
Federal Reserve Release



H.2

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

No. 14

Week Ending April 8, 2006

Forms

Forms -- final Board review to extend without revision the Bank Holding Company Report of Insured Depository Institutions' Section 23A Transactions with Affiliates (FR Y-8), and to discontinue the Weekly Report of Eurodollar Liabilities Held by Selected U.S. Addresses at Foreign Offices of U.S. Banks (FR 2050) and Report of Repurchase Agreements (RPs) on U.S. Government and Federal Agency Securities with Specified Holders (FR 2415).

- Approved, March 31, 2006 (AC)

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

Chicago

Eastern Michigan Bank, Crosswell, Michigan -- to establish a branch at 2970 Gratiot Boulevard, Marysville.

- Approved, April 3, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at the intersection of Aloma Avenue and Tuskawilla Road, Oviedo, Florida.

- Approved, April 4, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 7700 Nemco Way, Brighton.

- Approved, April 4, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 3754 Rochester Road, Troy.

- Approved, April 4, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at the intersection of Beville Road and Clyde Morris Boulevard, Daytona Beach, Florida.

- Approved, April 4, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 2325 Southlake Mall, Merrillville, Indiana.

- Approved, April 7, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 222 South Riverside Plaza, Chicago, Illinois.

- Approved, April 7, 2006

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at the intersection of Broadway and Addison Streets, Chicago, Illinois.
- Approved, April 7, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 161 North Clark Street, Chicago, Illinois.
- Approved, April 7, 2006

Kansas City

Guaranty Bank and Trust Company, Denver, Colorado -- to establish a branch at 290 Nickel Street, Suite 300, Broomfield.
- Approved, April 5, 2006

Chicago

Irwin Union Bank and Trust Company, Columbus, Indiana -- to establish a branch at 707 Creekview Drive.
- Withdrawn, April 5, 2006

Secretary

Placer Sierra Bank, Auburn, California -- to establish a branch at 5 River Park Place West, Fresno.
- Approved, April 6, 2006

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 3050 Peachtree Road, Northeast, Suite 124, Atlanta, Georgia.
- Approved, April 5, 2006

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 1405 Sam Walton Boulevard, Bentonville, Arkansas.
- Approved, April 7, 2006

Bank Branches, Domestic

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 2691 Placida Road, Grove City, Florida.
- Approved, April 3, 2006

Richmond

Susquehanna Bank, Hagerstown, Maryland -- to establish a branch at 801 Norland Avenue, Chambersburg, Pennsylvania.
- Approved, April 5, 2006

Bank Holding Companies

Boston

Boston Private Financial Holdings, Inc., Boston, Massachusetts -- to acquire Anchor Capital Holdings LLC and interests in Anchor Capital Advisors LLC and Anchor/Russell Capital Advisors LLC and thereby engage in financial and investment advisory activities.
- Approved, April 5, 2006

Secretary

Cascade Bancorp, Bend, Oregon -- waiver of application to acquire F&M Holding Company, Boise, Idaho, in connection with the merger of their subsidiaries, Bank of the Cascades, Bend, and Farmers & Merchants State Bank, Boise.
- Granted, April 6, 2006

St. Louis

DBT Financial Corporation, DeWitt, Arkansas -- to merge with Planters & Merchants Bancshares, Inc., Gillett, and thereby acquire Planters & Merchants Bank.
- Approved, April 7, 2006

Kansas City

DS Holding Company, Inc., Omaha, Nebraska -- to become a bank holding company and to acquire DB Holding Company, Inc. and its subsidiary, Omaha State Bank; and election to become a financial holding company.
- Approved, April 6, 2006

Bank Holding Companies

Kansas City

First Pryor Bancorp, Inc., Pryor, Oklahoma -- to acquire 10 percent of the shares of Carson River Community Bank, Carson City, Nevada, a de novo bank.
- Withdrawn, April 7, 2006

Cleveland

Mellon Financial Corporation, Pittsburgh, Pennsylvania -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.
- Withdrawn, April 3, 2006

