
Federal Reserve Release



H.2

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

No. 34

Week Ending August 20, 2005

Bank Holding Companies

Capital One Financial Corporation, McLean, Virginia -- to acquire Hibernia Corporation, New Orleans, Louisiana, and Hibernia National Bank.
- Approved, August 16, 2005

Regulations And Policies

Regulation E (Electronic Fund Transfers) -- publication for comment of revisions to the regulation and staff commentary on disclosure obligations of automated teller machine operators (Docket No. R-1234).
- Approved, August 17, 2005

Enforcement

First National Bank, Lubbock Texas -- issuance of a final decision and order of prohibition against Walter C. Cleveland, a former director and senior vice president.
- Approved, August 16, 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

St. Louis

Allied Bank, Mulberry, Arkansas -- to establish a branch at 112 Pointer Trail West, Van Buren.
- Approved, August 18, 2005

St. Louis

The Callaway Bank, Fulton, Missouri -- to establish a mobile branch to operate in Boone County.
- Approved, August 18, 2005

Atlanta

First Commercial Bank of Florida, Orlando, Florida -- to establish branches at 10222 East Colonial Drive, Orlando, and 5645 Hansel Avenue, Edgewood.
- Approved, August 19, 2005

Richmond

Gateway Bank & Trust Co., Elizabeth City, North Carolina -- to establish a branch at 2209 Century Drive, Raleigh.
- Approved, August 17, 2005

Richmond

Gateway Bank & Trust Co., Elizabeth City, North Carolina -- to establish a branch at 641 South Lynnhaven Parkway, Virginia Beach, Virginia.
- Approved, August 17, 2005

Minneapolis

Profinium Financial, Inc., Truman, Minnesota -- to establish a branch at 1080 West Frontage Road, Owatonna.
- Approved, August 15, 2005

St. Louis

Progress Bank of Missouri, Sullivan, Missouri -- to establish a branch at 308 West Lincoln Avenue, Owensville.
- Approved, August 17, 2005

Bank Branches, Domestic

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 2255 Highway 71, Marianna, Florida.
- Approved, August 17, 2005

Bank Holding Companies

Atlanta

CenterBank, Inc., Jacksonville, Florida -- relief from a commitment.
- Granted, August 18, 2005

Chicago

Commerce Financial Holdings, Inc., West Bend, Wisconsin -- to become a bank holding company and to acquire Commerce State Bank, a de novo bank.
- Approved, August 16, 2005

Dallas

Country Holding Corp., Lakeway, Texas -- to become a bank holding company and to acquire Texas Country Bank, a de novo bank.
- Approved, August 17, 2005

Secretary

Cullen/Frost Bankers, Inc., San Antonio, Texas, and The New Galveston Company, Wilmington, Delaware -- waiver of application to acquire Horizon Capital Bank, Houston, Texas, in connection with the merger of Horizon Capital Bank and The New Galveston Company's subsidiary, The Frost National Bank, San Antonio.
- Granted, August 18, 2005

San Francisco

Eggemeyer Advisory Corp., Rancho Santa Fe, California; WJR Corp., Castle Creek Capital LLC, and Castle Creek Capital Partners Funds I, IIa, and IIb, LP -- to acquire, directly and indirectly, Heritage Financial Corporation, Granbury, Texas; State National Bancshares, Inc., Lubbock; Heritage Associated Services, Inc., Carson City, Nevada; and Heritage National Bank, Granbury, Texas.
- Approved, August 19, 2005

Bank Holding Companies

St. Louis

First Banks, Inc., Hazelwood, Missouri, and The San Francisco Company, San Francisco, California -- to acquire Northway State Bank, Grayslake, Illinois; and for First Bank, St. Louis, Missouri, to merge with Northway State Bank, Grayslake, Illinois, and thereby establish a branch.
- Approved, August 17, 2005

Atlanta

Georgian Bancorporation, Inc., Powder Springs, Georgia -- relief from a commitment.
- Granted, August 16, 2005

Chicago

H.F. Gehant Bancorp, Inc., West Brooklyn, Illinois -- to become a bank holding company and to acquire H.F. Gehant Banking Co.
- Approved, August 17, 2005

St. Louis

Home Bancshares, Inc., Conway, Arkansas -- to acquire Mountain View Bancshares, Inc., Mountain View, and Bank of Mountain View.
- Approved, August 15, 2005

San Francisco

Mission Valley Bancorp, Sun Valley, California -- to become a bank holding company and to acquire Mission Valley Bank.
- Approved, August 15, 2005

New York

New York Private Bank & Trust Corporation, New York, New York, and Emigrant Bancorp -- to acquire newly formed institutions Emigrant Savings Bank-Manhattan, Emigrant Savings Bank-Brooklyn/Queens, Emigrant Savings Bank-Long Island, and Emigrant Savings Bank-Bronx/Westchester in connection with a corporate reorganization.
- Approved, August 16, 2005

Bank Mergers

Atlanta

Regions Bank, Birmingham, Alabama -- to merge with Regions Morgan Keegan Trust, F.S.B.
- Approved, August 18, 2005

Banks, Foreign

General Counsel

Export-Import Bank of Korea, Seoul, Korea -- request for a determination that it qualifies as a special-purpose foreign government-owned bank under Regulation K.
- Approved, August 15, 2005

Change In Bank Control

San Francisco

Western Alliance Bancorporation, Las Vegas, Nevada -- change in bank control.
- Permitted, August 16, 2005

Competitive Factors Reports

San Francisco

1st Bank Yuma, Yuma, Arizona -- report on competitive factors of the proposed acquisition of two Birmingham, Alabama, branches of Compass Bank.
- Submitted, August 18, 2005

