
Federal Reserve Release



H.2

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

No. 25

Week Ending June 18, 2005

Advisory Councils

Consumer Advisory Council -- request for nominations for ten new members.
- Announced, June 15, 2005

Enforcement

Farmers Bank of Maryland, Annapolis, Maryland -- issuance of an order of prohibition against Frank G. Caton, a former branch manager and institution-affiliated party.
- Announced, June 17, 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

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 6745 North Church Avenue, Mulberry, Florida.
- Approved, June 16, 2005

Dallas

Texas Star Bank, Van Alstyne, Texas -- to establish a branch at 101 Gene Autry Drive, Tioga.
- Approved, June 15, 2005

Cleveland

The Croghan Colonial Bank, Fremont, Ohio -- to establish a branch at 27 East Main Street, Norwalk.
- Approved, June 13, 2005

Kansas City

United Bank & Trust, Marysville, Kansas -- to establish a branch at 1800 Claflin Road, Manhattan.
- Approved, June 16, 2005

San Francisco

United Security Bank, Fresno, California -- to establish a branch at 7088 North First Street.
- Approved, June 14, 2005

Richmond

Waccamaw Bank, Whiteville, North Carolina -- to establish a branch at 4945 Southport Supply Road Southeast, Southport.
- Approved, June 17, 2005

Bank Holding Companies

Atlanta

Hometown Community Bancshares, Inc., Braselton, Georgia -- to become a bank holding company and to acquire Hometown Community Bank, a de novo bank.
- Approved, June 16, 2005

Atlanta

Neighborhood Bank Corporation, Palatka, Florida -- to become a bank holding company and to acquire Putnam State Bank.
- Approved, June 17, 2005

Chicago

North Star Financial Holdings, Inc., Bingham Farms, Michigan -- to become a bank holding company and to acquire N Star Community Bank, a de novo bank; and for N Star Community Bank to become a member of the Federal Reserve System.
- Approved, June 16, 2005

Richmond

Sandy Spring Bancorp, Inc., Olney, Maryland -- relief from certain commitments.
- Granted, June 14, 2005

San Francisco

Sterling Financial Corporation, Spokane, Washington -- to become a bank holding company and to acquire Sterling Savings Bank.
- Approved, June 17, 2005

Atlanta

Total Bancshares Corp., Miami, Florida -- relief from a commitment.
- Granted, June 13, 2005

Minneapolis

Tradition Bancshares, Inc., Edina, Minnesota -- to become a bank holding company and to acquire Tradition Capital Bank, a de novo bank.
- Approved, June 16, 2005

Bank Mergers

Richmond

NBRS Financial, Rising Sun, Maryland -- to purchase certain assets and assume certain liabilities of the Penn Hills, Pennsylvania, branch of Susquehanna Bank PA, Lititz.

- Approved, June 15, 2005

Change In Bank Control

Kansas City

Rock Springs American Bancorporation, Inc., Rock Springs, Wyoming -- change in bank control.

- Permitted, June 14, 2005

Atlanta

Saint Landry Bancshares, Inc., Opelousas, Louisiana -- change in bank control.

- Permitted, June 13, 2005

Competitive Factors Reports

Kansas City

Bank of Weston, Weston, Missouri -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Camden Point branch of UMB Bank, National Association, Kansas City.

- Submitted, June 17, 2005

Cleveland

First Financial Bank, National Association, Hamilton, Ohio -- report on competitive factors of the proposed merger with Community First Bank & Trust, Celina, and Sand Ridge Bank, Highland, Indiana.

- Submitted, June 13, 2005

Chicago

First National Bank of Danville, Danville, Illinois -- report on competitive factors of the proposed merger with American Savings Bank of Danville.

- Submitted, June 14, 2005

Competitive Factors Reports

Kansas City

First National Bank, Sidney, Nebraska -- report on competitive factors of the proposed merger with First National Bank, Torrington, Wyoming.
- Submitted, June 16, 2005

Dallas

First Victoria National Bank, Victoria, Texas -- report on competitive factors of the proposed merger with Planters & Merchants State Bank, Hearne.
- Submitted, June 14, 2005

Chicago

Fortress Bank, Westby, Wisconsin -- report on competitive factors of the proposed merger with Wisconsin State Bank, Random Lake.
- Submitted, June 14, 2005

Chicago

Harvard Savings Bank, Harvard, Illinois -- report on competitive factors of the proposed merger with Harvard Savings Interim Bank II.
- Submitted, June 14, 2005

Boston

The Berlin City Bank, Berlin, New Hampshire -- report on competitive factors of the proposed merger with The Pemigewasset National Bank of Plymouth, Plymouth.
- Submitted, June 17, 2005

Minneapolis

The First National Bank in Sioux Falls, Sioux Falls, South Dakota -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Brandon branch of Security Bank, Madison.
- Submitted, June 16, 2005

Chicago

United Community Bank, Chatham, Illinois -- report on competitive factors of the proposed merger with State Bank of Auburn, Auburn.
- Submitted, June 14, 2005

Competitive Factors Reports

Secretary

Zions First National Bank, Salt Lake City, Utah -- report on competitive factors of the proposed acquisition of the deposits of American Investment Bank, National Association.

