Federal Reserve Release

H.2

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

No. 40

Week Ending October 1, 2005

Board of Governors of the Federal Reserve System, Washington, DC 20551
Enforcement

- Announced, September 26, 2005

- Announced, September 26, 2005

SunTrust Bank, Atlanta, Georgia -- issuance of an order of prohibition against Jessica Faris, a former employee and institution-affiliated party.
- Announced, September 28, 2005

Forms

Forms -- final Board review to extend with revision the Application for Membership in the Federal Reserve System (FR 2083-2083C), Applications Related to Federal Reserve Bank Stock (FR 2056 and FR 2086A), and Domestic Finance Company Report of Consolidated Assets and Liabilities (FR 2248), to extend without revision the Applications Related to Federal Reserve Bank Stock (FR 2030, FR 2030A, FR 2086, and FR 2087), and to conduct with revision the Quinquennial Finance Company Questionnaire and Survey (FR 3033).
- Approved, September 29, 2005
Bank Branches, Domestic

New York

Bank of Millbrook, Millbrook New York -- to establish a branch at 5094 Route 22, Amenia.
- Approved, September 28, 2005

Atlanta

Central State Bank, Calera, Alabama -- to establish a branch at 3145 Highway 31, Pelham.
- Approved, September 30, 2005

Secretary

Comerica Bank, Detroit, Michigan -- to establish branches at 18965 LBJ Freeway, Mesquite, Texas, and 3700 State Highway 121, Plano.
- Approved, September 26, 2005

Boston

- Approved, September 30, 2005

Boston

The Connecticut Bank & Trust Company, Hartford, Connecticut -- to establish a branch at 148 Broad Street, Windsor.
- Approved, September 30, 2005

Secretary

FNB Southeast, Reidsville, North Carolina -- to establish a branch at 1001 Military Cutoff Road, Wilmington.
- Approved, September 22, 2005 (AC)

Richmond

The Marathon Bank, Winchester, Virginia -- to establish a branch at 2051 Northwestern Pike.
- Approved, September 28, 2005
Bank Branches, Domestic

Kansas City

Rocky Mountain Bank, Rock Springs, Wyoming -- to establish a branch at 14 North Sublette Avenue, Pinedale.
- Approved, September 28, 2005

Dallas

TexasBank, Fort Worth, Texas -- to establish a branch at 13388 North Freeway.
- Approved, September 27, 2005

Bank Holding Companies

Richmond

- Approved, September 26, 2005

Chicago

Commercial Bancshares, Inc., Whitewater, Wisconsin -- to become a bank holding company and to acquire Commercial Bank.
- Approved, September 26, 2005

Dallas

- Approved, September 28, 2005

Atlanta

First Southern Bancorp, Statesboro, Georgia -- relief from a commitment.
- Granted, September 27, 2005

New York

Interchange Financial Services Corporation, Saddle Brook, New Jersey -- to acquire Franklin Bank, Nutley, and to merge Franklin Bank with its subsidiary, Interchange Bank, Saddle Brook, and thereby establish a branch.
- Approved, September 27, 2005
Bank Holding Companies

St. Louis

- Approved, September 30, 2005

St. Louis

Liberty Bancshares, Inc., Jonesboro, Arkansas -- to acquire an additional 21.35 percent of the shares of Russellville Bancshares, Inc., and thereby acquire First Arkansas Valley Bank, Russellville.
- Approved, September 30, 2005

Boston

Monson Financial Services Mutual Holding Company, Monson, Massachusetts, and Monson Financial Services Corp. -- to become a mutual bank holding company and a stock bank holding company, respectively, and to acquire Monson Savings Bank.
- Approved, September 27, 2005

Boston

Mutual Bancorp of the Berkshires, Inc., Pittsfield, Massachusetts -- relief from a commitment.
- Granted, September 26, 2005

San Francisco

Northrim Bancorp, Inc., Anchorage, Alaska -- to acquire 24.9 percent of Pacific Wealth Advisors, LLC, Seattle, Washington, and invest in investment advisory trust activities and non-depository trust company activities.
- Approved, September 30, 2005

