
Federal Reserve Release



H.2

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

No. 49

Week Ending December 3, 2005

Advisory Councils

Thrift Institutions Advisory Council -- appointment of five new members and designation of Roy M. Whitehead as president and David Russell Taylor as vice president for 2006.

- Announced, November 29, 2005

Bank Holding Companies

ABC Bancorp, Moultrie, Georgia -- to merge with First National Banc, Inc., St. Marys, and thereby acquire its subsidiaries, First National Bank, St. Marys, and First National Bank, Orange Park, Florida.

- Approved, November 29, 2005

Forms

Forms -- final Board review to extend with revision the Report of Terms of Credit Card Plans (FR 2572) and Survey of Terms of Lending (FR 2028), and to discontinue the Monthly Survey of Industrial Electricity Use (FR 2009a, 2009b, and 2009c).

- Approved, November 30, 2005

Enforcement

County Bank, Merced, California -- issuance of a consent order of assessment of a civil money penalty.

- Announced, November 30, 2005

H.2 Actions under delegated authority

November 27, 2005 to December 3, 2005

BS&R Banking Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

Kansas City

Bank of Commerce, Chelsea, Oklahoma -- to establish a branch at 6655 South Lewis Avenue, Suite 150, Tulsa.
- Approved, November 29, 2005

Minneapolis

Big Sky Western Bank, Gallatin Gateway, Montana -- to establish a branch at 55 Lone Peak Drive, Big Sky.
- Approved, November 30, 2005

Minneapolis

Big Sky Western Bank, Gallatin Gateway, Montana -- to establish a branch at 300 Jackrabbit Lane, Belgrade.
- Approved, November 30, 2005

Atlanta

Compass Bank, Birmingham, Alabama -- to establish branches at 10633 West Olive Avenue, Peoria, Arizona; 13950 North 75th Avenue; 11770 University Boulevard, Sugarland, Texas; and 2650 East Southlake Boulevard, Southlake.
- Approved, December 2, 2005

San Francisco

Pacific Mercantile Bank, Costa Mesa, California -- to establish a branch at 31601 Avenida Los Cerritos, Suite 100, San Juan Capistrano.
- Approved, December 2, 2005

Bank Holding Companies

Chicago

Bank of Montreal, Montreal, Canada; Harris Financial Corp., Wilmington, Delaware; and Harris Bankcorp, Inc., Chicago, Illinois -- to engage de novo through Harris Investor Services, Inc. in financial and investment advisory activities and securities brokerage activities.
- Approved, December 2, 2005

Bank Holding Companies

Richmond

BankGreenville Financial Corporation, Greenville, South Carolina -- to become a bank holding company and to acquire BankGreenville, a de novo bank.
- Approved, December 1, 2005

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan, and Capitol Development Bancorp Limited III -- to acquire 51 percent of the shares of Bank of Santa Barbara, Santa Barbara, California, a de novo bank.
- Approved, December 2, 2005

Kansas City

CCB Corporation, Kansas City, Missouri -- to merge with Acquisition Corporation, Leawood, Kansas, parent of MidAmerican Bank and Trust Company, National Association, Leavenworth.
- Approved, December 1, 2005

Chicago

CenterBank Financial, Inc., Northfield, Illinois -- to become a bank holding company and to acquire CenterBank and Trust, National Association, Deerfield, a de novo bank.
- Approved, November 29, 2005

San Francisco

Community Bancshares, Inc., Kingman, Arizona -- to become a bank holding company and to acquire Mission Bank.
- Approved, November 29, 2005

Atlanta

Cornerstone Bancshares, Inc., Hixson, Tennessee, and EFI Acquisition, Inc. -- to acquire the assets and assume the liabilities of Eagle Financial LLC, Chattanooga, and Eagle Funding, LLC, and thereby engage in providing factoring and loan brokerage services to small businesses.
- Approved, November 30, 2005

Bank Holding Companies

Atlanta

Gwinnett Commercial Group, Inc., Lawrenceville, Georgia -- to merge with Buford Banking Group, Inc., Buford, and thereby acquire its subsidiary, Lanier Community Bank.

- Approved, December 1, 2005

Atlanta

New Horizons Bancshares, Inc., East Ellijay, Georgia -- relief from a commitment.

- Withdrawn, November 29, 2005

Richmond

PBSC Financial Corporation, Greenville, South Carolina -- to become a bank holding company and to acquire Pinnacle Bank of South Carolina, a de novo bank.

