
Federal Reserve Release



H.2

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

No. 32

Week Ending August 12, 2006

Bank Branches, Domestic

Citizens First State Bank of Walnut, Walnut, Illinois -- to establish a branch at 9226
2125 North Avenue, Manlius.

- Approved, August 8, 2006

Bank Holding Companies

Juniata Valley Financial Corp., Mifflintown, Pennsylvania -- to acquire 39.2 percent
of the shares of The First National Bank of Liverpool, Liverpool.

- Approved, August 10, 2006

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 555 West Crosstown Parkway, Kalamazoo, Michigan.
- Approved, August 7, 2006

Atlanta

1st United Bank, Boca Raton, Florida -- to establish a branch at 1700 Palm Beach Lakes Boulevard, West Palm Beach.
- Approved, August 10, 2006

Chicago

Bank Iowa, Denison, Iowa -- to establish a branch at 17 Main Street, Charter Oak.
- Approved, August 11, 2006

Richmond

Benchmark Community Bank, Kenbridge, Virginia -- to establish a branch at 1320 Seymour Drive, South Boston.
- Approved, August 9, 2006

New York

Community Bank of Bergen County, N.J., Maywood, New Jersey -- to establish a branch at 519 River Drive, Garfield.
- Approved, August 7, 2006

Atlanta

Compass Bank, Birmingham, Alabama -- to establish branches at 6900 Virginia Parkway, McKinney, Texas, and at the intersection of South Gilbert Road and West Warner Road, Gilbert, Arizona.
- Approved, August 10, 2006

Atlanta

Compass Bank, Birmingham, Alabama -- to establish a branch at a kiosk at Sharpstown Mall, 7500 Bellarie Boulevard, Houston, Texas.
- Approved, August 11, 2006

Bank Branches, Domestic

San Francisco

County Bank, Merced, California -- to establish a branch at 505 North Clovis Avenue, Fresno.

- Approved, August 8, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 1590 Lake Cood Road, Wheeling, Illinois.

- Approved, August 11, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 1800 North Neltnor Boulevard, West Chicago, Illinois.

- Approved, August 11, 2006

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 2205 North Elm Street, Greensboro, North Carolina.

- Approved, August 10, 2006

Richmond

Waccamaw Bank, Whiteville, North Carolina -- to establish a temporary branch at 925-5 Seaside Road Southwest, Ocean Isle Beach.

- Approved, August 9, 2006

Bank Holding Companies

St. Louis

Cross County Bancshares, Inc., Wynne, Arkansas -- to acquire 6.6 percent of the shares of Pinnacle Bancshares, Inc., Bentonville, and thereby acquire Pinnacle Bank.

- Approved, August 10, 2006

St. Louis

Evergreen Bancshares, Inc., St. Louis, Missouri -- to become a bank holding company and to merge with Bancorp IV, Inc., Stilwell, Kansas, and thereby acquire Bank of Montgomery County, Wellsville, Missouri.

- Approved, August 10, 2006

Bank Holding Companies

Richmond

First Capital Bancorp, Inc., Glen Allen, Virginia -- to become a bank holding company and to acquire First Capital Bank.

- Approved, August 9, 2006

Minneapolis

Glacier Bancorp, Inc., Kalispell, Montana -- to acquire First National Bank of Morgan, Morgan, Utah, through merger with New First National Bank of Morgan, an interim bank.

- Approved, August 9, 2006

St. Louis

Lonoke Bancshares, Inc., Lonoke, Arkansas -- to acquire 6.6 percent of the shares of Pinnacle Bancshares, Inc., Bentonville, and thereby acquire Pinnacle Bank.

- Approved, August 10, 2006

Minneapolis

Richey Bancorporation, Inc., Glendive, Montana -- to increase its ownership interest in Community First Bancorp, Inc. and thereby acquire Community First Bank.

