
Federal Reserve Release



H.2

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

No. 31

Week Ending July 30, 2005

Bank Holding Companies

Sixth Bancshares, Inc., Salina, Kansas -- to become a bank holding company and to acquire Geneseo Bancshares, Inc., Geneseo, and its subsidiary, Citizens State Bank.
- Approved, July 29, 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

New York

Banco Popular North America, New York, New York -- to establish a branch at 4765 West Cermak Road, Chicago, Illinois.

- Approved, July 29, 2005

St. Louis

The Callaway Bank, Fulton, Missouri -- to establish a branch at Lot 1 of Eastport Plat 1-A, Columbia.

- Withdrawn, July 26, 2005

Chicago

Citizens Bank, Flint, Michigan -- to establish a branch at 20560 Haggerty Road, Northville.

- Approved, July 29, 2005

San Francisco

County Bank, Merced, California -- to establish a branch at the intersection of Oakdale and Claribel Roads, Riverbank.

- Approved, July 27, 2005

Secretary

FirsTier Bank, Wyoming, Upton, Wyoming -- to establish a branch at 1508 Stillwater Avenue, Cheyenne.

- Approved, July 29, 2005

Richmond

Monarch Bank, Chesapeake, Virginia -- to establish a branch at 4216 Virginia Beach Boulevard, Virginia Beach.

- Approved, July 27, 2005

Chicago

Paramount Bank, Farmington Hills, Michigan -- to establish a branch at 39600 Garfield Road, Clinton Township.

- Approved, July 26, 2005

Bank Branches, Domestic

Chicago

Premier Bank, Dubuque, Iowa -- to establish a branch at 1975 John F. Kennedy Road.

- Approved, July 26, 2005

Richmond

Rockingham Heritage Bank, Harrisonburg, Virginia -- to establish a branch at the intersection of Main Street and Springbrook Road, Broadway.

- Approved, July 27, 2005

Chicago

Southwest Bank of St. Louis, St. Louis, Missouri -- to establish a branch at the intersection of Winghaven Boulevard and Technology Drive, O'Fallon.

- Approved, July 27, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 5420 Cormorant Avenue, Naples, Florida.

- Approved, July 27, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 5300 Ocean Shore Boulevard, Palm Coast, Florida.

- Approved, July 28, 2005

Dallas

Texas State Bank, McAllen, Texas -- to establish a branch at 4200 Montrose Boulevard, Houston.

- Approved, July 29, 2005

Secretary

Wesbanco Bank, Inc., Wheeling, West Virginia -- to establish a branch at 2359 East Main Street, Bexley, Ohio.

- Approved, July 29, 2005

Bank Holding Companies

Secretary

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- to acquire additional shares of 473 Broadway Holding Corporation and of The Adirondack Trust Company.

- Approved, July 28, 2005

Chicago

AztecAmerica Financial Group, Inc., Berwyn, Illinois -- to become a bank holding company and to acquire AztecAmerica Bank, a de novo bank.

- Approved, July 28, 2005

Boston

Boston Private Financial Holdings, Inc., Boston, Massachusetts -- to acquire an additional interest in Bingham, Osborn & Scarborough, LLC, San Francisco, California.

- Approved, July 29, 2005

Atlanta

CNLBancshares, Inc., Orlando, Florida -- to acquire CNLBank, First Coast, Jacksonville, a de novo bank.

- Approved, July 29, 2005

San Francisco

Discovery Bancorp, San Marcos, California -- to acquire Celtic Capital Corporation, Santa Monica, and thereby engage in extending credit and servicing loans.

- Approved, July 29, 2005

St. Louis

First Arkansas BancShares, Inc., Jacksonville, Arkansas -- to merge with Lake Hamilton Enterprises, Inc., Little Rock, and thereby acquire First Team Bank, Heber Springs, and to engage in data processing activities.

- Approved, July 28, 2005

Atlanta

First Security Group, Inc., Chattanooga, Tennessee -- to acquire Jackson Bank & Trust, Gainesboro.

