
Federal Reserve Release



H.2

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

No. 36

Week Ending September 3, 2005

Regulations And Policies

Regulation Y -- publication for comment of amendments to increase the asset-size threshold for defining a small bank holding company and to modify the criteria for determining eligibility under the Board's small bank holding company policy statement and capital guidelines (Docket No. R-1235).

- Approved, August 29, 2005

BS&R Banking Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 1515 South Utica Avenue, Tulsa, Oklahoma.
- Approved, September 2, 2005

Minneapolis

Community Bank, Austin, Minnesota -- to establish a branch at 900 18th Avenue Northwest.
- Approved, September 1, 2005

Atlanta

Compass Bank, Birmingham, Alabama -- to establish branches at a kiosk at Colonial Bel Air Mall, Mobile; 105 Doug Baker Boulevard, Birmingham; 1085 East Baseline Road, Phoenix, Arizona; 5740 West Bell Road; and 2780 West Peoria Avenue.
- Approved, August 30, 2005

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 10583 Perry Highway, Wexford, Pennsylvania.
- Approved, September 2, 2005

Richmond

Heritage Bank and Trust, Norfolk, Virginia -- to establish a branch at 3500 Virginia Beach Boulevard, Virginia Beach.
- Approved, August 30, 2005

Atlanta

IBERIABANK, Lafayette, Louisiana -- to establish a branch at 4565 LaSalle Street, Mandeville.
- Approved, September 1, 2005

Bank Holding Companies

New York

Banco Do Brasil, S.A., Brasilia, Brazil -- to engage de novo through its subsidiary, Banco Do Brasil Securities LLC, New York, New York, in acting as broker or riskless principal in transactions in commodities futures and commodities options.
- Approved, August 30, 2005

Minneapolis

Belfield Bancshares, Inc., Belfield, North Dakota -- to acquire 51 percent of the shares of Great Plains National Insurance Agency LLC, LaMoure, North Dakota, and thereby engage in the sale of insurance in a town with a population of less than 5,000.
- Approved, September 2, 2005

Chicago

Capitol Bancorp Ltd., Lansing, Michigan, and Capitol Development Bancorp Limited III -- to acquire 51 percent of the shares of Bank of Hayti, Hayti, Missouri.
- Approved, September 2, 2005

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan -- to acquire, through Capitol Development Bancorp Limited III, 51 percent of the shares of Bank of Santa Barbara, Santa Barbara, California, a de novo bank; and for Capitol Development Bancorp Limited III to become a bank holding company and to acquire 51 percent of the shares of Bank of Santa Barbara.
- Withdrawn, August 31, 2005

Minneapolis

Carlson Bankshares, Inc., Comfrey, Minnesota -- to operate a savings association in connection with the conversion of Peoples State Bank of Comfrey to a federal savings bank to be known as Choice Financial Savings Bank.
- Approved, September 1, 2005

Minneapolis

Choice Financial Holdings, Inc., Grafton, North Dakota -- to operate a savings association in connection with the conversion of Peoples State Bank of Comfrey, Comfrey, Minnesota, to a federal savings bank to be known as Choice Financial Savings Bank.
- Approved, September 1, 2005

Bank Holding Companies

Kansas City

Citizens Bancshares Co., Chillicothe, Missouri, Young Partners, L.P., and Young Corporation -- to acquire, directly and indirectly, an additional 3.12 percent, for a total of 10.07 percent, of the shares of Clayco Banc Corporation, Claycomo, parent of CSB Bank.

- Approved, September 2, 2005

Dallas

MetroCorp Bancshares, Inc., Houston, Texas -- to acquire First United Bank, San Diego, California.

- Approved, August 30, 2005

San Francisco

NCB Financial, Las Vegas, Nevada -- to become a bank holding company and to acquire Nevada Commerce Bank.

- Approved, August 31, 2005

Dallas

Texas United Bancshares, Inc., La Grange, Texas, and Texas United Nevada, Inc., Carson City, Nevada -- to acquire Gateway Holding Company, Inc., Dallas, Texas, and indirectly acquire Gateway Delaware Holding Company, Inc., Wilmington, Delaware, and Gateway National Bank, Dallas.

- Approved, August 31, 2005

Director, BS&R

Wachovia Bank, National Association, Charlotte, North Carolina -- to establish Cardinal International Leasing, LLC, a Delaware limited liability company, as an agreement corporation.

