
Federal Reserve Release



H.2

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

No. 51

Week Ending December 17, 2005

Advisory Councils

Consumer Advisory Council -- appointment of ten new members and designation of Lori Swanson as Chair and Lisa Sodeika as Vice Chair for 2006.

- Approved, December 16, 2005

Bank Holding Companies

Bank of America Corporation, Charlotte, North Carolina -- to acquire MBNA Corporation, Wilmington, Delaware.

- Approved, December 15, 2005

Cathay General Bancorp, Los Angeles, California -- to acquire Great Eastern Bank, New York, New York.

- Approved, December 12, 2005

NBT Bancorp Inc., Norwich, New York -- to merge with CNB Bancorp, Inc., Gloversville, and thereby acquire its subsidiary, City National Bank and Trust Company.

- Approved, December 13, 2005

New York Community Bancorp, Inc., Westbury, New York -- to merge with Long Island Financial Corp., Islandia, and thereby acquire its subsidiary, Long Island Commercial Bank.

- Approved, December 14, 2005

Treetops Acquisition Group LP, Grand Cayman, Cayman Islands; Treetops Acquisition Group, Ltd.; Treetops Acquisition Group II LP, Treetops Acquisition Group II, Ltd.; Cam-Discount, Ltd.; and Edgar M. Bronfman IDB Trusts A through G, Quebec, Canada -- to become bank holding companies and to acquire up to 51 percent of the shares of Israel Discount Bank, Ltd., Tel Aviv, Israel, and thereby acquire control of Israel Discount Bank of New York, New York, New York.

- Approved, December 16, 2005

Board Operations

Board -- budgets for 2006-2007.

- Approved, December 15, 2005

Office of Inspector General -- budget for 2006-2007.

- Approved, December 15, 2005

Discount Rates

Discount and Advance Rates -- increase in the primary credit rate from 5 percent to 5-1/4 percent by twelve Federal Reserve Banks.

- Approved, December 13, 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

Secretary

Comerica Bank, Detroit, Michigan -- to establish a branch at 7789 Sashabaw Road, Clarkston.

- Approved, December 14, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 1 South Dearborn Street, Suite 110, Chicago, Illinois.

- Approved, December 15, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 2934 North Milwaukee Avenue, Unit A, Chicago, Illinois.

- Approved, December 15, 2005

Kansas City

Guaranty Bank and Trust Company, Denver, Colorado -- to establish a branch at 2460 Baseline Road, Boulder.

- Approved, December 13, 2005

Richmond

Planters Bank & Trust Company of Virginia, Staunton, Virginia -- to establish a branch at 2201 Graves Mill Road, Forest.

- Approved, December 15, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 19391 Lansdowne Boulevard, Leesburg, Virginia.

- Approved, December 13, 2005

Bank Holding Companies

Chicago

Belmont Financial Group, Inc., Chicago, Illinois -- to become a bank holding company and to acquire Belmont Bank & Trust Company, a de novo bank.
- Approved, December 15, 2005

St. Louis

Buena Vista Bancorp, Inc., Chester, Illinois -- to acquire Citizens Community Bank of Decatur, Decatur.
- Approved, December 16, 2005

St. Louis

Clay County State Bancshares, Inc., Louisville, Illinois -- to become a bank holding company and to acquire Clay County State Bank.
- Approved, December 13, 2005

Chicago

First State Associates, Inc., Hawarden, Iowa -- to acquire the remaining 50 percent of the shares of The Hawarden Banking Company and thereby acquire First State Bank.
- Approved, December 15, 2005

Atlanta

Hamilton State Bancshares, Inc., Braselton, Georgia -- to become a bank holding company and to acquire Hamilton State Bank.
- Approved, December 15, 2005

Philadelphia

National Penn Bancshares, Inc., Boyertown, Pennsylvania -- to acquire Nittany Financial Corp., State College, and thereby acquire Nittany Bank.
- Approved, December 15, 2005

Dallas

Patriot Bancshares, Inc., Houston, Texas, in formation -- to acquire Quadco Bancshares, Inc., Ladonia, and thereby acquire Farmers & Merchants State Bank.
- Approved, December 14, 2005