- Approved, August 10, 2006

Cleveland

Rurban Financial Corp., Defiance, Ohio, and Rurbanc Data Services, Inc. -- to acquire Diverse Computer Marketers, Inc., Lansing, Michigan, and DCM Indiana, Inc., Plainfield, Indiana.

- Approved, August 10, 2006

Secretary

TransAtlantic Holding Corp., Miami, Florida -- to become a bank holding company and to acquire TransAtlantic Bank.

- Approved, August 8, 2006

Minneapolis

U.S. Bancorp, Minneapolis, Minnesota -- to acquire Vail Banks, Inc., Avon, Colorado, and thereby acquire WestStar Bank, Vail.

- Approved, August 7, 2006

Bank Holding Companies

Minneapolis

U.S. Bancorp, Minneapolis, Minnesota; USB Holdings, Inc., and U.S. Bank National Association, Cincinnati, Ohio -- waiver of application to acquire interim national trust bank subsidiaries of U.S. Bank established to facilitate the acquisition of the corporate trust business from Wachovia Corporation, Charlotte, North Carolina, and simultaneously merge them with Wachovia's institutions in Alabama, Delaware, North Carolina, South Carolina, Tennessee, and Virginia; and for U.S. Bank Trust National Association, Wilmington, Delaware, to merge with U.S. Bank Trust Interim National Association, Delaware.

- Granted, August 7, 2006

Secretary

Wachovia Corporation, Charlotte, North Carolina -- commenters' requests to extend the comment period on the application to acquire Golden West Financial Corporation, Oakland, California, and thereby acquire World Savings Bank, F.S.B., and World Savings Bank, FSB (Texas), Houston, Texas.

- Denied, August 10, 2006

Change In Bank Control

San Francisco

Gold Country Financial Services, Inc., Marysville, California -- change in bank control.

- Permitted, August 11, 2006

Competitive Factors Reports

Kansas City

American Bank of Oklahoma, Collinsville, Oklahoma -- report on competitive factors of the proposed merger with Territory Bank, Muskogee.

- Submitted, August 10, 2006

Secretary

Cadence Bank, N.A., Starkville, Mississippi -- report on competitive factors of the proposed merger with Seasons Bank, Blairsville, Georgia.

- Submitted, August 8, 2006

Competitive Factors Reports

San Francisco

First Mountain Bank, Big Bear Lake, California -- report on competitive factors of the proposed merger with FMB Merger Company.
- Submitted, August 7, 2006

New York

New York Commercial Bank, Islandia, New York -- report on competitive factors of the proposed merger with New York Municipal Bank, Flushing.
- Submitted, August 10, 2006

Kansas City

Regional Missouri Bank, Marceline, Missouri -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Keytesville branch of Citizens Bank and Trust Company, Chillicothe.
- Submitted, August 10, 2006

Secretary

Republic Interim Bank, FSB, Louisville, Kentucky -- report on competitive factors of the proposed merger with GulfStream Community Bank, Port Richey, Florida.
- Submitted, August 8, 2006

Dallas

Sterling Bank, Houston, Texas -- report on competitive factors of the proposed merger with Bank of the Hills, National Association, Kerrville.
- Submitted, August 9, 2006

Minneapolis

U.S. Bank National Association, Cincinnati, Ohio -- report on competitive factors of the proposed merger with WestStar Bank, Vail, Colorado.
- Submitted, August 7, 2006

Competitive Factors Reports

Minneapolis

U.S. Bank National Association, Cincinnati, Ohio -- report on competitive factors of the proposed mergers of interim national bank subsidiaries of U.S. Bank National Association with the bank to facilitate the acquisition of the corporate trust business from Wachovia Corporation, Charlotte, North Carolina, and the proposed merger of Wachovia Trust Company of Delaware, National Association, Wilmington, Delaware, with U.S. Bank Trust National Association.

