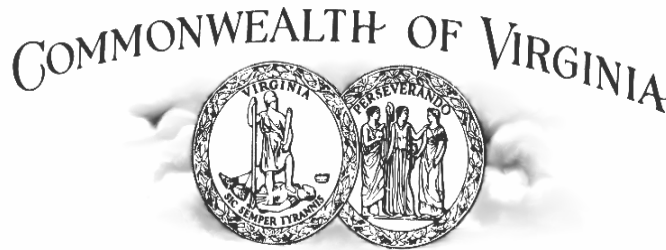


E. J. FACE, JR.
COMMISSIONER OF
FINANCIAL INSTITUTIONS



1300 EAST MAIN STREET
SUITE EIGHT HUNDRED
P.O. BOX 640
RICHMOND, VIRGINIA 23218-0640
(804) 371-9657
FAX (804) 371-9416
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**STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS**

WEEKLY INFORMATION BULLETIN

February 13, 2004

SECTION I

Section I of the bulletin is a record, for the preceding week, of the receipt of, and actions on all applications by state chartered banks, bank holding companies, savings institutions, credit unions, industrial loan associations and other entities or persons for: (1) certificates of authority to begin business, (2) acquisitions, (3) branches, (4) trust powers, (5) charter conversions, (6) name changes, (7) changes of location, (8) EFT facilities, and (9) mergers or consolidations. In addition, it lists structural changes of state chartered banks and savings institutions, such as opening and closing of offices and the effective date of mergers, acquisitions and relocations.

This bulletin constitutes **the only notice of such activities that you will receive** from the Bureau of Financial Institutions. If you desire a public hearing on an application, a written request for such a hearing must be **received within 15 days from the date of this bulletin**. The request should be addressed to:

E. J. Face, Jr.
Commissioner of Financial Institutions
Post Office Box 640
Richmond, Virginia 23218-0640

Communications other than requests for hearings related to an application will be welcomed and will receive careful consideration. All written communications will be made a part of the application file.

SECTION II

Section II of the bulletin is a record, for your information, of notices received in this office during the preceding week pertaining to various applications by national banks and federal savings institutions to the federal agencies shown below:

Comptroller of the Currency
Southeastern District Office
Marquis One Tower
245 Peachtree Center Ave., N.E.
Atlanta, Georgia 30303

Office of Thrift Supervision
1475 Peachtree Street, N.E.
Post Office Box 105217
Atlanta, Georgia 30348-5217

Any comments you may wish to make regarding these applications should be addressed directly to the respective federal agency. A copy of your letter will be appreciated.

*Weekly Information Bulletin - prepared and distributed by the
Bureau of Financial Institutions, State Corporation Commission, Commonwealth of Virginia
February 13, 2004*

SECTION I

APPLICATIONS FILED PURSUANT TO SECTION 6.1-194.40 OF THE CODE OF VIRGINIA

<u>DATE</u>	<u>DESCRIPTIONS</u>	<u>ACTIVITY</u>
02-11-04	Southern Financial Bancorp, Inc., Warrenton, VA to acquire 100 percent of the voting stock of Essex Bancorp, Inc., Norfolk, VA	Approved

BRANCHES OF VIRGINIA BANKS

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
01-20-04	First and Citizens Bank Monterey, VA	east side of U.S. Route 220 Mitchelltown, Bath County, VA	Opened
02-04-04	Bank of the James Lynchburg, VA	17000 Forest Road Forest, Bedford County, VA	Opened
02-09-04	Citizens Bank and Trust Company Blackstone, VA	10001 Courtview Lane Chesterfield County, VA	Approved
02-10-04	Monarch Bank Chesapeake, VA	318 West 21st Street City of Norfolk, VA	Filed

BRANCH RELOCATIONS OF VIRGINIA BANKS

02-09-04	Farmers Bank, Windsor, Virginia Windsor, VA	From: 1238 Holland Road, Suite 104 To: 1008 West Washington Street both in the City of Suffolk, VA	Filed
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SECTION II

APPLICATIONS OF NATIONAL BANKS

NONE REPORTED

NO OTHER APPLICATIONS RECEIVED