
Federal Reserve Release



H.2

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

No. 5

Week Ending February 4, 2006

Discount Rates

Discount and Advance Rates -- increase in the primary credit rate from 5-1/4 percent to 5-1/2 percent by the Federal Reserve Banks of Boston, New York, Philadelphia, Cleveland, Richmond, Atlanta, Chicago, St. Louis, Kansas City, Dallas, and San Francisco.

- Approved, January 31, 2006

Discount and Advance Rates -- increase in the primary credit rate from 5-1/4 percent to 5-1/2 percent by the Federal Reserve Bank of Minneapolis.

- Approved, February 2, 2006

Regulations And Policies

External Auditor Liability -- interagency advisory on safety and soundness concerns that may arise when financial institutions agree to limit their external auditors' liability.

- Approved, January 30, 2006

Risk-based Capital Standards -- final rule to revise the risk-based capital treatment for cash collateral posted in connection with securities borrowing transactions (Docket No. R-1087).

- Approved, February 2, 2006

H.2 Actions under delegated authority

January 29, 2006 to February 4, 2006

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

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

Bank Branches, Domestic

San Francisco

1st Pacific Bank of California, San Diego, California -- to establish a branch at 169 East Main Street, El Cajon.
- Approved, January 30, 2006

Secretary

First Community Bank, Taos, New Mexico -- to establish a branch at 4582 South Ulster Street, Suite 650, Denver, Colorado.
- Approved, February 1, 2006

Chicago

Johnson Bank, Racine, Wisconsin -- to establish a branch at 119 Martin Luther King, Jr. Boulevard, Madison.
- Approved, January 30, 2006

Chicago

Johnson Bank, Racine, Wisconsin -- to establish a branch at 1916 Wisconsin Avenue.
- Approved, February 3, 2006

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch in the 300 block of Hester Drive, Harrison, Arkansas.
- Approved, January 30, 2006

Richmond

Southern Community Bank and Trust, Winston-Salem, North Carolina -- to establish a branch at 2626 Glenwood Avenue, Raleigh.
- Approved, February 1, 2006

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 1735 South Park Street, Carrollton.
- Approved, January 30, 2006

Bank Branches, Domestic

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 11201 Nuckols Road, Glen Allen, Virginia.

- Approved, February 2, 2006

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 1450 Johns Lake Road, Clermont, Florida.

- Approved, February 2, 2006

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 8700 University Place Executive Park Drive, Charlotte, North Carolina.

- Approved, February 2, 2006

Bank Holding Companies

San Francisco

America West Bank Members, LC, Layton, Utah -- relief from certain commitments.

- Granted, February 2, 2006

New York

Bay View Capital Corporation, San Mateo, California -- to become a bank holding company and to acquire Great Lakes Bancorp, Buffalo, New York, and Greater Buffalo Savings Bank.

- Approved, January 30, 2006

Minneapolis

Beulah Bancorporation, Inc., Sioux Falls, South Dakota -- to acquire Valley Bank & Trust, Mapleton, Iowa.

- Approved, February 3, 2006

Boston

Butler Bancorp, MHC, Lowell, Massachusetts, and Butler Bancorp, Inc. -- to become a mutual bank holding company and a stock bank holding company, respectively, and to acquire Butler Bank.

- Approved, February 3, 2006

Bank Holding Companies

Secretary

Cullen/Frost Bankers, Inc., San Antonio, Texas -- to acquire Alamo Corporation of Texas, Alamo; Alamo Corporation of Delaware, Wilmington, Delaware; and Alamo Bank of Texas, Alamo.

- Approved, February 3, 2006

St. Louis

Illinois Bancshares, Inc., Karnak, Illinois -- to become a bank holding company and to acquire 96.5 percent of the shares of The First State Bank of Grand Chain, Grand Chain.

- Withdrawn, February 2, 2006

Dallas

Mesquite Financial Services, Inc., Alice, Texas -- to acquire Nichols Bancshares, Inc., Kenedy, and thereby acquire JM Nichols, Wilmington, Delaware, and First-Nichols National Bank, Kenedy.

- Approved, February 1, 2006

Chicago

Mid-Iowa Bancshares Co., Algona, Iowa -- to engage in extending credit and servicing loans.

- Approved, February 3, 2006

Secretary

New York Community Bancorp, Inc., Westbury, New York -- commenter's request to extend the comment period on the application to acquire Long Island Financial Corp., Islandia.

