
Federal Reserve Release



H.2

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

No. 16

Week Ending April 16, 2005

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

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 3201 McClelland Boulevard, Joplin, Missouri.
- Approved, April 12, 2005

Kansas City

Butte State Bank, Butte, Nebraska -- to establish a branch at 425 Hillcrest Boulevard, Spencer.
- Approved, April 13, 2005

Secretary

Capital City Bank, Tallahassee, Florida -- to establish a mobile branch to operate in the Georgia counties of Bibb, Houston, Jones, Laurens, and Monroe.
- Approved, April 15, 2005

Cleveland

Community Trust Bank, Inc., Pikeville, Kentucky -- to establish a branch at 6424 Kentucky Route 1428, Allen.
- Approved, April 14, 2005

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 1604 North Barron Street, Eaton.
- Approved, April 15, 2005

Secretary

First State Bank N.M., Taos, New Mexico -- to establish a branch at 215 Union Boulevard, Lakewood, Colorado.
- Approved, April 13, 2005

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish a branch at 7820 North Cortaro Road, Marana, Arizona.
- Approved, April 14, 2005

Bank Branches, Domestic

Philadelphia

Pocono Community Bank, Stroudsburg, Pennsylvania -- to establish a branch at Route 209, Brodheadsville.
- Approved, April 13, 2005

Bank Holding Companies

Kansas City

BOTS, Inc., Topeka, Kansas -- to become a bank holding company and to acquire VisionBank, a de novo bank.
- Approved, April 11, 2005

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan -- to acquire Capitol Development Bancorp Limited II and thereby acquire Bank of Bellevue, Bellevue, Washington, a de novo bank; and for Capitol Development Bancorp Limited II, Lansing, to become a bank holding company and to acquire 51 percent of the shares of Bank of Bellevue.
- Approved, April 15, 2005

Atlanta

The Colonial BancGroup, Inc., Montgomery, Alabama -- to acquire FFLC Bancorp, Inc., Leesburg, Florida, and its subsidiary, First Federal Savings Bank of Lake County.
- Approved, April 13, 2005

St. Louis

Exchange National Bancshares, Inc., Jefferson City, Missouri -- to acquire Bank 10, Belton.
- Approved, April 11, 2005

St. Louis

First National Security Company, DeQueen, Arkansas -- to acquire First Community Banking Corporation, Hot Springs, and thereby acquire First National Bank; First National Bank in Mena, Mena; and First National Bank, Mount Ida.
- Approved, April 11, 2005

Bank Holding Companies

San Francisco

FNB Bancorp, South San Francisco, California -- to acquire Sequoia National Bank, San Francisco.

- Approved, April 14, 2005

Richmond

GrandSouth Bancorporation, Greenville, South Carolina -- to acquire Car Bucks, Inc., Anderson.

- Approved, April 13, 2005

Philadelphia

KNBT Bancorp, Inc., Bethlehem, Pennsylvania -- to acquire Northeast Pennsylvania Financial Corp., Hazelton, and thereby acquire First Federal Bank.

- Approved, April 15, 2005

Chicago

Mainsource Financial Group, Greensburg, Indiana -- to acquire Madison Bank & Trust Company, Madison.

- Withdrawn, April 15, 2005

St. Louis

Maries County Bancorp., Inc., Vienna, Missouri -- relief from certain commitments.

- Granted, April 13, 2005

San Francisco

Pacific Coast National Bancorp, San Clemente, California -- to become a bank holding company and to acquire Pacific Coast National Bank, a de novo bank.

- Approved, April 11, 2005

Philadelphia

Parke Bancorp, Inc., Washington Township, New Jersey -- to become a bank holding company in connection with a reorganization of Parke Bank.