San Francisco

Ameriprise Bank, FSB, New York, New York (in organization) -- report on competitive factors of the proposed purchase of the assets and assumption of the liabilities of American Express Bank, FSB, Salt Lake City, Utah.
- Submitted, August 18, 2005

Atlanta

The Citizens Bank, Nashville, Georgia -- report on competitive factors of the proposed merger with Adel Banking Company, Adel, in connection with a corporate reorganization.
- Submitted, August 15, 2005

Competitive Factors Reports

New York

Emigrant Savings Bank, New York, New York -- report on competitive factors of the proposed corporate reorganization with newly formed institutions Emigrant Savings Bank-Manhattan, Emigrant Savings Bank-Brooklyn/Queens, Emigrant Savings Bank-Long Island, and Emigrant Savings Bank-Bronx/Westchester.
- Submitted, August 16, 2005

Richmond

First Gaston Bank of North Carolina, Gastonia, North Carolina -- report on competitive factors of the proposed merger with Catawba Valley Bank, Hickory.
- Submitted, August 19, 2005

Dallas

The First State Bank, Louise, Texas -- report on competitive factors of the proposed acquisition of the Ganado branch of First Victoria National Bank, Victoria.
- Submitted, August 16, 2005

Chicago

H.F. Gehant Banking Co., West Brooklyn, Illinois -- report on competitive factors of the proposed merger with HFGB Interim Bank.
- Submitted, August 18, 2005

Chicago

Wauwatosa Savings Bank, Wauwatosa, Wisconsin -- report on competitive factors of the proposed merger with Wauwatosa Interim 2 Stock Savings Bank.
- Submitted, August 15, 2005

Extensions Of Time

Atlanta

Regions Bank, Birmingham, Alabama -- extension to September 20, 2006, to establish a branch at 3577 Hacks Cross Road, Memphis, Tennessee.
- Granted, August 17, 2005

Extensions Of Time

Atlanta

Regions Bank, Birmingham, Alabama -- extension to September 27, 2006, to establish a branch at the intersection of South Mopac Expressway and William Cannon Drive, Austin, Texas.

- Granted, August 17, 2005

Dallas

Texas State Bank, McAllen, Texas -- extension to December 21, 2005, to establish a branch at 1455 Research Forest Drive, The Woodlands.

- Granted, August 18, 2005

Dallas

Texas State Bank, McAllen, Texas -- extension to September 22, 2006, to establish a branch at 4700 Sweetwater Boulevard, Sugar Land.

- Granted, August 18, 2005

Financial Holding Companies

Secretary

West Coast Bancorp, Lake Oswego, Oregon -- election to become a financial holding company.

- Effective, August 18, 2005

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending August 20, 2005

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A1	MONSON FINANCIAL	Monson Financial Services MHC and Monson	Newspaper:	09/04/2005
* 3A3	SERVICES MUTUAL HOLDING COMPANY	Financial Services Corp., both of Monson, Massachusetts, section 3(a)(1) and section 3(a)(3) applications to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Monson Savings Bank, Monson, Massachusetts.	Federal Register:	09/01/2005

District: 1
Federal Reserve Bank of Boston

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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
FRANKLIN SVG BK	FARMINGTON, MAINE

* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending August 20, 2005**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* Branch	BANCO POPULAR NORTH AMERICA	Banco Popular North America ("BPNA") request approval to open a branch office located at 310 East Houston Street, New York, New York. (RSSD#3374850)	Newspaper: Federal Register:	Not available Not applicable
FBSEA	DEUTSCHE GENOSSENSCHAFTS-HYPOTHEKENBANK AG	Deutsche Genossenschafts-Hypothekenbank AG, Hamburg, Germany, requests prior approval to establish a NY rep office.	Newspaper: Federal Register:	Not available Not applicable
FBSEA	GOVERNOR AND COMPANY OF THE BANK OF IRELAND, THE	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: Federal Register:	Not available Not applicable
4c8	HSH NORDBANK AG	HSH Nordbank AG, Hamburg, Germany and WestLB AG, Dusseldorf, Germany, propose to engage de novo through BoA Nevada Lending LLP, a joint venture investment, in extending credit and servicing loans, pursuant to Section 4(c)(8) of the BHC Act and Section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable 09/01/2005
* 3A1	IA BANCORP, INC.	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 Bank Holding Company Act, as amended, and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	08/28/2005 09/01/2005
* 3A3 * 18C * Branch	INTERCHANGE FINANCIAL SERVICES CORPORATION	Interchange Financial Services Corporation ("IFSC") and its wholly-owned subsidiary, Interchange Bank ("Interchange"), both of Saddle Brook, New Jersey, seek the prior approval of the Board of Governors of the Federal Reserve System of the merger of Franklin Bank ("Franklin"), Nutley, New Jersey with and into Interchange and for IFSC to acquire 100% of the voting stock of Franklin. Interchange also requests approval pursuant to section 9 of the Federal Reserve Act to establish a branch at the current location of Franklin upon completion of the merger.	Newspaper: Federal Register:	08/27/2005 09/06/2005
FBSEA	KREDITANSTALT FUER WIEDERAUFBAU (KFW)	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 Regulation K.	Newspaper: Federal Register:	Not available Not applicable
* Branch	MANUFACTURERS AND TRADERS TRUST COMPANY	Manufacturers and Traders Trust Company, Buffalo, New York request approval to open and occupy a branch office located at 640 Scranton Carbondale Highway, Dickson City, Lackawanna County, Pennsylvania.	Newspaper: Federal Register:	09/02/2005 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending August 20, 2005

