
Federal Reserve Release



H.2

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

No. 10

Week Ending March 5, 2005

Testimony And Statements

Economic Outlook and Current Fiscal Issues -- statement by Chairman Greenspan before the House Committee on the Budget.

- Published, March 2, 2005

Bank Holding Companies

Toronto-Dominion Bank, Toronto, Canada -- commenter's request for reconsideration of the Board's order approving the application to acquire 51 percent of the shares of Banknorth Group, Inc., Portland, Maine, and its subsidiary, Banknorth, National Association.

- Denied, March 4, 2005

Forms

Forms -- Final Board review to extend without revision the Recordkeeping Requirements Associated with the Real Estate Lending Standards Regulation for State Member Banks (Reg H-5); and to extend with revision the Ongoing Intermittent Survey of Households (FR 3016).

- Approved, March 3, 2005

Regulations And Policies

Capital Treatment of Trust Preferred Securities -- final amendments to Regulations H and Y to allow the continued limited inclusion of trust preferred securities in the tier I capital of bank holding companies, subject to stricter limits and standards (Docket No. R-1193).

- Approved, February 28, 2005

Community Reinvestment Act Regulations -- final interagency technical revisions to conform the regulations to changes in the standards for defining metropolitan statistical areas and census tracts (Docket No. R-1205).

- Approved, March 2, 2005

Confidentiality of Supervisory Ratings -- issuance of interagency advisory statement.

- Published, February 28, 2005

Regulation CC (Availability of Funds and Collection of Checks) -- publication for comment of proposed amendments to define remotely created checks and create transfer and presentment warranties for such checks (Docket No. R-1226).

- Approved, February 28, 2005

Enforcement

Huntington Bancshares Incorporated, Columbus, Ohio -- written agreement with the Federal Reserve Bank of Cleveland.

- Announced, March 1, 2005

PNC Bank, Pittsburgh, Pennsylvania, and Mellon Bank, N.A. -- issuance of a final decision and order of prohibition against Kenneth L. Coleman, a former employee of both institutions.

- Announced, March 1, 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

Atlanta

1st United Bank, Boca Raton, Florida -- to establish a branch at 335 South County Road, Palm Beach.
- Approved, March 2, 2005

Cleveland

The Andover Bank, Andover, Ohio -- to establish a branch at 100 South Chestnut Street, Jefferson, and request to exceed the limit of investment in bank premises.
- Approved, March 1, 2005

Secretary

Capital City Bank, Tallahassee, Florida -- to establish a branch at 2592 Crawfordville Highway, Crawfordville.
- Approved, March 1, 2005

Secretary

Comerica Bank, Detroit, Michigan -- to establish a branch at 1092 Blossom Hill Road, San Jose, California.
- Approved, March 1, 2005

Atlanta

Pilot Bank, Tampa, Florida -- to establish a branch at 668 Oakfield Drive, Brandon.
- Approved, March 3, 2005

Richmond

Prosperity Bank and Trust Company, Springfield, Virginia -- to operate a courier service in Burke, Chantilly, Fairfax, McLean, Springfield, Sterling, and Woodbridge.
- Approved, March 3, 2005

Bank Holding Companies

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan -- to acquire Capitol Development Bancorp Limited II and thereby acquire Bank of Bellevue, Bellevue, Washington, a de novo bank; and for Capitol Development Bancorp Limited II to become a bank holding company and to acquire 51 percent of the shares of Bank of Bellevue.
- Returned, March 1, 2005

Kansas City

First Centralia Bancshares, Inc., Centralia, Kansas -- to acquire Corning Investment Company, Inc., Atchison, and thereby acquire Farmers State Bank of Corning, Corning.
- Approved, March 2, 2005

Kansas City

First Liberty Capital Corporation Employee Stock Ownership Plan, Hugo, Colorado -- to acquire an additional 1.65 percent, for a total of 29.8 percent, of the shares of First Liberty Capital Corporation, parent of The First National Bank of Hugo.
- Approved, March 3, 2005