- Approved, April 14, 2005

Bank Mergers

Secretary

First American Bank, Decatur, Alabama -- to merge with First Citizens Bank, Talladega, and thereby establish branches.
- Approved, April 13, 2005

Atlanta

Regions Bank, Birmingham, Alabama -- to merge with Union Planters Bank, National Association, Memphis, Tennessee, and thereby establish branches.
- Approved, April 15, 2005

Change In Bank Control

Atlanta

First Farmers Bancshares, Inc., Portland, Tennessee -- change in bank control.
- Permitted, April 14, 2005

Richmond

Surrey Bancorp, Mount Airy, North Carolina -- change in bank control.
- Permitted, April 15, 2005

Competitive Factors Reports

Atlanta

Bank of Bolivar, Bolivar, Tennessee -- report on competitive factors of the proposed purchase of the Ardmore, Pulaski, and Fayetteville branches of Colonial Bank, N.A., Montgomery, Alabama.
- Submitted, April 13, 2005

Atlanta

Bank of the South, Mount Juliet, Tennessee -- report on competitive factors of the proposed merger with Academy Bank, Lebanon.
- Submitted, April 13, 2005

Atlanta

Citizens Bank & Savings Company, Russellville, Alabama -- report on competitive factors of the proposed purchase of the Town Creek, Cherokee, Center Star, and Phil Campbell branches of Colonial Bank, N.A., Montgomery.
- Submitted, April 13, 2005

Competitive Factors Reports

Atlanta

Citizens Bank & Savings Company, Russellville, Alabama -- report on competitive factors of the proposed merger with Bank of Bolivar, Bolivar, Tennessee.
- Submitted, April 13, 2005

Chicago

Citizens First National Bank, Princeton, Illinois -- report on competitive factors of the proposed merger with Farmers State Bank of Somonauk, Somonauk.
- Submitted, April 13, 2005

Minneapolis

Citizens State Bank, Trempealeau, Wisconsin -- report on competitive factors of the proposed merger with First National Bank in Viroqua, Viroqua.
- Submitted, April 12, 2005

Philadelphia

The Clearfield Bank and Trust Company, Clearfield, Pennsylvania -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the State College office of First Commonwealth Bank, Indiana.
- Submitted, April 11, 2005

Minneapolis

Community Bank of the Red River Valley, East Grand Forks, Minnesota -- report on competitive factors of the proposed merger with Rural American Bank-Ada, Ada.
- Submitted, April 13, 2005

Chicago

Farmers & Merchants Bank & Trust, Burlington, Iowa -- report on competitive factors of the proposed merger with Farmers and Merchants Bank and Trust, Mount Pleasant.
- Submitted, April 13, 2005

Richmond

First Citizens Bank and Trust Company, Inc., Columbia, South Carolina -- report on competitive factors of the proposed merger with Summit Financial Corporation, Greenville, and Summit National Bank.
- Submitted, April 13, 2005

Competitive Factors Reports

Cleveland

First Southern National Bank, Lancaster, Kentucky -- report on competitive factors of the proposed merger with The Citizens National Bank of Russellville, Russellville; Citizens State Bank of Ballard County, Wickliffe; and First Bank and Trust Company of Princeton, Princeton.
- Submitted, April 12, 2005

Philadelphia

HSBC Bank USA, National Association, Wilmington, Delaware -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the branch of New York Community Bank, Westbury, New York, in ShopRite Store #239, Hillside, New Jersey.
- Submitted, April 13, 2005

Atlanta

Riverside National Bank of Florida, Fort Pierce, Florida -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Eustis and Tavares branches of Prosperity Bank, St. Augustine.
- Submitted, April 11, 2005

Extensions Of Time

Atlanta

Regions Bank, Birmingham, Alabama -- extension to May 18, 2006, to establish a branch at Churchill Drive and FM 2499, Flower Mound, Texas.
- Granted, April 14, 2005

Boston

The Royal Bank of Scotland Group plc, Edinburgh, Scotland; The Royal Bank of Scotland plc, RBSG International Holdings Ltd., and Citizens Financial Group, Inc., Providence, Rhode Island -- extension to June 1, 2005, to acquire Citizens Bank, National Association, Albany, New York, a de novo bank.
- Granted, April 15, 2005

Extensions Of Time

Cleveland

S&T Bancorp, Inc., Indiana, Pennsylvania -- extension to July 13, 2005, to acquire up to 9.9 percent of the shares of Fidelity Bancorp, Inc., Pittsburgh, and thereby acquire Fidelity Savings Bank.

- Granted, April 13, 2005

Atlanta

Sterling Bank, Lantana, Florida -- extension to May 6, 2006, to establish a branch at 1201 South Andrews Avenue, Fort Lauderdale.

