
Federal Reserve Release



H.2

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

No. 35

Week Ending August 27, 2005

Forms

Forms -- final Board review to extend without revision the Consumer Satisfaction Questionnaire (FR 1379).

- Approved, August 22, 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

Bank of Bartlett, Bartlett, Tennessee -- to establish a branch at 9915 Highway 64, Memphis.

- Approved, August 26, 2005

Richmond

Bank of Clarke County, Berryville, Virginia -- to establish a branch at Round Hill Crossing, Route 50 West, Winchester.

- Approved, August 26, 2005

Philadelphia

East Penn Bank, Emmaus, Pennsylvania -- to establish a branch at 4510 Bath Pike, Hanover Township.

- Approved, August 22, 2005

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 4733 Suder Avenue, Toledo.

- Approved, August 25, 2005

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 4923 William Penn Highway, Murrysville, Pennsylvania.

- Approved, August 25, 2005

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 132 Calhoun Street.

- Approved, August 25, 2005

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 5831 Som Center Road, Willoughby.

- Approved, August 26, 2005

Bank Branches, Domestic

Chicago

Johnson Bank, Racine, Wisconsin -- to establish a branch at 3524 7th Avenue, Kenosha.

- Approved, August 26, 2005

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 3607 Cheryl Lane, Lafayette, Indiana.

- Approved, August 23, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 9407 West Poplar Avenue, Germantown, Tennessee; 3054 Columbia Avenue, Franklin; and the intersection of U.S. Highway 70 and Airline Road, Arlington.

- Approved, August 25, 2005

Bank Holding Companies

Kansas City

Bank of Choice Holding Company, Greeley, Colorado -- to acquire Colonial Bancorp, Aurora, and Colonial Bank.

- Approved, August 26, 2005

Chicago

CCB Acquisition Corp., Oak Brook, Illinois -- to become a bank holding company and to acquire Citizens Central Bancorp, Inc., Macomb, and Citizens National Bank.

- Withdrawn, August 24, 2005

St. Louis

First Banks, Inc., Hazelwood, Missouri, and The San Francisco Company, San Francisco, California -- to acquire International Bank of California, Los Angeles, California; and for First Bank, St. Louis, Missouri, to merge with International Bank of California and thereby establish branches.

- Approved, August 25, 2005

Bank Holding Companies

Atlanta

FirstFed Bancorp, Inc. Employee Stock Ownership Plan, Bessemer, Alabama -- to become a bank holding company and to acquire 32 percent of the shares of FirstFed Bancorp, Inc., and its subsidiary, First Financial Bank.

- Approved, August 23, 2005

St. Louis

German American Bancorp, Jasper, Indiana -- to retain German American Reinsurance Company, Ltd., Phoenix, Arizona, and thereby continue to engage in reinsuring credit life and credit disability insurance.

- Approved, August 26, 2005

Boston

Salem Five Bancorp, Salem, Massachusetts -- to become a mutual bank holding company and to acquire Salem Five Cents Savings Bank.

- Withdrawn, August 25, 2005

Dallas

Sterling Bancshares, Inc., Houston, Texas, and Sterling Bancorporation, Inc., Wilmington, Delaware -- to acquire Prestonwood Bancshares, Inc., Dallas, Texas, and thereby acquire Prestonwood Bancshares Nevada, Inc., Carson City, Nevada, and The Oaks Bank & Trust Company, Dallas, Texas.

- Approved, August 26, 2005

Bank Mergers

St. Louis

First Bank, St. Louis, Missouri -- to assume the deposit liabilities of the Roodhouse, Illinois, branch of Bank & Trust Company, Litchfield.

- Approved, August 23, 2005

Change In Bank Control

New York

Adirondack Bancorp, Utica, New York -- change in bank control.

