
Federal Reserve Release



H.2

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

No. 27

Week Ending July 2, 2005

Bank Holding Companies

PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- request for reconsideration of the Board's order approving the application to merge with Riggs National Corporation, Washington, D.C., and to acquire its subsidiary bank, Riggs Bank National Association, McLean, Virginia.

- Denied, June 29, 2005

Discount Rates

Discount and Advance Rates -- increase in the primary credit rate from 4 percent to 4-1/4 percent by twelve Federal Reserve Banks.

- Approved, June 30, 2005

Forms

Forms -- final Board review to extend with revision the Annual Report of Foreign Banking Organizations (FR Y-7) and Financial Statements of U.S. Nonbank Subsidiaries Held by Foreign Banking Organizations (FR Y-7N); and to extend without revision the Abbreviated Financial Statements of U.S. Nonbank Subsidiaries Held by Foreign Banking Organizations (FR Y-7NS) and Capital and Asset Report for Foreign Banking Organizations (FR Y-7Q).

- Approved, June 29, 2005

Enforcement

J.P. Morgan Chase & Co., New York, New York -- order of prohibition and order to cease and desist against Matthew T. Stromgren, a former financial advisor.

- Announced, June 28, 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

Capital Bank, Montgomery, Alabama -- to establish a branch at 3311 Malcolm Drive.

- Approved, June 29, 2005

Secretary

Comerica Bank, Detroit, Michigan -- to establish branches at 680 Newport Center Drive, Suite 290, Newport Beach, California, and 12001 West San Vicente Boulevard, Suite 100, Los Angeles.

- Approved, June 29, 2005

Richmond

First Charter Bank, Charlotte, North Carolina -- to establish a branch at 2501 Blue Ridge Road, Suite 100, Raleigh.

- Approved, June 28, 2005

Kansas City

FirstBank, Antlers, Oklahoma -- to establish a branch at 701 South Broadway, Coalgate.

- Approved, July 1, 2005

San Francisco

Oak Valley Community Bank, Oakdale, California -- to establish a branch in Main Street Plaza at the corner of West Main Street and Wilma Avenue, Ripon.

- Approved, June 28, 2005

Chicago

Port Byron State Bank, Port Byron, Illinois -- to establish a branch at 104 West Third Street, Coal Valley, and to increase its investment in bank premises.

- Approved, June 30, 2005

Cleveland

Sky Bank, Salineville, Ohio -- to establish a branch at OSU Campus Financial Center, 1824 North High Street, Columbus.

- Approved, June 27, 2005

Bank Branches, Domestic

Cleveland

Sky Bank, Salineville, Ohio -- to establish a branch at Mt. Lebanon Financial Center, 327 Cochran Road, Mt. Lebanon, Pennsylvania.
- Approved, June 27, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 13927 St. Augustine Road, Jacksonville, Florida.
- Approved, June 30, 2005

Bank Holding Companies

Boston

First Brandon Financial Corporation, Brandon, Vermont -- to become a bank holding company and to acquire First Brandon National Bank.
- Approved, June 30, 2005

Atlanta

Georgian Bancorporation, Inc., Powder Springs, Georgia -- relief from a commitment.
- Granted, June 29, 2005

San Francisco

Mission Oaks Bancorp, Temecula, California -- to become a bank holding company and to acquire Mission Oaks National Bank.
- Approved, July 1, 2005

General Counsel

TCF Financial Corporation, Wayzata, Minnesota -- request for an exemption under the Depository Institutions Management Interlocks Act and Regulation L.
- Granted, June 30, 2005

Atlanta

Vision Bancshares, Inc., Panama City, Florida -- relief from a commitment.
- Withdrawn, June 30, 2005

Bank Holding Companies

Minneapolis

Vision Bancshares, Inc., St. Louis Park, Minnesota -- to become a bank holding company and to acquire Vision Bank, a de novo bank.
- Withdrawn, June 27, 2005

Bank Mergers

Atlanta

Bank of Alabama, Birmingham, Alabama -- to merge with United Bank of the Gulf Coast, Sarasota, Florida.
- Approved, July 1, 2005