Cleveland

The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- to acquire HW Holdings, Inc., Richmond, Virginia, and its subsidiaries, Harris Williams & Co. and Harris Williams Advisors, Inc., and thereby engage in advising clients on merger and acquisition matters.
- Approved, September 27, 2005
Bank Mergers

Kansas City

- Approved, September 26, 2005

Bank Premises

Secretary

Orrstown Bank, Shippensburg, Pennsylvania -- to increase its investment in bank premises and to establish a branch at 308 Carolle Street, Greencastle Borough.
- Approved, September 30, 2005

Banks, State Member

New York

Interchange Bank, Saddle Brook, New Jersey -- to acquire control of a financial subsidiary.
- Approved, September 27, 2005

Change In Bank Control

Richmond

F&M Financial Corporation, Granite Quarry, North Carolina -- to retain control of F&M Financial Corporation.
- Permitted, September 26, 2005

Kansas City

First Fidelity Bancorp, Inc., Oklahoma City, Oklahoma -- to retain control of First Fidelity Bancorp, Inc.
- Permitted, September 29, 2005

Competitive Factors Reports

Kansas City

- Submitted, September 27, 2005
Competitive Factors Reports

Richmond

Capital Bank, Raleigh, North Carolina -- report on competitive factors of the proposed merger with 1st State Bank, Burlington.
- Submitted, September 28, 2005

Cleveland

The Clearfield Bank and Trust Company, Clearfield, Pennsylvania -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of six branches, located in Huntingdon, Bedford, and Blair Counties, of First Commonwealth Bank, Indiana, Pennsylvania.
- Submitted, September 28, 2005

Secretary

The Commerce Bank of Oregon, Portland, Oregon, a de novo bank -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of First Consumers National Bank, Lake Oswego.
- Submitted, September 30, 2005

Kansas City

Hillcrest Bank, Overland Park, Kansas -- report on competitive factors of the proposed merger with First State Bank, Mount Calm, Texas.
- Submitted, September 27, 2005

Kansas City

Holbrook Exchange Bank, Holbrook, Nebraska, a de novo bank -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Holbrook branch of Security First Bank, Sidney.
- Submitted, September 29, 2005

Dallas

Lake Area National Bank, Trinity, Texas -- report on competitive factors of the proposed merger with FC Interim National Bank, Houston.
- Submitted, September 28, 2005
Competitive Factors Reports

Boston

Monson Savings Bank, Monson, Massachusetts -- report on competitive factors of the proposed reorganization into a mutual bank holding company.
- Submitted, September 27, 2005

Extensions Of Time

Secretary

ABC Bancorp, Moultrie, Georgia -- commenter's request to extend the comment period on the application to acquire First National Banc, Inc., St. Marys.
- Granted, September 28, 2005

Secretary

- Granted, September 22, 2005 (AC)

Kansas City

Citizens Bancshares, Inc., ESOP, Edmond, Oklahoma -- extension to December 30, 2005, to acquire up to 40 percent of the shares of Citizens Bancshares, Inc.
- Granted, September 30, 2005

Atlanta

Mountain Valley Bancshares, Inc., Cleveland, Georgia -- extension to January 7, 2006, to become a bank holding company and to acquire Mountain Valley Community Bank.
- Granted, September 27, 2005

Secretary

NBT Bancorp Inc., Norwich, New York -- commenter's request for an additional extension of the comment period on the application to acquire CNB Bancorp, Inc., Gloversville.
- Denied, September 30, 2005

(AC) = Addition or Correction
Extensions Of Time

Atlanta

PrimeTrust Financial Corporation, Nashville, Tennessee -- extension to January 12, 2006, to become a bank holding company and to acquire PrimeTrust Bank.
- Granted, September 29, 2005

Atlanta

Regions Bank, Birmingham, Alabama -- extension to October 18, 2006, to establish a branch at 2310 Highway 6 South, Sugar Land, Texas.
- Granted, September 29, 2005
District: 1
Federal Reserve Bank of Boston
Filings received during the week ending October 1, 2005

