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# Federal Reserve Release

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*H.2*

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

*No. 2*

*Week Ending January 14, 2006*

**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.

- Announced, January 9, 2006

**Bank Holding Companies**

The Toronto-Dominion Bank, Toronto, Canada, and TD Banknorth Inc., Portland, Maine -- to acquire Hudson United Bancorp, Mahwah, New Jersey, and Hudson United Bank.

- Approved, January 12, 2006

**Regulations And Policies**

Commercial Real Estate and Risk-Management Practices -- publication for comment of the proposed Interagency Guidance on Concentrations in Commercial Real Estate and Sound Risk-Management Practices.

- Approved, January 9, 2006

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<b>BS&amp;R</b>	Banking Supervision and Regulation	<b>RBOPS</b>	Reserve Bank Operations and Payment Systems
<b>C&amp;CA</b>	Consumer and Community Affairs	<b>IF</b>	International Finance
<b>FOMC</b>	Federal Open Market Committee	<b>OSDM</b>	Office of Staff Director for Management

**Bank Branches, Domestic**

St. Louis

Bank of Little Rock, Little Rock, Arkansas -- to establish a branch at 1201 Rahling Road.

- Approved, January 11, 2006

Richmond

BCBank, Inc., Philippi, West Virginia -- to establish a branch at 936 East Park Avenue, Fairmont.

- Approved, January 10, 2006

San Francisco

County Bank, Merced, California -- to establish a branch at the southeast corner of Herndon and Fowler Avenues, Clovis.

- Approved, January 11, 2006

San Francisco

Farmers and Merchants Bank of Long Beach, Long Beach, California -- to establish a branch at 4695 MacArthur Court, Suites 130 and 150, Newport Beach, and to increase its investment in bank premises.

- Approved, January 10, 2006

Richmond

The First Bank and Trust Company, Lebanon, Virginia -- to establish a branch at 150 Peppers Ferry Road, Christiansburg.

- Approved, January 12, 2006

Kansas City

Great American Bank, De Soto, Kansas -- to establish branches at Barry and Green Hills Roads, Kansas City, Missouri, and Dean Avenue and Highway 58, Raymore.

- Approved, January 12, 2006

New York

Interchange Bank, Saddle Brook, New Jersey -- to establish a branch at 8901 Bergenline Avenue, North Bergen.

- Approved, January 13, 2006

**Bank Branches, Domestic**

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 11200 Racetrack Road, Berlin, Maryland.

- Approved, January 10, 2006

St. Louis

Mid America Bank & Trust Company, Dixon, Missouri -- to establish a branch at 960 South Bishop, Rolla.

- Approved, January 10, 2006

**Bank Holding Companies**

Secretary

Banco Santander Central Hispano, S.A., Madrid, Spain -- commenter's request to extend the comment period on the application to acquire up to 24.99 percent of the shares of Sovereign Bancorp, Inc., Philadelphia, Pennsylvania, and thereby indirectly acquire Independence Community Bank Corp., Brooklyn, New York, and Independence Community Bank.

- Granted, January 10, 2006

Chicago

BankFinancial Corporation, Burr Ridge, Illinois -- waiver of application to become a bank holding company and to acquire University National Bank, Chicago.

- Granted, January 13, 2006

Kansas City

Chickasha Bancshares, Inc., Chickasha, Oklahoma -- to engage in mortgage loan activities through its subsidiaries, Chickasha Bank & Trust Company and Washita Mortgage, Inc., through the formation of Washita Mortgage Solutions, LLC, Lawton; and for Commerce Bancorp, Inc., Duncan, to engage in mortgage loan activities through its subsidiary, Bank of Commerce, through the formation of Washita Mortgage Solutions, LLC.

- Approved, January 10, 2006

**Bank Holding Companies**

New York

Community Partners Bancorp, Middletown, New Jersey -- to become a bank holding company and to acquire Two River Community Bank, Middletown, and The Town Bank, Westfield.

- Approved, January 13, 2006

Chicago

FBOP Corporation, Oak Park, Illinois -- to acquire 28.26 percent of the shares of Community Bank of Lemont, Lemont.

- Withdrawn, January 9, 2006

Atlanta

First Federal Bancorp, Columbia, Mississippi -- to become a bank holding company on the conversion of its thrift subsidiary, First Federal Bank for Savings to a state nonmember bank.

- Approved, January 10, 2006

Cleveland

The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, January 13, 2006

New York

Rabobank Nederland B.V., Utrecht, the Netherlands; Rabobank International Holdings B.V.; Utrecht-America Holdings, New York, New York; and VIB Corporation, El Centro, California -- to acquire Central Coast Bancorp, Salinas, and Community Bank of Central California.