Bank Holding Companies

Cleveland

Rurban Financial Corp., Defiance, Ohio -- to acquire Exchange Bancshares, Inc., Luckey, and thereby acquire The Exchange Bank
- Approved, December 13, 2005

Boston

Southern Connecticut Bancorp, Inc., New Haven, Connecticut -- to acquire The Bank of Southeastern Connecticut, New London, a de novo bank.
- Withdrawn, December 16, 2005

San Francisco

SouthwestUSA Corporation, Las Vegas, Nevada -- to acquire Trustar Corporation and thereby acquire Nevada Trust Company and engage in trust activities.
- Withdrawn, December 12, 2005

Cleveland

Whitaker Bank Corporation of Kentucky, Lexington, Kentucky -- to acquire Berea Community Bank, Inc., Berea (formerly known as Berea National Bank).
- Approved, December 12, 2005

Bank Mergers

Chicago

Chemical Bank and Trust Company, Midland, Michigan -- to merge with Chemical Bank West, Walker, and Chemical Bank Shoreline, Benton Harbor, and thereby establish branches.
- Approved, December 14, 2005

Secretary

First Community Bank, Taos, New Mexico -- to merge with AccessBank, Clovis, and Ranchers Banks, Belen, and thereby establish branches; and waiver of application requirement for First Community Bank's parent holding company, First State Bancorporation, Albuquerque, to acquire Access Anytime Bancorp, Inc. and New Mexico Financial Corporation, Belen, in connection with the mergers.
- Approved, December 14, 2005

Bank Mergers

Cleveland

Peoples Bank & Trust Company of Madison County, Berea, Kentucky -- to merge with Berea Community Bank, Inc. (formerly known as Berea National Bank) and thereby establish branches.

- Approved, December 16, 2005

Change In Bank Control

Kansas City

First Mountain Company, Montrose, Colorado -- change in bank control.

- Permitted, December 13, 2005

Competitive Factors Reports

Chicago

Community Bank of Central Wisconsin, Colby, Wisconsin -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Thorp branch of M&I Marshall & Ilsley Bank, Milwaukee.

- Submitted, December 12, 2005

San Francisco

Frontier Bank, Everett, Washington -- report on competitive factors of the proposed merger with NorthStar Bank, Seattle.

- Submitted, December 16, 2005

San Francisco

GE Money Bank, Salt Lake City, Utah -- report on competitive factors of the proposed acquisition of certain assets of Belk National Bank, Lawrenceville, Georgia.

- Submitted, December 16, 2005

New York

Lake Shore Savings and Loan Association, Dunkirk, New York -- report on competitive factors of the proposed merger with Lake Shore Interim Savings Bank I and Lake Shore Interim Savings Bank II in connection with the proposed conversion and reorganization of Lake Shore, MHC.

- Submitted, December 14, 2005

Competitive Factors Reports

Chicago

Midwest Heritage Bank FSB, Chariton, Iowa -- report on competitive factors of the proposed transfer of assets and deposits of three of its branches to Community American Credit Union, Kansas City, Missouri.

- Submitted, December 12, 2005

San Francisco

United Commercial Bank, San Francisco, California -- report on competitive factors of the proposed merger with Great Eastern Bank, New York, New York.

- Submitted, December 15, 2005

Extensions Of Time

New York

Bank of Smithtown, Smithtown, New York -- extension to September 30, 2006, to establish a branch at 3460 Veterans Memorial Highway, Suffolk County.

- Granted, December 14, 2005

International Operations

Director, BS&R

JPMorgan Chase & Co., New York, New York -- request to modify the aggregate investment limit of Regulation K for JPMorgan Chase Bank, National Association, Columbus, Ohio; J.P. Morgan International Inc., New York, New York; Bank One International Holdings Corporation, Chicago, Illinois; and J.P. Morgan International Finance Limited, Newark, Delaware.

- Approved, December 15, 2005

Membership

Chicago

The First National Bank of Manhattan, Manhattan, Illinois -- to retain membership in the Federal Reserve System on conversion to a state charter.

- Approved, December 13, 2005

Membership

Minneapolis

Superior National Bank, Superior, Wisconsin -- to retain membership in the Federal Reserve System on conversion to a state chartered bank to be known as Superior Bank and request to exceed the limit of investment in bank premises.