- Denied, February 3, 2006

Kansas City

Norton Bankshares, Inc., Norton, Kansas -- waiver of application to merge with First Bancshares of Hoxie, Inc., Hoxie, in connection with the merger of their subsidiaries, First National Bank of Hoxie and First State Bank, Norton.

- Withdrawn, January 31, 2006

Bank Holding Companies

Secretary

Pinnacle Financial Partners, Inc., Nashville, Tennessee -- to acquire Cavalry Bancorp, Inc., Murfreesboro, and Cavalry Banking.
- Approved, February 3, 2006

Kansas City

Tonganoxie Bankshares, Inc., Tonganoxie, Kansas -- to acquire 53 percent of the shares of Overbrook Bankshares, Inc., Overbrook, parent of First Security Bank.
- Approved, February 2, 2006

Atlanta

Upper Cumberland Bancshares, Inc., Byrdstown, Tennessee, and Employee Stock Ownership Trust of People's Bank and Trust Company of Pickett County -- to acquire People's Bank and Trust Company of Clinton County, Albany, Kentucky, a de novo bank.
- Withdrawn, January 30, 2006

Secretary

Wells Fargo & Company, San Francisco, California -- to acquire Martinius Corporation, Rogers, Minnesota, and its subsidiary, State Bank of Rogers.
- Approved, January 30, 2006

Bank Premises

Richmond

Citizens Bank and Trust Company, Blackstone, Virginia -- to increase its investment in bank premises.
- Approved, February 1, 2006

Change In Bank Control

New York

CGD USA Holding Company, Inc., New York, New York -- change in bank control.
- Withdrawn, February 3, 2006

Change In Bank Control

Dallas

Citizens Bankshares of Springhill, Inc., Springhill, Louisiana -- to retain control of Citizens Bankshares of Springhill, Inc.
- Permitted, February 1, 2006

Cleveland

New Richmond Bancorporation, New Richmond, Ohio -- change in bank control.
- Permitted, January 30, 2006

Competitive Factors Reports

Boston

Bridgewater Savings Bank, Raynham, Massachusetts -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Carver branch of South Coastal Bank, Rockland.
- Submitted, January 30, 2006

Secretary

Citizens Business Bank, Ontario, California -- report on competitive factors of the proposed merger with Golden West Enterprises, Inc., Costa Mesa.
- Submitted, January 31, 2006

Secretary

Citizens Business Bank, Ontario, California -- report on competitive factors of the proposed merger with Community Trust Deed Services, Colton.
- Submitted, January 31, 2006

San Francisco

Santa Lucia Bank, Atascadero, California -- report on competitive factors of the proposed merger with Santa Lucia Merger Corp.
- Submitted, January 31, 2006

Minneapolis

Security State Bank of North Dakota, Hannaford, North Dakota -- report on competitive factors of the proposed merger with Centennial National Bank, Walker, Minnesota.
- Submitted, February 1, 2006

Competitive Factors Reports

New York

Skylands Community Bank, Hackettstown, New Jersey -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Hope branch of Lakeland Bank, Newfoundland.

- Submitted, February 2, 2006

Dallas

Texas Bank and Trust Company, Longview, Texas -- report on competitive factors of the proposed acquisition of the Terrell branch of NexBank, SSB, Dallas.

- Submitted, February 2, 2006

Extensions Of Time

Secretary

Citibank, N.A., New York, New York -- extension of time for its subsidiaries, Citibank Overseas Investment Corporation, New Castle, Delaware, and Citicorp Finance (Thailand) Limited, Bangkok, Thailand, to divest their interests in certain properties acquired in settlement of debts previously contracted.

- Granted, February 1, 2006

Financial Holding Companies

San Francisco

South Valley Bancorp, Inc., Klamath Falls, Oregon -- election to become a financial holding company.

- Effective, February 3, 2006

Regulations And Policies

FOMC

Short-term Interest Rates -- increase in the target for the federal funds rate from 4-1/4 percent to 4-1/2 percent.

