
Federal Reserve Release



H.2

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

No. 1

Week Ending January 7, 2006

Forms

Forms -- final Board review to extend without revision the Recordkeeping and Disclosure Requirements in Connection with Regulation B (Equal Credit Opportunity) and Recordkeeping and Disclosure Requirements in Connection with Regulation E (Electronic Funds Transfer).

- Approved, January 6, 2006

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

New York

Banco Popular North America, New York, New York -- to establish branches at 1540 East 2nd Street, Beaumont, California; 888 Disneyland Drive, Anaheim; 1861 South San Jacinto Avenue, San Jacinto; and 34500 Monterey Avenue, Palm Desert.
- Approved, January 3, 2006

Atlanta

CapitalSouth Bank, Birmingham, Alabama -- to establish a branch at 10161 Centurion Parkway North, Jacksonville, Florida.
- Approved, January 4, 2006

Atlanta

Compass Bank, Birmingham, Alabama -- to establish a branch at The Mall at Sierra Vista, 2000 South Highway 92, Sierra Vista, Arizona.
- Approved, January 4, 2006

Richmond

Gateway Bank & Trust Co., Elizabeth City, North Carolina -- to establish a branch at 537-539 West 21st Street, Norfolk, Virginia.
- Approved, January 4, 2006

Richmond

Gateway Bank & Trust Co., Elizabeth City, North Carolina -- to establish a branch at 5406 North Croatan Highway, Southern Shores.
- Approved, January 5, 2006

Atlanta

Paradise Bank, Boca Raton, Florida -- to establish a branch at 640 North Federal Highway, Fort Lauderdale.
- Approved, January 5, 2006

Bank Branches, Domestic

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 2660 East Commercial Boulevard, Fort Lauderdale, Florida.

- Approved, January 3, 2006

Atlanta

Regions Bank, Birmingham, Alabama -- to establish branches at 4354 Lawrenceville Highway, Lilburn, Georgia, and 3880 LaVista Road, Tucker.

- Approved, January 3, 2006

Atlanta

Regions Bank, Birmingham, Alabama -- to establish branches at 149 Columbiana Drive, Columbia, South Carolina, and 5490 Forest Drive.

- Approved, January 3, 2006

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 2419 Cheshire Bridge Road Northeast, Atlanta, Georgia.

- Approved, January 3, 2006

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 27 Broad Street, Manakin, Virginia.

- Approved, January 6, 2006

Richmond

Virginia Commerce Bank, Arlington, Virginia -- to establish a branch at 7830 Backlick Road, Springfield.

- Approved, January 5, 2006

Bank Holding Companies

Richmond

Atlantic Bancshares, Inc., Bluffton, South Carolina -- to become a bank holding company and to acquire Atlantic Community Bank, a de novo bank.

- Approved, January 3, 2006

Bank Holding Companies

Minneapolis

BV Bancshares, Inc., Minneapolis, Minnesota -- to become a bank holding company and to acquire Stonebridge Bank, a de novo bank.
- Approved, January 5, 2006

Chicago

Capitol Bancorp Ltd., Lansing, Michigan, and Capitol Development Bancorp Limited III -- to acquire 51 percent of the shares of Community Bank of Rowan, Salisbury, North Carolina, a de novo bank.
- Approved, January 5, 2006

New York

CheckSpring Community Corporation, Bronx, New York, a Delaware corporation -- to become a bank holding company and to acquire CheckSpring Bank, in organization.
- Approved, January 6, 2006

St. Louis

Clayton Bancorp, Inc., Henderson, Tennessee -- to merge with Bancshares of Camden, Inc., Camden, and thereby acquire Bank of Camden; and to engage in the activities of reinsuring credit life, credit accident, and health insurance through the acquisition of BOC Reinsurance Company, Ltd., Crossville.
- Approved, January 6, 2006

Director, BS&R

Clayton Bancorp, Inc., Henderson, Tennessee -- to acquire BOC Reinsurance Company, Ltd., Turks and Caicos Islands, British West Indies.
- Approved, January 6, 2006

St. Louis

King Bancorp, Inc., Louisville, Kentucky -- to engage in lending.
- Approved, January 4, 2006

Atlanta

Liberty Shares, Inc., Hinesville, Georgia -- to acquire Peoples Banking Corporation, Blackshear, and thereby acquire Peoples Bank.
- Approved, January 6, 2006

Bank Holding Companies

Kansas City

Western State Bancshares, Inc., Waterloo, Nebraska -- to become a bank holding company and to acquire Western State Bank.