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A5	NBT BANCORP INC.	NBT Bancorp Inc., Norwich, New York, proposes to merge with CNB Bancorp, Inc., and thereby indirectly acquire City National Bank and Trust Company, both of Gloversville, New York, pursuant to Section 3(a)(5) of the Bank Holding Company Act and 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available Not available
4c8	NORDDEUTSCHE LANDESBANK GIROZENTRALE	Norddeutsche Landesbank Girozentrale, Hannover, Germany, proposes to engage de novo through Nord/LB Financial Services LLC, in financial and investment advisory services, pursuant to Sections 4(c)(8) and 4(j) of the BHC Act and Sections 225.24(a)(1) and 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available

District: 2
Federal Reserve Bank of New York

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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
INTERCHANGE BK	SADDLE BROOK, NEW JERSEY
PEAPACK GLADSTONE BK	GLADSTONE, NEW JERSEY
SOLVAY BK	SOLVAY, NEW YORK

* Subject to the provisions of the Community Reinvestment Act

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending August 20, 2005

Filing Type	Filer	Filing Proposal	End of Comment Period
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NONE

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
STERLING BK	MOUNT LAUREL, NEW JERSEY
WOODLANDS BK	WILLIAMSPORT, PENNSYLVANIA

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 20, 2005

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 18C * Branch	CITIZENS BANKING COMPANY, THE	Application by The Citizens Banking Company, Sandusky, OH to merge with First Citizens Bank, New Washington, OH and incident thereto establish branches.	Newspaper: Federal Register:	09/03/2005 Not applicable
* 3A5	RURBAN FINANCIAL CORP.	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: Federal Register:	08/18/2005 Not available
* 3A3	SKY FINANCIAL GROUP, INC.	Sky Financial Group, Inc., Bowling Green, Ohio, to acquire 100 percent of Falls Bank, Stow, Ohio, and the formation of Falls Interim Savings Bank, Bowling Green, Ohio,for the purpose of facilitaing the acquisition	Newspaper: Federal Register:	09/10/2005 09/12/2005

District: 4
Federal Reserve Bank of Cleveland

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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
RICHWOOD BKG CO	RICHWOOD, OHIO
TWIN VALLEY BK	WEST ALEXANDRIA, OHIO

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 20, 2005

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A5	CAPITAL BANK CORPORATION	Capital Bank Corporation, Raleigh, North Carolina, to merge with 1st State Bancorp, Inc., Burlington, North Carolina, and thereby indirectly acquire 1st State Bank, Burlington, North Carolina.	Newspaper:	Not available
			Federal Register:	Not available
* Branch	FIDELITY & TRUST BANK	Fidelity & Trust Bank in Bethesda, Maryland, to establish a branch at 1720 Eye Street, NW, Washington, DC 20006.	Newspaper:	08/20/2005
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
CAPITALBANK	GREENWOOD, SOUTH CAROLINA
FARMERS & MECHANICS BK	FREDERICK, MARYLAND
FIRST BK	STRASBURG, VIRGINIA
PATAPSCO BK	DUNDALK, MARYLAND

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending August 20, 2005**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A5	ABC BANCORP	ABC Bancorp, Moultrie, Georgia, to merge with First National Banc, Inc., St. Marys, Georgia, and thereby acquire its subsidiaries, First National Bank, St. Marys, Georgia, and First National Bank, Orange Park, Florida.	Newspaper:	Not available
			Federal Register:	Not available
FBSEA	BANCO POPULAR ESPANOL, S.A.	Banco Popular Espanol, S.A., Madrid, Spain, to establish an international representative office in Miami, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
* 18C	BANK INDEPENDENT	Bank Independent, Sheffield, Alabama, to acquire certain assets and assume certain liabilities of 13 branches of Colonial Bank, N.A., Montgomery, Alabama. The branches will be located at Athens Location-101 S. Clinton Street, Athens, Alabama; Hartselle Location-902 Highway 31 North, Hartselle, Alabama; Decatur Beltline Location-1425 Beltline Road SW, Decatur, Alabama; Decatur Main Location-102 2nd Avenue SE, Decatur, Alabama; Red Bay Location-117 4th Avenue South, Red Bay, Alabama; Moulton Location-720 Seminary Street, Moulton, Alabama; Russellville Location-101 Jackson Avenue, Russellville, Alabama; Tuscumbia Location-101 South Main Street, Tuscumbia, Alabama; Lexington Location-11250 Highway 101, Lexington, Alabama; Florence Downtown Location-201 E. Dr. Hicks Boulevard, Florence, Alabama; Village Square Location-13566 Highway 43 - South, Russellville, Alabama; Muscle Shoals Location-530 W. Avalon Avenue, Muscle Shoals, Alabama; Florence Mall Location-2704 Hough Road, Florence, Alabama.	Newspaper:	09/08/2005
* Branch			Federal Register:	Not applicable
3A1	CCB FINANCIAL CORPORATION	CCB Financial Corporation, notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Community Capital Bank, both of Jonesboro, Georgia.	Newspaper:	Not applicable
			Federal Register:	Not applicable
3A1	FIRST COMMERCIAL BANCSHARES, INC.	First Commercial Bancshares, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of First Commercial Bank, both of Jackson, Mississippi.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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2735913	PEACHTREE BK, DULUTH, GEORGIA	10/04/2004	03/27/2005	S	Small Bank
675332	SUNTRUST BK, ATLANTA, GEORGIA	10/25/2004	08/14/2005	O	Large Bank

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
BANK OF ST PETERSBURG	TAMPA, FLORIDA
BRAND BKG CO	LAWRENCEVILLE, GEORGIA
CAPITAL CITY BK	TALLAHASSEE, FLORIDA