- Permitted, August 25, 2005

Change In Bank Control

Atlanta

First Georgia Community Corp., Jackson, Georgia -- to retain control of First Georgia Community Corp.
- Permitted, August 25, 2005

San Francisco

Foundation Bancorp, Inc., Bellevue, Washington -- to retain control of Foundation Bancorp, Inc.
- Permitted, August 26, 2005

Dallas

Union State Bancshares, Inc., Killeen, Texas -- change in bank control.
- Permitted, August 25, 2005

Competitive Factors Reports

New York

The Bank of New York Trust Company, National Association, Los Angeles, California -- report on competitive factors of the proposed merger with Beacon Fiduciary Advisors, Inc., Boston, Massachusetts, as part of a corporate reorganization.
- Submitted, August 24, 2005

New York

Bank of Tokyo-Mitsubishi Trust Company, New York, New York -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the New York branch of UFJ Bank Limited, Nagoya, Japan.
- Submitted, August 25, 2005

Richmond

Branch Banking and Trust Company, Winston-Salem, North Carolina -- report on competitive factors of the proposed merger with BB&T Factors Corporation, High Point.
- Submitted, August 23, 2005

Competitive Factors Reports

Atlanta

First National Bank, Hamilton, Alabama -- report on competitive factors of the proposed purchase of the Double Springs branch of Community Bank, Blountsville.
- Submitted, August 22, 2005

Dallas

First State Bank Central Texas, Temple, Texas -- report on competitive factors of the proposed merger with First National Bank of Hamilton, Hamilton.
- Submitted, August 25, 2005

Atlanta

Greene County Bank, Greeneville, Tennessee -- report on competitive factors of the proposed acquisition of certain assets and assumption of deposit liabilities of five Clarksville branches of Old National Bank, Evansville, Indiana.
- Submitted, August 24, 2005

St. Louis

Simmons First National Bank of Pine Bluff, Pine Bluff, Arkansas -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Geyer Springs Road, Little Rock, branch of Bank of Little Rock.
- Submitted, August 25, 2005

St. Louis

Wemple State Bank, Waverly, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Morrisonville branch of United Missouri Bank, N.A., Kansas City, Missouri.
- Submitted, August 23, 2005

Extensions Of Time

Atlanta

American Southern BanCorp, Inc., Roswell, Georgia -- extension to November 19, 2005, to become a bank holding company and to acquire American Southern Bank, a de novo bank.
- Granted, August 19, 2005 (AC)

Extensions Of Time

New York

The Bank of New York, New York, New York -- extension to February 4, 2006, to establish a branch at 1886 Eastchester Road, Bronx.

- Granted, August 22, 2005

St. Louis

Mercantile Bancorp, Inc., Quincy, Illinois -- extension to November 23, 2005, to increase its ownership from 13.75 percent up to 21 percent of the shares of NorthStar Bancshares, Inc., Kansas City, Missouri, and thereby increase its interest in NorthStar Bank, National Association.

- Granted, August 24, 2005

Chicago

North Star Financial Holdings, Inc., Bingham Farms, Michigan -- extension to December 16, 2005, to become a bank holding company and to acquire N Star Community Bank, a de novo bank; and for N Star Community Bank to become a member of the Federal Reserve System.

- Granted, August 25, 2005

Kansas City

Union Colony Bank, Greeley, Colorado -- extension to January 19, 2006, to establish a branch at the intersection of 35th Avenue and 37th Street, Evans.

- Granted, August 25, 2005

Financial Holding Companies

Cleveland

CSB Bancorp, Inc., Millersburg, Ohio -- election to become a financial holding company.

- Effective, August 23, 2005

Atlanta

Jeff Davis Bancshares, Inc., Jennings, Louisiana -- election to become a financial holding company.

- Effective, August 22, 2005

Financial Holding Companies

San Francisco

Regal Financial Bancorp, Inc., Seattle, Washington -- election to become a financial holding company.

- Effective, August 24, 2005

International Operations

Director, BS&R

German American Bancorp, Jasper, Indiana -- to retain its investment in German American Reinsurance Company, Ltd., Turks and Caicos Islands, British West Indies.

