
Federal Reserve Release



H.2

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

No. 30

Week Ending July 23, 2005

Testimony And Statements

Monetary Policy Objectives -- statement by Chairman Greenspan before the House Committee on Financial Services on July 20, 2005, and before the Senate Committee on Banking, Housing, and Urban Affairs on July 21.
- Authorized, July 18, 2005

Regulations And Policies

Community Reinvestment (Regulation BB) -- final interagency revisions to exempt intermediate small banks from certain reporting requirements, revise criteria for evaluating lending and community development efforts, and make certain clarifying amendments (Docket No. R-1225).
- Approved, July 18, 2005

Enforcement

Fifth Third Bank, Grand Rapids, Michigan -- issuance of a consent order of prohibition against Stefanie Milmine, a former employee.
- Announced, July 21, 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

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 516 East Millsap Road, Suite 203.

- Approved, July 20, 2005

Atlanta

Bank of Alabama, Birmingham, Alabama -- to establish a branch at 4720 Salisbury Road, Jacksonville, Florida.

- Approved, July 19, 2005

Kansas City

Canadian State Bank, Yukon, Oklahoma -- to establish a branch at 5929 North May Avenue, Oklahoma City.

- Approved, July 18, 2005

Kansas City

The Colorado Bank and Trust Company of La Junta, La Junta, Colorado -- to establish a branch at 23051 East U.S. Highway 50, Pueblo, to establish a mobile branch located and operated within a 60-mile radius of the Pueblo branch, and to increase its investment in bank premises.

- Approved, July 21, 2005

St. Louis

Community Bank, Lexington, Tennessee -- to establish a branch at 3200 North Highland Avenue, Jackson.

- Approved, July 19, 2005

St. Louis

Community Bank, Lexington, Tennessee -- to establish a branch at 3200 North Highland Avenue, Jackson.

- Approved, July 19, 2005

Bank Branches, Domestic

Atlanta

Compass Bank, Birmingham, Alabama -- to establish a branch in a kiosk at the Aurora Mall, 1420 East Alameda Avenue, Aurora, Colorado.
- Withdrawn, July 19, 2005

Minneapolis

First Premier Bank, Sioux Falls, South Dakota -- to establish a branch at 536 North Sycamore Avenue, Suite A.
- Approved, July 19, 2005

Richmond

First Sentinel Bank, Richlands, Virginia -- to establish a branch at the intersection of Pittston Road and Townview Drive, Lebanon.
- Approved, July 19, 2005

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish branches at Happy Valley Road and 19th Avenue, Phoenix, Arizona; 75th Avenue and Lower Buckeye Road; and Glassford Hill Road and Florentine Road, Prescott Valley.
- Approved, July 20, 2005

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish branches at 111 East Kilbourn Avenue; Hanley Road and Monetary Boulevard, Hudson; 109th Avenue and Highway 65, Blaine, Minnesota; and 34th Street North (Highway 5) and Ideal Avenue North, Oakdale.
- Approved, July 20, 2005

Atlanta

Marco Community Bank, Marco Island, Florida -- to establish a mobile branch to operate throughout Collier County.
- Approved, July 22, 2005

Richmond

Old Line Bank, Waldorf, Maryland -- to establish a branch in the 1400 block of Crain Highway, Bowie.
- Approved, July 20, 2005

Bank Branches, Domestic

Kansas City

Oregon Trail Bank, Guernsey, Wyoming -- to establish a branch at 4007 Greenway Street, Cheyenne.

- Approved, July 20, 2005

Dallas

PlainsCapital Bank, Lubbock, Texas -- to establish a branch at 801b University Avenue.

- Approved, July 19, 2005

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 1775 New Watermelon Road, Tuscaloosa.

- Approved, July 18, 2005

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 6408 I-45 South, LaMarque, Texas.

- Approved, July 20, 2005

Bank Holding Companies

Richmond

Bank of Wilmington Corporation, Wilmington, North Carolina -- to become a bank holding company and to acquire Bank of Wilmington.

- Approved, July 19, 2005

Chicago

Clarkston Financial Corporation, Clarkston, Michigan -- to acquire not less than 51 percent of the shares of Huron Valley State Bank, Milford, a de novo bank.