- Submitted, August 8, 2006

Minneapolis

U.S. Bank National Association, Cincinnati, Ohio -- report on competitive factors of the proposed mergers of interim national trust bank subsidiaries of U.S. Bank National Association with trust subsidiaries of Wachovia Corporation, Charlotte, North Carolina, to facilitate the acquisition of the corporate trust business from Wachovia in Alabama, Delaware, North Carolina, South Carolina, Tennessee, and Virginia; and the proposed merger of U.S. Bank Trust Interim National Association, Delaware, Wilmington, Delaware, with U.S. Bank Trust National Association.

- Submitted, August 8, 2006

Financial Holding Companies

Minneapolis

Barron Investment Company, Inc., Golden Valley, Minnesota -- election to become a financial holding company.

- Effective, August 11, 2006

New York

Landesbank Baden-Wuerttemberg, Stuttgart, Germany -- election to be treated as a financial holding company.

- Effective, August 7, 2006

Director, BS&R

Sparkassenverband Baden-Wuerttemberg, Stuttgart, Germany, and Landesbank Baden-Wuerttemberg -- elections to be treated as financial holding companies.

- Effective, August 7, 2006

International Operations

Director, BS&R

Capital One Bank, Glen Allen, Virginia -- waiver of remainder of notification period to invest in Capital One Bank (Europe) plc, London, England.
- Granted, August 7, 2006

Membership

St. Louis

Farmers Bank & Capital Trust Company, Frankfort, Kentucky -- to become a member of the Federal Reserve System.
- Approved, August 10, 2006

Regulations And Policies

Director, C&CA

Regulation Z (Truth in Lending) -- annual adjustment of the dollar amount that triggers additional disclosure requirements for home mortgage loans with rates or fees above a certain amount (Docket No. R-1263).
- Approved, August 9, 2006

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending August 12, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
FIDELITY MUTUAL HOLDING COMPANY	* 3A1 * 3A3	Application by Fidelity Mutual Holding Company and Life Design Holding Company, both of Fitchburg, Massachusetts, to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Fidelity Co-operative Bank, Fitchburg, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: 08/05/2006 Federal Register: 08/14/2006
MERIDIAN FINANCIAL SERVICES, INC	* 3A3	Meridian Financial Services, Inc. and its wholly-owned subsidiary, Meridian Interstate Bancorp, Inc., both of East Boston, Massachusetts, to acquire up to 40% of Hampshire First Bank, Manchester, New Hampshire (in formation) pursuant to section 3(a)(3) of the BHC Act.	Newspaper: Not available Federal Register: Not available
PASSUMPSIC BANCORP	* 3A3 * 3A5	Passumpsic Bancorp, Saint Johnsbury, Vermont to acquire The Siwooganock Holding Company, Inc. and its subsidiary bank, The Siwooganock Bank, both of Lancaster, New Hampshire, and to retain 10% of the voting shares of Lancaster National Bank, Lancaster, New Hampshire pursuant to sections 3(a)(3) and 3(a)(5) of the Banking Holding Company Act of 1956, as amended.	Newspaper: 08/18/2006 Federal Register: 08/21/2006
WEBSTER FINANCIAL CORPORATION	* 3A5 * 3A3	Application by Webster Financial Corporation, Waterbury, Connecticut to acquire NewMil Bancorp, Inc. and its subsidiary bank, NewMil Bank, both of New Milford, Connecticut, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Not available Federal Register: Not available

