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

No. 41

Week Ending October 8, 2005
H.2 Board Actions

October 2, 2005 to October 8, 2005

Banks, State Member

Banco Popular de Puerto Rico, San Juan, Puerto Rico -- request for an exemption from section 23A of the Federal Reserve Act.
- Granted, October 3, 2005

Enforcement

- Announced, October 5, 2005

Forms

Forms -- final Board review to conduct a voluntary survey pursuant to the requirements of the Check 21 Act (FR 3080).
- Approved, October 7, 2005

Regulations And Policies

Federal Reserve Priced Services -- changes in the method for calculating the return on equity capital target in the private sector adjustment factor (Docket No. OP-1229).
- Approved, October 7, 2005

Real Estate Appraisal Regulations -- temporary interagency waiver of the appraisal requirements for regulated financial institutions affected by Hurricanes Katrina and Rita.
- Approved, October 3, 2005

Regulation D -- final rule implementing the annual adjustment of the low reserve tranche, reserve requirement exemption amount, deposit reporting cutoff level, and reduced reporting limit for 2006 (Docket No. R-1236).
- Approved, October 3, 2005

Regulation Z (Truth in Lending) -- publication for comment of a second advance notice of proposed rulemaking regarding the regulation's open-end credit rules and implementation of amendments in recent bankruptcy reform legislation (Docket No. R-1217).
- Approved, October 6, 2005

(AC) = Addition or Correction
Regulations And Policies

Risk-Based Capital Standards -- publication for comment of interagency advance notice of proposed rulemaking on revisions to U.S. risk-based capital rules for banking organizations.
- Approved, October 6, 2005
Actions under delegated authority

October 2, 2005 to October 8, 2005

BS&R  Banking Supervision and Regulation  RBOPS  Reserve Bank Operations and Payment Systems
C&CA  Consumer and Community Affairs  IF  International Finance
FOMC  Federal Open Market Committee  OSDM  Office of Staff Director for Management

Bank Branches, Domestic

Chicago

1st Source Bank, South Bend, Indiana -- to establish a branch at 1200 Nappanee Street, Elkhart.
- Approved, October 7, 2005

Atlanta

Aliant Bank, Alexander City, Alabama -- to establish a branch at 50 Jimmy Gould Drive, Alabaster.
- Approved, October 7, 2005

Kansas City

The Bank of Kremlin, Kremlin, Oklahoma -- to establish a branch at 3901 Lamesa Drive, Enid.
- Approved, October 4, 2005

Kansas City

Colorado Community Bank, Yuma, Colorado -- to establish a branch at 4625 Trail Boss Drive, Castle Rock.
- Approved, October 7, 2005

Richmond

James Monroe Bank, Arlington, Virginia -- to establish a branch at 12165 Darnestown Road, Gaithersburg, Maryland.
- Approved, October 3, 2005

Richmond

Potomac Bank of Virginia, Fairfax, Virginia -- to establish a branch at Land Unit 2 Riverside Parkway, Loudoun.
- Approved, October 5, 2005

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 443F St. Armand's Circle, Sarasota, Florida.
- Approved, October 4, 2005

(AC) = Addition or Correction  Delegated - Page 1 of 7
Bank Holding Companies

Atlanta

Eastside Commercial Bancshares, Inc., Conyers, Georgia -- to become a bank holding company and to acquire Eastside Commercial Bank, a de novo bank.
- Approved, October 5, 2005

Dallas

FC Holdings, Inc., Houston, Texas, and FC Holdings of Delaware, Inc., Wilmington, Delaware -- to acquire by merger Bosque Corporation, Meridian, Texas, and thereby acquire Bosque County Bank.
- Approved, October 6, 2005

Richmond

Highlands Bankshares, Inc., Petersburg, West Virginia -- to acquire at least 80 percent of the shares of The National Bank of Davis, Davis.
- Approved, October 7, 2005

Kansas City

Hometown Bancshares, Inc., Carthage, Missouri -- to acquire 51 percent of the shares of OakStar Bancshares, Inc., Springfield, and thereby acquire OakStar Bank, National Association.
- Approved, October 5, 2005

Chicago

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to acquire through its subsidiary, Metavante Corporation, Brasfield Holdings, LLC, Birmingham, Alabama, and thereby acquire its subsidiaries, Brasfield Technology, LLC, Brasfield Data Services, LLC, Image Center, LLC, and Image Exchange LLC, and thereby engage in data processing and management consulting activities.
- Approved, October 3, 2005