- Approved, July 28, 2005

Bank Holding Companies

New York

Fubon Financial Holding Co., Ltd., Taipei, Taiwan -- to engage in certain limited securities activities through its subsidiaries, Fubon Securities USA LLC, Pasadena, California, and Fubon Asset Management USA LLC.

- Approved, July 25, 2005

Director, BS&R

Marquette Financial Companies, Minneapolis, Minnesota -- relief from certain commitments.

- Granted, July 28, 2005

Change In Bank Control

Dallas

1st Choice Bancorp, Inc., Houston, Texas -- to retain control of 1st Choice Bancorp, Inc.

- Permitted, July 25, 2005

Kansas City

Durant Bancorp, Inc., Durant, Oklahoma -- to retain control of Durant Bancorp, Inc.

- Permitted, July 29, 2005

Chicago

The First State Bank of Bourbon, Indiana, Bourbon, Indiana -- change in bank control.

- Withdrawn, July 27, 2005

Atlanta

Tattnall Bancshares, Inc., Reidsville, Georgia -- change in bank control.

- Permitted, July 29, 2005

Dallas

Van Alstyne Financial Corporation, Van Alstyne, Texas -- to retain control of Van Alstyne Financial Corporation and thereby acquire Texas State Bank and Van Alstyne Nevada Financial Corporation, Reno, Nevada.

- Permitted, July 25, 2005

Competitive Factors Reports

New York

American Bank of New Jersey, Bloomfield, New Jersey -- report on competitive factors of the proposed mergers with American Interim Banks 1, 2, and 3.
- Submitted, July 27, 2005

Chicago

Citizens First Savings Bank, Port Huron, Michigan -- report on competitive factors of the proposed merger with Metrobank, Farmington Hills.
- Submitted, July 26, 2005

Chicago

Community State Bank, Norwalk, Wisconsin -- report on competitive factors of the proposed merger with its investment subsidiary, Community Securities Corporation.
- Submitted, July 26, 2005

Kansas City

Equitable Financial Corp., Grand Island, Nebraska, and Equitable Financial MHC -- report on competitive factors of the proposed acquisition of Equitable Federal Savings Bank of Grand Island in connection with a corporate reorganization.
- Submitted, July 26, 2005

Cleveland

FDS Bank, Mason, Ohio -- report on competitive factors of the proposed merger with May National Bank of Ohio, Lorain.
- Submitted, July 25, 2005

St. Louis

First State Bank, Southwest Indiana, Tell City, Indiana -- report on competitive factors of the proposed merger with Peoples Community Bank.
- Submitted, July 28, 2005

Cleveland

Greenville Federal Savings and Loan Association, Greenville, Ohio -- report on competitive factors of the proposed mergers with Greenville Federal Interim One and Greenville Federal Interim Two as part of the conversion and reorganization of Greenville Federal MHC.
- Submitted, July 25, 2005

Competitive Factors Reports

Chicago

Mitchell Bank, Milwaukee, Wisconsin -- report on competitive factors of the proposed merger with its subsidiary, MBH Investment Corporation.

- Submitted, July 26, 2005

New York

Monmouth Community Bank, National Association, Long Branch, New Jersey -- report on competitive factors of the proposed merger with Allaire Community Bank, Sea Girt.

- Submitted, July 26, 2005

Cleveland

Northwest Savings Bank, Warren, Pennsylvania -- report on competitive factors of the proposed merger with Equinox Bank, FSB, Pembroke Pines, Florida.

- Submitted, July 25, 2005

Boston

Putnam Savings Bank, Putnam, Connecticut -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the Plainfield, Griswold, and Gales Ferry branches of People's Bank, Bridgeport.

- Submitted, July 26, 2005

Dallas

Wells Fargo Bank, National Association, Sioux Falls, South Dakota -- report on competitive factors of the proposed merger with First Community Bank, National Association, Houston, Texas.

- Submitted, July 28, 2005

Extensions Of Time

Atlanta

Regions Bank, Birmingham, Alabama -- extension to August 27, 2006, to establish a branch on Highway 124 north of Ronald Reagan Parkway, Snellville, Georgia.

