
Federal Reserve Release



H.2

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

No. 37

Week Ending September 10, 2005

Bank Holding Companies

Associated Banc-Corp, Green Bay, Wisconsin -- to merge with State Financial Services Corporation, Milwaukee, and thereby acquire State Financial Bank, National Association, Hales Corners.

- Approved, September 6, 2005

Testimony And Statements

Commodity Futures Modernization Act of 2000 -- statement by Patrick M. Parkinson, Deputy Director, Division of Research and Statistics, before the Senate Committee on Banking, Housing, and Urban Affairs.

- Published, September 8, 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 310 East Houston Street.

- Approved, September 8, 2005

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish branches at Mill Road and Sixth Street, Tempe, Arizona; and Beam Avenue and Southlawn Drive, Maplewood, Minnesota.

- Approved, September 8, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 74 Blake Boulevard, Celebration, Florida, and 6289 PGA Boulevard, Palm Beach Gardens.

- Approved, September 9, 2005

Richmond

Virginia Bank and Trust Company, Danville, Virginia -- to establish a branch near the intersection of Highway 58 West and Charming Road.

- Approved, September 8, 2005

Kansas City

WestStar Bank, Vail, Colorado -- to establish a branch temporarily at 123 West Hampden Avenue, Unit A, Englewood, to be moved to 500 West Hampden Avenue.

- Approved, September 8, 2005

Bank Holding Companies

New York

Norddeutsche Landesbank Girozentrale, Hannover, Germany -- to engage de novo, through Nord/LB Financial Services LLC, in financial and investment advisory services.

- Approved, September 9, 2005

Bank Holding Companies

Atlanta

Northside Bancshares, Inc., Adairsville, Georgia -- to become a bank holding company and to acquire Northside Bank, a de novo bank.

- Approved, September 9, 2005

Richmond

Sandy Spring Bancorp, Inc., Olney, Maryland -- to acquire West Financial Services, Inc., McLean, Virginia, and thereby engage in investment advisory and related activities.

- Approved, September 9, 2005

Change In Bank Control

St. Louis

Citizens First Corporation, Bowling Green, Kentucky -- change in bank control.

- Permitted, September 8, 2005

Competitive Factors Reports

Chicago

Associated Bank, National Association, Green Bay, Wisconsin -- report on competitive factors of the proposed merger with State Financial Bank, National Association, Hales Corner.

- Submitted, September 9, 2005

San Francisco

Citibank USA, National Association, Sioux Falls, South Dakota -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of Associates Capital Bank, Inc., Salt Lake City, Utah.

- Submitted, September 6, 2005

Chicago

Farmers State Bank, LaGrange, Indiana -- report on competitive factors of the proposed merger with First National Bank of Fremont, Fremont.

- Submitted, September 8, 2005

Competitive Factors Reports

Chicago

First Bank & Trust, SB, Paris, Illinois -- report on competitive factors of the proposed merger with Rantoul First Bank, S.B., Rantoul.
- Submitted, September 8, 2005

Cleveland

First Financial Bank, National Association, Hamilton, Ohio -- report on competitive factors of the proposed merger with First Financial Bancorp Services, Middletown.
- Submitted, September 6, 2005

St. Louis

First Security Bank, Searcy, Arkansas -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of First Security Bank of Clarksville, Clarksville.
- Submitted, September 7, 2005

Cleveland

GE Money Bank, Salt Lake City, Utah -- report on competitive factors of the proposed assumption of certain liabilities of GE Capital Financial Inc.
- Submitted, September 6, 2005

New York

JPMorgan Chase Bank, National Association, Columbus, Ohio -- report on competitive factors of the proposed merger with Bank One Trust Company, N.A.
- Submitted, September 8, 2005

New York

Lakeland Bank, Newfoundland, New Jersey -- report on competitive factors of the proposed corporate reorganization with Newton Trust Company, Newton.
- Submitted, September 8, 2005

Richmond

MVB Bank, Inc., Fairmont, West Virginia -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Charles Town, West Virginia, branch of Susquehanna Bank, Hagerstown, Maryland.
- Submitted, September 8, 2005

Competitive Factors Reports

Philadelphia

Royal Asian Bank, Philadelphia, Pennsylvania -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Royal Bank America, PA, in connection with a reorganization.

- Submitted, September 7, 2005

Extensions Of Time

Kansas City

Central Financial Corporation, Hutchinson, Kansas -- extension to December 8, 2005, to acquire up to 17.66 percent of the shares of Parkway National Bancshares, Inc., Plano, Texas.