Chicago

Midwest Banc Holdings, Inc., Melrose Park, Illinois -- to acquire Royal American Corporation, Inverness, and Royal American Bank; and for its subsidiary, Midwest Bank and Trust Company, Elmwood Park, to merge with Royal American Bank, Inverness, and thereby establish branches.
- Approved, April 7, 2006

Atlanta

Mountain Commerce Bancorp, Inc., Johnson City, Tennessee -- to become a bank holding company and to acquire Erwin National Bank, Erwin.
- Withdrawn, April 5, 2006

Chicago

National Bancshares, Inc., Bettendorf, Iowa -- to acquire Metrocorp, Inc., East Moline, Illinois, and Metrobank, National Association, Davenport, Iowa.
- Withdrawn, April 4, 2006

Richmond

Yadkin Valley Financial Corporation, Elkin, North Carolina -- to become a bank holding company and to acquire Yadkin Valley Bank and Trust Company.
- Approved, April 7, 2006

Bank Mergers

Richmond

Southside Bank, Tappahannock, Virginia -- to merge with Hanover Bank, Mechanicsville, and thereby establish a branch.
- Approved, April 7, 2006

Bank Mergers

Richmond

Southside Bank, Tappahannock, Virginia -- to merge with Bank of Northumberland, Inc., Heathsville, and thereby establish a branch.
- Approved, April 7, 2006

Bank Premises

Cleveland

Somerset Trust Company, Somerset, Pennsylvania -- request to exceed the limit on investment in bank premises.
- Approved, April 7, 2006

Change In Bank Control

Kansas City

HNB Corporation, Arkansas City, Kansas -- change in bank control.
- Permitted, April 4, 2006

Competitive Factors Reports

Boston

Camden National Bank, Camden, Maine -- report on competitive factors of the proposed merger with UnitedKingfield Bank, Bangor.
- Submitted, April 5, 2006

Kansas City

The Columbian Bank and Trust Company, Topeka, Kansas -- report on competitive factors of the proposed merger with Keystone Bank, Northwoods, Missouri.
- Submitted, April 4, 2006

New York

Flushing Financial Corp., Flushing, New York -- report on competitive factors of the proposed acquisition of Atlantic Liberty Financial Corp., Brooklyn.
- Submitted, April 7, 2006

Competitive Factors Reports

Kansas City

TierOne Bank, Lincoln, Nebraska -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Omaha branch of Marine Bank, Wauwatosa, Wisconsin.

- Submitted, April 4, 2006

Extensions Of Time

New York

CheckSpring Community Corporation, Bronx, New York -- extension to July 5, 2006, to become a bank holding company and to acquire CheckSpring Bank, a de novo bank.

- Granted, April 7, 2006

Chicago

Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois -- extension to July 8, 2006, to increase its ownership from 35.98 percent to 51 percent of the shares of Oswego Bancshares, Inc. and thereby acquire Oswego Community Bank.

- Granted, April 6, 2006

International Operations

Atlanta

Trustmark National Bank, Jackson, Mississippi -- to establish a branch in George Town, Grand Cayman, Cayman Islands.

- Approved, April 6, 2006

Membership

Cleveland

Ohio Commerce Bank, Beachwood, Ohio -- to become a member of the Federal Reserve System.

- Approved, April 7, 2006

Atlanta

Old Southern Bank, Clermont, Florida, a de novo bank -- to become a member of the Federal Reserve System.