<table>
<thead>
<tr>
<th>Filer</th>
<th>Filing Type</th>
<th>Filing Proposal</th>
<th>End of Comment Period</th>
</tr>
</thead>
</table>
| BUTLER BANCORP, MHC       | * 3A1       | Application by Butler Bancorp, MHC and Butler Bancorp, Inc., both of Lowell, Massachusetts, to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Butler Bank, Lowell, Massachusetts, pursuant to section 3(a)(1) and section 3(a)(3) of the Bank Holding Company Act of 1956, as amended. | Newspaper: Not available  
                              | * 3A3       |                                                                                  | Federal Register: 10/14/2005       |

* Subject to the provisions of the Community Reinvestment Act
**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.

<table>
<thead>
<tr>
<th>RSSD ID</th>
<th>Institution / Location</th>
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</table>
| CITIBANK, N.A.                | Investment  | Citibank, N.A. (Citibank) and its Edge corporation subsidiary, Citibank Overseas Investment Corporation (COIC) 30 days' Prior Notice under Section 211.9(f) of Reg. K for COIC to increase its investment in Nigeria International Bank Ltd., Lagos, Nigeria, in excess of the individual limit set forth in Section 911.9(c)(1) of Regulation K. [A portion of filing is CONFIDENTIAL] | Newspaper: Not applicable  
Federal Register: Not applicable                  |
| DEUTSCHE GENOSSENSCHAFTS-HYPOTHEKENBANK AG | FBSEA       | Deutsche Genossenschafts-Hypotheekenbank AG, Hamburg, Germany, requests prior approval to establish a NY rep office.                                                                                         | Newspaper: Not available  
Federal Register: Not applicable                  |
| First Americano Financial Corporation | * 3A1      | First Americano Financial Corporation, Elizabeth, New Jersey, to become a one-bank holding company, pursuant to Section 3(a)(1) of the BHC Act, and Section 225.15 of Regulation Y, by acquiring First BankAmericano, Elizabeth, New Jersey. | Newspaper: 10/22/2005  
Federal Register: 10/28/2005                     |
| MAGYAR BANCORP, MHC           | * 3A1       | Application by Magyar Bancorp, MHC and Magyar Bancorp, Inc., both of New Brunswick, New Jersey, for prior approval of the Board to control directly and indirectly, respectively, 100% of the voting shares of Magyar Bank, New Brunswick, New Jersey. | Newspaper: Not available  
Federal Register: 10/31/2005                     |
| NEW YORK COMMUNITY BANCORP, INC. | * 3A5      | New York Community Bancorp, Inc., Westbury, New York, requests approval to acquire Long Island Financial Corp., and Long Island Commercial Bank, both of Islandia, New York, pursuant to Section 3(a)(5) of Regulation Y. | Newspaper: 10/17/2005  
Federal Register: 10/17/2005                     |
| TORONTO-DOMINION BANK, THE    | * 3A3       | The Toronto-Dominion Bank, Toronto, Ontario, Canada, and TD Banknorth Inc., Portland, Maine, propose to acquire 100 percent of the voting shares of Hudson United Bancorp, and it wholly-owned subsidiary, Hudson United Bank, both of Mahwah, New Jersey, pursuant to Section 3(a)(3) of the Bank Holding Company Act, and Section 225.15 of Regulation Y. | Newspaper: Not available  
Federal Register: 10/20/2005                     |

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**District: 3**

**Federal Reserve Bank of Philadelphia**

Filing received during the week ending **October 1, 2005**

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<tr>
<td>PENN BANCSHARES, INC.</td>
<td>* 3A3</td>
<td>Penn Bancshares, Inc., Pennsville, NJ, to purchase 24.89% of the voting shares of Harvest Community Bank, Pennsville, NJ.</td>
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<th>Newspaper:</th>
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<td>10/20/2005</td>
<td>10/24/2005</td>
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Quarter of

Institution Location

NONE
District: 4
Federal Reserve Bank of Cleveland
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## Availability of CRA Public Evaluations