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending August 20, 2005**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A3	BANK OF MONTREAL	Bank of Montreal, Toronto, Ontario, Canada, Harris Financial Corp., Chicago, Illinois, and Harris Bankcorp, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of Edville Bankcorp, Inc., Villa Park, Illinois, and thereby indirectly acquire Villa Park Trust & Savings Bank, Villa Park, Illinois.	Newspaper: Federal Register:	09/16/2005 Not available
* 3A3 * 3A1	CAPITOL BANCORP LTD.	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.	Newspaper: Federal Register:	Not available 08/23/2005
* 3A1	CCB ACQUISTION CORP	CCB Acquisition Corp., Oak Brook, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Citizens Central Bancorp, Inc., Macomb, Illinois, and thereby acquire Citizens National Bank, Macomb, Illinois.	Newspaper: Federal Register:	Not available 09/19/2005
* 3A1	COMMERCIAL BANCSHARES, INC	Commercial Bancshares, Inc., Whitewater, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Commercial Bank, Whitewater, Wisconsin.	Newspaper: Federal Register:	Not available 09/19/2005
CIC	FIRST STATE BANK OF BOURBON, INDIANA, THE	Notice by Ralph Mason, Bourbon, Indiana and Brad Mason, Bourbon, Indiana, to acquire control of The First State Bank of Bourbon, Bourbon, Indiana.	Newspaper: Federal Register:	06/16/2005 06/29/2005
CIC	SECURITY AGENCY, INC.	Notice by Ben D. Grimstad, Decorah, Iowa and Joseph L. Grimstad, Decorah, Iowa, individually, to acquire control of 40.1 percent of Security Agency, Inc., Decorah, Iowa, and thereby indirectly Decorah Bank & Trust Company, Decorah, Iowa.	Newspaper: Federal Register:	Not available 08/22/2005

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
428547	HINSBROOK B&T, WILLOWBROOK, ILLINOIS	04/18/2005	08/15/2005	S	Large Bank

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
BANK IA	RED OAK, IOWA
BLOOMINGDALE B&T	BLOOMINGDALE, ILLINOIS
COMMUNITY FIRST BK	BOSCOBEL, WISCONSIN
FARMERS & MRCH BK	BERLIN, WISCONSIN
FARMERS ST BK	BROOKSTON, INDIANA
FARMERS ST BK WESTERN IL	ALPHA, ILLINOIS
FIRST AMER BK	FORT DODGE, IOWA
FIRST CMNTY BK	HARBOR SPRINGS, MICHIGAN
FIRST FARMERS B&T	CONVERSE, INDIANA
FORT MADISON B&TC	FORT MADISON, IOWA
GARRETT ST BK	GARRETT, INDIANA
HARTSBURG ST BK	HARTSBURG, ILLINOIS
HENDRICKS CTY B&TC	BROWNSBURG, INDIANA
IOWA ST B&TC	FAIRFIELD, IOWA
MIDWEST B&TC	ELMWOOD PARK, ILLINOIS
MIDWEST BK WESTERN IL	MONMOUTH, ILLINOIS
PEOPLES' BK ARLINGTON HEIGHTS	ARLINGTON HEIGHTS, ILLINOIS
VILLA PARK T&SB	VILLA PARK, ILLINOIS
WHEATON B&T	WHEATON, ILLINOIS

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 20, 2005

Filing Type	Filer	Filing Proposal	End of Comment Period	
* Branch	CALLAWAY BANK, THE	The Callaway Bank, Fulton, Missouri, to establish a mobile branch that will operate in Boone County, Missouri.	Newspaper:	08/04/2005
			Federal Register:	Not applicable
3A1	Superior Bancshares, Inc.	Superior Bancshares, Inc., Hazelwood, Missouri, to become a bank holding company by acquiring 100 percent of Superior Bank, Hazelwood, Missouri.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
CITIZENS B&TC	VAN BUREN, ARKANSAS
CITIZENS BK	BATESVILLE, ARKANSAS
FIRST FINANCIAL BK	EL DORADO, ARKANSAS
HEBER SPRINGS ST BK	HEBER SPRINGS, ARKANSAS
MIDWEST BANKCENTRE	LEMAY, MISSOURI
PEOPLES B&TC	TROY, MISSOURI
SECURITY BK	NEWBERN, TENNESSEE
SIMMONS FIRST BK	SEARCY, ARKANSAS

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 20, 2005

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 18C * Branch	AMERICAN BANK OF ST. PAUL	American Bank of St. Paul, St. Paul, Minnesota, to merge with American Bank of Olivia, Olivia, Minnesota and incident thereto establish branches at 815 East Depue Avenue, Olivia, Minnesota and Main Street, Renville, Minnesota.	Newspaper: Federal Register:	Not available Not applicable
* 18C * Branch	FIRST SECURITY BANK OF MISSOULA	First Security Bank of Missoula, Missoula, Montana, to merge with First State Bank, Thompson Falls, Montana and incident thereto proposes to establish branches at 107 South Fulton, Thompson Falls, Montana, 510 West Railroad, Plains, Montana, and, 590 North Montana, Dillon, Montana.	Newspaper: Federal Register:	Not available Not applicable
* 3A1	RIVERLAND BANCORPORATION	Riverland Bancorporation, Jordan, Minnesota to become a bank holding company by acquiring 100 percent of Riverland Bank, Jordan, Minnesota, a de novo bank.	Newspaper: Federal Register:	Not available 09/16/2005

District: 9
Federal Reserve Bank of Minneapolis

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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
215653	WELCOME ST BK, WELCOME, MINNESOTA	05/16/2005	08/15/2005	S	Small Bank

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
BANKFIRST	SIOUX FALLS, SOUTH DAKOTA
CITIZENS B&TC	BIG TIMBER, MONTANA
CITIZENS ST BK OF CHOTEAU	CHOTEAU, MONTANA
DAKOTA WESTERN BK	BOWMAN, NORTH DAKOTA
FARMERS ST BK	FAITH, SOUTH DAKOTA
FIRST CMNTY BK	GLASGOW, MONTANA
FIRST PREMIER BK	SIOUX FALLS, SOUTH DAKOTA
FLINT CREEK VALLEY BK	PHILIPSBURG, MONTANA
HEARTLAND ST BK	EDGELEY, NORTH DAKOTA
NORTH SHORE BK OF COMMERCE	DULUTH, MINNESOTA
PROFINIUM FNCL	TRUMAN, MINNESOTA
WESTERN BK OF WOLF POINT	WOLF POINT, MONTANA
YELLOWSTONE BK	LAUREL, MONTANA