- Approved, April 5, 2006

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 8, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST SUFFIELD FINANCIAL, INC.	* 3A1	Section 3 application by First Suffield Financial Inc., Suffield, Connecticut, to become a bank holding company by acquiring 100% of the outstanding shares of The First National Bank of Suffield, Suffield, Connecticut.	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

District: 2

Federal Reserve Bank of New York

Filings received during the week ending April 8, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
MIZRAHI TEFAHOT BANK LTD.	FBSEA	<p>Mizrahi Tefahot Bank Ltd. (the "Bank"), Ramat-Gan, Israel, is applying to the Board, under Section 211.24(a)(1) of Regulation K, to establish a branch in New York, New York by relocating the Bank's Los Angeles, California FDIC-insured branch.</p> <p>In addition, the Bank is applying to the Board, under Section 211.24(a)(1), to establish a representative office in Los Angeles, California, which will serve as a liaison office with the Bank's remaining California-based customers.</p>	<p>Newspaper: Not available Federal Register: Not applicable</p>

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 April 8, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
FRANKLIN FINANCIAL SERVICES CORPORATION	* 3A5	Franklin Financial Services Corporation, Chambersburg, PA, to acquire Fulton Bancshares Corporation, McConnellsburg, PA.	Newspaper: 05/08/2006 Federal Register: 05/08/2006

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 April 8, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
KENTUCKY BANCSHARES, INC.	* 3A3 3A1 4c8	Kentucky Bancshares, Inc. to acquire Peoples Bancorp of Sandy Hook, KY and as a result merge Peoples Bank into Kentucky Bank.	Newspaper: 04/16/2006 Federal Register: 04/24/2006
S & T BANCORP, INC.	* 3A3	Application by S&T Bancorp, Inc., Indiana, PA to acquire up to 24.99% of the voting shares of Allegheny Valley Bancorp, Inc., Pittsburgh, PA pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper: 04/26/2006 Federal Register: 04/26/2006
S & T BANCORP, INC.	* 3A3	S&T Bancorp, Inc., Indiana, PA to acquire up to 9.9 percent of the voting shares of IBT Bancorp, Inc., Irwin, PA and thereby indirectly acquire Irwin Bank & Trust Company, Irwin, PA.	Newspaper: 04/28/2006 Federal Register: 05/01/2006

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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887827	HAMLER ST BK, HAMLER, OHIO	01/23/2006	04/04/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending April 8, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF ROMNEY, THE	* Branch	The Bank of Romney, Romney, West Virginia, proposes to establish a branch at U.S. Route 50 Sunrise Summit, Romney, West Virginia.	Newspaper: 04/14/2006 Federal Register: Not applicable	
BANK OF ROMNEY, THE	Premises	The Bank of Romney, Romney, West Virginia, to increase its investment in bank premises in the amount of \$1.7 million.	Newspaper: Not applicable Federal Register: Not applicable	
BANK OF THE COMMONWEALTH	* Branch	Bank of The Commonwealth, Norfolk, Virginia, to establish a branch at 229 West Bute Street, Suite 320, Norfolk, Virginia.	Newspaper: 04/11/2006 Federal Register: Not applicable	
GATEWAY BANK & TRUST CO.	* Branch	Gateway Bank & Trust Company, Elizabeth City, North Carolina, proposes to establish a branch at 322 S. Broad Street, Edenton, North Carolina.	Newspaper: 04/10/2006 Federal Register: Not applicable	
HOMETOWN BANK	* Branch	HomeTown Bank, Roanoke, Virginia, to establish a branch facility to be located at 13400 Booker T. Washington Highway, Moneta, Virginia.	Newspaper: 04/20/2006 Federal Register: Not applicable	
ROCKINGHAM HERITAGE BANK	* 18C * Branch	Rockingham Heritage Bank, Harrisonburg, Virginia, to merge with Albemarle First Bank, Charlottesville, Virginia.	Newspaper: Not available 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.