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<tr>
<td><strong>BANK OF AMERICA CORPORATION</strong></td>
<td>4c8</td>
<td>Bank of America Corporation, Charlotte, North Carolina, to acquire certain assets and assume certain liabilities of Works, Inc., Austin, Texas.</td>
<td></td>
</tr>
<tr>
<td><strong>FIRST BANK</strong></td>
<td>* Branch</td>
<td>First Bank, Strasburg, Virginia, to establish a branch at 695 Fairfax Pike, Stephens City, Virginia.</td>
<td>10/14/2005</td>
</tr>
<tr>
<td><strong>GRANDSOUTH BANCORPORATION</strong></td>
<td>CIC</td>
<td>Notice by Mason Young Garrett and Mary Beth Garrett both of Belton, South Carolina, to increase control of GrandSouth Bancorporation, Greenville, South Carolina.</td>
<td>Not available</td>
</tr>
<tr>
<td><strong>HOMETOWN BANK</strong></td>
<td>Member</td>
<td>HomeTown Bank, Roanoke, Virginia (in organization), to become a member of the Federal Reserve System.</td>
<td>Not applicable</td>
</tr>
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**Availability of CRA Public Evaluations**

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</tr>
<tr>
<td><strong>BANCO POPULAR ESPANOL, S.A.</strong></td>
<td>FBSEA</td>
<td>Banco Popular Espanol, S.A., Madrid, Spain, to establish an international representative office in Miami, Florida.</td>
</tr>
<tr>
<td><strong>BONIFAY HOLDING COMPANY, INC.</strong></td>
<td>CIC</td>
<td>Bonifay Holding Company, Bonifay, Florida, prior change in control notice by Brian K. James individually and as trustee of the James Educational Trust, Destin, Florida, to acquire 8.12 percent of the outstanding stock of Bonifay Holding Company, and its subsidiary, Bank of Bonifay, both of Bonifay, Florida. Pro forma total ownership will be 14.06 percent.</td>
</tr>
<tr>
<td><strong>CENTRAL STATE BANK</strong></td>
<td>* Branch</td>
<td>Central State Bank, Calera, Alabama, to establish a branch located at 3145 Highway 31, Pelham, Alabama.</td>
</tr>
<tr>
<td><strong>COMMERCIAL BANK</strong></td>
<td>* Branch</td>
<td>Commercial Bank, Harrogate, Tennessee, to establish a branch located at 2320 South U.S. Highway 421, Harlan, Kentucky.</td>
</tr>
<tr>
<td><strong>FLAG FINANCIAL CORPORATION</strong></td>
<td>* 3A5</td>
<td>Flag Financial Corporation, Atlanta, Georgia, to merge with First Capital Bancorp, Inc., and thereby acquire its subsidiary, First Capital Bank, both of Norcross, Georgia.</td>
</tr>
<tr>
<td><strong>GENERAL BANCSHARES, INC.</strong></td>
<td>CIC</td>
<td>General Bancshares, Inc., Jasper, Tennessee, prior change in control filed by Robert Thomas, Monteagle, Tennessee; Robert Thomas, Jr., Signal Mountain, Tennessee; David Thomas, Chattanooga, Tennessee; and Frank Thomas; Monteagle, Tennessee, to acquire 3.60 percent of the outstanding stock of General Bancshares, Inc., and its subsidiary bank, Citizens State Bank, both of Jasper, Tennessee. Pro forma total ownership will be 27.35 percent.</td>
</tr>
<tr>
<td><strong>GENERAL BANCSHARES, INC.</strong></td>
<td>CIC</td>
<td>General Bancshares, Inc., Jasper, Tennessee, prior change in control filed by Clara Brown, Jasper, Tennessee, to acquire 1.62 percent of the outstanding stock of General Bancshares, Inc., and its subsidiary bank, Citizens State Bank, Jasper, Tennessee. Pro forma total ownership will be 12.32 percent.</td>
</tr>
<tr>
<td><strong>REGIONS BANK</strong></td>
<td>* Branch</td>
<td>Regions Bank, Birmingham, Alabama, to establish a branch located at 4725 S. Flamingo Road, Cooper City, Florida.</td>
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Availability of CRA Public Evaluations