- Approved, August 31, 2005

Change In Bank Control

Kansas City

B.O.E. Bancshares, Inc., Lawton, Oklahoma -- change in bank control.

- Withdrawn, August 31, 2005

Change In Bank Control

Cleveland

Merchants Bancorp of Pennsylvania, Inc., Kittanning, Pennsylvania -- change in bank control.

- Permitted, August 31, 2005

Minneapolis

North Central Financial Services, Inc., Volga, South Dakota -- change in bank control.

- Permitted, August 31, 2005

Competitive Factors Reports

Atlanta

Bank of Tennessee, Kingsport, Tennessee -- report on competitive factors of the proposed purchase of Priority Mortgage.

- Submitted, September 1, 2005

Chicago

Capitol Bank, Madison, Wisconsin -- report on competitive factors of the proposed merger with its investment subsidiary, Capitol Investments, Inc., Las Vegas, Nevada.

- Submitted, August 29, 2005

Richmond

Citizens South Bank, Gastonia, North Carolina -- report on competitive factors of the proposed merger with Trinity Bank.

- Submitted, September 2, 2005

Philadelphia

Commerce Bank, National Association, Philadelphia, Pennsylvania -- report on competitive factors of the proposed merger with Palm Beach County Bank, West Palm Beach, Florida.

- Submitted, August 30, 2005

Chicago

The Havana National Bank, Havana, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of San Jose Tri-County Bank, San Jose.

- Submitted, August 29, 2005

Competitive Factors Reports

Chicago

National Exchange Bank and Trust, Fond du Lac, Wisconsin -- report on competitive factors of the proposed purchase of certain assets and assumption of certain deposit liabilities of four branches of M&I Marshall & Ilsley Bank, Milwaukee.

- Submitted, August 29, 2005

Minneapolis

Stockman Bank of Montana, Miles City, Montana -- report on competitive factors of the proposed purchase of assets and assumption of deposit liabilities of the Dillon branch of First State Bank, Thompson Falls.

- Submitted, August 31, 2005

Extensions Of Time

Kansas City

Centennial Bank Holdings, Inc., Denver, Colorado -- extension to October 23, 2005, to acquire First MainStreet Financial, Ltd., Longmont; and for Centennial Bank of the West, Fort Collins, to merge with First MainStreet Bank, N.A., Longmont, and thereby establish five branches in Fort Collins, Lafayette, and Longmont.

- Granted, September 1, 2005

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- extension to November 27, 2005, to establish branches at Crismon and Baseline Roads, Mesa, Arizona; Scottsdale and Deer Valley Roads, Scottsdale; and First Avenue and Oracle Road, Oro Valley.

- Granted, August 29, 2005

Director, BS&R

The Northern Trust Corporation, Chicago, Illinois; The Northern Trust Company, and The Northern Trust International Banking Corporation, New York, New York -- extension to September 30, 2006, to comply with a commitment.

- Granted, August 31, 2005

International Operations

Director, BS&R

Citibank, N.A., New York, New York -- waiver of remainder of notification period for Citibank Overseas Investment Corporation, New Castle, Delaware, to make an investment in Citibank International plc, London, United Kingdom.

- Granted, August 31, 2005

Membership

Kansas City

De Soto State Bank, De Soto, Kansas -- to become a member of the Federal Reserve System.

- Approved, September 1, 2005

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on August 9, 2005.

- Published, August 30, 2005

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 3, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANK, NATIONAL ASSOCIATION	Foreign Branch	Notification filed by Citizens Bank, National Association, Albany, New York to establish a Cayman Islands branch in the British West Indies pursuant to Subpart A, Section 211.3(b)(2) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable
CNB Financial Corp.	* 3A1	CNB Financial Corp., Worcester, Massachusetts to become a bank holding company through the acquisition of 100% of the capital stock of Commonwealth National Bank, Worcester, Massachusetts.	Newspaper:	Not available
			Federal Register:	Not available