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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: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending April 8, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
AMSOUTH BANK	* Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at the intersection of Innsbrooke Boulevard and Shelbyville Highway 231, Murfreesboro, Tennessee, to be known as the Innsbrooke Branch.	Newspaper: 04/17/2006 Federal Register: Not applicable
FEB Bancshares, Inc.	* 3A1	FEB Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Farmers Exchange Bank, both of Louisville, Alabama.	Newspaper: Not available Federal Register: Not available
MARINE BANK OF THE FLORIDA KEYS	Member	Marine Bank of the Florida Keys, Marathon, Florida, to become a member of the Federal Reserve System.	Newspaper: Not applicable Federal Register: Not applicable
P B BANCSHARES, INC.	CIC	PB Bancshares, Inc., Clifton, Tennessee, after-the-fact change in control notice filed by J. Autry and Martha Gobbell; Stephen or Jane Ann Gobbell; Stephen Gobbell, as custodian for Stephen Mark Gobbell; PB Bancshares, Inc., ESOP, J. Autry Gobbell, Gailand Grinder, Tommy Martin, Kelvin Runions, Carl Skelton, and Andrew Yarbrough, as trustees; Frances Hassell Wade Trust, J. Autry Gobbell, Martha Gobbell, and Stephen Gobbell, as trustees; all of Clifton, Tennessee, to retain 62.39 percent of the outstanding shares of PB Bancshares, Inc., and its subsidiary bank, Peoples Bank, both of Clifton, Tennessee.	Newspaper: Not available Federal Register: Not available
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at Wild Heron Way and Panama City Beach Parkway, Panama City Beach, Florida.	Newspaper: 04/15/2006 Federal Register: Not applicable
SEE Trust	* 3A1	SEE Trust, Miami, Florida, with Evan Marbin as trustee, to form a bank holding company through the acquisition of control of 25.32 percent ownership of TRANSATLANTIC BANK, Miami, Florida.	Newspaper: 04/04/2006 Federal Register: Not available

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending April 8, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
SOUTHEASTERN BANK FINANCIAL CORPORATION	CIC	Southeastern Bank Financial Corporation, Augusta, Georgia, after-the-fact change in control notification filed by the Pollard Family Group (Jennie Floyd Pollard, Robert W. Pollard, Jr., Patricia D. Pollard, Zachary Duncan Pollard, Ann Elizabeth Pollard, Richard Daniel Blanton, Patricia Pollard Blanton, Thomas Vinson Blanton, II, Jennie Briggs Blanton, Clayton Edward Blanton, Lee Blanton West, Levi Anderson Pollard, V, Levi Anderson Pollard, VI, Lucy Ann Pollard, Pollard Land Company, all of Appling, Georgia, and Robert William Pollard, III, Evans, Georgia, Richard Daniel Blanton, Jr., Carrollton, Georgia, Lynn Pollard Nickerson and Paul Rush Battle, both of Atlanta, Georgia, and RWP, Sr. Enterprises, LLLP, Appling, Georgia, Robert W. Pollard, Jr., Patricia Pollard Blanton, Levi Anderson Pollard, V, and Lynn Pollard Nickerson, general partners), to retain 47.9 percent of Southeastern Bank Financial Corporation, and its subsidiary bank, Georgia Bank & Trust, both of Augusta, Georgia.	Newspaper: Not available Federal Register: 02/27/2006
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish branches at the following locations: 1099-1 San Jose Boulevard, Jacksonville, Florida, to be known as the Mandarin Lakes Wal-Mart Office; 13227 City Square Drive, Jacksonville, Florida, to be known as the River City Marketplace Wal-Mart Office; and 4250 Phillips Highway, Jacksonville, Florida, to be known as the Clinton Avenue Wal-Mart Office.	Newspaper: 04/12/2006 Federal Register: Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending April 8, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
Birmingham Bloomfield Bancshares, Inc.	* 3A1	Birmingham Bloomfield Bancshares, Inc., Birmingham, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Birmingham (in organization), Birmingham, Michigan.	Newspaper:	Not available
			Federal Register:	Not available
CAPITOL BANCORP LTD.	* 3A3 * 3A1	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 51 percent of the voting shares of Evansville Commerce Bank (in organization), Evansville, Indiana, and by Capitol Development Bancorp Limited IV, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Evansville Commerce Bank (in organization), Evansville, Indiana.	Newspaper:	Not available
			Federal Register:	04/13/2006
CAPITOL BANCORP LTD.	* 3A3 * 3A1	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 51 percent of the voting shares of Sunrise Bank of Atlanta (in organization), Atlanta, Georgia, and by Capitol Development Bancorp Limited IV, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Sunrise Bank of Atlanta (in organization), Atlanta, Georgia.	Newspaper:	04/14/2006
			Federal Register:	04/14/2006
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish two branch facilities to be located at 3825 Crenshaw Blvd., Los Angeles, California, and 110 S. El Camino Real, Encinitas, California.	Newspaper:	Not available
			Federal Register:	Not applicable
FARMERS BANCORP, FRANKFORT, INDIANA, THE	4c8	Farmers Bancorp, Frankfort, Indiana, to retain 100 percent of the voting shares of Farmers Bank Reinsurance Co. Ltd., Frankfort, Indiana.	Newspaper:	Not applicable
			Federal Register:	Not available
JOHNSON BANK	* 18C * Branch	Johnson Bank, Racine, Wisconsin, to merge with Johnson Bank Arizona, National Association, Phoenix, Arizona, and thereby to establish 8 branches.	Newspaper:	Not available
			Federal Register:	Not applicable
NORTHSIDE COMMUNITY BANK	* Branch	Northside Community Bank, Gurnee, Illinois, to establish a branch facility to be located at 205 West Wacker, Chicago, Illinois.	Newspaper:	04/10/2006
			Federal Register:	Not applicable
SIGNATURE BANCORPORATION, INC.	* 3A1	Signature Bancorporation, Inc., Chicago, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Signature Bank (in organization), Chicago, Illinois.	Newspaper:	Not available
			Federal Register:	05/01/2006
SOUTHWEST BANK OF ST. LOUIS	* 18C * Branch	Southwest Bank of St. Louis, St. Louis, Missouri, to merge with Missouri State Bank and Trust Company, Clayton, Missouri, and thereby to establish 8 branches.	Newspaper:	Not available
			Federal Register:	Not applicable