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 2**Federal Reserve Bank of New York****Filings received during the week ending August 12, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
BANCO BILBAO VIZCAYA ARGENTARIA, S.A.	* 3A3	Banco Bilbao Vizcaya Argentaria, S.A., Bilbao, Spain, proposes to acquire Texas Regional Bancshares, Inc., McAllen, Texas; Texas Regional Delaware, Inc., Wilmington, Delaware; and thereby indirectly acquire Texas State Bank, McAllen, Texas, pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Not available Federal Register: 08/25/2006
BANCO BILBAO VIZCAYA ARGENTARIA, S.A.	* 3A3	Banco Bilbao Vizcaya Argentaria, S.A., Bilbao, Spain, proposes to acquire State National Bancshares, Inc., Fort Worth, Texas; State National Bancshares of Delaware, Inc., Dover, Delaware; and thereby indirectly acquire State National Bank, Fort Worth, Texas, pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Not available Federal Register: 08/25/2006
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch office to be located at 11003 Manklin Creek Road, Berlin, Worcester County, Maryland. (RSSD #3397121)	Newspaper: 08/16/2006 Federal Register: Not applicable
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

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

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

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SN = Substantial noncompliance

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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: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending August 12, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

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

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

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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: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending August 12, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 1800 North Neltnor Boulevard, West Chicago, IL.	Newspaper: 07/29/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 1590 Lake Cood Road, Wheeling, IL.	Newspaper: 07/29/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 2250 66th Street North St. Petersburg, FL.	Newspaper: 08/08/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 300 South Hamilton Road, Gahanna, OH.	Newspaper: 08/18/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 1566 Hal Greer Boulevard, Huntington, WV.	Newspaper: 08/18/2006 Federal Register: Not applicable
FNB BANCSHARES, INC.	CIC	Interagency Notice of Change in Bank Control filed by Jerome C. Kohlhepp, Edgewood, KY of his intent to acquire up to 15.230 percent of the outstanding common voting shares of FNB Bancorporation, Inc., Fort Mitchell, KY.	Newspaper: 08/28/2006 Federal Register: 08/30/2006
PERPETUAL SAVINGS BANK	* 18C	Perpetual Savings Bank, Wellsville, Ohio, to merge with Sky Bank, Salineville, Ohio	Newspaper: Not available Federal Register: Not applicable
SKY FINANCIAL GROUP, INC.	* 3A5	Sky Financial Group, Inc., Bowling Green, Ohio, proposes to acquire 100 percent of Wells River Bancorp, Inc., Wellsville, Ohio, and thereby indirectly acquire Perpetual Savings Bank, Wellsville, Ohio.	Newspaper: Not available Federal Register: Not available
SV Bancorp, Inc	* 3A1	SV Bancorp, Inc., Wyoming, Ohio, to become a bank holding company by acquiring 100 percent of the voting shares of Spring Valley Bank, Wyoming, Ohio	Newspaper: Not available Federal Register: Not available
UNION BANK AND TRUST COMPANY	CIC	Union Bank and Trust Company, Lincoln, NB and Thomas Milton Hasse, Lincoln, NB as trustees of the Barbara Dunlap Yaltaghian Trust intend to acquire up to 44.520 percent of the outstanding voting shares of New Richmond Bancorporation, New Richmond, OH.	Newspaper: 08/30/2006 Federal Register: Not available

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.