- Approved, December 16, 2005

Regulations And Policies

Director, C&CA

Regulation C -- annual notice of the asset-size exemption threshold for depository institutions under the Home Mortgage Disclosure Act (Docket No. R-1245).

- Approved, December 15, 2005

Secretary

Regulation CC -- technical amendments to Appendix A to reflect the restructuring of check processing operations in the Atlanta Federal Reserve District, and advance notice of future changes to Appendix A regarding the New York and Philadelphia Reserve Districts (Docket No. R-1244).

- Approved, December 13, 2005

FOMC

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

- Approved, December 13, 2005

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 17, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period
NORTHERN BANCORP, INC.	CIC	Notice pursuant to the Change in Bank Control Act of 1978 by Joseph A. Riley who would become a member of a group of related family interests that currently owns greater than 25% of the voting shares of Northern Bancorp, Inc., Woburn, Massachusetts.	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

District: 2**Federal Reserve Bank of New York****Filings received during the week ending December 17, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
BANCO POPULAR NORTH AMERICA	* Branch	Banco Popular North America, New York, New York to open four branch offices at (1) 1540 E. 2nd Street, Beaumont (Riverside County), California,(RSSD-3396683) (2) 888 Disneyland Drive, Anaheim (Orange County), California (RSSD-2769543), (3) 1861 S. San Jacinto Avenue, San Jacinto (Riverside County), California (RSSD-3396692), and (4) 34500 Monterey Avenue, Palm Desert (Riverside County), California (RSSD-3396704).	Newspaper: 12/23/2005 Federal Register: Not applicable
BANCO SANTANDER CENTRAL HISPANO, S.A.	* 4c8	Banco Santander Central Hispano, S.A., Madrid, Spain, pursuant to Section 4(c)(8) of the BHC Act and Section 225.24 of Regulation Y, to acquire 24.99 percent of the voting shares of Sovereign Bancorp, Inc., Philadelphia, Pennsylvania, and thereby indirectly acquire Sovereign Bank, Wyomissing, Pennsylvania, and Independence Community Bank, Brooklyn, New York, and thereby engage in operating savings associations, pursuant to Section 225.28(b)(4) of Regulation Y.	Newspaper: Not available Federal Register: 01/12/2006
CGD USA HOLDING COMPANY, INC.	CIC	Notice of Change in Bank Control pursuant to the Change in Bank Control Act of 1978, as amended, by Jacinto Rodrigues and Joaquina Rodrigues, both of Warren, New Jersey, to acquire 966,166 of the common shares of CGD-USA Holding Company, Inc., New York, New York, from Caixa Geral de Depositos, Lisbon, Portugal. As a result of this transaction, Jacinto and Joaquina Rodrigues will own 100% of the outstanding shares of CGD-USA.	Newspaper: Not available Federal Register: 01/04/2006
COMMUNITY PARTNERS BANCORP	* 3A1	Community Partners Bancorp, Middletown, New Jersey, to become a bank holding company through the acquisition of 100 percent of the voting shares of Two River Community Bank, Middletown, New Jersey and The Town Bank, Westfield, New Jersey, pursuant to Section 3(a)(1) of the BHC Act.	Newspaper: Not available Federal Register: 01/06/2006
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 applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, requests approval to establish a temporary full-service branch to be located at 11200 Racetrack Road, Berlin, Worcester County, Maryland (RSSD-3397121).	Newspaper: 12/30/2005 Federal Register: 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 December 17, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period
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: 12/30/2005 Federal Register: 01/06/2006

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 17, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period	
ORRSTOWN BANK	* Branch Premises	Orrstown Bank, Shippensburg, PA, to establish a branch office at 201 South Cleveland Avenue, City of Hagerstown, Washington County, MD	Newspaper:	Not available
			Federal Register:	Not applicable
WOODLANDS BANK	* Branch	Woodlands Bank, Williamsport, PA, to establish a branch office located at 1980 West Fourth Street, Williamsport, PA.	Newspaper:	Not available
			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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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 17, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period
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: 12/23/2005

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.