- Submitted, June 13, 2005

Extensions Of Time

Secretary

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

- Granted, June 14, 2005

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, June 18, 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>
4(c)(8)	Boston Private Financial Holdings, Inc., Boston, Massachusetts - to acquire Gibraltar Financial Corporation and its wholly-owned subsidiary, Gibraltar Bank, FSB, both of Coral Gables, Florida	Newspaper – 07/08/2005 Fed Reg – 07/11/2005

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, June 18, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch office at 100 Homewood Way, Penn Township, New County, Pennsylvania.	Newspaper – 07/01/2005

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

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

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4C8	Banco do Brasil S.A., Brazil, requests prior approval pursuant to Section 4(c)(8) of the BHC Act and Section 225.24(a) of Regulation Y, for its recently formed, wholly-owned subsidiary, Banco do Brasil Securities LLC, (formerly BB Leasing Services, LLC) a registered broker-dealer in New York, to commence engaging in securities brokerage and riskless principal services and acting as agent in the private placement of securities.	Fed Reg – 07/01/2005

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

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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 3

Federal Reserve Bank of Philadelphia

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Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	
Investment	MBNA Europe Bank Limited, United Kingdom, a wholly owned subsidiary of MBNA America Bank, N.A., Wilmington, DE, to invest \$302 million (\$160 Million UK), into Marlin House Holdings Limited, Watford, Hertfordshire.	

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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, June 18, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*Branch	FifthThird Bank, Grand Rapids, Michigan to establish branch at 6040 Stadium Drive, Kalamazoo, Michigan 49009	Newspaper – 06/23/2005
*Branch	Fifth Third Bank, Grand Rapids, Michigan to establish branch at 2805 10 Mile Road NE, Rockford, Michigan 49341	Newspaper – 06/23/2005
*Branch	Fifth Third Bank, Grand Rapids, Michigan to establish branch at 3402 Heartland Street, Marion, Illinois 62959	Newspaper – 06/23/2005
*Branch	Fifth Third Bank, Cincinnati, OH to establish branch at 940 Sheraton Drive, Mars, PA	Newspaper – 06/23/2005
*Branch	Fifth Third Bank, Cincinnati, OH to establish branch at 1669 Holt Road, Columbus, OH	Newspaper – 06/23/2005
*Branch	Sky Bank, 10 E. Main St., Salineville, OH to establish branch facility at Mt. Lebanon Financial Center, 327 Cochran Rd., Mt. Lebanon, PA	Newspaper – 06/21/2005
*Branch	Sky Bank, 10 E. Main St., Salineville, OH to establish branch facility at OSU Campus Financial Center, 1824 N. High St., Columbus, OH	Newspaper – 06/21/2005

*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.

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

Section VI – CRA examinations scheduled for Quarter of

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

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, June 18, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Charter Bank, Charlotte, North Carolina, to establish a branch at 2501 Blue Ridge Road, Suite 100, Raleigh, North Carolina.*	Newspaper – 06/23/2005

*Subject to the provisions of the Community Reinvestment Act.

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Coastal Banking Company, Inc., Beaufort, South Carolina, to merge with First Capital Bank Holding Company, Inc., Fernandina Beach, Florida.*	Fed Reg – 07/11/2005 Newspaper – 07/08/2005

*Subject to the provision of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, June 18, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 9951 Okeechobee Boulevard, West Palm Beach, Florida, to be known as the Baywinds Office.*	Newspaper – 06/17/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 13927 St. Augustine Road, Jacksonville, Florida, to be known as the Bartram Park Office.*	Newspaper – 06/26/2005

*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>
3(a)(3)	First Security Group, Inc., Chattanooga, Tennessee, to acquire 100 percent of the outstanding shares of Jackson Bank & Trust, Gainesboro, Tennessee.*	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(1)	Mountain Valley Bancshares, Inc., Cleveland, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Mountain Valley Community Bank, Cleveland, Georgia.*	Newspaper – 06/18/2005 Fed Reg – 06/30/2005
3(a)(1)	Sapelo Bancshares, Inc., to acquire 100 percent of the outstanding shares of Sapelo National Bank, both of Darien, Georgia.*	Newspaper – 07/07/2005 Fed Reg – 07/08/2005

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

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

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

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, June 18, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Comerica Bank, Detroit, Michigan, to establish two branch facilities at the following locations: 680 Newport Center Drive, Suite 290, Newport Beach, California; and 12001 W. San Vicente Blvd., Suite 100, Los Angeles, California.*	Newspaper – 06/18/2005
Branch	Port Byron State Bank, Port Byron, Illinois, to establish a branch facility to be located at 104 West Third Street, Coal Valley, Illinois.*	Newspaper – 06/24/2005

