
Federal Reserve Release



H.2

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

No. 52

Week Ending December 24, 2005

Bank Holding Companies

Deutsche Bank AG, Frankfurt, Germany, and Taunus Corporation, New York, New York -- to engage in physical commodity trading activities on a limited basis as an activity that is complementary to a financial activity.

- Approved, December 19, 2005

Penn Bancshares, Inc., Pennsville, New Jersey -- to acquire up to 24.89 percent of the shares of Harvest Community Bank.

- Approved, December 19, 2005

Currency

Federal Reserve Notes -- new currency budget for 2006.

- Approved, December 19, 2005

Forms

Forms -- final Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with Loans Secured by Real Estate Located in Flood Hazard Areas Pursuant to Section 208.25 of Regulation H (Reg H-2) and Recordkeeping, Reporting, and Disclosure Requirements Pursuant to the Community Reinvestment Act (Reg BB).

- Approved, December 19, 2005

Regulations And Policies

Nontraditional Mortgage Products -- publication for comment of interagency guidance on residential mortgage products that allow borrowers to defer repayment of principal and sometimes interest (Docket No. OP-1246).

- Approved, December 19, 2005

Reserve Bank Operations

Federal Reserve Bank Budgets -- operating and capital budgets for the Reserve Banks and Federal Reserve Information Technology, and operating budget for the Office of Employee Benefits for 2006.

- Approved, December 20, 2005

Enforcement

ABN AMRO Bank N.V., Amsterdam, The Netherlands; and its New York, New York, and Chicago, Illinois, Branches -- interagency issuance of a consent cease and desist order and assessment of penalties.

- Announced, December 19, 2005

Enforcement

County Bank, Merced, California -- written agreement dated October 26, 2004,
terminated December 15, 2005.

- Announced, December 21, 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

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish branches at 175 West Granada Boulevard, Ormond Beach, Florida; 555 Ridgewood Avenue, Holly Hill; and 200 Fifth Avenue, Indialantic; and at the intersections of: US Highway 27 and Northwest 44th Avenue, Ocala; North Wickham Road and Post Road; Ulnerton Road and Seminole Boulevard, Clearwater; US 441 and Southeast 167th Road, Summerfield; County Road 581 and County Line Road, Tampa; and Edgewater Drive and Clayton Street, Orlando.

- Approved, December 23, 2005

Director, BS&R

Bank of the Federated States of Micronesia, Kolonia, Pohnpei, Federated States of Micronesia -- to establish a branch in Honolulu, Hawaii.

- Approved, December 23, 2005

Chicago

Citizens Bank, Flint, Michigan -- to establish a branch at 49125 Grand River Avenue, Novi.

- Approved, December 23, 2005

Atlanta

Compass Bank, Birmingham, Alabama -- to establish a branch at 11890 Westheimer Road, Houston, Texas.

- Approved, December 23, 2005

Minneapolis

Dacotah Bank, Aberdeen, South Dakota -- to establish a branch at 1231 East 57th Street, Sioux Falls.

- Approved, December 22, 2005

Richmond

Fidelity & Trust Bank, Bethesda, Maryland -- to establish a branch at 1044 Wisconsin Avenue, Northwest, Washington, DC.

- Approved, December 22, 2005

Bank Branches, Domestic

Richmond

First Bank, Strasburg, Virginia -- to establish a branch on Route 50, Winchester.
- Approved, December 23, 2005

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 3805 Macon Road, Columbus, Georgia.
- Approved, December 23, 2005

San Francisco

Temecula Valley Bank, Temecula, California -- to establish a branch at 985 Lomas Santa Fe Drive, Solana Beach.
- Approved, December 23, 2005

Richmond

TruPoint Bank, Grundy, Virginia -- to establish a branch at 709 Med Tech Parkway, Johnson City, Tennessee.
- Approved, December 21, 2005

Bank Holding Companies

St. Louis

Community First Bancshares, Inc., Harrison, Arkansas -- to acquire additional shares of White River Bancshares Company, Fayetteville, and thereby acquire Signature Bank.
- Approved, December 19, 2005

Secretary

Cullen/Frost Bankers, Inc., San Antonio, Texas -- waiver of application to acquire Texas Community Bancshares, Inc., Dallas, and its subsidiaries, First Lakewood, Inc., Dover, Delaware, and Texas Community Bank & Trust, N.A., Dallas, in connection with the merger of Texas Community Bank & Trust, N.A. with Cullen/Frost Bankers' subsidiary, The Frost National Bank, San Antonio.
- Granted, December 20, 2005