- Approved, January 4, 2006

Bank Premises

Secretary

Orrstown Bank, Shippensburg, Pennsylvania -- to increase its investment in bank premises and establish a branch at 201 South Cleveland Avenue, Hagerstown, Maryland.

- Approved, January 6, 2006

Banks, Foreign

Director, BS&R

Kreditanstalt fur Wiederaufbau, Frankfurt, Germany -- to establish a representative office in New York, New York.

- Approved, January 3, 2006

Change In Bank Control

Boston

Northern Bancorp, Inc., Woburn, Massachusetts -- change in bank control.

- Withdrawn, January 6, 2006

Kansas City

Solomon Bancshares, Inc., Solomon, Kansas -- to retain control of Solomon Bancshares, Inc.

- Permitted, January 5, 2006

Kansas City

Wells Bancshares, Inc., Platte City, Missouri -- change in bank control.

- Permitted, January 3, 2006

Competitive Factors Reports

Dallas

American Bank of Texas, N.A., Marble Falls, Texas -- report on competitive factors of the proposed merger with American Bank of Texas-Seguin, Seguin.
- Submitted, January 5, 2006

Secretary

Cardinal Bank, McLean, Virginia -- report on competitive factors of the proposed purchase of certain assets and assumption of one deposit liability of FBR National Trust Company, Bethesda, Maryland.
- Submitted, January 6, 2006

Boston

Castle Bank and Trust Company, Meriden, Connecticut -- report on competitive factors of the proposed merger with Nutmeg Interim Bank.
- Submitted, January 6, 2006

St. Louis

Community Bank, Cabot, Arkansas -- report on competitive factors of the proposed merger with Community Home Lenders of Arkansas, Inc.
- Submitted, January 5, 2006

Boston

Farmington Savings Bank, Farmington, Connecticut -- report on competitive factors of the proposed merger with an interim stock savings bank in connection with the conversion of Farmington Savings Bank to a mutual bank holding company structure.
- Submitted, January 5, 2006

Dallas

First National Bank in Port Lavaca, Port Lavaca, Texas -- report on competitive factors of the proposed merger with Seaport Bank, Seadrift.
- Submitted, January 6, 2006

San Francisco

GE Money Bank, Salt Lake City, Utah -- report on competitive factors of the proposed acquisition of certain assets of HSBC Bank Nevada, Las Vegas, Nevada.
- Submitted, January 5, 2006

Competitive Factors Reports

Minneapolis

Midwest Bank, Detroit Lakes, Minnesota -- report on competitive factors of the proposed merger with Midwest Bank, National Association, Parkers Prairie.
- Submitted, January 5, 2006

Richmond

The National Bank of Blacksburg, Blacksburg, Virginia -- report on competitive factors of the proposed merger with Bank of Tazewell County, Tazewell.
- Submitted, January 5, 2006

Cleveland

Northwest Savings Bank, Warren, Pennsylvania -- report on competitive factors of the proposed merger with Maryland Permanent Bank & Trust Company, Owings Mills, Maryland.
- Submitted, January 6, 2006

Kansas City

Patriots Bank, Garnett, Kansas -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Wellsville branch of Gardner National Bank, Gardner.
- Submitted, January 6, 2006

Dallas

Seaport Bank, Seadrift, Texas -- report on competitive factors of the proposed merger with Interim FNB, Inc., Port Lavaca.
- Submitted, January 6, 2006

Philadelphia

Sovereign Bank, Wyomissing, Pennsylvania -- report on competitive factors of the proposed merger with Independence Community Bank, Brooklyn, New York.
- Submitted, January 4, 2006

Dallas

State Bank, La Grange, Texas -- report on competitive factors of the proposed merger with The Express Bank of Texas, Round Rock.
- Submitted, January 6, 2006

Extensions Of Time

Secretary

Bank Hapoalim B.M., Tel Aviv, Israel; Arison Holdings (1998) Ltd.; and Israel Salt Industries Ltd., Atlit -- commenter's request to extend the comment period on the application to acquire Investec (US) Incorporated, New York, New York.
- Denied, January 6, 2006