* 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>
3(a)(3)	Albany Bancshares, Inc., Albany, Illinois, to acquire 100 percent of the voting shares of Hillsdale Development Corporation, Hillsdale, Illinois, and thereby indirectly acquire Old Farmers & Merchants State Bank, Hillsdale, Illinois.*	Fed Reg – 06/30/2005 Newspaper – 06/25/2005
3(a)(1)	AztecAmerica Financial Group, Inc., Berwyn, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of AztecAmerica Bank (in organization), Berwyn, Illinois.*	Fed Reg – N/Avail Newspaper – N/Avail
CIC	Notice by Marjorie E. Binder, Chicago, Illinois, to acquire control of 97.31 percent of the outstanding common stock and 97.95 percent of the outstanding B common stock of Bellwood Bancorporation, Inc., Bellwood, Illinois, and thereby indirectly acquire Greater Chicago Bank, Bellwood, Illinois.	Fed Reg – 06/24/2005 Newspaper – 06/30/2005
3(a)(3)	Capitol Bancorp, Ltd., Lansing, Michigan, and Capitol Development Bancorp Limited I, Lansing, Michigan, to acquire 51 percent of the voting shares of Bank of San Francisco (in organization), San Francisco, California.*	Fed Reg – 07/11/2005 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>
CIC	Notice by Ralph Mason, Bourbon, Indiana and Brad Mason, Bourbon, Indiana, to acquire control of The First State Bank of Bourbon, Bourbon, Indiana.	Fed Reg – 06/29/2005 Newspaper – 06/16/2005
3(a)(1)	Lamplighter Financial, MHC, Wauwatosa, Wisconsin and Wauwatosa Holdings, Inc., Wauwatosa, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Wauwatosa Savings Bank, Wauwatosa, Wisconsin.*	Fed Reg – 07/15/2005 Newspaper – N/Avail
3(a)(1)	Western Illinois Bancshares, Inc., Monmouth, Illinois. to become a bank holding company by acquiring 100 percent of the voting shares of Midwest Bank of Western Illinois, Monmouth, Illinois.*	Fed Reg – 07/08/2005 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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, June 18, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Lincoln County, Elsberry, Missouri, to establish a branch facility to be located at 4001 East Highway 47, Winfield, Missouri.*	Newspaper – 06/28/2005

* 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>
3A3	Mercantile Bancorp, Inc., Quincy, Illinois, to increase its ownership from 32.81 percent up to 39.95 percent of New Frontier Bancshares, Inc., St. Charles, Missouri, and thereby increase its indirect control of New Frontier Bank, St. Charles, Missouri.*	Newspaper – 07/11/2005 Fed Reg – 07/15/2005

* 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	

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

Section VI – CRA examinations scheduled for Quarter of

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, June 18, 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 Nancy A Malitz, Detroit, Michigan and Barbara G. Lee, Kalispell, Montana to gain control of Ravalli County Bankshares, Inc., Hamilton, Montana and thereby indirectly gain control of Ravalli County Bank, Hamilton, Montana and West One Bank, Kalispell, Montana.	Fed Reg – 07/01/2005 Newspaper – N/Avail
3(a)(1)	Vision Bancshares, Inc., St. Louis Park, Minnesota to become a bank holding company by acquiring 100 percent of Vision Bank, St. Louis Park, Minnesota, a bank in organization.*	Fed Reg – 07/13/2005 Newspaper – N/Avail
CIC	Notice by the John C. Elsenpeter 2004 Term Trust and Vicki J. Elsenpeter 2004 Term Trust, both of Walker, Minnesota to retain control of Walker Bank Co., Walker, Minnesota and thereby indirectly retain control of First National Bank of Walker, Walker, Minnesota and Lakes State Bank, Pequot Lakes, Minnesota.	Fed Reg – 06/22/2005 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.

<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, June 18, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Peoples Bank, Oklahoma City, Oklahoma, to establish a branch at 12401 North May, Oklahoma City, Oklahoma.	Newspaper – 06/29/2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Gregory L. Massey, Durant, Oklahoma, to retain control of Durant Bancorp, Inc., parent of First United Bank & Trust Company, both in Durant, Oklahoma.	Newspaper – N/Avail Fed Reg – 07/05/2005

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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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>
222754	First Westroads Bank 10855 W. Dodge Road Omaha, Nebraska 68154-2666	04/11/2005	06/17/2005	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, June 18, 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.

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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</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, June 18, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C Branch	Community Bank of Nevada, Las Vegas, Nevada, to merge with Bank of Commerce, Henderson, Nevada, and thereby acquire three branch offices of Bank of Commerce, all located in Nevada.*	Newspaper – 07/08/2005

* 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>	
3(5)(C)	Northwest Community Bancorp, Inc., Shoreline, Washington, to become a bank holding company by acquiring 100 percent of Shoreline Bank, Shoreline, 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.

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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<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	