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

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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
189129	COMMERCIAL & SVG BK, MILLERSBURG, OHIO	06/20/2005	10/26/2005	S	Large Bank
362717	CROGHAN COLONIAL BK, FREMONT, OHIO	03/07/2005	06/06/2005	O	Large Bank
43324	EXCHANGE BK, LUCKEY, OHIO	06/06/2005	09/06/2005	S	Small Bank
615217	NORTH SIDE B&TC, CINCINNATI, OHIO	11/29/2004	12/13/2005	NI	Large Bank
1445943	WHITAKER BK, LEXINGTON, KENTUCKY	05/16/2005	09/08/2005	S	Large Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending December 17, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
HARBOR BANK GROUP, INC.	* 3A1	Harbor Bank Group, Inc., Charleston, South Carolina, to become a bank holding company through the acquisition of 100% of the voting securities of Harbor National Bank, Charleston, South Carolina (in organization).	Newspaper:	Not available
			Federal Register:	Not available
RBC CENTURA BANK	* Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch located at 3155 Cobb Parkway SE, Suite 100, Atlanta, Georgia	Newspaper:	Not available
			Federal Register:	Not applicable
RBC CENTURA BANK	* Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch located at 2900 Peachtree Road NE, Suite 102, Atlanta, Georgia	Newspaper:	Not available
			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.

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

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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: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending December 17, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
BJC HOLDINGS,INC.	CIC	BJC Holdings, Inc., Graceville, Florida, after-the-fact change in control notice filed by Thomas W. Wilder, III, Slocomb, Alabama, and Thomas W. Wilder, IV, Marianna, Florida, to retain 92.28 percent of the outstanding shares of BJC Holdings, Inc., Graceville, Florida, and its subsidiary, Bank of Jackson County, Graceville, Florida.	Newspaper: Not available Federal Register: Not available
CENTERSTATE BANKS OF FLORIDA, INC.	* 3A3	CenterState Banks of Florida, Inc., Winter Haven, Florida (BHC), to acquire CenterState Bank Mid Florida, Leesburg, Florida (Bank). Bank will be merged with and into a wholly-owned interim banking subsidiary, CenterState Interim Bank, Leesburg, Florida, organized by BHC, to facilitate the acquisition.	Newspaper: 01/12/2005 Federal Register: 01/17/2006
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish a branch located in The Mall at Sierra Vista, 2000 S. Highway 92, Sierra Vista, Arizona, to be known as the Sierra Vista - Mall Branch.	Newspaper: 12/22/2005 Federal Register: Not applicable
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: 12/27/2005 Federal Register: 12/23/2005
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish branches at the following locations: 4354 Lawrenceville Highway, Lilburn, Georgia, and 3880 LaVista Road, Tucker, Georgia.	Newspaper: 12/17/2005 Federal Register: Not applicable
SAVANNAH BANCORP, INC., THE	* 4c8	The Savannah Bancorp, Inc., Savannah, Georgia, to acquire 100 percent of the outstanding shares of Harbourside Community Bank, Hilton Head, South Carolina, and thereby engage in operating a savings association.	Newspaper: 12/30/2005 Federal Register: 12/29/2005

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
539032	BANK INDEP, SHEFFIELD, ALABAMA	08/15/2005	12/04/2005	S	Large Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending December 17, 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
CITIZENS BANK	* Branch	Citizens Bank, Flint, Michigan, to establish a branch facility to be located at 49125 Grand River Avenue, Novi, Michigan.	Newspaper: 12/16/2005 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: 01/03/2006 Federal Register: 01/09/2006
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: 12/21/2005 Federal Register: 12/19/2005
IOWA STATE BANK HOLDING COMPANY	4c8	Iowa State Bank Holding Company, Des Moines, Iowa, for prior approval to hold real estate for the purpose of economic development pursuant to Section 225.28(b)(12) of Regulation Y.	Newspaper: Not applicable Federal Register: Not available
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

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 Institution	Quarter of Location
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NONE

