposal to implement a new voluntary Survey of Financial Management Behaviors of Military Personnel (FR 1375).

- Approved, June 7, 2004

Regulations And Policies

Disposal of Consumer Information Under the Fair and Accurate Credit Transactions Act -- interagency request for public comment on a proposed rule that would require financial institutions to properly dispose of consumer information from consumer reports (Docket No. R-1199).

- Approved, May 12, 2004 (AC)

Regulation V (Fair Credit Reporting) -- final amendments to add model notices that financial institutions may use to comply with the notice requirements for furnishing negative information to consumer reporting agencies (Docket No. R-1187).

- Approved, June 7, 2004

BS&R	Banking Supervision and Regulation	RBOPS	Reserve Bank Operations and Payment Systems
C&CA	Consumer and Community Affairs	IF	International Finance
FOMC	Federal Open Market Committee	OSDM	Office of Staff Director for Management

Bank Branches, Domestic

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish a branch at 109 Webster Circle, Madison, Mississippi.

- Approved, June 7, 2004

Richmond

The Bank of Floyd, Floyd, Virginia -- to establish a branch at 4309 Starkey Road, Roanoke.

- Approved, June 9, 2004

New York

The Bank of New York, New York, New York -- to establish a branch at 139 Flatbush Avenue, Brooklyn.

- Approved, June 7, 2004

San Francisco

Business Bank of Nevada, Las Vegas, Nevada -- to establish a branch at 6518 South McCarran Boulevard, Reno.

- Approved, June 10, 2004

Richmond

CapitalBank, Greenwood, South Carolina -- to establish a drive-through branch at 536 West Greenwood Street, Abbeville.

- Approved, June 10, 2004

Chicago

Citizens Bank, Flint, Michigan -- to establish a branch at 28001 Cabot Drive, Novi.

- Approved, June 11, 2004

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish branches at 5067 Portage Street Northwest, North Canton; 3739 Navarre Avenue, Oregon; the intersections of Broadview and Royalton Roads, Broadview Heights; West Garfield and South Bissell Roads, Aurora; State Route 747 and Union Center Boulevard, West Chester; and Snow Road and Delores Boulevard, Brookpark; and 15530 South Telegraph Road, Monroe, Michigan.

- Approved, June 10, 2004

Richmond

James Monroe Bank, Arlington, Virginia -- to establish a branch at 7900 Sudley Road, Manassas.

- Approved, June 7, 2004

Chicago

Marquette Bank, Chicago, Illinois -- to establish a branch at 9503 South Roberts Road, Hickory Hills.

- Approved, June 7, 2004

Dallas

PlainsCapital Bank, Lubbock, Texas -- to operate a courier service to serve customers of the branch at 70 Northeast Loop 410, San Antonio.

- Approved, June 9, 2004

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 1299 Industrial Drive, Crestview, Florida.

- Approved, June 8, 2004

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish branches at 6244 University Drive, Huntsville; 812 Providence Road, Brandon, Florida; Goodman and Elmore Roads, Southaven, Mississippi; and Moore's Lane at West Gate Commons, Brentwood, Tennessee.

- Approved, June 8, 2004

Bank Branches, Domestic

Richmond

Virginia Commerce Bank, Arlington, Virginia -- to establish a branch at 7901 Richmond Highway, Alexandria.
- Approved, June 10, 2004

Bank Holding Companies

Secretary

Alabama National BanCorporation, Birmingham, Alabama -- to acquire Coquina Bank, Ormand Beach, Florida.
- Approved, June 7, 2004

San Francisco

America West Bank Members, LC, Layton, Utah -- to become a bank holding company and to acquire America West Bank.
- Approved, June 8, 2004

New York

Hilltop Community Bancorp, Inc., Summit, New Jersey -- to become a bank holding company and to acquire Hilltop Community Bank.
- Approved, June 9, 2004

Chicago

Independent Bank Corporation, Ionia, Michigan -- to acquire North Bancorp, Inc., Gaylord, and First National Bank of Gaylord, and for First National Bank of Gaylord to merge with Independent Bank, Bay City.
- Approved, June 11, 2004

Chicago

Koss-Winn Bancshares, Inc. Employee Stock Ownership Plan with 401(K) Provisions, Buffalo Center, Iowa -- to acquire additional shares of Koss-Winn Bancshares, Inc. and thereby acquire Farmers Trust & Savings Bank.
- Approved, June 8, 2004

Bank Holding Companies

Atlanta

NSB Holdings, Inc., Macon, Georgia -- to become a bank holding company and to acquire New Southern Bank.