Bank Holding Companies

San Francisco

First Community Bancorp, Rancho Santa Fe, California -- waiver of application to merge with Cedars Acquisition Corp., in connection with the merger of Cedars Bank, Los Angeles, and Pacific Western National Bank, Santa Monica.
- Granted, December 19, 2005

Kansas City

First Community Bancshares, Inc., Overland Park, Kansas -- to acquire Corning Investment Company, Inc., Centralia, parent of The Farmers State Bank of Corning, Corning.
- Withdrawn, December 22, 2005

Dallas

FirstPerryton Bancorp, Inc., Perryton, Texas -- to acquire Amarillo Western Bancshares, Inc., Amarillo, and thereby acquire Western National Bank.
- Approved, December 22, 2005

St. Louis

Home Bancshares, Inc., Conway, Arkansas -- to acquire additional shares of White River Bancshares Company, Fayetteville, and thereby acquire Signature Bank.
- Approved, December 21, 2005

St. Louis

Independent Community Bancorp, Inc., Frankfort, Kentucky -- to acquire 35.8 percent of the shares of Heritage Bank of Ashland, Inc., Ashland.
- Approved, December 22, 2005

St. Louis

M&P Community Bancshares, Inc. 401(K) Employee Stock Ownership Plan, Newport, Arkansas -- to become a bank holding company and to acquire an additional 1.63 percent, for a total ownership of 26.58 percent, of the shares of M&P Community Bancshares, Inc., and thereby acquire Greers Ferry Lake State Bank, Heber Springs, and Merchants & Planters Bank, Newport.
- Withdrawn, December 21, 2005

Bank Holding Companies

Dallas

ST Banc Corp., McAllen, Texas -- to become a bank holding company and to acquire South Texas Bancorp, Hebbbronville, and indirectly acquire South Texas Bancorp of Delaware, Inc., Wilmington, Delaware, and Hebbbronville State Bank, Hebbbronville, Texas.

- Approved, December 22, 2005

Chicago

STC Bancshares Corp., St. Charles, Illinois -- to become a bank holding company and to acquire STC Capital Bank, a de novo bank, and to engage de novo in extending credit and servicing loans.

- Approved, December 19, 2005

St. Louis

Town & Country Financial, Inc., Dundee, Kentucky -- to acquire 6.3 percent of the shares of Heritage Bank of Ashland, Inc., Ashland.

- Approved, December 22, 2005

Bank Mergers

St. Louis

Peoples Bank & Trust Co., Troy, Missouri -- to purchase the assets and assume the liabilities of Bank of Lincoln County, Elsberry, and thereby establish a branch.

- Withdrawn, December 20, 2005

Change In Bank Control

Cleveland

Apple Creek Banc Corp, Apple Creek, Ohio -- change in bank control.

- Permitted, December 23, 2005

Richmond

Cecil Bancorp, Inc., Elkton, Maryland -- change in bank control.

- Permitted, December 20, 2005

St. Louis

Community Bancorp of McLean County, Kentucky, Inc., Island, Kentucky -- change in bank control.

- Permitted, December 19, 2005

Change In Bank Control

Minneapolis

Hanisch Bankshares, Ltd., Crosby, North Dakota -- change in bank control.
- Permitted, December 20, 2005

Kansas City

The Viking Corporation, Omaha, Nebraska -- change in bank control.
- Permitted, December 19, 2005

Kansas City

Wilson Bancshares, Inc., Wilson, Kansas -- to retain control of Wilson Bancshares, Inc.
- Permitted, December 22, 2005

Competitive Factors Reports

Atlanta

CenterState Bank Mid Florida, Leesburg, Florida -- report on competitive factors of the proposed merger with CenterState Interim Bank.
- Submitted, December 20, 2005

San Francisco

Commercial Capital Bank, FSB, Irvine, California -- report on competitive factors of the proposed merger with Calnet Business Bank, N.A., Sacramento.
- Submitted, December 23, 2005

Cleveland

The Farmers Bank and Savings Company, Pomeroy, Ohio -- report on competitive factors of the proposed merger with Credit Express, Inc.
- Submitted, December 21, 2005

Minneapolis

Frandsen Bank & Trust, Lonsdale, Minnesota -- report on competitive factors of the proposed merger with Rural American Bank-Foley, Foley.
- Submitted, December 21, 2005

Competitive Factors Reports

Richmond

The Harbor Bank of Maryland, Baltimore, Maryland -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Baltimore branch of Susquehanna Bank, Hagerstown.

- Submitted, December 20, 2005

Philadelphia

Keystone Nazareth Bank & Trust Company, Bethlehem, Pennsylvania -- report on competitive factors of the proposed merger with The Trust Company of Lehigh Valley, Allentown, and its parent Company, Paragon Group, Inc.