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: 5**Federal Reserve Bank of Richmond****Filings received during the week ending August 12, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
BIG COAL RIVER BANCORP, INC.	CIC	Notice by Robert Milam, Jr. to individually retain control of 17.61% of the voting shares of Big Coal River Bancorp, Inc., Whitesville, West Virginia. Additionally, Robert Milam, Jr., Robert Milam, Melissa Milam, Jada Milam, Kevin Milam, Lloyd Jarrell, and other members of the Milam family, as a group acting in concert, to retain control of 18.46% of the voting shares of Big Coal River Bancorp, Inc., Whitesville, West Virginia.	Newspaper: 07/31/2006 Federal Register: 08/23/2006
FOUR OAKS BANK & TRUST COMPANY	* Branch	Four Oaks Bank & Trust Company, Four Oaks, North Carolina, proposes to establish a branch at 830 Spring Lane, Sanford, North Carolina.	Newspaper: 08/25/2006 Federal Register: Not applicable
WACHOVIA BANK, NATIONAL ASSOCIATION	5B	Wachovia Bank, National Association, Charlotte, North Carolina, to establish a bank service company to engage in leasing activities.	Newspaper: Not applicable Federal Register: Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending August 12, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
FLORIDA BANK GROUP, INC.	* 3A3	Florida Bank Group, Inc., Tampa, Florida, to acquire 100 percent of the outstanding shares of Bank of North Florida, Jacksonville, Florida (in organization).	Newspaper: 09/03/2006 Federal Register: 09/08/2006
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at the northeast corner of I-35 and Onion Creek Parkway, Austin Texas.	Newspaper: 08/15/2006 Federal Register: Not applicable
REGIONS FINANCIAL CORPORATION	* 3A5	Regions Financial Corporation, Birmingham, Alabama, to merge with AmSouth Bancorporation, and thereby acquire its subsidiary, AmSouth Bank, both of Birmingham, Alabama.	Newspaper: Not available Federal Register: Not available
SUN AMERICAN BANK	* 18C	Sun American Bank, Boca Raton, Florida, to acquire certain assets and assume certain liabilities of Beach Bank, North Miami Beach, Florida.	Newspaper: Not available Federal Register: Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish branches at the following locations: 4001 SE Federal Highway, Stuart, Florida, to be known as the Stuart Wal-Mart Office; and 2846 SW Town Center Way, Palm City, Florida, to be known as the Palm City Office.	Newspaper: 08/24/2006 Federal Register: Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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

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SN = Substantial noncompliance

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2906311	NEIGHBORHOOD CMNTY BK, NEWNAN, GEORGIA	04/17/2006	08/03/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending August 12, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
ANITA BANCORPORATION	* 3A3	Expeditious Action - Anita Bancorporation, Atlantic, Iowa, to acquire 100 percent of the voting shares of The First National Bank of Brewster, Brewster, Minnesota.	Newspaper: Not available Federal Register: 08/21/2006
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan, and Capitol Development Bancorp Limited V, Lansing, Michigan, to acquire 51 percent of the voting shares of Ohio Commerce Bank (in organization), Beachwood, Ohio.	Newspaper: 08/26/2006 Federal Register: 08/25/2006
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan, and Capitol Development Bancorp Limited V, Lansing, Michigan, to acquire 51 percent of the voting shares of Bank of Maumee (in organization), Maumee, Ohio.	Newspaper: 08/26/2006 Federal Register: 08/28/2006
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp Limited, Lansing, Michigan, and Capitol Development Bancorp Limited V, Lansing, Michigan, to acquire 51 percent of the voting shares of 1st Commerce Bank (in organization), North Las Vegas, Nevada.	Newspaper: Not available Federal Register: Not available
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish two branch facilities to be located at 6255 W. Sunset Blvd., Los Angeles, California and 19150 Preston Road, Dallas, Texas.	Newspaper: Not available Federal Register: Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 1000 Aviara Parkway, Carlsbad, California.	Newspaper: Not available Federal Register: Not applicable
FIRST MIDWEST BANK	* Branch	First Midwest Bank, Itasca, Illinois, to establish a branch facility to be located at 16051 Weber Road, Crest Hill, Illinois.	Newspaper: Not available Federal Register: Not applicable
M&I MARSHALL & ILSLEY BANK	* Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish a branch facility to be located at 18157 Carson Street, Elk River, Minnesota.	Newspaper: 08/09/2006 Federal Register: Not applicable
MARQUETTE BANK	* 18C * Branch	Marquette Bank, Chicago, Illinois, to merge with Hemlock Federal Bank for Savings, Oak Forest, Illinois, and thereby to establish 6 branches.	Newspaper: Not available Federal Register: Not applicable
MIDLAND BANCSHARES, INC.	CIC	Notice by Ida R. Noll, Springfield, Illinois, to acquire additional shares of 16.50 percent of the outstanding common stock of Midland Bancshares, Inc., Kincaid, Illinois, and thereby indirectly increase ownership of Midland Community Bank, Kincaid, Illinois.	Newspaper: 08/20/2006 Federal Register: 08/23/2006