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending August 20, 2005**

Filing Type	Filer	Filing Proposal	End of Comment Period	
CIC	B.O.E. BANCSHARES, INC.	Notification by Marvin J. Carter and Donald C. Stamps, both of Lawton, Oklahoma, as trustees of the 2000 Green Family Trust, to acquire control of B.O.E. Bancshares, Inc., parent of Liberty National Bank, both in Lawton, Oklahoma.	Newspaper:	08/22/2005
			Federal Register:	08/23/2005
Member	DE SOTO STATE BANK	De Soto State Bank, De Soto, Kansas, to become a member of the Federal Reserve system.	Newspaper:	Not applicable
			Federal Register:	Not applicable
* 18C * Branch	GUARANTY BANK AND TRUST COMPANY	Guaranty Bank and Trust Company, Denver, Colorado, to merge with Foothills Bank, Wheat Ridge, Colorado, and to operate under the charter and title of Guaranty Bank and Trust Company, Denver, Colorado.	Newspaper:	Not available
			Federal Register:	Not applicable
* 3A3	UMB FINANCIAL CORPORATION	UMB Financial Corporation, Kansas City, Missouri, to acquire 100 percent of the voting shares of UMB Bank Arizona, National Association, Phoenix, Arizona (in organization).	Newspaper:	Not available
			Federal Register:	Not available

District: 10
Federal Reserve Bank of Kansas City

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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- SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
BANK OF LOCUST GROVE	LOCUST GROVE, OKLAHOMA
BANK OF VERSAILLES	VERSAILLES, MISSOURI
BANKERS BK OF THE WEST	DENVER, COLORADO
CASTLE ROCK BK	CASTLE ROCK, COLORADO
CITIZENS FARMERS BK COLE CAMP	COLE CAMP, MISSOURI
F&M B&TC	TULSA, OKLAHOMA
FIDELITY ST B&TC	DODGE CITY, KANSAS
FIRST B&TC	BROKEN BOW, OKLAHOMA
FIRSTBANK	ANTLERS, OKLAHOMA
FIRSTTIER BK WY	UPTON, WYOMING
FREEDOM BK OKLAHOMA	TULSA, OKLAHOMA
HIGH PLAINS BK	FLAGLER, COLORADO
OREGON TRAIL BK	GUERNSEY, WYOMING
SECURITY BK	PAWNEE, OKLAHOMA
UINTA CTY ST BK	MOUNTAIN VIEW, WYOMING
UNION BK OF CHANDLER	CHANDLER, OKLAHOMA
WESTSTAR BK	VAIL, COLORADO

* Subject to the provisions of the Community Reinvestment Act

District: 11
Federal Reserve Bank of Dallas
Filings received during the week ending August 20, 2005

Filing Type	Filer	Filing Proposal	End of Comment Period
NONE			

District: 11
Federal Reserve Bank of Dallas

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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
BANK OF CMRC	MCLEAN, TEXAS
FIRST BK	MULESHOE, TEXAS
TEXASBANK	FORT WORTH, TEXAS

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending August 20, 2005

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A3	ZIONS BANCORPORATION	Zions Bancorporation, Salt Lake City, Utah, to acquire 100 percent of The Commerce Bank of Oregon (In Organization), Portland, Oregon.	Newspaper:	09/15/2005
			Federal Register:	09/15/2005

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2209553	HERITAGE BK OF CMRC, SAN JOSE, CALIFORNIA	04/18/2005	08/11/2005	S	Large Bank

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
1ST PACIFIC BK CA	SAN DIEGO, CALIFORNIA
PACIFIC ST BK	STOCKTON, CALIFORNIA
SPECTRUM BK	MONTEBELLO, CALIFORNIA

* Subject to the provisions of the Community Reinvestment Act

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending August 20, 2005

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A1	MONSON FINANCIAL	Monson Financial Services MHC and Monson	Newspaper:	09/04/2005
* 3A3	SERVICES MUTUAL HOLDING COMPANY	Financial Services Corp., both of Monson, Massachusetts, section 3(a)(1) and section 3(a)(3) applications to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Monson Savings Bank, Monson, Massachusetts.	Federal Register:	09/01/2005

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
FRANKLIN SVG BK	FARMINGTON, MAINE

* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending August 20, 2005**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* Branch	BANCO POPULAR NORTH AMERICA	Banco Popular North America ("BPNA") request approval to open a branch office located at 310 East Houston Street, New York, New York. (RSSD#3374850)	Newspaper: Federal Register:	Not available Not applicable
FBSEA	DEUTCHE GENOSSENSCHAFTS-HYPOTHEKENBANK AG	Deutsche Genossenschafts-Hypothekenbank AG, Hamburg, Germany, requests prior approval to establish a NY rep office.	Newspaper: Federal Register:	Not available Not applicable
FBSEA	GOVERNOR AND COMPANY OF THE BANK OF IRELAND, THE	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: Federal Register:	Not available Not applicable
4c8	HSH NORDBANK AG	HSH Nordbank AG, Hamburg, Germany and WestLB AG, Dusseldorf, Germany, propose to engage de novo through BoA Nevada Lending LLP, a joint venture investment, in extending credit and servicing loans, pursuant to Section 4(c)(8) of the BHC Act and Section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable 09/01/2005
* 3A1	IA BANCORP, INC.	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 Bank Holding Company Act, as amended, and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	08/28/2005 09/01/2005
* 3A3 * 18C * Branch	INTERCHANGE FINANCIAL SERVICES CORPORATION	Interchange Financial Services Corporation ("IFSC") and its wholly-owned subsidiary, Interchange Bank ("Interchange"), both of Saddle Brook, New Jersey, seek the prior approval of the Board of Governors of the Federal Reserve System of the merger of Franklin Bank ("Franklin"), Nutley, New Jersey with and into Interchange and for IFSC to acquire 100% of the voting stock of Franklin. Interchange also requests approval pursuant to section 9 of the Federal Reserve Act to establish a branch at the current location of Franklin upon completion of the merger.	Newspaper: Federal Register:	08/27/2005 09/06/2005
FBSEA	KREDITANSTALT FUER WIEDERAUFBAU (KFW)	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 Regulation K.	Newspaper: Federal Register:	Not available Not applicable
* Branch	MANUFACTURERS AND TRADERS TRUST COMPANY	Manufacturers and Traders Trust Company, Buffalo, New York request approval to open and occupy a branch office located at 640 Scranton Carbondale Highway, Dickson City, Lackawanna County, Pennsylvania.	Newspaper: Federal Register:	09/02/2005 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending August 20, 2005

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A5	NBT BANCORP INC.	NBT Bancorp Inc., Norwich, New York, proposes to merge with CNB Bancorp, Inc., and thereby indirectly acquire City National Bank and Trust Company, both of Gloversville, New York, pursuant to Section 3(a)(5) of the Bank Holding Company Act and 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available Not available
4c8	NORDDEUTSCHE LANDESBANK GIROZENTRALE	Norddeutsche Landesbank Girozentrale, Hannover, Germany, proposes to engage de novo through Nord/LB Financial Services LLC, in financial and investment advisory services, pursuant to Sections 4(c)(8) and 4(j) of the BHC Act and Sections 225.24(a)(1) and 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available

District: 2
Federal Reserve Bank of New York

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:

- O = Outstanding
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- NI = Needs to improve
- SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
INTERCHANGE BK	SADDLE BROOK, NEW JERSEY
PEAPACK GLADSTONE BK	GLADSTONE, NEW JERSEY
SOLVAY BK	SOLVAY, NEW YORK

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending August 20, 2005

Filing Type	Filer	Filing Proposal	End of Comment Period
NONE			

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
STERLING BK	MOUNT LAUREL, NEW JERSEY
WOODLANDS BK	WILLIAMSPORT, PENNSYLVANIA

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 20, 2005

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 18C * Branch	CITIZENS BANKING COMPANY, THE	Application by The Citizens Banking Company, Sandusky, OH to merge with First Citizens Bank, New Washington, OH and incident thereto establish branches.	Newspaper: Federal Register:	09/03/2005 Not applicable
* 3A5	RURBAN FINANCIAL CORP.	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: Federal Register:	08/18/2005 Not available
* 3A3	SKY FINANCIAL GROUP, INC.	Sky Financial Group, Inc., Bowling Green, Ohio, to acquire 100 percent of Falls Bank, Stow, Ohio, and the formation of Falls Interim Savings Bank, Bowling Green, Ohio,for the purpose of facilitaing the acquisition	Newspaper: Federal Register:	09/10/2005 09/12/2005

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
RICHWOOD BKG CO	RICHWOOD, OHIO
TWIN VALLEY BK	WEST ALEXANDRIA, OHIO

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 20, 2005

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A5	CAPITAL BANK CORPORATION	Capital Bank Corporation, Raleigh, North Carolina, to merge with 1st State Bancorp, Inc., Burlington, North Carolina, and thereby indirectly acquire 1st State Bank, Burlington, North Carolina.	Newspaper:	Not available
			Federal Register:	Not available
* Branch	FIDELITY & TRUST BANK	Fidelity & Trust Bank in Bethesda, Maryland, to establish a branch at 1720 Eye Street, NW, Washington, DC 20006.	Newspaper:	08/20/2005
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
CAPITALBANK	GREENWOOD, SOUTH CAROLINA
FARMERS & MECHANICS BK	FREDERICK, MARYLAND
FIRST BK	STRASBURG, VIRGINIA
PATAPSCO BK	DUNDALK, MARYLAND

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending August 20, 2005**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A5	ABC BANCORP	ABC Bancorp, Moultrie, Georgia, to merge with First National Banc, Inc., St. Marys, Georgia, and thereby acquire its subsidiaries, First National Bank, St. Marys, Georgia, and First National Bank, Orange Park, Florida.	Newspaper: Federal Register:	Not available Not available
FBSEA	BANCO POPULAR ESPANOL, S.A.	Banco Popular Espanol, S.A., Madrid, Spain, to establish an international representative office in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
* 18C * Branch	BANK INDEPENDENT	Bank Independent, Sheffield, Alabama, to acquire certain assets and assume certain liabilities of 13 branches of Colonial Bank, N.A., Montgomery, Alabama. The branches will be located at Athens Location-101 S. Clinton Street, Athens, Alabama; Hartselle Location-902 Highway 31 North, Hartselle, Alabama; Decatur Beltline Location-1425 Beltline Road SW, Decatur, Alabama; Decatur Main Location-102 2nd Avenue SE, Decatur, Alabama; Red Bay Location-117 4th Avenue South, Red Bay, Alabama; Moulton Location-720 Seminary Street, Moulton, Alabama; Russellville Location-101 Jackson Avenue, Russellville, Alabama; Tuscumbia Location-101 South Main Street, Tuscumbia, Alabama; Lexington Location-11250 Highway 101, Lexington, Alabama; Florence Downtown Location-201 E. Dr. Hicks Boulevard, Florence, Alabama; Village Square Location-13566 Highway 43 - South, Russellville, Alabama; Muscle Shoals Location-530 W. Avalon Avenue, Muscle Shoals, Alabama; Florence Mall Location-2704 Hough Road, Florence, Alabama.	Newspaper: Federal Register:	09/08/2005 Not applicable
3A1	CCB FINANCIAL CORPORATION	CCB Financial Corporation, notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Community Capital Bank, both of Jonesboro, Georgia.	Newspaper: Federal Register:	Not applicable Not applicable
3A1	FIRST COMMERCIAL BANCSHARES, INC.	First Commercial Bancshares, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of First Commercial Bank, both of Jackson, Mississippi.	Newspaper: Federal Register:	Not applicable Not applicable

