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 TDD (804) 371-9206 www.state.va.us/scc

STATE CORPORATION COMMISSION BUREAU OF FINANCIAL INSTITUTIONS

WEEKLY INFORMATION BULLETIN

October 31, 2003

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.

October 31, 2003					
		SECTION I			
	APPLICATIONS FILED PURSUA	NT TO SECTION 6.1-383 OF THE CODE O	F VIRGINIA		
10-27-03	Citizens Bancorp of Virginia, Inc., E stock of Citizens Bank and Trust Co	ng Filed			
10-30-03	Approved Acquisition Corp., Southf Approved Financial Corp, Virginia	ck of Filed			
	BRA	NCHES OF VIRGINIA BANKS			
DATE	INSTITUTIONS	LOCATIONS	ACTIVITY		
10-20-03	Towne Bank Portsmouth, VA	200 High Street, City of Portsmouth, VA	Approved		
10-20-03	Central Virginia Bank Powhatan, VA	2500 Promenade Parkway, Midlothian, Chesterfield County, VA	Approved		
10-27-03	Bank of the James Lynchburg, VA	Intersection of Route 221 and Cloverhill Boulevard, Forest, Bedford County, VA	Approved		
		BRANCH RELOCATIONS			
09-08-03	Pioneer Bank Stanley, VA	From: 120 South Main Street To: 890 West Market Street, both in the City of Harrisonburg,	Opened VA		
10-06-03	Branch Banking and Trust Company of Virginia Richmond, VA	From: 34 Franklin Street To: 117 West Washington Street, both in the City of Petersburg, VA	Opened A		
10-27-03	Branch Banking and Trust Company of Virginia Richmond, VA	From: 251 West Lee Highway, Suite 730 To: Intersection of Winchester Street Lee Highway, both in Warrenton, Fauquier County, VA	&		
	BRANC	HES OF OUT-OF-STATE BANKS			
DATE	INSTITUTIONS	LOCATIONS	ACTIVITY		
10-16-03	Provident Bank of Maryland Baltimore, MD	7471 Sommerset Crossing Drive, Gainesville, VA	Opened		

5445 Glenside Drive, Suite 100,

Henrico County, VA

Filed

10-31-03

SouthTrust Bank

Birmingham, AL

SECTION II APPLICATIONS OF NATIONAL BANKS BRANCHES

DATE	INSTITUTIONS	LOCATIONS	ACTIVITY
10-20-03	Cardinal Bank, National Association McLean, VA	13870 Smoketown Road, Dale City, VA	Approved
10-20-03	Cardinal Bank, National Association McLean, VA	199 Elden Street, Herndon, VA	Approved
10-24-03	Patrick Henry National Bank Bassett, VA	4952 Ararat Highway, Ararat, VA	Approved
10-24-03	Patrick Henry National Bank Bassett, VA	4259 Appalachian Drive, Fieldale, VA	Approved
10-24-03	Blue Ridge Bank, National Association Floyd, VA	998 Memorial Drive, Pulaski, VA	Approved

NO OTHER APPLICATIONS RECEIVED