- Submitted, December 20, 2005

Dallas

Prosperity Bank, El Campo, Texas -- report on competitive factors of the proposed merger with Southern National Bank of Texas, Sugar Land.

- Submitted, December 21, 2005

St. Louis

Sun Security Bank, Ellington, Missouri -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Piedmont branch of Ozarks Federal Savings and Loan Association, Farmington.

- Submitted, December 21, 2005

Kansas City

UMB Bank, National Association, Kansas City, Missouri -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Kansas City branch of Pulaski Bank, St. Louis.

- Submitted, December 21, 2005

Cleveland

Union Bank, Inc., Middlebourne, West Virginia -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Cairo, Ellenboro, Harrisville, and Pennsboro branches of Wesbanco Bank, Inc., Wheeling.

- Submitted, December 20, 2005

Competitive Factors Reports

San Francisco

Washington Mutual Bank, Henderson, Nevada -- report on competitive factors of the proposed merger with WM Interim 2006 Federal SLA.

- Submitted, December 23, 2005

Extensions Of Time

Secretary

ABC Bancorp, Moultrie, Georgia -- commenter's request for reconsideration of the Board's approval of the application to merge with First National Banc, Inc., St. Mary's, and to acquire its subsidiaries.

- Denied, December 20, 2005

Richmond

Capital Bank Corporation, Raleigh, North Carolina -- extension to March 26, 2006, to merge with 1st State Bancorp, Inc., Burlington, and thereby acquire its subsidiary, 1st State Bank.

- Granted, December 19, 2005

Secretary

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

- Granted, December 23, 2005

Secretary

Cooperatieve Centrale Raiffeisen-Boerenleenbank, Utrecht, The Netherlands; Rabobank International Holding B.V.; Utrecht-America Holdings, Inc., New York, New York; and VIB Corp, El Centro, California -- commenter's request to extend the comment period on the application to acquire Central Coast Bancorp, Salinas, California, and Community Bank of Central California.

- Denied, December 19, 2005

Extensions Of Time

Boston

Monson Financial Services Mutual Holding Company, Monson, Massachusetts, and Monson Financial Services Corp. -- extension to January 31, 2006, to become a mutual bank holding company and a stock bank holding company, respectively, and to acquire Monson Savings Bank.
- Granted, December 20, 2005

Dallas

PlainsCapital Bank, Lubbock, Texas -- extension to August 31, 2006, to establish branches at 777 Taylor Street, Suite 102, Fort Worth, and 6001 Sherry Lane, Dallas, and courier service branches at 1629 West Hebron Parkway, Carrollton, 18111 Preston Road, Dallas, and 5010 University Avenue, Lubbock.
- Granted, December 19, 2005

Atlanta

Regions Bank, Birmingham, Alabama -- extension to January 4, 2007, to establish a branch at Pooler Parkway and Park Avenue, Pooler, Georgia.
- Granted, December 20, 2005

Secretary

Synovus Financial Corp., Columbus, Georgia -- commenter's request to extend the comment period on the application to merge with Banking Corporation of Florida, Naples, Florida, and thereby acquire First Florida Bank.
- Denied, December 19, 2005

Membership

Boston

Northampton Co-operative Bank, Northampton, Massachusetts -- to become a member of the Federal Reserve System.
- Approved, December 22, 2005

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 24, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period
First Connecticut Bancorp, Inc.	* 3A1	First Connecticut Bancorp, Inc., Farmington, Connecticut to become a bank holding company in connection with the reorganization of Farmington Savings Bank, Farmington, Connecticut into the mutual bank holding company structure.	Newspaper: Not available Federal Register: Not available
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: 01/03/2006

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 24, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
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: 01/08/2006 Federal Register: 01/12/2006
BAY VIEW CAPITAL CORPORATION	3A1	Bay View Capital Corporation, San Maeto, California, to become a bank holding company by acquiring 100 percent of the voting shares of Great Lakes Bancorp, Buffalo, New York and thus, Greater Buffalo Savings Bank, Buffalo, New York.	Newspaper: Not applicable Federal Register: Not applicable
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: 01/14/2006 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: 12/12/2005
NEW YORK COMMUNITY BANCORP, INC.	* 3A1 * 3A3	New York Community Bancorp, Inc. and its wholly- owned subsidiary, New York Community Newco, Inc., both of Westbury, NY, to acquire 100 percent of Atlantic Bank of New York, New York, NY, pursuant to Sections 3(a)(3) and 3(a)(1) of the BHC Act.	Newspaper: Not available Federal Register: Not available