- Approved, August 25, 2005

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending August 27, 2005

Filing Type	Filer	Filing Proposal	End of Comment Period
NONE			

District: 1
Federal Reserve Bank of Boston

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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
FRANKLIN SVG BK	FARMINGTON, MAINE

* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending August 27, 2005**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* Branch	BANCO POPULAR NORTH AMERICA	Banco Popular North America ("BPNA"), New York, New York request approval to open a branch office located at 310 East Houston Street, New York, New York. (RSSD#3374850)	Newspaper: Federal Register:	08/31/2005 Not applicable
* Branch	BANCO POPULAR NORTH AMERICA	Banco Popular, North America, New York, New York to open and occupy a branch office located at 3948 W. 55th Street & Pulaski Road, Chicago, Illinois. (RSSD - 3376274)	Newspaper: Federal Register:	09/15/2005 Not applicable
Investment	CITIBANK, N.A.	FILING IS CONFIDENTIAL - Citibank, N.A. (Citibank) and its Edge Corp. subsidiary, Citibank Overseas Investment Corporation (COIC), 30 Day Prior Notice pursuant to Section 211.9(f) of Reg. K in connection with COIC's additional investment in Citibank International plc, London, UK. Citibank is simultaneously requesting an exemption from the rolling 12-month aggregate limit under Section 211.9(c)(2) of Reg. K. in connection with this notice. (See Filing ID:60159)	Newspaper: Federal Register:	Not applicable Not applicable
Investment	CITIBANK, N.A.	FILING IS CONFIDENTIAL- Citibank, N.A. (Citibank) and its Edge Corp. subsidiary, Citibank Overseas Investment Corporation (COIC) are submitting an exemption request from the rolling 12-month aggregate limit under Section 211.9(c)(2) of Reg. K in connection with their 30 Day Prior Notice pursuant to Section 211.9(f) of Reg. K, whereby COIC proposes to provide additional investment in Citibank International plc, London, UK.(See Filing ID: 60126-1).	Newspaper: Federal Register:	Not applicable Not applicable
FBSEA	DEUTCHE GENOSSENSCHAFTS-HYPOTHEKENBANK AG	Deutsche Genossenschafts-Hypothekenbank AG, Hamburg, Germany, requests prior approval to establish a NY rep office.	Newspaper: Federal Register:	Not available Not applicable
FBSEA	GOVERNOR AND COMPANY OF THE BANK OF IRELAND, THE	The Governor and Company of The Bank of Ireland, Dublin, Ireland to establish a representative office in Los Angeles, California, pursuant to Section 10(a) of the International Banking Act of 1978, and Section 211.24(a)(2)(i)(B)of Reg K.	Newspaper: Federal Register:	Not available Not applicable
FBSEA	KREDITANSTALT FUER WIEDERAUFBAU (KFW)	Kreditanstalt fur Wiederaufbau, Frankfurt, Germany, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
* 3A5	NBT BANCORP INC.	NBT Bancorp Inc., Norwich, New York, proposes to merge with CNB Bancorp, Inc., and thereby indirectly acquire City National Bank and Trust Company, both of Gloversville, New York, pursuant to Section 3(a)(5) of the Bank Holding Company Act and 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available 09/15/2005

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending August 27, 2005

Filing Type	Filer	Filing Proposal	End of Comment Period	
4c8	NORDDEUTSCHE LANDESBANK GIROZENTRALE	Norddeutsche Landesbank Girozentrale, Hannover, Germany, proposes to engage de novo through Nord/LB Financial Services LLC, in financial and investment advisory services, pursuant to Sections 4(c)(8) and 4(j) of the BHC Act and Sections 225.24(a)(1) and 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable 09/06/2005

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
INTERCHANGE BK	SADDLE BROOK, NEW JERSEY
PEAPACK GLADSTONE BK	GLADSTONE, NEW JERSEY
SOLVAY BK	SOLVAY, NEW YORK

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 27, 2005

Filing Type	Filer	Filing Proposal	End of Comment Period	
Member	SUSQUEHANNA BANK PA	Susquehanna Bank PA, Lititz, PA, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
STERLING BK	MOUNT LAUREL, NEW JERSEY
WOODLANDS BK	WILLIAMSPORT, PENNSYLVANIA