- Granted, July 27, 2005

Extensions Of Time

Atlanta

Regions Bank, Birmingham, Alabama -- extension to August 31, 2006, to establish a branch at the intersection of Forum Drive and Marketplace Common, Columbia, South Carolina.

- Granted, July 27, 2005

Atlanta

Sterling Bank, Lantana, Florida -- extension to August 24, 2006, to establish a branch at 550 Southeast 9th Street, Delray Beach.

- Granted, July 27, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- extension to October 31, 2005, to establish a branch at the intersection of Riverside Parkway and Lansdowne Boulevard, Leesburg, Virginia.

- Granted, July 27, 2005

International Operations

Secretary

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

- Granted, July 26, 2005

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, July 30, 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)	Florence Bancorp, MHC, Florence, Massachusetts - to become a bank holding company through the acquisition of 100% of the voting shares of Florence Savings Bank, Florence, Massachusetts	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(1) & 3(a)(3)	Monson Financial Services MHC and Monson Financial Services Corp., both of Monson, Massachusetts - to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Monson Savings Bank, Monson, Massachusetts	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>
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, July 30, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Deutsche Genossenschafts-Hypothekenbank AG, Hamburg, Germany, requests prior approval to establish a NY rep office.	Newspaper – N/Avail
FBSEA	The Governor and Company of The Bank of Ireland, Dublin, Ireland to establish a representative office in Los Angeles, California, pursuant to Section 10(a) of the International Banking Act of 1978, and Section 211.24(a)(2)(i)(B) of Reg K.	Newspaper – N/Avail
FBSEA	Kreditanstalt fur Wiederaufbau, Frankfurt, Germany, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Reg K.	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 of Change in Bank Control pursuant to the Change in Bank Control Act of 1978, as amended, 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., Utica, New York; Limited Partnership is simultaneously requesting a determination by the Board to become a “qualified family partnership” pursuant to Section 2(o)(10) of the Bank Holding Company Act. See Filing ID 59827-1.	Newspaper – N/Avail Fed Reg – 07/25/2005
*3A1	IA Bancorp, Inc., Iselin, New Jersey, (in formation), to become a one bank holding company with respect to the acquisition of Indus American Bank, Iselin, New Jersey, (in organization), pursuant to Section 3(a)(1) of the BHC Act, as amended, and Section 225.15 of Reg Y.	Newspaper – N/Avail Fed Reg – 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>
Investment	Popular, Inc. and Popular International Bank, Inc., (“PIBI”), each of Hato Rey, Puerto Rico, proposal to make a portfolio investment under Section 211.9(f) of Regulation K. [DETAIL IS CONFIDENTIAL]

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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, July 30, 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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, July 30, 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, Cincinnati, OH to establish a branch at 132 Calhoun Street, Cincinnati, OH	Newspaper – 07/09/2005
*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)	Rurban Financial Corp., Defiance, Ohio to acquire Exchange Bancshares, Inc., Luckey, Ohio and as a result acquire all of the issued and outstanding capital stock of The Exchange Bank. Rurban will be the surviving corporation in the merger. Exchange Bank will operate as a separate bank subsidiary of Rurban following completion of the merger	Newspaper – N/Avail Fed Reg – 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</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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, July 30, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	New Peoples Bank, Honaker, Virginia, to establish a branch in Cleveland, Virginia.*	Newspaper – 08/09/2005

*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	Change in Control Notice filed by Fisher Woodside LP/Paul Fisher to retain control of 15.4% of the voting share of F&M Financial Corporation, Granite Quarry, North Carolina.*	Fed Reg – N/Avail Newspaper – 08/20/2005
3(a)(3)	Bank of America Corporation, Charlotte, North Carolina, to retain up to 19.9% of the voting shares of MNBA Corporation, Wilmington, North Carolina, under certain circumstances.*	Fed Reg – 08/30/2005 Newspaper – 08/21/2005
3(a)(5)	Bank of America Corporation, Charlotte, North Carolina, to acquire 100% of the voting shares of MNBA Corporation, Wilmington, North Carolina.*	Fed Reg – 08/30/2005 Newspaper – 08/21/2005
CIC	Notice of Change in Control filed by Phyllis L. Fisher, Joy Klutz Fisher, Donald Mitchell, Jacob Steven Fisher, Paula Dawn Philpot, and Irvin Henry Philpot III to retain in aggregate 2.2% of the voting shares of F&M Financial Corporation, Granite Quarry, North Carolina.*	Fed Reg – N/Avail Newspaper – N/Avail