District: 2

Federal Reserve Bank of New York

Filings received during the week ending December 24, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period
TRUSTCO BANK CORP NY	* 3A1 4c8	TrustCo Bank Corp NY, Glenville, New York, ("TrustCo"), a savings and loan holding company, application, under Section 3(a)(1) of the BHC Act, to become a bank holding company through the acquisition of Ballston Spa Bancorp, Inc., and its subsidiary Bank, Ballston Spa National Bank, both of Ballston Spa, New York. TrustCo also seeks prior approval to engage in certain nonbanking activities through the retention of its savings association subsidiary, Trustco Bank, pursuant to Section 4(c)(8) of the BHC Act.	Newspaper: Not available Federal Register: 01/20/2006

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 24, 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:	01/13/2006
			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.

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: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending December 24, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 6403 Branch Hill Guinea Pike, Loveland, OH.	Newspaper:	12/22/2005
			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:	12/23/2005
SKY FINANCIAL GROUP, INC.	* 3A3	Sky Financial Group, Bowling Green, OH to acquire up to 9.99 percent of LNB Bancorp, Lorain, 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.

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
846619	CORTLAND SVG & BKG CO, CORTLAND, OHIO	08/22/2005	12/04/2005	S	Large Bank
723112	FIFTH THIRD BK, CINCINNATI, OHIO	07/05/2005	12/01/2005	O	Large Bank
513920	MARBLEHEAD BK, MARBLEHEAD, OHIO	06/27/2005	09/06/2005	S	Small Bank
150727	RICHWOOD BKG CO, RICHWOOD, OHIO	10/03/2005	12/08/2005	S	Small Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending December 24, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK AND TRUST COMPANY, THE	* Branch	First Bank & Trust Company, Lebanon, Virginia, to establish a branch facility at 150 Peppers Ferry Road, Christiansburg, Virginia.	Newspaper:	01/02/2006 Federal Register: Not applicable
FNB CORP.	* 3A5	FNB Corp., Asheboro, North Carolina, to acquire 100% of Integrity Financial Corporation, Hickory, North Carolina, and thereby indirectly acquire First Gaston Bank of North Carolina, Gastonia, North Carolina (prior to the acquisition, Integrity Financial Corporation's other existing banking subsidiary, Catawba Valley Bank, Hickory, North Carolina, would be merged with and into First Gaston Bank of North Carolina). FNB Corp. also proposes to acquire Integrity Financial Corporation's nonbanking subsidiaries, Integrity Securities, Inc., and Community Mortgage Corporation of North Carolina, both of Hickory, North Carolina.	Newspaper:	Not available Federal Register: Not available
GATEWAY BANK & TRUST CO.	* Branch	Gateway Bank & Trust Company, Elizabeth City, North Carolina, to establish a branch facility at 5406 North Croatan Highway, Southern Shores, North Carolina.	Newspaper:	12/30/2005 Federal Register: Not applicable
GATEWAY BANK & TRUST CO.	* Branch	Gateway Bank & Trust Company, Elizabeth City, North Carolina, to establish a branch facility at 537-539 West 21st Street, Norfolk, Virginia.	Newspaper:	12/29/2005 Federal Register: Not applicable
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:	01/18/2006 Federal Register: 01/17/2006
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:	12/27/2005 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:	12/27/2005 Federal Register: Not applicable
VIRGINIA COMMERCE BANK	* Branch	Virginia Commerce Bank, Arlington, Virginia, to establish a branch facility to be located at 7830 Backlick Road, Springfield, Virginia.	Newspaper:	01/02/2006 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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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: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending December 24, 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: 01/12/2006 Federal Register: 01/17/2006
PARADISE BANK	* Branch	Paradise Bank, Boca Raton, Florida, to establish a branch located at 640 North Federal Highway, Fort Lauderdale, Florida.	Newspaper: 12/27/2005 Federal Register: Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 2419 Cheshire Bridge Road, NE, Atlanta, Georgia.	Newspaper: 12/17/2005 Federal Register: Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish branches at the following locations: 149 Columbiana Drive, Columbia, South Carolina; and 5490 Forest Drive, Columbia, South Carolina.	Newspaper: 12/24/2005 Federal Register: Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 2660 East Commercial Boulevard, Fort Lauderdale, Florida.	Newspaper: 12/24/2005 Federal Register: Not applicable
SUNTRUST BANK	* 18C * Branch	SunTrust Bank, Atlanta, Georgia, to acquire certain assets and assume certain liabilities of 11 branches of Community Bank of Florida, Inc., Homestead, Florida. The branches are as follows: 2809 E. Fletcher Avenue, Tampa, Florida; 3801 Tampa Road, Oldsmar, Florida; 11110 Causeway, Brandon, Florida; 8101 S. John Young Parkway, Orlando, Florida; 11250 E. Colonial Drive, Orlando, Florida; 4444 W. Vine Street, Kissimmee, Florida; 2600 S.W. 19th Avenue, Ocala, Florida; 17861 S.E. US Highway 441, Summerfield, Florida; 3525 US Highway 27N, Sebring, Florida; 2000 State Road 60 E., Lake Wales, Florida; and 10550 Highway 60 Bypass East, Bartow, Florida.	Newspaper: 01/21/2006 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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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 24, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST SOURCE BANK	* Branch	1st Source Bank, South Bend, Indiana, to establish a branch facility to be located at 3267 Northview Drive, Elkhart, Indiana.	Newspaper: 12/20/2005 Federal Register: Not applicable	
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	
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: 01/16/2006	
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	
ROCHESTER STATE BANKSHARES, INC.	CIC	Notice by Jay Elliot Bell, Chicago, Illinois, to retain control of 79.6 percent of Rochester State Bankshares, Inc., Rochester, Illinois, and thereby retain indirect control of Rochester State Bank, Rochester, Illinois.	Newspaper: Not available Federal Register: 01/10/2006	