Cleveland

Hometown Bancorp, Inc., Kent, Ohio -- to become a bank holding company and to acquire Home Savings Bank; and election to become a financial holding company.
- Approved, February 28, 2005

Dallas

MNB Ventures, Inc., Mercedes, Texas -- to become a bank holding company and to acquire Mercedes Bancorp, Inc. and indirectly acquire Mercedes Delaware Financial Corporation, Dover, Delaware, and Mercedes National Bank, Mercedes.
- Approved, March 2, 2005

Kansas City

Morrill Bancshares, Inc., Merriam, Kansas -- to acquire Nemaha Investment Company, Inc., Atchison, and thereby acquire First State Bank of Goff, Goff.
- Approved, March 2, 2005

Bank Holding Companies

St. Louis

SouthernTrust Bancshares, Inc., Goreville, Illinois -- to become a bank holding company and to acquire SouthernTrust Bank, a de novo bank.
- Withdrawn, February 28, 2005

San Francisco

Western Sierra Bancorp, Cameron Park, California -- to acquire Gold Country Financial Services, Inc., Marysville, and thereby acquire Gold Country, National Association.
- Approved, February 28, 2005

Change In Bank Control

St. Louis

BankTennessee, Collierville, Tennessee -- change in bank control.
- Permitted, February 28, 2005

Atlanta

Great Financial Corporation, Miami Lakes, Florida -- change in bank control.
- Withdrawn, March 3, 2005

Kansas City

Olathe Bancorporation, Inc., Olathe, Colorado -- change in bank control.
- Permitted, March 2, 2005

Atlanta

TCB Bancshares, Inc., Crawford, Georgia -- change in bank control.
- Permitted, March 3, 2005

Competitive Factors Reports

San Francisco

Cashmere Valley Bank, Cashmere, Washington -- report on competitive factors of the proposed merger with Interim Cashmere Valley Bank.
- Submitted, March 3, 2005

Competitive Factors Reports

Chicago

Community Savings Bank, Edgewood, Iowa -- report on competitive factors of the proposed merger with Community Savings Bank, Robins.
- Submitted, February 28, 2005

San Francisco

First Hawaiian Bank, Honolulu, Hawaii -- report on competitive factors of the proposed merger with First Hawaiian Insurance, Inc.
- Submitted, March 3, 2005

Dallas

Franklin Bank, S.S.B., Houston, Texas -- report on competitive factors of the proposed merger with First National Bank of Athens, Athens.
- Submitted, March 2, 2005

Dallas

Franklin Bank, S.S.B., Houston, Texas -- report on competitive factors of the proposed merger with Elgin Bank of Texas, Elgin.
- Submitted, March 3, 2005

Dallas

Independent Bank, Coupland, Texas -- report on competitive factors of the proposed acquisition of the Waco branch of Independent Bank, McKinney.
- Submitted, February 28, 2005

San Francisco

Los Padres Bank, Solvang, California -- report on competitive factors of the proposed acquisition of the Thousand Oaks branch of Western Financial Bank, Irvine.
- Submitted, March 4, 2005

Atlanta

Mountain Valley Community Bank, Cleveland, Georgia -- report on competitive factors of the proposed merger with MVCB Interim Corporation.
- Submitted, March 3, 2005

Competitive Factors Reports

Chicago

NSTS Financial Corporation, Waukegan, Illinois -- report on competitive factors of the proposed acquisition of North Shore Trust and Savings.

- Submitted, March 1, 2005

St. Louis

Renasant Bank, Tupelo, Mississippi -- report on competitive factors of the proposed merger with Renasant Bank of Tennessee, Germantown, Tennessee.

- Submitted, March 3, 2005

San Francisco

Sincere Federal Savings Bank, San Francisco, California -- report on competitive factors of the proposed merger with Guaranty Interim Federal Savings Bank, Los Angeles.