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, July 30, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Foreign	Caja de Ahorros de Valencia, Castellon y Alicante (Bancaja), Valencia, Spain, to convert an international agency to a branch office in Miami, Florida.	Newspaper – N/Avail
Foreign	Banco Popular Espanol, S.A., 28001 Madrid, Spain, to establish an international representative office in Miami, Florida.	Newspaper – N/Avail
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 2650 Creighton Road, Pensacola, Florida, to be known as the Creighton Road Wal-Mart Office.*	Newspaper – 08/06/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 2461 E. Gulf to Lakes Highway, Inverness, Florida, to be known as the Gulf to Lakes Wal-Mart Office.*	Newspaper – 08/06/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 748 Beal Parkway, N.W., Ft. Walton Beach, Florida, to be known as the Ft. Walton Wal-Mart Office.*	Newspaper – 08/07/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 2255 Highway 71, Marianna, Florida, to be known as the Marianna Wal-Mart Office.*	Newspaper – 08/11/2005

*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>
None		

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

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

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, July 30, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Byron Bank, Byron Center, Michigan, to establish a branch facility to be located at the southwest corner of Superior (135th) and Reno Drive, Wayland, Michigan.*	Newspaper – 07/26/2005
Branch	Citizens Bank, Flint, Michigan, to establish a branch facility to be located at 20560 Haggerty Road, Northville, Michigan.*	Newspaper – 06/24/2005
Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish a branch facility to be located at Highway 55 and Vicksburg, Plymouth, Minnesota.*	Newspaper – 07/28/2005

* 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>
3(a)(3) & 3(a)(1)	Capitol Bancorp, Ltd., Lansing, Michigan, indirectly through Capitol Development Bancorp Limited III, Lansing, Michigan, to acquire 51 percent of Bank of Santa Barbara (in organization), Santa Barbara, California; and by Capitol Development Bancorp Limited III, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Bank of Santa Barbara (in organization), Santa Barbara, California.*	Fed Reg – 08/23/2005 Newspaper – N/Avail
3(a)(3)	Capitol Bancorp, Ltd., Lansing, Michigan, and Capitol Development Bancorp Limited III, Lansing, Michigan, to acquire 51 percent of the voting shares of Bank of Hayti, Hayti, Missouri.*	Fed Reg – 08/23/2005 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 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, July 30, 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 Bartlett, Bartlett, Tennessee, to establish a branch facility to be located at 9915 Highway 64, Memphis, Tennessee.*	Newspaper – 07/23/2005
Branch	First Bank, St. Louis, Missouri, to establish a branch facility to be located at 24 East 4th Street, San Mateo, California.*	Newspaper – 08/02/2005

* 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	Lonoke Bancshares, Inc., Lonoke, Arkansas, to acquire 14.68 percent of First Southern Bank, Batesville, Arkansas (in organization).*	Newspaper – N/Avail Fed Reg – N/Avail
3A1	United Citizens Bancorp, Inc., Columbia, Kentucky, to become a bank holding company by acquiring 100 percent of United Citizens Bank of Southern Kentucky, Inc., Columbia, Kentucky.*	Newspaper – 08/24/2005 Fed Reg – 08/29/2005

* 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.