- Withdrawn, June 9, 2004

San Francisco

Premier Commercial Bancorp, Anaheim, California -- to become a bank holding company and to acquire Premier Commercial Bank, N.A.

- Approved, June 11, 2004

San Francisco

Regal Financial Bancorp, Inc., Seattle, Washington -- to become a bank holding company and to acquire Regal Financial Bank.

- Approved, June 11, 2004

St. Louis

Southern Missouri Bancorp, Inc., Poplar Bluff, Missouri -- to become a bank holding company and to retain Southern Missouri Bank and Trust Company on its conversion from a state savings bank to a state-chartered trust company.

- Approved, June 11, 2004

Atlanta

SunSouth Bancshares, Inc., Dothan, Alabama -- to become a bank holding company and to acquire SunSouth Bank.

- Approved, June 10, 2004

Minneapolis

Waumandee Bancshares, Ltd., Waumandee, Wisconsin -- to acquire First State Bank, Fountain City.

- Approved, June 10, 2004

Bank Mergers

Kansas City

The State Bank, Winfield, Kansas -- to purchase certain assets and assume certain liabilities of the Bank of Commerce, Udall, and thereby establish a branch.

- Approved, June 10, 2004

Bank Premises

Kansas City

The Gunnison Bank and Trust Company, Gunnison, Colorado -- to increase its investment in bank premises.

- Approved, June 7, 2004

Competitive Factors Reports

St. Louis

BNY Missouri Interim Trust Company, National Association, St. Louis, Missouri -- report on competitive factors of the proposed merger with BNY Trust Company of Missouri.

- Submitted, June 9, 2004

New York

City National Bank and Trust Company, Gloversville, New York -- report on competitive factors of the proposed acquisition of two branches of HSBC Bank USA, Buffalo.

- Submitted, June 11, 2004

St. Louis

Farmers Bank & Trust Company, Magnolia, Arkansas -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of the Camden branches of Heartland Community Bank, Camden.

- Submitted, June 10, 2004

Richmond

First Community Bank, N.A., Lexington, South Carolina -- report on competitive factors of the proposed merger with Newberry Federal Savings Bank, Newberry.

- Submitted, June 11, 2004

Minneapolis

State Bank of Escanaba, Escanaba, Michigan -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Escanaba and Iron Mountain offices of North Country Bank & Trust, Manistique.

- Submitted, June 11, 2004

Competitive Factors Reports

Atlanta

Union State Bank, Pell City, Alabama -- report on competitive factors of the proposed merger with Premier Community Bank of South Florida, Fort Lauderdale, Florida.
- Submitted, June 9, 2004

Minneapolis

Waumandee State Bank, Waumandee, Wisconsin -- report on competitive factors of the proposed merger with First State Bank, Fountain City.
- Submitted, June 10, 2004

Extensions Of Time

Boston

Community Guaranty Corporation, Plymouth, New Hampshire -- extension to July 27, 2004, to become a bank holding company and to acquire Community Guaranty Savings Bank.
- Granted, June 10, 2004

Atlanta

GB&T Bancshares, Inc., Gainesville, Georgia -- extension to October 2, 2004, to merge with Southern Heritage Bancorp, Inc., Oakwood, and thereby acquire Southern Heritage Bank.
- Granted, June 9, 2004

Minneapolis

South Dakota Bancshares, Inc., Pierre, South Dakota -- extension to September 10, 2004, to establish SDBS Reinsurance Limited, Grand Turk, Turks and Caicos Islands, and thereby engage in underwriting credit life and credit accident and health insurance reinsurance.
- Granted, June 8, 2004

Financial Holding Companies

St. Louis

BancorpSouth, Inc., Tupelo, Mississippi -- election to become a financial holding company.
- Effective, June 7, 2004

Financial Holding Companies

St. Louis

Fairfield Bancshares, Inc., Fairfield, Illinois -- election to become a financial holding company.