- Granted, September 8, 2005

Kansas City

MontroseBank, Montrose, Colorado -- extension to December 9, 2005, to establish a branch at the intersection of Highway 133 and Grand Avenue, Paonia.

- Granted, September 9, 2005

Atlanta

Regions Bank, Birmingham, Alabama -- extension to October 4, 2006, to establish a branch at the intersection of Highway 161 and Las Colinas Boulevard, Irving, Texas.

- Granted, September 8, 2005

Cleveland

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

- Granted, September 6, 2005

Financial Holding Companies

Atlanta

Southern Community Bancshares, Inc., Fayetteville, Georgia -- election to become a financial holding company.

- Effective, September 8, 2005

International Operations

Boston

Charter One Bank, National Association, Cleveland, Ohio -- to establish a branch in the Cayman Islands, British West Indies.

- Approved, September 9, 2005

Boston

Citizens Bank, National Association, Albany, New York -- to establish a branch in the Cayman Islands, British West Indies.

- Approved, September 9, 2005

Membership

Chicago

Community First Bank-Chicago, Chicago, Illinois, a de novo bank -- to become a member of the Federal Reserve System.

- Approved, September 8, 2005

Philadelphia

Susquehanna Bank PA, Lititz, Pennsylvania -- to become a member of the Federal Reserve System.

- Approved, September 9, 2005

Richmond

Susquehanna Bank, Hagerstown, Maryland -- to become a member of the Federal Reserve System.

- Approved, September 9, 2005

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending September 10, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CNB FINANCIAL CORPORATION	* 3A1	CNB Financial Corp., Worcester, Massachusetts to become a bank holding company through the acquisition of 100% of the capital stock of Commonwealth National Bank, Worcester, Massachusetts.	Newspaper:	09/27/2005
			Federal Register:	10/03/2005
CONNECTICUT BANK & TRUST COMPANY, THE	* Branch	Application by The Connecticut Bank and Trust Company to open two branches, one at 148 Broad Street, Windsor, Connecticut and the second at 435 Hartford Turnpike, Vernon, Connecticut, pursuant to section 9 of the Federal Reserve Act and section 208.6 of Regulation H.	Newspaper:	Not available
			Federal Register:	Not applicable
SOUTHERN CONNECTICUT BANCORP, INC	* 3A3	Application by Southern Connecticut Bancorp, Inc., New Haven, Connecticut to acquire 100% of the voting shares of The Bank of Southeastern Connecticut, New London, Connecticut, a de novo bank, pursuant to section 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
			Federal Register:	Not available

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
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending September 10, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DEUTSCHE GENOSSENSCHAFTS-HYPOTH EKENBANK AG	FBSEA	Deutsche Genossenschafts-Hypothekenbank AG, Hamburg, Germany, requests prior approval to establish a NY rep office.	Newspaper:	Not available
			Federal Register:	Not applicable
FIRST TIER BANK & TRUST	* 18C	First Tier Bank and Trust, Olean, New York seeks prior approval for Bath National Bank, Bath, New York, National Bank of Geneva, Geneva, New York, and Wyoming County Bank, Warsaw, New York, to merge with and into First Tier Bank, pursuant to Section 18(c) of the Federal Deposit Insurance Act and, incident thereto, pursuant to Section 9 of the Federal Reserve Act, to establish branches.	Newspaper:	10/02/2005
			Federal Register:	Not applicable
GOVERNOR AND COMPANY OF THE BANK OF IRELAND, THE	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:	Not available
			Federal Register:	Not applicable
NBT BANCORP INC.	* 3A5	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:	09/11/2005
			Federal Register:	09/15/2005

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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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending September 10, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period	
ORRSTOWN BANK	* Branch	Orrstown Bank, Shippensburg, PA, to establish a branch office to be located at 308 Carolle Street, Greencastle Borough, Franklin County, PA.	Newspaper:	09/26/2005
			Federal Register:	Not applicable

District: 3
Federal Reserve Bank of Philadelphia

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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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending September 10, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period	
CB Financial Services, Inc.	* 3A1	Application by CB Financial Services, Inc., Carmichaels, PA to acquire 100 percent of the voting shares of Community Bank, N.A., Washington, PA	Newspaper:	Not available
			Federal Register:	10/07/2005

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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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending September 10, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNB SOUTHEAST	* Branch	FNB Southeast, Reidsville, North Carolina to establish a branch at 1001 Military Cutoff Road, Wilmington, North Carolina.	Newspaper:	09/16/2005
			Federal Register:	Not applicable
MARATHON BANK, THE	* Branch	The Marathon Bank, Winchester, Virginia, to establish a branch at 2051 Northwestern Pike, Winchester, Virginia.	Newspaper:	09/20/2005
			Federal Register:	Not applicable
POTOMAC BANK OF VIRGINIA	* Branch	Potomac Bank of Virginia, Fairfax, Virginia, to establish a branch at Land Unit 2 Riverside Parkway, Loudoun County, Virginia.	Newspaper:	09/16/2005
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