- Granted, April 15, 2005

Financial Holding Companies

Kansas City

Leawood Bancshares, Inc., Leawood, Kansas -- election to become a financial holding company.

- Effective, April 13, 2005

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, April 16, 2005

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>	
25	State Street Bank and Trust Company, Boston, Massachusetts – to invest up to 10% of SSBT’s capital and surplus plus \$390 million in its Edge and Agreement corporation subsidiaries under section 211.5 (h) of Regulation 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</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, April 16, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Banco Latinoamericano De Exportaciones, S.A., Panama City, Panama, to establish a representative office in Miami, Florida.	Newspaper – N/Avail
FBSEA	Banco Votorantim, Sao Paulo, Brazil, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	Lloyds TSB Offshore Limited, St. Helier, Jersey, to establish a representative office in Miami, Florida.	Newspaper – N/Avail
CIC	Change in Bank Control by the Scharphf Family, Old Bridge, New Jersey, to acquire up to 37.08 percent of the common stock of Amboy Bancorporation, Old Bridge, New Jersey.	Newspaper – N/Avail
Other Foreign	Bank One International Corporation, Chicago, Illinois, an Edge Corporation of JP Morgan Chase Bank, National Association, requests permission to decrease the capital stock and capital surplus.	Newspaper – N/Avail
*3A1	Treetops Acquisition Group LP, Treetops Acquisition Group II LP, Treetops Acquisition Group Ltd., Treetops Acquisition Group II Ltd., CAM Discount Ltd. and the Edgar M. Bronfman Trusts A, B, C, D, E, F and G, all of New York, New York, (the “Application”) for prior approval of the Board of Governors of the Federal Reserve System (the “Board”), pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, to become bank holding companies through the acquisition of up to fifty-one percent of the outstanding shares of Israel Discount Bank, Ltd., Tel Aviv, Israel, and thereby acquire Discount Bancorp, New York, New York and its New York State-chartered bank, Israel Discount Bank of New York, New York, New York.	Newspaper – N/Avail Fed Reg – 05/13/2005

* 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

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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, April 16, 2005

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)	Univest Corporation of Pennsylvania, Souderton, PA to retain 8.53% ownership of the outstanding stock of New Century Bank, Phoenixville, PA	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(5)	Fulton Financial Corporation, Lancaster, PA to acquire SVB Financial Services, Inc., Somerville, NJ.	Newspaper – 05/15/2005 Fed Reg – 05/13/2005

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Edge	MBNA America Bank, N.A. Wilmington, DE to establish a Edge Corporation, MBNA International Investment Corporation, pursuant to Section 211.5 of Regulation K.	Fed Reg – 05/19/2005

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

<i>Type</i>	<i>Application</i>
US Overseas Investment	MBNA America Bank, N.A. Wilmington, DE to invest up to \$30 million to acquire 50% of Newco, Mexico City, Mexico, through MBNA International Investment Corporation

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	

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, April 16, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*Branch	Community Trust Bank, Inc., Pikeville, KY to establish a branch at 6424 Kentucky Route 1428, Allen, KY	Newspaper – 04/07/2005
*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)	Peoples Community Bancorp, Inc., West Chester, OH to acquire American State Corporation and its wholly-owned subsidiary American State Bank, both of Lawrenceburg, IN	Newspaper – N/Avail Fed Reg – 04/07/2005
*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.

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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</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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, April 16, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Cecil Federal Bank, Elkton, Maryland, to establish a branch at 390 Conowingo Road, Conowingo, Maryland.*	Newspaper – 05/13/2005

*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)	Square 1 Financial, Inc., Pinehurst, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Square 1 Bank, Durham, North Carolina (in organization).*	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>	<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.