- Effective, June 7, 2004

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, June 12, 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>
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, June 12, 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>
3A3	Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire twenty additional shares of 473 Broadway Holding Corporation and to acquire two thousand additional shares of The Adirondack Trust Company, both of Saratoga, New York.	Newspaper – 06/24/2004 Fed Reg – 07/09/2004

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4C8	NRW.Bank, Dusseldorf, Germany, to continue to engage in certain non-banking activities currently conducted by NRW.Bank's subsidiary, WestLB AG, Dusseldorf, Germany.	Fed Reg – N/Avail

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

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

Section V – Availability of CRA public evaluations

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

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

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, June 12, 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>	
Member	New Tripoli Bank, New Tripoli, PA to become a member of 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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, June 12, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*18(c) & Branch	Community First Bank & Trust, Celina, OH, to merge with Indiana Lawrence Bank, North Manchester, IN and The Clyde Savings Bank, Clyde, OH, pursuant to Section 18(c) of the Federal Deposit Insurance Act and incident thereto establish branches pursuant to Section 9 of the Federal Reserve Act.	Newspaper – 06/09/2004
*Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 2710 North Narragansett Avenue, Chicago, IL.	Newspaper – 06/12/2004
*Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 251 Brook Forest Avenue, Shorewood, IL.	Newspaper – 06/12/2004
*Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 1725 North Harlem Avenue, Chicago, IL.	Newspaper – 06/12/2004
*Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 7150 Mannheim Road, Rosemont, IL.	Newspaper – 06/12/2004
*Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 9344 Skokie Boulevard, Skokie, IL.	Newspaper – 06/12/2004
*Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 2001 Spring Arbor Road, Jackson, MI.	Newspaper – 06/12/2004
*Branch	Sky Bank, Salineville, OH to establish a branch at 68011 Mall Ring Road, St. Clairsville, OH.	Newspaper – 06/11/2004

*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) & *3(a)(5)	Camco Financial Corporation, Cambridge, Ohio, to become a bank holding company by acquiring 100 percent of London Financial Corporation and its wholly-owned subsidiary, The Citizens Bank of London, both of London, Ohio.	Newspaper – N/Avail Fed Reg – 06/18/2004

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice of Change in Bank Control by Susan Neff, Robert Neff, Ryan Neff, Heather Neff and Jennifer Neff-Markwell (collectively known as the "Neff Family") of their intent to retain control of 25 percent or more of the outstanding shares of The Citizens Bancorp, Morehead, Kentucky.	Newspaper – 05/17/2004 Fed Reg – 05/19/2004
CIC	Notice by the Elder Group and Deborah Bagenstose, Columbus, Ohio, to retain control of Empire Bancshares, Inc., Hicksville, Ohio.	Newspaper – 06/15/2004 Fed Reg – 05/18/2004
CIC	Notice of Change in Control filed by The Dlesk Family (Rosalie J. Dlesk and Sylvan J. Dlesk and Randall Dlesk and Jane Dlesk), Wheeling, WV of their intent to acquire an additional 9,000 voting shares of First West Virginia Bancorp, Inc., Wheeling, WV and increase their ownership position to 161,442 shares or 10.56% of the total shares outstanding.	Newspaper – 05/20/2004 Fed Reg – 06/01/2004
*3(a)(5)	Huntington Bancshares Incorporated, Columbus, Ohio, to acquire Unizan Financial Corp., Canton, Ohio.	Newspaper – 04/28/2004 Fed Reg – 04/23/2004
*3(a)(5) & 4(c)(8)	National City Corporation, Cleveland, Ohio, to acquire Wayne Bancorp, Inc., Wooster, Ohio, pursuant to Sections 3 and 4 of the Bank Holding Company Act.	Newspaper – N/Avail Fed Reg – N/Avail
*3(a)(3) & 3(a)(5)	S&T Bancorp, Inc., Indiana, Pennsylvania, to acquire up to 9.9 percent of Fidelity Bancorp, Inc., Pittsburgh, Pennsylvania and thereby indirectly acquire Fidelity Savings Bank, Pittsburgh, Pennsylvania.	Newspaper – N/Avail Fed Reg – N/Avail
*18(c), *4(c)(8), & *Branch	Wesbanco, Inc., and WFCO, Inc., both of Wheeling, WV to acquire Western Ohio Financial Corporation, Springfield, OH and its subsidiary, Cornerstone Bank, Springfield, OH, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Wesbanco Bank, Wheeling, WV to merge with Cornerstone Bank, pursuant to Section 18(c) of the Federal Deposit Insurance Act and incident thereto establish branch facilities pursuant to Section 9 of the Federal Reserve Act.	Newspaper – 06/17/2004 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:

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

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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, June 12, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	CommerceFirst Bank, Annapolis, Maryland, to establish a branch at 4451 Parliament Place, Lanham, Maryland.*	Newspaper – 06/29/2004
18(c)	Gateway Bank & Trust Co., Elizabeth City, North Carolina, to purchase three branch offices of Provident Bank of Maryland, Baltimore, Maryland, located in Elizabeth City, North Carolina, and Emporia and Suffolk, Virginia.*	Newspaper – 07/03/2004

*Subject to the provisions of the Community Reinvestment Act.

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

Section VI – CRA examinations scheduled for Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, June 12, 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 18940 S. Tamiami Trail, Fort Myers, Florida, to be known as the South Fort Myers Branch.*	Newspaper – 06/16/2004
Branch	Pointe Bank, Boca Raton, Florida, to establish a branch located at 3386 South Douglas Road, Space B, Miami, Florida, to be known as the West Grove Branch.*	Newspaper – 06/14/2004
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 18224 Highland Road, Baton Rouge, Louisiana, to be known as Highland Perkins Branch.*	Newspaper – 06/18/2004
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at the intersection of Culebra Road and Loop 1604 San Antonio, Texas, to be known as the San Antonio-Culebra.*	Newspaper – 06/11/2004
Branch	Compass Bank, Birmingham, Alabama, to establish a mobile branch in Huntsville, Alabama, to be known as the Huntsville Courier Branch.*	Newspaper – 06/18/2004
Branch	First Community Bank, Debary, Florida, to establish a branch located at 101 Clyde Morris Boulevard, Ormond Beach, Florida, to be known as the Ormond in the Pines Office.*	Newspaper – N/Avail
Branch	Riverside Bank of the Gulf Coast, Cape Coral, Florida, to establish a branch located at 6225 E. State Road 64, Bradenton, Florida.*	Newspaper – N/Avail
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 3325 Sugarloaf Parkway, Lawrenceville, Georgia.*	Newspaper – N/Avail
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 5300 United Drive, Smyrna, Georgia.*	Newspaper – N/Avail
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 3364 Hamilton Mill Road, Buford, Georgia.*	Newspaper – N/Avail
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 125 Glenridge Point Parkway, Atlanta, Georgia.*	Newspaper – N/Avail
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 40 Shining Willow Way, La Plata, Maryland, to be known as the La Plata Safeway Office.*	Newspaper – 06/13/2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 2365 Parr Drive, The Villages, Florida, to be known as the The Villages of Sumter.*	Newspaper – N/Avail
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 2730 Race Track Road, Jacksonville, Florida, to be known as the Julington Creek Office.*	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>
CIC	Liberty Bancorporation, Longwood, Florida, prior change in control notification filed by C. David Brown, II, Windermere, Florida; Tracy S. Forrest, Winter Park, Florida; Jeffry B. Fuquo and Michael J. Nelson, both of Orlando, Florida; to collectively acquire up to 100 percent of outstanding shares of Liberty Bancorporation, and its subsidiary, Liberty National Bank, both of Longwood, Florida.	Newspaper – N/Avail Fed Reg – N/Avail
CIC	Pointe Financial Corporation, Boca Raton, Florida, after-the-fact change in control notice filed by Clarita Kassin, Miami, Florida, Leon Papú, Barranquilla, Colómbia, Samuel Papú, Miami, Florida, Dorita Ojalvo, Miami, Florida, and Salomon Kassin, Miami, Florida, to collectively retain 16.13 percent of the outstanding shares of Pointe Financial Corporation, and its subsidiary, Pointe Bank, both of Boca Raton, Florida.	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(1)	PCNB Bancshares, Inc., Bremen, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Peoples Community National Bank, Bremen, Georgia.*	Newspaper – N/Avail Fed Reg – N/Avail