- Approved, November 29, 2005

Boston

Salem Five Bancorp, Salem, Massachusetts -- to become a mutual bank holding company and to acquire Salem Five Cents Savings Bank and Heritage Co-operative Bank.

- Approved, December 2, 2005

Atlanta

Vision Bancshares, Inc., Panama City, Florida -- relief from a commitment.

- Granted, December 1, 2005

Chicago

West Bancorporation, Inc., West Des Moines, Iowa -- to acquire Investors Management Group, Des Moines, and thereby engage in financial and investment advisory activities and agency transactional services.

- Approved, November 28, 2005

Bank Mergers

Kansas City

Five Points Bank, Grand Island, Nebraska -- to purchase certain assets and assume certain liabilities of the Summer branch of Five Points Bank of Hastings, Hastings, and thereby establish a branch.

- Approved, December 1, 2005

Bank Premises

Philadelphia

Bryn Mawr Trust Company, Bryn Mawr, Pennsylvania -- to increase its investment in bank premises.

- Approved, November 29, 2005

Banks, State Member

Director, BS&R

AmSouth Bank, Birmingham, Alabama -- to make certain public welfare investments.

- Approved, November 23, 2005 (AC)

Director, BS&R

FirsTier Bank, Upton, Wyoming -- request for an exemption from section 23A of the Federal Reserve Act to purchase the premises for a branch from an affiliate.

- Granted, November 22, 2005 (AC)

Change In Bank Control

St. Louis

Holly Springs Bancshares, Inc., Holly Springs, Mississippi -- notices to retain control of Holly Springs Bancshares, Inc.

- Permitted, December 2, 2005

Minneapolis

Northern Financial Corporation, Independence, Wisconsin -- change in bank control.

- Permitted, November 28, 2005

Chicago

R&J Financial Corporation, Elma, Iowa -- change in bank control.

- Permitted, December 2, 2005

Dallas

Spearman Bancshares, Inc., Spearman, Texas -- change in bank control.

- Permitted, November 28, 2005

Minneapolis

Walker Ban Co., Walker, Minnesota -- change in bank control.

- Permitted, December 2, 2005

Competitive Factors Reports

Kansas City

Cleo State Bank, Cleo Springs, Oklahoma -- reports on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Meno Guaranty Bank, Meno, and of the proposed merger of Meno Guaranty Bank with The Farmers State Bank, Hazelton, Kansas.
- Submitted, November 28, 2005

Atlanta

First Bank of the South, Lawrenceville, Georgia -- report on competitive factors of the proposed merger with Lanier Community Bank, Buford.
- Submitted, November 29, 2005

St. Louis

The First National Bank of Hughes Springs, Hughes Springs, Texas -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Harleton branch of BancorpSouth Bank, Tupelo, Mississippi.
- Submitted, November 28, 2005

Minneapolis

Great Western Bank, Watertown, South Dakota -- report on competitive factors of the proposed merger with Security Bank, Madison.
- Submitted, December 1, 2005

New York

Greater Community Bank, Totowa, New Jersey -- report on competitive factors of the proposed merger with Bergen Commercial Bank, Paramus, and Rock Community Bank, Little Falls.
- Submitted, December 1, 2005

Chicago

Harris National Association, Chicago, Illinois -- report on competitive factors of the proposed merger with NLSB, New Lenox.
- Submitted, December 2, 2005

Chicago

Marine Bank, Wauwatosa, Wisconsin -- report on competitive factors of the proposed merger with Marine Bank, Scottsdale, Arizona.
- Submitted, December 2, 2005

Competitive Factors Reports

Chicago

The National Bank, Edina, Minnesota -- report on competitive factors of the proposed merger with The National Bank, Bettendorf, Iowa.

- Submitted, December 2, 2005

Philadelphia

Parke Bank, Sewell, New Jersey -- report on competitive factors of the proposed merger with Parke Interim Bank, Philadelphia, Pennsylvania, as part of a corporate reorganization.

- Submitted, December 1, 2005

Kansas City

Peak National Bank, Nederland, Colorado -- report on competitive factors of the proposed merger with First State Bank, Idaho Springs.

- Submitted, November 29, 2005

Chicago

Peoples Bank, Rock Valley, Iowa -- report on competitive factors of the proposed merger with Jasper State Bank, Jasper, Minnesota.

- Submitted, December 2, 2005

San Francisco

Rabobank, National Association, El Centro, California -- report on competitive factors of the proposed merger with Community Bank of Central California, Salinas.