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 Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending September 3, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO POPULAR NORTH AMERICA	* Branch	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
BANCO POPULAR NORTH AMERICA	* Branch	Banco Popular, North America, New York, New York to open and occupy a branch office located at 5601 East Ramon Road, Palm Springs (Riverside County), California.	Newspaper: Federal Register:	09/15/2005 Not applicable
CITIBANK, N.A.	Investment	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 into four foreign COIC subsidiaries. Investment proposal to exceed general consent limits of Section 211.9(c)(1). Citibank is simultaneously requesting an exemption from the rolling 12-month aggregate limit of Section 211.9(c)(2) in connection with this notice under the specific consent provisions of 211.9(g). (See Filing ID:[]).	Newspaper: Federal Register:	Not applicable Not applicable
CITIBANK, N.A.	Investment	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 pursuant to the specific consent provisions of Section 211.9(g) of Reg. K, in connection with their 30 Day Prior Notice, whereby COIC proposes to provide additional investment into four foreign COIC subsidiaries.(See Filing ID: 60263).	Newspaper: Federal Register:	Not applicable Not applicable
DEUTCHE GENOSSENSCHAFTS-HYPOTHEKENBANK AG	FBSEA	Deutsche Genossenschafts-Hypothekenbank AG, Hamburg, Germany, requests prior approval to establish a NY rep office.	Newspaper: Federal Register:	Not available Not applicable
FINANCIAL INSTITUTIONS, INC.	* 18C	Financial Institutions, Inc., Warsaw, New York, seeks approval to merge Bath National Bank, Bath, New York, National Bank of Geneva, Geneva New York, and Wyoming County Bank, Warsaw, New York, with and into First Tier Bank and Trust, Olean, New York, pursuant to Section 18C of the Bank Merger Act, and to establish branches.	Newspaper: Federal Register:	Not available Not applicable
GOVERNOR AND COMPANY OF THE BANK OF IRELAND, THE	FBSEA	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

District: 2

Federal Reserve Bank of New York

Filings received during the week ending September 3, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period	
KREDITANSTALT FUER WIEDERAUFBAU (KFW)	FBSEA	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:	08/26/2005
			Federal Register:	Not applicable
NBT BANCORP INC.	* 3A5	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:	Not available
			Federal Register:	09/15/2005

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
- 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 Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending September 3, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3
Federal Reserve Bank of Philadelphia

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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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending September 3, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4
Federal Reserve Bank of Cleveland

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

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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	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending September 3, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNB CORP.	* 3A5	FNB Corp., Asheboro, North Carolina, to merge with United Financial, Inc., Graham, North Carolina, and thereby indirectly acquire Alamance Bank, Graham, North Carolina.	Newspaper:	09/26/2005
			Federal Register:	09/26/2005
HIGHLANDS BANKSHARES, INC.	* 3A3	Highlands Bankshares, Inc., Petersburg, West Virginia, to acquire at least 80% of the voting securities of The National Bank of Davis, Davis, West Virginia.	Newspaper:	10/01/2005
			Federal Register:	10/03/2005
SOUTHERN COMMUNITY BANK AND TRUST	* Branch	Southern Community Bank and Trust, Winston-Salem, North Carolina to establish a branch at 210 Knob Hill Road, Mooresville, North Carolina.	Newspaper:	09/14/2005
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

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

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- 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 Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending September 3, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ABC BANCORP	* 3A5	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:	09/16/2005
			Federal Register:	09/19/2005
BANCO POPULAR ESPANOL, S.A.	FBSEA	Banco Popular Espanol, S.A., Madrid, Spain, to establish an international representative office in Miami, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
EASTSIDE COMMERCIAL BANCSHARES, INC.	* 3A1	Eastside Commercial Bancshares, Inc., Conyers, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Eastside Commercial Bank, Conyers, Georgia(in organization).	Newspaper:	10/01/2005
			Federal Register:	09/16/2005
FIRST FARMERS AND MERCHANTS BANK	* Branch	First Farmers & Merchants Bank, Columbia, Tennessee, to establish a branch located at 106 Highway 70, East, Unit #3, Dickson, Tennessee.	Newspaper:	09/12/2005
			Federal Register:	Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 2444 Chesapeake Square Ring, Chesapeake, Virginia, to be known as the Chesapeake Square Sam's Club Office.	Newspaper:	09/10/2005
			Federal Register:	Not applicable

