
Federal Reserve Release



H.2

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

No. 8

Week Ending February 19, 2005

Testimony And Statements

Monetary Policy Objectives -- statement by Chairman Greenspan before the Senate Committee on Banking, Housing, and Urban Affairs, February 16, and the House Committee on Financial Services, February 17, 2005.

- Authorized, February 14, 2005

Regulations And Policies

Overdraft Protection Programs -- interagency guidance to assist insured depository institutions to disclose and administer overdraft protection services (Docket No. OP-1198).

- Approved, February 16, 2005

Enforcement

Banco Atlantico, S.A., Barcelona, Spain, and Banco Atlantico, S.A. New York Agency, New York, New York -- written agreement dated June 3, 1999, terminated August 20, 2004.

- Announced, February 16, 2005

Independent Southern Bancshares, Inc. Employee Stock Ownership Trust, Brownsville, Tennessee, and Independent Southern Bancshares, Inc. -- written agreement dated September 6, 2000, terminated August 18, 2004.

- Announced, February 16, 2005

Metamora Bancorp, Inc., Metamora, Ohio, and The Metamora State Bank -- written agreement dated December 10, 2002, terminated January 31, 2005.

- Announced, February 16, 2005

H.2 Actions under delegated authority

February 13, 2005 to February 19, 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

Kansas City

American Heritage Bank, Sapulpa, Oklahoma -- to establish a branch at 502 East Indiana Avenue, Kiefer.

- Approved, February 17, 2005

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 4901 South Mill Road, Pryor, Oklahoma.

- Approved, February 17, 2005

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish branches at 3588 Gender Road, Canal Winchester, and 9550 State Route 14, Streetsboro, and a temporary branch at 7000 Hampton Center, Morgantown, West Virginia.

- Approved, February 16, 2005

Minneapolis

First Interstate Bank, Billings, Montana -- to establish a branch at 2032 Dell Range Boulevard, Cheyenne, Wyoming.

- Approved, February 15, 2005

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- for M&T Bank to establish a branch at AT Systems Atlantic, 147 Stewart Road, Hanover Township, Pennsylvania.

- Approved, February 16, 2005

Dallas

PlainsCapital Bank, Lubbock, Texas -- to establish branches at 2705 Bee Cave Road, Rollingwood, and 400 Sundance Parkway, Round Rock.

- Approved, February 16, 2005

Bank Branches, Domestic

Cleveland

Whitaker Bank, Lexington, Kentucky -- to establish a branch at 777 Morton Boulevard, Hazard.

- Approved, February 17, 2005

Bank Holding Companies

Atlanta

BankEast Corporation, Knoxville, Tennessee -- to acquire Curtis Mortgage Company, Inc. and thereby engage in brokering residential and investor real estate loans.

- Withdrawn, February 15, 2005

Atlanta

First Community Holding Company, Hammond, Louisiana -- to become a bank holding company and to acquire First Community Bank.

- Withdrawn, February 16, 2005

Minneapolis

Glacier Bancorp, Inc., Kalispell, Montana -- to acquire Citizens Bank Holding Company, Pocatello, Idaho, and Citizens Community Bank.

- Approved, February 16, 2005

Minneapolis

Maximum Holding International, Inc., Brooklyn Park, Minnesota -- to become a bank holding company and to acquire First Security Bank-Sanborn, Sanborn.

- Withdrawn, February 16, 2005

New York

Ponce General Corporation, San Juan, Puerto Rico -- for First BanCorp to acquire Ponce General Corporation, a savings and loan holding company, and its subsidiaries, Ponce Realty and UniBank, Miami, Florida.

- Approved, February 14, 2005

Secretary

Seacoast Banking Corporation of Florida, Stuart, Florida -- to acquire First National Bank & Trust Company and Century National Bank, Orlando.