- Approved, January 31, 2006

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 4, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
Wessagussett Mutual Holding Company	* 3A1 * 3A3	Application by Wessagussett Mutual Holding Company and Wessagussett Bancorp, Inc., both of Weymouth, Massachusetts, to become a mutual bank holding company and a stock bank holding company, respectively (collectively, the Applicants), by acquiring Weymouth Bank, Weymouth, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Not available Federal Register: 02/27/2006

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 February 4, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
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

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 February 4, 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 February 4, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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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 February 4, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF AMERICA, NATIONAL ASSOCIATION	5B	Bank of America, N.A., Charlotte, North Carolina, to establish a bank service company to engage in leasing activities.	Newspaper:	Not applicable
			Federal Register:	Not applicable
BANK OF THE JAMES	* Branch	Bank of the James, Lynchburg, Virginia, proposes to establish a branch at 4935 Boonsboro Road, Suite C, Lynchburg, Virginia.	Newspaper:	02/28/2006
			Federal Register:	Not applicable
FNB CORP.	* 3A5 4c8	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
FOUR OAKS BANK & TRUST COMPANY	* Branch	Four Oaks Bank & Trust Company, Four Oaks, North Carolina, proposes to establish a branch at 1100 South Horner Boulevard, Sanford, North Carolina.	Newspaper:	02/16/2006
			Federal Register:	Not applicable
FOUR OAKS BANK & TRUST COMPANY	* Branch	Four Oaks Bank & Trust Company, Four Oaks, North Carolina, proposes to establish a branch at 130 North Arendell Avenue, Zebulon, North Carolina.	Newspaper:	02/16/2006
			Federal Register:	Not applicable
WACCAMAW BANK	* 18C	Waccamaw Bank, Whiteville, North Carolina, to merge with The Bank of Heath Springs, Heath Springs, South Carolina.	Newspaper:	02/17/2006
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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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 February 4, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
AMSOUTH BANK	* Branch	AmSouth Bank, Birmingham, Alabama, to establish branches at the following locations: 5420 U.S. Highway 280, Birmingham, Alabama, to be known as the Greystone Branch; Main Street at Lakewood Ranch, Bradenton, Florida, to be known as the South Lakewood Ranch Branch; 6221 14th Street, Bradenton, Florida, to be known as the Bayshore Gardens, Branch; Argyle Forest Boulevard, between Old Middleburt Road and Brannon Field Road, Jacksonville, Florida, to be known as the Argyle Forest Branch; the intersection of Dairy and New Haven, Melbourne, Florida, to be known as the Highway 192 Branch; 763 East 3rd Avenue, New Smyrna Beach, Florida, to be known as the New Smyrna Beach East Branch; and the convergence of Kings Highway, Peachland Boulevard and Veterans Boulevard, Port Charlotte, Florida, to be known as the Kings Highway Branch.	Newspaper: 02/10/2006 Federal Register: Not applicable
AMSOUTH BANK	* Branch	AmSouth Bank, Birmingham, Alabama, to establish branches at the following locations: the intersection of Highway 225 and Highway 31, Spanish Fort, Alabama, to be known as the Spanish Fort Branch; the intersection of South Florida Avenue and County Road 540A, Lakeland, Florida, to be known as the South Lakeland - Eaglebrook Branch; the intersection of Radio Road and Santa Barbara Boulevard, Naples, Florida, to be known as the Santa Barbara Branch; at Units 5204, 5206 Ocean Boulevard, Sarasota, Florida, to be known as the Siesta Key Branch; the intersection of Big Bend Road and US Highway 301, Riverview, Florida, to be known as the Big Bend/301 Branch; the intersection of US 19 (34th Street South) and 34th Avenue, St. Petersburg, Florida, to be known as the Southeast St. Petersburg Branch; 101 Office Park Drive, Brandon, Mississippi, to be known as the Spillway Road Branch; the intersection of Courthouse Road and 33rd Street, Gulfport, Mississippi, to be known as the Courthouse Road Branch; 2615 Old Fort Parkway, Murfreesboro, Tennessee, to be known as the Old Fort Parkway Branch; and the intersection of Memorial Parkway and Lokey Avenue, Murfreesboro, Tennessee, to be known as the Broad Street Branch.	Newspaper: 02/14/2006 Federal Register: Not applicable
FIRST AMERICAN BANK	* Branch	First American Bank, Decatur, Alabama, to establish a branch located at 27453 Capshaw Road, Athens, Alabama, to be known as the East Limestone Branch.	Newspaper: 02/15/2006 Federal Register: Not applicable