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

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
COLUMBIA BANCSHARES, INC.	CIC	Notice by the Stumpf Family Control Group, Columbia, Illinois, to increase control of Columbia Bancshares, Inc., Columbia, Illinois. The control group consists of Kenneth W. Stumpf, Evelyn L. Stumpf, Gary A. Stumpf, Cheri A. Riebeling, Jay W. Stumpf, Jane L. Menner, and Kurt D. Stumpf, all of Columbia, Illinois.	Newspaper:	Not available
			Federal Register:	04/07/2006
COMMUNITY BANK SHARES OF INDIANA, INC.	* 3A3 * 3A1	Community Bank Shares of Indiana, Inc., New Albany, Indiana, to acquire 100 percent of The Bancshares, Inc., Scottsburg, Indiana, and thereby indirectly acquire The Scott County State Bank, Scottsburg, Indiana. Also, CBIN Subsidiary, Inc., New Albany, Indiana, a wholly owned subsidiary of Community Bank Shares of Indiana, Inc., to become a bank holding company by acquiring 100 percent of The Bancshares, Inc., Scottsburg, Indiana, and thereby indirectly acquire The Scott County State Bank, Scottsburg, Indiana.	Newspaper:	Not available
			Federal Register:	05/05/2006
FIRST HORIZON NATIONAL CORPORATION	* 3A3	First Horizon National Corporation, Memphis, Tennessee, to acquire 100 percent of The State Bank, Rocky Ford, Colorado.	Newspaper:	Not available
			Federal Register:	Not available
FIRST NATIONAL BANCSHARES OF HEMPSTEAD COUNTY	CIC	Notice by Nancy Hays Gottwald, Richmond, Virginia, to increase control of First National Bancshares of Hempstead County, Inc., Hope, Arkansas.	Newspaper:	04/18/2006
			Federal Register:	04/20/2006