- Approved, February 17, 2005

Competitive Factors Reports

Dallas

The Bank of Clovis, Clovis, New Mexico -- report on competitive factors of the proposed merger with Clovis Interim Bank.
- Submitted, February 18, 2005

Philadelphia

Community Banks, Millersburg, Pennsylvania -- report on competitive factors of the proposed merger of Community Bank, Harrisburg, with Blue Bell National Bank, Blue Bell.
- Submitted, February 14, 2005

Dallas

First Financial Bank, National Association, Eastland, Texas -- report on competitive factors of the proposed merger with First Financial Bank, National Association, Abilene.
- Submitted, February 15, 2005

St. Louis

First National Bank, Hot Springs, Arkansas -- report on competitive factors of the proposed mergers with First National Bank, Mount Ida, and First National Bank in Mena, Mena.
- Submitted, February 15, 2005

San Francisco

Fullerton Community Bank, Fullerton, California -- report on competitive factors of the proposed merger with Wescom Credit Union, Pasadena.
- Submitted, February 14, 2005

New York

Glens Falls National Bank and Trust Company, Glens Falls, New York, and Saratoga National Bank and Trust Company, Saratoga Springs -- report on competitive factors of the proposed acquisition of assets and assumption of liabilities of the Argyle, Salem, and Corinth branches of HSBC Bank USA, National Association, Wilmington, Delaware.
- Submitted, February 16, 2005

Competitive Factors Reports

Richmond

HomeTrust Bank, Clyde, North Carolina -- report on competitive factors of the proposed merger with Home Savings Bank, SSB of Eden, Eden.
- Submitted, February 15, 2005

Richmond

Mercantile-Safe Deposit and Trust Company, Baltimore, Maryland -- report on competitive factors of the proposed merger with Mercantile Potomac Bank, Gaithersburg.
- Submitted, February 18, 2005

Philadelphia

Newfield National Bank, Newfield, New Jersey -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Seaville and Newfield branches of The Bank, Woodbury.
- Submitted, February 17, 2005

San Francisco

Premier Valley Bank, Fresno, California -- report on competitive factors of the proposed merger with Yosemite Bank, Mariposa.
- Submitted, February 14, 2005

Richmond

South Carolina Bank and Trust, National Association, Orangeburg, South Carolina -- report on competitive factors of the proposed merger with New Commerce Bank, N.A., Greenville.
- Submitted, February 15, 2005

Minneapolis

State Bank & Trust, Fargo, North Dakota -- report on competitive factors of the proposed merger with First State Bank of Audubon, Detroit Lakes, Minnesota.
- Submitted, February 14, 2005

Minneapolis

U.S. Bank National Association, Cincinnati, Ohio -- report on competitive factors of the proposed merger with State Street Bank and Trust Company of Connecticut, N.A., Hartford, Connecticut.
- Submitted, February 17, 2005

Competitive Factors Reports

Dallas

Wells Fargo Bank, National Association, Sioux Falls, South Dakota -- report on competitive factors of the proposed acquisition of three Amarillo, Texas, branches and one Canyon branch of PlainsCapital Bank, Lubbock.

- Submitted, February 18, 2005

Extensions Of Time

San Francisco

America West Bank Members, LC, Layton, Utah -- extension to June 8, 2005, to become a bank holding company and to acquire America West Bank.

- Granted, February 17, 2005

San Francisco

Horizon Bancorp, Lake Havasu City, Arizona -- extension to June 15, 2005, to become a bank holding company and to acquire Horizon Community Bank.

- Granted, February 17, 2005

Atlanta

Regions Bank, Birmingham, Alabama -- extension to March 5, 2006, to establish a branch at 1705 Highway 20 West, McDonough, Georgia, and extension to March 18, 2006, to establish a branch at the corner of Matlock Road and Interstate 20, Arlington, Texas.

- Granted, February 15, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- extensions to July 21, 2005, to merge with SunTrust BankCard, N.A., Orlando, Florida, and with National Bank of Commerce, Memphis, Tennessee.

- Granted, February 15, 2005

International Operations

Director, BS&R

U.S. Bancorp, Minneapolis, Minnesota -- waiver of remainder of notification period for NOVA European Holdings Company to make an investment in NOVA EuroConex Holdings, C.V., Rotterdam, the Netherlands; and for NOVA EuroConex Holdings, C.V. to make investments in EuroConex Technologies U.K. Ltd., Nottingham, United Kingdom; EuroConex Technologies Nordic AS, Oslo, Norway; and EuroConex Technologies Limited, Dublin, Ireland.
- Granted, February 15, 2005

Membership

Chicago

American State Bank, Osceola, Iowa -- to become a member of the Federal Reserve System.
- Approved, February 18, 2005

Kansas City

First National Bank of Yuma, Yuma, Colorado -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution, Colorado Community Bank.
- Approved, February 18, 2005