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 27, 2005

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 18C * Branch	CITIZENS BANKING COMPANY, THE	Application by The Citizens Banking Company, Sandusky, OH to merge with First Citizens Bank, New Washington, OH and incident thereto establish branches.	Newspaper: Federal Register:	09/04/2005 Not applicable
* Branch	FIFTH THIRD BANK	Fifth Third Bank, Cincinnati, OH to establish a branch at 5831 SOM Center Road, Willoughby, OH.	Newspaper: Federal Register:	08/05/2005 Not applicable
* Branch	FIFTH THIRD BANK	Fifth Third Bank, Cincinnati, OH to establish a branch at 10583 Perry Highway, Wexford, PA.	Newspaper: Federal Register:	08/26/2005 Not applicable
* 3A5	RURBAN FINANCIAL CORP.	Rurban Financial Corp., Defiance, Ohio to acquire Exchange Bancshares, Inc., Luckey, Ohio and as a result acquire all of the issued and outstanding capital stock of The Exchange Bank. Rurban will be the surviving corporation in the merger. Exchange Bank will operate as a separate bank subsidiary of Rurban following completion of the merger.	Newspaper: Federal Register:	08/18/2005 09/08/2005

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
RICHWOOD BKG CO	RICHWOOD, OHIO
TWIN VALLEY BK	WEST ALEXANDRIA, OHIO

* Subject to the provisions of the Community Reinvestment Act

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending August 27, 2005**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A5	CAPITAL BANK CORPORATION	Capital Bank Corporation, Raleigh, North Carolina, to merge with 1st State Bancorp, Inc., Burlington, North Carolina, and thereby indirectly acquire 1st State Bank, Burlington, North Carolina.	Newspaper: Federal Register:	09/18/2005 09/19/2005
* 3A5	FNB CORP.	FNB Corp., Asheboro, North Carolina, to merge with United Financial, Inc., Graham, North Carolina, and thereby indirectly acquire Alamance Bank, Graham, North Carolina.	Newspaper: Federal Register:	Not available Not available
* Branch	POTOMAC BANK OF VIRGINIA	Potomac Bank of Virginia, Fairfax, Virginia to establish a branch at 14231 Willard Road, Chantilly, Virginia.	Newspaper: Federal Register:	09/06/2005 Not applicable
4c8	SANDY SPRING BANCORP, INC.	Sandy Spring Bancorp, Inc., Olney, Maryland, proposes to acquire West Financial Services, Inc., McLean, Virginia, and thereby engage in investment advisory and related activities.	Newspaper: Federal Register:	Not applicable Not applicable
3A1	SMITH RIVER COMMUNITY BANK, NATIONAL ASSOCIATION	River Bancorp, Inc., Martinsville, Virginia, to become a bank holding company by acquiring 100% of Smith River Community Bank, N.A., Martinsville, Virginia.	Newspaper: Federal Register:	Not applicable Not applicable
Member	SUSQUEHANNA BANK	Susquehanna Bank, Hagerstown, Maryland, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
* Branch	VIRGINIA BANK AND TRUST COMPANY	Virginia Bank & Trust Company, Danville, Virginia intends to establish a branch at a location approximately 300 feet west of the intersection of 58 West and Charming Road, Danville, Virginia.	Newspaper: Federal Register:	09/02/2005 Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
CAPITALBANK	GREENWOOD, SOUTH CAROLINA
FARMERS & MECHANICS BK	FREDERICK, MARYLAND
FIRST BK	STRASBURG, VIRGINIA
PATAPSCO BK	DUNDALK, MARYLAND

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending August 27, 2005**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A5	ABC BANCORP	ABC Bancorp, Moultrie, Georgia, to merge with First National Banc, Inc., St. Marys, Georgia, and thereby acquire its subsidiaries, First National Bank, St. Marys, Georgia, and First National Bank, Orange Park, Florida.	Newspaper: Federal Register:	Not available 09/19/2005
FBSEA	BANCO POPULAR ESPANOL, S.A.	Banco Popular Espanol, S.A., Madrid, Spain, to establish an international representative office in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
* Branch	SUNTRUST BANK	SunTrust Bank, Atlanta, Georgia, to establish branches at the following locations: 74 Blake Boulevard, Celebration, Florida, to be known as the Celebration Water Tower Office; and 6289 PGA Boulevard, Palm Beach Gardens, Florida, to be known as the Mirasol Office.	Newspaper: Federal Register:	09/04/2005 Not applicable
* Branch	SUNTRUST BANK	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 5300 30th Street, East, Bradenton, Florida, to be known as the State Road 70 Sam's Club Office.	Newspaper: Federal Register:	09/06/2005 Not applicable
* Branch	SUNTRUST BANK	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 2575 Glades Circle, Weston, Florida, to be known as the Savannah at Weston Office.	Newspaper: Federal Register:	09/07/2005 Not applicable
* Branch	SUNTRUST BANK	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 163 S. Tamiami Trail, Osprey, Florida, to be known as the Osprey Wal-Mart Office.	Newspaper: Federal Register:	09/06/2005 Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
BANK OF ST PETERSBURG	TAMPA, FLORIDA
BRAND BKG CO	LAWRENCEVILLE, GEORGIA
CAPITAL CITY BK	TALLAHASSEE, FLORIDA