Kansas City

OakStar Bancshares, Inc., Springfield, Missouri -- to become a bank holding company and to acquire OakStar Bank, National Association, a de novo bank.
- Approved, October 5, 2005
Bank Holding Companies

Atlanta

Omni Bancshares, Inc., Metairie, Louisiana -- to acquire Omni Bank of Baton Rouge, Baton Rouge, a de novo bank.
- Approved, October 3, 2005

Dallas

Quadco Bancshares, Inc., Ladonia, Texas -- to acquire Patriot Bank, Houston.
- Withdrawn, October 6, 2005

Dallas

South Texas Bancshares, Inc., Grand Prairie, Texas -- to become a bank holding company and to acquire Caprock Bancshares, Inc., Shallowater, and thereby acquire First State Bank.
- Approved, October 6, 2005

Bank Mergers

Kansas City

De Soto State Bank, De Soto, Kansas -- to merge with Great American Bank, Claycomo, Missouri, and thereby establish a branch.
- Approved, October 7, 2005

Change In Bank Control

Chicago

Admiral Family Banks, Inc., Alsip, Illinois -- change in bank control.
- Permitted, October 4, 2005

Competitive Factors Reports

Chicago

Associated Bank, National Association, Green Bay, Wisconsin -- report on competitive factors of the proposed merger with Associated Mortgage, Inc.
- Submitted, October 3, 2005

Chicago

Bank of Waukegan, Waukegan, Illinois -- report on competitive factors of the proposed merger with First State Bank of Round Lake, Round Lake.
- Submitted, October 3, 2005
Competitive Factors Reports

Kansas City

Centera Bank, Sublette, Kansas -- report on competitive factors of the proposed merger with The Peoples State Bank of Minneola, Kansas, Minneola.
- Submitted, October 4, 2005

Philadelphia

Community Banks, Millersburg, Pennsylvania -- report on competitive factors of the proposed acquisition of PennRock Financial Advisors, National Association, Blue Ball.
- Submitted, October 5, 2005

Chicago

Farmers State Bank, Northwood, Iowa -- report on competitive factors of the proposed acquisition of assets and assumption of deposit liabilities of the St. Ansgar branch of Valley Bank, Moline, Illinois.
- Submitted, October 3, 2005

Minneapolis

First National Bank of the North, Sandstone, Minnesota -- report on competitive factors of the proposed merger with JDOB, Inc.
- Submitted, October 7, 2005

San Francisco

First Republic Bank, Las Vegas, Nevada -- report on competitive factors of the proposed merger with First Signature Bank & Trust Company, Portsmouth, New Hampshire.
- Submitted, October 4, 2005

San Francisco

- Submitted, October 4, 2005
Competitive Factors Reports

Dallas

The Laredo National Bank, Laredo, Texas -- report on competitive factors of the proposed merger with South Texas National Bank of Laredo.
- Submitted, October 6, 2005

Cleveland

Peoples Community Bank, West Chester, Ohio -- report on competitive factors of the proposed merger with Peoples Federal Savings Bank, Aurora, Indiana.
- Submitted, October 3, 2005

Dallas

Prosperity Bank, El Campo, Texas -- report on competitive factors of the proposed merger with First State Bank, Grapeland.
- Submitted, October 6, 2005

St. Louis

Reliance Bank, Des Peres, Missouri -- report on competitive factors of the proposed merger with Reliance Bank, Godfrey, Illinois.
- Submitted, October 6, 2005

Cleveland

- Submitted, October 3, 2005

Chicago

The Stephenson National Bank and Trust, Marinette, Wisconsin -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Oconto branch of Associated Bank, National Association, Green Bay.
- Submitted, October 3, 2005

Chicago

Tarpon Coast National Bank, Port Charlotte, Florida -- report on competitive factors of the proposed merger with Busey Bank Florida, Fort Myers.
- Submitted, October 3, 2005
Competitive Factors Reports

New York

Unity Bank, Clinton, New Jersey -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Phillipsburg branch of InterState Net Bank, Cherry Hill.
- Submitted, October 6, 2005

San Francisco

Wilshire State Bank, Los Angeles, California -- report on competitive factors of the proposed merger with Liberty Bank of New York, New York, New York.
- Submitted, October 4, 2005

Extensions Of Time

Kansas City

1st Bank & Trust, Broken Bow, Oklahoma -- extension to October 3, 2005, to establish a branch at 1912 East Washington, Idabel, and to increase its investment in bank premises.
- Granted, October 7, 2005