Banks, Foreign

Director, BS&R

Aozora Bank, Ltd., Tokyo, Japan -- to establish a representative office in New York, New York.
- Approved, June 29, 2005

Change In Bank Control

Kansas City

Garden City Bancshares, Inc., Garden City, Missouri -- change in bank control.
- Permitted, June 29, 2005

St. Louis

Liberty Bancshares, Inc., Alton, Illinois -- to retain control of Liberty Bancshares, Inc.
- Permitted, June 28, 2005

Philadelphia

Malvern Bank Corporation, Malvern Pennsylvania -- change in bank control.
- Permitted, July 1, 2005

Competitive Factors Reports

Kansas City

The Bank of Fairport, Maysville, Missouri -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Clarksdale branch of UMB Bank, N.A., Kansas City.

- Submitted, June 29, 2005

Atlanta

The Bank, Birmingham, Alabama, an interim thrift institution -- report on competitive factors of the proposed merger with The Bank.

- Submitted, June 29, 2005

Atlanta

FSGBank, National Association, Chattanooga, Tennessee -- report on competitive factors of the proposed merger with Jackson Bank and Trust, Gainesboro.

- Submitted, June 27, 2005

Dallas

Inter National Bank, McAllen, Texas -- report on competitive factors of the proposed merger with City National Bank, Weslaco.

- Submitted, June 30, 2005

Extensions Of Time

Atlanta

BancTenn Corporation, Kingsport, Tennessee -- extension to July 6, 2005, to acquire up to 20 percent of the shares of Paragon Commercial Corporation, Raleigh, North Carolina, and Paragon Commercial Bank.

- Granted, June 29, 2005

Director, BS&R

Citigroup Inc., New York, New York -- extension of time to conform certain investments of its subsidiary, Banco Nacional de Mexico, S.A., Mexico City, Mexico, to the requirements of Regulation K and request to make an additional investment.

- Granted, June 30, 2005

Extensions Of Time

Kansas City

Citizens Bancshares, Inc. ESOP, Edmond, Oklahoma -- extension to September 30, 2005, to acquire up to 40 percent of the shares of Citizens Bancshares, Inc., parent of Citizens Bank of Edmond.

- Granted, June 30, 2005

Financial Holding Companies

Director, BS&R

Eurohypo Aktiengesellschaft, Eschborn, Germany -- election to be treated as a financial holding company.

- Effective, June 30, 2005

San Francisco

Great Basin Financial Corporation, Elko, Nevada -- election to become a financial holding company.

- Effective, June 30, 2005

New York

HSBC Overseas Holdings (UK) Limited, London, England -- election to become a financial holding company.

- Effective, June 30, 2005

International Operations

Director, BS&R

J.P. Morgan Chase & Co., New York, New York -- waiver of remainder of notification period for JPMorgan Chase Bank, National Association, Columbus, Ohio, to establish a branch in Riyadh, Saudi Arabia.

- Granted, June 30, 2005

Atlanta

Trustmark National Bank, Jackson, Mississippi -- to establish a branch in George Town, Grand Cayman, Cayman Islands.

- Withdrawn, June 29, 2005

Regulations And Policies

FOMC

Short-term Interest Rates -- increase in the target for the federal funds rate from 3 percent to 3-1/4 percent.

- Approved, June 30, 2005

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, July 2, 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

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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>
CIC	Adirondack Bancorp, Utica, New York, Change in Control by The H.T. Clark I Family Limited Partnership (“Limited Partnership”), and Harold T. Clark Jr., both of Utica, New York, as general partner to acquire 72.19% of the common shares of Adirondack Bancorp Inc.; simultaneously Limited Partnership to become a “qualified family limited partnership”.	Newspaper – N/Avail Fed Reg – N/Avail

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4C8	Fubon Financial Holding Co., Ltd., Taipei, Taiwan, to engage in certain limited securities activities through its indirect wholly-owned subsidiaries, Fubon Securities USA LLC and Fubon Asset Management USA LLC, both of Pasadena, California.	Fed Reg – 07/21/2005

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

<i>Type</i>	<i>Application</i>
INV	J.P. Morgan International Finance Limited, Newark, Delaware, and Edge Act subsidiary of JPMorgan Chase Bank, National Association, Columbus, Ohio, to make an investment in a newly formed special purpose vehicle.