District: 6
Federal Reserve Bank of Atlanta

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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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 Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending September 3, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADMIRAL FAMILY BANKS, INC.	CIC	Notice by Mark Tolliver, Orland Park, Illinois and Catherine Averill, Orland Park, Illinois, to acquire 99 percent of Admiral Family Banks, Inc., Alsip, Illinois, and thereby indirectly acquire Federated Bank, Onarga, Illinois.	Newspaper:	08/31/2005
			Federal Register:	Not available
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish two branch facilities to be located at 18965 LBJ Freeway, Mesquite, Texas, and 3700 S.H. 121, Plano, Texas.	Newspaper:	09/02/2005
			Federal Register:	Not applicable
COMMERCIAL BANCSHARES, INC	* 3A1	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:	09/17/2005
			Federal Register:	09/19/2005
SECURITY AGENCY, INC.	CIC	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:	Not available
			Federal Register:	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
244345	SAND RIDGE BK, HIGHLAND, INDIANA	03/15/2005	08/30/2005	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 3, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period	
LIBERTY BANCSHARES, INC	* 3A3	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:	09/25/2005
			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.

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending September 3, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN BANK OF SAINT PAUL	* 18C * Branch	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:	09/02/2005 Not applicable
FIRST SECURITY BANK OF MISSOULA	* 18C * Branch	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
RIVERLAND BANCORPORATION	* 3A1	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:	09/19/2005 09/16/2005

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending September 3, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DE SOTO STATE BANK	* 18C * Branch	De Soto State Bank, De Soto, Kansas, to merge with Great American Bank, Claycomo, Missouri, and incident thereto, to establish a branch.	Newspaper: Federal Register:	Not available Not applicable
HOMETOWN BANCSHARES, INC.	* 3A3	Hometown Bancshares, Inc., Carthage, Missouri, to acquire 51 percent of the voting shares of OakStar Bancshares, Inc., and thereby indirectly acquire OakStar Bank, National Association, both of Springfield, Missouri.	Newspaper: Federal Register:	Not available 09/26/2005
OAKSTAR BANCSHARES, INC.	* 3A1	OakStar Bancshares, Inc., Springfield, Missouri, to become a bank holding company through the acquisition of 100 percent of the voting shares of OakStar Bank, National Association (in organization), Springfield, Missouri.	Newspaper: Federal Register:	Not available 09/26/2005

District: 10
Federal Reserve Bank of Kansas City

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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- 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
328151	CITIZENS ST BK, MILTONVALE, KANSAS	05/16/2005	08/16/2005	S	Small Bank
957757	COMMUNITY B&TC, NEOSHO, MISSOURI	05/09/2005	08/17/2005	S	Large Bank
716851	COMMUNITY BK OF RAYMORE, RAYMORE, MISSOURI	05/23/2005	08/08/2005	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending September 3, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FC HOLDINGS, INC.	* 3A5	FC Holdings, Inc., Houston, Texas, and FC Holdings of Delaware, Inc., Wilmington, Delaware, to acquire by merger Bosque Corporation, Meridian, Texas, and indirectly acquire Bosque County Bank, Meridian, Texas.	Newspaper:	Not available
			Federal Register:	10/03/2005
FIRST FINANCIAL BANKSHARES, INC.	* 3A5	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:	09/17/2005
			Federal Register:	09/23/2005
PROSPER BANCSHARES, INC.	* 3A1	Prosper Bancshares, Inc., Dallas, Texas, and Prosper Delaware Financial Corp., Dover, Delaware, to become bank holding companies by acquiring 100 percent of Prosper State Bank, Prosper, Texas.	Newspaper:	Not available
			Federal Register:	10/03/2005

District: 11
Federal Reserve Bank of Dallas

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	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending September 3, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
WESTAMERICA BANK	* Branch	Westamerica Bank, San Rafael, California, to establish a branch office at 2440 Tulare Street, Suite #110, Fresno, California.	Newspaper:	09/09/2005
			Federal Register:	Not applicable
ZIONS BANCORPORATION	* 3A3	Zions Bancorporation, Salt Lake City, Utah, to acquire 100 percent of The Commerce Bank of Oregon (In Organization), Portland, Oregon.	Newspaper:	09/15/2005
			Federal Register:	09/15/2005
ZIONS BANCORPORATION	* 3A3	Zions Bancorporation, Salt Lake City, Utah, to acquire 100 percent of Amegy Bancorporation, Inc., and thereby indirectly acquire its subsidiary, Amegy Bank, N.A., both of Houston, Texas.	Newspaper:	Not available
			Federal Register:	10/03/2005

District: 12
Federal Reserve Bank of San Francisco

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 Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act