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<tbody>
<tr>
<td>2737029</td>
<td>FIRST CMRL BK OF FL, ORLANDO, FLORIDA</td>
<td>03/07/2005</td>
<td>06/22/2005</td>
<td>S</td>
<td>Small Bank</td>
</tr>
<tr>
<td>2808358</td>
<td>FIRST FL BK, NAPLES, FLORIDA</td>
<td>06/06/2005</td>
<td>09/25/2005</td>
<td>S</td>
<td>Small Bank</td>
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<tr>
<td>CAPITOL BANCORP LTD.</td>
<td>* 3A3</td>
<td>Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited I, Lansing, Michigan, to acquire 51 percent of the voting shares of Bank of Belleville (in organization), Belleville, Illinois.</td>
<td>Newspaper: Not available</td>
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<td>Federal Register: 10/13/2005</td>
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<td>Federal Register: 09/19/2005</td>
</tr>
<tr>
<td>COMERICA BANK</td>
<td>* Branch</td>
<td>Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 3001 N. Tamiami Trail, Naples, Florida.</td>
<td>Newspaper: 09/30/2005</td>
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<td>Federal Register: Not applicable</td>
</tr>
<tr>
<td>COMERICA BANK</td>
<td>* Branch</td>
<td>Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 5601 Silver Creek Valley Road, San Jose, California.</td>
<td>Newspaper: Not available</td>
</tr>
<tr>
<td></td>
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<td>Federal Register: Not applicable</td>
</tr>
<tr>
<td>INTEGRITY FIRST BANCORPORATION, INC.</td>
<td>* 3A1</td>
<td>Integrity First Bancorporation, Inc., Wausau, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Integrity First Bank (in organization), Wausau, Wisconsin.</td>
<td>Newspaper: 10/08/2005</td>
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<tr>
<td></td>
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<td></td>
<td>Federal Register: 10/24/2005</td>
</tr>
<tr>
<td>OGDEN BANCSHARES, INC.</td>
<td>4c8</td>
<td>Odgen BancShares, Inc., Ames, Iowa, proposes to engage de novo in extending credit and servicing loans.</td>
<td>Newspaper: Not applicable</td>
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<tr>
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<td></td>
<td>Federal Register: 10/14/2005</td>
</tr>
<tr>
<td>PLYMOUTH BANCORP INC.</td>
<td>* 3A1</td>
<td>Plymouth Bancorp Inc., Kirkwood, Missouri, to become a bank holding company by acquiring 100 percent of the voting shares of Community State Bank of Plymouth, Plymouth, Illinois.</td>
<td>Newspaper: Not available</td>
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<td>Federal Register: 10/28/2005</td>
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Availability of CRA Public Evaluations

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<tbody>
<tr>
<td>715144</td>
<td>GRUNDY BK, MORRIS, ILLINOIS</td>
<td>06/13/2005</td>
<td>09/22/2005</td>
<td>S</td>
<td>Small Bank</td>
</tr>
<tr>
<td>130943</td>
<td>IRWIN UNION B&amp;TC, COLUMBUS, INDIANA</td>
<td>01/12/2004</td>
<td>09/19/2005</td>
<td>S</td>
<td>Large Bank</td>
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## District: 8