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

Applications and notifications filed during the week ending Saturday, July 2, 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 Putnam, LLC, Boston, MA to purchase up to 15% of the outstanding stock of Commerce Bancorp, Inc., Cherry Hill, NJ, pursuant to Section 225.41 of Regulation Y.	Newspaper – 07/20/2005 Fed Reg – 07/21/2005

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>	<i>Ending date of comment period</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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, July 2, 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>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

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

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, July 2, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Sentinel Bank, Richlands, Virginia, to establish a branch at the corner of Route 654, Pittston Road and Townview Drive, Lebanon, Virginia.*	Newspaper – 07/14/2005
Branch	Old Line Bank, Waldorf, Maryland to establish a branch and relocate its main office to a new building under construction in the 1400 block of Crain Highway, north of its intersection with Pointer Ridge Drive, Bowie, Maryland.*	Newspaper – 07/15/2005

*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

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					<i>LrgBk</i>	<i>SmBk</i>
809324	The Annapolis Banking and Trust Company 5 Church Circle Annapolis, Maryland 21401	04/11/2005	06/26/2005	S	X	
292524	Four Oaks Bank & Trust Company 6114 U.S. Highway 301 Four Oaks, North Carolina 27524	04/04/2005	06/26/2005	S	X	
1010930	United Bank, Inc. 514 Market Street Parkersburg, West Virginia 26101	10/18/2004	07/01/2005	S	X	

Section VI – CRA examinations scheduled for

Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, July 2, 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 Alabama, Birmingham, Alabama, to establish a branch located at 4720 Salisbury Road, Jacksonville, Florida.*	Newspaper – 07/12/2005
Branch	Marco Community Bank, Marco Island, Florida, to establish a mobile branch to operate from its main office throughout Collier County, Florida.*	Newspaper – 07/07/2005
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 5050 Northgate Road, Rogers, Arkansas.*	Newspaper – 07/09/2005

*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)(1)	Civic Bancorp, Nashville, Tennessee, to become a bank holding company by acquiring 100 percent of the outstanding shares of Civic Bank & Trust, Nashville, Tennessee (in organization).*	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(3)	CNLBancshares, Inc., Orlando, Florida, to acquire 100 percent of the outstanding shares of CNLBank, First Coast, Jacksonville, Florida (in organization).*	Newspaper – 07/18/2005 Fed Reg – 07/25/2005
3(a)(3)	First Security Group, Inc., Chattanooga, Tennessee, to acquire Jackson Bank & Trust, Gainesboro, Tennessee.*	Newspaper – 07/17/2005 Fed Reg – 07/18/2005
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)	Heritage First Bancshares, Inc., Rome, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of DeKalb Bank, Crossville, Alabama.*	Newspaper – 07/30/2005 Fed Reg – 07/25/2005
4(c)(8)	Heritage First Bancshares, Inc., Rome, Georgia, to acquire 100 percent of the outstanding shares of Heritage First Bank, a federal savings association, Rome, Georgia, and thereby engage in operating a savings association.*	Newspaper – 07/30/2005 Fed Reg – 07/25/2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Sapelo Bancshares, Inc., Darien, Georgia, to acquire 100 percent of the outstanding shares of Sapelo National Bank, Darien, Georgia.*	Newspaper – 07/07/2005 Fed Reg – 07/08/2005

*Subject to provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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Section V – Availability of CRA public evaluations

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

Section VI – CRA examinations scheduled for Quarter of

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, July 2, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	American Trust and Savings Bank, Dubuque, Iowa, to establish a branch facility to be located at 1601 60th Street, Suite 102, West Des Moines, Iowa.*	Newspaper – 07/01/2005
Branch	Rockford Bank and Trust Company, Rockford, Illinois, to establish a branch facility to be located at 4571 Guilford Road, Rockford, Illinois.*	Newspaper – 07/05/2005