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending February 4, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
PEOPLES BANCSHARES OF TN, INC.	3A1	Peoples Bancshares of TN, Inc., Madisonville, Tennessee, notice to become a bank holding company by acquiring Peoples Bank of East Tennessee, Madisonville, Tennessee.	Newspaper: Not applicable Federal Register: Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 6700 Block Pines Road, Huntington, Place, Shreveport, Louisiana.	Newspaper: 01/28/2006 Federal Register: Not applicable
SEACOAST BANKING CORPORATION OF FLORIDA	* 3A5	Seacoast Banking Corporation of Florida, Stuart, Florida, to merge with Big Lake Financial Corporation, and thereby acquire its subsidiary, Big Lake National Bank, both of Okeechobee, Florida.	Newspaper: 03/01/2006 Federal Register: 02/27/2006
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., 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, and RWP Sr. Enterprises, LLLP, Robert W. Pollard, Jr., general partner, all of Appling, Georgia, and Robert William Pollard, III, Evans, Georgia, Richard Daniel Blanton, Jr., Carrollton, Georgia, and Lynn Pollard Nickerson and Paul Rush Battle, both of Atlanta, Georgia, 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: Not available
SUNSOUTH BANCSHARES, INC.	CIC	SunSouth Bancshares, Inc., Dothan, Alabama, prior change in control notice filed by Mr. Michael A. Medley, Dothan, Alabama, to acquire an additional 12.13 percent of the outstanding shares of SunSouth Bancshares, Inc., and its subsidiary, SunSouth Bank, both of Dothan, Alabama.	Newspaper: 02/12/2006 Federal Register: 02/15/2006
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 872 Highway 96, Warner Robins, Georgia, to be known as the Houston Crossing Office.	Newspaper: 02/10/2006 Federal Register: Not applicable

District: 6
Federal Reserve Bank of Atlanta

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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending February 4, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
BANCROFT STATE BANCSHARES, INC.	CIC	Notice by Jill Kollock, Bancroft, Wisconsin, as an individual and as trustee for the Judd Family Trust and the Jean Judd OTIP Marital Trust 1; Christopher Kollock, as an individual; and Jill and Christopher Kollock, together with Jan and William Weisenbeck, as a group acting in concert, to retain control of Bancroft State Bancshares, Inc., Bancroft, Wisconsin, and thereby indirectly Bancroft State Bank, Bancroft, Wisconsin.	Newspaper: 12/12/2005 Federal Register: 02/21/2006
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: 02/06/2006
FBOP CORPORATION	* 3A3	FBOP Corporation, Oak Park, Illinois, to acquire greater than 50 percent of the voting shares of Community Bank of Lemont, Lemont, Illinois.	Newspaper: Not available Federal Register: 02/16/2006
FIRST MIDWEST BANCORP, INC.	* 3A3 * 18C * Branch	First Midwest Bancorp, Inc., Itasca, Illinois, to acquire 100 percent of the voting shares of Bank Calumet, Inc., Hammond, Indiana, and thereby indirectly acquire Bank Calumet, National Association, Hammond, Indiana, and by First Midwest Bank, Itasca, Illinois, to merge with Bank Calumet, National Association, Hammond, Indiana, and thereby to establish 31 branches.	Newspaper: 02/07/2006 Federal Register: 02/10/2006
MAINSOURCE FINANCIAL GROUP, INC.	* 4c8	Mainsource Financial Group, Inc., Greensburg, Indiana, to acquire 100 percent of the voting shares of HFS Bank, F.S.B., Hobart, Indiana, and thereby operate a savings association.	Newspaper: Not available Federal Register: 03/06/2006
MAINSOURCE FINANCIAL GROUP, INC.	* 3A5 * 4c8	MainSource Financial Group, Inc., Greensburg, Indiana, to merge with Peoples Ohio Financial Corporation, Troy, Ohio, and thereby indirectly acquire with Peoples Savings Bank of Troy, Troy, Ohio, and thereby operate a savings association.	Newspaper: Not available Federal Register: Not available
MARQUETTE NATIONAL CORPORATION	* 4c8	Marquette National Corporation, Chicago, Illinois, to acquire 100 percent of the voting shares of Hemlock Federal Financial Corporation, Oak Forest, Illinois, and thereby indirectly acquire Hemlock Federal Bank for Savings, Oak Forest, Illinois, and thereby operate a savings association.	Newspaper: 02/27/2006 Federal Register: 02/21/2006
MARSHALL & ILSLEY CORPORATION	* 3A5	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, to acquire 100 percent of the voting shares of Trustcorp Financial, Inc., St. Louis, Missouri, and thereby indirectly acquire Missouri State Bank and Trust Company, Clayton, Missouri.	Newspaper: 02/21/2006 Federal Register: 02/21/2006