Atlanta

BancTenn Corporation, Kingsport, Tennessee -- extension to January 6, 2006, to acquire up to 20 percent of the shares of Paragon Commercial Corporation, Raleigh, North Carolina, and Paragon Commercial Bank.
- Granted, October 3, 2005

Secretary

Bank of Montreal, Toronto, Canada; Harris Financial Corp., Chicago, Illinois; and Harris Bankcorp, Inc. -- commenter's request to extend the comment period on the application to acquire Edville Bankcorp, Inc., Villa Park, Illinois.
- Denied, October 7, 2005

Atlanta

MidSouth Bank, Murfreesboro, Tennessee -- extension to October 15, 2006, to establish a branch on Memorial Boulevard.
- Granted, October 5, 2005
**Extensions Of Time**

**Atlanta**

MidSouth Bank, Murfreesboro, Tennessee -- extension to October 15, 2006, to establish a branch on Franklin Road.
- Granted, October 5, 2005

**Atlanta**

MidSouth Bank, Murfreesboro, Tennessee -- extension to October 15, 2006, to establish a branch on Highway 231 South.
- Granted, October 5, 2005

**Chicago**

Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois -- extension to January 8, 2006, to increase its ownership from 35.98 percent to 51 percent of Oswego Bancshares, Inc. and thereby acquire Oswego Community Bank.
- Granted, October 4, 2005

**Richmond**

Southern Community Bank and Trust, Winston-Salem, North Carolina -- extension to April 6, 2006, to establish a branch at 1505 Highwoods Boulevard, Greensboro.
- Granted, October 5, 2005

**Financial Holding Companies**

**Dallas**

Tolleson Wealth Management, Inc., Dallas, Texas, and Tolleson Wealth Management of Delaware, Inc., Wilmington, Delaware -- election to become financial holding companies.
- Effective, October 3, 2005

**Membership**

**Richmond**

HomeTown Bank, Roanoke, Virginia, a de novo bank -- to become a member of the Federal Reserve System.
- Approved, October 5, 2005
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| 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  
Federal Register: 10/14/2005 |
|                               | * 3A3       |                                                                                                                                                                                                                                                                      |                       |
| SALEM FIVE BANCORP            | * 3A1       | Section 3(a)(1) and 3(a)(3) application by Salem Five Bancorp, Salem, Massachusetts to become a mutual bank holding company through the acquisition of Salem Five Cents Savings Bank, Salem, Massachusetts, and immediately thereafter to acquire Heritage Co-operative Bank, Salem, Massachusetts. | Newspaper: Not available  
Federal Register: 11/04/2005 |
|                               | * 3A3       |                                                                                                                                                                                                                                                                      |                       |
| SBT BANCORP, INC.             | 3A1         | SBT Bancorp, Inc., Simsbury, Connecticut, to become a bank holding company by acquiring 100% of the outstanding shares of The Simsbury Bank & Trust Company, Inc., Simsbury, Connecticut.                                                                                           | Newspaper: Not applicable  
Federal Register: Not applicable |

* Subject to the provisions of the Community Reinvestment Act

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending October 8, 2005**
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:

0 = 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.

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<td>DEUTSCHE GENOSSENSCHAFTS-HYPOTHENBANK AG</td>
<td>FBSEA</td>
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<td>JPMORGAN CHASE &amp; CO.</td>
<td>Investment</td>
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<td>MAGYAR BANCORP, MHC</td>
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<td>TORNTO-DOMINION BANK, THE</td>
<td>* 3A3</td>
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## District: 3