District: 6
Federal Reserve Bank of Atlanta

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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2735913	PEACHTREE BK, DULUTH, GEORGIA	10/04/2004	03/27/2005	S	Small Bank
675332	SUNTRUST BK, ATLANTA, GEORGIA	10/25/2004	08/14/2005	O	Large Bank

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
BANK OF ST PETERSBURG	TAMPA, FLORIDA
BRAND BKG CO	LAWRENCEVILLE, GEORGIA
CAPITAL CITY BK	TALLAHASSEE, FLORIDA

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending August 20, 2005**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A3	BANK OF MONTREAL	Bank of Montreal, Toronto, Ontario, Canada, Harris Financial Corp., Chicago, Illinois, and Harris Bankcorp, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of Edville Bankcorp, Inc., Villa Park, Illinois, and thereby indirectly acquire Villa Park Trust & Savings Bank, Villa Park, Illinois.	Newspaper: Federal Register:	09/16/2005 Not available
* 3A3 * 3A1	CAPITOL BANCORP LTD.	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.	Newspaper: Federal Register:	Not available 08/23/2005
* 3A1	CCB ACQUISTION CORP	CCB Acquisition Corp., Oak Brook, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Citizens Central Bancorp, Inc., Macomb, Illinois, and thereby acquire Citizens National Bank, Macomb, Illinois.	Newspaper: Federal Register:	Not available 09/19/2005
* 3A1	COMMERCIAL BANCSHARES, INC	Commercial Bancshares, Inc., Whitewater, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Commercial Bank, Whitewater, Wisconsin.	Newspaper: Federal Register:	Not available 09/19/2005
CIC	FIRST STATE BANK OF BOURBON, INDIANA, THE	Notice by Ralph Mason, Bourbon, Indiana and Brad Mason, Bourbon, Indiana, to acquire control of The First State Bank of Bourbon, Bourbon, Indiana.	Newspaper: Federal Register:	06/16/2005 06/29/2005
CIC	SECURITY AGENCY, INC.	Notice by Ben D. Grimstad, Decorah, Iowa and Joseph L. Grimstad, Decorah, Iowa, individually, to acquire control of 40.1 percent of Security Agency, Inc., Decorah, Iowa, and thereby indirectly Decorah Bank & Trust Company, Decorah, Iowa.	Newspaper: Federal Register:	Not available 08/22/2005

District: 7
Federal Reserve Bank of Chicago

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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
428547	HINSBROOK B&T, WILLOWBROOK, ILLINOIS	04/18/2005	08/15/2005	S	Large Bank

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
BANK IA	RED OAK, IOWA
BLOOMINGDALE B&T	BLOOMINGDALE, ILLINOIS
COMMUNITY FIRST BK	BOSCOBEL, WISCONSIN
FARMERS & MRCH BK	BERLIN, WISCONSIN
FARMERS ST BK	BROOKSTON, INDIANA
FARMERS ST BK WESTERN IL	ALPHA, ILLINOIS
FIRST AMER BK	FORT DODGE, IOWA
FIRST CMNTY BK	HARBOR SPRINGS, MICHIGAN
FIRST FARMERS B&T	CONVERSE, INDIANA
FORT MADISON B&TC	FORT MADISON, IOWA
GARRETT ST BK	GARRETT, INDIANA
HARTSBURG ST BK	HARTSBURG, ILLINOIS
HENDRICKS CTY B&TC	BROWNSBURG, INDIANA
IOWA ST B&TC	FAIRFIELD, IOWA
MIDWEST B&TC	ELMWOOD PARK, ILLINOIS
MIDWEST BK WESTERN IL	MONMOUTH, ILLINOIS
PEOPLES' BK ARLINGTON HEIGHTS	ARLINGTON HEIGHTS, ILLINOIS
VILLA PARK T&SB	VILLA PARK, ILLINOIS
WHEATON B&T	WHEATON, ILLINOIS

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 20, 2005

Filing Type	Filer	Filing Proposal	End of Comment Period	
* Branch	CALLAWAY BANK, THE	The Callaway Bank, Fulton, Missouri, to establish a mobile branch that will operate in Boone County, Missouri.	Newspaper:	08/04/2005
			Federal Register:	Not applicable
3A1	Superior Bancshares, Inc.	Superior Bancshares, Inc., Hazelwood, Missouri, to become a bank holding company by acquiring 100 percent of Superior Bank, Hazelwood, Missouri.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

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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- SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
CITIZENS B&TC	VAN BUREN, ARKANSAS
CITIZENS BK	BATESVILLE, ARKANSAS
FIRST FINANCIAL BK	EL DORADO, ARKANSAS
HEBER SPRINGS ST BK	HEBER SPRINGS, ARKANSAS
MIDWEST BANKCENTRE	LEMAY, MISSOURI
PEOPLES B&TC	TROY, MISSOURI
SECURITY BK	NEWBERN, TENNESSEE
SIMMONS FIRST BK	SEARCY, ARKANSAS