Chicago

PrairieLand Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois -- extension to April 4, 2006, to increase its ownership from 44.97 percent to 49.69 percent of the shares of PrairieLand Bancorp, Inc. and thereby acquire Farmers and Merchants State Bank of Bushnell.
- Granted, January 4, 2006

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on December 13, 2005.
- Published, January 3, 2006

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending January 7, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANGLO IRISH BANK CORP.,PLC	FBSEA	Notification by Anglo Irish Bank Corporation plc, Dublin, Ireland to incorporate its existing Boston and New York representative offices.	Newspaper:	Not available
			Federal Register:	Not applicable
Meridian Interstate Bancorp, Inc.	* 3A1	Meridian Interstate Bancorp, Inc., East Boston, Massachusetts, to become a mid-tier stock bank holding company of Meridian Financial Services, Inc., East Boston, Massachusetts, by acquiring East Boston Savings Bank, East Boston, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3)	Newspaper:	Not available
			Federal Register:	02/06/2006

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

District: 2**Federal Reserve Bank of New York****Filings received during the week ending January 7, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
INTERCHANGE BANK	* Branch	Interchange Bank, Saddle Brook, New Jersey, request to open a full service branch located at 8901 Bergenline Avenue, North Bergen, New Jersey.	Newspaper: 01/06/2006 Federal Register: Not applicable
NEW YORK COMMUNITY BANCORP, INC.	* 3A1 * 3A3	New York Community Bancorp, Inc. and its wholly- owned subsidiary, New York Community Newco, Inc., both of Westbury, NY, to acquire 100 percent of Atlantic Bank of New York, New York, NY, pursuant to Sections 3(a)(3) and 3(a)(1) of the BHC Act.	Newspaper: Not available Federal Register: 01/27/2006
RABOBANK INTERNATIONAL HOLDING B.V.	4c8	Rabobank International Holding B.V., Utrecht, The Netherlands, Utrecht-American Holdings, Inc., New York, New York, and VIB Corp, El Centro, California, for prior approval of the Board, pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended, to acquire several loans in connection with the acquisition of Central Coast Bancorp, Salinas, California.	Newspaper: Not applicable Federal Register: Not available
State Export-Import Bank of Ukraine, Inc.	FBSEA	Export-Import Bank of Ukraine ("EXIM Bank")Kiev, Ukraine, 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: Not available Federal Register: Not applicable
TRUSTCO BANK CORP NY	* 3A1 4c8	TrustCo Bank Corp NY, Glenville, New York, ("TrustCo"), a savings and loan holding company, application, under Section 3(a)(1) of the BHC Act, to become a bank holding company through the acquisition of Ballston Spa Bancorp, Inc., and its subsidiary Bank, Ballston Spa National Bank, both of Ballston Spa, New York. TrustCo also seeks prior approval to engage in certain nonbanking activities through the retention of its savings association subsidiary, Trustco Bank, pursuant to Section 4(c)(8) of the BHC Act.	Newspaper: Not available Federal Register: 01/20/2006

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending January 7, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending January 7, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
NEW RICHMOND BANCORPORATION	CIC	Interagency Notice of Change in Bank Control filed by Mr. Jay L. Dunlap, Lincoln, NB acting as attorney and agent on behalf of Mark Dunlap to vote 58.25 shares or 55.48% of the outstanding voting shares of New Richmond Bancorporation, New Richmond, OH.	Newspaper: 01/09/2006 Federal Register: 12/23/2005

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 7, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
FNB CORP.	* 3A5	FNB Corp., Asheboro, North Carolina, to acquire 100% of Integrity Financial Corporation, Hickory, North Carolina, and thereby indirectly acquire First Gaston Bank of North Carolina, Gastonia, North Carolina (prior to the acquisition, Integrity Financial Corporation's other existing banking subsidiary, Catawba Valley Bank, Hickory, North Carolina, would be merged with and into First Gaston Bank of North Carolina). FNB Corp. also proposes to acquire Integrity Financial Corporation's nonbanking subsidiaries, Integrity Securities, Inc., and Community Mortgage Corporation of North Carolina, both of Hickory, North Carolina.	Newspaper: 01/23/2006 Federal Register: Not available