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending August 27, 2005**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A5	ASSOCIATED BANC-CORP	Associated Banc-Corp, Green Bay, Wisconsin, to merge with State Financial Services Corporation, Milwaukee, Wisconsin, and thereby indirectly acquire State Financial Bank, N.A., Hales Corners, Wisconsin.	Newspaper: Federal Register:	08/22/2005 07/30/2005
* 3A3	BANK OF MONTREAL	Bank of Montreal, Toronto, Ontario, Canada, Harris Financial Corp., Chicago, Illinois, and Harris Bankcorp, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of Edville Bankcorp, Inc., Villa Park, Illinois, and thereby indirectly acquire Villa Park Trust & Savings Bank, Villa Park, Illinois.	Newspaper: Federal Register:	09/16/2005 09/22/2005
* 3A3 * 3A1	CAPITOL BANCORP LTD.	Capitol Bancorp, Ltd., Lansing, Michigan, indirectly through Capitol Development Bancorp Limited III, Lansing, Michigan, to acquire 51 percent of Bank of Santa Barbara (in organization), Santa Barbara, California; and by Capitol Development Bancorp Limited III, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Bank of Santa Barbara (in organization), Santa Barbara, California.	Newspaper: Federal Register:	Not available 08/23/2005
* 3A1	COMMERCIAL BANCSHARES, INC	Commercial Bancshares, Inc., Whitewater, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Commercial Bank, Whitewater, Wisconsin.	Newspaper: Federal Register:	Not available 09/19/2005
Member	COMMUNITY FIRST BANK-CHICAGO	Community First Bank-Chicago, Chicago, Illinois (in organization), to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
4c8	MARSHALL & ILSLEY CORPORATION	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, to acquire through its wholly owned subsidiary, Metavante Corporation, 100 percent of the issued and outstanding limited liability membership interests of Brasfield Holdings, LLC, Birmingham, Alabama, and thereby engage in data processing and management consulting activities.	Newspaper: Federal Register:	Not applicable 09/15/2005
* Branch	PINNACLE BANK	Pinnacle Bank, Marshalltown, Iowa, to establish a branch facility to be located at 1275 SE University Avenue, Waukee, Iowa.	Newspaper: Federal Register:	09/07/2005 Not applicable
CIC	SECURITY AGENCY, INC.	Notice by Ben D. Grimstad, Decorah, Iowa and Joseph L. Grimstad, Decorah, Iowa, individually, to acquire control of 40.1 percent of Security Agency, Inc., Decorah, Iowa, and thereby indirectly Decorah Bank & Trust Company, Decorah, Iowa.	Newspaper: Federal Register:	Not available 08/22/2005

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
74140	ISABELLA B&T, MOUNT PLEASANT, MICHIGAN	04/11/2005	08/18/2005	S	Large Bank

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
BANK IA	RED OAK, IOWA
BLOOMINGDALE B&T	BLOOMINGDALE, ILLINOIS
COMMUNITY FIRST BK	BOSCOBEL, WISCONSIN
FARMERS & MRCH BK	BERLIN, WISCONSIN
FARMERS ST BK	BROOKSTON, INDIANA
FARMERS ST BK WESTERN IL	ALPHA, ILLINOIS
FIRST AMER BK	FORT DODGE, IOWA
FIRST CMNTY BK	HARBOR SPRINGS, MICHIGAN
FIRST FARMERS B&T	CONVERSE, INDIANA
FORT MADISON B&TC	FORT MADISON, IOWA
GARRETT ST BK	GARRETT, INDIANA
HARTSBURG ST BK	HARTSBURG, ILLINOIS
HENDRICKS CTY B&TC	BROWNSBURG, INDIANA
IOWA ST B&TC	FAIRFIELD, IOWA
MIDWEST B&TC	ELMWOOD PARK, ILLINOIS
MIDWEST BK WESTERN IL	MONMOUTH, ILLINOIS
PEOPLES' BK ARLINGTON HEIGHTS	ARLINGTON HEIGHTS, ILLINOIS
VILLA PARK T&SB	VILLA PARK, ILLINOIS