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 20, 2005

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 18C * Branch	AMERICAN BANK OF ST. PAUL	American Bank of St. Paul, St. Paul, Minnesota, to merge with American Bank of Olivia, Olivia, Minnesota and incident thereto establish branches at 815 East Depue Avenue, Olivia, Minnesota and Main Street, Renville, Minnesota.	Newspaper: Federal Register:	Not available Not applicable
* 18C * Branch	FIRST SECURITY BANK OF MISSOULA	First Security Bank of Missoula, Missoula, Montana, to merge with First State Bank, Thompson Falls, Montana and incident thereto proposes to establish branches at 107 South Fulton, Thompson Falls, Montana, 510 West Railroad, Plains, Montana, and, 590 North Montana, Dillon, Montana.	Newspaper: Federal Register:	Not available Not applicable
* 3A1	RIVERLAND BANCORPORATION	Riverland Bancorporation, Jordan, Minnesota to become a bank holding company by acquiring 100 percent of Riverland Bank, Jordan, Minnesota, a de novo bank.	Newspaper: Federal Register:	Not available 09/16/2005

District: 9
Federal Reserve Bank of Minneapolis

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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
215653	WELCOME ST BK, WELCOME, MINNESOTA	05/16/2005	08/15/2005	S	Small Bank

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
BANKFIRST	SIOUX FALLS, SOUTH DAKOTA
CITIZENS B&TC	BIG TIMBER, MONTANA
CITIZENS ST BK OF CHOTEAU	CHOTEAU, MONTANA
DAKOTA WESTERN BK	BOWMAN, NORTH DAKOTA
FARMERS ST BK	FAITH, SOUTH DAKOTA
FIRST CMNTY BK	GLASGOW, MONTANA
FIRST PREMIER BK	SIOUX FALLS, SOUTH DAKOTA
FLINT CREEK VALLEY BK	PHILIPSBURG, MONTANA
HEARTLAND ST BK	EDGELEY, NORTH DAKOTA
NORTH SHORE BK OF COMMERCE	DULUTH, MINNESOTA
PROFINIUM FNCL	TRUMAN, MINNESOTA
WESTERN BK OF WOLF POINT	WOLF POINT, MONTANA
YELLOWSTONE BK	LAUREL, MONTANA

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending August 20, 2005**

Filing Type	Filer	Filing Proposal	End of Comment Period	
CIC	B.O.E. BANCSHARES, INC.	Notification by Marvin J. Carter and Donald C. Stamps, both of Lawton, Oklahoma, as trustees of the 2000 Green Family Trust, to acquire control of B.O.E. Bancshares, Inc., parent of Liberty National Bank, both in Lawton, Oklahoma.	Newspaper:	08/22/2005
			Federal Register:	08/23/2005
Member	DE SOTO STATE BANK	De Soto State Bank, De Soto, Kansas, to become a member of the Federal Reserve system.	Newspaper:	Not applicable
			Federal Register:	Not applicable
* 18C * Branch	GUARANTY BANK AND TRUST COMPANY	Guaranty Bank and Trust Company, Denver, Colorado, to merge with Foothills Bank, Wheat Ridge, Colorado, and to operate under the charter and title of Guaranty Bank and Trust Company, Denver, Colorado.	Newspaper:	Not available
			Federal Register:	Not applicable
* 3A3	UMB FINANCIAL CORPORATION	UMB Financial Corporation, Kansas City, Missouri, to acquire 100 percent of the voting shares of UMB Bank Arizona, National Association, Phoenix, Arizona (in organization).	Newspaper:	Not available
			Federal Register:	Not available

District: 10
Federal Reserve Bank of Kansas City

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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
BANK OF LOCUST GROVE	LOCUST GROVE, OKLAHOMA
BANK OF VERSAILLES	VERSAILLES, MISSOURI
BANKERS BK OF THE WEST	DENVER, COLORADO
CASTLE ROCK BK	CASTLE ROCK, COLORADO
CITIZENS FARMERS BK COLE CAMP	COLE CAMP, MISSOURI
F&M B&TC	TULSA, OKLAHOMA
FIDELITY ST B&TC	DODGE CITY, KANSAS
FIRST B&TC	BROKEN BOW, OKLAHOMA
FIRSTBANK	ANTLERS, OKLAHOMA
FIRSTTIER BK WY	UPTON, WYOMING
FREEDOM BK OKLAHOMA	TULSA, OKLAHOMA
HIGH PLAINS BK	FLAGLER, COLORADO
OREGON TRAIL BK	GUERNSEY, WYOMING
SECURITY BK	PAWNEE, OKLAHOMA
UINTA CTY ST BK	MOUNTAIN VIEW, WYOMING
UNION BK OF CHANDLER	CHANDLER, OKLAHOMA
WESTSTAR BK	VAIL, COLORADO

* Subject to the provisions of the Community Reinvestment Act

District: 11
Federal Reserve Bank of Dallas
Filings received during the week ending August 20, 2005

Filing Type	Filer	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
BANK OF CMRC	MCLEAN, TEXAS
FIRST BK	MULESHOE, TEXAS
TEXASBANK	FORT WORTH, TEXAS

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending August 20, 2005

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A3	ZIONS BANCORPORATION	Zions Bancorporation, Salt Lake City, Utah, to acquire 100 percent of The Commerce Bank of Oregon (In Organization), Portland, Oregon.	Newspaper:	09/15/2005
			Federal Register:	09/15/2005

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2209553	HERITAGE BK OF CMRC, SAN JOSE, CALIFORNIA	04/18/2005	08/11/2005	S	Large Bank

CRA Examinations scheduled for Fourth Quarter of 2005 (October 1, 2005 - December 31, 2005)

Institution	Location
1ST PACIFIC BK CA	SAN DIEGO, CALIFORNIA
PACIFIC ST BK	STOCKTON, CALIFORNIA
SPECTRUM BK	MONTEBELLO, CALIFORNIA

* Subject to the provisions of the Community Reinvestment Act