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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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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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending January 7, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
BJC HOLDINGS,INC.	CIC	BJC Holdings, Inc., Graceville, Florida, after-the-fact change in control notice filed by Thomas W. Wilder, III, Slocomb, Alabama, and Thomas W. Wilder, IV, Marianna, Florida, to retain 92.28 percent of the outstanding shares of BJC Holdings, Inc., Graceville, Florida, and its subsidiary, Bank of Jackson County, Graceville, Florida.	Newspaper: 01/05/2006 Federal Register: 01/06/2006
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at 13388 North Freeway, Ft. Worth, Texas, to be known as the Ft. Worth - North Freeway Branch.	Newspaper: 01/12/2006 Federal Register: Not applicable
ORION BANK	* Branch	Orion Bank, Naples, Florida, to establish a branch located at 631 U.S. Highway One, Suite 411, North Palm Beach, Florida, to be known as the North Palm Beach Office.	Newspaper: 01/20/2006 Federal Register: Not applicable
WHITNEY HOLDING CORPORATION	* 3A5	Whitney Holding Corporation, New Orleans, Louisiana, to merge with First National Bancshares, Inc., and thereby acquire its subsidiary, 1st National Bank and Trust, both of Bradenton, Florida.	Newspaper: 02/04/2006 Federal Register: 01/31/2006

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.

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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 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 January 7, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST SOURCE BANK	* Branch	1st Source Bank, South Bend, Indiana, to establish a branch facility to be located at 3267 Northview Drive, Elkhart, Indiana.	Newspaper: 01/06/2006 Federal Register: Not applicable	
AJJ BANCORP, INC.	* 3A3 Member	AJJ Bancorp, Inc., Elkader, Iowa, to acquire 100 percent of the voting shares of Corridor State Bank (in organization), Coralville, Iowa, and for Corridor State Bank (in organization), Coralville, Iowa, to become a member in the Federal Reserve System.	Newspaper: Not available Federal Register: 01/03/2006	
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 51 percent of the voting shares of Bank of Valdosta (in organization), Valdosta, Georgia.	Newspaper: Not available Federal Register: Not available	
MAINSOURCE FINANCIAL GROUP, INC.	* 4c8 * 3A3	MainSource Financial Group, Inc., Greensburg, Indiana, to acquire 100 percent of the voting shares of Union Community Bancorp, Crawfordsville, Indiana, and thereby indirectly acquire Union Federal Savings and Loan Association, Crawfordsville, Indiana. The Savings Association will merge into MainSource Bank-Crawfordsville, a newly formed Indiana state-chartered commercial bank.	Newspaper: Not available Federal Register: 12/19/2005	
ROCHESTER STATE BANKSHARES, INC.	CIC	Notice by Jay Elliot Bell, Chicago, Illinois, to retain control of 79.6 percent of Rochester State Bankshares, Inc., Rochester, Illinois, and thereby retain indirect control of Rochester State Bank, Rochester, Illinois.	Newspaper: Not available Federal Register: 01/10/2006	
TEAMCO, INC.	CIC	Notice by William R. Brouwer and Renee A. Brouwer, to retain control of TeamCo., Inc., Oak Lawn, Illinois, and thereby acquire Oak Lawn Bank, Oak Lawn, Illinois.	Newspaper: Not available Federal Register: Not available	

District: 7
Federal Reserve Bank of Chicago

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: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending January 7, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
M&P COMMUNITY BANCSHARES, INC. 401(K) EMPLOYEE STOCK OWNERSHIP PLAN	* 3A1	M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas, to become a bank holding company by acquiring an additional 1.63 percent for total ownership of 26.58 percent of M&P Community Bancshares, Inc., Newport, Arkansas, and thereby indirectly acquire Greers Ferry Lake State Bank, Heber Springs, Arkansas, and Merchants & Planters Bank, Newport, Arkansas. Also elects to become a financial holding company.	Newspaper: 01/26/2006 Federal Register: 02/02/2006
MID AMERICA BANK & TRUST COMPANY	* Branch	Mid America Bank & Trust Company, Dixon, Missouri, to establish a branch facility to be located at 960 South Bishop, Rolla, Missouri.	Newspaper: 01/05/2006 Federal Register: Not applicable

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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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

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 7, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
BLACKRIDGE FINANCIAL, INC.	* 3A1	BlackRidge Financial, Inc., Fargo, North Dakota, to become a bank holding company by acquiring 100 percent of Valley Bancshares, Inc., Nisswa, Minnesota, thereby indirectly acquiring Lakewood Bank N.A., Baxter, Minnesota. Also, to retain its indirect 17.11 percent ownership in Union Bancshares, Inc., Fargo, North Dakota, which owns Union State Bank of Fargo, Fargo, North Dakota.	Newspaper: Not available Federal Register: 01/20/2006