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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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, April 16, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Saint Petersburg, Tampa, Florida, to establish a branch located at 1110-B South Dale Mabry Highway, Tampa, Florida.*	Newspaper – 04/23/2005
Branch	BankEast, Knoxville, Tennessee, to establish a branch located at 8845 Kingston Pike, Knoxville, Tennessee.*	Newspaper – 04/16/2005
Branch	BankEast, Knoxville, Tennessee, to establish a branch located at 6000 Kingston Pike, Knoxville, Tennessee.*	Newspaper – 04/16/2005
Branch	BankEast, Knoxville, Tennessee, to establish a branch located at 10304 Chapman Highway, Seymour, Tennessee.*	Newspaper – 04/19/2005
Branch	Coconut Grove Bank, Miami, Florida, to establish a branch located at 290 Alhambra Circle, Coral Gables, Florida, to be known as the Coral Gables Office.*	Newspaper – 04/20/2005
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 2024 Corporate Centre Drive, Suite 103, Myrtle Beach, South Carolina.*	Newspaper – 04/16/2005
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 52-A Persimmon Street, Bluffton, South Carolina.*	Newspaper – 04/19/2005
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 1760 Bass Road, Macon, Georgia.*	Newspaper – 04/17/2005

*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)	American Southern Bancorp, Inc., Roswell, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of American Southern Bank, Roswell, Georgia (in organization).*	Newspaper – 05/09/2005 Fed Reg – 05/13/2005

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)	Copiah Bancshares, Inc., Hazlehurst, Mississippi, to become a bank holding company by acquiring 100 percent of the outstanding shares Copiah Bank, National Association, Hazlehurst, Mississippi.*	Newspaper – N/Avail Fed Reg – 05/13/2005
3(a)(3)	Habersham Bancorp, Cornelia, Georgia, to acquire 100 percent of the outstanding shares of Liberty Bank & Trust, Toccoa, Georgia.*	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(1)	Hometown Community Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Hometown Community Bank (in organization), both of Braselton, Georgia.*	Newspaper – 05/05/2005 Fed Reg – 04/22/2005

*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

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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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, April 16, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at the northeast corner of Bellaire Boulevard and Rogersdale, Houston, Texas.*	Newspaper – N/Avail
Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish a branch facility to be located at 7820 North Cortaro Road, Marana, Arizona.*	Newspaper – 03/26/2005
Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish two branch facilities to be located at 10995 North Market Street, Mequon, Wisconsin, and at 4252 Southtowne Drive, Eau Claire, Wisconsin.*	Newspaper – 04/19/2005
18C & Branches	Village Bank and Trust of Arlington Heights, Arlington Heights, Illinois, to merge with First Northwest Bank, Arlington Heights, Illinois, and thereby to establish branches at 234 West Northwest Highway, Arlington Heights, Illinois, and at 150 East Rand Road, Arlington Heights, 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>
CIC	Notice by the Hansen family (Jutta Hansen, DeWitt, Iowa and Chris Hansen III, Grand Mound, Iowa individually and as trustees of the Chris F. Hansen, Jr. Trust, DeWitt, Iowa; Pamela A. Swahn IRA, Granite Bay, California; Pamela A. Swahn, Granite Bay, California; Anne H. Fergus, Whitefish Bay, Wisconsin; and Melanie K. Boosalis, Long Grove, Iowa) to acquire control of 30.66 percent of the common stock of DeWitt Bancorp, Inc., DeWitt, Iowa, and thereby indirectly DeWitt Bank and Trust Company, DeWitt, Iowa.	Fed Reg – 04/20/2005 Newspaper – N/Avail
3(a)(1)	Family Merchants Bancorporation, Inc., Cedar Rapids, Iowa, to become a bank holding company by acquiring 100 percent of Family Merchants Bank (in organization), Cedar Rapids, Iowa.*	Fed Reg – 05/06/2005 Newspaper – 05/07/2005

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)	Peotone Bancorp, Inc., Peotone, Illinois, to acquire up to 20.06 percent of the voting shares of SouthwestUSA Corporation, Las Vegas, Nevada, and thereby indirectly acquire SouthwestUSA Bank, Las Vegas, Nevada.*	Fed Reg – 05/13/2005 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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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, April 16, 2005

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	Mercantile Bancorp, Inc., Quincy, Illinois, to increase its ownership from 13.75 percent up to 21 percent of NorthStar Bancshares, Inc., Kansas City, Missouri, and thereby increase its indirect control of NorthStar Bank, National Association, Kansas City, Missouri.*	Newspaper – 05/16/2005 Fed Reg – N/Avail
CIC	Notice by Donald C. Bedell, Sikeston, Missouri, to gain control of First Community Bancshares, Inc., Batesville, Arkansas. (Previously submitted during the week ending April 9, 2005.)	Newspaper – 05/08/2005 Fed Reg – 05/02/2005