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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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 24, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
BOULEVARD BANCSHARES, INC.	* 3A1	Boulevard Bancshares, Inc., St. Louis, Missouri, to become a bank holding company by acquiring 100 percent of WestBridge Bank & Trust Company, St. Louis, Missouri (in organization).	Newspaper: 01/14/2006 Federal Register: 01/12/2006
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: 01/05/2006 Federal Register: 01/04/2006
FMS BANCORP, INC.	* 3A3	FMS Bancorp, Inc., Poplar Bluff, Missouri, to acquire 100 percent of First Missouri State Bank of Cape County, Cape Girardeau, Missouri (in organization).	Newspaper: 01/17/2006 Federal Register: 01/20/2006
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: 12/26/2005 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.

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 24, 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
BlackRidge Financial, Inc.	* 3A1	BlackRidge Financial, Inc., Fargo, North Dakota, to become a bank holding company by acquiring 100 percent of Valley Bancshares, Inc., Nisswa, Minnesota, thereby indirectly acquiring Lakewood Bank N.A., Baxter, Minnesota. Also, to retain its indirect 17.11 percent ownership in Union Bancshares, Inc., Fargo, North Dakota, which owns Union State Bank of Fargo, Fargo, North Dakota.	Newspaper:	Not available
			Federal Register:	01/20/2006
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:	01/11/2006
			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
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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 December 24, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
CHICKASHA BANCSHARES, INC.	4c8	Chickasha Bancshares, Inc., proposes to indirectly engage in mortgage loan activities through its subsidiaries, Chickasha Bank & Trust Company, and Washita Mortgage, Inc., all in Chickasha, Oklahoma, through the formation of Washita Mortgage Solutions, LLC, Lawton, Oklahoma. Commerce Bancorp, Inc., proposes to indirectly engage in mortgage loan activities through its subsidiary, Bank of Commerce, both in Duncan, Oklahoma, through the formation of Washita Mortgage Solutions, LLC, Lawton, Oklahoma.	Newspaper: Not applicable 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: 01/13/2006 Federal Register: 01/17/2006
TONGANOXIE BANKSHARES, INC.	* 3A3	Tonganoxie Bankshares, Inc., Tonganoxie, Kansas, to acquire 53 percent of the voting shares of Overbrook Bankshares, Inc., parent of First Security Bank, both in Overbrook, Kansas.	Newspaper: Not available Federal Register: Not available

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

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
499453	FIRST ST BK, LINCOLN, NEBRASKA	08/29/2005	11/28/2005	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of 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 24, 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
946461	FIRST BK, MULESHOE, TEXAS	10/03/2005	12/19/2005	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending December 24, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF HAWAII	* Branch	Bank of Hawaii, Honolulu, Hawaii, to establish a branch facility to be located at 94-673 Kupuohi Street, Waipahu, Hawaii.	Newspaper: 12/22/2005 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	
TEMECULA VALLEY BANK	* Branch	Temecula Valley Bank, Temecula, California, to establish a branch facility to be located at 985 Lomas Santa Fe Drive, Solana Beach, California.	Newspaper: 12/20/2005 Federal Register: Not applicable	
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: 01/17/2006	

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
1864197	OAK VALLEY CMNTY BK, OAKDALE, CALIFORNIA	08/15/2005	12/19/2005	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act