- Submitted, November 30, 2005

Atlanta

Security Bank of Bibb County, Macon, Georgia -- report on competitive factors of the proposed merger with Rivoli Bank and Trust.

- Submitted, November 29, 2005

Kansas City

The Yukon National Bank, Yukon, Oklahoma -- report on competitive factors of the proposed merger with Peoples Bank, Oklahoma City.

- Submitted, November 29, 2005

Extensions Of Time

St. Louis

Arvest Bank, Fayetteville, Arkansas -- extension to December 31, 2005, to establish a branch at 218 West Henry De Tonti Boulevard, Tontitown.

- Granted, November 29, 2005

Secretary

Citibank, N.A., New York, New York -- extension of time on behalf of Citibank Overseas Investment Corporation, New Castle, Delaware, and Citicorp Finance (Thailand) Limited, Bangkok, Thailand, to divest an interest in certain property acquired in settlement of a debt previously contracted.

- Granted, November 22, 2005 (AC)

Philadelphia

Pocono Community Bank, Stroudsburg, Pennsylvania -- extension to November 19, 2006, to establish a branch at Route 611, Swiftwater.

- Granted, November 29, 2005

Philadelphia

Univest Corporation of Pennsylvania, Souderton, Pennsylvania -- extension to February 20, 2006, to retain 8.53 percent and to acquire up to 9.9 percent of the shares of New Century Bank, Phoenixville.

- Granted, November 30, 2005

Financial Holding Companies

Atlanta

Claiborne Holding Company, Inc., Tazewell, Tennessee -- election to become a financial holding company.

- Effective, December 1, 2005

Membership

Cleveland

Berea Community Bank, Inc., Berea, Ohio -- to retain membership in the Federal Reserve System on conversion from a national to a state charter.

- Approved, December 2, 2005

Membership

Atlanta

Sunrise Bank, Cocoa Beach, Florida -- to become a member of the Federal Reserve System.

- Approved, December 1, 2005

Membership

Atlanta

Sunrise Bank, Cocoa Beach, Florida -- to become a member of the Federal Reserve System.

- Approved, December 1, 2005

Membership

Atlanta

Sunrise Bank, Cocoa Beach, Florida -- to become a member of the Federal Reserve System.

- Approved, December 1, 2005

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending December 3, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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

District: 2**Federal Reserve Bank of New York****Filings received during the week ending December 3, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
CHECKSPRING COMMUNITY CORPORATION	* 3A1	Final application by CheckSpring Community Corporation, a Delaware corporation headquartered in Bronx, New York, for prior approval of the Board of Governors of the Federal Reserve System, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, to become a bank holding company through the acquisition of all the voting stock to be issued by CheckSpring Bank (in organization), a proposed de novo New York State chartered commercial Bank.	Newspaper: Not available Federal Register: 11/29/2005
CITIBANK, N.A.	Investment	Citibank, N.A. (Citibank) and its Edge corporation subsidiary, Citibank Overseas Investment Corporation (COIC) 30 days' Prior Notice under Section 211.9(f) of Reg. K to make additional investments in Citibank Consumer Finance India Limited (CCFIL), New Delhi, India in excess of the individual limit set forth in Section 211.9(c)(1) of Regulation K. [A portion of filing is CONFIDENTIAL]	Newspaper: Not applicable Federal Register: Not applicable
CITIBANK, N.A.	Investment	Citibank, N.A., New York, New York, and its Edge Corporation subsidiary, Citibank Overseas Investment Corporation, to inject additional capital into Diners Italia, Rome, Italy and DC UK, London, England.	Newspaper: Not applicable Federal Register: Not applicable
ISRAEL SALT INDUSTRIES LTD.	4c8	Notice by Bank Hapoalim B.M., Arison Holdings Ltd. and Israel Salt Industries Ltd. all of Tel Aviv, Israel to acquire Investec USA, New York, NY and thereby engage in nonbanking activities pursuant to Sections 225.28(b)(6), (7) and (8) of Regulation Y.	Newspaper: Not applicable Federal Register: Not available
RABOBANK NEDERLAND	* 3A3	Application by Rabobank Nederland B.V. and Rabobank International Holdings B.V. both of Utrecht, the Netherlands, and their direct and indirect subsidiaries Utrecht-America Holdings, New York, New York and VIB Corporation, El Centro, California to acquire Central Coast Bancorp and thereby its banking subsidiary Community Bank of Central California, both of Salinas, California pursuant to Section 3(a)(3) of the BHCA.	Newspaper: Not available Federal Register: 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:

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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 Institution	Quarter of Location
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NONE