- Submitted, March 3, 2005

Dallas

Texas Republic Bank, National Association, Quanah, Texas -- report on competitive factors of the proposed merger with Texas Republic Interim Bank, N. A., Frisco.

- Submitted, March 1, 2005

Chicago

Two Rivers Bank and Trust, Johnston, Iowa, a de novo bank -- report on competitive factors of the proposed merger with the Johnston branch of Burlington Bank and Trust, Burlington.

- Submitted, February 28, 2005

Extensions Of Time

Minneapolis

Dacotah Bank, Aberdeen, South Dakota -- extension to June 2, 2005, to merge with Dacotah Bank, Rolla, North Dakota; and Dacotah Bank, Valley City, and thereby establish seven branches.

- Granted, March 2, 2005

Extensions Of Time

Kansas City

First Centralia Bancshares, Inc., Centralia, Kansas -- extension to June 9, 2005, to acquire up to 8.30 percent of the shares of Morrill Bancshares, Inc., Merriam, Kansas, and thereby acquire Morrill and Janes Bank & Trust Company; City National Bank, Kilgore, Texas; and 1st Bank Oklahoma, Claremore, Oklahoma.
- Granted, March 2, 2005

Cleveland

S&T Bancorp, Inc., Indiana, Pennsylvania -- extension to June 6, 2005, to acquire up to 24.99 percent of the shares of Allegheny Valley Bancorp, Inc., Pittsburgh.
- Granted, March 4, 2005

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, March 5, 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 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, March 5, 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.

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<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>
None	

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, March 5, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Woodlands Bank, Williamsport, PA, to establish a branch facility to be located at 1146 Alleghany Street, Jersey Shore, Lycoming Co, PA.	Newspaper – 03/20/2005
Branch	Lafayette Ambassador Bank, Easton, PA, to establish a branch facility to be located at 1127 Chestnut Street, Emmaus, PA.	Newspaper – N/Avail
Branch	Sterling Bank, Mount Laurel, NJ, to establish a branch facility to be located at the intersection of Kresson Road and Centennial Boulevard, in the Main Street development, Voorhees, NJ.	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.

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

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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</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, March 5, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 3443 East State Road 32, Westfield, IN.	Newspaper – 03/09/2005
*Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 3360 Tittabawassee Road, Saginaw, MI.	Newspaper – 03/09/2005
*Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 1923 Dorothy Lane, Moraine, OH.	Newspaper – 03/04/2005

*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)	Peoples Community Bancorp, Inc., West Chester, OH to acquire American State Corporation and its wholly-owned subsidiary American State Bank, both of Lawrenceburg, IN.	Newspaper – N/Avail Fed Reg – N/Avail
*3(a)(3)	S&T Bancorp, Indiana, Pennsylvania, proposes to acquire up to 9.9 percent of CBT Financial Corporation, Clearfield, Pennsylvania, and indirectly, its wholly-owned subsidiary, Clearfield Bank & Trust Company, Clearfield, Pennsylvania	Newspaper – 03/24/2005 Fed Reg – 03/28/2005
*3(a)(3) *3(a)(5) *18(c) & *Branch	Sky Financial Group, Inc., Bowling Green, Ohio, proposes to acquire 100 percent of Belmont Bancorp, Inc., Bridgeport, Ohio, and thereby indirectly acquire Belmont National Bank, Wheeling, West Virginia	Newspaper – 03/23/2005 Fed Reg – 03/28/2005

*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>
3(a)(1)	Notification by SSNB, Inc., Lancaster, OH to become a bank holding company by acquiring the voting shares of Standing Stone National Bank, Lancaster, OH.