- Approved, January 13, 2006

Atlanta

The Savannah Bancorp, Inc., Savannah, Georgia -- to acquire Harbourside Community Bank, Hilton Head, South Carolina, and thereby engage in operating a savings association.

- Approved, January 9, 2006

**Bank Holding Companies**

New York

TrustCo Bank Corp NY, Glenville, New York -- to become a bank holding company and to acquire Ballston Spa Bancorp, Inc., Ballston Spa, and Ballston Spa National Bank; and to engage in certain nonbanking activities through the retention of its subsidiary, TrustCo Bank.  
- Withdrawn, January 10, 2006

Kansas City

United Bancorporation of Wyoming, Inc., Jackson, Wyoming -- to acquire First National Bank Holding Company, Inc., Pinedale, and thereby acquire First National Bank of Pinedale.  
- Approved, January 12, 2006

**Bank Premises**

St. Louis

Bank of Little Rock, Little Rock, Arkansas -- to increase its investment in bank premises.  
- Approved, January 11, 2006

**Competitive Factors Reports**

Atlanta

American Banking Company, Moultrie, Georgia -- report on competitive factors of the proposed merger with First Bank of Brunswick, Brunswick; and First National Bank, Orange Park, Florida.  
- Submitted, January 12, 2006

New York

JPMorgan Chase Bank, National Association, Columbus, Ohio -- report on competitive factors of the proposed merger with Banc One Financial Services, Inc.  
- Submitted, January 12, 2006

St. Louis

Pulaski Bank, Creve Coeur, Missouri -- report on competitive factors of the proposed merger with Central West End Bank, FSB, St. Louis.  
- Submitted, January 9, 2006

**Competitive Factors Reports**

Chicago

United Community MHC, Lawrenceburg, Indiana -- report on competitive factors of the proposed acquisition of United Community Bank.

- Submitted, January 11, 2006

New York

United States Trust Company of New York, New York, New York -- report on competitive factors of the proposed conversion to a national banking association and merger with U.S. Trust Company, National Association, Greenwich, Connecticut.

- Submitted, January 11, 2006

**Extensions Of Time**

St. Louis

Arvest Bank, Fayetteville, Arkansas -- extension to January 31, 2006, to establish a branch at the intersection of Northeast Flowermound Road and Gore Boulevard, Lawton, Oklahoma.

- Granted, January 12, 2006

Chicago

Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois -- extension to April 8, 2006, to increase its ownership from 35.98 percent to 51 percent of Oswego Bancshares, Inc. and thereby acquire Oswego Community Bank.

- Granted, January 9, 2006

**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending January 14, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ANGLO IRISH BANK CORP.,PLC	FBSEA	Notification by Anglo Irish Bank Corporation plc, Dublin, Ireland to incorporate its existing Boston and New York representative offices.	Newspaper:	Not available
			Federal Register:	Not applicable
MERIDIAN INTERSTATE BANCORP, INC	* 3A1 * 3A3	Meridian Interstate Bancorp, Inc., East Boston, Massachusetts, to become a mid-tier stock bank holding company of Meridian Financial Services, Inc., East Boston, Massachusetts, by acquiring East Boston Savings Bank, East Boston, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3)	Newspaper:	Not available
			Federal Register:	02/06/2006



**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 2****Federal Reserve Bank of New York****Filings received during the week ending January 14, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, requests approval to establish a limited branch office to be located at Dunbar Armored Cash Vault Services, 505 Duke Road, Cheektowaga, Erie County, New York.	Newspaper: 01/26/2006 Federal Register: Not applicable
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: 01/27/2006
RABOBANK INTERNATIONAL HOLDING B.V.	4c8	Rabobank International Holding B.V., Utrecht, The Netherlands, Utrecht-American Holdings, Inc., New York, New York, and VIB Corp, El Centro, California, for prior approval of the Board, pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended, to acquire several loans in connection with the acquisition of Central Coast Bancorp, Salinas, California.	Newspaper: Not applicable Federal Register: 01/30/2006
STATE EXPORT-IMPORT BANK OF UKRAINE, INC.	FBSEA	Export-Import Bank of Ukraine ("EXIM Bank")Kiev, Ukraine, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper: Not available Federal Register: Not applicable

**District: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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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 January 14, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

## District: 3

### Federal Reserve Bank of Philadelphia

#### Availability of CRA Public Evaluations

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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 January 14, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Grand Rapids, Michigan to establish a bank branch at 4801 Norton Healthcare Boulevard, Louisville, Kentucky	Newspaper:	Not available
			Federal Register:	Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Grand Rapids, Michigan to establish a bank branch at 11511 State Road 82, Ft. Meyers, Florida	Newspaper:	Not available
			Federal Register:	Not applicable
NATIONAL CITY CORPORATION	* 3A5	National City Corporation, Cleveland, Ohio to acquire Forbes First Financial Corporation, St. Louis, Missouri	Newspaper:	01/30/2006
			Federal Register:	01/30/2006