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

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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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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

District: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending December 3, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Notification by Fifth Third Bank, Grand Rapids, MI of its intent to establish a branch at 1 South Dearborn Street, Suite 110, Chicago, IL.	Newspaper:	12/08/2005
			Federal Register:	Not applicable
FIFTH THIRD BANK	* Branch	Notification by Fifth Third Bank, Grand Rapids, MI of its intent to establish a branch at 2934 North Milwaukee Avenue, Unit A, Chicago, IL.	Newspaper:	12/08/2005
			Federal Register:	Not applicable
NEW RICHMOND BANCORPORATION	CIC	Interagency Notice of Change in Bank Control filed by Mr. Jay L. Dunlap, Lincoln, NB acting as attorney and agent on behalf of Mark Dunlap to vote 58.25 shares or 55.48% of the outstanding voting shares of New Richmond Bancorporation, New Richmond, OH.	Newspaper:	Not available
			Federal Register:	Not available

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.

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 3, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period
ATLANTIC BANCSHARES, INC.	* 3A1	Atlantic Bancshares, Inc., Bluffton, South Carolina, to become a bank holding company through the acquisition of 100% of the voting securities of Atlantic Community Bank, Bluffton, South Carolina (in organization).	Newspaper: 12/16/2005 Federal Register: 12/27/2005
CITIZENS BANK AND TRUST COMPANY	Premises	Citizens Bank & Trust Company, Blackstone, Virginia, to increase its investment in bank premises in the amount of \$95,000.	Newspaper: Not applicable 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.

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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S = Satisfactory

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2897736	COMMERCEFIRST BK, ANNAPOLIS, MARYLAND	08/15/2005	11/14/2005	S	Small Bank
417626	PUTNAM CTY BK, HURRICANE, WEST VIRGINIA	08/08/2005	11/09/2005	S	Large Bank
3267185	RIVER CITY BK, MECHANICSVILLE, VIRGINIA	08/15/2005	11/10/2005	S	Small Bank
2514547	SOUTHERN CMNTY B&TC, WINSTON-SALEM, NORTH CARO	06/27/2005	09/29/2005	S	Large Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending December 3, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
ALABAMA NATIONAL BANCORPORATION	* 3A5	Alabama National Bancorporation, Birmingham, Alabama, to merge with Florida Choice Bankshares, Inc., and thereby acquire its subsidiary, Florida Choice Bank, both of Mt. Dora, Florida.	Newspaper: 12/26/2005 Federal Register: 12/19/2005
CNLBANCSHARES, INC.	4c8	CNLBancshares, Inc., Orlando, Florida, prior notice to acquire CMG Capital Management, Inc., Maitland, Florida, and thereby engage in financial and investment advisory activities.	Newspaper: Not applicable Federal Register: Not applicable
FIRST FEDERAL BANCORP	* 3A1	First Federal Bancorp, Columbia, Mississippi, a thrift holding company, to become a bank holding company upon the conversion of its wholly-owned thrift subsidiary, First Federal Bank for Savings, Columbia, Mississippi, to a state nonmember bank, to be known as First Southern Bank, Columbia, Mississippi.	Newspaper: Not available Federal Register: Not available
GENERAL BANCSHARES, INC.	CIC	General Bancshares, Inc., Jasper, Tennessee (Bancshares), 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: Not available Federal Register: Not available
LIBERTY SHARES, INC.	* 3A3	Liberty Shares, Inc., Hinesville, Georgia, to acquire 100 percent of the outstanding shares of Peoples Banking Corporation, and thereby indirectly acquire Peoples Bank, both of Blackshear, Georgia.	Newspaper: Not available Federal Register: 12/22/2005
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 145 King Street, Suite 101, Charleston, South Carolina, to be known as the King and Queen Office.	Newspaper: 12/04/2005 Federal Register: Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 19391 Lansdowne Boulevard, Leesburg, Virginia, to be known as the Lansdowne Office.	Newspaper: 12/07/2005 Federal Register: 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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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 Institution	Quarter of Location
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NONE