*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>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, June 12, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	HomeFederal Bank, Columbus, Indiana, to establish branch facilities to be located at 1510 West Southport Road, Indianapolis, Indiana, and 1801 Greensburg Crossing, Greensburg, Indiana.*	Newspaper – N/Avail
Branch	Johnson Bank, Racine, Wisconsin, to establish a branch facility to be located at 8202 Highview Drive, Madison, Wisconsin.*	Newspaper – 06/08/2004
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>
3(a)(1)	Central Wisconsin Financial Services, Inc., Wausau, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Wausau, Wausau, Wisconsin.*	Fed Reg – N/Avail Newspaper – N/Avail
CIC	Notice by Darin J. Johnson, Sutherland, Iowa, to gain control of Old O'Brien Banc Shares, Inc., Sutherland, Iowa, and thereby indirectly Security State Bank, Sutherland, Iowa, and Hawarden Banking Company, Hawarden, Iowa.	Fed Reg – 05/26/2004 Newspaper – N/Avail
3(a)(3)	Parkway Bancorp, Inc., Harwood Heights, Illinois, to acquire 100 percent of the voting shares of United Arizona Bank, National Association, Cave Creek, Arizona.*	Fed Reg – 06/07/2004 Newspaper – N/Avail
CIC	Notice by Paul E. Menzel, Hartland, Wisconsin, to retain 19.32 percent of Ridgestone Financial Services, Inc., Brookfield, Wisconsin, and thereby indirectly control Ridgestone Bank, Brookfield, Wisconsin.	Fed Reg – 06/03/2004 Newspaper – N/Avail
CIC	Notice by Mark Bradley Richardson, Thetford, Vermont, and Kimberly Ann Richardson, Atlanta, Georgia, to acquire control of Wellington Bancorp, Inc., Springfield, Illinois, and thereby indirectly acquire Community Bank, Hoopeston, Illinois.	Fed Reg – 06/16/2004 Newspaper – 06/14/2004

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)	Wintrust Financial Corporation, Lake Forest, Illinois, to acquire 100 percent of the voting shares of Northview Financial Corporation, Northfield, Illinois, and thereby indirectly acquire Northview Bank & Trust, Northfield, Illinois.*	Fed Reg – N/Avail Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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.

Section V – Availability of CRA public evaluations

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

Section VI – CRA examinations scheduled for Quarter of

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, June 12, 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>
3A3	Sun Financial Corporation, St. Peters, Missouri, to acquire 98 percent of Citizens Home Bank, Greenfield, Missouri.*	Newspaper – 07/17/2004 Fed Reg – 07/12/2004

* 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>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, June 12, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branch	Pioneer Bank, Mapleton, Minnesota, proposes to purchase the assets and assume the liabilities of the North Mankato, Minnesota, branch of the 21 st Century Bank, Ham Lake, Minnesota, and incident thereto establish a branch at 1735 Commerce Drive, North Mankato, Minnesota.*	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>
CIC	Charles Dale Shonkwiler, Hamilton, Montana, to acquire control of Ravalli County Bankshares, Inc., Hamilton, Montana, and thereby indirectly acquire control of Ravalli County Bank, Hamilton, Montana, and West One Bank Kalispell, Montana.	Fed Reg – 06/23/2004 Newspaper – 06/21/2004
3(a)(1) & 4(c)(8)	Western Transaction Corporation, Duluth, Minnesota, to become a bank holding company by acquiring 100% of Western National Bank, Duluth, Minnesota; and 100% of Cass Lake Company, Duluth, Minnesota; and thereby indirectly acquiring The First National Bank of Cass Lake, Cass Lake, Minnesota. Applicant also proposes to acquire 100% of Premier Credit Corporation, Duluth, Minnesota, an industrial loan company, and, through Cass Lake Company, Duluth, Minnesota, to engage in insurance agency activities in a town with a population not exceeding 5,000.*	Fed Reg – 07/06/2004 Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, June 12, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Central Bank of Missouri, Sedalia, Missouri, to establish a branch at the southeast corner of Big Bear Avenue and Range Line Road, Columbia, Missouri.	Newspaper – 06/10/2004
Branch	1 st Bank and Trust, Broken Bow, Oklahoma, to establish a branch at 1912 E. Washington, Idabel, Oklahoma.	Newspaper – 06/21/2004