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending August 27, 2005**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* Branch	ARVEST BANK	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 1515 South Utica, Tulsa, Oklahoma.	Newspaper:	08/30/2005
			Federal Register:	Not applicable
* Branch	FIRST BANK	First Bank, St. Louis, Missouri, to establish a branch facility to be located at 1285 Corona Pointe Court, Corona, California.	Newspaper:	09/08/2005
			Federal Register:	Not applicable
* 3A3	JEFFERSON BANCSHARES, INC.	Jefferson Bancshares, Inc., Pine Bluff, Arkansas, to acquire 100 percent of First Security Bank of Clarksville, Clarksville, Arkansas.	Newspaper:	09/23/2005
			Federal Register:	09/22/2005
* 3A3	LIBERTY BANCSHARES, INC	Liberty Bancshares, Inc., Jonesboro, Arkansas, to acquire an additional 21.35 percent, for total ownership of 50.15 percent, of Russellville Bancshares, Inc., Jonesboro, Arkansas, and thereby indirectly acquire First Arkansas Valley Bank, Russellville, Arkansas.	Newspaper:	09/23/2005
			Federal Register:	09/22/2005

District: 8
Federal Reserve Bank of St. Louis

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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
225559	BANK OF BARTLETT, BARTLETT, TENNESSEE	05/02/2005	08/17/2005	S	Large Bank
361279	COMMUNITY BK, LEXINGTON, TENNESSEE	03/14/2005	06/24/2005	S	Small Bank
77347	COMMUNITY FIRST BK, CORYDON, INDIANA	05/02/2005	08/22/2005	S	Small Bank
123440	EAGLE B&TC, LITTLE ROCK, ARKANSAS	05/16/2005	08/22/2005	S	Small Bank

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
CITIZENS B&TC	VAN BUREN, ARKANSAS
CITIZENS BK	BATESVILLE, ARKANSAS
FIRST FINANCIAL BK	EL DORADO, ARKANSAS
HEBER SPRINGS ST BK	HEBER SPRINGS, ARKANSAS
MIDWEST BANKCENTRE	LEMAY, MISSOURI
PEOPLES B&TC	TROY, MISSOURI
SECURITY BK	NEWBERN, TENNESSEE
SIMMONS FIRST BK	SEARCY, ARKANSAS

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending August 27, 2005**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 18C * Branch	AMERICAN BANK OF ST. PAUL	American Bank of St. Paul, St. Paul, Minnesota, to merge with American Bank of Olivia, Olivia, Minnesota and incident thereto establish branches at 815 East Depue Avenue, Olivia, Minnesota and Main Street, Renville, Minnesota.	Newspaper: Federal Register:	Not available Not applicable
4c8	BELFIELD BANCSHARES, INC.	Belfield Bancshares, Inc., Belfield, North Dakota, to acquire 51 percent of Great Plains National Insurance Agency LLC, LaMoure, North Dakota, and thereby indirectly engage in the sale of insurance in a town of less than 5,000.	Newspaper: Federal Register:	Not applicable Not applicable
* 18C * Branch	FIRST SECURITY BANK OF MISSOULA	First Security Bank of Missoula, Missoula, Montana, to merge with First State Bank, Thompson Falls, Montana and incident thereto proposes to establish branches at 107 South Fulton, Thompson Falls, Montana, 510 West Railroad, Plains, Montana, and, 590 North Montana, Dillon, Montana.	Newspaper: Federal Register:	Not available Not applicable
* 4c8	FRANSEN FINANCIAL CORPORATION	Frandsen Financial Corporation, Forest Lake, Minnesota, to acquire 100 percent of QFC Bancorp, Virginia, Minnesota, and thereby indirectly acquire Queen City Federal Savings Bank, Virginia, Minnesota, and thereby operate a savings association.	Newspaper: Federal Register:	09/09/2005 09/09/2005
* 3A1	RIVERLAND BANCORPORATION	Riverland Bancorporation, Jordan, Minnesota to become a bank holding company by acquiring 100 percent of Riverland Bank, Jordan, Minnesota, a de novo bank.	Newspaper: Federal Register:	Not available 09/16/2005