- Approved, July 21, 2005

Atlanta

First Southern Bancorp, Statesboro, Georgia -- relief from a commitment.

- Withdrawn, July 20, 2005

Bank Holding Companies

San Francisco

ICB Financial, Ontario, California -- to become a bank holding company and to acquire Inland Community Bank, N.A., Rialto.
- Approved, July 22, 2005

St. Louis

Mercantile Bancorp, Inc., Quincy, Illinois -- to increase its ownership from 32.81 percent up to 39.95 percent of the shares of New Frontier Bancshares, Inc., St. Charles, Missouri, and thereby increase its controlling interest in New Frontier Bank.
- Approved, July 20, 2005

Chicago

Western Illinois Bancshares, Inc., Monmouth, Illinois -- to become a bank holding company and to acquire Midwest Bank of Western Illinois.
- Approved, July 22, 2005

Bank Premises

Richmond

Benchmark Community Bank, Kenbridge, Virginia -- to increase its investment in bank premises.
- Approved, July 22, 2005

Change In Bank Control

Minneapolis

Central Bancshares, Inc., Golden Valley, Minnesota -- change in bank control.
- Permitted, July 20, 2005

Competitive Factors Reports

Philadelphia

Beneficial Mutual Savings Bank, Philadelphia, Pennsylvania -- report on competitive factors of the proposed merger with Northwood Savings Bank.
- Submitted, July 19, 2005

Competitive Factors Reports

Kansas City

Cornerstone Bank, N.A., York, Nebraska -- report on competitive factors of the proposed merger with Albion National Bank, Albion, and City State Bank, Sutton.
- Submitted, July 18, 2005

Dallas

Franklin Bank, S.S.B., Houston, Texas -- report on competitive factors of the proposed acquisition of the Beaumont, Texas; Nederland, Groves, Wharton, and El Campo branches of Washington Mutual Bank, Stockton, California.
- Submitted, July 20, 2005

Extensions Of Time

Minneapolis

Choice Financial Holdings, Inc., Grafton, North Dakota -- extension to October 20, 2005, to acquire 85 percent of the shares of Peoples State Bank of Comfrey, Comfrey, Minnesota.
- Granted, July 18, 2005

Secretary

Citigroup Inc., New York, New York -- extension of time for Banco Nacional de Mexico, S.A., Mexico City, Mexico, to divest its interest in certain assets acquired in settlement of debts previously contracted.
- Granted, July 21, 2005

Cleveland

S&T Bancorp, Inc., Indiana, Pennsylvania -- extension to October 18, 2005, to acquire up to 9.9 percent of CBT Financial Corporation, Clearfield, and Clearfield Bank & Trust Company.
- Granted, July 18, 2005

Financial Holding Companies

Kansas City

First National of Colorado, Inc., Fort Collins, Colorado -- election to become a financial holding company.
- Effective, July 21, 2005

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on June 29-30, 2005.
- Published, July 21, 2005

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, July 23, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Florence Bancorp, MHC, Florence, Massachusetts - to become a bank holding company through the acquisition of 100% of the voting shares of Florence Savings Bank, Florence, Massachusetts	Newspaper – N/Avail Fed Reg – N/Avail

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – 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.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 2

Federal Reserve Bank of New York

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Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Deutsche Genossenschafts-Hypothekenbank AG, Hamburg, Germany, requests prior approval to establish a NY Rep Office.	Newspaper – N/Avail
FBSEA	The Governor and Company of The Bank of Ireland, Dublin, Ireland to establish a representative office in Los Angeles, California, pursuant to Section 10(a) of the International Banking Act of 1978, and Section 211.24(a)(2)(i)(B) of Reg K.	Newspaper – N/Avail