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending August 12, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
OGDEN BANCSHARES, INC.	* 3A3 Member * 18C	Ogden Bancshares, Inc., Ames, Iowa, to acquire 100 percent of VisionBank (in organization), West Des Moines, Iowa; VisionBank (in organization), West Des Moines, Iowa, to become a member of the Federal Reserve System; and VisionBank (in organization), West Des Moines, Iowa, to purchase the assets and assume the liabilities of the Grimes, Iowa and the West Des Moines, Iowa branches of Community Bank of Boone, Boone, Iowa.	Newspaper: Not available Federal Register: 09/05/2006
SHOREBANK CORPORATION, THE	* 3A3	The ShoreBank Corporation, Chicago, Illinois, to acquire 100 percent of the voting shares of Greater Chicago Bank, Bellwood, Illinois.	Newspaper: Not available Federal Register: Not available
UNIONBANK	* 18C * Branch	UnionBank, Streator, Illinois, to merge with Centruel Bank, Kankakee, Illinois, and thereby to establish 20 branches.	Newspaper: Not available 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
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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: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending August 12, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
EXCHANGE BANCSHARES, INC.	* 3A3	Exchange Bancshares, Inc., Mayfield, Kentucky, to acquire 100 percent of Purchase Area Bancorp, Inc., Bardwell, Kentucky, and thereby indirectly acquire Bardwell Deposit Bank, Bardwell, Kentucky.	Newspaper: 08/31/2006 Federal Register: 09/01/2006
FIRST BANK	* 18C * Branch	First Bank, St. Louis, Missouri, to purchase certain assets and assume deposit and certain other liabilities of three branches of MidAmerica National Bank, Canton, Illinois, and to retain the acquired facilities as branches.	Newspaper: 09/07/2006 Federal Register: Not applicable
INDEPENDENCE BANCSHARES, INC.	* 3A3 * 3A1	Independence Bancshares, Inc., Owensboro, Kentucky, to acquire 100 percent of Community Bancorp of McLean County, Kentucky, Inc., Island, Kentucky, and thereby indirectly acquire First Security Bank and Trust, Island, Kentucky. Also a companion application by Independence Bancshares Acquisition, LLC., Owensboro, Kentucky, to become a bank holding company by acquiring 100 percent of Community Bancorp of McLean County, Island, Kentucky, and thereby indirectly acquire First Security Bank and Trust Company, Island, Kentucky.	Newspaper: 09/11/2006 Federal Register: 09/11/2006

District: 8
Federal Reserve Bank of St. Louis

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: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending August 12, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST HAWLEY BANCSHARES, INC.	CIC	Jon W. Neumann, Hawley, Minnesota, to gain control of First Hawley Bancshares, Inc., Hawley, Minnesota, and thereby indirectly gain control of First National Bank, Hawley, Minnesota.	Newspaper: Not available Federal Register: 08/18/2006
INDEPENDENT BANCSHARES, INC.	4c8	Retroactive Notice by Independent Bancshares, Inc., Clarkfield, Minnesota, to engage de novo in extending credit and servicing loans.	Newspaper: Not applicable Federal Register: 08/31/2006

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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