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending February 4, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
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: 02/10/2006 Federal Register: 01/10/2006
STARK BANK GROUP, LTD.	* 3A3	Stark Bank Group, Ltd., Fort Dodge, Iowa, to merge with Pelican Financial, Inc., Ann Arbor, Michigan, and thereby indirectly acquire Pelican National Bank, Naples, Florida.	Newspaper: Not available Federal Register: 03/03/2006
STARK BANK GROUP, LTD.	4c8	Stark Bank Group, Ltd., Fort Dodge, Iowa, engaged de novo in Management consulting and counseling activities, pursuant to Section 225.28(b)(9) of Regulation Y.	Newspaper: Not applicable Federal Register: Not applicable

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
41647	FIRST BKG CTR, BURLINGTON, WISCONSIN	09/06/2005	01/26/2006	S	Int Sm Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 8
Federal Reserve Bank of St. Louis
Filings received during the week ending February 4, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 February 4, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
WATFORD CITY BANCSHARES, INC.	* 3A3	Watford City Bancshares, Inc., Watford City, North Dakota, to acquire 100 percent of Elgin Bancshares, Inc., Elgin, North Dakota and thereby indirectly acquire Farmers State Bank, Elgin, North Dakota.	Newspaper: 02/03/2006 Federal Register: 02/03/2006

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
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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 February 4, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FIDELITY BANCORP, INC.	* 3A3	First Fidelity Bancorp, Inc., Oklahoma City, Oklahoma, to acquire 100 percent of the voting shares of First Fidelity Bank, N.A., Phoenix, Arizona (in organization).	Newspaper:	Not available
			Federal Register:	03/02/2006
FIRST STATE BANK	* 18C	First State Bank, Lincoln, Nebraska, to merge with Bank of Yutan, Yutan, Nebraska, and incident thereto, to establish a branch.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
FIVE POINTS BANK	* Branch	Five Points Bank, Grand Island, Nebraska, to establish a mobile branch to be located at 2015 North Broadwell, Grand Island, Nebraska.	Newspaper:	02/09/2006
			Federal Register:	Not applicable
STOCKTON BANCSHARES, INC.	CIC	Notice by Richard A. Jensen, WaKeeney, Kansas, as trustee of the Jonathan D. Berkley GST Trust, the Brian J. Berkley GST Trust, and the Renee A. Berkley GST Trust, all in Stockton, Kansas, to acquire control of Stockton Bancshares, Inc., parent of Stockton National Bank, both in Stockton, Kansas; Farmers & Merchants Bank of Hill City, Hill City, Kansas; and Trego-WaKeeney State Bank, WaKeeney, Kansas.	Newspaper:	02/15/2006
			Federal Register:	02/15/2006

District: 10

Federal Reserve Bank of Kansas City

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: 11
Federal Reserve Bank of Dallas
Filings received during the week ending February 4, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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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: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending February 4, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
CATHAY GENERAL BANCORP	* 4c8 4c8	Cathay General Bancorp, Los Angeles, California, to acquire up to 14.9 percent of the voting shares of Broadway Financial Corporation, Los Angeles, California, and thereby indirectly acquire voting shares of: 1) Broadway Federal Bank, FSB, Los Angeles, California, and thereby engage in operating a savings association, pursuant to section 225.28(b)(4)(ii) of Regulation Y, and; 2) Broadway Financial Funding LLC, Los Angeles, California, and thereby engage in extending credit and servicing loans pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper: 01/28/2006 Federal Register: 02/17/2006
COUNTY BANK	* Branch	County Bank, Merced, California, to establish a branch facility at 2033 Gateway Place, 6th Floor, San Jose, California.	Newspaper: 02/06/2006 Federal Register: Not applicable
EAST WEST BANK	* 18C * 5D3 * Branch	East West Bank, San Marino, California, to merge with Standard Bank, F.S.B, Monterey Park, California, and thereby acquire six branch offices of Standard Bank, all located in California.	Newspaper: 02/10/2006 Federal Register: Not applicable
GOLD COUNTRY FINANCIAL SERVICES, INC.	CIC	Notice by Lanza Family Group, consisting of David W. Lanza, Roy E. Lanza, David W. Lanza Trust, Roy and Sondra Lanza Family Trust, Colusa Motor Sales, Inc., Hust Brothers, Inc., Marysville Auto Parts, Inc., and Yuba Street Ventures, LLC, all of Marysville, California, to increase their ownership of Gold Country Financial Services, Inc., and thereby indirectly increase their ownership of Gold Country Bank, N.A., both of Marysville, California.	Newspaper: Not available Federal Register: 02/22/2006

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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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