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 30, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Profinium Financial to establish a detached facility to be located at 1080 W Frontage Road, Owatonna, Minnesota.	Newspaper – 08/08/2005

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>
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, July 30, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Gold Bank, Leawood, Kansas, to establish a branch on the northwest corner of Clark Road and Shangri-La Road, Sarasota, Florida.	Newspaper – 08/04/2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	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 3.12 percent, for a total of 10.07 percent of the voting stock of Clayco Banc Corporation, parent of CSB Bank, both in Claycomo, Missouri.	Newspaper – 08/24/2005 Fed Reg – N/Avail
CIC	Notification by the William M. Cameron 2004 Family Trust, Oklahoma City, Oklahoma, and its trustees, Kenneth D. Klehm, Edmond, Oklahoma, and G. Blake Hogan, Houston, Texas; and the Lynda L. Cameron 2004 Trust, and its trustees, John W. Rex and Theodore M. Elam, all of Oklahoma City, Oklahoma, to retain control of First Fidelity Bancorp, Inc., parent of First Fidelity Bank, N.A., both in Oklahoma City, Oklahoma.	Newspaper – N/Avail Fed Reg – N/Avail
CIC	Notice by Hoffman, Inc., Arapahoe, Nebraska, to acquire control of Central Bancshares, Inc., parent of First Central Bank, both in Cambridge, Nebraska, and First Central Bank McCook, N.A., McCook, Nebraska. Central Bancshares, Inc., Cambridge, Nebraska, to redeem 23.4 percent of its outstanding common stock.	Newspaper – 08/17/2005 Fed Reg – 08/16/2005
CIC	Notice by Basil G. Taylor and Danna Taylor, both of Watonga, Oklahoma, to acquire control of First State Bancorporation of Watonga, Inc., parent of First State Bank, both in Watonga, Oklahoma.	Newspaper – 08/10/2005 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>
None		

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

<i>Type</i>	<i>Application</i>
Membership	American National Bank of Rock Springs (to be known as Rocky Mountain Bank), Rock Springs, Wyoming, to become a member of the Federal Reserve System.

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 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, July 30, 2005

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	MetroCorp Bancshares, Inc., Houston, TX, to acquire 100 percent of First United Bank, San Diego, CA.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	Sterling Bancshares, Inc., Houston, TX, and Sterling Bancorporation, Inc., Wilmington, DE, to acquire 100 percent of Prestonwood Bancshares, Inc., Dallas, TX, and indirectly acquire Prestonwood Bancshares Nevada, Inc., Carson City, NV, and The Oaks Bank & Trust Company, Dallas, TX.*	Fed Reg – 08/23/2005 Newspaper – 08/20/2005
3(a)(5)	Texas United Bancshares, Inc., La Grange, TX, and Texas United Nevada, Inc., Carson City, NV, to acquire by merger 100 percent of Gateway Holding Company, Inc., Dallas, TX, and indirectly acquire Gateway Delaware Holding Company, Inc., Wilmington, DE, and Gateway National Bank, Dallas, TX.*	Fed Reg – 08/26/2005 Newspaper – N/Avail
CIC	Notice by Ms. Reatha Coleen Beck, Austin, TX, to increase voting control from 24.99 percent to 25.66 percent in Union State Bancshares, Inc., Killeen, TX, and indirectly Union State Holding Company, Wilmington, DE, and Union State Bank, Florence, TX.	Fed Reg – N/Avail Newspaper – N/Avail

*Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, July 30, 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)	NCB Financial, Las Vegas, Nevada, to become a bank holding company by acquiring 100 percent of Nevada Commerce Bank, Las Vegas, Nevada.*	Newspaper – N/Avail Fed Reg – 08/22/2005
3(a)(1)	FCB Bancorp, Camarillo, California, to become a bank holding company by acquiring 100 percent of First California Bank, Camarillo, California.*	Newspaper – N/Avail Fed Reg – 08/26/2005
3(a)(5)	FCB Bancorp, Camarillo, California, to merge with South Coast Bancorp, Inc., and thereby indirectly acquire its subsidiary, South Coast Commercial Bank, both of Irvine, California.*	Newspaper – N/Avail Fed Reg – 08/26/2005
3(a)(5)	Cowlitz Bancorporation, Longview, Washington, to merge with AEA Bancshares, Inc., Seattle, Washington, and thereby indirectly acquire its subsidiary, Asia-Europe-Americas Bank, Seattle, Washington.*	Newspaper – 08/19/2005 Fed Reg – 08/29/2005

* 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.

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	