* 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)(5)	Associated Banc-Corp, Green Bay, Wisconsin, to merge with State Financial Services Corporation, Milwaukee, Wisconsin, and thereby indirectly acquire State Financial Bank, N.A., Hales Corners, Wisconsin.*	Fed Reg – 07/30/2005 Newspaper – 06/20/2005
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 – 07/21/2005 Newspaper – 07/11/2005
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

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, 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
3(a)(3)	Clarkston Financial Corporation, Clarkston, Michigan, to acquire not less than 51 percent of the voting shares of Huron Valley State Bank (in organization), Milford, Michigan.*	Fed Reg – 07/18/2005 Newspaper – 07/17/2005
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)(5)	Firstbank Corporation, Alma, Michigan, to acquire 100 percent of the voting shares of Keystone Financial Corporation, Kalamazoo, Michigan, and thereby indirectly acquire Keystone Community Bank, Kalamazoo, Michigan.*	Fed Reg – 07/25/2005 Newspaper – N/Avail
3(a)(1)	Generations Bancorp, Inc., Waukesha, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Foundations Bank (in organization), Waukesha, Wisconsin.*	Fed Reg – 07/22/2005 Newspaper – N/Avail
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)(3)	Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois, to increase its ownership from 35.98 percent to 51 percent of Oswego Bancshares, Inc., Oswego, Illinois, and thereby indirectly acquire Oswego Community Bank, Oswego, Illinois.*	Fed Reg – 07/01/2005 Newspaper – 06/26/2005
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 – 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>
Membership	State Bank of the Lakes, Antioch, Illinois, to become a member of the Federal Reserve System.

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
123646	Salin Bank & Trust Company 8455 Keystone Crossing Drive Suite 100 Indianapolis, Indiana 46240 (317) 532-2265	11/29/2004	06/22/2005	S	X	

Section VI – CRA examinations scheduled for Quarter of

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, July 2, 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>
3A5 & 4C8	First Arkansas BancShares, Inc., Jacksonville, Arkansas, to merge with Lake Hamilton Enterprises, Inc., Little Rock, Arkansas, and thereby indirectly acquire First Team Bank, Heber Springs, Arkansas. Also, First Arkansas BancShares, Inc., to engage in data processing activities. (Previously submitted during the week ending June 25, 2005.)*	Newspaper – 07/23/2005 Fed Reg – 07/25/2005
CIC	Notice by Charles A. Hardcastle, Bowling Green, Kentucky, to gain control of Citizens First Corporation, Bowling Green, Kentucky.	Newspaper – 07/20/2005 Fed Reg – N/Avail
3A3, 18C, & Branch	First Banks, Inc., Hazelwood, Missouri, and its subsidiary bank holding company, The San Francisco Company, San Francisco, California, to acquire 100 percent of International Bank of California, Los Angeles, California. Also, First Bank, St. Louis, Missouri, to merge with International Bank of California, Los Angeles, California, and to retain the acquired facilities as branch offices.*	Newspaper – 07/27/2005 Fed Reg – 07/30/2005

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4C8	German American Bancorp, Jasper, Indiana, to continue to engage in reinsuring credit life and credit disability insurance through the retention of 100 percent ownership interest in German American Reinsurance Company, Ltd., Phoenix, Arizona.	Fed Reg – 07/21/2005

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

<i>Type</i>	<i>Application</i>
Investment	German American Bancorp, Jasper, Indiana, to retain 100 percent ownership interest in German American Reinsurance Company, Ltd., Turks and Caicos Islands, British West Indies, pursuant to Section 211.10(a)(5) of Regulation K.

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, July 2, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First PREMIER Bank, Sioux Falls, South Dakota request for approval to establish a new branch location at 536 N. Sycamore Avenue, Suite A, Sioux Falls, South Dakota.*	Newspaper – 07/07/2005

* 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>
CIC	Notice by John M. Morrison Florida Intangible Trust #6, dated March 3, 2005, Julie Morrison Arne, trustee to gain control of Central Bancshares, Inc., Golden Valley, Minnesota and indirectly gain control of Central Bank, Stillwater, Minnesota.	Fed Reg – 07/14/2005 Newspaper – 07/16/2005
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 – 06/17/2005
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 Ban 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 – 06/22/2005