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice of Change in Bank Control pursuant to the Change in Bank Control Act of 1978, as amended by The H.T. Clark I Family Limited Partnership (“Limited Partnership”), and Harold T. Clark Jr., both of Utica, New York, as general partner to acquire 72.19% of the common shares of Adirondack Bancorp Inc., Utica, New York; Limited Partnership is simultaneously requesting a determination by the Board to become a “qualified family partnership” pursuant to Section (o)(10) of the BHC Act. See Filing ID 59827-1.	Newspaper – N/Avail Fed Reg – 07/25/2005
*3A3	New York Private Bank and Trust, and Emigrant Bancorp, both of New York, New York, request prior approval to acquire all of the outstanding capital stock of each of four new retail savings banks, pursuant to Section 3(a)(3) of the BHC Act. The existing Emigrant Savings Bank, New York, New York, will continue to serve its existing high net worth customer base.	Newspaper – 08/08/2005 Fed Reg – 08/11/2005

*Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 3

Federal Reserve Bank of Philadelphia

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Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FIRREA	Notice to appoint George W., Millward as Interim President and CEO of Fulton Bancshares Corporation, McConnellsburg, PA, pursuant to 225.72 and waiver request pursuant to 255.73 (f)(1).	

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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, July 23, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*Branch	Heartland Bank, Gahanna, OH to establish a branch at Friendship Village, 6000 Riverside Drive, Dublin, OH	Newspaper – 07/29/2005
*Subject to the provisions of the Community Reinvestment Act		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*3(a)(5)	Rurban Financial Corp., Definance, Ohio to acquire Exchange Bancshares, Inc., Luckey, Ohio and as a result acquire all of the issued and outstanding capital stock of The Exchange Bank. Rurban will be the surviving corporation in the merger. Exchange Bank will operate as a separate bank subsidiary of Rurban following completion of the merger.	Newspaper – N/Avail Fed Reg – N/Avail
*Subject to the provisions of the Community Reinvestment Act		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

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<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, July 23, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
3248849	MainStreet Bank 727 Elden Street Herndon, Virginia 20170	05/09/2005	07/23/2005	S		X

Section VI – CRA examinations scheduled for

Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, July 23, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located in a kiosk at South West Mall, 8501 West Bowles Avenue, Littleton, Colorado, to be known as the Littleton – Bowles Branch.*	Newspaper – 08/02/2005
Branch	Regions Bank, Birmingham, Alabama, to merge with Regions Morgan Keegan Trust, F.S.B., Birmingham, Alabama.*	Newspaper – 08/15/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 1605 Lakewood Ranch Boulevard, Bradenton, Florida, to be known as the Gateway North Office.*	Newspaper – 07/31/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 13568 Summerport Village Parkway, Orlando, Florida, to be known as the Horizons West Office.*	Newspaper – 07/31/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 101 Curtis Parkway, Miami Springs, Florida, to be known as the Miami Springs Office.*	Newspaper – 08/01/2005
Foreign	Caja de Ahorros de Galicia, Caixa Galicia, Coruna, Spain, to establish an international agency located in Miami, Florida.	Newspaper – N/Avail
Foreign	La Caissee centrale Desjardins du Quebec, Montreal, Quebec, Canada, to establish a foreign branch located at 1001 East Hallandale Beach Boulevard, Hallandale, Florida.	Newspaper – N/Avail

*Subject to provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	FirstFed Bancorp, Inc. Employee Stock Ownership Plan, Bessemer, Alabama, to become a bank holding company by acquiring 32 percent of the outstanding shares of FirstFed Bancorp, Inc., and its subsidiary, First Financial Bank, both of Bessemer, Alabama.*	Newspaper – 08/18/2005 Fed Reg – 08/15/2005

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Tennessee State Bancshares, Inc., Pigeon Forge, Tennessee, prior change in control notice to appoint Richard Todd Proffitt as substitute trustee of the Voting Trust Agreement. This arrangement will give Mr. Proffitt the authority to vote 59.26 percent of the outstanding common stock of Tennessee State Bancshares, Inc., if the current trustee is unable to perform his duties.	Newspaper – 08/09/2005 Fed Reg – 08/05/2005

*Subject to provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

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Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, July 23, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 3800 Owen Road, Fenton, Michigan.*	Newspaper – N/Avail
Branch	Premier Bank, Dubuque, Iowa, to establish a branch facility to be located at 1975 J.F. Kennedy Road, Dubuque, Iowa.*	Newspaper – 05/16/2005
Branch	Southwest Bank of St. Louis, St. Louis, Missouri, to establish a branch facility to be located at Winghaven Boulevard and Technology Drive, O'Fallon, Missouri.*	Newspaper – 06/10/2005