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 January 7, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
ENTERPRISE HOLDING COMPANY	3A1	Enterprise Holding Company, Omaha, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Enterprise Bank, N.A., Omaha, Nebraska.	Newspaper: Not applicable Federal Register: Not applicable
FIRST COMMUNITY BANK	* Branch	First Community Bank, Taos, New Mexico, to establish a branch at 4582 South Ulster Street, Suite 650, Denver, Colorado.	Newspaper: 01/06/2006 Federal Register: Not applicable
GREGG BANCSHARES, INC.	* 3A1	Gregg Bancshares, Inc., Nixa, Missouri, to become a bank holding company through the acquisition of 97.4 percent of the voting shares of Glasgow Savings Bank, Glasgow, Missouri.	Newspaper: Not available Federal Register: Not available
Hulett Holding Company	* 3A1	Hulett Holding Company, to become a bank holding company through the acquisition of 66.67 percent of the voting shares of Summit National Bank, both in Hulett, Wyoming.	Newspaper: Not available Federal Register: Not available
TONGANOXIE BANKSHARES, INC.	* 3A3	Tonganoxie Bankshares, Inc., Tonganoxie, Kansas, to acquire 53 percent of the voting shares of Overbrook Bankshares, Inc., parent of First Security Bank, both in Overbrook, Kansas.	Newspaper: 01/21/2006 Federal Register: 01/27/2006

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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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: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 7, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
CITIZENS BANKSHARES OF SPRINGHILL, INC.	CIC	Notice by Citizens Bankshares of Springhill, Inc., ESOP, Springhill, Louisiana, and Argent Trust, A Division of National Independent Trust Co., Trustee, West Monroe, Louisiana, to retain ownership and control of 10.53 percent of Citizens Bankshares of Springhill, Inc., Springhill, Louisiana, and indirectly Citizens Bank & Trust Company, Springhill, Louisiana.	Newspaper: 01/24/2006 Federal Register: Not available

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 Institution	Quarter of Location
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NONE

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending January 7, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
CASTLE CREEK CAPITAL PARTNERS III, L.P.	* 3A1	Castle Creek Capital Partners III, L.P., Castle Creek Capital III LLC, Eggemeyer Capital LLC, and Ruh Capital LLC, all of Rancho Santa Fe, California, to become bank holding companies by acquiring 89 percent of LDF, Inc., and thereby indirectly acquire its wholly-owned subsidiary, Labe Bank, both of Chicago, Illinois.	Newspaper: 01/26/2006 Federal Register: 02/03/2006
CASTLE CREEK CAPITAL PARTNERS III, L.P.	* 4c8	Castle Creek Capital Partners III, L.P., Castle Creek Capital III LLC, Eggemeyer Capital LLC, and Ruh Capital LLC, all of Rancho Santa Fe, California, to acquire 24.9 percent of Atlanta Bancorporation, Inc., Alpharetta, Georgia, and thereby indirectly acquire Gibsonville Community Bank, Inc., Gibsonville, North Carolina, a state savings bank.	Newspaper: 02/03/2006 Federal Register: 02/03/2006
CATHAY GENERAL BANCORP	* 4c8	Cathay General Bancorp, Los Angeles, California, to acquire an equity interest up to 14.9 percent of the stock of Broadway Financial Corporation, Los Angeles, California, and thereby indirectly acquire Broadway Federal Bank, FSB, Los Angeles, California.	Newspaper: Not available Federal Register: 01/30/2006
COUNTY BANK	* Branch	County Bank, Merced, California, to establish a branch facility to be located at the southeast corner of Herndon and Fowler Avenues, Clovis, California.	Newspaper: 01/06/2006 Federal Register: Not applicable
FARMERS AND MERCHANTS BANK OF LONG BEACH	* Branch Premises	Farmers & Merchants Bank of Long Beach, Long Beach, California, to establish a branch facility at 4695 MacArthur Court, Suites 130 and 150, Newport Beach, California, and to increase its investment in bank premises.	Newspaper: 12/23/2005 Federal Register: Not applicable

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.

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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