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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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, July 2, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Canadian State Bank, Yukon, Oklahoma, to establish a branch at 5929 N. May Avenue, Oklahoma City, Oklahoma.	Newspaper – 07/11/2005

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)	First Centralia Bancshares, Inc., Centralia, Kansas, to directly acquire up to 14.33 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, parent of Century Capital Financial-Delaware, Inc., Wilmington, Delaware, parent of City National Bank, Kilgore, Texas.	Newspaper – N/Avail Fed Reg – 07/30/2005
3(a)(3)	First Centralia Bancshares, Inc., Centralia, Kansas, to indirectly acquire up to 35.80 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, held through Morrill Bancshares, Inc., Merriam, Kansas.	Newspaper – N/Avail Fed Reg – 07/30/2005
3(a)(3)	First Centralia Bancshares, Inc., Centralia, Kansas, to indirectly acquire up to 14.33 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, held through the 80.34 percent ownership of FBC Financial Inc., Kilgore, Texas, by Morrill Bancshares, Inc., Merriam, Kansas.	Newspaper – N/Avail Fed Reg – 07/30/2005
3(a)(3)	Morrill Bancshares, Inc., Merriam, Kansas, to directly acquire up to 35.80 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, parent of Century Capital Financial-Delaware, Inc., Wilmington, Delaware, parent of City National Bank, Kilgore, Texas.	Newspaper – N/Avail Fed Reg – 07/30/2005
3(a)(3)	Morrill Bancshares, Inc., Merriam, Kansas, to indirectly acquire up to 14.33 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, held through FBC Financial Corporation, Claremore, Oklahoma.	Newspaper – N/Avail Fed Reg – 07/30/2005

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)	Davis Bancorporation, Inc., Davis, Oklahoma, to directly acquire up to 17.90 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, parent of Century Capital Financial-Delaware, Inc., Wilmington, Delaware, parent of City National Bank, Kilgore, Texas.	Newspaper – N/Avail Fed Reg – 07/30/2005

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:

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>
463650	Adams Bank & Trust Company 315 N. Spruce Street Ogallala, Nebraska 69153-2517	03/21/2005	06/30/2005	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, July 2, 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	Mr. Richard L. Kinsel, Jr., and Ms. Janice L. Kinsel, Friendswood, TX, acting in concert, to acquire an interest in 1 st Choice Bancorp, Inc., Houston, TX.	Fed Reg – 07/19/2005 Newspaper – 07/20/2005
CIC	Randle W. Jones, and Melanie Hynds Jones, Van Alstyne, TX, to acquire an interest in Van Alstyne Financial Corporation, Van Alstyne, TX.	Fed Reg – 07/19/2005 Newspaper – 07/20/2005

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.

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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 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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, July 2, 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) & 4(c)(8)	Beverly Hills Bancorp, Inc., WFC Inc., and Wilshire Acquisitions Corporation, all of Calabasas, California, to become bank holding companies by acquiring 100 percent of First Bank of Beverly Hills, Calabasas, California; and Beverly Hills Bancorp, Inc., and WFC Inc., to engage in nonbanking activities through the acquisition of 100 percent of WCICC Inc., WFICC Inc., Wilshire Mortgage Funding IV, Wilshire Mortgage Funding V, and Wilshire Mortgage Funding VI, all of Calabasas, California.*	Newspaper – 07/25/2005 Fed Reg – 07/30/2005
CIC	Notice by Michael Joseph Goldfarb to retain his ownership in Foundation Bancorp, Inc., and thereby indirectly retain his ownership in Foundation Bank, both of Bellevue, Washington.*	Newspaper – 07/06/2005 Fed Reg – 07/19/2005

* 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)	Discovery Bancorp, San Marcos, California, to acquire Celtic Capital Corporation, Santa Monica, California, and thereby engage in extending credit and servicing loans, pursuant to section 225.28(b)(1) of Regulation Y.	Fed Reg – 07/26/2005

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.

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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>
808167	North Valley Bank 300 Park Marina Circle Redding, California 96001 530-226-290	02/22/2005	06/30/2005	S	X	
33772	Placer Sierra Bank 649 Lincoln Way Auburn, California 95603 530-823-7777	03/14/2005	06/30/2005	S	X	

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

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