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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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending September 10, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO POPULAR ESPANOL, S.A.	FBSEA	Banco Popular Espanol, S.A., Madrid, Spain, to establish an international representative office in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
CORNERSTONE BANCSHARES, INC.	4c8	Cornerstone Bancshares, Inc., Chattanooga, Tennessee, to acquire 100 percent of the outstanding shares of Eagle Financial LLC., and Eagle Funding, LLC, both of Chattanooga, Tennessee, and thereby engage in making, acquiring, brokering or servicing loans or other extensions of credit, pursuant to section 225.28(b)(1) of Regulation Y and section 4(c)(8) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not applicable Not applicable
Florida Gulf Bancorp, Inc.	3A1	Florida Gulf Bancorp, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Florida Gulf Bank, both of Fort Myers, Florida.	Newspaper: Federal Register:	Not applicable Not applicable
GENERAL BANCSHARES, INC.	CIC	General Bancshares, Inc., Jasper, Tennessee, prior change in control filed by Robert Thomas, Monteagle, Tennessee; Robert Thomas, Jr., Signal Mountain, Tennessee; David Thomas, Chattanooga, Tennessee; and Frank Thomas, Monteagle, Tennessee, to acquire 3.60 percent of the outstanding stock of General Bancshares, Inc., and its subsidiary bank, Citizens State Bank, both of Jasper, Tennessee. Pro forma total ownership will be 27.35 percent.	Newspaper: Federal Register:	Not available Not available
GENERAL BANCSHARES, INC.	CIC	General Bancshares, Inc., Jasper, Tennessee, prior change in control filed by Clara Brown, Jasper, Tennessee, to acquire 1.62 percent of the outstanding stock of General Bancshares, Inc., and its subsidiary bank, Citizens State Bank, Jasper, Tennessee. Pro forma total ownership will be 12.32 percent.	Newspaper: Federal Register:	Not available Not available
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 415 - 14th Street S.E., Washington, D.C., to be known as the 14th & Kentucky Safeway Office.	Newspaper: Federal Register:	09/13/2005 Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish branches at the following locations: the intersection of Route 214 and Pike Ridge Road, Edgewater, Maryland, to be known as the Edgewater Safeway Office; and 210 Cobb Parkway, South, Marietta, Georgia, to be known as the Marietta Trade Center Wal-Mart Money Center.	Newspaper: Federal Register:	09/13/2005 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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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending September 10, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADMIRAL FAMILY BANKS, INC.	CIC	Notice by Mark Tolliver, Orland Park, Illinois and Catherine Averill, Orland Park, Illinois, to acquire 99 percent of Admiral Family Banks, Inc., Alsip, Illinois, and thereby indirectly acquire Federated Bank, Onarga, Illinois.	Newspaper:	08/31/2005
			Federal Register:	09/26/2005
BANK IOWA	Member	Bank Iowa, Denison, Iowa, to become a member in the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
CAPITOL BANCORP LTD.	* 3A3 * 3A1	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 51 percent of the voting shares of Capitol Development Bancorp Limited III, Lansing, Michigan, and thereby indirectly acquire Bank of Belleville (in organization), Belleville, Illinois, 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 Belleville (in organization), Belleville, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
M&I MARSHALL & ILSLEY BANK	* Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish two branch facilities to be located at Mill Road and Sixth Street, Tempe, Arizona, and Beam Avenue & Southlawn Drive, Maplewood, Minnesota.	Newspaper:	08/25/2005
			Federal Register:	Not applicable
SECURITY AGENCY, INC.	CIC	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:	08/23/2005
			Federal Register:	08/22/2005

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 10, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period	
GERMAN AMERICAN BANCORP	* 3A3	German American Bancorp, Jasper, Indiana, to acquire 9.8 percent of Eclipse Bank, Inc., Louisville, Kentucky (in organization).	Newspaper: Federal Register:	Not available 10/06/2005
PREMIER BANK OF JACKSONVILLE	* Branch	Premier Bank of Jacksonville, Jacksonville, Illinois, to establish a branch facility to be located at 2110 B Troy Road, Edwardsville, Illinois.	Newspaper: Federal Register:	09/19/2005 Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending September 10, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ABDO INVESTMENTS, INC.	* 3A1	Abdo Investments, Inc., Edina, Minnesota, to become a bank holding company by acquiring up to 24.2 percent of Rivers Ridge Holding Company, Edina, Minnesota, which owns BankVista, Sartell, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
BRIDGEWATER BANCSHARES, INC.	* 3A1	Bridgewater Bancshares, Inc., Bloomington, Minnesota to become a bank holding company by acquiring 100% of Bridgewater Bank, Bloomington, Minnesota, a de novo bank.	Newspaper:	Not available
			Federal Register:	10/06/2005
FIRST SECURITY BANK OF MISSOULA	* 18C * Branch	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:	09/10/2005
			Federal Register:	Not applicable