## District: 4

### Federal Reserve Bank of Cleveland

#### Availability of CRA Public Evaluations

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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
381026	TWIN VALLEY BK, WEST ALEXANDRIA, OHIO	10/24/2005	12/22/2005	S	Small Bank
645625	WESBANCO BK, WHEELING, WEST VIRGINIA	08/01/2005	01/04/2006	O	Large Bank

#### CRA Examinations scheduled for

#### Quarter of

Institution

Location

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NONE

**District: 5****Federal Reserve Bank of Richmond****Filings received during the week ending January 14, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BB&T CORPORATION	* 3A5 4c8	BB&T Corporation, Winston-Salem, North Carolina, to acquire 100% of the voting securities of Main Street Banks, Inc., Atlanta, Georgia, and thereby indirectly acquire Main Street Bank, Covington, Georgia, and engage in data processing activities.	Newspaper: 02/09/2006 Federal Register: 02/13/2006
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: 01/23/2006 Federal Register: Not available
HIGHLANDS UNION BANK	* Branch	Highlands Union Bank, Abingdon, Virginia, to establish a branch facility to be located at 113 Hardin Lane, Sevierville, Tennessee.	Newspaper: 01/24/2006 Federal Register: Not applicable
VIRGINIA COMMERCE BANK	* Branch	Virginia Commerce Bank, Arlington, Virginia, proposes to establish a branch at Ryan Center Drive & Yukon Drive, Ashburn, Virginia.	Newspaper: 01/23/2006 Federal Register: Not applicable



## District: 5

### Federal Reserve Bank of Richmond

#### Availability of CRA Public Evaluations

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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: 6**  
**Federal Reserve Bank of Atlanta**  
**Filings received during the week ending January 14, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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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
972237	TRANSATLANTIC BK, MIAMI, FLORIDA	09/12/2005	11/10/2005	S	Large Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending January 14, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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, to acquire 51 percent of the voting shares of Bank of Valdosta (in organization), Valdosta, Georgia.	Newspaper:	Not available
			Federal Register:	02/06/2006
Exchange Financial, Inc.	* 3A1	Exchange Financial, Inc., Adair, Iowa, to become a bank holding company by acquiring 100 percent of Exchange State Bank, Adair, Iowa.	Newspaper:	Not available
			Federal Register:	02/10/2006
FBOP CORPORATION	* 3A3	FBOP Corporation, Oak Park, Illinois, to acquire greater than 50 percent of the voting shares of Community Bank of Lemont, Lemont, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
FIRST MIDWEST BANCORP, INC.	* 3A3 * 18C * Branch	First Midwest Bancorp, Inc., Itasca, Illinois, to acquire 100 percent of the voting shares of Bank Calumet, Inc., Hammond, Indiana, and thereby indirectly acquire Bank Calumet, National Association, Hammond, Indiana, and by First Midwest Bank, Itasca, Illinois, to merge with Bank Calumet, National Association, Hammond, Indiana, and thereby to establish 31 branches.	Newspaper:	Not available
			Federal Register:	02/10/2006
M&I MARSHALL & ILSLEY BANK	* 18C * Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to merge with Gold Bank, Leawood, Kansas, and thereby establish 33 branches.	Newspaper:	Not available
			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:	12/09/2005
			Federal Register:	12/19/2005
PARAMOUNT BANK	* Branch	Paramount Bank, Farmington Hills, Michigan, to establish a branch facility to be located at 22635 Woodward Avenue, Ferndale, Michigan.	Newspaper:	01/21/2006
			Federal Register:	Not applicable
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****Filings received during the week ending January 14, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
TEAMCO, INC.	CIC	Notice by Renee A. Brouwer and William R. Brouwer, both of Oak Lawn, Illinois, to retain, as a group acting in concert, 10 percent or more of the outstanding voting shares of TeamCo., Inc., Oak Lawn, Illinois, and thereby indirectly retain control of Oak Lawn Bank, Oak Lawn, Illinois, and the related notice by Renee A. Brouwer, to individually retain 10 percent or more of the outstanding voting shares of TeamCo., Inc., Oak Lawn, Illinois, and thereby indirectly retain control of Oak Lawn Bank, Oak Lawn, Illinois.	Newspaper: Not available Federal Register: 01/31/2006
WINTRUST FINANCIAL CORPORATION	* 3A5	Wintrust Financial Corporation, Lake Forest, Illinois, to acquire 100 percent of the outstanding stock of Hinsbrook Bancshares, Inc., Willowbrook, Illinois, and thereby acquire Hinsbrook Bank and Trust, Willowbrook, Illinois.	Newspaper: Not available Federal Register: Not available