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending December 3, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
AJJ BANCORP, INC.	* 3A3 Member	AJJ Bancorp, Inc., Elkader, Iowa, to acquire 100 percent of the voting shares of Corridor State Bank (in organization), Coralville, Iowa, and for Corridor State Bank (in organization), Coralville, Iowa, to become a member in the Federal Reserve System.	Newspaper: Not available Federal Register: 01/03/2006
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited III, Lansing, Michigan, to acquire 51 percent of the voting shares of Community Bank of Rowan (in organization), Salisbury, North Carolina.	Newspaper: Not available Federal Register: 12/27/2005
CHEMICAL BANK AND TRUST COMPANY	* 18C * Branch	Chemical Bank and Trust Company, Midland, Michigan, to merge with Chemical Bank West, Walker, Michigan and Chemical Bank Shoreline, Benton Harbor, Michigan, and thereby to establish 71 branches.	Newspaper: 12/08/2005 Federal Register: Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 7789 Sashabaw Road, Clarkston, Michigan.	Newspaper: 11/25/2005 Federal Register: Not applicable
FBOP CORPORATION	* 3A3	FBOP Corporation, Oak Park, Illinois, to acquire 28.26 percent of the voting shares of Community Bank of Lemont, Lemont, Illinois.	Newspaper: Not available Federal Register: Not available
FIRST INTERNET BANCORP	* 3A1	First Internet Bancorp, Indianapolis, Indiana, to become a bank holding company by acquiring 100 percent of the voting shares of First Internet Bank of Indiana, Indianapolis, Indiana.	Newspaper: Not available Federal Register: 12/19/2005
FIRST NATIONAL BANK OF MANHATTAN, THE	Member	The First National Bank of Manhattan, Manhattan, Illinois, to become a member of the Federal Reserve System.	Newspaper: Not applicable Federal Register: Not applicable
MAINSOURCE FINANCIAL GROUP, INC.	* 4c8 * 3A3	MainSource Financial Group, Inc., Greensburg, Indiana, to acquire 100 percent of the voting shares of Union Community Bancorp, Crawfordsville, Indiana, and thereby indirectly acquire Union Federal Savings and Loan Association, Crawfordsville, Indiana. The Savings Association will merge into MainSource Bank-Crawfordsville, a newly formed Indiana state-chartered commercial bank.	Newspaper: Not available Federal Register: 12/19/2005

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending December 3, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
MARSHALL & ILSLEY CORPORATION	* 3A5 4c8	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, to acquire 100 percent of the voting shares of Gold Banc Corporation, Inc., Leawood, Kansas, and thereby indirectly acquire Gold Bank, Leawood, Kansas, Gold Capital Management, Inc. Overland Park, Kansas, and thereby to engage in broker-dealer/investment advisor activities, and Gold Trust Company, Saint Joseph, Missouri, and thereby to engage in trust company activities.	Newspaper:	Not available
			Federal Register:	12/29/2005
STC BANCSHARES CORP.	* 3A1 4c8	STC Bancshares Corp., St. Charles, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of STC Capital Bank (in organization), St. Charles, Illinois, and the notification to engage de novo in extending credit and servicing loans.	Newspaper:	12/10/2005
			Federal Register:	12/12/2005

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.

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending December 3, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
KING BANCORP, INC.	4c8	King Bancorp, Inc., Louisville, Kentucky, to engage in lending.	Newspaper:	Not applicable
			Federal Register:	Not available
LINCOLN COUNTY BANCORP, INC.	* 3A5 * 18C * Branch	Lincoln County Bancorp, Inc., Troy, Missouri, to merge with Centennial Bancshares Corporation, Elsberry, Missouri, and thereby indirectly acquire Bank of Lincoln County, Elsberry, Missouri. Also, Peoples Bank & Trust Co., Troy, Missouri, to purchase the assets and assume the liabilities of Bank of Lincoln County, Elsberry, Missouri, and to retain the acquired main office facility as a branch office.	Newspaper:	12/23/2005
			Federal Register:	Not available
M&P COMMUNITY BANCSHARES, INC. 401(K) EMPLOYEE STOCK OWNERSHIP PLAN	* 3A1	M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas, to become a bank holding company by acquiring an additional 1.7 percent for total ownership of 26.6 percent of M&P Bancshares, Inc., Newport, Arkansas, and thereby indirectly acquire Greers Ferry Lake State Bank, Heber Springs, Arkansas, and Merchants & Planters Bank, Newport, Arkansas.	Newspaper:	Not available
			Federal Register:	12/30/2005
RELIANCE BANCSHARES, INC.	* 4c8	Reliance Bancshares, Inc., Des Peres, Missouri, to acquire 100 percent of Reliance Bank, FSB, Fort Meyers, Florida (in organization), and thereby operate a savings association.	Newspaper:	12/26/2005
			Federal Register:	12/27/2005
TEMPLAR FUND, INC., THE	* 3A5	The Templar Fund, Inc., Saint Louis, Missouri, Trubank Securities Voting Trust, Clayton, Missouri, and Truman Bancorp, Clayton, Missouri, to acquire 100 percent of FFC Financial Corporation, St. Louis, Missouri, and thereby indirectly acquire Keystone Bank, Northwoods, Missouri.	Newspaper:	Not available
			Federal Register:	Not available