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF KREMLIN, THE	* Branch	The Bank of Kremlin, Kremlin, Oklahoma, to establish a branch at 3901 Lamesa Drive, Enid, Oklahoma.	Newspaper:	09/21/2005
			Federal Register:	Not applicable
DE SOTO STATE BANK	* 18C * Branch	De Soto State Bank, De Soto, Kansas, to merge with Great American Bank, Claycomo, Missouri, and incident thereto, to establish a branch.	Newspaper:	10/03/2005
			Federal Register:	Not applicable
FIRSTBANK	Premises	FirstBank, Antlers, Oklahoma, to increase its investment in bank premises in the amount of \$2,410,390.	Newspaper:	Not applicable
			Federal Register:	Not applicable
HOMETOWN BANCSHARES, INC.	* 3A3	Hometown Bancshares, Inc., Carthage, Missouri, to acquire 51 percent of the voting shares of OakStar Bancshares, Inc., and thereby indirectly acquire OakStar Bank, National Association, both of Springfield, Missouri.	Newspaper:	09/29/2005
			Federal Register:	09/26/2005
OAKSTAR BANCSHARES, INC.	* 3A1	OakStar Bancshares, Inc., Springfield, Missouri, to become a bank holding company through the acquisition of 100 percent of the voting shares of OakStar Bank, National Association (in organization), Springfield, Missouri.	Newspaper:	09/29/2005
			Federal Register:	09/26/2005

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending September 10, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FC HOLDINGS, INC.	* 3A5	FC Holdings, Inc., Houston, Texas, and FC Holdings of Delaware, Inc., Wilmington, Delaware, to acquire by merger Bosque Corporation, Meridian, Texas, and indirectly acquire Bosque County Bank, Meridian, Texas.	Newspaper:	09/30/2005
			Federal Register:	10/03/2005
NORTH AMERICAN BANCSHARES, INC.	* 3A3	North American Bancshares, Inc., Sherman, Texas, and Texoma Holding Company Inc., Dover, Delaware, to acquire 100 percent of State Bank and Trust of Seguin, Texas, Seguin, Texas.	Newspaper:	Not available
			Federal Register:	10/07/2005
PROSPER BANCSHARES, INC.	* 3A1	Prosper Bancshares, Inc., Dallas, Texas, and Prosper Delaware Financial Corp., Dover, Delaware, to become bank holding companies by acquiring 100 percent of Prosper State Bank, Prosper, Texas.	Newspaper:	10/01/2005
			Federal Register:	10/03/2005
SOUTH TEXAS BANCSHARES, INC.	* 3A1	South Texas Bancshares, Inc., Grand Prairie, Texas, to become a bank holding company by acquiring 100 percent of Caprock Bancshares, Inc., Shallowater, Texas, and indirectly acquire First State Bank, Shallowater, Texas.	Newspaper:	Not available
			Federal Register:	10/03/2005
TEXASBANK	* Branch	TexasBank, Fort Worth, Texas, to establish a branch to be located at 13388 North Freeway, Fort Worth, Texas 76177.	Newspaper:	09/22/2005
			Federal Register:	Not applicable

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.

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 Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending September 10, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CATHAY GENERAL BANCORP	* 3A3	Cathay General Bancorp, Los Angeles, California, to acquire up to 100 percent of Great Eastern Bank, New York, New York.	Newspaper: Federal Register:	Not available Not available
OAK VALLEY COMMUNITY BANK	* Branch	Oak Valley Community Bank, Oakdale, California, to establish a branch facility at 5250 Claremont Avenue, Stockton, California.	Newspaper: Federal Register:	09/15/2005 Not applicable
ZIONS BANCORPORATION	* 3A3	Zions Bancorporation, Salt Lake City, Utah, to acquire 100 percent of Amegy Bancorporation, Inc., and thereby indirectly acquire its subsidiary, Amegy Bank, N.A., both of Houston, Texas.	Newspaper: Federal Register:	10/03/2005 10/03/2005

District: 12
Federal Reserve Bank of San Francisco

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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- 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 Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act