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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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 April 8, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
BRIDGER COMPANY, THE	CIC	Interagency Notice of Change in control by Karlyn B. Lohrenz Trust, Karlyn B. Lohrenz as trustee, and Karlyn B. Lohrenz as an individual, Billings, Montana, to acquire 16 2/3 percent of the shares of The Bridger Company, Bridger, Montana and join a group acting in concert which also includes Harold J. Lohrenz and Clarence G. Lohrenz.	Newspaper: Not available Federal Register: 04/25/2006
CORNERSTONE HOLDING COMPANY, INC.	* 3A1	Cornerstone Holding Company, Inc., Fargo, North Dakota, to acquire 100 percent of Citizens, Incorporated, Enderlin, North Dakota and thereby indirectly acquire Citizens State Bank, Enderlin, North Dakota.	Newspaper: 04/26/2006 Federal Register: 04/23/2006
FORSTROM BANCORPORATION, INC.	* 3A3	Forstrom Bancorporation, Inc., Clara City, Minnesota, to acquire 100 percent of the outstanding shares of Yellow Medicine Bancshares, Inc., Granite Falls, Minnesota, and thereby indirectly acquire Yellow Medicine County Bank, Granite Falls, Minnesota.	Newspaper: 04/24/2006 Federal Register: 04/17/2006
FSB BANCORP, INC.	* 3A1	FSB Bancorp, Inc., Sioux Falls, South Dakota, to become a bank holding company by acquiring 100 percent of Farmers State Bank of Turton, South Dakota.	Newspaper: 04/24/2006 Federal Register: 04/21/2006
JAG FINANCIAL, INC.	* 3A1	JAG Financial, Inc., St. Paul, Minnesota to become a bank holding company by acquiring 100 percent of The EastBank Corporation, Minneapolis, Minnesota, and thereby indirectly acquire 100 percent of EastBank, Minneapolis, Minnesota.	Newspaper: Not available Federal Register: 04/23/2006
SALISH AND KOOTENAI BANCORPORATION	* 3A1	Salish and Kootenai Bancorporation, Polson, Montana, to become a bank holding company by acquiring 100 percent of the capital stock of Eagle Bank, Polson, Montana, a de novo bank.	Newspaper: 03/13/2006 Federal Register: 03/03/2006

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.

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
374653	FIRST PREMIER BK, SIOUX FALLS, SOUTH DAKOTA	11/14/2005	04/04/2006	S	Int Sm Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending April 8, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
COMMUNITY BANKS OF COLORADO	* Branch	Community Banks of Colorado, Greenwood Village, Colorado, to establish a branch at 313 Chambers Avenue, Unit A/B, Eagle, Colorado.	Newspaper: 04/30/2006 Federal Register: Not applicable
DOCKING BANCSHARES, INC.	* 3A3	Docking Bancshares, Inc., Arkansas City, Kansas, to acquire 100 percent of the voting shares of City National Bancshares, Inc., parent of The City National Bank and Trust Company of Guymon, both in Guymon, Oklahoma.	Newspaper: Not available Federal Register: 05/08/2006
NEBRASKALAND FINANCIAL SERVICES, INC.	* 3A3	NebraskaLand Financial Services, Inc., North Platte, Nebraska, to acquire 92.5 percent of the voting shares of Commerce Bank of Wyoming, N.A., Rock Springs, Wyoming (in organization).	Newspaper: 04/15/2006 Federal Register: 04/20/2006
REPUBLIC CORPORATION	* 3A1	Republic Corporation, to become a bank holding company through the acquisition of 100 percent of the voting shares of United Republic Bank (in organization), both in Omaha, Nebraska.	Newspaper: 04/28/2006 Federal Register: 05/08/2006

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.