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:

O = Outstanding

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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>
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, March 5, 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 – 03/17/2005 Newspaper – 03/14/2005
3(a)(1)	Southern National Bancorp of Virginia, Inc., Charlottesville, Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of Sonabank N. A., Charlottesville, Virginia (in organization).*	Fed Reg – 03/25/2005 Newspaper – 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>
24(A)	Farmers Bank, Windsor, Virginia, to increase its investment in bank premises.	

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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, March 5, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Capital City Bank, Tallahassee, Florida, to merge with First National Bank of Alachua, Alachua, Florida.*	Newspaper – N/Avail
18(c)	First American Bank, Decatur, Alabama, to merge with First Citizens Bank, Talladega, Alabama.*	Newspaper – N/Avail
Branch	The Peoples Bank & Trust Company, Selma, Alabama, to establish a branch located at 401 19th Street North, Suite 111, Bessemer, Alabama.*	Newspaper – 03/25/2005
Branch	The Peoples Bank & Trust Company, Selma, Alabama, to establish a branch located at 1784 Taliaferro Trail, Montgomery, Alabama.*	Newspaper – 03/25/2005
Branch	The Peoples Bank & Trust Company, Selma, Alabama, to establish a branch located at 7167 Highway 22 North, Valley Grande, Alabama.*	Newspaper – 03/25/2005
Branch	The Peoples Bank & Trust Company, Selma, Alabama, to establish a branch located at Two Perimeter Park South, Suite 440 West, Birmingham, Alabama.*	Newspaper – 03/25/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 3653 Orlando Drive, Sanford, Florida, to be known as the Sanford Wal-Mart Money Center Office.*	Newspaper – 03/12/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 3250 Vineland Road, Osceola, Florida, to be known as the Kissimmee Wal-Mart Money Center Office.*	Newspaper – 03/12/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 1241 State Road 436, Unit 101, Casselberry, Florida, to be known as the Casselberry Wal-Mart Money Center Office.*	Newspaper – 03/12/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 1700 S. Orange Blossom Trail, Apopka, Florida, to be known as the Apopka Wal-Mart Money Center Office.*	Newspaper – 03/12/2005

*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 Farmers Bancshares, Inc., Portland, Tennessee, prior change in control notice filed by Douglas Williams and Zella Irene Williams, both of Portland, Tennessee, to acquire an additional 0.65 percent of the outstanding shares of First Farmers Bancshares, Inc., and its subsidiary, Farmers Bank, both of Portland, Tennessee. Total ownership will equal 10.29 percent.	Newspaper – 03/20/2005 Fed Reg – 04/24/2005
3(a)(5)	Capital City Bank Group, Inc., Tallahassee, Florida, to merge with First Alachua Banking Corporation, and its subsidiary, First National Bank of Alachua, both of Alachua, Florida.*	Newspaper – 03/25/2005 Fed Reg – N/Avail
CIC	Financial Corporation of Louisiana, Crowley, Louisiana, prior change in control notice filed by Financial Corporation of Louisiana Employee Stock Ownership Plan and Argent Trust, a division of National Independent Trust Company Trustee, to acquire 1.90 percent of the outstanding shares of Financial Corporation of Louisiana, Crowley, Louisiana, and its subsidiaries, First National Bank of Louisiana, Crowley, Louisiana, and Rayne State Bank & Trust Company, Rayne, Louisiana.	Newspaper – N/Avail Fed Reg – N/Avail
4(c)(8)	Firsttrust Corporation, New Orleans, Louisiana, to acquire 100 percent of the outstanding shares of Central Bank for Savings, Winona, Mississippi, and thereby engage in operating a savings association.*	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(3)	Firsttrust Corporation, New Orleans, Louisiana, to acquire 100 percent of the outstanding shares of Central Bank for Savings, Winona, Mississippi.*	Newspaper – N/Avail Fed Reg – N/Avail

*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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SN = Substantial noncompliance

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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>
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, March 5, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Cole Taylor Bank, Rosemont, Illinois, to establish a branch facility to be located at 15014 S. LaGrange Road, Orland Park, Illinois.*	Newspaper – 03/04/2005