**Federal Reserve Bank of St. Louis**

### Filings received during the week ending October 1, 2005

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<tbody>
<tr>
<td>CROSS COUNTY BANCSHARES, INC.</td>
<td>* 3A3</td>
<td>Cross County Bancshares, Inc., Wynne, Arkansas, to acquire up to 13.91 percent of First Southern Bank, Batesville, Arkansas (de novo).</td>
<td>Newspaper: Not available&lt;br&gt;Federal Register: Not available</td>
</tr>
<tr>
<td>FIRST BANKS, INC.</td>
<td>* 3A3</td>
<td>First Banks, Inc., Hazelwood, Missouri, to acquire an additional 8.52 percent, for total direct and indirect ownership of 24.99 percent, of Community West Bancshares, Goleta, California, and thereby indirectly acquire Community West Bank, National Association, Goleta, California.</td>
<td>Newspaper: 10/31/2005&lt;br&gt;Federal Register: 10/31/2005</td>
</tr>
<tr>
<td>FIRST HORIZON NATIONAL CORPORATION</td>
<td>* 3A3</td>
<td>First Horizon National Corporation, Memphis, Tennessee, to acquire 100 percent of Town and Country Bank of the Ozarks, Republic, Missouri.</td>
<td>Newspaper: 10/31/2005&lt;br&gt;Federal Register: Not available</td>
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<tr>
<td>185859</td>
<td>LINDELL B&amp;TC, SAINT LOUIS, MISSOURI</td>
<td>06/06/2005</td>
<td>09/14/2005</td>
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### District: 9
Federal Reserve Bank of Minneapolis
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</table>
| ABDO INVESTMENTS, INC.       | * 3A1       | Abdo Investments, Inc., Edina, Minnesota, to become a bank holding company by acquiring up to 24.2 percent of Rivers Ridge Holding Company, Edina, Minnesota, which owns BankVista, Sartell, Minnesota. | Newspaper: 10/17/2005  
Federal Register: 10/11/2005 |
| BRIDGEWATER BANCSHARES, INC. | * 3A1       | Bridgewater Bancshares, Inc., Bloomington, Minnesota to become a bank holding company by acquiring 100% of Bridgewater Bank, Bloomington, Minnesota, a de novo bank.                                               | Newspaper: 10/06/2005  
Federal Register: 10/06/2005 |
| DAVIS BANCSHARES, INC        | * 3A5       | Davis Bancshares, Inc., McClusky, North Dakota, to merge with Underwood Holding Company, Underwood, North Dakota, and thereby indirectly acquire First Security Bank, Underwood, North Dakota.        | Newspaper: Not available  
Federal Register: 10/17/2005 |
| FIDELITY HOLDING COMPANY     | * 3A1       | Fidelity Holding Company, Minnetonka, Minnesota, to become a bank holding company by acquiring 100% of the voting shares of Fidelity Bank, Edina, Minnesota.                                                                   | Newspaper: Not available  
Federal Register: 10/28/2005 |

* Subject to the provisions of the Community Reinvestment Act
District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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</tr>
<tr>
<td>COMMUNITY BANKS OF COLORADO</td>
<td>* Branch</td>
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<tr>
<td>RELIANZBANCSHARES INC.</td>
<td>* 3A1</td>
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District: 11
Federal Reserve Bank of Dallas
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<tr>
<td>QUADCO BANCSHARES, INC.</td>
<td>* 3A3</td>
<td>Patriot Bancshares, Inc., Ladonia, Texas (currently named Quadco Bancshares, Inc.,</td>
<td>Newspaper: 10/23/2005</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Ladonia, Texas), to acquire 100 percent of Patriot Bank, Houston, Texas.</td>
<td>Federal Register: 10/24/2005</td>
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<tbody>
<tr>
<td>913267</td>
<td>LEGACY BK OF TX, PLANO, TEXAS</td>
<td>06/27/2005</td>
<td>09/26/2005</td>
<td>S</td>
<td>Large Bank</td>
</tr>
<tr>
<td>468954</td>
<td>TRADITION BK, HOUSTON, TEXAS</td>
<td>04/04/2005</td>
<td>09/13/2005</td>
<td>S</td>
<td>Small Bank</td>
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</table>
| CATHAY GENERAL BANCORP         | * 3A3       | Cathay General Bancorp, Los Angeles, California, to acquire up to 100 percent of Great Eastern Bank, New York, New York. | Newspaper: Not available  
Federal Register: 10/10/2005 |
| FAR WEST BANCORPORATION       | CIC         | Notice by Enoch Andrus Ludlow to retain his ownership in Far West Bancorporation, Provo, Utah, and thereby indirectly increase his ownership in Far West Bank, Provo, Utah. | Newspaper: Not available  
Federal Register: 10/11/2005 |

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