Federal Reserve Bank of Philadelphia

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District: 4

Federal Reserve Bank of Cleveland
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<tr>
<td>FIFTH THIRD BANK</td>
<td>* Branch</td>
<td>Fifth Third Bank, Cincinnati, Ohio, to establish a de novo branch facility at 2151 Schorray Drive, Lancaster, Ohio</td>
<td>Newspaper: 09/15/2005 Federal Register: Not applicable</td>
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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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<tr>
<td>COMMERCEFIRST BANK</td>
<td>* Branch</td>
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<td>GRANDSOUTH BANCORPORATION</td>
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<tr>
<td>BANCO POPULAR ESPANOL, S.A.</td>
<td>FBSEA</td>
<td>Banco Popular Espanol, S.A., Madrid, Spain, to establish an international representative office in Miami, Florida.</td>
<td>Newspaper: Not available Federal Register: Not applicable</td>
</tr>
<tr>
<td>BONIFAY HOLDING COMPANY, INC.</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>
<td>Newspaper: 10/21/2005 Federal Register: 10/20/2005</td>
</tr>
<tr>
<td>FLAG FINANCIAL CORPORATION</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>
<td>Newspaper: 10/19/2005 Federal Register: 10/28/2005</td>
</tr>
<tr>
<td>FLINT COMMUNITY BANCSHARES, INC.</td>
<td>* 3A1</td>
<td>Flint Community Bancshares, Inc., Albany, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Flint Community Bank, Albany, Georgia (in organization).</td>
<td>Newspaper: 10/12/2005 Federal Register: Not available</td>
</tr>
<tr>
<td>HORIZON BANK</td>
<td>* Branch</td>
<td>Horizon Bank, Bradenton, Florida, to establish a branch located at 501 8th Avenue West, Palmetto, Florida.</td>
<td>Newspaper: 10/10/2005 Federal Register: Not applicable</td>
</tr>
<tr>
<td>IBERIABANK</td>
<td>* Branch</td>
<td>IBERIABANK, Lafayette, Louisiana, to establish a branch located at 338 Settlers Trace, Lafayette, Louisiana, to be known as the River Ranch Branch.</td>
<td>Newspaper: 10/08/2005 Federal Register: Not applicable</td>
</tr>
<tr>
<td>IBERIABANK</td>
<td>* Branch</td>
<td>IBERIABANK, Lafayette, Louisiana, to establish a branch located at 1420 St. Charles Street, Houma, Louisiana, to be known as the Houma Branch.</td>
<td>Newspaper: 10/11/2005 Federal Register: Not applicable</td>
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<tr>
<td>IBERIABANK</td>
<td>* Branch</td>
<td>IBERIABANK, Lafayette, Louisiana, to establish a branch located at 1100 East Main Street, Broussard, Louisiana, to be known as the Broussard Branch.</td>
<td>Newspaper: 10/07/2005 Federal Register: Not applicable</td>
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<tr>
<td>SBT BANCORP, INC.</td>
<td>* 3A1</td>
<td>SBT Bancorp, Inc., Clarkesville, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Southern Bank &amp; Trust, Clarkesville, Georgia (in organization).</td>
<td>Newspaper: 10/24/2005 Federal Register: Not available</td>
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District: 6  
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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| CAPITOL BANCORP LTD.           | * 3A3       | 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. | Newspaper: Not available  
Federal Register: 10/13/2005 |
Federal Register: 09/19/2005 |
| COMERICA BANK                  | * Branch    | Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 5601 Silver Creek Valley Road, San Jose, California.                                                                                               | Newspaper: 10/13/2005  
Federal Register: Not applicable |
| COMMUNITY FIRST BANK-CHICAGO   | * Branch    | Community First Bank-Chicago (in organization), Chicago, Illinois, to establish a mobile bank courier service located and operated within a 35 radius of the bank's main office.                                                  | Newspaper: 10/15/2005  
Federal Register: Not applicable |
| PLYMOUTH BANCORP INC.          | * 3A1       | 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.                                              | Newspaper: Not available  
Federal Register: 10/28/2005 |
| R & J FINANCIAL CORPORATION    | CIC         | Notice by James Jay Johnson, Sutherland, Iowa, to gain control of R & J Financial Corporation, Inc., Elma, Iowa, and thereby indirectly Peoples Savings Bank, Charles City, Iowa.                                                     | Newspaper: Not available  
Federal Register: Not available |
| WHEATON BANK & TRUST           | * Branch    | Wheaton Bank & Trust Company, Wheaton, Illinois, to establish a branch facility to be located at 462 Park Boulevard, Suite 110, Glen Ellyn, Illinois.                                                                                 | Newspaper: 10/07/2005  
Federal Register: Not applicable |

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Availability of CRA Public Evaluations

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CRA Examinations scheduled for Quarter of