* 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, to acquire 100 percent of the voting shares of Capitol Development Bancorp Limited II, Lansing, Michigan, and thereby indirectly acquire Bank of Auburn Hills (in organization), Auburn Hills, Michigan, and by Capitol Development Bancorp Limited II, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Bank of Auburn Hills (in organization), Auburn Hills, Michigan.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3) & 3(a)(1)	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 100 percent of the voting shares of Capitol Bancorp Colorado Limited, Lansing, Michigan, and thereby indirectly acquire Fort Collins Commerce Bank (in organization), Fort Collins, Colorado, and by Capitol Bancorp Colorado Limited, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Fort Collins Commerce Bank, Fort Collins, Colorado.*	Fed Reg – N/Avail 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
CIC	Notice by Jeffrey Dinklage, Wisner, Nebraska, to increase ownership of D & H Investments Corporation, Cherokee, Iowa, to 27.14 percent following the repurchase of 1,000 shares	Fed Reg – 03/22/2005 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>
3(a)(3)	Community State Bank Employee Stock Ownership Plan and Trust, Union Grove, Wisconsin, to increase its ownership of up to 33.24 percent of the voting shares of Union Bancorporation, Union Grove, Wisconsin, and thereby indirectly acquire Community State Bank, Union Grove, Wisconsin.*	Fed Reg – 03/28/2005 Newspaper – 03/20/2005
3(a)(3)	Great River Financial Group, Inc., Burlington, Iowa, to acquire 100 percent of Two Rivers Bank and Trust (in organization), Johnston, Iowa.*	Fed Reg – 03/28/2005 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 – 03/24/2005 Newspaper – 03/18/2005
CIC	Notice by Everett D. Lawrence, Marshall, Illinois, acting in concert with Lawrence Gravel, Phyllis Lawrence, and Kim Schmidt, to retain control of the voting stock of Preferred Bancorp, Inc., Casey, Illinois, and thereby indirectly acquire Preferred Bank, Casey, Illinois.	Fed Reg – 03/24/2005 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.

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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>
863746	Farmers & Merchants Savings Bank 101 E. Main St. Manchester, Iowa 52057 (563) 927-4475	08/30/2004	02/07/2005	S		X

Section VI – CRA examinations scheduled for

Quarter of

Institution

Location

None

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, March 5, 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>
3A3	Exchange National Bancshares, Inc., Jefferson City, Missouri, to acquire 100 percent of Bank 10, Belton, Missouri.*	Newspaper – N/Avail Fed Reg – 04/01/2005
3A3	Home Bancshares, Inc., Conway, Arkansas, to acquire 20 percent of White River Bancshares Company, Fayetteville, Arkansas (in organization), and thereby indirectly acquire Signature Bank of Arkansas, Fayetteville, Arkansas (formerly First Bank of South Arkansas, Camden, Arkansas).*	Newspaper – 03/27/2005 Fed Reg – 04/04/2005
3A3	Community First Bancshares, Inc., Harrison, Arkansas, to acquire 20 percent of White River Bancshares Company, Fayetteville, Arkansas (in organization), and thereby indirectly acquire Signature Bank of Arkansas, Fayetteville, Arkansas (formerly First Bank of South Arkansas, Camden, Arkansas).*	Newspaper – 03/27/2005 Fed Reg – 04/04/2005
3A1	White River Bancshares Company, Fayetteville, Arkansas, to become a bank holding company by acquiring 100 percent of Signature Bank of Arkansas, Fayetteville, Arkansas (formerly First Bank of South Arkansas, Camden, Arkansas).*	Newspaper – 03/28/2005 Fed Reg – 04/04/2005
3A3	First National Security Company, DeQueen, Arkansas, to acquire 100 percent of First Community Banking Corporation, Hot Springs, Arkansas, and thereby indirectly acquire First National Bank, Hot Springs, Arkansas; First National Bank in Mena, Mena, Arkansas; and First National Bank, Mount Ida, Arkansas.*	Newspaper – 04/04/2005 Fed Reg – 04/01/2005

* 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.