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3) & 3(a)(1)	Capitol Bancorp, Ltd., Lansing, Michigan, indirectly through Capitol Development Bancorp Limited III, Lansing, Michigan, to acquire 51 percent of Bank of Santa Barbara (in organization), Santa Barbara, California; and by Capitol Development Bancorp Limited III, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Bank of Santa Barbara (in organization), Santa Barbara, California.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	Capitol Bancorp, Ltd., Lansing, Michigan, and Capitol Development Bancorp Limited III, Lansing, Michigan, to acquire 51 percent of the voting shares of Bank of Hayti, Hayti, Missouri.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1)	Commerce Financial Holdings, Inc., West Bend, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Commerce State Bank (in organization), West Bend, Wisconsin.*	Fed Reg – 08/05/2005 Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, July 23, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The Callaway Bank, Fulton, Missouri, to establish a branch facility to be located at Lot 1 of Eastport Plat 1-A, Columbia, Missouri.*	Newspaper – 08/05/2005
Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 3514 Southeast 14th Street, Bentonville, Arkansas.*	Newspaper – 07/27/2005
Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 516 East Millsap Road, Suite 203, Fayetteville, Arkansas.	Newspaper – 07/16/2005

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
519146	First State Bank of DeQueen DeQueen, Arkansas	04/04/2005	07/12/2005	S		X

Section VI – CRA examinations scheduled for

Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, July 23, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – 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.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, July 23, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Adams Bank and Trust, Ogallala, Nebraska, to establish a branch at 7700 South College Avenue, Fort Collins, Colorado.	Newspaper – 07/25/2005

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Bank of Choice Holding Company, Evans, Colorado, to acquire 100 percent of the voting shares of Colonial Bancorp, Aurora, Colorado, parent of Colonial Bank, Aurora, Colorado.	Newspaper – 08/22/2005 Fed Reg – 08/15/2005
CIC	Notification by Nikki C. Cook, Kansas City, Missouri, as co-trustee of the George N. Cook, Jr. Living Trust and the Nikki C. Cook Living Trust; Judy A. Denesia, Overland Park, Kansas, as trustee of the Denesia Family Trust; Tiffany L. Self, Oklahoma City, Oklahoma; Swords Associates, Inc., Kansas City, Missouri; Suzanne Untersee, Kansas City, Missouri; Gebra Holdings, LLC, Oklahoma City, Oklahoma; and Mark C. Parman, Overland Park, Kansas, to become members of a group acting in concert to acquire control of First Medicine Lodge Bancshares, Inc., parent of SolutionsBank, both in Overland Park, Kansas.	Newspaper – 08/05/2005 Fed Reg – 08/09/2005

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – 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.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, July 23, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Sterling Bancshares, Inc., Houston, TX, and Sterling Bancorporation, Inc., Wilmington, DE, to acquire 100 percent of Prestonwood Bancshares, Inc., Dallas, TX, and indirectly acquire Prestonwood Bancshares Nevada, Inc., Carson City, NV, and The Oaks Bank & Trust Company, Dallas, TX. *	Fed Reg – N/Avail Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section V – 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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NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
260868	First Bank of Snook 9981 FM 2155 Snook, Texas 77878	04/18/2005	07/15/2005	O		X

Section VI – CRA examinations scheduled for

Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, July 23, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	County Bank, Merced, California, to establish a branch office to be located at the northeast corner of Oakdale Road and Claribel Road, Riverbank, California.*	Newspaper – 07/23/2005

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Mission Valley Bancorp, Sun Valley, California, to become a bank holding company by acquiring 100 percent of Mission Valley Bank, Sun Valley, California.*	Newspaper – 08/05/2005 Fed Reg – 08/08/2005
3(a)(1)	NCB Financial, Las Vegas, Nevada, to become a bank holding company by acquiring 100 percent of Nevada Commerce Bank, Las Vegas, Nevada.*	Newspaper – N/Avail Fed Reg – 08/22/2005

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – 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.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	