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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: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending August 12, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST LIBERTY CAPITAL CORPORATION EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	First Liberty Capital Corporation Employee Stock Ownership Plan, to acquire an additional 1.59 percent for a total of 31.39 percent of the voting shares of the First Liberty Capital Corporation, parent of The First National Bank of Hugo, all of Hugo, Colorado.	Newspaper: 09/01/2006 Federal Register: 09/05/2006
FIRSTTIER II BANCORP.	* 3A3	FirsTier II Bancorp., to acquire 100 percent of the voting shares of FirsTier Bancorp I, both in Cheyenne, Wyoming, parent of FirsTier Bank, Wyoming, Upton, Wyoming.	Newspaper: Not available Federal Register: 08/24/2006
SECURITY STATE BANK	* Branch	Security State Bank, Basin, Wyoming, to establish a branch at 625 E. 5th Street, Suite 103, Sheridan, Wyoming.	Newspaper: 08/15/2006 Federal Register: Not applicable
UNION COLONY BANK	* Branch	Union Colony Bank, Greeley, Colorado, to establish a branch at 2205 1st Avenue, Greeley, Colorado.	Newspaper: Not available Federal Register: Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
311050	AMERICAN HERITAGE BK, SAPULPA, OKLAHOMA	04/24/2006	08/01/2006	S	Int Sm Bank
277053	FIRST ST BK OF HOTCHKISS, HOTCHKISS, COLORADO	05/01/2006	07/27/2006	S	Small Bank
440352	UNION COLONY BK, GREELEY, COLORADO	04/17/2006	07/27/2006	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 12, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
SB&T HOLDING, INC.	3A1	SB&T Holding, Inc., Carrollton, Texas, to become a bank holding company by acquiring 100 percent of State Bank and Trust Company, Dallas, Texas.	Newspaper: Not applicable Federal Register: Not applicable
STERLING BANCSHARES, INC.	* 3A5	Sterling Bancshares, Inc., Houston, Texas, and Sterling Bancorporation, Inc., Wilmington, Delaware, to acquire by merger 100 percent of BOTH, Inc., Kerrville, Texas, and therefore indirectly acquire BOTH of Delaware, Inc., Wilmington, Delaware, and Bank of the Hills, National Association, Kerrville, Texas.	Newspaper: 08/28/2006 Federal Register: 08/25/2006

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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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 August 12, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
BANK HOLDINGS, THE	CIC	Notice by Brett D. Barker Bank Stock Fund, Devere E. Barker Bank Stock Fund, and Jeffrey Barker Bank Stock Fund, Sparks, Nevada, to acquire up to 15.2 percent of The Bank Holdings and thereby indirectly acquire Nevada Security Bank, both of Reno, Nevada.	Newspaper: 08/29/2006 Federal Register: Not available
BELVEDERE CAPITAL FUND II L.P.	* 3A3	Belvedere Capital Fund II, L.P., and Belvedere Capital Partners II LLC, both of San Francisco, California, to acquire up to 15 percent of Promerica Bank (In Organization), Los Angeles, California.	Newspaper: 09/02/2006 Federal Register: 09/05/2006
CATHAY FINANCIAL HOLDING CO., LTD.	* 3A1	Cathay Financial Holding Co., Ltd., and Cathay Life Insurance Co., Ltd., to acquire up to 9.99 percent of First Financial Holding Co., Ltd., and Chinatrust Financial Holding Co., Ltd., all of Taipei, Taiwan.	Newspaper: Not available Federal Register: Not available
COMMUNITY BANCORP	* 3A3	Community Bancorp, Las Vegas, Nevada, to acquire 100 percent of Cactus Commerce Bank, Glendale, Arizona.	Newspaper: 08/24/2006 Federal Register: 08/25/2006
COMMUNITY BANK OF NEVADA	* 18C * Branch	Community Bank of Nevada to merge with Valley Bank, both of Las Vegas, Nevada, and thereby acquire five branch offices of Valley Bank, all located in Nevada.	Newspaper: Not available Federal Register: Not applicable
INDUSTRIAL BANK OF TAIWAN CO., LTD., THE	* 3A1	The Industrial Bank of Taiwan Co., Ltd., Taipei, Taiwan, and IBT Holdings Corp., Cerritos, California, to become bank holding companies by acquiring 100 percent of EverTrust Bank, City of Industry, California.	Newspaper: Not available Federal Register: 09/07/2006

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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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