Regulations And Policies

Secretary

Regulation CC -- technical amendments to appendix A to reflect the restructuring of check processing operations in the Cleveland, Chicago, and Dallas Federal Reserve Districts (Docket No. R-1224).
- Approved, February 16, 2005

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, February 19, 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)	BankFive, MHC and BankFive Corporation, both of Fall River, Massachusetts - application to become a mutual bank holding company and a stock bank holding company respectively, by acquiring Fall River Five Cents Savings Bank, also of Fall River, Massachusetts	Newspaper – N/Avail Fed Reg – 03/03/2005

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</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

Applications and notifications filed during the week ending Saturday, February 19, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Banco Latinoamericano De Exportaciones, S.A., Panama City, Panama, to establish a representative office in Miami, Florida.	Newspaper – N/Avail
FBSEA	Banco Votorantim, Sao Paulo, Brazil, to establish a representative office in New York, New York.	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>
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.

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

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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 Second Quarter of 2005

<i>Institution</i>	<i>Location</i>
Adirondack TC	473 Broadway, Saratoga Springs, New York
Bank of New York	One Wall Street, New York, New York

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, February 19, 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 Financial Corporation, Lancaster, PA, to retain 100% ownership of Delaware Sterling Bank & Trust Company, Christiana, DE.	Newspaper – 02/24/2005 Fed Reg – 03/11/2005
3(a)(5)	KNBT Bancorp, Inc., Bethlehem, PA, to acquire 100% of Northeast Pennsylvania Financial Corp., Hazelton, PA, and thereby indirectly acquire First Federal Bank, Hazelton, PA, and thereby operate a savings association.	Newspaper – 03/03/2005 Fed Reg – 03/18/2005

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</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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, February 19, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*Branch	Andover Bank, Andover, OH to establish a branch at 100 South Chestnut Street, Jefferson, OH	Newspaper – 02/24/2005

* 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		

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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, February 19, 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>
CIC	Notice of Change in Control filed by Mr. Hylton Wright, Betty Wright, Tamara Thomas, Loudene Riggs, Alease Lambert, and Evelyn Wright as a group to control up to 19.65% of the voting shares of Surrey Bancorp, Mount Airy, North Carolina.*	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>	
25A	Fleet National Bank, Providence, Rhode Island, to amend the articles of association of its Edge Corporation subsidiary, Boston Overseas Financial Corporation, Boston, Massachusetts.	

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>
781028	Bank of Essex 323 Prince Street Tappahannock, Virginia 22560	11/29/2004	02/13/2005	O		X

Section VI – CRA examinations scheduled for 2nd Quarter of 2005

<i>Institution</i>	<i>Location</i>
Southern Community Bank and Trust	Winston-Salem, North Carolina
Capital One	Glen Allen, Virginia
MainStreet Bank	Herndon, Virginia
The Bank of Marion	Marion, Virginia
Hanover Bank	Mechanicsville, Virginia
Heritage Bank and Trust	Norfolk, Virginia
Consolidated Bank and Trust Company	Richmond, Virginia
Planters Bank and Trust Company of Virginia	Staunton, Virginia
Bank of Monroe	Union, West Virginia

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, February 19, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	1 st United Bank, Boca Raton, Florida, to establish a branch located at 335 South County Road, Palm Beach, Florida.*	Newspaper – 02/24/2005
Branch	Pilot Bank, Tampa, Florida, to establish a branch located at 668 Oakfield Drive, Brandon, Florida.*	Newspaper – 02/27/2005

*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>
CIC	First Georgia Community Corporation, Jackson, Georgia, after-the-fact change in control notice filed by William B. Jones, Martha S. Jones Trust FBO Bryan Jones, Martha S. Jones Trustee, Christopher Bryan Jones, Jones Family Fund Foundation, and Jones Petroleum Company, Inc., all of Jackson, Georgia, to retain 11.82 percent of the outstanding shares of First Georgia Community Corp., and its subsidiary, First Georgia Community Bank, both of Jackson, Georgia.	Newspaper – N/Avail Fed Reg – N/Avail
CIC	Frontier National Corporation, Sylacauga, Alabama, prior change in control notice filed by the CM/FS Reeves Investment, L.P., Frances Skinner Reeves, Charles Monroe Reeves, Craig Jody Berlin, all of West Point, Georgia; Steven deRalph Townson, Chelsea, Alabama; Steven Jeffrey Eisen, Nashville, Tennessee; Harold Beryl Kushner, Birmingham, Alabama; and Christopher Noel Zodrow, Auburn, Alabama; to acquire 32.00 percent of the outstanding shares of Frontier National Corporation, Sylacauga, Alabama, and its subsidiary, Frontier Bank, LaGrange, Georgia.	Newspaper – 03/04/2005 Fed Reg – 02/15/2005