* 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	

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, April 16, 2005

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)(5)	Deerwood Bancshares, Inc., Deerwood, Minnesota, to acquire 100 percent of Northome Bancshares, Inc., Northome, Minnesota, and thereby indirectly acquire Northland Community Bank, Northome, Minnesota.*	Fed Reg – 04/22/2005 Newspaper – N/Avail
3(a)(1)	Rum River Bancorporation, Inc., Milaca, Minnesota to become a bank holding company by acquiring 100 percent of the First National Bank of Milaca, Milaca, Minnesota.*	Fed Reg – 04/21/2005 Newspaper – 05/07/2005

* 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>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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, April 16, 2005

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)(5)	Deerwood Bancshares, Inc., Deerwood, Minnesota, to acquire 100 percent of Northome Bancshares, Inc., Northome, Minnesota, and thereby indirectly acquire Northland Community Bank, Northome, Minnesota.*	Fed Reg – 04/22/2005 Newspaper – N/Avail
3(a)(1)	Rum River Bancorporation, Inc., Milaca, Minnesota to become a bank holding company by acquiring 100 percent of the First National Bank of Milaca, Milaca, Minnesota.*	Fed Reg – 04/21/2005 Newspaper – 05/07/2005

* 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>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, April 16, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	F&M Bank and Trust Company, Tulsa, Oklahoma, to establish a branch at 14185 Dallas Parkway, Dallas, Texas.	Newspaper – 04/29/2005
Branch	Peoples Bank, Lawrence, Kansas, to establish a branch at 121 East Main Street, Red River, New Mexico.	Newspaper – 04/23/2005

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)	Signature Acquisition Company, Inc., Olathe Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Citizens Agency, Inc., Haddam, Kansas, parent of Frontier Bank, Haddam, Kansas, and immediately thereafter, to be merged into Signature Bancshares, Inc., Olathe, Kansas.	Newspaper – 05/07/2005 Fed Reg – 05/09/2005
3(a)(1)	Signature Bancshares, Inc., Olathe, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Citizens Agency, Inc., Haddam, Kansas, parent of Frontier Bank, Haddam, Kansas.	Newspaper – 05/07/2005 Fed Reg – 05/09/2005
3(a)(3)	The Farmers State Bank of Fort Morgan, Colorado Employee Stock Ownership Plan, Fort Morgan, Colorado, to acquire up to 38 percent of the voting shares of FSB Bancorporation of Fort Morgan, Colorado, parent of Farmers State Bank of Fort Morgan, both in Fort Morgan, Colorado.	Newspaper – 05/09/2005 Fed Reg – 05/13/2005
CIC	Notification by Stephen Sherlock, Lamar, Colorado, individually and as trustee for Colorado East Bank & Trust Employee Stock Ownership Plan, Lamar, Colorado, to retain control of ColoEast Bankshares, Inc., Lamar, Colorado, parent of First National Bank of Tribune, Tribune, Kansas, and Colorado East Bank & Trust, Lamar, Colorado.	Newspaper – N/Avail Fed Reg – 04/25/2005

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>
480750	Bank of Parsons 1230 Main Street Parsons, Kansas 67357	01/18/2005	04/14/2005	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, April 16, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	HCSB, A State Banking Association, Plainview, Texas, to establish a branch to be located at Kerrville Junction Center, at the corner of Sidney Baker South (State Highway 16) and Park Lane, Kerrville, Texas 78028. *	Newspaper – 04/27/2005

* 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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, April 16, 2005

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 1900 McHenry Avenue, Escalon, California.*	Newspaper – 04/28/2005

* 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	Notice by Jason Anis Awad to increase his ownership in Business Bank Corporation, and thereby indirectly increase his ownership in Business Bank of Nevada, Las Vegas, Nevada.*	Newspaper – 04/29/2005 Fed Reg – 04/27/2005
3(a)(1)	Oakland Venture Group, Los Angeles, California, to become a bank holding company by acquiring 100 percent of Innovative Bancorp and its wholly-owned subsidiary, Innovative Bank, both of Oakland, California.*	Newspaper – 05/15/2005 Fed Reg – 05/15/2005

* 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

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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	