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

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

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

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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 April 8, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
CITY BANCSHARES, INC.	CIC	Notice by Mr. Henry Cook Taylor, Natchitoches, Louisiana, to retain ownership and control of 12.82 percent in City Bancshares, Inc., Natchitoches, Louisiana, and indirectly City Bank & Trust Company, Natchitoches, Louisiana.	Newspaper: 04/20/2006 Federal Register: 04/21/2006
CSAB HOLDINGS, LLC	* 3A3 * 3A1	CSAB Holdings, LLC, Dallas, Texas, to acquire 100 percent of Parkway National Bancshares, Inc., Plano, Texas, and indirectly acquire Parkway National Bancshares of Delaware, Inc., Wilmington, Delaware, and Parkway Bank, National Association, Plano, Texas. WCM Holdings, Inc., Dallas, Texas, and WCM-Parkway, Ltd., Dallas, Texas, to become bank holding companies through the direct acquisition of 100 percent of the outstanding member interests of CSAB Holdings, LLC, Dallas, Texas, and indirectly Parkway National Bancshares, Inc., Plano, Texas, Parkway National Bancshares of Delaware, Inc., Wilmington, Delaware, and Parkway Bank, National Association, Plano, Texas.	Newspaper: 04/24/2006 Federal Register: 05/05/2006
GRUPO FINANCIERO BANORTE, S.A. DE C.V.	* 3A1	Grupo Financiero Banorte, S.A. de C.V., Monterrey, Nuevo Leon, Mexico; Banco Mercantil del Norte, S.A. Institucion de Banca Multiple, Grupo Financiero Banorte, Monterrey, Nuvevo Leon, Mexico; and Banorte USA Corporation, Wilmington, Delaware, to become bank holding companies by acquiring 70 percent of INB Financial Corporation, McAllen, Texas, and indirectly, INB Delaware Corporation, Wilmington, Delaware, and Inter National Bank, McAllen, Texas.	Newspaper: 04/20/2006 Federal Register: 04/17/2006
TRADITION BANK	* Branch	Tradition Bank, Houston, Texas, to establish a branch to be located at 5020 Montrose Blvd., Suite 200, Houston, Texas 77006.	Newspaper: Not available Federal Register: Not applicable

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.

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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

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending April 8, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
AMERICAN PREMIER BANCORP	CIC	Notice by the Sun Group, consisting of John Chung-Yuan Sun, Judy Chen-Mei Sun, Rancho Palos Verdes, California, and Jaclyn Chen-Hoa Sun, New York, New York, to retain 11.4 percent ownership of American Premier Bancorp, Arcadia, California, and thereby indirectly retain ownership in American Premier Bank, Arcadia, California.	Newspaper: Not available Federal Register: 04/06/2006
BELVEDERE CAPITAL FUND II, L.P.	* 3A1	Belvedere Capital Fund II, LP, and Belvedere Capital Partners II, LLC, both of San Francisco, California, to become bank holding companies by acquiring up to 50 percent of Presidio Bank (In Organization), San Francisco, California.	Newspaper: Not available Federal Register: 05/05/2006
CASCADE BANCORP	CIC	Notice by David F. Bolger to acquire up to 25 percent of Cascade Bancorp, and thereby indirectly acquire Bank of the Cascades, both of Bend, Oregon.	Newspaper: Not available Federal Register: 03/27/2006
CASTLE CREEK CAPITAL PARTNERS III, L.P.	* 3A1 * 4c8	1) Castle Creek Capital Partners III, L.P., Castle Creek Capital III LLC, Eggemeyer Capital LLC, Ruh Capital LLC, Legions IV Advisory Corp., Western States Opportunity LLC, Eggemeyer Family Trust, and William J. Ruh Trust, 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, and; 2) Castle Creek Capital Partners III, L.P., Castle Creek Capital III LLC, Eggemeyer Capital LLC, Ruh Capital LLC, Legions IV Advisory Corp. to acquire 35 percent of Atlanta Bancorporation, Inc., Alpharetta, Georgia, and thereby indirectly acquire Gibsonville Community Bank, Inc., Gibsonville, North Carolina.	Newspaper: Not available Federal Register: 04/03/2006
COUNTY BANK	* Branch	County Bank, Merced, California, to establish a branch facility at 2936 E. Hatch Road, Ceres, California.	Newspaper: 03/22/2006 Federal Register: Not applicable
Skagit State Bancorp	* 3A1	Skagit State Bancorp to become a bank holding company by acquiring 100 percent of Skagit State Bank, both of Burlington, Washington.	Newspaper: Not available Federal Register: Not available

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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- NI = Needs to improve
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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