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>
2817677	Bay Bank 10861 Dauphin Island Parkway Theodore, Alabama 36582 (251) 973-0333	11/01/2004	02/16/2005	S		X

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, February 19, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Iowa State Bank, Wapello, Iowa, to establish a branch facility to be located at 1403 S. Roosevelt Avenue, Burlington, Iowa.*	Newspaper – 02/17/2005

* 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)	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 51 percent of the voting shares of Peoples State Bank, Jeffersonville, Georgia.*	Fed Reg – 02/22/2005 Newspaper – N/Avail
CIC	Notice by Michael J. Rivers, Winona, Minnesota, to acquire approximately 22.07 percent of the voting shares of Central Wisconsin Financial Services, Inc., Wausau, Wisconsin, and thereby indirectly acquire Bank of Wausau, Wausau, Wisconsin.	Fed Reg – 02/22/2005 Newspaper – N/Avail
3(a)(1)	Independent Alliance Banks, Inc., Fort Wayne, Indiana, to become a bank holding company by acquiring 100 percent of the voting shares of Grabill Bancorp, Grabill, Indiana, and thereby indirectly acquire Grabill Bank, Grabill, Indiana, and Marbank Financial Corporation, Markle, Indiana, and thereby indirectly acquire MarkleBank, Markle, Indiana.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	LeRoy C. Darby, Inc. Employee Stock Ownership Plan With 401(k) Provisions, Monona, Iowa, to acquire an additional 17 shares of common stock, or 11.33 percent, of LeRoy C. Darby, Inc., Monona, Iowa, for an aggregate ownership of up to 36 percent, and thereby indirectly acquire Peoples State Bank, Elkader, Iowa, and Union State Bank, Monona, Iowa.*	Fed Reg – 03/04/2005 Newspaper – 03/04/2005
3(a)(3)	LeRoy C. Darby, Inc., Monona, Iowa, and LeRoy C. Darby, Inc. Employee Stock Ownership Plan With 401(k) Provisions, Monona, Iowa, to acquire 100 percent of PSB Bancshares, Ltd., Postville, Iowa, and thereby indirectly acquire Postville State Bank, Postville, Iowa.*	Fed Reg – 03/04/2005 Newspaper – 03/04/2005

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)	PrairieLand Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois, to increase its ownership from 44.97 percent to 49.69 percent of PrairieLand Bancorp, Inc., Bushnell, Illinois, and thereby indirectly acquire Farmers and Merchants State Bank of Bushnell, Bushnell, Illinois.*	Fed Reg – N/Avail Newspaper – 03/14/2005
CIC	Notice by Douglas M. Kratz, Bettendorf, Iowa, and Perry B. Hansen, Rapids City, Illinois, to acquire more than 24.99 percent of the voting shares of Ridgestone Financial Services, Inc., Brookfield, Wisconsin, and thereby indirectly acquire Ridgestone Bank, Brookfield, Wisconsin.	Fed Reg – 02/22/2005 Newspaper – 02/21/2005

* 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>
4(c)(8)	First Eagle Bancshares, Inc., Hanover Park, Illinois, to continue to engage in making or extending loans or credit.	Fed Reg – 03/08/2005

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 Second Quarter of 2005

<i>Institution</i>	<i>Location</i>
Hinsdale Bank and Trust Co.	Hinsdale, Illinois
Grundy Bank	Morris, Illinois
Cole Taylor Bank	Rosemont, Illinois
UnionBank	Streator, Illinois
Alpha Community Bank	Toluca, Illinois
Hinsbrook Bank and Trust Co.	Willowbrook, Illinois
1 st Source Bank	South Bend, Indiana
Isabella Bank and Trust	Mount Pleasant, Michigan
Warren Bank	Warren, Michigan
First Banking Center	Burlington, Wisconsin
Baylake Bank	Sturgeon Bay, Wisconsin