Institution Location

NONE

* Subject to the provisions of the Community Reinvestment Act
## District: 8

### Federal Reserve Bank of St. Louis

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<tr>
<td>BANK OF JACKSON, THE</td>
<td>* Branch</td>
<td>The Bank of Jackson, Jackson, Tennessee, to establish a branch facility to be located in the Thomsen Farms Development located near the intersection of Oil Well Road and Walker Road, Jackson, Tennessee.</td>
<td>Newspaper: 10/15/2005 Federal Register: Not applicable</td>
</tr>
<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: 10/30/2005 Federal Register: 11/03/2005</td>
</tr>
<tr>
<td>PORTER BANCORP, INC.</td>
<td>* 3A3</td>
<td>Porter Bancorp, Inc., Shepherdsville, Kentucky, to increase its ownership to 100 percent of BBA, Inc., Shepherdsville, Kentucky, and thereby indirectly acquire Bullitt County Bank, Shepherdsville, Kentucky.</td>
<td>Newspaper: Not available Federal Register: 11/04/2005</td>
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<td>773247</td>
<td>EFFINGHAM ST BK, EFFINGHAM, ILLINOIS</td>
<td>06/20/2005</td>
<td>09/30/2005</td>
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<td>Large Bank</td>
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## Federal Reserve Bank of Minneapolis

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| CITIZENS DEVELOPMENT COMPANY | * 3A5       | Citizens Development Company, Billings, Montana to merge with United Bancorporation, Billings, Montana and thereby indirectly acquire Lincoln County Bank, Merrill, Wisconsin; United Bank, Osseo, Wisconsin; Bank of Poynette, Poynette, Wisconsin and Cambridge State Bank, Cambridge, Wisconsin. | Newspaper: Not available  
Federal Register: Not available |
|                              |             |                                                                                                                                                                                                              |                       |
|                              | * 3A5       | Citizens Development Company, Billings, Montana to merge with Midwest Bancorporation, Billings, Montana and thereby indirectly acquire Clarke County State Bank, Osceola, Iowa, Farmers and Merchants State Bank, Iroquois, South Dakota and Farmers State Bank, Stickney, South Dakota. | Newspaper: Not available  
Federal Register: 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: 10/26/2005  
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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## District: 10

### Federal Reserve Bank of Kansas City

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| COLLEGIATE PEAKS BANCORP, INC.     | * 3A1       | Collegiate Peaks Bancorp, Inc., Denver, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of Collegiate Peaks Bank, Buena Vista, Colorado. | Newspaper: Not available  
Federal Register: Not available |
| FIRST FINANCIAL BANCSHARES, INC.   | * 3A1       | First Financial Bancshares, Inc., Lawrence, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of The Lawrence Bank, Lawrence, Kansas. | Newspaper: Not available  
Federal Register: Not available |
| FIRST STATE BANK N.M.              | * Branch    | First State Bank N.M., Taos, New Mexico, to establish a branch on the northwest portion in the shopping center located at the southwest corner of Southern and Unser Boulevard, Rio Rancho, New Mexico. | Newspaper: 09/25/2005  
Federal Register: Not applicable |
| RELIANZBANCSHARES INC.             | * 3A1       | RelianzBancshares Inc., Wichita, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of RelianzBank, Wichita, Kansas (in organization). | Newspaper: Not available  
Federal Register: 10/28/2005 |

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Availability of CRA Public Evaluations

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<tr>
<td>HENDERSON TEXAS BANCSHARES, INC.</td>
<td>3A1</td>
<td>Henderson Texas Bancshares, Inc., Henderson, Texas, and TBH Nevada Corporation, Carson City, Nevada, to become bank holding companies by acquiring 100 percent of Texas Bank, Henderson, Texas.</td>
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<tr>
<td>SOUTH PLAINS FINANCIAL, INC. EMPLOYEE STOCK OWNERSHIP PLAN</td>
<td>* 3A1</td>
<td>South Plains Financial, Inc. Employee Stock Ownership Plan to become a bank holding company by acquiring 26 percent of South Plains Financial, Inc., Lubbock, Texas, and indirectly acquire South Plains Delaware Financial Corporation, Dover, Delaware, City Bank, Lubbock, Texas, Zia Financial Corporation, Ruidoso, New Mexico, and City Bank New Mexico, Ruidoso, New Mexico.</td>
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<tr>
<td>WALLIS BANCSHARES, INC.</td>
<td>3A1</td>
<td>Wallis Bancshares, Inc., Wallis, Texas, and Wallis Delaware Corporation, Wilmington, Delaware, to become bank holding companies by acquiring 100 percent of Wallis State Bank, Wallis, Texas.</td>
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## Federal Reserve Bank of San Francisco

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| 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 |
| SERVICE 1ST BANCORP              | 4c8         | Service 1st Bancorp, Tracy, California, to engage in consulting services to groups wishing to establish de novo commercial banks, indirectly through Charter Capital Services, LLC, Tracy, California. | Newspaper: Not applicable  
Federal Register: Not applicable |

* Subject to the provisions of the Community Reinvestment Act
District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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