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)	First Centralia Bancshares, Inc., Centralia, Kansas, to directly acquire up to 14.33 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, parent of Century Capital Financial-Delaware, Inc., Wilmington, Delaware, parent of City National Bank, Kilgore, Texas.	Newspaper – 06/25/2004 Fed Reg – 07/06/2004
3(a)(3)	First Centralia Bancshares, Inc., Centralia, Kansas, to indirectly acquire up to 35.80 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, held through Morrill Bancshares, Inc., Merriam, Kansas.	Newspaper – 06/25/2004 Fed Reg – 07/06/2004
3(a)(3)	First Centralia Bancshares, Inc., Centralia, Kansas, to indirectly acquire up to 77.74 percent of the voting shares of FBC Financial Corp., Claremore, Oklahoma, held through Morrill Bancshares, Inc., Merriam, Kansas, thereby also indirectly acquiring up to 14.33 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas.	Newspaper – 06/25/2004 Fed Reg – 07/06/2004
3(a)(3)	Morrill Bancshares, Inc., Merriam, Kansas, to directly acquire up to 35.80 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, parent of Century Capital Financial-Delaware, Inc., Wilmington, Delaware, parent of City National Bank, Kilgore, Texas.	Newspaper – 06/25/2004 Fed Reg – 07/06/2004

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)	Morrill Bancshares, Inc., Merriam, Kansas, to directly acquire up to 77.74 percent of the voting shares of FBC Financial Corp., Claremore, Oklahoma, and thereby indirectly acquire up to 14.33 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas.	Newspaper – 06/25/2004 Fed Reg – 07/06/2004
3(a)(3)	Davis Bancorporation, Inc., Davis, Oklahoma, to directly acquire up to 17.90 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, parent of Century Capital Financial-Delaware, Inc., Wilmington, Delaware, parent of City National Bank, Kilgore, Texas.	Newspaper – 06/25/2004 Fed Reg – 07/06/2004
4(c)(8)	First Centralia Bancshares, Inc., Centralia, Kansas, to indirectly acquire up to 77.74 percent of the voting shares of FBC Financial Corporation, Claremore, Oklahoma, parent of 1 st Bank Oklahoma, a Federal Savings Bank, held through Morrill Bancshares, Inc., Merriam, Kansas.	Newspaper – 06/25/2004 Fed Reg – 07/06/2004
4(c)(8)	Morrill Bancshares, Inc., Merriam, Kansas, to directly acquire up to 77.74 percent of the voting shares of FBC Financial Corporation, Claremore, Oklahoma, parent of 1 st Bank Oklahoma, a Federal Savings Bank.	Newspaper – 06/25/2004 Fed Reg – 07/06/2004
CIC	Notice by Betty Margret Wheeler, Durant, Oklahoma, to retain control of FNB Financial Services, Inc., Durant, Oklahoma, parent of The First National Bank in Durant, Durant, Oklahoma and First Texoma Bank, Sherman, Texas.	Newspaper – 06/26/2004 Fed Reg – 06/25/2004

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>
Premises	1 st Bank and Trust, Broken Bow, Oklahoma, to increase its investment in bank premises.

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>
64552	Bank 2 909 S. Meridian Oklahoma City, Oklahoma 73108	03/22/2004	06/07/2004	S		X
3120897	Heritage Bank 3024 SW Wanamaker Topeka, Kansas 66614	03/24/2004	06/07/2004	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, June 12, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Texas State Bank, McAllen, TX, to establish a branch at 417 South International Boulevard, Weslaco, TX 78596*	Newspaper – 06/19/2004

* Subject to the provisions of the Community Reinvestment Act

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

Section VI – CRA examinations scheduled for Quarter of

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, June 12, 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)	Pacific International Bancorp, Inc., Seattle, Washington, to become a bank holding company by acquiring at least 67 percent of Pacific International Bank, Seattle, Washington.*	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>	<i>Ending date of comment period</i>
None		

Section V – Availability of CRA public evaluations

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

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<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	