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, February 19, 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>
3A1	BNA Bancshares, Inc., New Albany, Mississippi, to become a bank holding company by acquiring 100 percent of Bank of New Albany, New Albany, Mississippi. (Previously submitted during the week ending February 12, 2005.)	Newspaper – 03/07/2005 Fed Reg – 03/18/2005
3A3, 18C, and Branch	First Banks, Inc., St. Louis, Missouri, and its subsidiary bank holding company, The San Francisco Company, San Francisco, California, to acquire 100 percent of FBA Bancorp, Inc., Chicago, Illinois, and thereby indirectly acquire First Bank of the Americas, S.S.B., Chicago, Illinois. Also, First Bank, St. Louis, Missouri, to merge with First Bank of the Americas, S.S.B., Chicago, Illinois, and to retain the acquired facilities as branch offices.*	Newspaper – 03/16/2005 Fed Reg – 03/18/2005

* 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>	<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:

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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, February 19, 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>
CIC	Retroactive Notice by The Brian C. Barenscheer 2004 Revocable Trust - A, Minneapolis, Minnesota; Charles F. Diessner, trustee, Maple Grove, Minnesota; James P. Barenscheer, trustee, Bloomington, Minnesota; and John M. MacKany, trustee, Eden Prairie, Minnesota to gain control of American Bancorporation, St. Paul, Minnesota, and thereby indirectly gain control of American Bank of St. Paul, St. Paul, Minnesota and Olivia Bancorporation, Inc., St. Paul, Minnesota, the parent company of American State Bank of Olivia, Olivia, Minnesota.	Fed Reg – 02/28/2005 Newspaper – 02/24/2005
CIC	Notice by William E. Blomster, Keri Hilgendorf and Lance Blomster all of Fairmont, Minnesota acting in concert to gain control of B & M Bancshares, Inc., Fairmont, Minnesota and thereby indirectly gain control of State Bank of Fairmont, Fairmont, Minnesota.	Fed Reg – 02/16/2005 Newspaper – N/Avail
3(a)(1)	Bozeman Bancorp, Inc., Manhattan, Montana, to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Bozeman, Bozeman, Montana.*	Fed Reg – 03/14/2005 Newspaper – N/Avail
CIC	Retroactive Notice by The Brian C. Barenscheer 2004 Revocable Trust - B, Minneapolis, Minnesota; Charles F. Diessner, trustee, Maple Grove, Minnesota; James P. Barenscheer, trustee, Bloomington, Minnesota; and John M. MacKany, trustee, Eden Prairie, Minnesota to gain control of Citizens Bancshares of Woodville, Inc., Woodville, Wisconsin and thereby indirectly gain control of Citizens State Bank, Hudson, Wisconsin.	Fed Reg – 02/28/2005 Newspaper – 02/24/2005

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)(1)	Freedom Bancorporation, Columbia Falls, Montana, to become a bank holding company by acquiring 100 percent of Freedom Bank, Columbia Falls, Montana, a de novo bank.*	Fed Reg – 03/18/2005 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	

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.

Section V – Availability of CRA public evaluations

<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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, February 19, 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>
CIC	Notification by Bill D. Inhofe, Muskogee, Oklahoma, to acquire control of Boynton Holding Company, parent of Territory Bank, both in Muskogee, Oklahoma.	Newspaper – N/Avail Fed Reg – 02/22/2005

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.

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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.

<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>
896856	Castle Rock Bank 501 Wilcox Street Castle Rock, Colorado 80104-1736	11/15/2004	02/17/2005	S		X
236751	First State Bank NM 120 W. Plaza Taos, New Mexico 87571-5923	10/24/2004	02/18/2005	O	X	

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, February 19, 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:

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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.

<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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, February 19, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Nara Bank, Los Angeles, California, to establish a branch facility to be located at 1890 West Redondo Beach Boulevard, Gardena, California.*	Newspaper – 02/18/2005
Branch	Nara Bank, Los Angeles, California, to establish a branch facility to be located at 209-07 and 209-09 Northern Boulevard, Bayside, New York.*	Newspaper – 02/18/2005

* 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		

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>
3(a)(5)(C)	Cashmere Valley Financial Corporation, Cashmere, Washington, to become a bank holding company by acquiring at least 67 percent of Cashmere Valley Bank, Cashmere, Washington.	

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.

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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	