## District: 7

### Federal Reserve Bank of Chicago

#### Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
913940	FIFTH THIRD BK, GRAND RAPIDS, MICHIGAN	07/05/2005	12/01/2005	O	Large Bank
2119773	HINSDALE B&TC, HINSDALE, ILLINOIS	06/06/2005	12/19/2005	S	Large Bank
224749	KNISELY BK, BUTLER, INDIANA	09/26/2005	01/10/2006	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending January 14, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FIRST NATIONAL BANCORP, INC.	* 3A3	First National Bancorp, Inc., Green Forest, Arkansas ("Bancorp"), to acquire additional shares of Legacy National Bank, Springdale, Arkansas ("Bank"). The acquisition will result in Bancorp retaining ownership of up to 9.99 percent of Bank's stock.	Newspaper: Not available Federal Register: 02/10/2006
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 1.63 percent for total ownership of 26.58 percent of M&P Community Bancshares, Inc., Newport, Arkansas, and thereby indirectly acquire Greers Ferry Lake State Bank, Heber Springs, Arkansas, and Merchants & Planters Bank, Newport, Arkansas. Also elects to become a financial holding company.	Newspaper: 01/27/2006 Federal Register: 02/02/2006

**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
966348	SIMMONS FIRST BK, SEARCY, ARKANSAS	09/26/2005	01/09/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	



**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending January 14, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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: 01/20/2006 Federal Register: 01/20/2006
WATFORD CITY BANCSHARES, INC.	* 3A3	Watford City Bancshares, Inc., Watford City, North Dakota, to acquire 100 percent of Elgin Bancshares, Inc., Elgin, North Dakota and thereby indirectly acquire Farmers State Bank, Elgin, North Dakota.	Newspaper: Not available Federal Register: 02/03/2006

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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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 January 14, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
COMMUNITY STATE BANCSHARES, INCORPORATED	CIC	Notice by Steven D. Carr, as trustee of Wheeler Trust #2099, Wichita, Kansas; and Steven D. Carr, Wichita, Kansas; Michael D. Carr, Leawood, Kansas; Terry L. Carr, Wichita, Kansas; Douglas D. Carr, Andover, Kansas; and Bobby D. Carr, Wichita, Kansas; acting as individuals and a group acting in concert, to acquire control of Community State Bancshares, Inc., parent of Community Bank of Wichita, both in Wichita, Kansas.	Newspaper: 01/17/2006 Federal Register: Not available
GREGG BANCSHARES, INC.	* 3A1	Gregg Bancshares, Inc., Nixa, Missouri, to become a bank holding company through the acquisition of 97.4 percent of the voting shares of Glasgow Savings Bank, Glasgow, Missouri.	Newspaper: 01/30/2006 Federal Register: 02/06/2006
HULETT HOLDING COMPANY	* 3A1	Hulett Holding Company, to become a bank holding company through the acquisition of 100 percent of the voting shares of Summit National Bank, both in Hulett, Wyoming.	Newspaper: Not available Federal Register: 02/10/2006

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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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
508355	AMERISTATE BK, ATOKA, OKLAHOMA	09/26/2005	12/22/2005	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 January 14, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
CITIZENS BANKSHARES OF SPRINGHILL, INC.	CIC	Notice by Citizens Bankshares of Springhill, Inc., ESOP, Springhill, Louisiana, and Argent Trust, A Division of National Independent Trust Co., Trustee, Ruston, Louisiana, to retain ownership and control of 10.53 percent of Citizens Bankshares of Springhill, Inc., Springhill, Louisiana, and indirectly Citizens Bank & Trust Company, Springhill, Louisiana.	Newspaper: 01/24/2006 Federal Register: 01/27/2006

**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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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: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending January 14, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
CATHAY GENERAL BANCORP	* 4c8	Cathay General Bancorp, Los Angeles, California, to acquire an equity interest up to 14.9 percent of the stock of Broadway Financial Corporation, Los Angeles, California, and thereby indirectly acquire Broadway Federal Bank, FSB, Los Angeles, California.	Newspaper: 01/28/2006 Federal Register: 01/30/2006
PACIFIC INTERNATIONAL BANCORP, INC.	CIC	Notice by Woosung (Edward) Park to retain his ownership in Pacific International Bancorp, Inc., and thereby indirectly retain his ownership in Pacific International Bank, both of Seattle, Washington.	Newspaper: 02/02/2006 Federal Register: Not available
Santa Lucia Bancorp	3A1	Santa Lucia Bancorp, Atascadero, California, to become a bank holding company by acquiring 50 percent + 1 share of Santa Lucia Bank, Atascadero, California.	Newspaper: Not applicable Federal Register: Not applicable

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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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
777366	BANK OF THE ORIENT, SAN FRANCISCO, CALIFORNIA	09/26/2005	01/11/2006	S	Large Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act