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 Institution	Quarter of Location
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NONE

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending December 3, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
AMERICAN STATE BANK HOLDING COMPANY, INC.	CIC	Shirley A. Davidson; the Shirley A. Davidson Marital Trust, Shirley A. Davidson trustee; Tamara M. Davidson-Sogard; the Tamara M. Davidson-Sogard Family Generation Skipping Trust, Tamara M. Davidson-Sogard trustee; Patrick Oliver Sogard; Barrett W. Sogard; the Barrett W. Sogard Trust; Isabella M. Sogard; the Isabella M. Sogard Trust; Oliver T. Sogard; the Oliver T. Sogard Trust; Thomas P. Sogard; and the Thomas P. Sogard Trust all of Williston, North Dakota and Thomas M. Davidson, Jr. and the Thomas M. Davidson Jr. Family Generation Skipping Trust, Thomas M. Davidson Jr. trustee of Minneapolis, Minnesota, a group acting in concert, to acquire 25 percent or more of the shares of American State Bank Holding Company, Inc., Williston, North Dakota, and thereby indirectly gain control of American State Bank & Trust Company of Williston, Williston, North Dakota. In addition, Shirley A. Davidson, Tamara M. Davidson-Sogard, and Patrick O. Sogard to individually acquire 25 percent or more of the shares of American State Bank Holding Company, Inc., Williston, North Dakota, and thereby indirectly gain control of American State Bank & Trust Company of Williston, Williston, North Dakota.	Newspaper: 11/30/2005 Federal Register: 12/02/2005
BV BANCSHARES, INC.	* 3A1	BV Bancshares, Inc., Minneapolis, Minnesota to become a bank holding company by acquiring 100 percent of Stonebridge Bank, Minneapolis, Minnesota, a de novo bank.	Newspaper: 12/23/2005 Federal Register: 12/30/2005
HANISCH BANKSHARES, LTD.	CIC	Change in control notice by Paul J. Hanisch, Crosby, North Dakota, to acquire 25 percent or more of the shares of Hanisch Bankshares, Ltd., Crosby, North Dakota and thereby indirectly acquire control of Farmers State Bank of Crosby, Crosby, North Dakota.	Newspaper: 12/09/2005 Federal Register: 12/06/2005

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.

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:

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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
865450	PROFINIUM FNCL, TRUMAN, MINNESOTA	08/22/2005	11/25/2005	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 3, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period
UNITED BANCORPORATION OF WYOMING, INC.	* 3A3	United Bancorporation of Wyoming, Inc., Jackson, Wyoming, to acquire 100 percent of the voting shares of First National Bank Holding Company, Inc., and thereby indirectly acquire First National Bank of Pinedale, both in Pinedale, Wyoming.	Newspaper: Not available Federal Register: 12/30/2005

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.

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: 11

Federal Reserve Bank of Dallas

Filings received during the week ending December 3, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period
ST BANC CORP.	* 3A1	ST Banc Corp., McAllen, Texas, to become a bank holding company by acquiring 100 percent of South Texas Bancorp, Hebronville, Texas, and indirectly acquire South Texas Bancorp of Delaware, Inc., Wilmington, Delaware, and Hebronville State Bank, Hebronville, Texas.	Newspaper: 12/11/2005 Federal Register: 12/19/2005

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

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending December 3, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF SACRAMENTO	* Branch	Bank of Sacramento, Sacramento, California, to establish a branch facility at 1415 L Street, Suite 100, Sacramento, California.	Newspaper:	12/23/2005
			Federal Register:	Not applicable
BANK OF THE FEDERATED STATES OF MICRONESIA	FBSEA	Bank of the Federated States of Micronesia, Kolonia, Pohnpei, Federated States of Micronesia, to establish a limited service non-insured branch in Honolulu, Hawaii, pursuant to section 7(d) of the International Banking Act, and section 211.24(a)(1) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable
OREGON COAST BANCSHARES, INC.	* 3A1	Oregon Coast Bancshares, Inc., Newport, Oregon, to become a bank holding company by acquiring 100 percent of Oregon Coast Bank, Newport, Oregon.	Newspaper:	Not available
			Federal Register:	12/22/2005

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.

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