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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>
2837059	Southern Bank of Commerce Paragould, Arkansas	11/08/2004	03/02/2004	S		X
277558	First State Bank of St. Robert St. Robert, Missouri	11/29/2004	02/28/2005	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, March 5, 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 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 – 03/03/2005
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 – 03/02/2005
3(a)(3)	Security State Bank Holding Company, Jamestown, North Dakota, to acquire 100 percent of CNB, Inc., Walker, Minnesota and thereby indirectly acquire Centennial National Bank, Walker, Minnesota.*	Fed Reg – 03/28/2005 Newspaper – 03/21/2005

* 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>
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.

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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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, March 5, 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)	Republic Bancorp, Inc., Munden, Kansas, to become a bank holding company through the acquisition of 99.72 percent of the voting shares of National Family Bank, Munden, Kansas.	Newspaper – 04/02/2005 Fed Reg – 03/28/2005
3(a)(3)	Young Partners, L.P. and Young Corporation, both of Chillicothe, Missouri, to indirectly acquire, and Citizens Bancshares Co., Chillicothe, Missouri, to directly acquire an additional 11.6 percent, for a total of 23.3 percent of the voting shares of First Community Bancshares, Inc., Overland Park, Kansas, parent of First Community Bank, Lee's Summit, Missouri.	Newspaper – 03/27/2005 Fed Reg – 04/04/2005
3(a)(3)	Young Partners, L.P. and Young Corporation, both of Chillicothe, Missouri, to indirectly acquire, and Citizens Bancshares Co., Chillicothe, Missouri, to directly acquire an additional 2.06 percent, for a total of 6.95 percent of the voting shares of Clayco Banc Corporation, parent of CSB Bank, both in Claycomo, Missouri.	Newspaper – 03/27/2005 Fed Reg – 04/04/2005
CIC	Notification by Daniel Buford, Stephen Buford, Sam Buford, Ernest Dillard, Sheila Dillard, Aaron Dillard, and Hannah Dillard, all of Tulsa, Oklahoma; Sharon Linsenmeyer, Beatrice, Nebraska; and Sarah Dillard, Tampa, Florida, to acquire control of Healthcare Bancorp, Inc., parent of First BankCentre, both of Broken Arrow, Oklahoma.	Newspaper – N/Avail Fed Reg – 03/25/2005
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 no tice 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>
Withdrawal from Membership	Bank of Nebraska, La Vista, Nebraska requests to waive the 6-month notice of membership withdrawal.

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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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>
2451	Thunder Bank 102 N. Main Street Sylvan Grove, Kansas 67481	12/06/2004	03/02/2005	O		X
343051	Bank of Eufaula 102 N. Main Street Eufaula, Oklahoma 74432-2426	12/06/2004	03/02/2005	S		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, March 5, 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</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, March 5, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Valley Independent Bank, El Centro, California, to establish a branch facility to be located at 10100 Trinity Parkway, Suite 400, Stockton, California.*	Newspaper – 03/10/2005

* 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)(1)	Pacific Coast National Bancorp, San Clemente, California, to become a bank holding company by acquiring 100 percent of Pacific Coast National Bank (In Organization), San Clemente, California.*	Newspaper – 03/25/2005 Fed Reg – 04/04/2005
3(a)(3)	FNB Bancorp, South San Francisco, California, to acquire 100 percent of Sequoia National Bank, San Francisco, California.*	Newspaper – N/Avail Fed Reg – 04/04/2005

* 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>
3(a)(5)(C)	Syringa Bancorp, Boise, Idaho, to become a bank holding company by acquiring 100 percent of Syringa Bank, Boise, Idaho.

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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<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	