District: 9
Federal Reserve Bank of Minneapolis

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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
BANKFIRST	SIOUX FALLS, SOUTH DAKOTA
CITIZENS B&TC	BIG TIMBER, MONTANA
CITIZENS ST BK OF CHOTEAU	CHOTEAU, MONTANA
DAKOTA WESTERN BK	BOWMAN, NORTH DAKOTA
FARMERS ST BK	FAITH, SOUTH DAKOTA
FIRST CMNTY BK	GLASGOW, MONTANA
FIRST PREMIER BK	SIOUX FALLS, SOUTH DAKOTA
FLINT CREEK VALLEY BK	PHILIPSBURG, MONTANA
HEARTLAND ST BK	EDGELEY, NORTH DAKOTA
NORTH SHORE BK OF COMMERCE	DULUTH, MINNESOTA
PROFINIUM FNCL	TRUMAN, MINNESOTA
WESTERN BK OF WOLF POINT	WOLF POINT, MONTANA
YELLOWSTONE BK	LAUREL, MONTANA

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending August 27, 2005

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 18C * Branch	GUARANTY BANK AND TRUST COMPANY	Guaranty Bank and Trust Company, Denver, Colorado, to merge with Foothills Bank, Wheat Ridge, Colorado, and to operate under the charter and title of Guaranty Bank and Trust Company, Denver, Colorado.	Newspaper: Federal Register:	09/19/2005 Not applicable
* 3A3	UMB FINANCIAL CORPORATION	UMB Financial Corporation, Kansas City, Missouri, to acquire 100 percent of the voting shares of UMB Bank Arizona, National Association, Phoenix, Arizona (in organization).	Newspaper: Federal Register:	09/19/2005 09/19/2005

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
BANK OF LOCUST GROVE	LOCUST GROVE, OKLAHOMA
BANK OF VERSAILLES	VERSAILLES, MISSOURI
BANKERS BK OF THE WEST	DENVER, COLORADO
CASTLE ROCK BK	CASTLE ROCK, COLORADO
CITIZENS FARMERS BK COLE CAMP	COLE CAMP, MISSOURI
F&M B&TC	TULSA, OKLAHOMA
FIDELITY ST B&TC	DODGE CITY, KANSAS
FIRST B&TC	BROKEN BOW, OKLAHOMA
FIRSTBANK	ANTLERS, OKLAHOMA
FIRSTTIER BK WY	UPTON, WYOMING
FREEDOM BK OKLAHOMA	TULSA, OKLAHOMA
HIGH PLAINS BK	FLAGLER, COLORADO
OREGON TRAIL BK	GUERNSEY, WYOMING
SECURITY BK	PAWNEE, OKLAHOMA
UINTA CTY ST BK	MOUNTAIN VIEW, WYOMING
UNION BK OF CHANDLER	CHANDLER, OKLAHOMA
WESTSTAR BK	VAIL, COLORADO

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 27, 2005

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A5	FIRST FINANCIAL BANKSHARES, INC.	First Financial Bankshares, Inc., Abilene, Texas, to acquire by merger 100 percent of Bridgeport Financial Corporation, Bridgeport, Texas, and indirectly acquire Bridgeport Bancshares, Inc., Dover, Delaware, and The First National Bank of Bridgeport, Bridgeport, Texas.	Newspaper:	Not available
			Federal Register:	09/23/2005

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
BANK OF CMRC	MCLEAN, TEXAS
FIRST BK	MULESHOE, TEXAS
TEXASBANK	FORT WORTH, TEXAS

* Subject to the provisions of the Community Reinvestment Act

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending August 27, 2005

Filing Type	Filer	Filing Proposal	End of Comment Period
NONE			

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
1ST PACIFIC BK CA	SAN DIEGO, CALIFORNIA
PACIFIC ST BK	STOCKTON, CALIFORNIA
SPECTRUM BK	MONTEBELLO, CALIFORNIA