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending December 17, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
BOULEVARD BANCSHARES, INC.	* 3A1	Boulevard Bancshares, Inc., Chesterfield, Missouri, to become a bank holding company by acquiring 100 percent of WestBridge Bank & Trust Company, Chesterfield, Missouri (in organization).	Newspaper: Not available Federal Register: 01/12/2006
CROSS COUNTY BANK	* Branch	Cross County Bank, Wynne, Arkansas, to establish a temporary branch facility to be located at 2212 Fowler Avenue, Suite B, Jonesboro, Arkansas.	Newspaper: 12/24/2005 Federal Register: Not applicable
CROSS COUNTY BANK	Premises	Cross County Bank, Wynne, Arkansas, to increase its investment in bank premises in the amount of \$2.16 million, which will increase total investment to 165 percent of capital stock and surplus.	Newspaper: Not applicable Federal Register: Not applicable
DBT FINANCIAL CORPORATION	CIC	Notice by the Ferguson family control group, to retain control of DBT Financial Corporation, DeWitt, Arkansas. The control group consists of Carolyn Ferguson Pryor, Jackson, Mississippi, Nancy Ferguson Rasco, Hot Springs, Arkansas, Rebecca Ferguson Ehrlicher, Memphis, Tennessee, the Carolyn Ferguson Prior Trust (Carolyn Ferguson Pryor and DeWitt Bank & Trust, DeWitt, Arkansas, as co-trustees), the Nancy Ferguson Rasco Trust (Nancy Ferguson Rasco and DeWitt Bank & Trust as co-trustees), the Rebecca Ferguson Ehrlicher Trust (Rebecca Ferguson Ehrlicher and DeWitt Bank & Trust as co-trustees), the Charles W. Rasco III Marital Trust, (DeWitt Bank & Trust as trustee), and the Elmer Ferguson Farms, Inc., DeWitt, Arkansas.	Newspaper: Not available Federal Register: 01/04/2006
TEMPLAR FUND, INC., THE	* 3A5	The Templar Fund, Inc., Saint Louis, Missouri, Trubank Securities Trust, Clayton, Missouri, and Truman Bancorp, Inc., 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: 01/05/2006

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.

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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

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending December 17, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
BEULAH BANCORPORATION, INC.	* 3A3	Beulah Bancorporation, Inc., Sioux Falls, South Dakota to acquire 100 percent of Valley Bank & Trust, Mapleton, Iowa.	Newspaper: Not available Federal Register: 01/06/2006
FISHBACK FINANCIAL CORPORATION	* 3A3	Fishback Financial Corporation, Brookings, South Dakota, to acquire 100 percent of the outstanding stock of FMB Bankshares, Inc., Sioux Falls, South Dakota, and thereby indirectly acquire First American Bank & Trust, N.A., Sioux Falls, South Dakota.	Newspaper: Not available Federal Register: 01/06/2006

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:

- 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
777254	FARMERS ST BK OF WEST CONCORD, WEST CONCORD, MI	08/01/2005	11/07/2005	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending December 17, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST COMMUNITY BANCSHARES, INC.	* 3A3	First Community Bancshares, Inc., Overland Park, Kansas, to acquire 100 percent of the voting shares of Corning Investment Company, Inc., Centralia, Kansas, parent of The Farmers State Bank of Corning, Corning, Kansas.	Newspaper: Not available Federal Register: Not available
GREAT AMERICAN BANK	* Branch	Great American Bank, De Soto, Kansas, to establish branches at Barry Road and Green Hills Road, Kansas City, Missouri; and at Dean Avenue and Highway 58, Raymore, Missouri.	Newspaper: 12/23/2005 Federal Register: Not applicable
PAWHUSKA FINANCIAL CORP.	* 3A1	Pawhuska Financial Corp. to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bank of Pawhuska, both in Pawhuska, Oklahoma.	Newspaper: Not available Federal Register: 01/17/2006
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: 01/08/2006 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
255556	CITIZENS B&TC OF ARDMORE, ARDMORE, OKLAHOMA	09/12/2005	12/01/2005	S	Small Bank
172457	CITIZENS BK OF EDMOND, EDMOND, OKLAHOMA	09/12/2005	12/05/2005	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11
Federal Reserve Bank of Dallas
Filings received during the week ending December 17, 2005

Filer	Filing Type	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.

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 17, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
WELLS FARGO & COMPANY	* 3A3	Wells Fargo & Company, San Francisco, California, to acquire 100 percent of Martinius Corporation, and thereby indirectly acquire its wholly-owned subsidiary, State Bank of Rogers, both of Rogers, Minnesota.	Newspaper:	01/14/2006
			Federal Register:	Not available

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
1398580	NARA BK, LOS ANGELES, CALIFORNIA	08/01/2005	12/09/2005	S	Large Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act